

BANKING STATISTICS

1972-1995



BASIC STATISTICAL RETURNS

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FOREWORD

The Reserve Bank of India (RBI) has been collecting detailed information on deposits and credit of Scheduled Commercial Banks and publishing these tabulations according to various characteristics, in the Volumes on Banking Statistics, released since inception of the Basic Statistical Returns (BSR) system in 1972. These data are being extensively used by the RBI, Commercial Banks, Government and research organisations. There has been a long felt demand for some of the important tabulations presented in these Volumes on a comparable basis. This publication is an attempt in this direction. The tables presented in this publication have been culled out from the various published Volumes of the Banking Statistics, covering the period 1972 to 1995. These tables broadly cover information on deposits and credit of Scheduled Commercial Banks according to population group, bank group, credit as per place of sanction and utilisation, occupation, organisation, type of account, size of credit limit, interest rate range etc. Information on employees of Scheduled Commercial Banks according to category has also been included.

It is hoped that this publication will be useful to all concerned.

Reserve Bank of India
Central Office
Mumbai
April 29, 1998

A. Vasudevan
Executive Director

INTRODUCTION

The data presented in this special publication are compiled from the Banking Statistics Volumes 1 to 24 covering 24 years period (from 1972 to 1995). The data are based mainly on deposits and credit of Scheduled Commercial Banks, collected through the Basic Statistical Returns (BSR) 1 and 2 from bank offices under the BSR System introduced in December 1972. The Banking Statistics under the BSR System were collected and published twice in a year (as on the last Friday of June and December) upto June 1989. From 1990 onwards, the BSR surveys are being conducted on an annual basis as on the last day of March every year.

BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills rediscounted under the New Bill Market Scheme and dues from banks. This return is divided into two parts: Part A and Part B. Part A of the return upto June 1983 relates to accounts with credit limit of over Rs.10,000. From December 1983 survey onwards, it relates to accounts with credit limit of over Rs.25,000. In Part B of the return, information in respect of accounts with individual credit limit upto Rs.10,000 (for the period 1972 to 1983) and upto Rs.25,000 (for the period December 1983 onwards) is obtained in consolidated form for broad occupational categories. Part A of the return provides identification of the district and population group of the place where the credit is utilised. However, in Part B, 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.

In BSR-2, information in respect of deposits according to type viz., current, savings and term

deposits is collected from each bank office. Deposits exclude inter-bank deposits.

A few tables (12 Nos.) have been selected from Banking Statistics Volumes and time series data for 24 years (1972 to 1995) presented in this publication. The data for June 1969 are also presented wherever available.

EXPLANATORY NOTES :

1. General :

Data reported in this publication relate to last Friday of June for the years 1969 and 1973 to 1989 and end March for the years from 1990 to 1995. Data for 1972 relate to last Friday of December. For table No.1, data are collected from different sources. The data on deposits and credit are based on the returns submitted by Scheduled Commercial Banks under Section 42 (2) of the RBI Act, 1934. For table Nos. 2, 3, 4, 5 and 8, Credit data is based on BSR-1A and BSR-1B together. As Table Nos. 6, 7 and 9 are based on information collected through BSR-1A only, the total credit figures presented in these tables would be less than that given in other tables.

Classification of banked centres according to different population groups is based on 1961 census for the year 1969, 1971 census for the years 1972 to 1985, 1981 census for the years 1986 to 1994 and 1991 census for the year 1995. As such, the population group-wise classifications over the years are not comparable.

The definition of the population groups is as given below :

- (i) 'Rural' group includes all centres with population of less than 10,000.
- (ii) 'Semi-urban' group includes centres with population of 10,000 to 1 lakh.

- (iii) 'Urban' group includes centres with population of 1 lakh to 10 lakhs and
- (iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

Banks have been grouped into five categories :

- (a) State Bank of India and its Associates
- (b) Nationalised Banks
- (c) Foreign Banks
- (d) Regional Rural Banks and
- (e) Other Scheduled Commercial Banks.

The data on Regional Rural Banks (RRBs) are presented separately from 1980 onwards and for Foreign Banks from 1990 onwards. For the earlier years, these data are included under Other Scheduled Commercial Banks.

The totals given in the tables in this publication 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.

The following symbols have been used through out this publication :

- Not Available.
- .. Nil or Negligible.

2. Specific :

Brief explanatory notes on each of the tables presented in this publication are given below :

Table No.1 : This table presents the progress of commercial banking at a glance, based on data collected from different sources. The number of bank offices excludes Administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the office of the Registrar General of Census, Government of India.

Deposits and credit of Scheduled Commercial Banks in India are as per the returns under Section

42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills re-discounted under the New Bill Market Scheme. For calculating ratio of bank deposits to national income, deposits relating to March have been considered.

Advances to priority sector consist of the advances to (i) agriculture, (ii) small scale industry including loans for setting up of industrial estates, (iii) small road and water transport operators, (iv) small business, (v) professional and self employed persons, (vi) retail trade, (vii) state sponsored organisations for Scheduled castes/ Scheduled tribes, (viii) education, (ix) housing, (x) consumption loans granted under the consumption credit scheme and (xi) net funds provided to sponsored Regional Rural Banks. With effect from July 1993, the priority sector advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks. These data reported for 1989 relate to September 1989. Due to change in definition of the priority sector at different times, the data are not strictly comparable for the entire time period.

Table Nos. 2 & 3 : present distribution of deposits and credit of Scheduled Commercial Banks according to population group and bank group respectively.

Table No. 4 : gives State-wise classification of deposits and credit. As regards credit data, figures as per place of sanction and utilisation are presented separately. The difference between the two figures would indicate the extent of net inflow/ outflow of credit.

Table No. 5 : presents classification of outstanding credit according to occupation. Under

item No.1, i.e. agriculture, direct finance includes allied activities and plantations. Item No.IV, i.e; personal and professional services also includes credit to artisans and craftsmen upto June 1983. From 1984 onwards data for artisans and craftsmen are included under the main head industry.

Table Nos. 6 & 7 : present distribution of outstanding credit of Scheduled Commercial banks according to organisation and type of account respectively. These tables are based on the information collected through BSR-1A only. In view of this, the totals presented in these tables would be less than that given in other tables.

Table Nos. 8 & 9 : present distribution of outstanding credit of Scheduled Commercial Banks according to size of credit limit and interest rate ranges respectively. Table 8 is based on combined information collected through BSR-1A and BSR-1B. Table 9 is based on the information collected through BSR-1A Return only.

Table Nos. 10 & 11 : give bank group-wise and State-wise distribution of deposits of Scheduled Commercial Banks according to type respectively. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or with a maturity period of less than 15 days (46 days from 1989 onwards) or on notice of less than 15 days (46 days from 1989 onwards), (ii) call deposits withdrawable not later

than 14 days (45 days from 1989 onwards), (iii) unclaimed deposits, (iv) overdue fixed deposits, (v) credit balance in cash credit and overdrafts accounts and (vi) contingency unadjusted accounts if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules and would include special savings deposits. Fixed term deposits are deposits with a fixed maturity of not less than 15 days (46 days from 1989 onwards) or subject to notice of not less than 15 days (46 days from 1989 onwards). Cash certificates, cumulative or recurring deposits and Kuri and Chit deposits are also included here. 'Other deposits' include staff security deposits, margin deposits and staff provident fund deposits. From 1978 onwards, the data on staff security deposits, margin deposits and staff provident fund deposits are included either under current deposits or fixed deposits depending upon payment of interest on such deposits.

Table No. 12 : presents State-wise data on categories of staff employed by the Scheduled Commercial Banks. This table is based on the data collected through the BSR-2 return except for 1972, for which the data are based on the information collected from the Scheduled Commercial Banks by a special return along with Form A-2, and culled out from the 1972 issue of 'Statistical Tables Relating to Banks in India' and relate to end-December.

CONTENTS

| Table No. | | Page No. |
|------------------|---|-----------------|
| 1. | Progress of Commercial Banking at a Glance | 1-3 |
| 2. | Distribution of deposits and credit of Scheduled Commercial Banks according to population group | 4-5 |
| 3. | Distribution of deposits and credit of Scheduled Commercial Banks according to bank group | 6-7 |
| 4. | State-wise classification of deposits and credit (credit as per place of sanction and place of utilisation) of Scheduled Commercial Banks | 8-31 |
| 5. | Distribution of outstanding credit of Scheduled Commercial Banks according to occupation | 32-43 |
| 6. | Distribution of outstanding credit of Scheduled Commercial Banks according to organisation | 44-55 |
| 7. | Distribution of outstanding credit of Scheduled Commercial Banks according to type of account | 56-61 |
| 8. | Distribution of outstanding credit of Scheduled Commercial Banks according to size of credit limit | 62-73 |
| 9. | Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range | 74-86 |
| 10. | Bank group-wise distribution of deposits of Scheduled Commercial Banks according to type | 87-98 |
| 11. | State-wise distribution of deposits of Scheduled Commercial Banks according to type | 99-122 |
| 12. | State-wise distribution of employees of Scheduled Commercial Banks according to category | 123-135 |