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THE STATUS OF SCHEDULED COMMERCIAL BANKS IN INDIA

K. Madhavi

Research Scholar, Department of Commerce, Rayalaseema University, Kurnool, AP.

ABSTRACT

The data for the present paper has been collected through the annual basic statistical returns of Reserve Bank of India. The paper presents the data on deposits and credit of scheduled commercial banks with reference to various classificatory characteristics. It presents general information on commercial banking and also the summary data on deposits and credit at the All-India level. The paper presents the percentage wise distribution of small borrowal accounts according to broad category of borrowers into 'individuals' and 'others' and gender-wise classification of individual borrowers.

KEYWORDS: Status of Scheduled , classificatory characteristics , Nationalized Banks.

INTRODUCTION : Banks have been



grouped as: (i) State Bank of India and its Associates, (ii) Nationalized banks, (iii) Foreign banks, (iv) Regional rural banks and (v) Private Sector banks. The bank group, 'Nationalized Banks' also includes IDBI Bank Ltd. 'Private Sector Banks' refer to Indian private sector banks, which was previously (till 2008 Volume) referred to as 'Other Scheduled Commercial Banks'. Table 1 presents the progress of commercial banking at a glance

GROWTH OF COMMERCIAL BANKS

The origin of commercial banking in India has taken place, long before India's attainment of freedom. The real

progress in commercial banking has taken place with the nationalization of banks in 1969. Table 1.1 provides the details of growth of scheduled and non-scheduled banks in India from 1969 onwards.

Table 1
Growth of Scheduled and Non-Scheduled Commercial Banks

Year	No. of Commercial Banks	(a) Scheduled Commercial Banks		(b) Non-Scheduled Commercial Banks
		Commercial Banks	Regional Rural Banks	
June-1969	89	73	0	16
March -2007	183	179	96	4
March-2008	175	171	91	4
March-2009	170	166	86	4
March-2010	169	165	82	4
March-2011	169	165	82	4
March-2012	173	169	82	4
March-2013	155	151	64	4
March-2014	151	146	57	5
March-2015	152	148	56	4

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

The data in table 1 shows that there are many up and downs in the growth of commercial banks in India. At the time of nationalization of banks there are 89 commercial banks in India. Among them 73 are scheduled banks and the remaining 16 are non-scheduled banks. There are no Regional Rural banks (RRBs) at the time of nationalization. By March 2007, the number of commercial banks increased to 183, registering more than double increase in 38 years of span. Due to banking reforms, the number of commercial banks is ever changing. It can be attributed to the merger and establishment of commercial banks. Among the scheduled commercial banks 56 banks constituting 37.84 per

cent were regional rural banks.

Number of Offices

Irrespective of number of banks, the services will reach to citizens on the basis of bank offices in a particular region. Table 2 gives the details of offices of commercial banks in rural, semi-urban, urban and metropolitan areas of the country.

Table 2
Number of Offices of Scheduled Commercial Banks in India[^]

Year	Number of Offices	(a) Rural	(b) Semi-Urban	(c) Urban	(d) Metropolitan
June-1969	8262	1833	3342	1584	1503
March -2007	71839	30551	16361	12970	11957
March-2008	76050	31076	17675	14391	12908
March-2009	80547	31667	18969	15733	14178
March-2010	85393	32624	20740	17003	15026
March-2011	90263	33683	22843	17490	16247
March-2012	98330	36356	25797	18781	17396
March-2013	105437	39195	28165	19902	18175
March-2014	117280	45177	31442	21448	19213
March-2015	125672	48498	33703	22997	20474

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

It is evident from table 2 that the total number of offices of banks were gradually increasing. In 1969 there are only 8262 bank offices in the country. They increased to 125,672 by March 2015, registering 15 times of increase in the total offices during 46 years of study. Highest growth rate in bank offices is registered in 2014 in rural, semi-urban and urban areas. Whereas, in case of metropolitan areas highest growth of bank offices was registered in 2009. In 1969 nearly 40.49 per cent of bank offices were located in semi-urban areas. They are followed by rural offices with 22.19 per cent, urban offices 19.17 per cent and metropolitan offices with 18.19 per cent. But by March 2015, rural areas dominating the scene as 38.59 per cent of bank offices were functioning in rural areas. They are followed by semi-urban (26.82 percent), urban (18.30 percent) and metropolitan (16.29 percent) area offices in that order. It can be concluded that government is giving top priority for the financial inclusion of rural masses by establishing bank offices in rural areas.

Population per Bank office

The average population covered by each bank office in the country is presented in table 3.

Table -3
Population per each Bank office

Year	Population (in thousands)	Increase/Decrease
June-1969	64.0	
March -2007	15.0	-76.56
March-2008	15.0	0.00
March-2009	14.5	-3.33
March-2010	13.8	-4.83
March-2011	13.4	-2.90
March-2012	12.3	-8.21
March-2013	11.9	-3.25
March-2014	10.8	-9.24
March-2015	10.3	-4.63

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

In spite of growth of population year by year the population covered by each bank office is reducing. This is due to the establishment of new offices in different parts of the country. In 1969 around 64 thousand population was covered by each bank office. Such coverage by each bank office reduced to 10,003 by 2015. Highest decrease in population per branch was registered in 2014 (-9.24 percent). It means in that financial year good number of bank offices were established in the country. The population per each bank office is constant i.e. 15 thousand per branch in 2007 as well as 2008.

Financial status of Commercial Banks

The financial status of commercial banks is tabulated in table 4.

Table -4
Financial Performance of Scheduled Commercial Banks

Important Indicators	June-1969	March-2007	March-2008	March-2009	March-2010	March-2011	March-2012	March-2013	March-2014	March-2015
Deposits of Scheduled Commercial Banks in India (Rs.)	46.46	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82	69342.80	79134.43	88989.01
Of which (a) Demand	21.04	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30	7671.61	8272.11	7800.53
(b) Time	25.42	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52	61671.19	70862.32	81188.48
Credit of Scheduled Commercial Banks in India (Rs.)	36	19311.89	23619.14	27755.49	32447.88	39420.82	46118.52	53931.58	61390.45	64998.29
Deposits of Scheduled Commercial Banks per office (Rs.)	5.6	363.1	420.4	476.0	526.1	577.0	600.9	657.7	674.7	708.1
Credit of Scheduled Commercial Banks per office (Rs.)	4.4	268.5	310.6	344.6	380.0	436.7	469.0	511.5	523.5	517.2
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	23468	28327	33471	38062	43034	48732	55445	62252	68576
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	17355	20928	24230	27489	32574	38033	43123	48294	50089
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	36.5	34.9	34.8	35.1	33.9	32.3	33.7	35.1	36.6
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	37.4	35.6	35.4	35.6	34.5	32.9	34.3	35.7	37.2
Credit Deposit Ratio	77.5	73.9	73.9	72.4	72.2	75.7	78.0	77.8	77.6	73.0
Investment Deposit Ratio	29.3	30.3	30.4	30.4	30.8	28.8	29.4	28.8	28.3	29.2
Cash Deposit Ratio	8.2	7.5	8.6	6.7	6.8	6.7	6.1	5.6	5.4	5.6
Deposits of Scheduled Commercial Banks as percentage of National Income (NNP at Market Prices, at current prices)	16	79	84	88	87	82	81	84	86	80
Scheduled Commercial Banks' Advances to Priority Sector (Rs.)	5.04	7037.56	8247.73	9674.14	11384.06	13373.33	14909.15	18179.70	21549.17	23781.71

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

At the end of March 2015 gross outstanding credit of scheduled commercial banks amounted to Rs.68,784 billion registering an increase of 9.5 per cent during the year as against an increase of 13.7 per cent in the previous year.

The data in table 4 shows that the deposits of scheduled commercial banks are gradually increasing. Among the deposits of banks, lion-share of time-deposits is continued over the years. It means that the savings of the customers is increasing in the banks with their increased income sources. The gradual increase in the deposits of scheduled commercial banks resulted an increase in the per office deposits as well as per capita deposits of banks. The credit extended by scheduled commercial banks is also showing upward trends. It is pertinent to note here that the credit extension of SCBs never crossed the deposits during the study period. The per office credit as well as per capita credit of SCBs is also increasing gradually over the years. Negative growth rate in the share of priority sector advances in total credit of SCBs is registered in 2009 (34.8 percent), 2011 (33.9 percent) and 2012 (32.3 percent). During the remaining years positive growth in the share of priority sector advances is registered. With regard to share of priority sector advances in total non-food credit of SCBs 4 out of 10 years registered negative growth trends.

The credit deposit ratio of SCBs is not evenly distributed over the years. 3 out of 10 years investment. Deposit ratio is registered negative growth trends. In case of case deposit ratios downward trends appearing over the years.

Automatic Teller Machines

To avail 'round the clock' financial services Automatic Teller Machines (ATMs) were deployed by the SCBs in different parts of the country. But the deployment of such services is different states base on the population, financial needs of the people in that area. The table 5 gives the clear pictures of the state wise deployment of ATMs as on March 2015.

Table -5
State Wise Deployment of ATMs as on March 2015

State/UT	Public Sector Banks	Private Sector Banks	Foreign Banks in India	Grand Total
Andaman & Nicobar	80	19	0	99
Andhra Pradesh	6945	1493	25	8463
Arunachal Pradesh	173	15	0	188
Assam	2784	430	2	3216
Bihar	5113	826	2	5941
Chandigarh	283	246	10	539
Chhatisgarh	2391	346	1	2738
Dadra Nagar Haveli	40	63	0	103
Daman	59	42	0	101
Delhi	4978	3130	131	8239
Diu	7	2	0	9
Goa	623	331	2	956
Gujarat	7515	2914	31	10460
Haryana	3781	1998	79	5858
Himachal Pradesh	1380	182	0	1562
Jammu And Kashmir	961	1122	0	2083
Jharkhand	2705	499	0	3204
Karnataka	9386	5105	218	14709
Kerala	5294	2708	10	8012
Lakshwadeep	15	1	0	16
Madhya Pradesh	7632	1080	8	8720
Maharashtra	12844	7979	296	21119
Manipur	260	37	0	297
Meghalaya	295	53	0	348
Mizoram	121	21	0	142
Nagaland	302	32	0	334
Orissa	4380	972	2	5354
Pondicherry	422	141	1	564
Punjab	5143	1738	8	6889
Rajasthan	5911	1568	12	7491
Sikkim	113	47	0	160
Tamil Nadu	10825	7390	105	18320
Telangana	4529	2870	43	7442
Tripura	352	92	0	444
Uttar Pradesh	11524	3273	47	14844
Uttarakhand	1920	317	1	2238
West Bengal	7579	2408	63	10050
Total	128665	51490	1097	181252

Source: Basic Statistical Returns of Scheduled Commercial Banks in India- 2015, Reserve Bank of India.

It can be inferred from table 5 that most of the ATMs deployed in the country belongs to public sector banks. The share of these banks in total bank ATMs is 70.99 per cent. They are followed by private sector banks with 28.41 per cent and foreign banks with 0.61 per cent of total ATMs deployed in the country.

The state wise analysis shows that nearly 38 per cent of ATMs were concentrated in four states namely

Maharastra (11.65 percent), Tamilnadu (10.11 percent), Uttar Pradesh (8.19 percent) and Karnataka (8.12 percent). The share of 16 States/UTs in total ATMs is less than 1 per cent. The share of ATMs deployed in Andhra Pradesh is 4.67 per cent of total ATMs of the country. In another Telugu State of Telangana the share stood at 4.11 per cent. In 13 States/UTs there are no foreign bank ATMs.

Gender Wise Individual Accounts in SCBs

Table 6 furnished the particulars with regard to gender wise individual accounts in SCBs in India.

Table--6
Gender Wise Individual Accounts

S. No	Year	Male	% of Growth Rate	Female	% of Growth Rate	Total	% of Growth Rate
1	2009	10359100 (86.44)	-	1625088 (13.56)	-	11984188 (100.00)	-
2	2010	11679193 (85.78)	12.74	1936442 (14.22)	19.16	13615635 (100.00)	13.61
3	2011	13,661,603 (84.22)	16.97	2,559,644 (15.78)	32.18	16221247 (100.00)	19.14
4	2012	15,857,270 (84.18)	16.07	2,980,572 (15.82)	16.44	18837842 (100.00)	16.13
5	2013	99,462,091 (81.26)	527.23	22,937,621 (18.74)	669.57	122399712 (100.00)	549.75
6	2014	105,126,918 (79.45)	5.70	27,188,628 (20.55)	18.53	132315546 (100.00)	8.10
	2015	108179905 (78.94)	2.90	28865028 (21.06)	6.17	137044933 (100.00)	3.57

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

It is clear from table 6 that the share of female accounts in the total individual accounts showing upward trends during 7 years of study. Highest growth rate (669.57) in female individual accounts is registered in 2013. The female accounts in 2009 is 1,625,088 and they increased to 28,865,028 registering more 17 times increase in 7 years period. On other hand had the share of amle accounts in the total accounts is decreasing. During 7 years period of study the individual male accounts increased more than 10 times. With regard to make as well as female individual accounts no negative growth rate is registered during the study period.

Gender wise outstanding amount

The gender wise outstanding amount in scheduled commercial banks in India during 2009 to 2015 is presented in table 7.

Table -7
Gender Wise Outstanding Amount

S. No	Year	Male	% of Growth Rate	Female	% of Growth Rate	Total	% of Growth Rate
1	2009	4331022.2 (86.39)	-	682566.3 (13.61)	-	5013588.5 (100.00)	-
2	2010	5201689.3 (85.70)	20.10	867870.4 (14.30)	27.15	6069559.7 (100.00)	21.06
3	2011	8218686.5 (85.32)	58.00	1414248.1 (14.68)	62.96	9632934.6 (100.00)	58.71
4	2012	9637077.5 (82.43)	17.26	2054486.3 (17.57)	45.27	11691563.8 (100.00)	21.37
5	2013	16405031.7 (83.10)	70.23	3335596.3 (16.90)	62.36	19740628 (100.00)	68.85
6	2014	16902048.3 (80.58)	3.03	4073671.3 (19.42)	22.13	20975719.6 (100.00)	6.26
7	2015	18333756.2 (82.12)	8.47	3991944.75 (17.88)	-2.01	22325700.9 (100.00)	6.44

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

As per table 7 the share of outstanding amount in female accounts is not evenly distributed over the years. In 2013 as well as 2015 the share of outstanding amount in female accounts is less than previous years. But, in case of growth rate in the outstanding amount of female accounts is showing negative growth rate only in 2015. On the other hand the growth rate in the outstanding amount in male accounts is showing positive trends. In the same way in the total outstanding amount in individual accounts is also showing positive trends. In female as well as male accounts highest growth rate in outstanding amount is registered in 2013. In terms of actual outstanding amount in male deposits is gradually increasing. While in case of female accounts it is gradually increasing except in 2015.

Gender Wise Credit Limit Deployment

The gender wise credit deployment by SCBs to individual accounts is presented in table 8.

Table-8
Gender Wise Credit Extended to Individual Accounts

S. No	Year	Male	% of Growth Rate	Female	% of Growth Rate	Total	% of Growth Rate
1	2009	5608682.2 (86.45)	-	879263.3 (13.55)	-	6487945.5 (100.00)	-
2	2010	7033292.3 (86.20)	25.40	1126319.6 (13.80)	28.10	8159611.9 (100.00)	25.77
3	2011	13109986.1 (86.97)	86.40	1963871.1 (13.03)	74.36	15073857.2 (100.00)	84.74
4	2012	14576152.5 (83.10)	11.18	2965188.5 (16.90)	50.99	17541341 (100.00)	16.37
5	2013	23207654.2 (84.30)	59.22	4321337.4 (15.70)	45.74	27528991.6 (100.00)	56.94
6	2014	23113947 (81.25)	-0.40	5333081.9 (18.75)	23.41	28447028.9 (100.00)	3.33
7	2015	25119277.767 (83.04)	8.68	5128657.597 (16.96)	-3.83	30247935.4 (100.00)	6.33

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

It is evident from table 8 that the total credit extended to individual accounts is gradually increasing. During 7 years of study the total credit deployment to individual accounts increased more than 4.5 times. Highest growth rate in total credit deployment is registered in 2011 (84.74 percent). In case of male accounts negative growth rate in credit deployment is registered in 2014 (-0.40 percent) and in case of females it is registered in 2015 (-3.83 percent). During 7 years of study the credit extended to male accounts increased 4.48 times. During the same period it increased 5.83 times in case of female individual accounts.

Small Borrowal Accounts

Table 9 furnishes the details of percentage wise distribution of small borrowal accounts of SCBs according to broad category of borrowers.

Table-9
Percentage Wise Distribution of Small Borrowal Accounts of Scheduled Commercial Banks According to Broad Category of Borrowers

Year/ Populatio n Group	Male Accounts					Female Accounts				
	Rural	Semi- Urba n	Urban	Metro- polita n	Total	Rura l	Semi- Urba n	Urban	Metro - polita n	Total
2009	79.1	76.9	78.1	86.8	81.3	18.4	20.3	18.2	11.8	16.4
2010	79.6	77	80.3	77.6	78.4	18.1	20.5	17.2	21.8	19.8
2011	76.8	72.9	69.2	73.6	74	19.2	22.3	17.9	19.7	20
2012	73.6	73	74.2	72.6	73.2	17.7	20.5	16.7	17.8	18.3
2013	79.8	75.3	76.6	81.6	78.6	16.8	21.9	20.1	17	18.6
2014	77.9	72.1	72.5	81.8	76.5	19.2	25	23.7	16.8	20.9
2015	77.1	70.9	70.7	81.4	75.4	20.0	25.8	25.3	16.7	21.7

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

Table 9 reveals that broadly speaking the share of female accounts is increasing at the cost of male account in all geographical areas i.e. rural, semi-urban, urban and metropolitan. But the growth is unevenly distributed over the years. The percentage total female accounts in 2009 is 81.3 per cent and they reduced to 75.4 per cent by 2015 registering decrease of 5.9 per cent. On the other hand the total female accounts share increased from 16.4 per cent in 2009 to 21.7 per cent in 2015, registering a growth of 5.3 per cent accounts in 7 years. More or less same trends are visible in rural, semi-urban, urban and metropolitan accounts.

Outstanding Credit Deployment to Small Borrowal Accounts

The details with regard to percentage wise distribution of outstanding credit of small borrowal accounts of SCBs according to broad category of borrowers is given in table 10.

Table-10
Percentage Wise Distribution of Outstanding Credit of Small Borrowal Accounts of Scheduled Commercial Banks According to Broad Category of Borrowers

Year/ Population Group	Rural	Semi- Urban	Urban	Metro- politan	Total	Rural	Semi- Urban	Urban	Metro- politan	Total
2009	80.9	79.3	79.2	84.1	81	15.9	17.3	16.7	12.4	15.6
2010	81.1	78.8	79.5	82.2	80.3	15.9	18	17.4	15.8	16.8
2011	79.2	76.3	76.1	79.5	77.8	17.4	20.4	19.2	15.3	18.3
2012	75.9	74.8	75.2	68.9	74.2	16.1	18.8	17.2	15.3	17
2013	80.2	76.5	75	67.6	76.4	16.2	20.5	19.7	13.4	17.7
2014	78.7	73.1	71.3	78.4	75.7	18.5	24.1	23.7	17.2	21.0
2015	78.5	72.3	70.0	77.0	75.1	18.6	24.6	24.2	16.6	21.2

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

The share of total outstanding credit extended to small borrowal accounts of males is gradually showing downward trends except in 2013. On the other hand the share of total outstanding credit extended to small borrowal accounts of females is gradually increasing except in 2012. There is an incremental increase of 5.6 per cent in the total outstanding credit deployed to female accounts during 7 years of period. While, in case of male small borrowal accounts there is a decremental decrease of 5.9 per cent with regard to outstanding credit deployed during 7 years of study. In case of rural, semi-urban, urban and metropolitan accounts of males and females more or less same trends are visible.

Bank Group Wise Gender Wise Accounts

Table 11 gives the details of bank group wise male and female accounts in SCBs in the country as a whole.

Table-11
Bank Group Wise and Gender Wise Accounts in SCBs

Year	Male/ Female/ Others	State Bank of India and its Associates	Nationalized Banks	Foreign Banks	Regional Rural Banks	Private Sector Banks	All Scheduled Commercial Banks
2009	Male	119556	223246	3996	63490	47428	457716
	Female	23188	79934	1500	23722	16686	145030
	Others	12145	37962	483	2161	6807	59558
	Total	154889	341142	5979	89373	70921	662304
2010	Male	136815	228431	3028	70764	48336	487374
	Female	30171	77776	935	26044	18252	153178
	Others	12712	69363	364	4231	7648	94318
	Total	179698	375570	4327	101039	74236	734870
2011	Male	157774	255404	2856	74886	61100	552020
	Female	37765	88332	775	25746	20453	173071
	Others	9276	61359	326	7809	6271	85041
	Total	204815	405095	3957	108441	87824	810132
2012	Male	172621	244805	2820	62227	72372	554845
	Female	47484	111286	801	35362	23472	218405
	Others	7841	94495	302	18849	8462	129949
	Total	227946	450586	3923	116438	104306	903199
2013	Male	200663	273833	1970	75606	77767	629839
	Female	61547	150036	1387	30567	34738	278275
	Others	8725	92761	274	24511	10719	136990
	Total	270935	516630	3631	130684	123224	1045104

2014	Male	237868	348267	2593	98699	90794	778221
	Female	71150	192184	822	34423	38274	336853
	Others	9194	72652	247	17441	12101	111635
	Total	318212	613103	3662	150563	141169	1226709
2015	Male	283515	395231	2435	91518	103243	875942
	Female	91083	234088	849	48621	45676	420317
	Others	13436	78966	257	41744	9229	143632
	Total	388034.17	708284.88	3541.356	181882.99	158147.75	1439891

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

The data in table 11 shows that in all types of banks the share of male account holders is more than half of total accounts of respective bank types. In some cases nearly three-fourth of account holder are male. The second place is occupied by female account holder in all types of banks during 7 years of study. The third place is occupied by other account holders in all kinds of banks.

The percent of account holders is gradually increasing in State Bank of India (SBI) and its associate banks except in 2012. The account holders in SBI and its associates is 23.39 per cent of total account holders of SCBs in 2009 and it enhanced to 26.95 per cent by 2015 registering a growth of 3.56 per cent during 7 years of study. In contrary the percent of account holders in nationalized banks is gradually declining except in 2014. In 2009 nearly 51.51 per cent of total account holders of SCBs are in nationalized banks. But by 2015, such percent of accounts reduced to 49.19 per cent registering -2.32 per cent of negative growth. The share of account holders in foreign banks in comparison to total SCB account holders is also decreasing gradually. The share of account holders in foreign banks never touched at least 1 per cent. From 2010 onwards the share of account holders in RRBs is gradually declining except in 2015. During 7 years of study the account holders in RRBs declined -0.86 per cent. In private sector banks the share of account holders is to total SCB accounts is 10.71 per cent and it increased to 10.98 per cent by 2015, registering a positive growth of 0.28 per cent.

Gender Wise Deposits

Table 1.12 gives gender wise and bank group wise information of deposits in Scheduled Commercial Banks according to broad ownership category.

Table-1.12
Bank Group Wise and Gender Wise Deposits of Scheduled Commercial Banks

		State Bank of India and its Associates	Nationalized Banks	Foreign Banks	Regional Rural Banks	Private Sector Banks	All Scheduled Commercial Banks
2009	Male	460982.15	844141.76	5085155	8326213	20105621	164029380
	Female	84950.14	251519.10	1680859	2370338	8085267	45783388
	Others	400802.11	842062.62	13681379	1160475	43256987	182385314
	Total	94673440	193772348	20447393	11857026	71447875	392198082
2010	Male	51974600	93526394	5602651	9789815	22989165	183882625
	Female	11093599	27191178	1216811	2718259	9501127	51720974
	Others	38798358	115842207	15999108	1693012	48166621	220499306
	Total	101866557	236559779	22818570	14201086	80656913	456102905
2011	Male	6026507	11049160.9	612036.5	1122182.8	3059962.8	21869850
	Female	1412957	3225878.2	121557.6	291553.1	1129251	6181197
	Others	4100743.9	14374201.4	1614010.9	223209.4	5532300.7	25844466
	Total	11540208	28649241	2347605	1636945.3	9721514.5	53895513

2012	Male	6723984	10672334.3	733762.1	1159773.3	3396392.8	22686247
	Female	1944497.8	4236634.6	142479.7	286033.5	1486704.9	8096351
	Others	4530208.7	17173030.4	1831412.1	369792.3	6095392.9	29999836
	Total	13198691	32081999	2707653.9	1815599	10978491	60782433
2013	Male	7474786.7	11959036.2	699343.4	1222209.7	3931259.1	25286635
	Female	2467442.7	5231302.6	169045.8	361220.4	1795761.9	10024773
	Others	5303573.8	19695396.8	1937784.6	470131.2	7407908.6	34814795
	Total	15245803	36885736	2806173.8	2053561.3	13134930	70126204
2014	Male	8767892.5	14090338	1259924.7	1468855.2	5010238.6	30597249
	Female	3063774.2	6798968.6	205697.4	423643.7	2277301.3	12769385
	Others	5285242	20795975.5	1988737	440224.6	7680399.2	36190578
	Total	17116909	41685282	3454359.1	2332723.5	14967939	79557213
2015	Male	9808258.2	15112107.8	1318328.0	1436916.7	6927871.4	34603482
	Female	3758722.8	8657792.9	247203.2	509740.5	2824090.7	15997550
	Others	19552169.7	45472836.3	3944052.4	2678906.6	17573147.0	89221112
	Total	33119151	69242737	5509583.6	4625563.9	27325109	139822144

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009-2015, Reserve Bank of India.

It is evident from table 1.12 that nearly 50 per cent of total deposits were deposited in nationalized banks. In State Bank of India (SBI) and its associate the percentage of deposited amount varies between 21.4 per cent (2011) to 24.14 per cent (2009). The third place was occupied by private sector banks, where the percentage of deposited amount varies between 17.68 per cent (2010) to 19.57 per cent (2015). Private sector banks were followed by foreign banks and regional rural banks (RRBs) in fourth and fifth places respectively.

With regard to account holder wise amount deposits in SCBs the dominance of male account holders continued from 2009 to 2014 in case of SBI and its associates nationalized banks and RRBs. With regard to foreign banks and private sector banks the other account holders dominating the scene throughout 7 years of study. In 2015 in all kinds of banks the other account holders in higher individual male and female account holders. In SBI and its associated banks the percentage of amount deposited is gradually increasing except in 2015. During 2012 to 2014 the share of deposited amount in female accounts showing upward trends. Except in 2012 and 2013 the share of deposited amount in female accounts is showing downward trends. The share of deposits in female accounts to the total deposits gradually decreased except in 2013 and 2014. In private sector banks the share of deposits in female accounts increasing except in 2011 and 2015.

The share of deposits in male account to the total deposits of SCBs ranges between 41.82 per cent in 2009 to 24.75 per cent in 2015. The highest share of deposits in female accounts is register in 2014 (16.05 percent) and lowest in 2010 (11.34 percent). The share of deposited amount in other accounts varies between 45.49 per cent in 2014 to 63.81 per cent in 2015.

A clear analysis of table 1.11 and 1.12 clearly reveals that inspite of limited number of accounts, the other account holders share in total deposits is higher and their share is gradually increasing in deposits.

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K. Madhavi

Research Scholar, Department of Commerce, Rayalaseema University, Kurnool, AP.

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