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RESERVE BANK OF INDIA

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July 22, 2013

Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 41, March 2012

The Reserve Bank of India today placed on its website [Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 41](#).

“Basic Statistical Returns of Scheduled Commercial Banks in India”, provides granular data on different dimensions of deposits and credit of the banking sector. The information is collected from bank branches through Basic Statistical Returns 1 & 2 (BSR 1&2), annually. Under BSR 1, account level data for loan accounts with credit limit more than ₹200,000 and occupation-wise consolidated data for loan accounts with credit limit up to ₹200,000 (small borrowal accounts) are collected branch-wise. The parameters for account level information are occupation/activity and organisational sector of the borrower, type of account, interest rate, credit limit and amount outstanding. Under BSR 2, branch-wise data on type of deposits, maturity pattern of term deposits as well as number of employees are collected.

Such information is aggregated at population group, bank group and state level in this publication. A unique feature of this publication is that it covers spatial distribution of credit in terms of place of sanction and place of utilisation. The present volume, 41st in the series, provides data of scheduled commercial banks as on 31st March 2012. A set of important tables are now being released in Bank’s website. The hardcopy of the publication along with the CD version containing more detailed information will be released in due course.

Salient Features:

- At the end of March 2012, gross outstanding credit of scheduled commercial banks amounted to ₹48 trillion registering an increase of 17.9 per cent as against an increase of 21.8 per cent in the previous year.
- Aggregate deposits amounted to ₹60.8 trillion registering a lower growth of 12.8 per cent in 2012 as against 18.2 per cent growth a year ago.
- The number of borrowal accounts increased by 8.4 per cent to 131 million in 2012 from 121 million in 2011.
- The number of deposit accounts in 2012 increased by 11.4 per cent to 903 million from 810 million in March 2011.
- Small borrowal accounts (with credit limit up to ₹200,000 each) comprising 83.4 per cent of total number of accounts (84.6 per cent in 2011) had a share of 9.5 per cent in outstanding credit (9.5 per cent in 2011).
- The distribution of outstanding credit according to interest rate ranges for accounts each with credit limit of over ₹200,000 indicates that the proportion of outstanding amount was the highest at 30.3 per cent in the interest rate range of 10-12 per cent followed closely by interest rate range of 12-14 per cent with a share of 29.0 per cent.

- The weighted average interest rate in respect of all loans and advances with credit limit of over ₹200,000 was 12.57 per cent as at the end of March 2012 as compared with 11.44 per cent in the previous year.
- The share of term deposits in total deposits increased to 62.8 per cent in 2012 from 60.4 per cent in 2011. The shares of current deposits and saving deposits, however, declined to 10.7 and 26.4 per cent, respectively in 2012 from 12.4 and 27.2 per cent in 2011.
- The weighted average interest rate on term deposits was 9.19 per cent in 2012 as compared with 8.29 per cent as at end-March 2011.

Press Release : 2013-2014/145

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