

Notes on Tables

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the period 1991 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 1999 it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices.

Population per office and per capita deposits and credit are based on projected estimate of population supplied by the office of the Registrar General, Government of India.

Deposits and credit of Scheduled Commercial Banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. Aggregate deposits for the year 1999 include the proceeds of Resurgent India Bonds amounting to Rs.17,945 crore. The figures of aggregate deposits are revised from 1996 onwards after excluding banks' pension and provident funds amounting to Rs.4816 crore in 1996, Rs.5836 crore in 1997, Rs.6925 crore in 1998 and Rs.8178 crore in 1999. The ratios based on aggregate deposits presented in this table for the years 1996 to 1998 are also revised and therefore may not tally with those published in the previous Volumes. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered. This ratio for the years 1994 to 1999 is based on the new series of National Income with 1993-94 as the base year. For the years 1991 to 1993, it is based on 1980-81 base and for 1969, the base year is 1970-71.

Advances to Priority Sector consist of the advances to (1) agriculture, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit upto Rs.1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms and (15) investment in venture capitals. With effect from July 1993 the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled Commercial Banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sector at different times, the data are not strictly comparable for the entire time period.

Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash is taken to construe cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 1991 census.

Table Nos. 1.13 to 1.15

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit of over Rs.2 lakh.

Table Nos. 1.16 and 1.17

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is compiled on the basis of data reported by 54,780 branches under BSR-1B returns.

Table Nos. 1.21 to 1.24

For table Nos. 1.21 to 1.24, 'Individuals' include Hindu Undivided Families. In case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.27

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches which have submitted BSR-2 returns. This table is compiled on the basis of data reported by 56,115 branches.