With the pioneering effort made by the Reserve Bank of India (RBI) from time to time, India possesses a commendable range of basic and analytical statistics on money, banking and financial sector operations for six decades on a continuous basis, though with varying degrees of depth and frequency. The interest that the RBI took in the country’s agricultural credit system and the series of field surveys on rural credit (and debit) it initiated and, with a view to disseminating statistical and other information as also research studies based on it, the publications it began bringing out are widely known. These traditional publications originated in the first phase of the country’s financial sector development. In the second phase, which began with the emergence of development banking and investment institutions (IDBI and UTI, in particular), data on the operations of these institutions began to be disseminated by the RBI and the IDBI, the latter as the apex institution for development banking. It is the third phase which radically widened the scope of commercial banking statistics in India; it began after the nationalisation of major banks in July 1969. Besides the series of control returns on branch banking and distribution of bank credit in favour of the neglected sectors of society, the introduction of the system of Banking Statistics: Basic Statistical Returns (BSR), which commenced in December 1972, has apparently made the data base on commercial banking by far the most comprehensive and sophisticated in the world. The system covers a vast array of disaggregated statistical series, with definite frequency, on commercial banks’ deposits and advances – regionwise, statewise, district and even centrewise – composition, ownership and maturity pattern of deposits, advances distributed by size, by industrial category, by institutional groups and by interest rate range and may of these by two-way or even three-way classifications.

Table 1: Population Group-wise Distribution of Number of Offices, Aggregate Deposits and Gross Bank Credit - All Scheduled Commercial Banks

Table 2: State-wise Aggregate Deposits, Agriculture Credit and Gross Bank Credit - All Scheduled Commercial Banks
In case of any query, please write to us at epwrf@vsnl.com