

## INTRODUCTION

This Volume, twenty eighth in the series, presents comprehensive data on number of offices, employees, deposits and credit of scheduled commercial banks, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on 31<sup>st</sup> March 1999.

2. The BSR-1 & 2 returns have been revised with effect from March 1999 Survey in line with policy changes and developments in the banking sector. The significant features of the revision are:

- (i) the cut-off credit limit for classifying borrowal accounts of scheduled commercial banks under '*small borrowal accounts*' is raised to Rs.2 lakh from Rs.25,000 earlier;
- (ii) minimum maturity period of term deposits is reduced to 15 days from 30 days; and
- (iii) rate of interest of borrowal accounts is presented exclusive of interest tax.

As a result of these changes, the data presented in some of the tables in this Volume are not comparable with those of the previous years.

3. BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme as also dues from banks. The return is divided into two parts -Part A and Part B (BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over Rs. 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for banks other than regional rural banks covers accounts with individual credit limit of over Rs.2 lakh. In the case of regional rural banks, the cut-off credit limit remains the same at Rs.25,000 as in the previous year. 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, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR 1-B, information in respect of accounts with individual credit limit upto Rs.2 lakh (Rs.25,000 for regional rural banks) is obtained in consolidated form for broad occupational categories. The information on small borrowal accounts are obtained from BSR-1B returns of scheduled commercial banks (including regional rural banks) together with the accounts having credit limit above Rs.25,000 and upto Rs.2 lakh in BSR-1A returns of regional rural banks.

4. In BSR-2, each bank office submits information on deposits with their break-ups into current, savings and term deposits. Information on deposit accounts of *females* is also given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 also provides information on staff strength, classified according to gender and category (i.e. supervisory, clerical and subordinates), in individual bank offices as on the reference date of the survey. 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 15 days, or term deposits with a maturity period of less than 15 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 15 days or subject to notice of not less than 15 days. These would also include (i) deposits payable after 14 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. The term deposits presented in this Volume exclude the proceeds of Resurgent India Bonds (RIBs). In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges. A table giving percentage distribution of term deposits according to interest rate range is presented in the Volume, based on this data.

5. Out of the 66,677 offices of scheduled commercial banks functioning as on the last day of March 1999, BSR-1 returns were received from 61,168 offices. BSR-2 returns were received from 61,553 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 1999.

6. Section 1 in this Volume presents general information on commercial banking as also the summary data on deposits and credit at the all-India and State level. Section 2 gives State-wise/District-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 categories 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 are further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5.

7. BSR-1A return provides for 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 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, when presented with deposits, (Tables 1.3, 1.4 and 1.5) credit is as per place of sanction and when presented separately (Tables 1.10 and 1.11) it is based on place of utilisation. Tables 1.6 to 1.8 give the information on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison.

8. Brief explanatory notes on some of the tables presented in various Sections of this Volume are given below:

Table 1.1 in Section 1 of this Volume 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. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of Rs.2 lakh and less. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers and gender-wise classification. 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 Rupees two lakh. 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 maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 gives interest rate range-wise distribution of term deposits. Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide different truncated distribution relating to outstanding credit of scheduled commercial banks, for accounts having individual credit limit above Rupees two lakh. Table 5.8 provides information on small borrowal accounts having individual credit limit of Rupees two lakh and less.

9. Population groups of the banked centres presented in this Volume are based on the 1991 census. The population groups are defined as under:

- 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 1 lakh.
- iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs.
- iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

10. Banks have been grouped as under:

- i) State Bank of India and its Associates
- ii) Nationalised banks
- iii) Foreign banks
- iv) Regional rural banks
- v) Other scheduled commercial banks.

11. 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 lakh is equal to 1,00,000. Throughout this Volume, the symbol '-' indicates nil or negligible. Figures in brackets indicate percentage to totals. Notes on tables as appropriate to each table are given at the end of the Volume.

12. This Volume is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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