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 1993 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 2001 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 estimated mid-year population figures 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 years 1999 and 2000 include the proceeds of Resurgent India Bonds amounting to Rs.17,945 crore. For the year 2001 the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are also included in aggregate deposits. The figures of aggregate deposits are revised from 1996 to 1999 after excluding banks' pension and provident funds amounting to Rs.4,816 crore in 1996, Rs.5,836 crore in 1997, Rs.6,925 crore in 1998 and Rs.8,178 crore in 1999. The ratios based on aggregate deposits presented in this Table for the years 1996 to 1999 are also revised and therefore, may not tally with those published in the earlier Volumes. The ratio of bank deposits to National Income for the years 1994 to 2001 is based on the new series of National Income with 1993-94 as the base year. For the year 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 and allied activities, (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 (15) Credit offered to weaker sections under different schemes and (16) 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, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over Rs. 2 Lakhs. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2 the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.16 and 1.17 and 5.8

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 58,635 branches under BSR-1B returns.

Table Nos. 1.21 to 1.24 and 3.4

For table Nos. 1.21 to 1.24 and 3.4 '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 56,165 branches.

APPENDIX

INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

1. Statistical Tables Relating to Banks in India

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely Statistical Tables Relating to Banks in India and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India'* presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on the last Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns.

The book contains in all 62 tables. Table 1 gives data on liabilities and assets of Reserve Bank of India while tables 2 to 49 give consolidated data covering commercial and co- operative banks and tables 50 and 51 circle-wise distribution of post office savings and time deposits. Tables 52 to 62 are detailed ones, compiled based on published annual accounts of individual banks which provide data on liabilities and assets, income and expenditures, contingent liabilities, movements on Non-Performing assets (NPAs), provisions and contingencies, appropriation of profit, lending to sensitive sectors, maturity pattern of selected items of liabilities and assets, selected profitability and other financial ratios of individual banks. The appendix furnishes details of Number of offices of Scheduled commercial Banks in India and commercial banks' offices in all States and Union Territories compiled based on Master Office File of bank branches. For the benefit of the readers, the list of the tables as appearing in the publication '*Statistical Tables Relating to Banks in India*, 2000-2001' is appended.

2. Report on Trend and Progress of Banking in India

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949. The Report for the year 2000-2001 contains five chapters.

The first chapter sets out in a nutshell the banking developments and policy perspectives and discusses some key issues relevant to the healthy development of the banking system. The subsequent four chapters contain detailed reviews of major trends and developments during the year in the fields of commercial banking, co-operative banking including activities of NABARD, other financial institutions (IDBI, UTI, DICGC, EXIM Bank and NHB) and Non-Banking Financial Companies.

3. Quarterly Handout

This Handout presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

4. Information on other BSR Surveys

Articles based on data collected through the two annual surveys *viz.* Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

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26. Outstanding advances of Public Sector Banks under the Differential Rates of Interest (DRI) Scheme : 1998 and 1999

27. Outstanding advances of Scheduled Commercial Banks for Public Food Procurement operations : 1998-99 to 2000-2001

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35. State and population group-wise distribution of offices of Urban Co-operative Banks : 1999 and 2000

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