

## FOREWORD

The publication, '*Basic Statistical Returns of Scheduled Commercial Banks in India*', provides granular data on a number of key parameters of banks. The information is collected from bank branches through Basic Statistical Returns 1 & 2 (BSR 1&2). Under BSR 1, account level data for loan accounts with credit limit more than ₹ 200,000 and occupation-wise consolidated data for loan accounts with credit limit up to ₹ 200,000 are collected branch-wise. Under BSR 2, branch-wise data related to parameters such as staff, type of deposits and maturity pattern of term deposits are collected. The data through BSR 1&2 are being collected since 1972.

The present volume, 41<sup>st</sup> in the series, provides detailed data on Credit and Deposits of scheduled commercial banks as on 31<sup>st</sup> March 2012. It covers nearly one lakh branches with more than 131 million credit accounts and 903 million deposit accounts spread across more than 36,000 centers. It provides detailed occupation-wise credit data on different dimensions viz. type of account, organization, interest rate range and size of credit limit. It also provides information on population group, bank group and state-wise credit data according to type of occupation. One unique feature of this publication is that it covers spatial distribution of credit as per place of sanction and place of utilization.

The voluminous work relating to this publication was undertaken in the Banking Statistics Division of the Department of Statistics and Information Management, Reserve Bank of India. The core team, headed by Shri S.Bose, Director, involved in the process of bringing out this publication comprised Shri. V.C.Augustine and Shri S.Gangadaran, Assistant Advisers, Shri S.Sarkar and Dr. S.Singh, Research Officers, Smt. S.S.Surve, Assistant Manager and Smt. S.S.Kulkarni, Special Assistant. Other staff members of the Division ably supported the core team. In bringing out the publication through 'DBIE: Reserve Bank's Data Warehouse', the help of Data Warehouse Division is acknowledged.

Shri A.B. Chakraborty, Officer-in-charge, and Dr.Goutam Chatterjee, Adviser, provided guidance in bringing out the publication.

I trust, as in the past, the current volume would prove to be a valuable source of information on the banking sector in India.

**Deepak Mohanty**  
Executive Director

22<sup>nd</sup> April, 2013