



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Basic Statistical Returns of Scheduled Commercial Banks in India -  
Volume 46, March 2017**

Today, the Reserve Bank released the web publication '[Basic Statistical Returns of Scheduled Commercial Banks \(SCBs\) in India – Volume 46](#)', which provides information on various characteristics of bank deposits and credit. It is based on branch level data collected through 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 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:**

- During 2016-17, growth in deposits was substantially higher than credit growth, resulting in a sharp decline in the credit deposit (C-D) ratio across population groups to 73.8 per cent in March 2017 from 78.4 per cent a year ago.
- Credit demand from the private corporate sector moderated whereas the share of borrowings by individuals increased substantially, especially for personal loans (including for housing).
- Coinciding with demonetisation of specified bank notes (SBNs), savings deposits of banks increased much faster than current deposits and term deposits; in case of term deposits, there was a substantial rise in deposits of six months to one year maturity.
- Banks' cost of funds declined during the year due to higher mobilisation of low-cost savings deposits as well as lowering of the term structure of deposit interest rates - nearly 60 per cent of term deposits were in the 6-8 per cent interest rate range as compared with 32.7 per cent a year ago.
- The share of females in credit to individuals has increased from 8.8 per cent in 2001 to 19.3 per cent in 2017 and their share in number of loan accounts of individuals has also surged from 9.6 per cent to 25.7 per cent; their share in bank deposits of individuals has risen from 22.0 per cent in 2001 to 32.0 per cent in 2017, and their share in number of bank accounts of individuals also increased from 25.9 per cent to 33.8 per cent.

These data can be accessed at <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#19>

**Jose J. Kattoor**

Chief General Manager

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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 and released in the website separately.