

Introduction

1. This booklet presents summary tables on number of offices, employees, deposits and credit of scheduled commercial banks at all-India and State level, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on 31st March 1999.

2. The BSR-1 & 2 returns have been revised with effect from March 1999 Survey in line with policy changes and developments in the banking sector. The significant features of the revision are:

- (i) the cut-off credit limit for classifying borrowal accounts of scheduled commercial banks under '*small borrowal accounts*' is raised to Rs.2 lakh from Rs.25,000 earlier;
- (ii) minimum maturity period of term deposits is reduced to 15 days from 30 days; and
- (iii) rate of interest of borrowal accounts is presented exclusive of interest tax.

As a result of these changes, the data presented in some of the tables in this booklet are not comparable with those of the previous years.

3. BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme as also dues from banks. The return is divided into two parts -Part A and Part B (BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over Rs. 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for banks other than regional rural banks covers accounts with individual credit limit of over Rs. 2 lakh. In the case of regional rural banks, the cutoff credit limit remains the same at Rs. 25,000 as in the previous year. 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, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of accounts with individual credit limit upto Rs. 2 lakh (Rs. 25,000 for regional rural banks) is obtained in consolidated form for broad occupational categories. The information on small borrowal accounts are obtained from BSR-1B returns of scheduled commercial banks (including regional rural banks) together with the accounts having credit limit above Rs. 25,000 and upto Rs. 2 lakh in BSR-1A returns of 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 also given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 also provides information on staff strength, classified according to gender and category (i.e. supervisory, clerical and subordinates), in individual bank offices as on the reference date of the survey. 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 15 days, or term deposits with a maturity period of less than 15 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 15 days or subject to notice of not less than 15 days. These would also include (i) deposits payable after 14 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. The term deposits presented in this booklet except in Table 1.1 exclude the proceeds of Resurgent India Bonds (RIBs). In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges. A table giving percentage distribution of term deposits according to interest rate range is presented in the booklet, based on this data.

5. Out of the 66,677 offices of scheduled commercial banks functioning as on the last day of March 1999, BSR-1 returns were received from 61,168 offices. BSR-2 returns were received from 61,553 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 on 31st March 1999.

6. BSR-1A return provides for 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 the credit is utilised in the same place where it has been sanctioned. State and population group-wise data on credit are presented both according to place of sanction and place of utilisation of credit. When presented with deposits (Tables 1.3, 1.4 and 1.5), credit is as per place of sanction and when presented separately (Tables 1.10 and 1.11), it is based on place of utilisation. Tables 1.6 to 1.8 give the information on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison.

7. Brief explanatory notes on some of the tables presented in this booklet are given below: Table 1.1 in this booklet 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. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of Rs.2 lakh and less. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers and gender-wise classification. 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 Rupees two lakh. 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 maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 gives interest rate range-wise distribution of term deposits.

8. Population groups of the banked centres presented in this booklet are based on the 1991 census. The population groups are defined as under:

- 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 lakhs.
- iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

9. 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) Other scheduled commercial banks.

10. 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 lakh is equal to 1,00,000. Throughout this booklet, the symbol ' - ' indicates nil or negligible. Figures in brackets indicate percentage to totals. Notes on tables as appropriate to each table are given at the end.

11. This booklet is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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Dated: February 28, 2000