

## INTRODUCTION

This Volume, forty second 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 31<sup>st</sup> March 2013. 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.

2. BSR-1 relates to gross bank credit and comprises (i) bank credit including dues from banks within the meaning of the fortnightly return under Section 42(2) of the Reserve Bank of India Act, 1934 and (ii) bills rediscounted with the Reserve Bank of India and other financial institutions under the Bill Market Scheme.

3. The BSR-1 return has been revised with effect from March 2013 Survey to collect detailed account-wise information on all borrowal accounts. Till March 2012 Survey, the BSR-1 return was divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). In BSR-1A, information in respect of each of the borrowal accounts with individual credit limit of over ₹ 0.2 million was collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation of borrower, activity/occupation of borrower, rate of interest, credit limit and amount outstanding (the cut-off credit limit was earlier ₹25,000 till March 1998 survey). In BSR-1B, information in respect of small borrowal accounts with individual credit limit up to ₹0.2 million was obtained from all scheduled commercial banks in consolidated form for broad occupational categories for two separate credit limit groups, i.e., 'up to ₹25,000' and 'over ₹25,000 and up to ₹ 0.2 million'. From March 2013 Survey, all borrowal accounts are being reported account-wise with details as per BSR-1A. Consequently, consolidated reporting of small borrowal accounts under BSR-1B has been discontinued. Accordingly, the data presented in some of the tables in this Volume are not comparable with those in the previous years. However, in some tables comparable data based on borrowal accounts with individual credit limit of over ₹ 0.2 million are also presented separately.

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 return. 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 are also collected through this return; and their percentage distribution is presented in the Volume.

### **Population frame and coverage**

5. The BSR1&2 surveys are conducted on census basis. The population frame and the coverage for the March 2013 survey are as under:

Description	Number of Offices	
	BSR-1	BSR-2
Number of offices of SCBs in the population frame for the March 2013 survey <sup>@</sup>	<b>1,09,279</b>	<b>1,09,279</b>
1. Data reported	1,00,689	1,03,193
2. Data estimated <sup>\$</sup>	914	895
3. Administrative offices not having credit accounts	4,089	-
4. Other offices not having credit accounts (reported only BSR-2)	2,511	-
5. Administrative offices not having deposits accounts	-	3,621
6. Other offices not having deposits accounts (reported only BSR-1)	-	494
7. Offices not reported both deposits and credit (for these branches, both deposits and credit are treated as 'Nil')	1,076	1,076

<sup>@</sup> As per Master Office File of SCBs in India.

<sup>\$</sup> In the case of non-reporting offices, the distribution of credit/deposits have been estimated based on data reported by the branch for the previous round of the survey, and/or data reported by similar branches in the same district for the current survey, and adjusted for branch-level total credit/deposits based on the information reported in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as on March 31, 2013.

Though considerable efforts were made to cover all offices of SCBs in the surveys, as stated above, data of some of the bank offices could not be included due to technical reasons/non-reporting, and in some cases data were estimated so as to complete the survey. The figures at granular District/State level are subject to the limitations as above. Also, the gross bank credit/ aggregate deposits compiled from BSR-1/BSR-2 data may differ from those estimated based on other sources. However, the distributions at aggregate level presented in this Volume could be viewed as fairly close estimates of the population distribution.

### ***Outline of the Volume***

6. This Volume is divided into five Sections presenting 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 All-India level and state level. Section 2 gives State-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.

7. BSR-1 return provides the identification of the district and population group of the place where the credit is utilised. In the Volume, data on credit both as per place of sanction (location of sanctioning office) and as per place of utilisation are presented. 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, Tables 1.3, 1.5, 1.16 and 1.17 give data on credit as per the place of sanction and in Tables 1.10 and 1.11 it is based on the 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'. Population group-wise data for 'Non-Food Credit' (i.e. total credit excluding credit extended for Food procurement) is presented separately in tables 1.3 and 1.6A. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and

1.15 provide distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for all accounts and large borrowal accounts having individual credit limit above ₹ 0.2 million. 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 ₹ 0.2 million 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 1.30 and 1.31 give state-wise and bank group-wise distribution of number of employees of SCBs classified according to gender and category (i.e. officers, clerical and subordinates).

Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide distribution of outstanding credit of scheduled commercial banks according to different characteristics. Till 2012 (Vol.41, March 2012 Survey), these tables provided truncated distribution of outstanding credit for accounts having individual credit limit above ₹ 0.2 million. For facilitating comparison with earlier period, six new tables viz. 4.2A, 4.3A, 4.4A (in Section 4) and 5.1A, 5.2A, 5.3A (in Section 5) are also provided giving truncated distribution of outstanding credit according to different characteristics for accounts having individual credit limit above ₹ 0.2 million.

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 0.1 million
- iii. 'Urban' group includes centres with population of 0.1 million and above but less than 1 million
- iv. 'Metropolitan' group includes centres with population of 1 million and more.

10. Banks have been grouped as: (i) State Bank of India and its Associates, (ii) Nationalised banks, (iii) Foreign banks, (iv) Regional rural banks and (v) Private Sector banks. The bank group, 'Nationalised Banks' also includes the data of IDBI Bank Ltd.

11. 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'.

12. 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 million is equal to 1000,000. 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.

13. Information on related publications of the Bank on Banking Statistics is given in the Appendix.

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

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