

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 1998 to 2005, it is based on 1991 census. From the year 2006 onwards, it is based on 2001 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 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 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 1998 to 2008 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.

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, 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 micro finance institutions, non-profit institutions serving households, non residents.

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 61,523 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 38,339 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 65,027 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 62,053 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.

As a result of revision in BSR – 1 system, the data presented in some of the tables are not strictly comparable with those of previous years. Specifically, tables related to occupation does not contain information on 'Of which' items i.e. Artisans and Village & Tiny Industries and Other Small Scale Industries, as the information for this item is not included in the revised schedule. Similarly, tables related to organization have also undergone some changes due to revision in coding structure of organisation. Further Details are available in Handbook of Instructions, Basic Statistical Returns 1 and 2, March 2008.