Introduction

We have pleasure in bringing out the 55th edition of "Statistical Tables Relating to Banks in India". This edition contains comprehensive data for the year 1999-2000 covering all commercial banks operating in India including those registered abroad. Following table shows the number of banks covered in this edition *vis-a-vis* the previous editions.

	1969	1979	1987	1995	1996	1997	1998	1999	2000
Scheduled Commercial Banks@									
(i) Indian Banks									
a. Functioning	58	121	253	254	258	258	257	257	253
b. Reporting	58	120	253	254	258	258	257	257	253
(ii) Foreign Banks									
a. Functioning	15	14	21	26	29	37	41	44	44
b. Reporting	13	12	21	26	29	37	41	44	44
Total of (i) and (ii)									
a. Functioning	73	135	274	280	287	295	298	301	297
b. Reporting	71	132	274	280	287	295	298	301	297
Non-Scheduled Commercial Banks									
a. Functioning	14	5	3	2	1	1	1	_	_
b. Reporting	11	4	3	2	_	_	_	_	
. All Commercial Banks									
a. Functioning	87	140	277	282	288	296	299	301	297
b. Reporting	85	136	277	282	287	295	298	301	297
	 (i) Indian Banks a. Functioning b. Reporting (ii) Foreign Banks a. Functioning b. Reporting Total of (i) and (ii) a. Functioning b. Reporting Non-Scheduled Commercial Banks a. Functioning b. Reporting All Commercial Banks a. Functioning All Commercial Banks a. Functioning 	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 b. Reporting 58 (ii) Foreign Banks a. Functioning 15 b. Reporting 13 Total of (i) and (ii) a. Functioning 73 b. Reporting 71 Non-Scheduled Commercial Banks a. Functioning 14 b. Reporting 11 . All Commercial Banks a. Functioning 87	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 121 b. Reporting 58 120 (ii) Foreign Banks a. Functioning 15 14 b. Reporting 13 12 Total of (i) and (ii) a. Functioning 73 135 b. Reporting 71 132 Non-Scheduled Commercial Banks a. Functioning 14 5 b. Reporting 11 4 All Commercial Banks a. Functioning 87 140	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 121 253 b. Reporting 58 120 253 (ii) Foreign Banks 15 14 21 a. Functioning 13 12 21 Total of (i) and (ii) 73 135 274 b. Reporting 71 132 274 Non-Scheduled Commercial Banks 14 5 3 b. Reporting 11 4 3 All Commercial Banks 87 140 277	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 121 253 254 b. Reporting 58 120 253 254 (ii) Foreign Banks 3 12 21 26 a. Functioning 15 14 21 26 b. Reporting 13 12 21 26 Total of (i) and (ii) 3 135 274 280 b. Reporting 71 132 274 280 Non-Scheduled Commercial Banks 3 2 a. Functioning 14 5 3 2 b. Reporting 11 4 3 2 All Commercial Banks 3 2 140 277 282	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 121 253 254 258 b. Reporting 58 120 253 254 258 (ii) Foreign Banks 3 12 21 26 29 a. Functioning 15 14 21 26 29 b. Reporting 13 12 21 26 29 Total of (i) and (ii) 3 135 274 280 287 b. Reporting 71 132 274 280 287 Non-Scheduled Commercial Banks 3 2 1 a. Functioning 14 5 3 2 1 b. Reporting 11 4 3 2 All Commercial Banks 3 140 277 282 288	Scheduled Commercial Banks@ (i) Indian Banks a. Functioning 58 121 253 254 258 258 b. Reporting 58 120 253 254 258 258 (ii) Foreign Banks 3 12 21 26 29 37 a. Functioning 15 14 21 26 29 37 b. Reporting 13 12 21 26 29 37 Total of (i) and (ii) 3 135 274 280 287 295 b. Reporting 71 132 274 280 287 295 Non-Scheduled Commercial Banks 3 2 1 1 a. Functioning 14 5 3 2 — — b. Reporting 11 4 3 2 — — All Commercial Banks 3 140 277 282 288 296	Scheduled Commercial Banks@ (i) Indian Banks 58 121 253 254 258 258 257 a. Functioning 58 120 253 254 258 258 257 b. Reporting 58 120 253 254 258 258 257 (ii) Foreign Banks 3 12 21 26 29 37 41 b. Reporting 13 12 21 26 29 37 41 Total of (i) and (ii) 3 135 274 280 287 295 298 b. Reporting 71 132 274 280 287 295 298 Non-Scheduled Commercial Banks 3 2 1 1 1 1 a. Functioning 14 5 3 2 2 b. Reporting 11 4 3 3 2 All Commercial Banks 87 140 277 282 288 296 299	(i) Indian Banks a. Functioning 58 121 253 254 258 258 257 257 b. Reporting 58 120 253 254 258 258 257 257 (ii) Foreign Banks a. Functioning 15 14 21 26 29 37 41 44 b. Reporting 13 12 21 26 29 37 41 44 Total of (i) and (ii) a. Functioning 73 135 274 280 287 295 298 301 Non-Scheduled Commercial Banks a. Functioning 14 5 3 2 1 1 1 1 — b. Reporting 11 4 3 2 — — — All Commercial Banks a. Functioning 87 140 277 282 288 296 299 301

- @ Commercial Banks which carry on the business of banking in India and which (a) have paid up capital and reserves of an aggregate real and exchangeable value of not less than Rs.5 lakhs and (b) satisfy the Reserve Bank of India that their affairs are not being conducted in a manner detrimental to the interest of their depositors, are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934, and when included are known as 'Scheduled Commercial Banks'.
- 2. The book contains in all 56 tables giving comprehensive data in regard to various aspects in Indian banking arena. Corresponding data for the previous year/s have also been incorporated in the tables to facilitate a comparative study. Table 1 gives data on liabilities and assets of the Reserve Bank of India, while tables 2 to 45 give consolidated data covering commercial/co-operative banks and tables 46 and 47 provide circle-wise distribution of Post Office savings and time deposits. Tables 48 to 56 are detailed ones which present individual bank-wise data.
- 3. Besides these tables, the book contains two maps and 12 graphs representing some important data on Indian banking sector. One appendix, giving data on commercial banks and their offices in States and Union Territories is also included.
- 4. To facilitate wider dissemination of data, the information, wherever feasible have been

presented bank group-wise, *viz.*(i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Other Indian Scheduled Commercial Banks and (v) Foreign Banks.

- 5. To facilitate the readers, a chapter 'Explanatory Notes' has been included. The chapter has been divided into two parts, *viz*. Part I and Part II. Part I includes general explanations and Part II gives the table-wise explanations. The users of the book are requested to read the 'Explanatory Notes' carefully and keep them in view, while interpreting or making use of the data.
- 6. As part of financial sector reforms, transparency and disclosure standards of Indian banks have been enhanced to meet international standards. Banks are now required to publish information on several items in the notes to their annual accounts. Based on the above, some new tables, giving bank-wise information, have been added from the current edition. These tables are (a) Contingent liabilities of Scheduled Commercial Banks (Table 52), (b) Provisions and contingencies of Scheduled Commercial Banks (Table 53), (c) Movements of NPAs of Scheduled Commercial Banks (Table 54) and (d) Maturity profile of selected items of liabilities and assets of Scheduled Commercial Banks (Table 55). Some important bank-wise ratios on profitability and other financial parameters have also been included from this edition and are presented in Table 56.
- 7. We hope the book will be of immense use for all those in the field of banking, economics and statistics.

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