

GeoCreDe is a web-based, map-driven analytics platform designed for bankers, financial analysts, and researchers to explore granular data on India's credit and deposit markets. Covering 753 districts and over 6,175 banking centres, GeoCreDe offers insights into the size, growth, and concentration of banking activity—categorized by ownership types such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks, and Small Finance Banks.

Built on quarterly and annual data releases from the Reserve Bank of India (RBI), the GeoCreDe service enables users to go beyond state-level summaries and assess market dynamics at the district and centre levels. This makes it a powerful tool for micro-market analysis, strategic planning, and competitive benchmarking.

## 1. Content

GeoCreDe provides the district-level & Centre level datasets released by RBI & DPIIT:

- **Deposits** – Saving, Time & Current deposits
- **Credit** – Total credit
- **Credit by Occupation** – Credit by 8 occupation groups & 32 sub-occupation groups
- **Category of Banks** – The datasets are available by 7 category of banks – Public Sector Banks (PSB), Private Sector Banks (PVT), Foreign Banks (FB), Payment Banks (PB), Small Finance Banks (SFB), Regional Rural Banks (RRB) & Scheduled Commercial Banks (SCB)
- **Foreign Direct Investments – Equity Inflows (FDI)** – Data sourced from DPIIT

Together, these datasets provide a powerful foundation for informed decision-making in banking, research and policy.

S.No	Type of Datasets	Data Granularity	Frequency
1	Credit & Deposit	Across 753 Districts & 6175 centres	Quarterly
2	Credit By Occupation	8 Occupation groups, 32 sub-occupation groups across 773 Districts	Annual
3	Foreign Direct Investments – Equity Inflows (FDI)	Across 753 districts	Quarterly

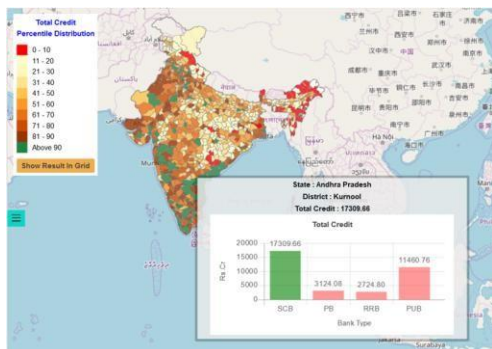
## 2. Key Features

- **Intuitive User Interface:** Clean, user-friendly design ensuring a seamless experience.
- **Custom Filters & Queries:** Flexible tools to slice, dice, and analyze data.
- **Geo-Visualization:** Interactive map view to visualize district-wise data.
- **Geo-Visual Analytics:** Overlay multiple datasets for deeper insights.
- **Standard Reports:** Standardized reports for quick view of the data
- **Export Options:** Download datasets in spreadsheet (.xls) format for offline use.

## 3. User Support & Training

- **Online Training:** Complimentary training to help users navigate the platform and utilize its features effectively.
  - **Customer Support:** Users can reach out via the online portal or email.
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#### 4. GeoCreDe : Sample outputs based on data-sets



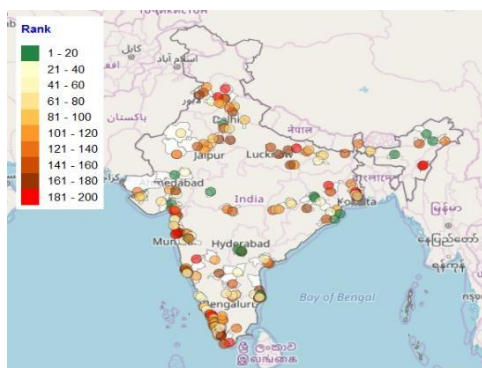
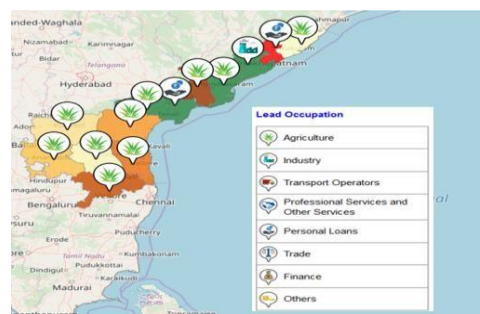
##### Market Size & Shares

GeoCreDe provides users an easy-to-use query module with dynamic display of query output on web-GIS on the map of India at district and centre-level.

This feature helps users to unravel insights on growing deposit and credit markets, query on parameters like Credit-Deposit Ratio, CASA Ratio.

##### Credit by Occupation

GeoCreDe's **"Credit by Occupation"** module provides information on occupation-level credit data helping researchers, analysts and bankers track trends in economic activity and visually identify hotspots on GeoCreDe's powerful map-based analytics.



##### Digest

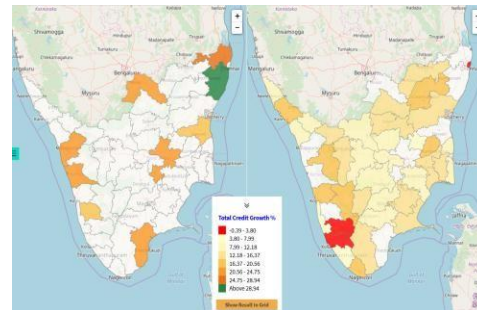
GeoCreDe helps users **"Digest"** the mass of banking data through the following pre-defined analytic reports:

- ✓ Performance based ranking of districts and centres
- ✓ Districts with high CASA penetration
- ✓ Competitiveness of districts as per banking business

### Explore

GeoCreDe's **"Explore"** offers users to visually filter districts meeting user-defined growth and market-share criterion to understand target markets or study areas.

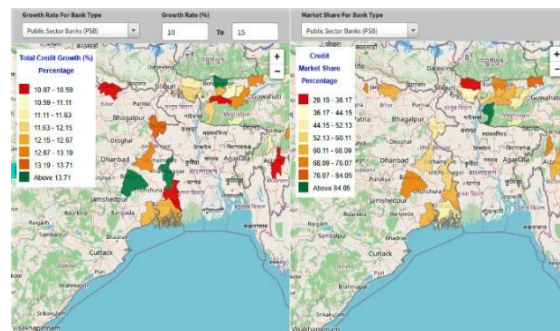
GeoCreDe's combination **"Explore"** and **"Market Sizes & Shares"** helps users arrive at micro-markets



### Growth rate & Market share

GeoCreDe provisions the users to perform a query on **"Growth rate"** and **"Market share"** on all the banks separately to figure out a well-defined comparative study.

It is functioned to make queries with an additional condition of determining the growth rate as well.



## 5. List of Indicators, Frequency & Series

<b>Sl. No</b>	<b>Indicators</b>	<b>Data granularity</b>	<b>Category</b>	<b>Data</b>	<b>Data (Bank Group-wise availability)</b>	<b>Growth Computation</b>	<b>Market Share (%) (Only for district)</b>	<b>Data Frequency</b>
1	Number of Branches	District and Centre	-	✓	✓	✓	✓	Quarterly
2	Deposit	District	Current Deposit	✓	✓	✓	✓	Quarterly
		District	Savings Deposit	✓	✓	✓	✓	Quarterly
		District	Term Deposit	✓	✓	✓	✓	Quarterly
		District and Centre	Total Deposit	✓	✓	✓	✓	Quarterly
3	Credit	District and Centre	-	✓	✓	✓	✓	Quarterly
4	Average Population per Branch	District	-	✓	✓	-	-	Quarterly
5	Average Deposit per Branch	District	Current Deposit	✓	✓	✓	-	Quarterly
		District	Savings Deposit	✓	✓	✓	-	Quarterly
		District	Term Deposit	✓	✓	✓	-	Quarterly
		District and Centre	Total Deposit	✓	✓	✓	-	Quarterly
6	Average Credit per Branch	District and centre	-	✓	✓	✓	-	Quarterly
7	Per-capita Deposit	District	-	✓	✓	-	-	Quarterly
8	Credit-Deposit Ratio	District and centre	-	✓	✓	-	-	Quarterly
9	Current Account and Savings Account Deposit (CASA)	District	-	✓	✓	-	-	Quarterly
10	Credit by Occupation – Major Groups and Sub-Groups	District	Major Groups and Sub-Groups	✓	✓	✓	✓	Annual
11	Aspirational District	District	-	✓	✓	✓	-	Quarterly
12	Foreign Direct Investment (FDI)	District	-	✓	-	-	-	Quarterly

## **6. Occupation Groups**

1. Personal Loans
2. Industry
3. Trade
4. Professional And Other Services
5. Finance
6. Agriculture
7. Transport Operators
8. All Others

## **7. Occupation Sub-groups**

- |   |                                      |
|---|--------------------------------------|
| 1. Direct Finance                                 | 16. Food Manufacturing & Processing  |
| 2. Housing  | 17. Indirect Finance                 |
| 3. Mining & Quarrying                             | 18. Retail Trade                     |
| 4. Professional Services                          | 19. Tourism, Hotel & Restaurants     |
| 5. Wholesale Trade                                | 20. Beverage & Tobacco               |
| 6. Chemicals & Chemical Products                  | 21. Recreation services              |
| 7. Petroleum, Coal Products & Nuclear Fuels       | 22. Vehicles                         |
| 8. Manufacture of Cement & Cement Products        | 23. Education                        |
| 9. Basic Metals & Metal Products                  | 24. IT and Telecommunications        |
| 10. Engineering                                   | 25. Textiles                         |
| 11. Vehicles, Vehicle Parts & Transport Equipment | 26. Others                           |
| 12. Other Industries                              | 27. Paper, Paper Products & Printing |
| 13. Electricity, Gas & Water                      | 28. Personal Credit Cards            |
| 14. Construction                                  | 29. Woods and Wood Products          |
| 15. Consumer Durables                             | 30. Leather & Leather Products       |
|   | 31. Gems and Jewellery               |
|   | 32. Rubber & Plastic Products        |

**For any queries, Contact:**



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