


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

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**RBI releases Basic Statistical Returns of  
Scheduled Commercial Banks in India - Volume 44**

The Reserve Bank of India today placed on its website the publication '[Basic Statistical Returns of Scheduled Commercial Banks in India – Volume 44](#)'.

'Basic Statistical Returns of Scheduled Commercial Banks (SCBs) 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<sup>1</sup>. Under BSR-1, account level information on occupation/activity and organisational sector of the borrower, type of account, interest rate, credit limit and amount outstanding are collected for all loan accounts. 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. The present volume, 44<sup>th</sup> in the series, provides data of scheduled commercial banks as on March 31, 2015. Only summary tables are released through the RBI website and detailed data are being released through [Database on Indian Economy \(DBIE\)](#): RBI's Data Warehouse.

**Highlights:**
**Outstanding Credit:**

- Weak domestic demand and subdued performance of the corporate sector moderated the demand for bank credit. As a result, at the end of March 2015, gross outstanding credit of scheduled commercial banks increased by 9.5 per cent to ₹ 68,784 billion, as against an increase of 13.7 per cent during the previous year.
- The number of borrowal accounts increased by 4.0 per cent to 144 million in 2015 from 139 million in 2014.

**Aggregate Deposits:**

- Aggregate deposits amounted to ₹ 89,221 billion, registering a growth of 12.1 per cent in 2015 as against 13.4 per cent in the previous year.
- Responding to the Pradhan Mantri Jan Dhan Yojana (PMJDY), the number of deposit accounts increased by 17.4 per cent in 2015 to 1,440 million from about 1,227 million in 2014. Total number of savings bank accounts in 2015 was 1,170 million as compared to 978 million in 2014.

<sup>1</sup> BSR-1 data are being collected from SCBs (other than RRBs) on a quarterly basis since December 2014. Results based on the same were released in the website in [June 2015](#).

- Average duration of term deposits (as per original maturity) declined marginally to 2 years and 3 months at end March 2015 from 2 years and 4 months at end March 2014.

**Interest Rates:**

- Reduction in the policy rate helped in bringing down the weighted average lending rate (WALR) of all loans and advances by 25 basis points during 2015. WALR worked out to 11.76 per cent at the end of March 2015 compared to 12.01 per cent a year ago.
- The weighted average interest rate of the term deposits witnessed a reduction of 48 basis points to 8.29 per cent in 2015, from 8.77 per cent in 2014.

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