

FOREWORD

The publication, "Basic Statistical Returns of Scheduled Commercial Banks in India", provides granular data on a number of key parameters of banks. The information is collected from bank branches through Basic Statistical Returns 1 & 2 (BSR 1&2). Under BSR 1, account level data for loan accounts with credit limit more than ₹ 2 lakh and occupation-wise consolidated data for loan accounts with credit limit up to ₹ 2 lakh are collected branch-wise. Under BSR 2, branch-wise data related to parameters such as staff, type of deposits and maturity pattern of term deposits are collected. The data through BSR 1&2 are being collected since 1972.

The present volume, 39th in the series, provides detailed data on Credit and Deposits of scheduled commercial banks as on 31st March 2010. This volume covers nearly 87 thousand branches with more than 11.8 crore credit accounts and 73.4 crore deposit accounts spread across more than 36 thousand centers. This publication provides detailed occupation-wise credit data on different dimensions viz. type of account, organisation, interest rate range and size of credit limit. It also provides information on population group, bank group, state and district-wise credit data according to type of occupation. One unique feature of this publication is that it covers spatial distribution of both credit sanctioned and credit utilised. The publication is also made available in CD-ROM and through RBI website.

The voluminous work relating to this publication has been undertaken in the Banking Statistics Division of the Department of Statistics and Information Management, Reserve Bank of India. The core team headed by Shri. S.Bose, Director, involved in the process of bringing out this publication comprised Shri. S.Gangadaran, Assistant Adviser, Shri. S.Sarkar, Research Officer and Shri. S.A.Aiwale and Smt. S.S.Surve, Assistant Managers. The team was ably assisted by Special Assistants Smt. S.S.Kulkarni, Smt. B.Tambat and Smt. A.Tilak. The support of other staff members of this Division is acknowledged.

Shri. A.B. Chakraborty, Officer-in-charge, and Dr. Goutam Chatterjee, Adviser, provided necessary guidance in bringing out the publication with an emphasis on quality of information.

I trust, as in the past, the current volume would prove to be a valuable source of information on the banking sector in India.

Deepak Mohanty
Executive Director

BASIC STATISTICAL RETURNS - 1 AND 2 OF SCHEDULED COMMERCIAL BANKS IN INDIA

INTRODUCTION

This Volume, thirty ninth in the series, presents comprehensive data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31st March 2010. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR) -1 & 2, from the offices of scheduled commercial banks in India including Regional Rural Banks. The earlier title of the publication, i.e. '*Banking Statistics*' has been changed to 'Basic Statistical Returns of Scheduled Commercial Banks in India' for the Volume 29 relating to March 2000. This has been done with a view to highlight the source and the nature of the data published in the Volume and also to indicate the basic distinction between the banking statistics presented in another publication of the Bank, viz., '*Statistical Tables Relating to Banks in India*', which is based on data collected through various statutory returns and other statistical returns. Information on other publications of the Bank on Banking Statistics is given in the **Appendix**.

2. The BSR-1 return has been recently revised with effect from March 2008 Survey in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for occupation/ activity classification as per the National Industrial Classification (NIC), 2004. The significant features of the revision were:

- a. The Kisan Credit Cards, General Credit Cards and Other Credit Cards have been included as the Type of Accounts along with the existing Personal Credit Cards.

- b. The Organisation codes of the borrower have been restructured. Financial and Non- Financial organisations have been separately defined under Public, Private and Cooperative Sectors. Separate codes have been included for Self Help Groups (SHGs)/Micro-Finance Institutions (MFIs).
- c. The Occupation/ Activity codes have been reorganised. 'Personal Loans' has been divided into two separate groups; Staff Loans and Other than Staff Loans. Repair and maintenance services have been grouped in separate division.
- d. The Indirect Finance to Agriculture has been re-structured as per the latest RPCD circulars Nos. RPCD.Plan.BC.84/04.09.01/2006-07 dated 30-04-2007 and RPCD.Plan.BC.42/04.09.01/2007-08 dated 12-12-2007. New codes have been introduced to capture data on Indirect Finance to Housing and Small Enterprises sectors. New occupations have been included for diversified activities of SHGs/ MFIs.
- e. Loans to RRBs have been grouped separately for on-lending to agriculture and allied activities and for other purposes.
- f. Classification of loans to Non-Banking Financial Companies (NBFCs) have been done based upon on-lending to agriculture and allied activities, small and micro enterprises, housing sector, educational purposes and other general purposes.

- g. A new 'Category of Borrowers', based on the size of the borrowing unit, has been introduced in place of 'Nature of Borrowal Account'.
- h. A new parameter 'Security pledged/ Guarantee Status for loans' has been introduced to capture the secured/ unsecured loans.
- i. A flag to capture 'Fixed / Floating rate of interest on loans' has also been included.

BSR-1 Part-B return has also been revised. In view of the change in the occupation/ activity coding system of BSR-1A, new 3-digit BSR-1B item codes have been introduced in place of 2-digit codes, which include a few new items too. However, data for all these revised items have not been included in this publication.

The data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2008. Some new sectors have also been incorporated in detailed occupation-wise tables from March 2009 volume onwards.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credit, overdrafts, bills purchased and discounted, bills rediscounted under the Bill Market Scheme and also dues from banks, whereas, the bank credit data, based on returns under Section 42(2) of the RBI Act, 1934, is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. The BSR-1 return is divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over ₹ 25,000. Consequent upon the revision in the cut-off credit limit from March

1999 survey, BSR-1A return for scheduled commercial banks other than Regional Rural Banks, covers accounts with individual credit limit of over ₹ 2 lakh. In the case of Regional Rural Banks, the cut off limit then was ₹ 25,000. The revision of cut off limit for classifying accounts in BSR-1A has been made as ₹ 2 lakh for Regional Rural Banks also from March 2002 onwards. In BSR-1A, information in respect of each of the borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, category of borrower code, secured/ unsecured loan code, fixed / floating rate of interest flag, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of accounts with individual credit limit upto ₹ 2 lakh is obtained in consolidated form for broad occupational categories. The BSR-1B Return has two separate credit limit groups, i.e., 'up to ₹ 25,000' and 'over ₹ 25,000 to ₹ 2 lakh'. The information on small borrowal accounts are obtained in BSR-1B return from all scheduled commercial banks (including regional rural banks).

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of females is given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 provides information on staff strength, classified according to gender and category (i.e. officers, clerical and subordinates), in individual bank offices as on the reference date of the returns. Deposits exclude inter-bank deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings

deposits) or on notice of less than 14 days, or term deposits with a maturity period of less than 7 days (ii) call deposits withdrawable not later than 14 days; (iii) unclaimed deposits; (iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 7 days and above or subject to notice of not less than 14 days. These would also include (a) deposits payable after 14 days notice; (b) cash certificates; (c) cumulative or recurring deposits; (d) Kuri & Chit deposits and (e) special deposits in the nature of term deposits. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges as well as size of deposits. Based on these data, tables giving percentage distribution of term deposits according to interest rate range and size of deposits are presented in the Volume. The data on residual maturity of term deposits, introduced in March 2003, are collected through Part-V of this return in respect of computerised branches of scheduled commercial banks, and their percentage distribution are presented in the Volume.

5. Out of the 86,960 offices of scheduled commercial banks functioning as on the last day of March 2010, BSR-1 return was received from 78,540 offices. BSR-2 return was received from 80,446 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Return on

Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 2010.

Outline of the Volume

6. This Volume is divided into five Sections disseminating the data on deposits and credit of scheduled commercial banks with reference to various classificatory characteristics. Section 1 presents general information on commercial banking and also the summary data on deposits and credit at the All-India level and state level. Section 2 gives State / District-wise distribution of deposits and outstanding credit classified according to population groups and bank groups. Data on distribution of deposits by type of deposits are presented in Section 3. Classification of outstanding credit according to different characteristics such as size of credit limit, rate of interest, type of organisation, type of account, bank group, state and population group, etc., are given in Section 4. In Section 5, these data are further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5.

7. BSR-1A return provides the identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected. It is presumed that in respect of these accounts of relatively smaller sizes, the credit is utilised in the same place where it has been sanctioned. State and population group-wise data on credit given in Sections 4 and 5 are based on place of utilisation of credit, whereas in Section 2, these are based on place of sanction of credit. In Section 1, data on credit when presented with deposits (Tables 1.3, 1.4 and 1.5) are as per place of sanction and when

presented separately (Tables 1.10 and 1.11) they are based on place of utilisation. Tables 1.6 to 1.8 present the data on credit according to both, the place of sanction and the place of utilisation so as to facilitate comparison. A listing of tables on credit, which are based on place of sanction / utilisation, is also given in the 'Notes on Tables'.

Explanatory Notes

8. Brief explanatory notes on some of the tables presented in various Sections of this Volume are given below:

In Section 1, Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the 'Notes on Tables'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and 1.15 provide truncated distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for accounts having individual credit limit above ₹ 2 lakh. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers into 'individuals' & 'others' and gender-wise classification of individual borrowers. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of ₹ 2 lakh and less. Tables 1.21 to 1.23 give the information on deposits of scheduled commercial banks according to broad ownership category. Tables 1.24 to 1.26 give (original) maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively.

Table 1.27 presents the percentage distribution of the term deposits of scheduled commercial banks, as per the residual maturity period. Table 1.28 gives interest rate range-wise percentage distribution of term deposits. Table 1.29 presents the percentage distribution of the term deposits of scheduled commercial banks as per the size of deposits. Tables 3.4 to 3.5 give (original) maturity pattern of term deposits according to broad ownership category with population group and state. Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide truncated distribution according to different characteristics of outstanding credit of scheduled commercial banks, for accounts having individual credit limit above ₹ 2 lakh. Table 5.8 provides information on small borrowal accounts having individual credit limit of ₹ 2 lakh and less.

9. Population groups of the banked centres presented in this Volume are based on the 2001 census. As such, the population group-wise data presented in the tables in this Volume are not strictly comparable with those of the years prior to 2006. The population groups are defined as follows:

- i. 'Rural' group includes all centres with population of less than 10,000'
- ii. 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh
- iii. 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh
- iv. 'Metropolitan' group includes centres with population of 10 lakh and more.

10. Banks have been grouped as under:
- (i) State Bank of India and its Associates
 - (ii) Nationalised banks
 - (iii) Foreign banks
 - (iv) Regional rural banks
 - (v) Private Sector banks.

11. The bank group, 'Nationalised Banks', also includes the data of IDBI Ltd.

12. 'Private Sector Banks' refer to Indian old and new private sector banks, which was previously (till 2008 volume) referred to as 'Other Scheduled Commercial Banks'.

13. Significant features relating to credit and deposits of Scheduled Commercial Banks based on information in various tables in this volume are covered in the Highlights.

14. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one lakh is equal to 1,00,000. The symbol '—' indicates 'nil' or 'negligible' throughout this Volume. Figures in brackets indicate percentages to respective total. Notes on tables as appropriate to each table are given at the end of the Volume.

15. This Volume is prepared in the Banking Statistics Division of the Department of Statistics and Information Management.

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