

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

INTRODUCTION

This Volume, thirty fourth 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 2005. 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' from Volume 29 issue 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 & 2 returns have been revised with effect from March 2002 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), 1998. The significant features of the revision are:

- (i) A new BSR coding system in respect of activity/occupation classification of borrowal accounts based on NIC 1998 classification have been incorporated in BSR system.
- (ii) The loans extended through credit cards are included in 'Demand Loans'.
- (iii) 'Inland Bills' include both, trade bills & other bills.

- (iv) 'Artisans and Village & Tiny Industries' comprise Artisans/Craftsman, Village/Cottage Industries and Tiny Industries. These are classified as Small Scale Industries.
- (v) Consequent upon the changes in the Activity/Occupation Codes, there are modifications/changes in the description/details of some Occupation Codes. Accordingly, 'Rubber & Rubber Products' under Industry at II. 7 has been changed as 'Rubber & Plastic Products'.
- (vi) All borrowal accounts with the credit limit of Rs. 2 lakh or less of all scheduled commercial banks including Regional Rural Banks, are classified as '*small borrowal accounts*', from March 1999 onwards.

As a result of these changes, the data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2002.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credit, overdrafts, bills purchased and discounted, bills re-discounted under the New 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 re-discounted 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 Rs. 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, covered accounts with individual credit limit of over Rs. 2 lakh. In the case of Regional Rural Banks, the cut off limit then was Rs. 25,000. The

revision of cut off limit for classifying accounts in BSR-1A has been made as Rs. 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, 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 is obtained in consolidated form for broad occupational categories. The BSR-1B Return has two separate credit limit size groups, i.e., 'up to Rs. 25,000' and 'over Rs. 25,000 to Rs. 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. However, the deposits presented in this Volume except in Table 1.1 exclude the proceeds of India Millennium Deposits (IMDs). 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, except regional rural banks; and their percentage distribution are presented in the Volume.

5. Out of the 69,969 offices of scheduled commercial banks functioning as on the last day of March 2005, BSR-1 return was received from 64,421 offices. BSR-2 return was received from 62,232 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 2005.

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, 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 on 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 Rs.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 Rs. 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, except regional rural 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 Rs. 2 lakh. Table 5.8 provides information on small borrowal accounts having individual credit limit of Rs. 2 lakh and less.

9. Population groups of the banked centres presented in this Volume are based on the 1991 census. 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) Other scheduled commercial banks.

11. The bank group, 'Nationalised Banks', also includes the data of IDBI Ltd. As such, the geographical/other distribution of deposits and credit may show large variation as compared to that of previous years in few tables.

12. 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.

13. 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.

14. An annexure is added in this Volume to provide some updated/revised tables of March 2004, Volume 33.

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

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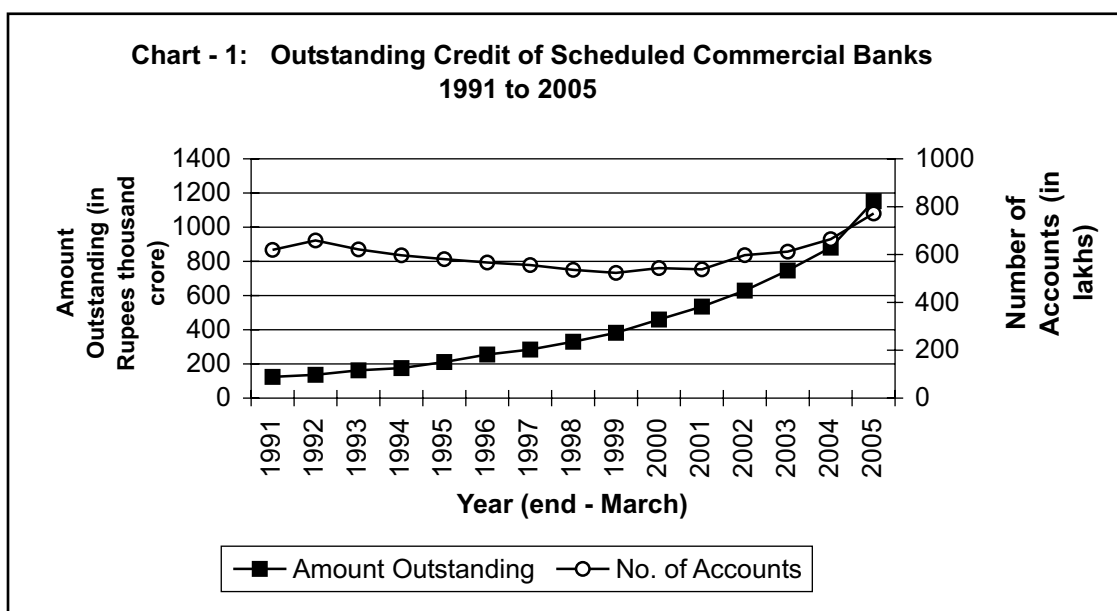
HIGHLIGHTS

1. The Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 34, is based on data collected through BSR 1 and 2 surveys as on March 31, 2005, which covered 69,969 offices of scheduled commercial banks including regional rural banks. These returns are collected from each branch/office of a scheduled commercial bank in India. The salient features are set out below:

Outstanding Credit of Scheduled Commercial Banks

2. Growth of gross outstanding credit

- At the end of March 2005 outstanding gross credit of scheduled commercial banks amounted to Rs. 11,52,468 crore registering an increase of 30.9 per cent as against an increase of 16.4 per cent in the previous year (*Table No.1.3*).
- The number of borrowal accounts increased by 16.2 per cent to 7.72 crore (*Chart - 1*).



3. Population group-wise distribution of credit

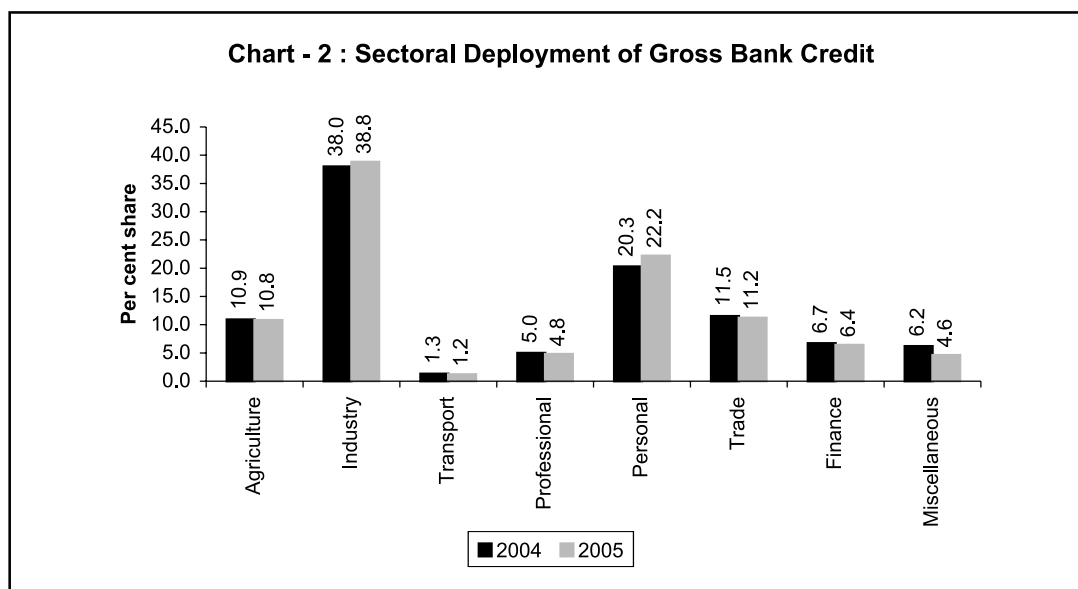
- The share of Metropolitan centres was 62.7 per cent of the total bank credit in 2005, which was higher than the share at 61.9 in 2004 (*Table No.1.3*).
- The share of rural centres in total credit showed a marginal decline to 9.5 from 9.7 per cent in 2004. The share of credit to semi-urban centres also showed marginal decline to 11.3 per cent from 11.4 per cent in 2004. The share of credit to urban centres also declined to 16.4 per cent in 2005 as compared to 17.1 per cent in 2004.
- The growth in credit in all population groups was in the range of 25 per cent to 33 per cent in 2005. In urban centres, the credit growth, in 2004, was also high at 21.6 per cent, whereas in other centres, the growth was 10 per cent to 17 per cent in the previous year.

4. Bank group-wise distribution of credit

- 28 public sector banks (including IDBI Ltd.) continued to have a major share in total bank credit, showing an increase of 70.9 per cent in 2005 compared with 70.1 per cent in the previous year (excluding IDBI Ltd.). In contrast, the share of Indian private sector banks marginally decreased to 19.7 per cent in 2005 from 19.8 per cent in 2004. The share of foreign banks also declined to 6.6 per cent in 2005 from 7.2 per cent in 2004 (*Table No.1.4*).
- The growth in bank credit is found to be around 25 per cent to 35 per cent in all the bank groups in 2005, except foreign banks, which recorded a growth of 18.7 per cent only.

5. Sectoral (occupation wise) deployment of bank credit

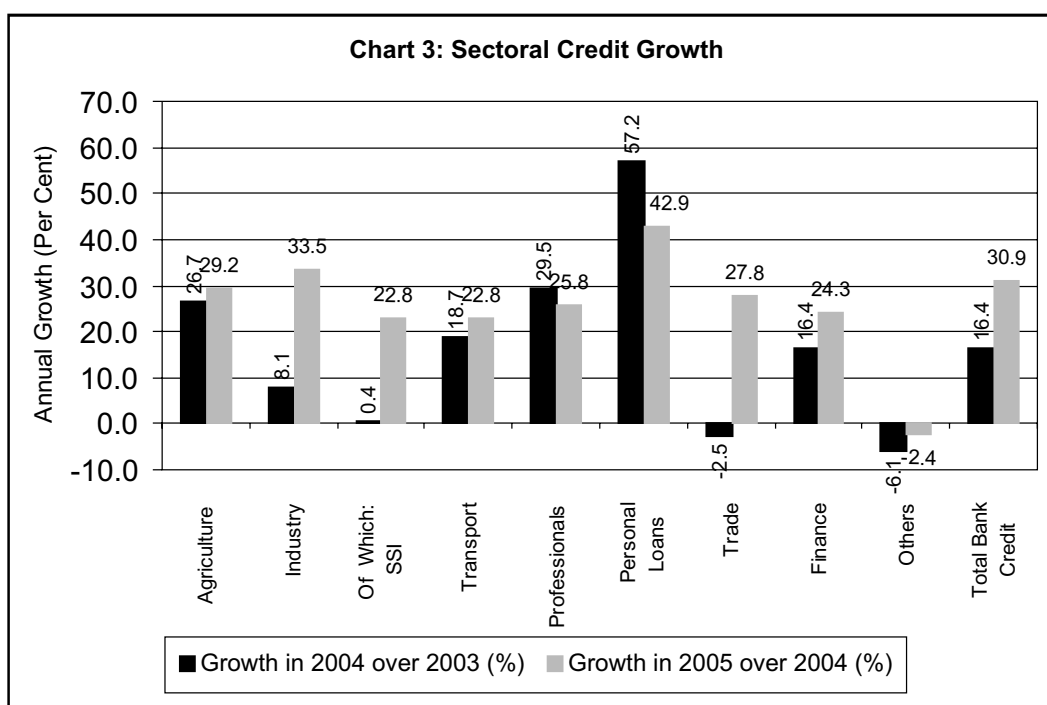
- Occupation wise distribution has undergone marginal changes between March 2004 and March 2005. The share of Non Food credit in gross bank credit was marginally higher at 96.5 per cent in March 2005 than 95.8 per cent in 2004 (*Table No. 1.9*).
- The share of agriculture in gross bank credit marginally decreased to 10.8 per cent as compared to 10.9 per cent in 2004. The share of credit to industry marginally increased from 38.0 per cent in 2004 to 38.8 per cent in 2005 (*Table 1.11 and Chart - 2*).
- The share of small-scale industries (including village industries) in gross bank credit decreased to 4.6 per cent in 2005 from 5.0 per cent in 2004, and that of medium and large-scale industries increased to 34.2 per cent from 33.0 per cent in 2004.
- The share of personal loans increased to 22.2 per cent of gross bank credit in 2005 from the level of 20.3 per cent in the previous year which was primarily due to increase in share of housing loans.



6. Sectoral (Occupation wise) credit off-take

- Analysis of growth of bank credit to agriculture showed increase in the credit off-take to agriculture sector at 29.2 per cent in 2005 as against 26.7 per cent in the previous year (*Table 1.9*).

- The growth of credit to industry accelerated at 33.5 per cent in 2005 compared to 8.1 per cent recorded in 2004 (*Chart – 3*).
- Personal Loans registered a growth of 42.9 per cent in 2005, in which housing loans grew by 48.6 per cent showing a deceleration from 73.9 per cent growth in the previous year.
- The credit growth to trade was 27.8 per cent in 2005 in contrast to a decline of 2.5 per cent in 2004. Excluding food credit, the outstanding credit to trade grew at 38.7 per cent in 2005 as compared to 14.2 per cent in 2004.



7. Size-wise distribution of bank credit

- The number of small borrowal accounts contributed 92.2 per cent of total number of accounts as against 93.3 per cent in 2004, while the share of outstanding credit of small borrowal accounts was 17.3 per cent as compared to 18.5 in 2004 (*Table No.1.12*).
- The share of credit with credit limit above Rs. 25 crore increased to 30.3 per cent in 2005 from 28.5 per cent in the previous year.
- In contrast, outstanding credit per account declined from Rs. 59.2 crore in 2004 to Rs. 55.0 crore in 2005.

8. Organisation – wise bank credit

- Organisation-wise outstanding credit (available for borrowal accounts each with credit limit of over Rs.2 lakh) showed that the share of credit to public sector in total bank credit declined significantly to 15.4 per cent in 2005 from 17.0 per cent in 2004 (*Table No.1.15*).
- The share of credit to private corporate sector also declined from 43.4 per cent in 2004 to 42.3 per cent of total bank credit in 2005.

- The share of credit extended to individuals increased to 21.4 per cent in 2005 as compared to 19.1 per cent in 2004.
- The share of credit to co-operative sector also increased to 4.2 per cent in 2005 as compared to 3.2 per cent in 2004.
- The credit to co-operative sector grew by 74 per cent. The credit growth was at 20.2, 28.4 and 48.5 per cent for public sector, private sector and individuals respectively.

9. Interest rate on bank credit

- The distribution of outstanding credit according to interest rate ranges (accounts each with credit limit of over Rs.2 lakh) revealed that the outstanding amount in the interest rate range 6.0 per cent to 10.0 per cent was 19.5 per cent in 2005 (*Table No. 1.13*).
- The weighted average interest rate in respect of all loans and advances with credit limit of over Rs.2 lakh worked out to 12.57 per cent as at the end of March 2005, 39 basis points lower than that of the previous year.

Aggregate Deposits

10. Growth in aggregate deposits

- Aggregate deposits amounted to Rs. 17,46,814 crore registering a growth of 15.6 per cent in 2005 as against 18.4 per cent last year (deposits exclude the proceeds of India Millennium Deposits) (*Table No.1.18*).
- The number of deposit accounts increased by 2.1 per cent to 46.68 crore from about 45.71 crore in March 2004.

11. Population group-wise distribution of deposits

- The share of Metropolitan centres in aggregate deposits was 49.4 per cent in 2005 increased from 47.5 per cent of 2004 (*Table No.1.3*).
- The share of deposits from rural centres showed a marginal decline to 12.2 per cent as against 12.9 per cent in 2004. The share of deposits from semi-urban and urban centres also showed marginal decline to 16.9 and 21.5 per cent from 17.7 and 21.9 per cent in 2004 respectively.

12. Bank group-wise distribution of deposits

- 28 public sector banks (including IDBI Ltd.) continued to have a major share in aggregate bank deposits, showing a marginal increase to 74.2 per cent in 2005 from 73.7 per cent in the previous year (without IDBI Ltd.). The share of Indian private sector banks and foreign banks were at 17.9 and 4.4 per cent in 2005 as compared to 17.8 and 4.8 per cent respectively in 2004 (*Table No.1.4*).

13. Type of deposits

- The share of term deposits in total deposits declined (continuously in the last few years) to 60.9 per cent in 2005 from 61.9 per cent in 2004. The shares of current deposits and savings deposits increased marginally and were at 12.1 per cent and 26.9 per cent, respectively in 2005 (*Table No.1.18*).

14. Maturity pattern of term deposits

- The share of term deposits with original maturity period of five years and above in total term deposits increased to 8.4 per cent in 2005 from 8.2 per cent in the previous year (*Table No.1.24*).
- While 24.4 per cent of the term deposits was of maturity less than six months in 2005, up from 23.8 per cent in 2004, the share of deposits with maturity period ranging from three years to less than five years decreased to 18.1 per cent in 2005 from 19.6 per cent in 2004.
- The maturity period 1 to 2 years had 23.4 per cent of the total term deposit amount in 2005 up from 22.5 per cent in 2004.
- The maturity preference of rural, semi-urban population groups was more than 2 years (specially in 3 to 5 years segment) while urban/metropolitan population groups preferred in maturity of less than 2 years (specially between 1 to 2 years) of deposits (*Table No.1.25*).

15. Interest rate on term deposits

- The weighted average interest rate of term deposits outstanding in 2005 worked out to 6.18 per cent, lower by 33 basis points as compared to the weighted average interest rate of 6.51 per cent as at end-March 2004 (*Table No.1.28*).

16. Interest rate spread

- The interest rate spread on bank credit (large borrowal account with credit limit over Rs. 2 lakhs) over term deposits marginally decreased from 645 basis points in 2004 to 639 basis points in 2005.

Credit - Deposit Ratio

(As per Place of Sanction and Utilisation of Credit)

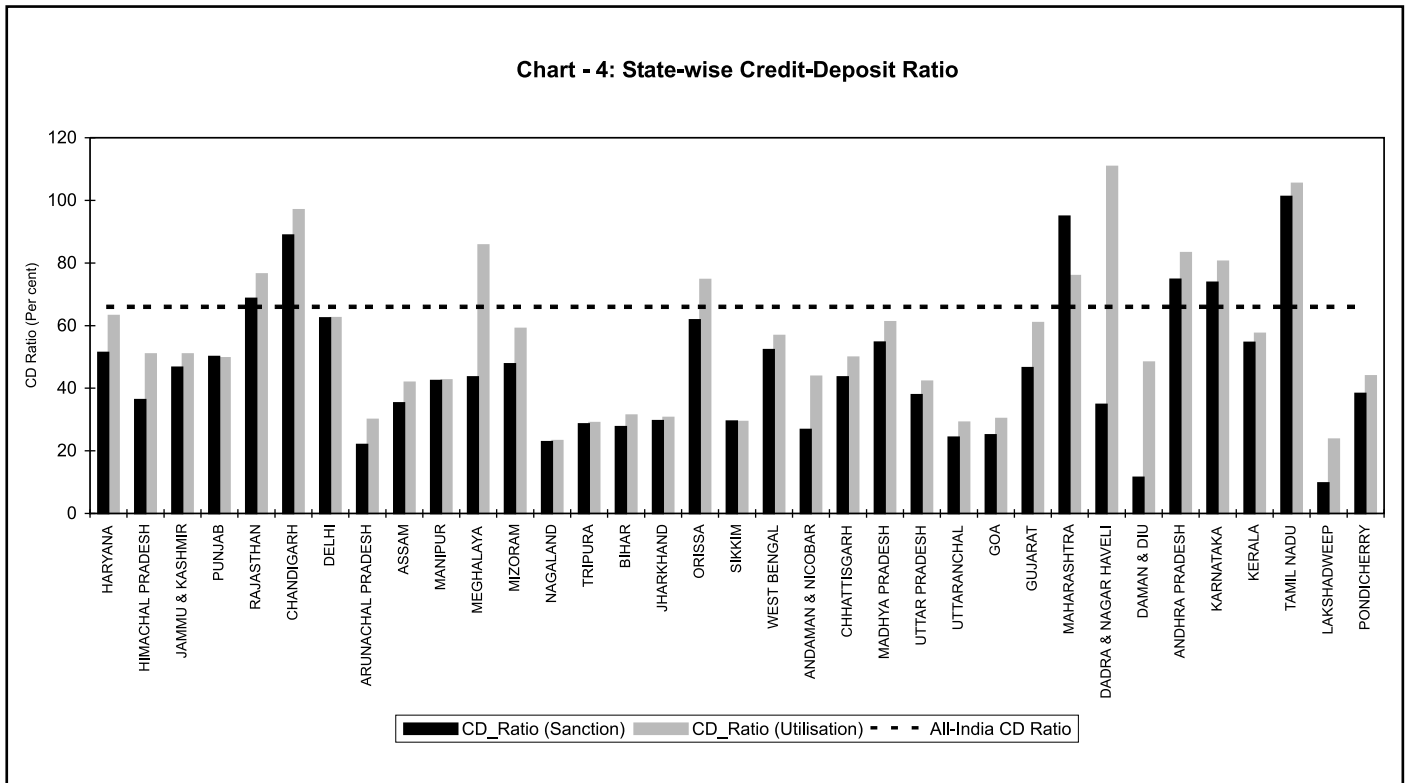
17. Population group-wise C-D Ratio

- The All-India C-D ratio increased to 66 per cent in 2005 as compared to 58.2 per cent in 2004.
- The population group-wise C-D ratio in respect of rural areas at the end of March 2005 was at 51.6 per cent as per place of sanction of credit. In the case of semi-urban and urban areas the C-D ratios were 44.2 and 50.5 per cent, respectively. The C-D ratios as per place of utilisation for rural, semi-urban and urban areas were 75.3, 48.3 and 56.6 per cent respectively. The C-D ratio recorded in metropolitan centres as per place of sanction and utilisation were 83.7 and 73.8 per cent as compared to 75.9 and 67.7 per cent respectively in 2004 (*Table No.1.6*).

18. Migration of credit among the states of India

- The analysis of migration of credit among the states of India has been done through the Credit Deposit (C-D) ratios, calculated as per the place of sanction of credit and place of utilisation of credit (*Table No. 1.7 and Chart – 4*).
- Rajasthan, Chandigarh, Maharashtra, Andhra Pradesh, Karnataka and Tamil Nadu had (C-D) Ratio, both as per place of sanction and utilisation above the All-India (C-D) Ratio (66.0 per cent).
- Among these states Rajasthan, Chandigarh, Andhra Pradesh, Karnataka and Tamil Nadu also had higher (C-D) ratios as per utilisation than sanction, meaning net inflow of credit to the states.

- The state of Maharashtra had (C-D) Ratio as per sanction more than the respective (C-D) Ratio as per utilisation, showing net outflow of credit from the state.
- The other states which showed net outflow of credit, though marginally, were Punjab and Sikkim.
- The major states which had (C-D) ratio less than the All-India average and also showed net inflow of credit more than 10 per cent are Haryana, Himachal Pradesh, Meghalaya, Mizoram, Orissa and Gujarat.



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NOTES ON TABLES

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the years 1997 to 2005, it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices of scheduled commercial banks excludes the administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the Office of the Registrar General, Government of India.

Deposits and credit of scheduled commercial banks in India are as per returns 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 New Bill Market Scheme. Aggregate deposits for the years 1999 to 2003; include the proceeds of Resurgent India Bonds amounting to Rs. 17,945 crore. For the years 2001 to 2005, the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are included in aggregate deposits. The ratio of bank deposits to National Income for the years 1997 to 2005 is based on the new series of National Income with 1993-94 as the base year. For the year 1969, the base year is 1970-71.

Advances to Priority Sectors consist of the advances to (1) agriculture and allied activities, (2) small-scale industries including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit up to Rs. 1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms, (15) Credit offered to weaker sections under different schemes and (16) investment in venture capital. With effect from July 1993, the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled commercial banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. 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 1991 census.

Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over Rs. 2 Lakh. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2, the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.16 and 1.17 and 5.8

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is based on the data reported by 60,221 branches under BSR-1B return.

Table Nos. 1.21 to 1.24 and 3.4

For Table Nos. 1.21 to 1.24 and 3.4, '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 No. 1.27

Data on residual maturity of term deposits have been collected from computerised branches of scheduled commercial banks, except regional rural banks. This table is based on the data reported by 31,537 branches.

Table No. 1.28

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 57,938 branches.

Table No. 1.29

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 54,849 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2, 2.3 & 2.4 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5, 5.6, 5.7, 5.9 are based on place of utilisation of credit.

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

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

Tables on maturity pattern of term deposit

Table Nos. 1.24 to 1.26 and 3.4 & 3.5 present the data on term deposits according to original maturity. Table No. 1.27 gives percentage distribution of term deposits as per the residual maturity.