

Notes on Tables

Table No. 1.1

Classification of bank offices according to population groups is based on 2001 census. For the year 1969, it is based on 1961 census. The number of bank offices of scheduled commercial banks excludes administrative offices. Population per office, per capita deposits and per capita credit are based on provisional population figures as on 1st March 2011 obtained from Census of India Website.

Deposits and credit of scheduled commercial banks in India are as per return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the Bill Market Scheme. The ratio of bank deposits to National Income for the years 2006 to 2008 is based on the series of National Income with 1993-94 as the base year; from 2009 onwards it is based on the series with 2004-05 as base year. For the year 1969, the base year is 1970-71.

Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span.

Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities. For working out Cash-Deposit ratio, Cash includes cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 2001 census.

Table Nos. 1.13 to 1.15

The data on outstanding credit presented in these tables is based on all borrowal accounts. Data based on large borrowal accounts (accounts with credit limit more than ₹0.2 million) are also presented separately as 'Of which' item to facilitate comparison with the earlier years.

Table Nos. 1.16 and 1.17

Data relate to accounts with credit limits of ₹ 0.2 million and less.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16 & 1.17 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10 & 1.11 are based on place of utilisation of credit.

Tables on credit based on Place of Sanction as well as Utilisation

Table Nos. 1.6, 1.6A, 1.7 and 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

Table Nos. 1.21 to 1.24

For Table Nos. 1.21 to 1.24, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table Nos. 1.24 to 1.26

These tables present the data on term deposits according to original maturity.

Table Nos. 1.27 to 1.29

Distribution of term deposits according to residual maturity, broad interest rate ranges and size of deposits are also collected through BSR-2 return. However, data on these items have not been uniformly reported by all the branches. Based on reported data, percentage distribution of term deposits according to these classifications are worked out and presented in Table Nos. 1.27 to 1.29.

The distribution of term deposits according to residual maturity in Table No. 1.27 is based on the data reported by 1,10,692 branches.

The distribution of term deposits according to interest rate range in Table No. 1.28 is based on the data reported by 1,05,101 branches.

The distribution of term deposits according to size of deposits in Table No. 1.29 is based on the data reported by 1,10,692 branches.
