

INTRODUCTION

This Volume, forty first 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 2012. 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.

2. The BSR-1&2 returns are revised periodically in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for various classificatory characteristics. The last such revision was effective from March 2008 Survey. A detailed description of the changes made in the last revision is listed in the previous Volume No.37 for the year 2008. Accordingly, the data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2008.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credit, overdrafts, bills purchased and discounted, bills rediscounted under the 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 rediscounted. 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 ₹ 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, covers accounts with individual credit limit of over ₹ 0.2 million. In the case of Regional Rural Banks, the cut off limit then was ₹ 25,000. The revision of cut off limit for classifying accounts in BSR-1A has been made as ₹ 0.2 million 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, category of borrower code, secured/unsecured loan code, fixed / floating rate of interest flag, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of small borrowal accounts with individual credit limit up to ₹ 0.2 million is obtained from all scheduled commercial banks in consolidated form for broad occupational categories for two separate credit limit groups, i.e., 'up to ₹25,000' and 'over ₹25,000 and up to ₹ 0.2 million'.

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 are also collected through this return; and their percentage distribution is presented in the Volume.

5. Out of the 1,00,805 offices of scheduled commercial banks functioning as on the last day of March 2012, BSR-1A return was received from 90,260 offices and BSR-1B return was received from 90,312 offices. Deposit data in BSR-2 return was received from 96,050 offices. Administrative offices and other offices without credit and deposit accounts have to report only staff data in BSR-2. Out of the non-reporting offices the data have been estimated for 2199, 2425 & 1752 offices for BSR1A, BSR1B and BSR2 respectively based on the available information from the previous round of the survey and the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 2012.

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-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.

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 of relatively smaller sizes, 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'. Besides data presented in the printed copy of the publication, tables presenting District-wise data on number of bank offices, deposits and credit, and State/District-wise classification of outstanding credit according to occupation are also included in the soft copy of the publication available in CD-ROM.

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 ₹ 0.2 million. 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 ₹ 0.2 million 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, 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 ₹ 0.2 million.

9. In this Volume population group-wise data for 'Non-Food Credit' (i.e. total credit excluding credit extended for Food procurement) is presented separately in two tables *viz.* Table 1.3 and a newly introduced Table 1.6A.

10. 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 the years prior to 2006. 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 0.1 million
- iii. 'Urban' group includes centres with population of 0.1 million and above but less than 1 million
- iv. 'Metropolitan' group includes centres with population of 1 million and more.

11. Banks have been grouped as: (i) State Bank of India and its Associates, (ii) Nationalised banks, (iii) Foreign banks, (iv) Regional rural banks and (v) Private Sector banks. The bank group, 'Nationalised Banks' also includes the data of IDBI Bank Ltd. 'Private Sector Banks' refer to Indian old and new private sector banks, which was previously (till 2008 volume) referred to as 'Other Scheduled Commercial Banks'.

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 million is equal to 1,000,000. 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. Information on related publications of the Bank on Banking Statistics is given in the Appendix.

15. This Volume is prepared in the Banking Statistics Division of the Department of Statistics and Information Management.

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