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## Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 47, March 2018

Today, the Reserve Bank released the web publication '[Basic Statistical Returns of Scheduled Commercial Banks \(SCBs\) in India – Volume 47](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#19)' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#19>). It provides information on various characteristics of bank deposits and credit, based on branch level data collected through the Basic Statistical Returns (BSR) 1 & 2 annually<sup>1</sup>. BSR-1 collects information on type of account, organisation, occupation/activity and category of the borrower, district and population group of the place of utilisation of credit, rate of interest, credit limit and amount outstanding. Banks report branch-wise data on type of deposits, maturity pattern of term deposits as well as number of employees under BSR-2. Population groups (rural/semi-urban/urban/ metropolitan) of the banked centres are classified as per the 2011 census.

### Main Findings:

- In March 2018, there were nearly 0.20 billion loan accounts and 1.91 billion deposit accounts, of which, 0.24 billion were in term deposits.
- Industrial credit growth picked up during 2017-18 after witnessing decline during the previous two years whereas personal loans segment continued to record strong growth.
- Private sector banks recorded healthy growth in loan portfolio and their share in total bank credit improved significantly.
- The share of savings deposit in total deposits has gone up further during the year on top of high growth during 2016-17, when demonetisation generated a sudden jump in the share of savings deposits: the share of term deposits has been declining gradually during the last five years.
- Nearly 45 per cent of term deposits in March 2018 accrued in the original maturity bucket of '1 year and above but less than 2 years'; On residual maturity basis, around two-third of the total term deposits had 'less than 1-year' maturity.
- Credit-deposit (C-D) ratio improved to 76.7 per cent in March 2018 from 73.8 per cent a year ago.
- The share of females in total credit and aggregate deposits of individuals increased further to 20.4 per cent and 32.8 per cent, respectively, in March 2018 from 19.3 per cent and 32.0 per cent a year ago.
- Metropolitan areas, which had less than 20 per cent of branches, accounted for nearly 52 per cent of total deposits and 64 per cent of bank credit.
- The transmission of policy rate reduction by the Reserve Bank was reflected in further lowering of banks' cost of funds and lending rates: (a) the share of term deposits carrying interest rate of 8 per cent and above, reduced to 11.4 per cent in March 2018 from 22.8 per cent a year ago; and (b) there was an observable shift in the loan accounts from higher interest rate buckets to lower interest rate buckets during the year.

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<sup>1</sup> BSR-1 data are being collected from SCBs (other than RRBs) on a quarterly basis since December 2014, which are released in the website separately.