

**Table 6 : Components of Bank Credit of Scheduled Commercial Banks in India - 1998-99**

| (Amount in Rs. lakh)                                        |                                        |                 |                    |                 |                                  |                |                |                |                      |                |                 |                 |
|-------------------------------------------------------------|----------------------------------------|-----------------|--------------------|-----------------|----------------------------------|----------------|----------------|----------------|----------------------|----------------|-----------------|-----------------|
| Items                                                       | As on 31st March                       |                 |                    |                 |                                  |                |                |                |                      |                |                 |                 |
|                                                             | State Bank of India and its Associates |                 | Nationalised Banks |                 | Other Scheduled Commercial Banks |                | Foreign Banks  |                | Regional Rural Banks |                | Total           |                 |
|                                                             | 1998                                   | 1999            | 1998               | 1999            | 1998                             | 1999           | 1998           | 1999           | 1998                 | 1999           | 1998            | 1999            |
|                                                             | (1)                                    | (2)             | (3)                | (4)             | (5)                              | (6)            | (7)            | (8)            | (9)                  | (10)           | (11)            | (12)            |
| <b>Number of reporting banks</b>                            | <b>8</b>                               | <b>8</b>        | <b>19</b>          | <b>19</b>       | <b>34</b>                        | <b>33</b>      | <b>42</b>      | <b>44</b>      | <b>196</b>           | <b>196</b>     | <b>299</b>      | <b>300</b>      |
| A. (i) Bills Purchased and discounted                       | 998070                                 | 992949          | 1512826            | 1503225         | 754125                           | 886861         | 291013         | 354013         | 6435                 | 8469           | 3562469         | 3745517         |
| (ii) Cash credits, overdrafts and loans repayable on demand | 5972197                                | 6357352         | 9323887            | 10660025        | 1894930                          | 2171958        | 1075401        | 1170699        | 323900               | 383610         | 18590315        | 20743644        |
| (iii) Term loans                                            | 2786398                                | 3492210         | 5396877            | 6729265         | 895883                           | 1212498        | 1562627        | 1425962        | 570197               | 663678         | 11211982        | 13523613        |
| <b>Total</b>                                                | <b>9756665</b>                         | <b>10842511</b> | <b>16233590</b>    | <b>18892515</b> | <b>3544938</b>                   | <b>4271316</b> | <b>2929041</b> | <b>2950674</b> | <b>900531</b>        | <b>1055757</b> | <b>33364765</b> | <b>38012773</b> |
| B. (i) Secured by tangible assets                           | 8348335                                | 9231981         | 13304649           | 15606036        | 2709064                          | 3291176        | 1951382        | 1788852        | 704755               | 888931         | 27018185        | 30806976        |
| (ii) Covered by Bank/ Government Guarantees                 | 1081387                                | 998510          | 1390555            | 1490514         | 557814                           | 645388         | 250226         | 354990         | 60165                | 43820          | 3340147         | 3533222         |
| (iii) Unsecured                                             | 326942                                 | 612021          | 1538386            | 1795964         | 278060                           | 334753         | 727433         | 806832         | 135612               | 123006         | 3006433         | 3672576         |
| <b>Total</b>                                                | <b>9756665</b>                         | <b>10842511</b> | <b>16233590</b>    | <b>18892515</b> | <b>3544938</b>                   | <b>4271316</b> | <b>2929041</b> | <b>2950674</b> | <b>900531</b>        | <b>1055757</b> | <b>33364765</b> | <b>38012773</b> |
| C. I. Advances in India                                     | 8729628                                | 9712287         | 14905805           | 17438523        | 3531279                          | 4257118        | 2928929        | 2950537        | 900531               | 1055757        | 30996172        | 35414222        |
| (i) Priority sectors                                        | 2811069                                | 3308578         | 5246292            | 6062552         | 997496                           | 1205393        | 541684         | 651624         | 700512               | 783215         | 10297053        | 12011362        |
| (ii) Public sectors                                         | 1519036                                | 1725672         | 1768450            | 2221982         | 185835                           | 245142         | 84188          | 19313          | 80                   | 142            | 3557589         | 4212251         |
| (iii) Banks                                                 | 83896                                  | 52427           | 54861              | 47552           | 41574                            | 257755         | 6865           | 9506           | -                    | -              | 187196          | 367240          |
| (iv) Others                                                 | 4315627                                | 4625610         | 7836202            | 9106437         | 2306374                          | 2548828        | 2296192        | 2270094        | 199939               | 272400         | 16954334        | 18823369        |
| C.II. Advances outside India                                | 1027037                                | 1130224         | 1327785            | 1453992         | 13659                            | 14198          | 112            | 137            | -                    | -              | 2368593         | 2598551         |
| (i) Due from Banks                                          | 8682                                   | 13194           | 261866             | 224416          | -                                | -              | -              | -              | -                    | -              | 270548          | 237610          |
| (ii) Due from others                                        | 1018355                                | 1117030         | 1065919            | 1229576         | 13659                            | 14198          | 112            | 137            | -                    | -              | 2098045         | 2360941         |
| a) Bills purchased and discounted                           | 263676                                 | 274937          | 166525             | 153181          | 2406                             | 2152           | -              | -              | -                    | -              | 432607          | 430270          |
| b) Syndicate loans                                          | 197279                                 | 258144          | 169941             | 285402          | -                                | -              | -              | -              | -                    | -              | 367220          | 543546          |
| c ) Others                                                  | 557400                                 | 583949          | 729453             | 790993          | 11253                            | 12046          | 112            | 137            | -                    | -              | 1298218         | 1387125         |
| <b>Total</b>                                                | <b>9756665</b>                         | <b>10842511</b> | <b>16233590</b>    | <b>18892515</b> | <b>3544938</b>                   | <b>4271316</b> | <b>2929041</b> | <b>2950674</b> | <b>900531</b>        | <b>1055757</b> | <b>33364765</b> | <b>38012773</b> |

- : Nil or negligible.  
*Source* : Annual accounts of banks.