

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 4881**

TO BE ANSWERED ON THE 16<sup>th</sup> December, 2016/ Agrahayana 25, 1938 (SAKA)

**Saving Bank Accounts**

**QUESTION**

**4881. SHRIMATI V. SATHYA BAMA:**

Will the Minister of FINANCE be pleased to state:

- (a) the number of accounts both savings and current at present in various PSBs in the country, bank-wise;
- (b) whether the Government has any data on the per capita expenditure on running the banks in the country; and
- (c) if so, the details thereof and the modalities to be adopted for any cost cutting in this regard?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (c): The total number of Current Accounts is 4,06,15,000 and Saving Accounts is 88,38,92,000 with Public Sector Banks as on 31.03.2015.

Reserve Bank of India (RBI) has informed that the ratio of Operating Cost to total number of employees as submitted by Scheduled Commercial Banks (SCBs) to RBI is furnished as under:-

Bank Group	Operating Cost per Employee (in Rs. crore per annum)		
	2013-14	2014-15	2015-16
Foreign Bank Group	0.62	0.64	0.87
Private Sector Banks	0.16	0.17	0.17
Public Sector Banks	0.15	0.16	0.17
Scheduled Commercial Banks	0.16	0.17	0.18

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