

Highlights

1. The publication '*Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 42*' is based on data collected through BSR 1 and 2 surveys as on March 31, 2013, which covered 1,09,279 offices of scheduled commercial banks including regional rural banks. The salient findings of the surveys are set out below:

Outstanding Credit of Scheduled Commercial Banks:-

2. Growth of gross outstanding credit:

- At the end of March 2013 gross outstanding credit of scheduled commercial banks amounted to ₹ 55,253,170 million registering an increase of 15.0 per cent as against an increase of 17.9 per cent in the previous year (*Table No. 1.3*).
- The number of borrowal accounts declined by 2.0 per cent to 128 million in 2013¹ from 131 million in 2012.
- Rural and Semi-urban centres registered higher growth in credit in 2013 at 19.9 per cent and 20.9 per cent, respectively compared with Urban and Metropolitan centres at 16.2 per cent and 13.3 per cent, respectively.

3. Sectoral (Occupation-wise) credit growth:

- The growth rate of bank credit to 'Agriculture' and 'Industry' sectors declined to 20.3 and 19.3 per cent, respectively in 2013 as compared to 21.9 and 20.5 per cent, respectively in 2012 (*Table 1.9*).
- 'Personal Housing Loans' grew at 22.7 per cent in 2013 as compared to 9.5 per cent in 2012. Credit to 'Professional and Other Services' sector witnessed a growth of 10.3 per cent in 2013 as against a marginal decline in the previous year.
- Credit to Trade sector registered lower growth rate of 22.4 per cent compared to previous year's credit growth of 40.6 per cent. Credit to 'Transport operators' registered 4.7 per cent growth (6.8 per cent in 2012). Growth in credit to 'Financial sector' decreased to 5.1 per cent in 2013 as compared to 16.5 per cent registered in the previous year.

¹ All references to the periods 2012 and 2013 will mean position as at the end of March 2012 and March 2013, respectively. Detailed data as at the end of March 2012 are available in the previous publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March-2012*'.

4. Sectoral (occupation-wise) deployment of bank credit:

- The shares of credit to 'Agriculture' and 'Industry' sectors in gross bank credit increased marginally to 12.2 and 41.9 per cent, respectively from 11.7 and 40.4 per cent, respectively in 2012 (*Table 1.11*).
- The shares of 'Finance' and 'Professional & Other Services' reduced to 7.8 and 7.3 per cent respectively from 8.5 and 7.6 per cent respectively in 2012. The share of 'Trade' sector increased to 10.4 per cent from 9.8 per cent in 2012.
- The share of 'Personal Housing loans' has increased to 8.4 per cent in 2013 from 7.9 per cent in 2012.

5. Size-wise distribution of bank credit:

- Small borrowal accounts each with credit limit up to ₹ 0.2 million contributed 79.8 per cent of the total number of borrowal accounts in 2013 as against 83.4 per cent in 2012. The share of small borrowal accounts in outstanding credit declined to 9.3 per cent from 9.5 per cent in 2012 (*Table No.1.12*).
- Accounts with credit limit above ₹ 250 million each, had a share of 47.7 per cent of the total outstanding credit in 2013 as compared to 48.4 per cent in the previous year.

6. Interest rate on bank credit:

- The weighted average interest rate of all loans and advances worked out to be 12.01 per cent as at the end of March 2013².
- The weighted average interest rate in respect of loans and advances with credit limit of over ₹ 0.2 million declined to 12.05 per cent as at the end of March 2013 from 12.57 per cent a year ago.

Aggregate Deposits:-

7. Growth in aggregate deposits:

- Aggregate deposits amounted to ₹ 70,126,204 million, registering a growth of 15.4 per cent in 2013 as against 12.8 per cent in the previous year (*Table No.1.18*). The Savings deposit grew at the rate of 14.7 per cent as compared to 9.5 per cent in previous year. Current deposit registered a growth of 6.6 per cent as against a decline of 2.7 per cent in 2012. Growth in Term deposit reduced marginally to 17.1 per cent from 17.4 per cent in 2012.

² Information on interest rate of all loans and advances is available only from March 2013 survey. Earlier such information was collected only for loans and advances with credit limit of over ₹ 0.2 million.

- The number of deposit accounts in 2013 increased by 15.7 per cent to 1,045 million from about 903 million in 2012. Total number of savings bank accounts in 2013 was 823 million as compared to 703 million in 2012.
8. Type of deposits:
- The share of term deposits in total deposits increased to 63.8 per cent in 2013 from 62.8 per cent in 2012. The shares of current deposits and saving deposits declined to 9.9 and 26.3 per cent, respectively in 2013 from 10.7 and 26.4 per cent in 2012 (*Table No.1.18*).
9. Maturity pattern of term deposits:
- The share of term deposits with original maturity period '1 year to less than 2 years' in total term deposits declined to 39.5 per cent from 45.7 per cent in 2012 (*Table No.1.24*). On the other hand, the share of term deposits with longer maturity of 2 years and above increased to 32.0 per cent in 2013 from 28.6 per cent in 2012. Also, the share of short-term deposits with maturity 'six-months to less than one year' increased to 15.3 per cent in 2013 from 10.7 per cent in 2012.
10. Interest rate on term deposits:
- The weighted average interest rate of term deposits worked out to 8.63 per cent in 2013, as compared to 9.19 per cent in 2012 (*Table No.1.28*).
 - A shift in the distribution of term deposits towards the lower interest rates is observed. The share of term deposits with interest rate 'less than 9.0 per cent' in total term deposits increased to 34.4 per cent in 2013 from 21.1 per cent in the previous year. Also the share of deposits with interest rate '10.0 per cent and above' decreased to 8.9 per cent as compared to 25.9 per cent in 2012. About 56.7 per cent of deposits were in the interest rate range 9.0-10.0 per cent (*Table No.1.28*).

Credit - Deposit Ratio:-

(As per Place of Sanction and Place of Utilisation of Credit)

11. Population group-wise C-D Ratio:
- The All-India C-D ratio was at 78.8 per cent in 2013 compared to 79.0 per cent in 2012.
 - As per place of sanction of credit, the C-D ratio in respect of Rural centers at the end of March 2013 was at 68.1 per cent as compared to 66.4 per cent in the previous year. In the case of Semi-urban, Urban and Metropolitan centers, the C-D ratios (as

per place of sanction) were 56.8, 60.7 and 93.2 per cent respectively compared to 54.6, 61.4 and 93.8 per cent in the previous year.

- The C-D ratios as per place of utilization of credit for Rural, Semi-urban, Urban and Metropolitan centers were at 78.2, 69.0, 66.0 and 86.3 per cent, respectively, compared to 77.1, 62.7, 67.2 and 87.8 per cent, respectively in the previous year (*Table No.1.6*).

12. Migration of credit among the states:

- State-level Credit-Deposit ratio, calculated as per the place of sanction and place of utilisation of credit, revealed that Haryana, Rajasthan, Arunachal Pradesh, Sikkim, Dadra & Nagar Haveli and Daman & Diu had significantly higher C-D ratio as per place of utilisation than place of sanction indicating migration of credit to these States/UTs (*Table No. 1.7*).
- Chandigarh, Rajasthan, Andhra Pradesh and Tamil Nadu registered C-D ratio (as per place of utilisation) more than 100 per cent. Also, Haryana, Punjab, Delhi, Gujarat, Maharashtra, and Puducherry had higher C-D ratios as compared to all India C-D ratio of 78.8 per cent.
