


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI releases Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 42, March 2013

The Reserve Bank of India today placed on its website the publication [Basic Statistical Returns of Scheduled Commercial Banks in India](#). The present volume, 42nd in the series, provides data of scheduled commercial banks as on March 31, 2013. From this year, the publication will be available only in electronic form on the RBI website and also through Database on Indian Economy (DBIE)

(<http://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications>).

The publication provides granular data on different dimensions of deposits and credit of the banking sector. The information is annually collected from bank branches through Basic Statistical Returns - 1 & 2 (BSR – 1 & 2). BSR-1 collects account level information on occupation/ activity and organisational sector of the borrower, type of account, interest rate, credit limit and amount outstanding for all loan accounts; whereas BSR-2 collects branch-wise data on type of deposits, maturity pattern of term deposits as well as number of employees. The information is aggregated according to population group, bank group and state level in this publication. Covering spatial distribution of credit in terms of place of sanction and place of utilization is a unique feature of this publication.

Highlights:

- At the end of March 2013, gross outstanding credit of scheduled commercial banks amounted to ₹ 55,253 billion registering an increase of 15.0 per cent as against an increase of 17.9 per cent in the previous year.
- Aggregate deposits amounted to ₹ 70,126 billion registering a growth of 15.4 per cent in 2013 as against 12.8 per cent growth a year ago.
- The number of borrowal accounts declined by 2.0 per cent to 128 million from 131 million in March 2012.
- The number of deposit accounts in 2013 increased by 15.7 per cent to 1,045 million from 903 million in March 2012.
- Small borrowal accounts, each with credit limit up to ₹ 0.2 million, comprising 79.8 per cent of total number of accounts (83.4 per cent in 2012) had a share of 9.3 per cent in outstanding credit (9.5 per cent in 2012).
- The weighted average interest rate in respect of all loans and advances with credit limit of over ₹ 0.2 million declined to 12.05 per cent as at the end of March 2013 from 12.57 per cent a year ago.
- The share of term deposits in total deposits increased to 63.8 per cent in 2013 from 62.8 per cent in 2012. The shares of current deposits and saving deposits declined to 9.9 and 26.3 per cent, respectively in 2013 from 10.7 and 26.4 per cent in 2012.
- The weighted average interest rate on term deposits declined to 8.63 per cent in 2013 from 9.19 per cent as at end-March 2012.