

Table 31 : Reserve Bank of India Liabilities and Assets

(Rupees crore)

Year	Issue Department						
	Liabilities			Assets			
	Notes in circulation	Notes held in Banking Department	Total liabilities (total notes issued) or assets	Gold coin and bullion	Foreign securities	Rupee coin	Government of India rupee securities
1	2	3	4	5	6	7	8
1971	4212	10	4221	183	273	52	3714
1972	4637	18	4655	183	239	36	4198
1973	5253	19	5272	183	172	9	4909
1974	6127	33	6160	183	142	5	5830
1975	6190	42	6232	183	122	12	5915
1976	6535	38	6573	183	272	13	6105
1977	7743	36	7779	188	1072	19	6500
1978	8602	13	8616	193	1766	11	6645
1979	10267	51	10318	219	2694	38	7366
1980	11820	24	11844	225	2664	64	8891
1981	13733	23	13755	226	2364	56	11110
1982	14752	15	14767	226	1564	37	12940
1983	17000	46	17046	226	1564	26	15230
1984	19931	15	19947	226	1564	17	18140
1985	23132	18	23150	246	1564	12	21328
1986	25519	16	25535	247	1564	72	23652
1987	28762	13	28775	274	1564	45	26892
1988	33812	15	33827	274	1564	51	31938
1989	38644	24	38667	274	1564	71	36758
1990	46730	14	46745	281	1564	48	44852
1991	53784	23	53807	6654	200	29	46924
1992	62271	19	62290	8045	200	64	53981
1993	69781	14	69795	9211	200	45	60339
1994	83825	7	83832	10108	200	27	73496
1995	102302	40	102342	11477	10200	116	80550
1996	120073	35	120107	13751	10200	115	96041
1997	134889	18	134907	11922	25200	144	97640
1998	148520	31	148550	9877	45700	27	92946
1999	172541	32	172573	10310	50700	71	111492
2000	192483	51	192535	10598	72700	102	109134
2001	212851	85	212936	10384	91700	77	110775

(Rupees crore)

Year	Banking Department										(Rupees crore)	
	Liabilities										Assets	
	Deposits											
	Central Government	State Government	Scheduled Commercial Banks	Scheduled State Co-operative Banks	Non-Scheduled Co-operative Banks	Other Banks	Others	Total	Other liabilities	Total liabilities or assets	Notes and coins	Balance held abroad
	1	2	3	4	5	6	7	8	9	10	11	12

1971	251	13	207	9	1	-	72	553	689	1242	10	77
1972	215	5	281	13	1	-	110	626	1064	1689	18	182
1973	54	17	279	17	1	0	85	453	1198	1652	19	204
1974	140	19	610	16	1	3	130	919	1448	2367	33	388
1975	536	5	611	18	1	1	689	1862	1614	3476	42	511
1976	661	10	607	21	2	1	1612	2913	2137	5050	38	1246
1977	380	8	1146	28	2	1	2099	3664	2213	5877	36	1696
1978	2760	11	1674	41	2	2	1797	6287	2927	9214	14	2123
1979	706	17	2634	46	3	3	1466	4876	3222	8098	51	1961
1980	681	29	3634	44	3	4	1468	5863	4169	10032	24	2118
1981	778	11	4092	58	3	9	1570	6520	5108	11628	23	1956
1982	273	3	4883	56	5	4	2025	7249	6386	13635	15	1274
1983	3844	14	5208	62	4	12	4015	13790	6072	19862	46	2264
1984	248	5	7783	101	4	10	5578	14260	7260	21520	15	3124
1985	5421	4	6884	101	5	17	6004	18836	9146	27982	18	4179
1986	160	19	11053	72	4	18	5530	17124	11641	28765	16	3859
1987	54	15	14381	95	5	26	4729	19440	14227	33667	13	4028
1988	76	15	17656	117	6	28	3503	21401	15517	36918	15	3461
1989	1026	15	21912	160	8	66	2212	25398	18230	43628	24	3361
1990	192	39	26434	160	13	80	1326	28244	19803	48046	14	2889
1991	61	33	33484	244	13	88	4619	38542	28342	66884	23	4008
1992	195	10	41096	217	15	195	6042	47769	28863	76632	19	11999
1993	61	14	34875	212	15	258	9350	44785	31072	75847	14	15974
1994	55	12	53175	247	14	413	11579	65495	31560	97054	7	35817
1995	1209	216	60029	576	12	600	9621	72263	30856	103118	41	49345
1996	54	18	50667	705	25	600	6238	58307	39176	97481	35	43623
1997	53	44	49847	1095	57	838	5402	57336	38774	96112	19	44350
1998	51	402	57698	706	40	983	5239	65119	48631	113748	31	41633
1999	51	17	63548	677	99	1035	6330	71758	62215	133971	33	52310
2000	500	41	77781	816	45	1818	5551	86552	74102	160654	52	52313
2001	500	107	77796	927	50	2705	6956	89041	84564	173605	85	92654

(Rupees cro

Year	Banking Department												
	Assets									Bills Purchased and Discounted			
	Loans and Advances												
	Central	State	Scheduled	State Co-	IDBI	ARDC/	EXIM	Others	Total	Internal	Govern-	Invest-	Other
	Government	Government	Commercial	operative	NABARD	BANK					ment	ments	Ass
			Banks	Banks									
1	14	15	16	17	18	19	20	21	22	23	24	25	
1971	.	250	368	306	30	-	-	4	958	7	31	113	
1972	.	625	207	323	-	-	-	88	1243	42	69	87	
1973	.	135	138	322	-	-	-	130	725	35	97	514	
1974	.	238	409	317	-	-	-	197	1161	257	142	294	
1975	.	260	473	441	-	-	-	359	1533	183	655	382	1
1976	.	304	798	459	383	95	-	14	2053	176	563	444	5
1977	.	327	967	488	511	135	-	2	2430	184	347	215	9
1978	.	402	331	595	614	164	-	1	2106	117	2692	1077	10
1979	.	170	546	558	868	209	-	1	2351	106	1569	852	12
1980	.	191	739	488	1080	276	-	6	2780	109	2407	1255	13
1981	.	599	589	675	1303	308	-	30	3504	3	3159	1593	13
1982	.	1906	831	891	1490	360	-	6	5484	-	3191	2357	13
1983	.	266	815	57	1828	1152	70	11	4199	-	9031	2122	21

1984	.	1245	1336	53	2085	1196	125	151	6191	-	5630	2721	38
1985	.	1758	1558	27	2341	1219	180	194	7277	-	7927	6513	20
1986	.	-	954	33	2595	1184	260	161	5187	-	10501	7596	16
1987	.	270	1293	36	2885	1228	345	148	6205	-	12700	9046	16
1988	.	246	1753	13	3199	1771	435	123	7540	-	3156	20869	18
1989	.	288	4220	45	3531	2427	530	1262	12303	-	3094	22319	25
1990	.	439	4038	52	3822	2901	625	1653	13530	-	1106	28249	22
1991	.	916	8169	38	3705	3328	745	1615	18516	-	1384	40286	26
1992	.	1209	5635	9	3577	3994	877	2975	18276	-	2000	40883	34
												(12)	
1993	.	539	2357	19	3422	4364	877	1435	13013	-	1357	40025	54
												(14)	
1994	.	766	4070	5	3244	3783	877	1799	14544	-	2607	34245	98
												(22)	
1995	.	275	7415	5	3033	4787	877	2099	18491	-	1679	26014	75
												(22)	
1996	.	305	4847	1	2809	4629	877	2256	15724	-	772	29173	81
												(27)	
1997	.	1144	560	-	2563	4605	877	2214	11963	-	7846	23590	83
												(23)	
1998	.	1853	395	-	2267	4994	807	3647	13963	-	-	48482	96
												(35)	
1999	2873	1493	2894	13	2000	5560	752	4291	19876	-	-	55112	66
												(23)	
2000	982	7519	9513	15	1740	5884	697	8340	34690	-	-	62660	77
												(23)	
2001	5395	6811	5042	30	1440	6600	617	6397	32332	-	-	36498	89
												(23)	

Also see Notes on Tables.

Table 32 : Components of Money Stock

(Rupees crore)										
Year	Currency in Circulation	Cash with Banks	Currency with the Public (2-3)	'Other' Deposits with the RBI	Bankers' Deposits with the RBI	Demand Deposits	Time Deposits	Reserve Money (M ₀) (2+5+6)	Narrow Money (M ₁) (4+5+7)	Broad Money (M ₃) (10+8)
1	2	3	4	5	6	7	8	9	10	11
1970-71	4557	186	4371	60	205	2943	3646	4822	7374	11020
1971-72	5006	205	4801	80	296	3442	4370	5382	8323	12693
1972-73	5680	242	5438	58	295	4204	5313	6033	9700	15013
1973-74	6595	274	6321	53	625	4826	6424	7273	11200	17624
1974-75	6701	354	6347	75	828	5553	7574	7604	11975	19549
1975-76	7053	348	6705	77	678	6543	9155	7808	13325	22480
1976-77	8288	415	7873	121	1389	8030	11757	9798	16024	27781
1977-78	9152	521	8631	70	1719	5687	18518	10941	14388	32906
1978-79	10835	604	10231	166	3081	6895	22820	14082	17292	40112
1979-80	12382	728	11654	391	3800	7955	27226	16573	20000	47226
1980-81	14307	881	13426	411	4734	9587	32350	19452	23424	55774
1981-82	15411	937	14474	168	5419	10295	37815	20998	24937	62752
1982-83	17639	980	16659	186	5285	11690	44649	23110	28535	73184
1983-84	20643	1040	19603	291	8060	13504	53127	28994	33398	86525
1984-85	23875	1203	22672	595	10746	16648	63018	35216	39915	102933
1985-86	26524	1465	25059	289	11352	18747	75299	38165	44095	119394
1986-87	29913	1531	28382	309	14586	22825	90116	44808	51516	141632
1987-88	35122	1563	33559	397	17970	24599	105720	53489	58555	164275

1988-89	40119	1790	38329	694	22145	27763	126707	62958	66786	193493
1989-90	48286	1986	46300	598	28707	34162	149890	77591	81060	230950
1990-91	55282	2234	53048	674	31823	39170	172936	87779	92892	265828
1991-92	63738	2640	61098	885	34882	52423	202643	99505	114406	317049
1992-93	71326	3053	68273	1313	38140	54480	239950	110779	124066	364016
1993-94	85396	3095	82301	2525	50751	65952	280306	138672	150778	431084
1994-95	104681	4000	100681	3383	61218	88193	335338	169283	192257	527596
1995-96	122569	4311	118258	3344	68544	93233	384356	194457	214835	599191
1996-97	137217	5130	132087	3194	59574	105334	455397	199985	240615	696012
1997-98	151056	5477	145579	3541	71806	118725	553488	226402	267844	821332
1998-99	175846	6902	168944	3736	79703	136388	671892	259286	309068	980960
1999-00 P	197061	7979	189082	3034	80460	149681	782378	280555	341796	1124174
2000-01 P	218205	8643	209562	3630	81477	166599	931792	303311	379791	1311583

P : Provisional.

Also see Notes on Tables.

Table 33 : Sources of Money Stock

Year	Net Bank Credit to Govern- ment (3+4+5)	Net RBI Credit to Central Govern- ment	Net RBI Credit to State Govern- ments	Other Banks' Investments in Govern- ment Securi- ties	Bank Credit to Commer- cial Sector (7+8)	RBI Credit to Comm- ercial Sector	Other Banks' Credit to Commer- cial Sector	(Rupees crore)
								Net Foreign Exchange Assets of the Banking Sector (10+11)
1	2	3	4	5	6	7	8	9
1970-71	5455	3667	333	1455	6522	132	6390	551
1971-72	6625	4249	621	1755	7363	232	7131	619
1972-73	7976	5461	235	2280	8762	266	8496	583
1973-74	8939	6092	368	2479	10791	560	10231	663
1974-75	9999	6620	501	2878	12730	663	12067	414
1975-76	10629	6331	593	3705	15614	734	14880	939
1976-77	11804	7147	615	4042	18851	898	17953	2529
1977-78	13727	6887	757	6083	21222	954	20268	4445
1978-79	15930	9077	339	6514	25532	1250	24282	5338
1979-80	20014	11727	678	7609	31011	1546	29465	5343
1980-81	25718	15278	1165	9275	36641	1700	34941	4730
1981-82	30633	18486	1954	10193	43462	2044	41418	2768
1982-83	35257	21853	970	12434	51162	1925	49237	1828
1983-84	40642	25802	1008	13832	60726	2380	58346	1646
1984-85	50343	31857	2493	15993	70953	2752	68201	3134
1985-86	58321	38047	631	19643	82803	3052	79751	3872
1986-87	72020	45138	1147	25735	94741	3394	91347	4815
1987-88	84370	51697	990	31683	107487	3790	103697	5672
1988-89	96475	58200	1415	36860	127882	5524	122358	6800
1989-90	117151	72013	1670	43468	151704	6349	145355	6818
1990-91	140193	86758	2090	51345	171769	6342	165427	10581
1991-92	158263	92266	1750	64247	187993	7260	180733	21226
1992-93	176238	96523	1926	77789	220135	6220	213915	24443
1993-94	203918	96783	2517	104618	237774	6445	231329	54612
1994-95	222419	98913	2565	120941	292723	6593	286131	79032
1995-96	257778	118768	2581	136429	344648	6855	337793	82141
1996-97	288620	120702	3479	164439	376307	6247	370060	105496
1997-98	330597	133617	1543	195437	433310	8186	425124	138095
1998-99	386677	145416	7123	234138	495990	12226	483764	177853
1999-00 P	441378	139829	8435	293115	586564	15270	571294	205648

2000-01 P **512380** 146534 7343 358504 **673216** 13287 659929 **249820**

(Rupees crore)							
Year	Net Foreign Exchange Assets of the RBI	Net Foreign Exchange Assets of Other Banks	Govern- ment's Currency Liabilities to Public	Net Non- monetary Liabilities of Banking Sector (14+15)	Net Non- monetary Liabilities of RBI	Net Non- monetary Liabilities of Other Banks	Gross Claims on Banks
1	10	11	12	13	14	15	16
1970-71	530	21	384	1892	866	1026	642
1971-72	608	11	412	2326	1271	1055	531
1972-73	569	14	457	2765	1435	1330	480
1973-74	661	2	502	3271	1641	1630	731
1974-75	369	45	531	4125	2061	2064	981
1975-76	924	15	556	5258	2645	2613	1315
1976-77	2599	-70	568	5971	3433	2538	1404
1977-78	4532	-87	593	7081	3708	3373	926
1978-79	5431	-93	603	7291	3735	3556	1117
1979-80	5388	-45	592	9734	4558	5176	1200
1980-81	4775	-45	618	11933	5360	6573	1276
1981-82	2706	62	657	14768	6522	8246	1673
1982-83	1729	99	682	15745	6074	9671	2025
1983-84	1624	22	720	17209	5311	11898	2771
1984-85	2899	235	778	22275	8737	13538	3174
1985-86	3741	131	939	26541	10707	15834	2462
1986-87	4621	194	1192	31136	13444	17692	2760
1987-88	5416	256	1380	34634	14225	20409	4441
1988-89	6201	599	1475	39139	16936	22203	7079
1989-90	6068	750	1555	46278	17536	28742	7472
1990-91	7983	2598	1621	58336	27022	31314	10007
1991-92	18838	2388	1704	52137	27415	24722	5102
1992-93	22647	1796	1824	58624	28246	30378	9885
1993-94	51422	3190	1990	65224	26037	39187	5552
1994-95	74720	4312	2379	68958	29358	39601	13470
1995-96	74092	8049	2503	87880	32297	55583	21955
1996-97	94817	10679	2918	77330	35184	42146	7005
1997-98	115890	22204	3352	84022	43282	40740	7096
1998-99	137954	39900	3846	83406	60540	22865	13262
1999-00 P	165880	39768	4578	113994	70222	43772	16785
2000-01 P	197175	52645	5354	129186	79345	49841	12965

P : Provisional.

Also see Notes on Tables.

Table 34 : Average Monetary Aggregates

(Rupees crore)												
Year	Currency with the Public	Demand Deposits	Time Deposits	'Other' Deposits with the RBI	Reserve Money (M ₀)	Narrow Money (M ₁)	Broad Money (M ₃)	Net Bank Credit to Govern- ment	Bank Credit to Comm- ercial Sector	Net Foreign Exchange Assets of the Banking Sector	Government's Currency Liabilities to the Public	Banking Sector's Net Non- Monetary Liabilities
1	2	3	4	5	6	7	8	9	10	11	12	13
1970-71	4143	2703	3423	57	4578	6903	10326	4969	5939	627	372	1580
1971-72	4560	3130	4073	50	5052	7740	11814	5973	6780	599	399	1938
1972-73	4948	3771	4968	59	5534	8778	13746	7237	7778	584	428	2281
1973-74	5823	4499	6111	41	6778	10363	16474	8607	9498	606	485	2722
1974-75	6292	5235	7140	51	7262	11578	18717	9429	11537	516	520	3284

1975-76	6521	5987	8491	55	7493	12562	21052	10488	13738	509	549	4232
1976-77	7284	7128	10752	73	8610	14485	25237	10786	17151	1678	557	4934
1977-78	8232	8201	13766	63	10237	16496	30263	12326	19595	3686	586	5930
1978-79	9416	5970	20905	143	12367	15529	36434	14263	23206	4897	605	6538
1979-80	10992	7222	25313	266	15202	18479	43792	17299	28161	5563	598	7828
1980-81	12364	8290	30075	237	17253	20891	50966	22529	32962	4903	606	10034
1981-82	13878	9889	35857	169	19658	23936	59793	28235	39846	3654	641	12583
1982-83	15531	10886	41952	146	21773	26563	68515	34234	46307	1997	673	14696
1983-84	18007	12296	50101	173	25129	30476	80577	38956	54872	1694	702	15647
1984-85	21340	14387	59239	329	30352	36056	95295	46365	65091	2161	749	19070
1985-86	23916	16674	70249	257	34264	40847	111096	55595	75038	3083	837	23456
1986-87	26858	19723	83817	254	40520	46836	130653	67024	86341	3798	1070	27580
1987-88	31301	22196	99393	318	49795	53814	153207	79805	98262	4535	1298	30693
1988-89	35682	25757	117849	399	58321	61838	179687	94528	114548	5410	1434	36233
1989-90	42369	31357	139631	499	69413	74225	213856	110020	137461	6216	1522	41362
1990-91	49772	36422	162276	1023	80243	87217	249493	131750	158790	7716	1592	54063
1991-92	57327	45299	188433	1345	94090	103970	292403	155834	175716	13490	1664	54285
1992-93	64450	51577	224188	4023	107740	120050	344255	170692	204164	20639	1768	53039
1993-94	76212	56841	262696	3300	125182	136353	399048	196982	226473	32274	1908	58199
1994-95	92282	73310	308996	3608	153165	169200	478196	215607	256410	69405	2126	65353
1995-96	112080	80278	354670	5925	178245	198283	552953	242199	309803	77699	2388	79136
1996-97	126712	89745	420868	5307	189524	221764	642631	278313	349493	91187	2759	79120
1997-98	142187	102244	503563	4035	208994	248465	752028	313098	391028	117494	3146	72740
1998-99	158856	117158	621284	3594	234625	279608	900892	369557	449475	154267	3616	76023
1999-00 P	184704	132435	734957	3580	262307	320719	1055676	425272	523684	185834	4244	83357
2000-01 P	201551	151818	865624	3186	282683	356555	1222179	484008	627917	219282	4987	114014

P : Provisional.

Table 35 : Major Monetary Policy Measures - Bank Rate, CRR & SLR

Bank Rate		Cash Reserve Ratio*		Statutory Liquidity Ratio**	
Rate	Effective Date	Rate	Effective Date	Rate	Effective Date
1	2	1	2	1	2
3.5	05-07-1935	(a)5% of DL	05-07-1935	20.0	16-03-1949
		(b)2% of TL			
3.0	28-11-1935	(a)5% of DL	06-03-1960		
		(b)2% of TL @		25.0	16-09-1964
		(a)5% of DL	06-05-1960		
		(b)2% of TL @			
3.5	15-11-1951	(a)5% of DL	11-11-1960	26.0	05-02-1970
		(b)2% of TL		27.0	24-04-1970
		3.00	16-09-1962	28.0	28-08-1970
		5.00	29-06-1973		
4.0	16-05-1957	6.00	08-09-1973		
		7.00	22-09-1973	29.0	04-08-1972
		5.00	01-07-1974	30.0	17-11-1972
		4.50	14-12-1974		
4.5	03-01-1963	4.00	28-12-1974		
		5.00	04-09-1976	32.0	08-12-1973
		6.00	13-11-1976		
		6.00 @	14-01-1977		
5.0	26-09-1964	6.00 @	01-07-1978	33.0	01-07-1974
		6.00 @	05-06-1979		
		6.50	31-07-1981		
		7.00	21-08-1981	34.0	01-12-1978
6.0	17-02-1965	7.25	27-11-1981		
		7.50	25-12-1981		
		7.75	29-01-1982	34.5	25-09-1981
		7.25	09-04-1982	35.0	30-10-1981
5.0	02-03-1968	7.00	11-06-1982		
		7.50	27-05-1983	35.5	28-07-1984

		8.00	29-07-1983	36.0	01-09-1984
		8.50	27-08-1983		
6.0	09-01-1971	8.50 @	12-11-1983		
		9.00 @	04-02-1984	36.5	08-06-1985
		9.00 @	27-10-1984	37.0	06-07-1985
		9.00 @	01-12-1984		
7.0	31-05-1973	9.00 @	26-10-1985		
		9.00 @	22-11-1986		
		9.50 @	28-02-1987	37.5	25-04-1987
		9.50 @	23-05-1987		
9.0	23-07-1974	10.00 @	24-10-1987		
		10.00 @	23-04-1988	38.0	02-01-1988
		10.50 @	02-07-1988		
		11.00 @	30-07-1988		

Bank Rate		Cash Reserve Ratio*		Statutory Liquidity Ratio**	
Rate	Effective Date	Rate	Effective Date	Rate	Effective Date
1	2	1	2	1	2
10.0	12-07-1981	15.00 @	01-07-1989		
		15.00 @	04-05-1991	38.50	22-09-1990
		15.00 @	11-01-1992		
		15.00 @	(21-04-1992)		
11.0	04-07-1991	15.00 @	08-10-1992	38.50 + #	(29-02-1992)
		14.50	17-04-1993		
12.0	09-10-1991	14.00	15-05-1993		
		14.50	11-06-1994	38.25 +	09-01-1993
		14.75	09-07-1994	38.00 +	06-02-1993
		15.00	06-08-1994	37.75 +	06-03-1993
11.0	16-04-1997	14.50	11-11-1995	37.50 +	21-08-1993
		14.00	09-12-1995	37.25 +	18-09-1993
10.0	26-06-1997	13.50	27-04-1996	34.75 ^ \$	16-10-1993
		13.00	11-05-1996		
9.0	22-10-1997	12.00	06-07-1996		
		11.50	26-10-1996	34.25 ^	20-08-1994
		11.00	09-11-1996	33.75 ^	17-09-1994
		10.50	04-01-1997	31.50 ! &	29-10-1994
11.0	17-01-1998	10.00	18-01-1997		
		9.75	25-10-1997		
10.5	19-03-1998	9.50	22-11-1997	25.00	25-10-1997
		10.00	06-12-1997		
10.0	03-04-1998	10.50	17-01-1998		
		10.25	28-03-1998		
9.0	29-04-1998	10.00	11-04-1998		
		11.00	29-08-1998		
		10.50	13-03-1999		
		10.00	08-05-1999		
8.0	02-03-1999	9.50 @@	06-11-1999		
		9.00	20-11-1999		
7.0	02-04-2000	8.50	08-04-2000		
		8.00	22-04-2000		
8.0	22-07-2000	8.25	29-07-2000		
		8.50	12-08-2000		
7.5	17-02-2001	8.25	24-02-2001		
		8.00	03-10-2001		
7.0	02-03-2001	7.50	19-05-2001		
6.5	23-10-2001	5.75	03-11-2001		

- DL : Demand Liabilities TL : Time Liabilities Date in brackets refer to announcement dates.
- * : The data for CRR are as percentage of domestic NDTL which pertain only to domestic deposits.
- @ : Accompanied with additional reserve requirements of CRR on incremental NDTL.
- ** : Till March 29, 1985 the banks were required to maintain statutory liquidity ratio as a prescribed proportion of gross DTL as on every Friday in the following week on daily basis. Thereafter, it is maintained daily on a fortnightly basis as a prescribed portion of net DTL as on last Friday of second preceding fortnight. The data pertains only to domestic deposits.
- + : SLR on net DTL as on April 3, 1992.
- # : In addition there was 30% SLR on the increase in net DTL over April 3, 1992 level.
- ^ : SLR on net DTL as on September 17, 1993.
- \$: In addition there was 25% SLR on the increase in net DTL over September 17, 1993 level.
- ! : SLR on net DTL as on September 30, 1994.
- & : In addition there was 25% SLR on the increase in net DTL over September 30, 1994 level.
- @@ : In order to improve the cash management by the banks, effective from the fortnight CRR will be maintained by every Scheduled Commercial Bank based on its NDTL as on the last Friday of the second preceding fortnight. Further to facilitate banks to tide over the contingency during the millennium change, it has been decided to treat cash in hand maintained by banks for compliance of CRR for a limited period of two months commencing from December 1, 1999 to January 31, 2000. The cash in hand which will be counted for CRR purpose, during the above period cannot be treated as eligible asset for SLR purpose simultaneously.

Table 36 : Major Banking Aggregates - Scheduled Commercial Banks (Outstandings)

(Rupees crore)

Year	Aggregate Deposits (3+4)	Demand Deposits	Time Deposits	Investments in Govt. Securities	Investments in Other Approved	Investments (5+6) Securities	Bank Credit (9+10)	Food Credit	Non-food Credit	Cash in Hand	Balances with RBI	Borrowings from RBI
1	2	3	4	5	6	7	8	9	10	11	12	13
1970-71	5906	2626	3280	1362	410	1772	4684	214	4469	167	197	368
1971-72	7106	3127	3979	1650	540	2190	5263	345	4918	181	267	208
1972-73	8643	3794	4849	2161	736	2897	6115	340	5775	221	279	139
1973-74	10139	4336	5803	2362	924	3286	7399	367	7032	246	610	409
1974-75	11827	4963	6865	2826	1089	3915	8762	613	8149	296	612	473
1975-76	14155	5817	8338	3283	1324	4607	10877	1521	9356	305	608	798
1976-77	17566	6943	10623	3930	1606	5536	13173	2191	10982	354	1146	967
1977-78	22211	4872	17340	5907	1990	7897	14939	1984	12955	469	1674	331
1978-79	27016	5826	21190	6622	2488	9109	17795	2210	15585	557	2634	546
1979-80	31759	6643	25116	7444	3181	10624	21537	2100	19437	616	3634	739
1980-81	37988	7798	30190	9219	3967	13186	25371	1759	23612	766	4092	589
1981-82	43733	8383	35350	10157	4984	15141	29682	2127	27555	788	4883	831
1982-83	51358	9984	41374	12078	6257	18334	35493	2965	32528	878	5208	815
1983-84	60596	11312	49284	13473	7772	21246	41294	4022	37272	928	7783	1336
1984-85	72244	14132	58113	18697	9441	28138	48953	5665	43287	1044	6884	1558
1985-86	85404	15612	69792	19045	11509	30553	56067	5535	50533	1127	11053	954
1986-87	102724	19227	83496	24847	13735	38582	63308	5104	58204	1174	14381	1293
1987-88	118045	20247	97798	30517	15987	46504	70536	2190	68346	1306	17656	1753
1988-89	140150	23342	116808	35815	18847	54662	84719	769	83950	1444	21376	3527
1989-90	166959	28856	138103	42292	22078	64369	101453	2006	99446	1649	23463	2399
1990-91	192541	33192	159349	49998	25067	75065	116301	4506	111795	1804	23861	3468
1991-92	230758	45088	185670	62727	27469	90196	125592	4670	120922	2008	34179	577
1992-93	268572	46461	222111	75945	29711	105656	151982	6743	145239	2293	28535	1619
1993-94	315132	56572	258560	101202	31321	132523	164418	10907	153510	2283	47760	1813
1994-95	386859	76903	309956	117685	31568	149253	211560	12275	199286	2972	60029	7415
1995-96	433819	80614	353205	132227	32555	164782	254015	9791	244224	3113	50667	4847
1996-97	505599	90610	414989	158890	31624	190514	278401	7597	270805	3347	49848	560
1997-98	598485	102513	495972	186957	31748	218705	324079	12485	311594	3608	57698	395
1998-99	714025	117423	596602	223217	31377	254595	368837	16816	352021	4362	63548	2894
1999-00	813345	127366	685978	278456	30488	308944	435958	25691	410267	5330	57419	6491
2000-01	962618	142552	820066	340035	30125	370159	511434	39991	471443	5658	59544	3896

Note : Data pertain to last Friday of March up to 1984-85 and last reporting Friday of March thereafter.

Table 37 : Sectoral Deployment of Non-Food Gross Bank Credit (Outstandings)

Year	Priority Sector	<i>of which</i>		Industry (Medium and Large)	Wholesale Trade (other than food procurement)	Export Credit (included in 8)	(Rupees crore)	
		Agri-culture	Small Scale Industries				Net Bank Credit (including inter-bank participations)	Non-food Gross Bank Credit
1	2	3	4	5	6	7	8	9
1979-80	6730	2767	2635	8269	1915	1640	.	19135
1980-81	8504	3584	3229	9960	1994	1640	.	23045
1981-82	10676	4615	3901	11155	2198	1796	.	27035
1982-83	12322	5275	4486	13276	2353	1726	.	31527
1983-84	14899	6144	5447	14621	2343	2041	.	36399
1984-85	18409	7660	6612	15939	2649	2335	.	42291
1985-86	21566	9058	7816	18422	3066	2409	.	49678
1986-87	25050	10570	9108	21356	3080	3146	59419	57465
1987-88	29070	12009	10820	25153	3598	3917	65968	68070
1988-89	34219	13950	13135	32185	4767	6141	79234	84959
1989-90	40383	16526	15543	38262	5472	8245	95132	100665
1990-91	42915	16750	17181	44508	5910	9186	109298	113513
1991-92	45425	18157	18150	47090	6154	10294	117443	121335
1992-93	49832	19963	20026	58636	6969	15356	141800	140396
1993-94	53880	21208	22617	57865	7330	17086	152501	145950
1994-95	64161	23983	27638	74672	9749	25051	192424	184710
1995-96	73329	27044	31884	93053	11980	29590	228198	222069
1996-97	84880	31442	35944	102604	12340	30008	245999	251394
1997-98	99507	34869	43508	117530	13217	33947	297265	287798
1998-99	114611	39634	48483	130516	13964	35891	339477	325196
1999-00	131827	44381	52814	147319	16818	39118	398205	375127
2000-01	154414	51922	56002	162837	17845	43321	467206	429162

Also see Notes on Tables.

Table 38 : Industry-Wise Deployment of Gross Bank Credit

Industry	Outstanding as on last reporting Friday of March										
	1990	1991	1992	1993	1994	1995@	1996	1997	1998	1999	2000
1	2	3	4	5	6	7	8	9	10	11	12
Industry	53805	61689	65240	78662	80482	102310	124937	138548	161038	178999	200133
(Small, Medium and Large)											
1 Coal	178	229	246	340	457	475	488	570	801	1114	1126
2 Mining	.	.	.	.	.	.	.	65	975	1360	1240
3 Iron and Steel	2835	3292	3692	5710	4528	6725	8482	11668	15767	18291	18799
4 Other Metals and Metal Products	1838	2227	2312	2679	3199	3471	3977	5276	5193	5918	6294
5 All Engineering	12509	13931	14842	17094	17127	21160	25621	22684	22833	21513	23069
<i>of which :</i>											
Electronics	1290	1874	2092	2327	2512	3544	5276	4699	4472	4872	5133
6 Electricity	1258	1152	1298	1404	1425	1984	2703	3506	4652	6813	7438
7 Cotton Textiles	3659	4073	4278	4645	4802	5907	7592	8053	9331	10430	11682
8 Jute Textiles	340	339	330	348	410	502	605	543	1089	844	894
9 Other Textiles	3297	3761	3970	4653	4916	6590	7802	9685	10651	12000	13003
10 Sugar	647	639	899	1256	1370	2950	3299	2547	2959	3338	3832
11 Tea	571	608	658	782	922	1106	1313	814	1028	825	1034
12 Food Processing	1056	1216	1241	1423	1601	2470	3103	3655	4134	4750	5986
13 Vegetable Oils (including vanaspati)	700	865	898	1017	1075	1219	1565	1955	2296	2710	2958
14 Tobacco and Tobacco Products	379	391	550	739	623	854	1009	934	1076	1005	993
15 Paper and Paper Products	1346	1482	1501	1595	1735	2185	2366	2580	2742	2938	3143

16 Rubber and Rubber Products	912	989	1077	1186	1196	1569	1748	1817	2534	2014	2063
17 Chemicals, Dyes, Paints etc.	6785	7743	8280	10117	10034	12797	16450	15393	18120	19929	23440
of which :											
i) Fertilisers	1075	1309	1357	1713	1540	1663	2108	2358	2910	3577	4577
ii) Petro-Chemicals	681	680	614	945	747	747	1633	1923	2956	4748	6185
iii) Drugs and Pharmaceuticals	1013	987	1127	1309	1439	1834	2367	3672	5219	5323	5693
18 Cement	843	899	986	1103	1217	1515	1744	1918	2502	2746	3624
19 Leather and Leather Products	931	998	1086	1095	1279	1848	2279	2225	2478	2542	2664
20 Gems and Jewellery	1214	1236	1300	1624	1975	2361	2785	3096	3530	4124	5406
21 Construction	1091	1321	1344	1567	1670	2032	1854	2494	2646	2569	2736
22 Petroleum	137	54	19	436	227	622	1510	3374	6155	5516	8969
23 Automobiles including trucks	.	.	.	.	.	.	.	.	2870	3128	4028
24 Computer Software	.	.	.	.	.	.	.	.	616	747	1022
25 Infrastructure	.	.	.	.	.	.	.	.	3163	5941	7243
i) Power	.	.	.	.	.	.	.	.	697	2109	3289
ii) Telecommunications	.	.	.	.	.	.	.	.	2045	2273	1992
iii) Roads and Ports	.	.	.	.	.	.	.	.	421	1559	1962
26 SAFAUNS*	149	87	68	46	30	10	2	.	.	.	.
27 Other Industries	11130	14157	14365	17803	18664	21958	26640	33696	30897	35894	37447

@ : Annual Report 1996-97.

* : Ships acquired from abroad under new scheme.

Also see Notes on Tables.

Table 39 : Savings Deposits with Commercial Banks

(Rupees crore)

Last Reporting Friday *	Scheduled Commercial Banks			Non- Scheduled Commercial Banks
	Total (3+4)	Indian Banks	Foreign Banks	
1	2	3	4	5
1970-71	1524	1408	117	6
1971-72	1847	1713	135	4
1972-73	2225	2076	150	5
1973-74	2679	2519	160	6
1974-75	3091	2923	168	7
1975-76	3661	3480	182	9
1976-77	4410	4217	193	6
1977-78	5690	5482	208	5
1978-79	7293	7069	224	4
1979-80	8844	8603	241	5
1980-81	10937	10667	270	4
1981-82	12995	12692	304	5
1982-83	15055	14719	336	5
1983-84	17811	17430	381	6
1984-85	21727	21300	427	7
1985-86	24555	24071	485	9
1986-87	29354	28787	567	11
1987-88	33171	32546	625	15
1988-89	37446	36756	690	20
1989-90	44567	43744	823	0
1990-91	50501	49542	959	31
1991-92	56902	55554	1348	31
1992-93	58573	57256	1317	30
1993-94	71151	69434	1718	19
1994-95	91324	89019	2305	20
1995-96	101861	99347	2514	0
1996-97	115445	112570	2875	0
1997-98	139964	136770	3194	0

1998-99	164725	160889	3836	.
1999-00	191900	187173	4727	.
2000-01	222982	217452	5530	.

* : Data were of weekly frequency till 1984-85 and changed to fortnightly basis thereafter.

Table 40 : Scheduled Commercial Banks - Maturity Pattern of Term Deposits

(No. in Thousand)								
(Amount in Rupees crore)								
Year	Up to 90 days		91 days and above but less than 6 months		6 months and above but less than 1 year		1 year and above but less than 2 years	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1	2	3	4	5	6	7	8	9
1990	974	2969	1031	2945	2153	3088	9498	10912
1991	2013	9217	1443	5897	3126	7003	13368	16312
1992	3973	13785	1893	6254	3371	8744	15217	21732
1993	6384	21545	2570	8540	4754	13572	19671	35322
1994	6118	25737	3058	13772	5863	15056	26413	49195
1995	6454	31375	3070	10026	6182	16452	28473	66350
1996	6562	31266	3535	15627	7511	26782	24559	61277
1997	6201	32073	3927	17793	9006	35425	22607	65195
1998	6320	41635	4351	21857	9800	39392	21688	79237
1999	5434	38968	4782	25610	11362	54726	23363	99120
2000	6000	49069	5563	33157	13817	67078	24612	116663

(No. in Thousand)								
(Amount in Rupees crore)								
Year	2 years and above but less than 3 years		3 years and above but less than 5 years		5 Years and above		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1	10	11	12	13	14	15	16	17
1990	18448	22140	10421	11834	15905	16188	58431	70076
1991	24782	30927	19624	23492	22063	21235	86418	114082
1992	19068	25642	24504	33953	21941	22040	89967	132151
1993	16170	23631	23146	36776	22270	25371	94965	164757
1994	20094	26975	21533	38031	20478	24855	103556	193620
1995	18730	34404	18344	38530	18251	25384	99505	222520
1996	21805	48988	19534	43657	19673	30138	103179	257735
1997	21837	58061	23208	61120	21792	38788	108580	308455
1998	20693	64841	26163	81092	22144	46231	111159	374286
1999	20616	69640	28286	100098	21981	51906	115825	440069
2000	21134	80565	29413	113892	21636	55803	122175	516228

Also see Notes on Tables.

Source : Banking Statistics, Volumes 1990 to 2000.

Table 41 : Reserve Bank of India and Industrial Finance

(Rupees crore)												
Year	Long - term finance outstanding					Short - term finance outstanding						
	IDBI	SIDBI	EXIM BANK	IIBI	NHB	IFCI	SFCs	ICICI	IDBI	SIDBI	SFCs	DFHI
	1	2	3	4	5	6	7	8	9	10	11	12

1971	60	-	-	0	-	2	2	0	0	-	1	-
1972	118	-	-	0	-	2	4	0	0	-	0	-
1973	135	-	-	0	-	0	4	0	0	-	0	-
1974	204	-	-	0	-	0	5	0	0	-	0	-
1975	320	-	-	0	-	0	9	0	11	-	0	-
1976	385	-	-	0	-	0	12	0	0	-	0	-
1977	517	-	-	0	-	0	3	0	0	-	0	-
1978	614	-	-	0	-	0	1	0	0	-	0	-
1979	868	-	-	0	-	0	0	0	0	-	0	-
1980	1097	-	-	0	-	0	5	0	0	-	0	-
1981	1303	-	-	0	-	0	5	0	23	-	0	-
1982	1520	-	25	0	-	0	3	0	0	-	0	-
1983	1828	-	70	0	-	0	11	0	0	-	0	-
1984	2085	-	125	0	-	3	8	0	141	-	0	-
1985	2341	-	180	0	-	0	4	2	188	-	0	-
1986	2595	-	260	10	-	0	11	3	138	-	0	-
1987	2885	-	345	25	-	0	20	15	88	-	0	-
1988	3199	-	435	45	-	0	30	10	38	-	0	-
1989	3531	-	530	70	50	0	58	0	262	0	0	878
1990	3822	-	625	95	75	30	53	0	400	0	0	981
1991	3705	400	745	130	125	44	35	0	0	0	0	849
1992	3577	840	877	170	175	0	66	0	0	0	0	630
1993	3422	840	877	170	175	0	93	0	0	0	143*	0
1994	3244	1172^	877	170	175	0	32	0	360	0	0	0
1995	3033	1380	877	170	175	0	49	0	280	0	0	0
1996	2809	1604	877	170	175	0	0	200	0	0	0	0
1997	2563	1730	852	170	175	0	0	0	120	0	0	0
1998	2266	2004	807	170	875	0	48	0	40	0	0	0
1999	2000	2004	752	170	875	0	0	0	0	0	0	0
2000	1740	2004	697	170	875	0	0	0	0	0	0	0
2001	1440	2004	617	160	875	0	0	0	0	0	0	0

^ : Outstanding as on last Friday of March 1994 were Rs.1,045 crore.

* : Under section 17 (4) (a) of the Reserve Bank of India Act 1934.

Note : Data relate to the end-March for long-term finance and last Friday of March for short-term finance. Also see Notes on Tables.

Source : Reserve Bank of India.

Table 42 : Direct Institutional Credit for Agriculture and Allied Activities - Short Term

(Rupees crore)

Year	Loans Issued				Loans Outstanding			
	Co-op- eratives	SCBs	RRBs	Total	Co-op- eratives	SCBs	RRBs	Total
1	2	3	4	5	6	7	8	9
1970-71	515	.	.	589	.	.	.	.
1971-72	541	.	.	640	696	107	.	803
1972-73	613	.	.	790	721	139	.	860
1973-74	663	105	.	859	807	179	.	985
1974-75	750	146	.	974	904	246	.	1150
1975-76	881	213	2	1177	1012	364	2	1377
1976-77	1016	254	16	1369	1216	451	.	1667
1977-78	1058	288	44	1488	1348	547	.	1894
1978-79	1207	365	101	1792	1540	759	.	2299

1979-80	1260	455	.	1847	1697	949	168	2814
1980-81	1386	517	.	2047	1908	1162	.	3250
1981-82	1796	623	.	2740	2149	1370	.	3792
1982-83	1908	565	98	2759	2225	1351	109	3685
1983-84	2158	872	120	3335	2554	1638	147	4339
1984-85	2323	1035	132	3731	2836	1964	206	5006
1985-86	2747	1252	176	4529	3237	2355	265	5858
1986-87	2620	1482	201	4512	3293	2619	324	6236
1987-88	3120	1672	246	5516	3871	3071	400	7342
1988-89	3594	1765	250	5884	4668	3414	479	8561
1989-90	3974	1898	336	6499	4948	4005	575	9527
1990-91	3448	2048	125	5979	5178	4235	590	10002
1991-92	3934	2341	337	6611	5110	4631	679	10419
1992-93	4394	2432	451	7665	5900	4988	799	11687
1993-94	6039	2860	476	9752	6640	5425	887	12952
1994-95	6996	3842	688	11932	7091	6154	1115	14361
1995-96	9243	4628	849	15273	9312	7173	1308	17793
1996-97 P	9489	5625	1174	16956	9618	8766	1625	20009
1997-98 P	10084	6233	1457	18632	10060	9522	1914	21469
1998-99 P	10689	7742	1750	20601	10462	10821	2238	23521
1999-00 P	11384	9505	2285	23694	10969	12610	2808	26387
2000-01 P	12135	.	.	.	11517	.	.	.

P : Provisional.

SCBs : Scheduled Commercial Banks.

RRBs : Regional Rural Banks.

@ : Total includes loans issued by the State Governments.

Note : 1. Figures up to 1990-91 are for the period July-June and thereafter for the period April-March except for the Scheduled Commercial Banks.

2. RRBs came into existence in 1975-76.

Also see Notes on Tables.

Source : 1. Reserve Bank of India.

2. National Bank for Agriculture and Rural Development.

Table 43 : Direct Institutional Credit for Agriculture and Allied Activities - Term Loans

(Rupees crore)

Year	Loans Issued				Loans Outstanding			
	Co-op- eratives	SCBs	RRBs	Total	Co-op- eratives	SCBs	RRBs	Total
1	2	3	4	5	6	7	8	9
1970-71	228.9	.	.	.	.	.	.	.
1971-72	228.0	.	.	.	.	.	.	.
1972-73	345.1	.	.	.	.	.	.	.
1973-74	213.6	113.8	.	327.4	806.6	178.6	.	985.2
1974-75	289.2	128.2	.	417.4	903.8	246.2	.	1150.0
1975-76	305.3	192.4	1.5	497.7	1345.0	426.5	.	1771.5
1976-77	414.2	254.0	16.2	668.2	1579.9	580.0	.	2159.9
1977-78	386.5	281.3	43.7	667.8	1726.5	793.1	.	2519.6
1978-79	414.5	435.0	100.8	849.5	1843.1	1065.3	.	2908.4
1979-80	561.5	520.0	.	1081.5	2153.4	1414.6	168.4	3568.0
1980-81	643.0	745.8	.	1388.8	2407.3	1881.8	286.4	4289.1
1981-82	683.1	872.5	.	1555.6	2672.3	2171.1	.	4843.4
1982-83	808.8	659.9	124.4	1593.1	2929.8	2792.3	273.1	5995.2
1983-84	780.2	985.8	143.0	1909.0	3180.2	3642.3	362.6	7185.1
1984-85	831.0	1426.1	178.4	2435.5	3531.0	4648.7	490.3	8670.0

1985-86	927.0	1476.5	225.9	2629.4	3710.0	6060.6	605.9	10376.5
1986-87	1081.1	1850.9	275.8	3207.8	4172.1	6735.7	737.2	11645.0
1987-88	1590.6	1854.4	237.4	3682.4	4475.8	8353.0	913.0	13741.8
1988-89	1278.9	2047.9	169.8	3496.6	4740.0	9426.2	1072.7	15238.9
1989-90	1432.8	2384.5	311.6	4128.9	5617.9	11278.5	1263.1	18159.5
1990-91	1371.5	2627.9	209.6	4209.0	5353.0	12796.9	1163.2	19313.1
1991-92	1863.2	2464.7	259.8	4587.7	7066.5	12350.5	1305.5	20722.5
1992-93	2089.0	2528.1	246.9	4864.0	7869.0	13299.6	1407.0	22575.6
1993-94	2445.2	2539.7	276.4	5261.3	8676.0	13687.5	1673.1	24036.6
1994-95	2879.3	3566.3	395.2	6840.8	9718.2	14765.6	1893.8	26377.6
1995-96	3240.0	4646.5	532.1	8418.6	9814.0	16254.6	2158.3	28226.9
1996-97 P	3765.0	5049.9	574.5	9389.0	10938.0	17560.5	2412.6	30911.1
1997-98 P	4075.0	5303.7	645.4	10007.1	11330.0	18923.5	2769.1	32949.6
1998-99 P	4401.0	6921.3	765.0	12087.3	11737.0	18997.8	3151.0	33885.8
1999-00 P	4731.0	6845.2	700.1	12276.3	12206.0	20831.6	3182.6	36220.2
2000-01 P	5100.0	.	.	.	12720.0	.	.	.

P : Provisional.

RRBs : Regional Rural Banks.

SCBs : Scheduled Commercial Banks.

Note : 1. Figures up to 1990-91 are for the period July-June and thereafter for the period April-March except for the Scheduled Commercial Banks.

2. RRBs came into existence in 1975-76.

Also see Notes on Tables.

Source : 1. Reserve Bank of India.

2. National Bank for Agriculture and Rural Development.

Table 44 : Direct Institutional Credit for Agriculture and Allied Activities - Total (Short Term and Long Term)

Year	Loans Issued					Loans Outstanding			
	Co-op- eratives	State Govts.	SCBs	RRBs	Total (2 to 5)	Co-op- eratives	SCBs	RRBs	Total (7 to 9)
	1	2	3	4	5	6	7	8	9
1970-71	743.8	74.2	.	.	818.0	.	.	.	.
1971-72	769.0	99.3	14.5	.	882.8	1597.7	267.7	.	1865.4
1972-73	957.9	176.8	20.9	.	1155.6	1837.0	341.6	.	2178.8
1973-74	876.7	90.8	219.2	.	1186.7	1969.5	435.5	.	2405.0
1974-75	1039.2	77.5	274.3	.	1391.0	2165.2	563.6	.	2723.8
1975-76	1186.7	81.5	404.9	1.5	1674.6	2357.1	790.3	.	3147.4
1976-77	1430.5	82.3	507.8	16.2	2036.8	2795.7	1031.0	.	3826.7
1977-78	1444.4	97.8	569.4	43.7	2155.3	3074.1	1339.7	.	4413.8
1978-79	1621.0	119.1	800.1	100.8	2641.0	3383.1	1824.6	.	5207.7
1979-80	1821.1	132.5	974.5	.	2928.1	3850.1	2363.8	168.4	6382.3
1980-81	2028.5	144.2	1262.8	.	3435.5	4315.0	3043.3	180.4	7538.7
1981-82	2479.0	153.3	1495.6	167.6	4295.5	4821.0	3541.1	273.1	8635.2
1982-83	2716.9	187.8	1224.7	222.3	4351.7	5155.0	4143.0	381.9	9679.9
1983-84	2938.0	185.2	1858.2	262.8	5244.2	5734.5	5279.9	509.4	11523.8
1984-85	3154.3	241.4	2461.0	310.1	6166.8	6366.9	6612.9	696.4	13676.2
1985-86	3674.0	353.6	2728.9	402.0	7158.5	6947.0	8416.0	871.1	16234.1
1986-87	3701.0	209.6	3332.4	476.9	7719.9	7465.1	9354.8	1061.2	17881.1
1987-88	4710.4	478.4	3526.2	483.2	9198.2	8346.6	11424.0	1313.4	21084.0
1988-89	4873.1	274.5	3813.2	419.9	9380.7	9407.7	12840.2	1551.8	23799.7
1989-90	5406.8	291.8	4282.4	647.2	10628.2	10565.7	15283.0	1837.9	27686.6
1990-91	4819.1	358.6	4675.5	334.5	10187.7	10531.0	17031.6	1752.9	29315.5

1991-92	5796.8	338.5	4805.9	596.3	11537.5	12176.4	16981.1	1984.3	31141.8
1992-93	6483.7	388.5	4959.9	697.7	12529.8	13769.0	18287.8	2206.0	34262.8
1993-94	8484.0	377.0	5399.9	752.1	15013.0	15315.6	19112.9	2559.8	36988.3
1994-95	9875.5	406.7	7407.9	1083.0	18773.1	16809.5	20920.0	3008.9	40738.4
1995-96	12483.0	553.8	9274.0	1381.1	23691.9	19126.0	23427.1	3466.6	46019.7
1996-97 P	13254.0	668.0	10674.9	1748.2	26345.1	20556.0	26326.9	4037.7	50920.6
1997-98 P	14159.0	857.8	11536.8	2102.5	28580.8	21390.0	28445.1	4683.0	54418.6
1998-99 P	15090.0	419.6	14663.3	2515.1	32688.0	22199.0	29819.2	5389.3	57407.5
1999-00 P	16115.0	520.3	16350.5	2985.1	35970.9	23175.0	33442.0	5990.9	62607.9
2000-01 P	17235.0	.	.	.	.	24237.0	.	.	.

P : Provisional.

RRBs : Regional Rural Banks.

SCBs : Scheduled Commercial Banks.

Note : 1. Figures up to 1990-91 are for the period July-June and thereafter for the period April-March except for the Scheduled Commercial Banks.

2. RRBs came into existence in 1975-76.

Also see Notes on Tables.

Source : 1. Reserve Bank of India.

2. National Bank for Agriculture and Rural Development.

Table 45 : Indirect Institutional Credit for Agriculture and Allied Activities

(Rupees crore)

Year	Loans Issued					Loans Outstanding				
	Co-operatives	SCBs	RRBs	REC	Total	Co-operatives	SCBs	RRBs	REC	Total
1	2	3	4	5	6	7	8	9	10	11
1971-72	324.8	.	.	35.7	360.5	135.1	172.3	.	61.8	369.1
1972-73	486.6	.	.	49.3	535.9	140.7	190.2	.	112.2	443.1
1973-74	430.5	.	.	50.9	481.4	197.7	211.5	.	163.1	572.3
1974-75	512.0	.	.	77.9	589.9	295.2	279.6	.	240.7	815.5
1975-76	556.8	.	.	76.0	632.8	237.3	301.5	.	315.5	854.3
1976-77	615.3	.	1.9	88.2	705.4	256.6	349.7	.	400.0	1006.3
1977-78	569.3	.	2.7	112.2	684.2	380.4	511.0	.	503.4	1394.8
1978-79	834.7	.	6.3	154.9	.	481.2	633.7	.	637.5	1752.4
1979-80	894.9	.	.	166.4	.	342.8	733.4	12.7	781.0	1869.9
1980-81	1154.0	.	.	183.2	.	638.3	998.3	16.1	931.5	2584.2
1981-82	1497.4	.	9.4	191.6	.	839.7	1158.1	21.4	1089.4	3108.6
1982-83	1955.6	.	8.4	251.8	.	1337.6	1310.1	23.1	1292.7	3963.5
1983-84	2400.0	.	9.1	303.2	.	1700.0	1392.3	27.1	1493.9	4613.3
1984-85	2993.0	.	8.0	327.1	.	2195.0	1459.3	30.3	1674.5	5359.1
1985-86	3744.2	.	.	354.5	.	2885.5	1366.4	33.3	1920.6	6205.8
1986-87	1863.7	.	.	440.0	.	2131.7	1424.2	34.2	2291.7	5881.8
1987-88	2452.5	266.3	10.7	654.6	3384.1	2313.1	1510.2	35.4	2828.6	6687.3
1988-89	1942.2	193.9	10.7	804.5	2951.3	2381.7	1541.2	43.6	3457.7	7424.2
1989-90	1687.7	207.4	9.7	712.8	2617.6	2230.1	1428.6	48.2	3959.1	7666.0
1990-91	1727.3	199.9	8.8	709.1	2645.1	2355.1	1189.4	23.7	4524.0	8092.2
1991-92	2002.3	197.6*	6.9	587.8	2794.6	2487.2	1433.2#	38.7	4874.9	8834.0
1992-93	2072.7	157.9*	4.5	474.3	2709.4	2590.5	1551.7#	39.8	5174.9	9391.1
1993-94	10076.0	332.3*	0.4	692.0	11100.7	13412.0	2099.2#	33.3	5654.6	21199.1
1994-95	12337.0	582.7*	0.1	967.4	13887.2	16517.0	2865.5#	32.8	6191.9	25607.2
1995-96	17371.0	1035.9*	0.8	828.9	19236.6	17406.0	3674.0#	34.5	6629.0	27743.5
1996-97 P	18927.0	1270.5*	0.8	787.2	20985.5	19704.0	4986.4#	49.2	7150.8	31890.4
1997-98 P	19972.0	1904.1*	6.4	1093.3	22975.8	20817.0	6334.7#	12.5	7799.2	34963.4
1998-99 P	20818.0	1996.7*	8.2	2202.6	25025.5	22022.0	8116.8#	25.2	8842.3	39006.3
1999-00 P	21857.0	.	6.9	3051.1	.	22022.0	12967.6#	28.8	.	.

2000-01 P 22952.0 . . 4109.2 . 24714.0

P : Provisional.
 REC : Rural Electrification Corporation Ltd.
 RRBs : Regional Rural Banks.
 SCBs : Scheduled Commercial Banks.
 # : Priority Sector Advances as at the end of March.
 * : Disbursement to priority sectors as at the end of June..
Note : 1. Figures upto 1990-91 are for the period July-June and thereafter for the period April-March except for the Scheduled Commercial Banks.
 2. RRBs came into existence in 1975-76.

Also see Notes on Tables.

Source : 1. Reserve Bank of India.
 2. National Bank for Agriculture and Rural Development.
 3. Rural Electrification Corporation Ltd.

Table 46 : Scheduled Commercial Banks' Direct Finance to Farmers According to Size of Land Holdings (Disbursement of Short-Term and Long-Term Loans)

Year (as at end-June)	Upto 2.5 Acres		Above 2.5 Acres to 5 Acres		Above 5 Acres		(Number of accounts in thousands) (Amounts in Rupees crore)
	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Total
	2	3	4	5	6	7	8
1980-81*	1586.8	252.4	692.6	168.3	790.2	593.8	3069.7
1981-82*	682.4	134.3	331.9	99.9	334.5	249.4	1348.8
1982-83	1303.5	290.1	651.9	211.1	615.8	475.6	2571.2
1983-84	1830.7	404.3	1072.2	372.1	835.0	742.6	3737.9
1984-85	1828.8	506.4	1241.1	481.6	902.6	950.4	3972.4
1985-86	1949.7	617.3	1232.1	588.6	988.4	1037.1	4170.2
1986-87	2045.4	758.3	1385.9	707.5	1043.9	1278.1	4475.1
1987-88	2236.3	824.3	1441.6	760.2	1037.9	1360.1	4715.8
1988-89	2190.5	881.2	1453.4	835.1	990.2	1470.8	4634.0
1989-90	2057.3	1032.6	1336.9	889.9	946.6	1607.2	4340.8
1990-91	1960.2	1180.8	1218.8	952.2	898.8	1781.8	4077.8
1991-92	1862.4	1172.3	1288.5	1012.5	949.2	1886.8	4100.2
1992-93	1870.7	1170.5	1336.1	1032.7	999.5	2002.5	4206.2
1993-94	1886.0	1312.4	1341.2	1175.9	1191.6	2069.5	4418.8
1994-95	2032.4	1691.9	1517.6	1474.3	1261.4	2970.4	4811.5
1995-96	2024.3	2001.1	1688.8	1952.3	1702.8	3703.2	5416.0
1996-97	2075.8	2176.4	1675.8	2288.5	1744.6	4510.8	5496.3
1997-98	2104.3	2288.0	1811.3	2412.5	1420.1	4827.0	5335.8
1998-99	2307.7	2786.6	1877.5	3180.7	1659.3	5861.9	5844.5
1999-00	2341.8	3337.8	1871.2	3466.9	1580.5	7208.9	5793.5

* : as at end-March

Source : Reserve Bank of India.

Table 47 : Scheduled Commercial Banks' Direct Finance to Farmers According to Size of Land Holdings (Outstanding) Short-Term and Long-Term Loans

Year	Above 2.5 Acres to 5 Acres		Above 5 Acres	Total
			(Number of accounts in thousands) (Amounts in Rupees crore)	

(as on end-June)	Upto 2.5 Acres		Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount
	Number of Accounts	Amount						
1	2	3	4	5	6	7	8	9
1980-81*	3017.3	476.8	1645.2	395.7	1930.9	1453.9	6593.4	2326.4
1981-82*	3201.6	611.2	1821.4	511.2	2118.7	1719.5	7141.8	2841.8
1982-83	3573.2	762.4	2147.1	668.3	2503.8	1962.7	8224.2	3393.4
1983-84	4029.4	947.6	2563.8	911.0	2414.3	2443.7	9007.4	4302.2
1984-85	4396.6	1158.4	3001.2	1157.9	2648.5	2941.3	10046.2	5257.7
1985-86	5104.2	1525.9	3556.5	1482.9	3135.3	3677.8	11796.1	6686.6
1986-87	5227.0	1681.7	3707.1	1682.9	3115.6	4023.2	12049.8	7387.8
1987-88	5871.2	2014.7	4190.2	2044.4	3541.7	5029.2	13603.1	9088.4
1988-89	6072.9	2323.9	4354.0	2311.8	3593.2	5460.0	14020.1	10095.7
1989-90	6082.3	2727.0	4351.2	2673.0	3706.2	6493.6	14139.8	11893.6
1990-91	6136.8	2894.5	4345.8	2870.3	3562.6	6623.8	14045.3	12388.6
1991-92	6062.5	3239.2	4439.0	3049.6	3668.5	7057.5	14170.0	13346.2
1992-93	5755.3	3822.6	4265.7	3599.8	3632.3	7953.4	13653.3	15375.8
1993-94	6007.2	3595.3	4282.4	3410.7	3636.9	7901.7	13926.4	14907.7
1994-95	5462.9	3888.5	4046.5	3658.6	3492.0	8359.2	13001.8	15906.3
1995-96	5556.9	4325.6	4254.9	4295.0	3461.4	9265.2	13273.2	17884.7
1996-97	5296.4	4893.9	4219.2	5032.9	3574.7	10469.4	13090.3	20396.2
1997-98	4890.2	5057.8	4033.5	5441.7	3354.1	11752.2	12278.0	22251.6
1998-99	4407.8	5511.4	3710.6	5679.9	3388.5	12651.0	11506.9	23842.3
1999-00	4543.9	6184.6	3777.2	6445.4	3378.9	14718.9	11700.0	15999.5

* : as at end-March

Source : Reserve Bank of India.

**TABLE 48 : SCHEDULED COMMERCIAL BANKS' ADVANCES TO
SMALL-SCALE INDUSTRIES AND ALLIED SERVICES**

Year	(Rupees crore)		
	Balance Outstanding		
	Small-scale Industries	Small Road and Water Transport Operators	For Setting up of Industrial Estate
1	2	3	4
1970-71	493	48	3
1971-72	576	60	5
1972-73	686	75	4
1973-74	904	101	7
1974-75	1040	133	9
1975-76	1153	213	14
1976-77	1403	291	21
1977-78	1704	351	22
1978-79	2232	441	30
1979-80	2695	541	23
1980-81 *	3953	997	47
1981-82 *	4464	1247	56
1982-83 *	5389	1628	63
1983-84 *	6537	1895	81
1984-85 *	7829	2004	78
1985-86 *	9127	2088	81
1986-87 *	10659	2154	78

1987-88 *	12968	2319	1014
1988-89 +	14635	2428	92
1989-90	15969	2542	65
1990-91	17938	2679	60
1991-92	18939	2626	59
1992-93	20975	2646	77
1993-94	23978	2701	85
1994-95	29175	2979	65
1995-96	34246	3392	43
1996-97	38196	3832	51
1997-98	45771	3811	191
1998-99	51679	4207	110
1999-00	57035	4893	71

* : Figures relate to end - December.

+ : Figures relate to end- September.

Also see Notes on Tables.

Table 49 : Scheduled Commercial Banks' Advances to Agriculture (Balance Outstanding)

(Rupees crore)

Year	Total Direct Finance	Indirect Finance				Total indirect Finance	Total Direct & Indirect Finance (2+7)
		Distribution of fertilisers and other inputs	Loans To Electricity Boards	Loans to farmers through PACS/FSS/ LAMPS	Other type of indirect Finance		
1	2	3	4	5	6	7	8
1970-71	235	64	41	.	38	143	378
1971-72	259	41	58	7	29	135	394
1972-73	313	56	79	12	25	172	485
1973-74	418	50	99	16	32	197	615
1974-75	543	78	98	20	59	255	798
1975-76	751	97	88	30	90	305	1056
1976-77	1006	108	88	46	95	337	1343
1977-78	1285	131	84	62	178	455	1740
1978-79	1729	109	93	86	292	579	2308
1979-80 @	2789	206	145	117	316	784	3573
1980-81	2888	213	180	113	374	883	3771
1981-82	4061	301	265	155	505	1227	5288
1982-83	4903	267	355	168	541	1330	6233
1983-84	6136	307	430	178	570	1486	7622
1984-85	7612	401	393	193	434	1420	9032
1985-86	9160	435	372	203	415	1425	10585
1986-87	10607	387	478	237	418	1520	12127
1987-88	12401	390	472	266	426	1555	13956
1988-89	13844	447	330	260	503	1541	15385
1989-90	15500	335	495	267	331	1429	16929
1990-91	16145	329	363	199	299	1189	17334
1991-92	17397	241	655	177	360	1433	18830
1992-93	18949	268	708	183	392	1552	20501
1993-94	19465	364	896	205	635	2099	21564
1994-95	21334	536	1165	224	940	2865	24199
1995-96	23814	756	1058	285	1575	3674	27488
1996-97	27448	968	1233	285	2500	4986	32434

1997-98	29443	1200	1417	363	3355	6335	35778
1998-99	33094	1491	1627	407	4592	8117	41211
1999-00	36466	1675	1723	449	9121	12968	49434

@ : Data relate to end-December.
PACS : Primary Agricultural Credit Societies.
FSS : Farmers' Service Societies.
LAMPS : Large-sized Adivasi Multipurpose Societies.
Also see Notes on Tables.
Source : Reserve Bank of India.

Table 50 : Important Banking Indicators - RRBs (Out standings)

Year	Deposits			Bank Credit	Investments in Approved Securities			Cash in Hand
	Demand	Time	Aggregate (2+3)		Government Securities	Other Securities	Total (6+7)	
1	2	3	4	5	6	7	8	9
1979-80	72	72	145	173	0	0	0	5
1980-81	74	157	232	285	0	0	0	8
1981-82	90	262	352	439	0	0	0	11
1982-83	135	359	494	606	0	0	0	13
1983-84	194	494	689	813	0	0	0	18
1984-85	258	715	973	1134	0	0	0	24
1985-86	324	990	1314	1465	0	0	1	27
1986-87	417	1337	1754	1852	2	1	3	31
1987-88	536	1735	2271	2328	5	1	6	34
1988-89	645	2282	2927	2858	5	1	6	40
1989-90	817	2998	3815	3409	5	1	6	46
1990-91	941	3619	4560	3497	9	6	16	56
1991-92	1044	4227	5271	3951	8	17	24	64
1992-93	1093	5277	6370	4451	10	37	47	74
1993-94	1394	6651	8045	5024	39	52	91	86
1994-95	2115	8733	10848	6201	459	375	834	216
1995-96	2475	10895	13370	7289	842	983	1826	177
1996-97	2947	14025	16971	8544	723	1765	2488	226
1997-98	3805	17173	20977	9687	1011	2517	3528	253
1998-99	4688	20740	25428	11016	1191	3816	5007	300
1999-00	5105	24946	30051	12663	1224	4786	6009	343
2000-01	6098	29897	35995	15211	1642	5847	7489	357

Data pertain to last Friday of March up to 1984-85 and last reporting Friday of March thereafter.

Table 51 : Loans and Advances of PACs, Sardbs and Pardbs

Year (end-arch)	Primary Agricultural Credit Societies			State Co-op Agricultural and Rural Development Banks			Primary Agricultural and Rural Development Banks		
	Advanced		Amount Outstanding	Advanced		Amount Outstanding	Advanced		Amount Outstanding
	No. of	Amount		No. of	Amount		No. of	Amount	
	Borrowers #			Borrower s#			borrowers #		
1	2	3	4	5	6	7	8	9	

1977-78	*	16	1273	1798	.	.	.	.	238
1978-79	*	19	1458	2049	.	.	.	.	241
1979-80	*	20	1629	2374	.	.	.	1	319
1980-81	*	20	1769	2621	.	.	.	1	362
1981-82	*	21	2134	2951	.	.	.	.	373
1982-83	*	20	2439	3201	.	.	.	1	425
1983-84	*	20	2632	3522	.	.	.	1	410
1984-85	*	19	2915	3904	.	.	.	1	504
1985-86	*	19	3111	4263	.	.	.	1	595
1986-87	*	18	3304	4732	.	203	301	1	354
1987-88	*	20	3688	5242	.	190	8	1	356
1988-89	*	21	4364	5949	.	275	626	1	422
1989-90	*	18	4513	6284	.	421	1406	.	351
1990-91	*	17	4311	6486	.	384	1348	.	376
1991-92	*	19	5575	8177	.	300	30	.	444
1992-93		24	6223	10245	.	415	1906	.	542
1993-94		14	7158	9399	.	469	2091	.	612
1994-95		17	8312	9996	.	566	2500	.	651
1995-96		24	10552	12980	.	1798	6857	.	1219
1996-97		.	11292	13345	.	2151	8016	.	1455
1997-98		.	12137	13994	.	2295	9182	.	1593
1998-99		.	12743	14894	.	2437	10442	.	1692
1999-00		.	13592	15607	.	2524	11669	.	1646
2000-01		.	14515	16377	.	2524	12375	.	1754

: Number of borrowers in million.

* : Data relate to end-June.

Source : National Bank for Agriculture and Rural Development.

Table 52 : Remittances Through the RBI-Telegraphic Transfers

Year	(Rupees crore)					
	Telegraphic transfers - issued			Telegraphic transfers - paid		
	Total	of which		Total	of which	
		Mumbai	New Delhi		Mumbai	New Delhi
1	2	3	4	5	6	7
1970-71	12041	1702	1807	8908	1265	1282
1971-72	13289	1524	1974	9274	1774	1335
1972-73	15074	1775	2488	11509	2201	1726
1973-74	17273	2527	2445	12724	2131	1416
1974-75	21522	3078	3476	15459	2700	1747
1975-76	30663	5526	4819	23276	3094	3151
1976-77	35916	8062	5599	26771	4281	4222
1977-78	47635	12605	5211	35091	5050	6247
1978-79	52855	14357	5189	38548	5933	6902
1979-80	48927	10695	4936	33343	5741	5695
1980-81	78163	19013	5931	53486	8181	7971
1981-82	85112	27394	6842	71651	39928	8473
1982-83	89772	15306	8937	104045	43480	11097
1983-84	75756	9889	10648	99505	41795	16119
1984-85	82427	12490	14742	104544	62337	13931
1985-86	94580	13212	16053	105557	56088	18136
1986-87	95945	19291	21844	125397	68937	14960
1987-88	104941	16653	23330	128318	61259	16932

1988-89	107787	22469	28627	152180	70722	18875
1989-90	154615	36567	36046	249146	138264	35437
1990-91	205791	69531	38864	315440	190141	39966
1991-92	248223	94063	45098	356317	207623	43600
1992-93	261321	90157	43075	371954	202541	48018
1993-94	266231	77778	48405	380819	195166	42754
1994-95	333182	109950	75841	481373	225576	87695
1995-96	339906	111441	65076	435785	196426	78098
1996-97	384303	133768	76476	447909	184129	77262
1997-98	494727	165497	95463	602294	264562	87285
1998-99	602445	219302	112220	734958	332223	114928
1999-00	712905	289775	140822	948865	499630	131849
2000-01	894589	354570	174466	1E+06	586565	170926

Table 53 : Cheque Clearances

(Numbers in million)
(Amount in Rupees crore)

Year	Total Cheque Clearances		Centres managed by RBI									
			Total		of which							
	Number	Amount	Number	Amount	Mumbai		Kolkata		New Delhi		Chennai	
					Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13
1970-71	12	3861	9	3080	3	1112	1	577	1	219	1	178
1971-72	13	4588	10	3592	3	1231	1	639	1	274	1	207
1972-73	13	5093	10	4029	4	1404	1	694	1	350	1	238
1973-74	15	5966	11	4721	4	1715	1	761	1	370	1	292
1974-75	16	7558	12	5903	4	2069	2	928	1	441	1	381
1975-76	19	8910	14	6954	4	2287	2	1060	1	683	1	436
1976-77	23	11627	16	8768	4	2751	1	1181	1	821	1	523
1977-78	27	13711	18	10202	5	3229	2	1243	1	910	1	586
1978-79	26	14944	18	11354	5	3481	1	1359	1	527	1	608
1979-80	26	19079	18	14158	5	4049	1	1624	1	1196	1	694
1980-81	27	20294	19	15522	6	4698	2	1777	1	1387	1	761
1981-82	30	25377	21	19137	6	5693	2	2151	2	1752	1	791
1982-83	33	28383	23	21680	6	6424	2	2303	2	2028	1	1252
1983-84	34	32083	25	24579	6	6734	2	2626	3	2892	1	1429
1984-85	38	38128	28	29206	5	7725	2	3104	4	3533	2	1658
1985-86	43	43134	32	33719	5	9498	3	3585	5	4328	2	1861
1986-87	53	54834	37	41381	5	10455	3	3859	5	5454	2	2085
1987-88	59	60386	40	45359	7	10897	2	4406	5	5807	2	2358
1988-89	47	55884	24	36345	8	13731	2	5202	4	6959	2	2855
1989-90	590	926174	335	603304	119	185467	32	81477	56	107942	33	119705
1990-91	764	2287353	352	1839460	125	1182587	33	104051	55	239979	36	176123
1991-92	868	3404254	413	2922990	146	2022122	40	128250	66	395748	40	196638
1992-93	768	3702008	462	3237473	154	2350535	46	138723	75	328238	45	209346
1993-94	761	3868913	474	3198789	167	2146405	45	157629	75	410704	46	224718
1994-95	737	4101079	485	3514402	178	2255693	50	200710	86	561044	41	219313
1995-96	759	4624640	440	3802485	161	2375141	44	204398	78	616334	44	250926
1996-97	784	5423476	472	4568598	174	3070602	31	137981	85	597170	56	315052
1997-98	858	6598150	504	5562533	179	3806421	51	251088	88	649204	56	342050
1998-99	866	7576554	489	6209523	179	4252073	50	268759	90	750660	56	396110
1999-00	891	9232018	517	7895492	180	5587215	51	318420	97	847094	51	430104
2000-01 P	941	10747119	527	9189683	174	6667989	52	365280	101	818999	52	509292

P : Provisional.
Also see Notes on Tables.

Table 54 : State Co-operative Banks - Maintaining Accounts with the Reserve Bank of India

(Rupees crore)

Year	Aggregate Deposits	Demand Liabilities		Time Liabilities		Investments in Government	Bank Credit
		Total	Deposits	Total	Deposits		

1	2	3	Inter-bank		6	Inter-bank		9	10
			4	5		7	8		
				Others			Others	securities	
1970-71	138	78	21	49	162	72	88	58	139
1971-72	163	105	32	66	192	92	97	71	158
1972-73	188	119	35	73	248	128	115	84	225
1973-74	225	126	27	87	293	151	138	90	197
1974-75	242	131	33	82	352	189	160	96	289
1975-76	270	140	34	87	413	229	182	89	306
1976-77	352	206	66	113	528	287	238	119	348
1977-78	427	255	64	156	611	338	271	133	387
1978-79	494	298	98	163	749	414	331	160	510
1979-80	570	311	111	161	910	498	408	212	632
1980-81	623	367	118	195	1034	600	428	244	757
1981-82	667	446	166	223	1150	700	444	269	946
1982-83 @@	733	594	241	264	1253	778	469	322	1023
1983-84	798	633	283	270	1462	927	528	361	1065
1984-85	923	859	433	317	1725	1107	606	433	1265
1985-86	1029	919	438	342	1923	1225	687	504	1539
1986-87	1194	979	460	382	2364	1517	812	605	1627
1987-88	1381	1188	523	493	2697	1781	888	678	1628
1988-89 +	1697	1459	601	652	3142	2056	1044	814	2033
1989-90 #	2017	1795	814	671	3786	2397	1346	946	2349
1990-91 ++	2152	1831	718	794	3963	2545	1359	1058	2553
1991-92 ^	2576	2198	879	964	5548	3875	1612	1204	3363
1992-93 *	2831	2508	1363	823	6031	3957	2008	1437	4277
1993-94 **	3415	2031	688	956	8817	6272	2459	2564	3900
1994-95 \$	3850	2216	772	1045	9395	6508	2806	2110	5310
1995-96 \$\$	4004	2880	1213	1109	8945	5975	2894	2374	5872
1996-97 @	5219	2614	944	1241	14046	9982	3978	2942	7142
1997-98 ##	6210	2883	964	1301	17627	12623	4910	4941	7748
1998-99 +++	7092	3065	1112	1517	21997	16291	5575	5841	8869
1999-00 ***	8870	3345	1081	1693	25294	17960	7177	6758	10242
2000-01 ###	9265	3872	1341	1749	27296	19598	7516	7469	12460

@@. : Relates to March 31,1983

+. : Relates to March 24,1989

#. : Relates to March 23, 1990

++. : Relates to March 22,1991

^ : Relates to March 20,1992.

* : Relates to March 19,1993.

**. : Relates to February 25,1994

\$: Relates to March 31,1995.

\$\$: Relates to March 29,1996.

@ : Relates to March 28,1997.

: Relates to March 27,1998.

+++ : Relates to March 26,1999.

*** : Relates to March 24, 2000.

: Relates to March 23, 2001.

Also see Notes on Tables.

Table 55 : Distribution of Scheduled Commercial Banks' Offices

Year	Rural	Semi-urban	Urban	Metropolitan	(Numbers)
					Total
1	2	3	4	5	6
1969	1833	3342	1584	1503	8262
1972	4817	4401	2504	1900	13622
1973	5561	4751	2764	2286	15362
1974	6166	5116	3091	2563	16936
1975	6807	5598	3489	2836	18730

1976	7690	6421	3998	3111	21220
1977	9537	7148	4542	3475	24802
1978	11806	7628	4843	3739	28016
1979	13337	7889	5037	3939	30202
1980	15105	8122	5178	4014	32419
1981	17656	8471	5454	4126	35707
1982	20401	8809	5693	4274	39177
1983	22686	9081	5917	4395	42079
1984	25380	9326	6116	4510	45332
1985	30185	9816	6578	4806	51385
1986	29703	10585	7209	5790	53287
1987	30209	10637	7218	5795	53859
1988	31114	11132	7322	5842	55410
1989	33014	11166	7524	5995	57699
1990	34791	11324	8042	5595	59752
1991	35206	11344	8046	5624	60220
1992	35269	11356	8279	5666	60570
1993	35389	11465	8562	5753	61169
1994	35329	11890	8745	5839	61803
1995	33004	13341	8868	7154	62367
1996	32995	13561	9086	7384	63026
1997	32915	13766	9340	7529	63550
1998	32878	13980	9597	7763	64218
1999	32857	14168	9898	8016	64939
2000 R	32734	14407	10052	8219	65412
2001 P	32612	14552	10278	8459	65901

R : Revised. P : Provisional.

Data for 1970 and 1971 not available.

Also see Notes on Tables.

Source : Data upto 2000 are based on Basic Statistical Returns of Scheduled Commercial Banks and that of 2001 are based on latest updated version of the Master Office File.

Table 56 : Non-Scheduled Commercial Banks-Liabilities and Assets

Table 1: Non-Scheduled Commercial Banks' Liabilities and Assets									(Rupees crore)
Year	No.of reporting banks	Liabilities/ Assets	Deposits			Investments			Bank Credit
			Current	Savings	Fixed	Govt. securities	Other approved securities	Others	
1	2	3	4	5	6	7	8	9	10
1971	12	18.2	5.5	4.0	5.5	3.9	.	0.6	7.6
1972	9	12.9	1.0	3.7	6.4	2.1	.	1.0	7.4
1973	7	13.8	0.9	4.2	7.5	2.2	.	1.0	7.8
1974	8	17.2	1.0	5.2	9.3	3.1	.	1.8	9.9
1975	7	20.8	1.3	6.7	11.4	3.8	.	1.7	11.7
1976	8	27.6	1.4	8.7	15.4	4.3	0.7	3.4	15.8
1977	7	23.5	1.3	6.3	14.0	4.5	1.3	1.7	12.9
1978	6	14.9	1.1	5.3	7.0	2.5	0.3	2.8	6.8
1979	5	11.3	0.5	4.5	5.4	1.6	0.4	0.8	5.8
1980	5	14.8	0.4	5.5	7.2	2.1	0.4	0.8	9.1
1981	3	9.4	0.3	4.1	3.8	1.4	.	0.7	5.8
1982	3	11.1	0.3	4.7	4.9	2.0	.	0.4	6.8
1983 \$	3	13.6	0.4	5.4	6.4	2.5	0.1	0.3	8.6
1984	3	16.6	0.7	6.3	7.8	3.3	0.1	0.3	9.9

1985	3	19.3	0.7	7.3	9.5	3.9	0.1	0.3	11.4
1986	3	24.4	1.0	8.8	12.4	4.3	0.3	0.3	15.2
1987	3	31.2	1.5	11.6	15.3	4.8	0.4	0.3	20.2
1988	3	38.4	1.5	14.7	19.4	5.8	0.5	0.4	25.4
1989	3	54.7	2.9	20.2	26.9	9.1	0.9	0.4	32.7
1990	3	62.6	2.6	24.9	32.0	11.9	0.9	0.4	38.4
1991	3	88.8	5.4	27.8	41.6	2.4	16.3	0.4	48.9
1992	3	90.3	4.1	29.4	43.9	19.2	1.2	0.4	54.3
1993	3	97.8	4.4	29.2	52.5	20.0	1.7	0.4	61.2
1994	3	108.2	5.6	26.6	58.3	4.2	19.6	0.6	62.3
1995	2	103.8	7.3	20.3	38.7	17.3	.	0.4	46.7
1996	1	2.9	.	0.5	1.2	0.4	.	0.6	0.8
1997	1	3.1	.	.	0.9	0.4	.	0.8	0.8

\$: Data pertaining to March 31, 1983.
Also see Notes on Tables.