

## **Introduction**

This Volume, twenty sixth in the series, presents comprehensive data on number of offices, employees, deposits and credit of scheduled commercial banks, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on the last day of March 1997. The BSR System has been revised with effect from March 1996 survey taking into consideration various developments in the banking sector. The revised system also provides gender-wise information on deposit and credit accounts of individual account holders as well as gender-wise classification of employees of scheduled commercial banks. Accordingly, the contents of this Volume are also revised.

2. 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. Part A of the BSR 1 return relates to accounts with individual credit limit of over Rs. 25,000. Information in respect of each of these 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 1- Part B, information in respect of accounts with individual credit limit of upto Rs.25,000 is obtained in consolidated form for broad occupational categories.

3. 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.

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 46 days, or term deposits with a maturity period of less than 46 days; (ii) call deposits withdrawable not later than 45 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 bank under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 46 days or subject to notice of not less than 46 days. These would also include (i) deposits payable after 45 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. From March 1996 survey, under 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 this Volume, based on this data.

5. Out of the 65,111 offices of scheduled commercial banks functioning as on the last day of March 1997, BSR-1 returns were received from 59,030 offices. BSR-2 returns were received

from 58,327 offices. In the case of non-reporting offices, the data have been estimated based on the previous round of the survey and the information as available in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) for March 1997.

6. Section 1 in this Volume presents general information on commercial banking as also the summary data on deposits and credit at the all-India and State level. Section 2 gives State-wise/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 categories such as size of credit limit, interest rate, type of organisation, type of account, State and population group etc. are given in Section 4. In Section 5, these are further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5. It may be mentioned that 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, 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, 1.7, 1.8, 1.9, 1.10, 1.11, 1.12, 1.13, 1.14, 1.15, 1.16](#) give credit according to both places of sanction and utilisation so as to facilitate comparison.

7. Brief explanatory notes on some tables presented in the various Sections of this Volume are given below:

[Table 1.1](#) in Section 1 of this Volume 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 1.12](#) gives population group-wise classification of small borrowal accounts each with credit limit of Rs.25,000 and less reported under BSR-1B return. [Table 1.13](#) gives distribution of credit according to the size of credit limit. [Tables 1.9, 1.10 and 1.13](#) are based on the information collected in BSR-1A and BSR-1B together. On the other hand, [Tables 1.14, 1.15 and 1.16](#) are based on the information collected through BSR-1A only. In view of this, the total credit presented in these tables would be less than that given in [Tables 1.9, 1.10 and 1.13](#). [Tables 1.20, 1.21, 1.22](#) give deposits of scheduled commercial banks according to broad ownership category. [Tables 1.23, 1.24, 1.25](#) give maturity pattern of term deposits according to broad ownership category, population group, bank group and State respectively. [Table 1.26](#) gives interest rate range-wise distribution of term deposits. In Section 4, while [Tables 4.1, 4.2, 4.3, 4.4](#) are based on BSR 1 A return, [Tables 4.5 and 4.6](#) are based on the pooled information given in BSR-1A and BSR-1B together. In Section 5, [Tables 5.4, 5.5, 5.6, 5.7 and 5.9](#) are based on the pooled information given in BSR-1A and BSR-1B together. In case details of occupation groups as per the classification adopted for BSR-1A return are not available in BSR-1B return, the figures in the latter are put in the category 'Others' in the respective occupation groups. [Table 5.8](#) presenting information on small borrowal accounts is based on BSR-1B return.

8. Population groups of the banked centres presented in this Volume 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 to 1 lakh.
- iii) 'Urban' group includes centres with population of 1 lakh to 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.

11. Throughout this Volume, 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 of the Volume.

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

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