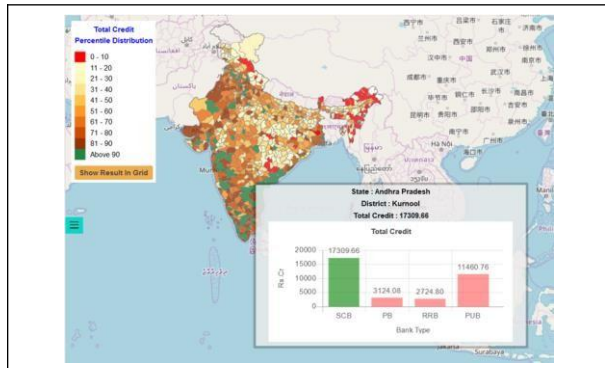


# GeoCreDe

**GeoCreDe** is a web-delivered, map-based, visual platform for bankers & researchers to understand the market size of deposit and credit, growth and banking concentration by ownership type (Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks, Small Finance Banks), for **717 districts & 6833 centres**, based on quarterly and annual data releases by the Reserve Bank of India. Analytics on district and centre level data helps the users to target micro-geographies beyond the state level analysis.

- ✓ **GeoCreDe** equips you with a time-series database on the Indian banking sector from 2012-13 till latest quarterly release as per the Reserve Bank of India.



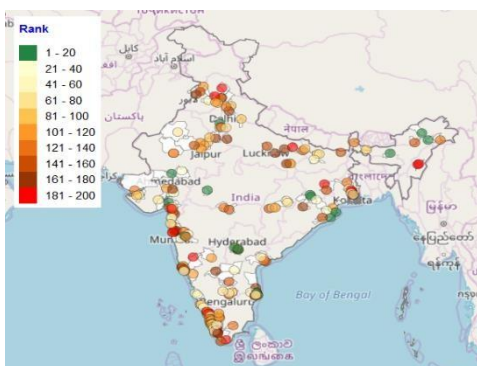
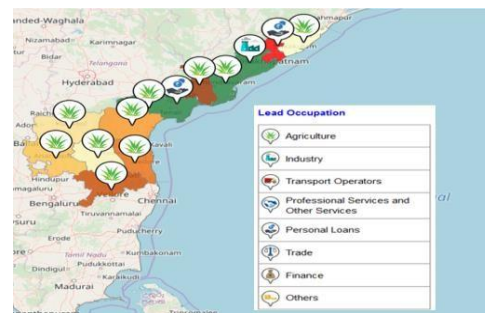
## Market Size & Shares

**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

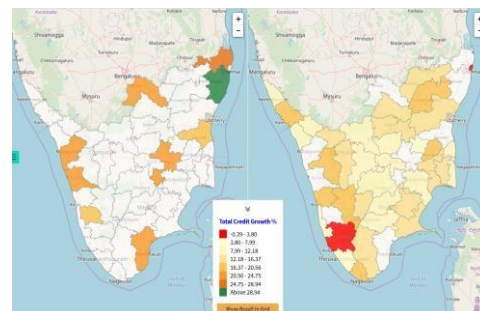
**GeoCreDe** helps users **"Digest"** the mass of banking data through the following pre-defined analytic reports:

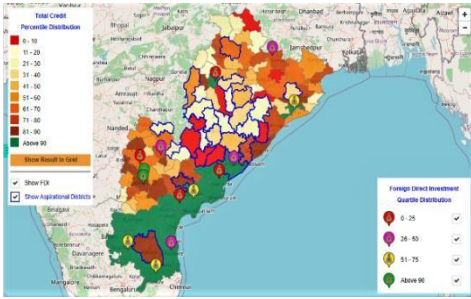
- ✓ Performance based ranking of districts and centres
- ✓ Districts with high CASA penetration
- ✓ Competitiveness of districts as per banking business

## 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





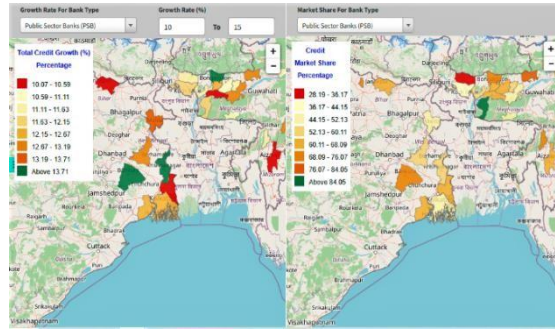
### Foreign Direct Investment (FDI) Equity inflows & Aspirational Districts

GeoCreDe enables the users to access “FDI” along with the Deposit & Credit data which facilitates in debt & equity analysis across districts and especially, the **122 Aspirational Districts** as carved out by NITI Aayog, that needs assistance for growth

### 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.



## List of data and Indicators

Sl. No	Indicators	Data granularity	Category	Data	Data (Bank Group-wise availability)	Growth Computation	Market Share (%) (Only for district)	Data Frequency
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
13	Index of Banking Concentration by Ownership Type (IBCOT) (Based on Herfindahl-Hirschman Index)	District	Current Deposit	-	-	-	-	Quarterly
			Savings Deposit					
			Term Deposit					
			Total Deposit					
			Total Credit					