

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

INTRODUCTION

This Volume, thirty fifth 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 2006. 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. 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 70,776 offices of scheduled commercial banks functioning as on the last day of March 2006, BSR-1 return was received from 64,400 offices. BSR-2 return was received from 64,442 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 2006.

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 2001 census. As such, the population group-wise data presented in the tables in this Volume are not strictly comparable with those of published in earlier volumes. 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.

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. 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 35, is based on data collected through BSR 1 and 2 surveys as on March 31, 2006, which covered 70,776 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:

Impact of updation of population of centres as per Census 2001

2. Population group-wise distribution of credit & deposits

- On account of updation of population group classification as per 2001 census in March 2006 survey, there had been changes in the composition of branches/offices of bank across population groups. This was mainly due to upgradation of population group of banked centres from lower population group to higher population group consequent upon growth in the population of centres as per 2001 census compared to that based on 1991 census. Population group wise data pertaining to March 31, 2006 are, therefore, not exactly comparable with corresponding data pertaining to earlier years. The comparative position of 31st March 2006 with 31st March 2005 taking into account population classified based on 1991 census and also based on 2001 census is given in the table below:-

Aggregate Deposits and Gross Bank Credit 2005 and 2006
(effect of updation of population groups based on 1991 census to 2001 census)

Population Group	2005 (1991 Census)			2005 (Re-classified as per 2001 census)			2006 (2001 Census)		
	Offices	Credit	Deposits	Offices	Credit	Deposits	Offices	Credit	Deposits
Rural	45.7	9.5	12.2	43.8	8.9	11.5	43.2	8.3	10.8
Semi-Urban	22.3	11.3	16.9	21.8	10.2	15.0	21.9	10.0	14.5
Urban	17.6	16.4	21.5	17.6	16.3	20.7	17.9	16.2	20.6
Metropolitan	14.4	62.7	49.4	16.7	64.6	52.8	17.0	65.4	54.1
Total	100.0 <i>(69969)</i>	100.0 <i>(1152468)</i>	100.0 <i>(1746814)</i>	100.0 <i>(69969)</i>	100.0 <i>(1152468)</i>	100.0 <i>(1746814)</i>	100.0 <i>(70776)</i>	100.0 <i>(1513842)</i>	100.0 <i>(2091174)</i>

Figures in bracket indicate total number of offices and Credit/Deposits amount in Rupees Crore

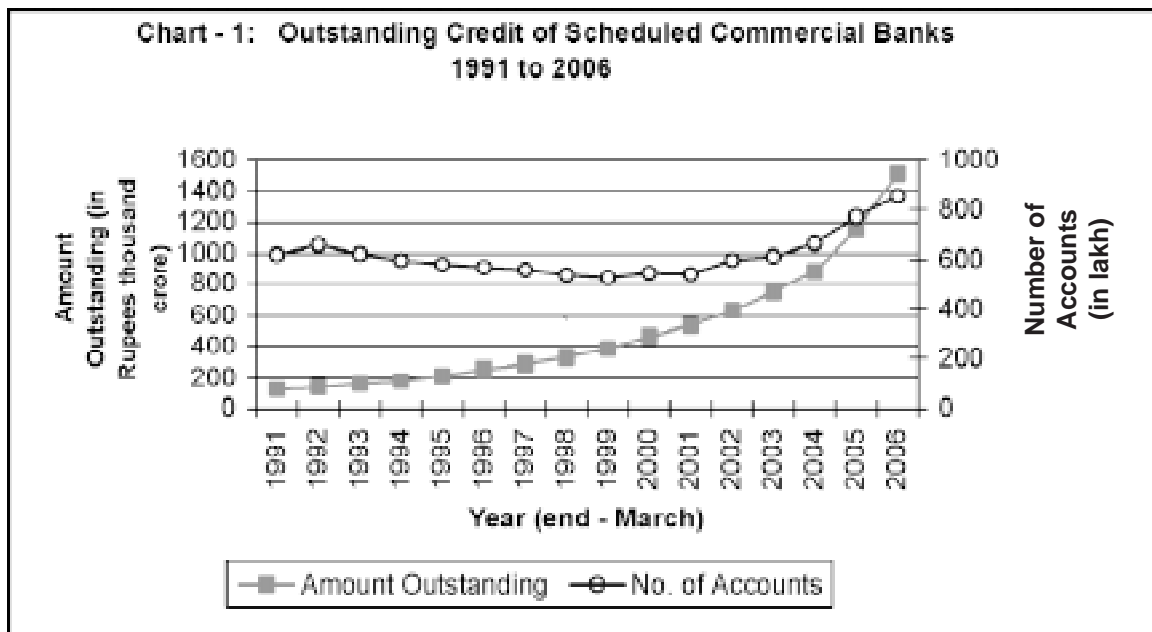
Population Group	Growth rate in 2006 (2001 census) over 2005 (1991 census)			Growth rate in 2006 (2001 census) over 2005 (2001 census)			C-D Ratio (place of sanction)		
	Offices	Credit	Deposits	Offices	Credit	Deposits	2005 (1991 census)	2005 (2001 census)	2006 (2001 census)
Rural	-4.4	14.8	6.0	-0.2	22.5	12.4	51.6	51.0	55.8
Semi-Urban	-0.7	16.2	2.7	1.6	28.8	15.7	44.2	45.1	50.1
Urban	2.9	29.8	14.7	2.9	30.6	19.1	50.5	51.8	57.0
Metropolitan	19.4	37.0	31.1	3.0	33.0	22.7	83.7	80.7	87.5
All-India	1.2	31.4	19.7	1.2	31.4	19.7	66.0	66.0	72.4

- Based on comparative population classification of 2005, the share of credit in rural, semi-urban and urban population groups declined marginally, while that of metropolitan group improved from 64.6 per cent in 2005 to 65.4 per cent in 2006.
- Similar trend was observed in respect of deposits, showing improvement in the share of metropolitan centres from 52.8 per cent to 54.1 per cent in the corresponding years.

Outstanding Credit of Scheduled Commercial Banks

3. Growth of gross outstanding credit

- At the end of March 2006 gross outstanding credit of scheduled commercial banks amounted to Rs. 15,13,842 crore registering an increase of 31.4 per cent as against an increase of 30.9 per cent in the previous year (*Table No.1.3*).
- The number of borrowal accounts increased by 10.7 per cent to 8.54 crore in 2006 compared to 7.72 crore in 2005 (*Chart - 1*).

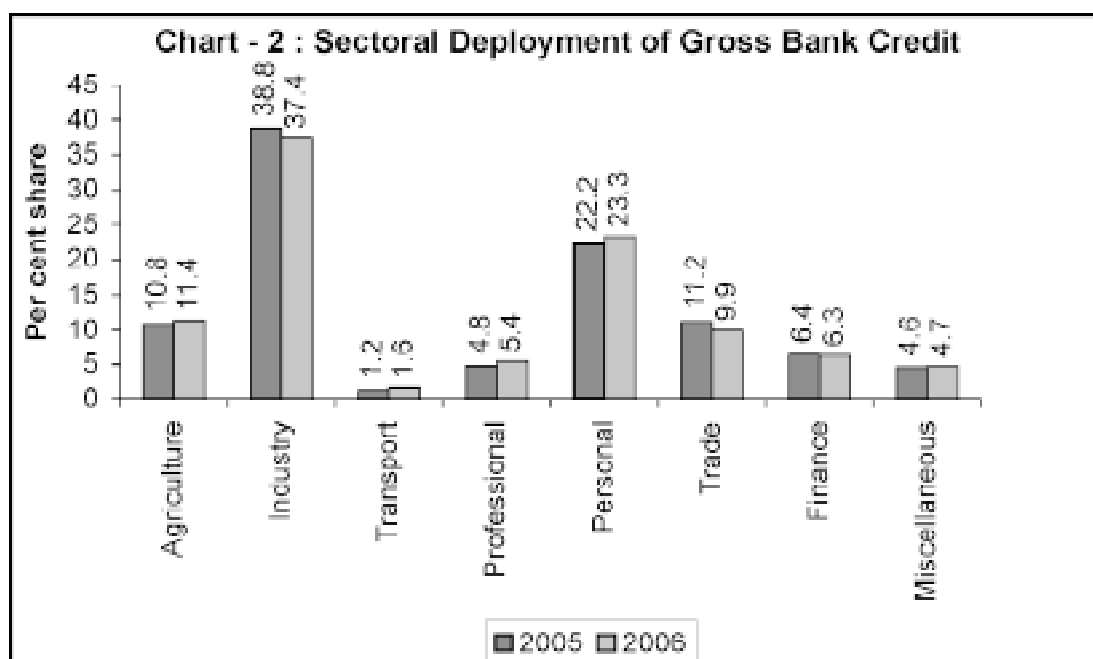


4. Bank group-wise distribution of credit

- 28 public sector banks continued to have a major share in total bank credit, showing an increase to 71.0 per cent in 2006 compared with 70.9 per cent in the previous year. The share of other scheduled commercial banks marginally increased to 20.0 per cent in 2006 from 19.7 per cent in 2005. The share of foreign banks remained at 6.6 per cent in 2006, at the same level a year ago (*Table No.1.4*).
- Other scheduled commercial banks had the highest credit growth at 33.5 per cent in 2006. The SBI & Associates as well as the Nationalised banks witnessed growth in credit at 31.5 per cent, each, in 2006 respectively. Foreign banks recorded a credit growth of 31.4 per cent, whereas, the regional rural banks recorded a growth of 12.1 per cent only in 2006.
- Of the incremental credit SBI & Associates, Nationalised banks and Other Scheduled Commercial banks shared 23.2, 48.1 and 21.0 per cent respectively.

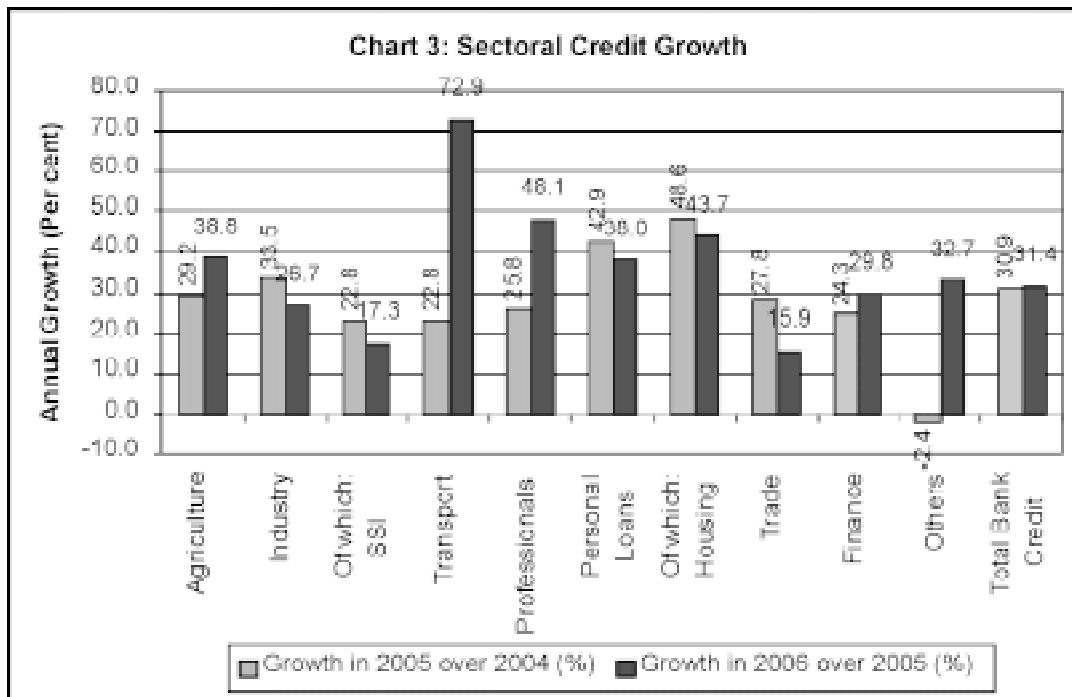
5. Sectoral (occupation-wise) deployment of bank credit

- Occupation-wise distribution has undergone marginal changes between March 2005 and March 2006. The share of Non Food credit in gross bank credit was marginally higher at 97.4 per cent in March 2006 than 96.5 per cent in 2005 (*Table No. 1.9*).
- The share of agriculture in gross bank credit increased to 11.4 per cent from 10.8 per cent in 2005. The share of credit to industry decreased from 38.8 per cent in 2005 to 37.4 per cent in 2006 (*Table 1.11 and Chart - 2*).
- The share of small-scale industries (including village industries) in gross bank credit decreased to 4.1 per cent in 2006 from 4.6 per cent in 2005, and that of medium and large-scale industries decreased to 33.3 per cent from 34.2 per cent in 2005.
- The share of personal loans increased to 23.3 per cent of gross bank credit in 2006 from the level of 22.2 per cent in the previous year.
- The share of credit to transport operators and professionals also increased to 1.6 per cent and 5.4 per cent, respectively, in 2006 as against 1.2 per cent and 4.8 per cent in 2005.



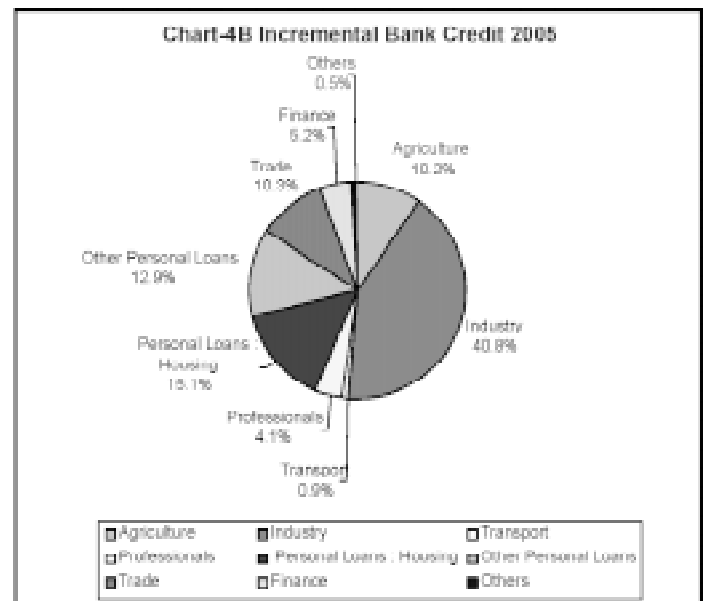
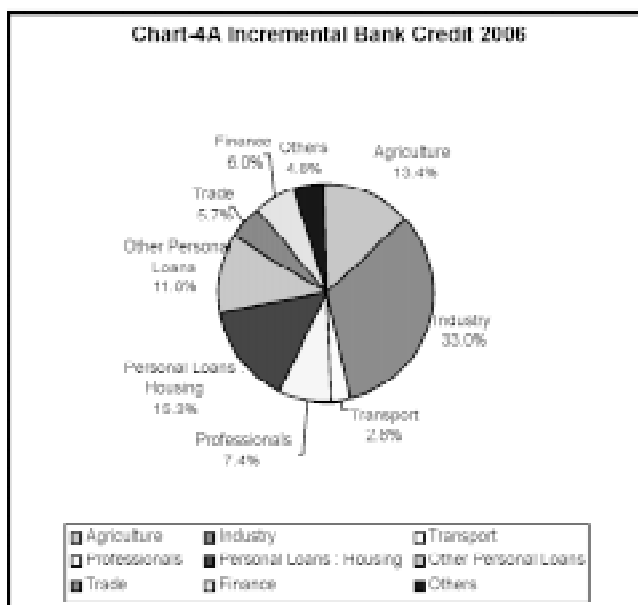
6. Sectoral (Occupation-wise) credit off-take

- The growth of bank credit to agriculture increased by 38.8 per cent in 2006 as against 29.2 per cent in the preceding year (*Table 1.9*).
- The growth of credit to industry decelerated to 26.7 per cent in 2006 from 33.5 per cent recorded in 2005 (*Chart – 3*).
- Personal Loans registered a growth of 38.0 per cent in 2006 compared to 42.9 per cent in 2005. Housing loans, which forms a part of personal loans, grew by 43.7 per cent compared to 48.6 per cent in the previous year.
- The growth in credit to transport operators and professionals were significantly higher at 72.9 and 48.1 per cent in 2006 as against 22.8 and 25.8 per cent in 2005 respectively.



7. Incremental Bank Credit (Occupation-wise)

- The industry sector, with 41.2 per cent share in the incremental credit in 2005, continued to capture the major share in 2006 at 33.0 per cent.
- The agriculture sector absorbed about 13.4 per cent of the incremental credit in 2006 up from 10.3 per cent in 2005.
- The personal loans accounted for 26.9 per cent of incremental credit, in which share of housing loans were 15.3 per cent.
- The share of credit to transport operators and professional in the incremental credit in 2006 increased to 2.8 per cent and 7.4 per cent in 2006 respectively up from 0.9 per cent and 4.2 per cent in 2005 (Chart-4).



8. Size-wise distribution of bank credit

- The number of small borrowal accounts (with credit limit up to Rs 2 lakh) contributed 90.3 per cent of total number of accounts as against 92.2 per cent in 2005, while the share of outstanding credit of small borrowal accounts was 16.4 per cent as compared to 17.3 in 2005 (Table No.1.12).
- In terms of incremental credit, the number of accounts with credit limit in the range of Rs. 25,000 to 2 lakh increased from 67.3 per cent in 2005 to 76.4 per cent in 2006. But the share of these accounts in incremental credit amount was only 12.8 per cent in 2006 as against 12.0 per cent in 2005.
- The share of credit with credit limit above Rs. 25 crore increased to 31.1 per cent in 2006 from 30.3 per cent in the previous year. For loans having credit limit above Rs. 25 crore, the outstanding credit per account also increased from Rs 55.0 crore in 2005 to Rs 62.5 crore in 2006.

9. Organisation – wise bank credit

- Organisation-wise share of outstanding credit (available for borrowal accounts each with credit limit of over Rs.2 lakh) to public sector in total bank credit declined to 13.4 per cent in 2006 from 15.4 per cent in 2005 (Table No.1.15).
- The share of credit to private corporate sector remained at 42.3 per cent in 2006, same as in 2005. Their share in incremental credit remained the highest at 42.3 per cent in 2006, which was at 39.0 per cent in 2005.
- Individuals' share of credit accounted for 22.6 per cent to total credit in 2006 as compared to 21.4 per cent in 2005.
- The share of credit to co-operative sector also increased to 5.2 per cent in 2006 as compared to 4.2 per cent in 2005.
- The credit to co-operative sector grew by 63.2 per cent followed by individuals at 40.5 per cent, private sector at 32.0 per cent and public sector at 15.6 per cent. Though, the growth of credit to joint sector was the highest at 83.0 per cent in 2006, their share in total credit was only at 0.8 per cent in 2006.

10. 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 proportion of outstanding amount was the highest at 25.3 per cent in 6 – 10 % interest rate range followed by 21.6 per cent in 14 – 15 % and 18.8 per cent in 10 – 12 % interest rate ranges respectively (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 11.97 per cent as at the end of March 2006, 60 basis points lower than that of the previous year.

Aggregate Deposits

11. Growth in aggregate deposits

- Aggregate deposits amounted to Rs. 20,91,174 crore registering a growth of 19.7 per cent in 2006 as against 15.6 per cent a year ago (deposits exclusive of the proceeds of India Millennium Deposits in 2005) (Table No.1.18).
- The number of deposit accounts increased by 3.9 per cent to 48.50 crore from about 46.68 crore in March 2005.

12. Bank group-wise distribution of deposits

- 28 public sector banks continued to have a major share in aggregate bank deposits, showing a decline to 71.8 per cent in 2006 from 74.2 per cent in the previous year. The share of other scheduled commercial banks and foreign banks were at 19.4 and 5.3 per cent in 2006 as compared to 17.9 and 4.4 per cent respectively in 2005 (*Table No.1.4*).
- The deposits of foreign banks and other scheduled commercial banks grew by 45.6 and 29.8 per cent respectively in 2006 as compared to 5.3 and 16.1 per cent in 2005.

13. Type of deposits

- The share of term deposits in total deposits marginally declined to 59.6 per cent in 2006 from 60.9 per cent in 2005. The shares of current deposits and saving deposits increased and were at 12.3 per cent and 28.1 per cent, respectively in 2006 as against 12.1 and 26.9 per cent in 2005 (*Table No.1.18*).

14. Maturity pattern of term deposits

- The share of term deposits with original maturity period of 5 years and above in total term deposits declined to 8.3 per cent in 2006 from 8.4 per cent in the previous year (*Table No.1.24*).
- While 23.0 per cent of the term deposits was of maturity less than 6 months in 2006, down from 24.4 per cent in 2005, the share of deposits with maturity period ranging from 3 years to less than 5 years also decreased to 16.1 per cent in 2006 from 18.1 per cent in 2005.
- The maturity period 1 to 2 years had 26.5 per cent of the total term deposit amount in 2006 up from 23.4 per cent in 2005 and also maturity period 6 months to 1 year witnessed increase in its share to 16.6 per cent from 15.0 per cent in corresponding periods.
- The maturity preference of term deposits for rural and semi-urban population groups was more than 2 years (especially in 3 to 5 years segment) while urban/metropolitan population groups preferred maturity of less than 2 years (especially 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 2006 worked out to 6.51 per cent, higher by 33 basis points as compared to the weighted average interest rate of 6.18 per cent as at end-March 2005 (*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 reduced from 639 basis point in 2005 to 546 basis points in 2006.

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 72.4 per cent in 2006 as compared to 66.0 per cent in 2005.

- The population group-wise C-D ratio in respect of rural areas at the end of March 2006 was at 55.8 per cent as per place of sanction of credit. In the case of semi-urban and urban areas the C-D ratios were 50.1 per cent and 57.0 per cent, respectively. The C-D ratios as per place of utilisation for rural, semi-urban and urban areas were 88.2 per cent, 57.8 per cent and 64.1 per cent respectively. The C-D ratio recorded in metropolitan centres as per place of sanction and utilisation were 87.5 per cent and 76.3 per cent as compared to 83.7 per cent and 73.8 per cent respectively in 2005 (Table No.1.6).

18. Migration of credit among the states

- The analysis of migration of credit among the states 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 – 5).
- 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 (72.4 per cent).
- Among these states Rajasthan, Chandigarh, Andhra Pradesh and Karnataka also had higher C-D ratios as per utilisation than sanction, meaning net inflow of credit to these states.
- The states of Maharashtra and Tamil Nadu had C-D Ratio as per sanction more than the C-D Ratio as per utilisation, showing net outflow of credit from the states.

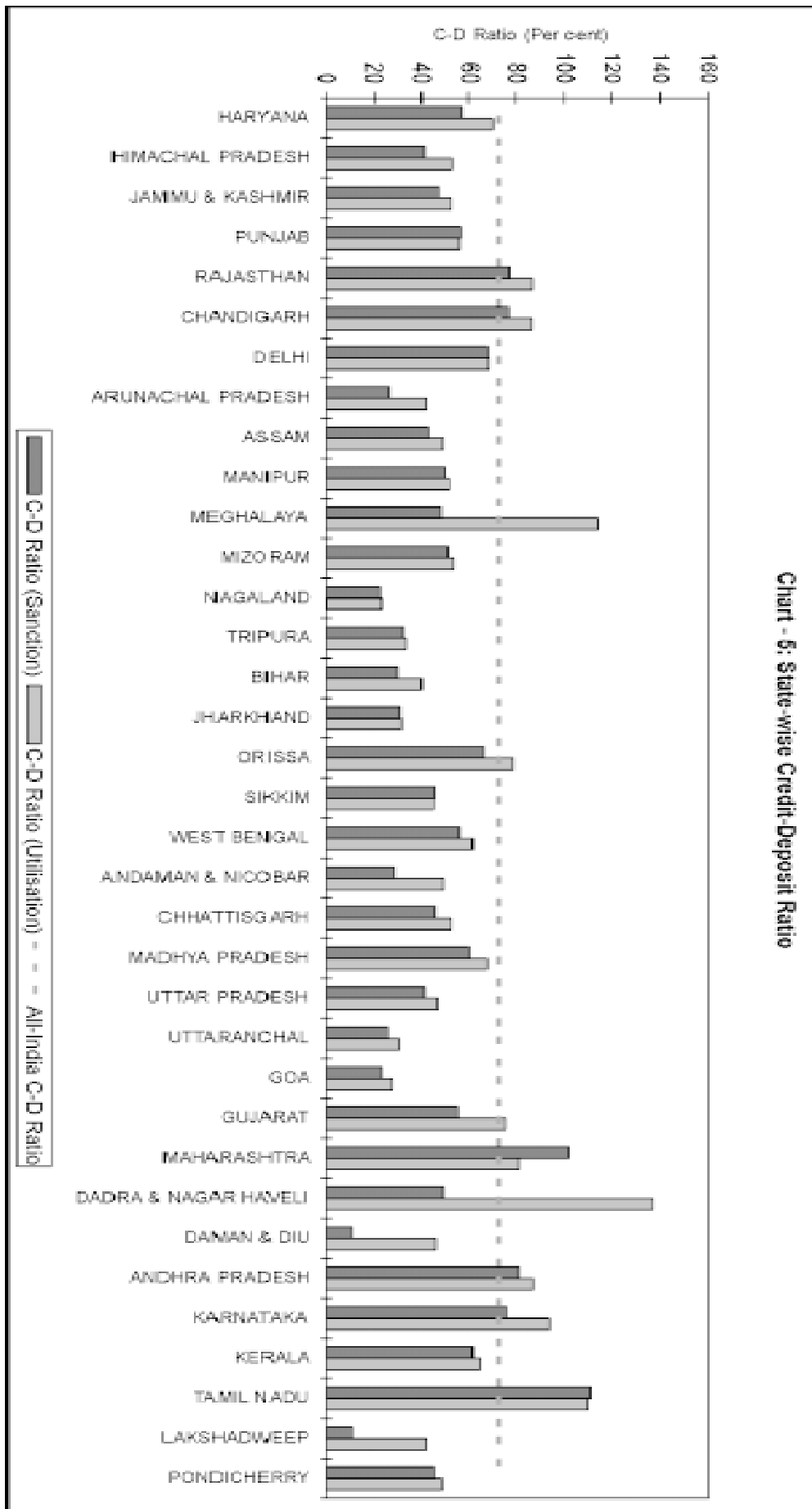


Chart - 5: State-wise Credit-Deposit Ratio

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