

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

INTRODUCTION

This Volume, thirty sixth 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 2007. 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 73,199 offices of scheduled commercial banks functioning as on the last day of March 2007, BSR-1 return was received from 67,230 offices. BSR-2 return was received from 67,828 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 2007.

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 of 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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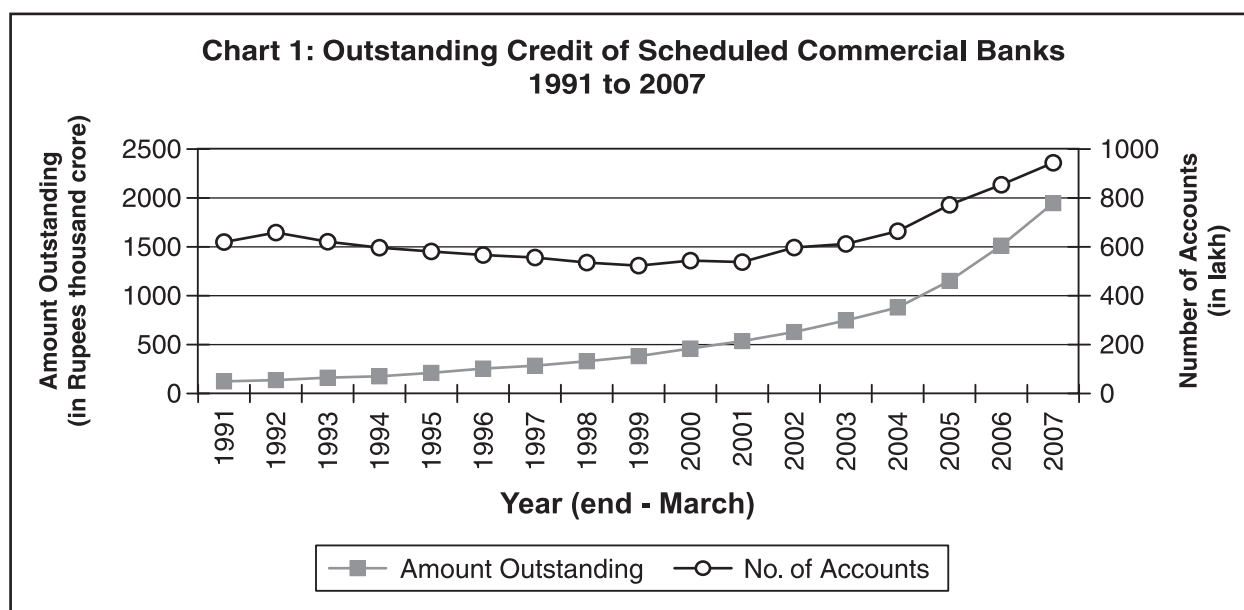
HIGHLIGHTS

1. The Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, is based on data collected through BSR 1 and 2 surveys as on March 31, 2007, which covered 73,199 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 2007 gross outstanding credit of scheduled commercial banks amounted to Rs. 19,47,099 crore registering an increase of 28.6 per cent as against an increase of 31.4 per cent in the previous year (*Table No.1.3*).
- The number of borrowal accounts increased by 10.5 per cent to 9.44 crore in 2007 compared to 8.54 crore in 2006 (*Chart - 1*).



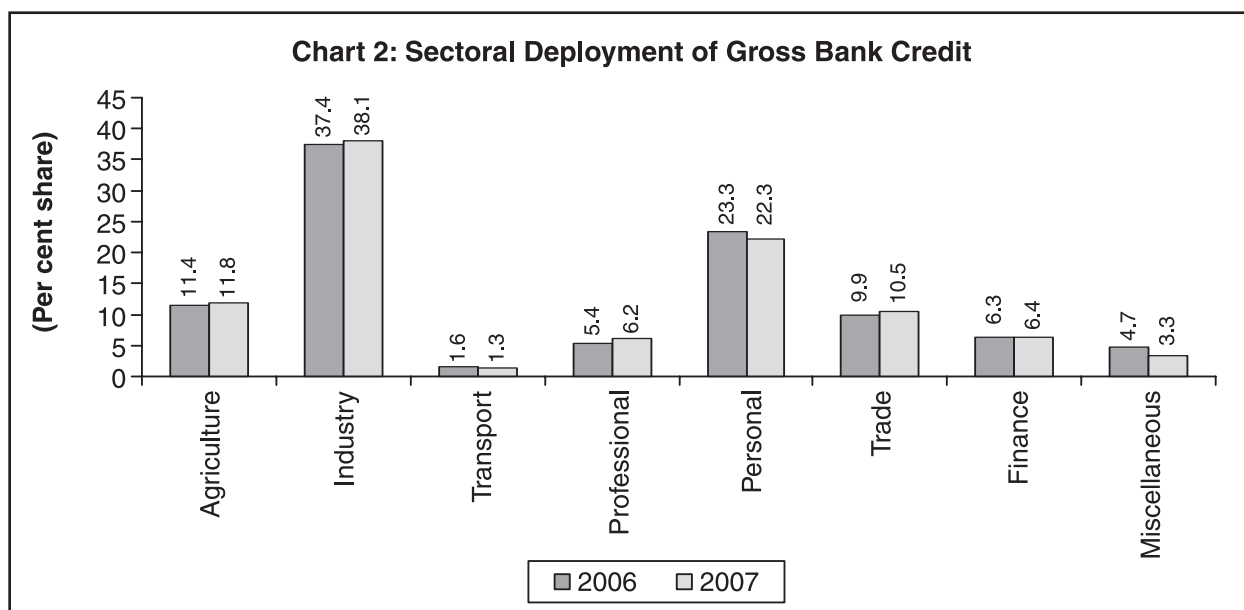
3. Bank group-wise distribution of credit

- The nationalised banks continued to have a major share in total bank credit, showing a marginal decline from 47.6 per cent in 2007 compared with 47.9 per cent in the previous year. The share of other scheduled commercial banks remained at 20.0 per cent in 2007. The share of foreign banks increased to 6.9 per cent in 2007 as compared to 6.6 per cent a year ago (*Table No.1.4*).
- Foreign banks had the highest credit growth at 36.0 per cent in 2007. The SBI & Associates and the Nationalised banks witnessed growth in credit at 28.1 and 27.7 per cent in 2007 respectively. Other Scheduled Commercial banks recorded a credit growth of 28.8 per cent, whereas, the regional rural banks recorded a growth of 30.6 per cent only in 2007.

- Of the incremental credit SBI & Associates, Nationalised banks and Other Scheduled Commercial banks shared 22.7, 46.4 and 20.1 per cent respectively.

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

- The share of Non Food credit in gross bank credit was marginally higher at 97.6 per cent in March 2007 than 97.4 per cent in 2006 (*Table No. 1.9*).
- The share of agriculture in gross bank credit increased to 11.8 per cent from 11.4 per cent in 2006. The share of credit to industry increased from 37.4 per cent in 2006 to 38.1 per cent in 2007 (*Table 1.11 and Chart - 2*).
- The share of small-scale industries (including village industries) in gross bank credit decreased to 3.9 per cent in 2007 from 4.1 per cent in 2006.
- The share of personal loans decreased to 22.3 per cent of gross bank credit in 2007 from the level of 23.3 per cent in the previous year.
- The share of credit to transport operators declined to 1.3 per cent in 2007 as against 1.6 per cent in 2006.



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

- The growth of bank credit to agriculture decreased to 33.3 per cent in 2007 as against 38.8 per cent in the preceding year (*Table 1.9*).
- The growth of credit to industry accelerated to 31.0 per cent in 2007 from 26.7 per cent recorded in 2006.
- Personal Loans registered a growth of 22.7 per cent in 2007 compared to 38.0 per cent in 2006. Housing loans, which forms a part of personal loans, grew by 25.7 per cent compared to 43.7 per cent in the previous year.
- The growth in credit to transport operators were significantly lower at 9.9 per cent in 2007 as against 72.9 per cent in 2006.

6. Incremental Bank Credit (Occupation-wise)

- The industry sector, with 33.0 per cent share in the incremental credit in 2006, continued to capture the major share in 2007 at 40.5 per cent.
- The agriculture sector absorbed about 13.3 per cent of the incremental credit in 2007 which was almost of the same level as that of 2006.
- The personal loans accounted for 18.5 per cent of incremental credit, in which share of housing loans were 10.8 per cent.
- The share of credit to professionals in the incremental credit in 2007 increased to 9.1 per cent up from 7.4 per cent in 2006.

7. Size-wise distribution of bank credit

- The number of small borrowal accounts (with credit limit up to Rs 2 lakh) contributed 89.3 per cent of total number of accounts as against 90.3 per cent in 2006, while the share of outstanding credit of small borrowal accounts was 14.4 per cent as compared to 16.4 in 2006 (*Table No.1.12*).
- The share of credit with credit limit above Rs. 25 crore increased to 33.0 per cent in 2007 from 31.1 per cent in the previous year.

8. 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 11.9 per cent in 2007 from 13.4 per cent in 2006 (*Table No.1.15*).
- The share of credit to private corporate sector increased to 44.0 per cent in 2007, as compared to 42.3 per cent in 2006.
- Individuals' share of credit accounted for 23.8 per cent of total credit in 2007 as compared to 22.6 per cent in 2006.
- The share of credit to co-operative sector declined to 4.5 per cent in 2007 as compared to 5.2 per cent in 2006.
- The credit to individuals grew by 38.9 per cent followed by private corporate sector at 37.1 per cent. The credit to public sector also increased by 17.4 per cent in 2007.

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 proportion of outstanding amount was the highest at 23.6 per cent in 10 – 12 % (*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 be 11.92 per cent as at the end of March 2007 as compared to 11.97 per cent in the previous year.

Aggregate Deposits

10. Growth in aggregate deposits

- Aggregate deposits amounted to Rs. 25,97,045 crore registering a growth of 24.2 per cent in 2007 as against 19.7 per cent a year ago (*Table No.1.18*).
- The number of deposit accounts increased by 7.0 per cent to 51.91 crore from about 48.50 crore in March 2006.

11. Bank group-wise distribution of deposits

- The nationalised banks continued to have a major share in aggregate bank deposits, remaining at 48.5 per cent in 2007. The share of other scheduled commercial banks and foreign banks increased and were at 20.6 and 5.6 per cent in 2007 as compared to 19.4 and 5.3 per cent respectively in 2006 (*Table No.1.4*).
- The deposits of foreign banks and other scheduled commercial banks grew by 30.9 and 31.9 per cent respectively in 2007 as compared to 45.6 and 29.8 per cent in 2006.

12. Type of deposits

- The share of term deposits in total deposits increased to 61.5 per cent in 2007 from 59.6 per cent in 2006. The shares of current deposits and saving deposits were at 12.4 per cent and 26.1 per cent, respectively in 2007 as against 12.3 and 28.1 per cent in 2006 (*Table No.1.18*).

13. 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 7.3 per cent in 2007 from 8.3 per cent in the previous year (*Table No.1.24*).
- The share of deposits with maturity period ranging from 3 years to less than 5 years decreased to 15.4 per cent in 2007 from 16.1 per cent in 2006. The maturity period 1 to 2 years had 32.7 per cent of the total term deposit amount in 2007 up from 26.5 per cent in 2006 and also maturity period 6 months to 1 year witnessed increase in its share to 17.7 per cent from 16.6 per cent in corresponding periods.

14. Interest rate on term deposits

- The weighted average interest rate of term deposits outstanding in 2007 worked out to 8.22 per cent, as compared to the weighted average interest rate of 6.51 per cent as at end-March 2006 (*Table No.1.28*).

15. 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 5.46 per cent in 2006 to 3.70 per cent in 2007.

Credit - Deposit Ratio

(As per Place of Sanction and Utilisation of Credit)

16. Population group-wise C-D Ratio

- The All-India C-D ratio increased to 75.0 per cent in 2007 as compared to 72.4 per cent in 2006.
- The population group-wise C-D ratio in respect of rural areas at the end of March 2007 was at 61.2 per cent as per place of sanction of credit. In the case of semi-urban and urban areas the C-D ratios were 52.7 per cent and 59.5 per cent, respectively. The C-D ratios as per place of utilization for rural, semi-urban and urban areas were 93.2 per cent, 59.5 per cent and 65.8 per cent respectively. The C-D ratio recorded in metropolitan centres as per place of sanction and utilisation were 88.5 per cent and 79.0 per cent as compared to 87.5 per cent and 76.3 respectively in 2006 (*Table No.1.6*).

17. 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 – 3*).
- Rajasthan, Chandigarh, Maharashtra, Andhra Pradesh, Karnataka and Tamil Nadu had C-D Ratio, both as per place of sanction and utilization above the All-India C-D Ratio (75.0 per cent).
- Among these states Rajasthan, Chandigarh, Andhra Pradesh, Karnataka and Tamil Nadu had higher C-D ratios as per utilisation than sanction, meaning net inflow of credit to these states.

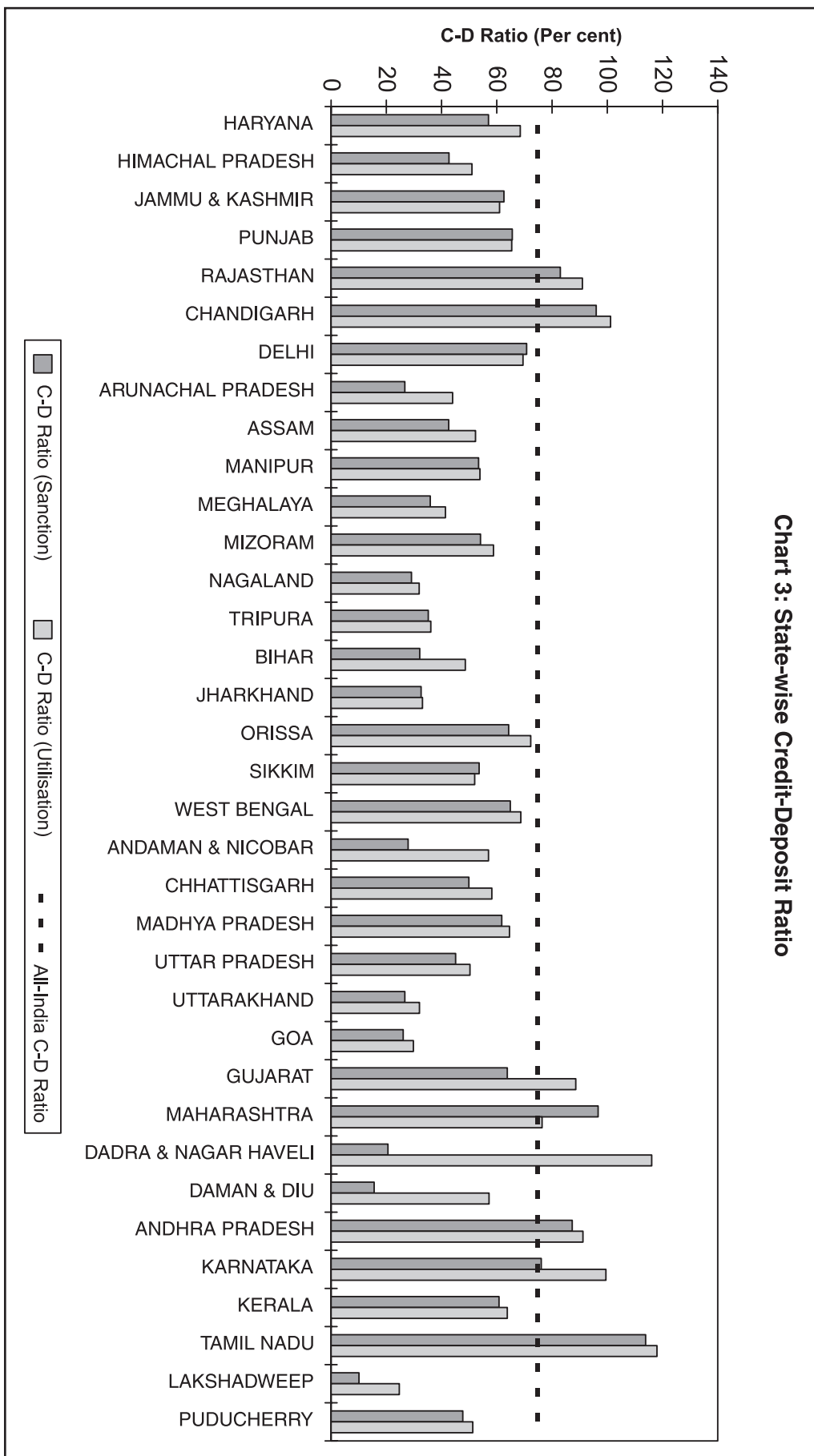


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