

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 1998 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 re-discounted under the New Bill Market Scheme. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered. This ratio for the years 1994 to 1998 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 and (12) net funds provided to sponsored Regional Rural Banks. 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 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-Deposits 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 No. 1.12

Data relate to accounts with credit limits of Rs. 25,000 and less.

Table Nos. 1.14 to 1.16

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit of over Rs. 25,000. For Table No. 1.15 the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.20 to 1.23

For Table Nos. 1.20 to 1.23, '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. 1.26

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 54,336 branches.