

TABLE 1: LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2000 AND 2001

(Amount in Rs. crore)					
Liabilities	As on March 31, 2000 (1)	As on March 30, 2001 (2)	Assets	As on March 31, 2000 (3)	As on March 30, 2001 (4)
<u>BANKING DEPARTMENT</u>					
1. Capital paid-up	5	5	1. Notes	51	79
			2. Rupee coin	--	--
2. Reserve fund	6500	6500	3. Small coin	--	--
			4. Bills purchased and discounted		
3. National Industrial Credit (long-term operations) Fund	4632	4633	(a) Internal	--	--
			(b) External	--	--
			(c) Government Treasury bills	--	--
4. National Housing Credit (long-term operations) Fund	882	883	5. Balances held abroad	52313	92600
			6. Investments	62660	43127
5. Deposits			7. Loans and advances to:		
			(i) Central Government	982	--
			(ii) State Government	7519	4395
a) Government			8. Loans and advances to:		
(i) Central Government	500	100	(i) Scheduled Commercial Banks	9513	5980
(ii) State Government	41	41	(ii) Scheduled State Co-operative Banks	15	27
			(iii) Other Scheduled Co-operative Banks	151	70
b) Banks			(iv) Non-scheduled State Co-operative Banks	--	--
			(v) National Bank for Agriculture and Rural Development (NABARD)	5884	6580
(i) Scheduled Commercial Banks	77781	76939	(vi) Others	8340	5994
			9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund		
(ii) Scheduled State Co-operative Banks	816	978	(a) Loans and advances to:		
			(i) Industrial Development Bank of India	1740	1440
			(ii) Export Import Bank of India	697	617

(iii) Other Scheduled Co-operative Banks	1571	1837	(iii) Industrial Reconstruction Bank of India	170	160
			(iv) Others	2005	2005
(iv) Non-scheduled State Co-operative Banks	45	61	(b) Investments in bonds/debentures issued by:		
			(i) Industrial Development Bank of India	--	--
			(ii) Export Import Bank of India	--	--
			(iii) Industrial Reconstruction Bank of India	--	--
(v) Other banks	246	918	(iv) Others	--	--
c) Others	5551	6954	10. Loans, advances and investments from National Housing Credit (long-term operations) Fund		
6. Bills payable	62	56	(a) Loans and advances to National Housing Bank	875	875
			(b) Investments in bonds/debentures issued by National Housing Bank	--	--
7. Other liabilities	62020	72122	11. Other assets *	7739	8078
Total Liabilities	160654	172028	Total Assets	#VALUE!	#VALUE!

ISSUE DEPARTMENT

1. Notes held in the Banking department	51	79	1. Gold coin and bullion		
			(i) Held in India	10598	10324
			(ii) Held outside India	--	--
2. Notes in circulation	192483	212858	2. Foreign Securities	72700	91700
			Total (1+2)	83298	102024
			3. Rupee coin	102	78
			4. Government of India rupee securities	109134	110835
			5. Internal bills of exchange & other commercial paper	--	--
Total Liabilities (Total notes issued)	192535	212937	Total Assets	192535	212937

Note : * includes gold valued at Rs.2375 crore as on March 31, 2000 and Rs.2314 crore as on March 30, 2001.

Source : Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

TABLE 2 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA : 2000-2001

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	297	297	297	297	297	297	297	297	297	297	297	297	296
I. Liabilities to the banking system	59631	57165	55650	55039	52319	54427	56649	56691	62230	67253	69251	72209	80804
(a) Demand and time deposits from banks	43537	39347	38185	38654	39201	39094	40040	38345	40435	45259	46667	47796	53731
(b) Borrowings from banks	15053	16832	15959	15264	11782	13601	15142	17183	20616	20741	21289	22980	25626
(c) Other demand and time liabilities	1041	986	1506	1121	1336	1732	1467	1163	1179	1253	1295	1433	1447
II. Liabilities to others in India	936327	915261	923248	933312	932804	943928	984108	977105	1004575	1023320	1025049	1038779	1091338
(a) Aggregate deposits	851593	836252	841828	853906	855778	863256	895031	890297	917840	933169	936046	947307	989141
(i) Demand deposits	145283	129265	128641	130239	124047	122876	135827	131271	127946	140031	131267	134722	159407
(ii) Time deposits	706310	706987	713187	723667	731731	740380	759204	759026	789894	793138	804779	812585	829734
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4202	4387	6060	2455	2334	2694	7183	6760	7478	2272	2496	2370	6318
(c) Other demand and time liabilities	80532	74622	75360	76951	74692	77978	81894	80048	79257	87879	86507	89102	95879
III. Assets with the banking system of which:	43204	45384	42996	37956	37493	38664	40662	43351	48912	53185	54000	54997	65635
Money at call and short notice	19036	23080	22151	18466	17536	18438	19865	22507	29245	32131	32283	32818	37185
IV. Cash in hand and balances with RBI	83404	68092	69893	66681	65170	68026	78289	72757	74437	73995	76608	77577	82799
V. Investments in India	311697	323932	330251	327874	331528	332481	336445	339462	355494	355950	356387	361196	367184
(a) Government securities	281500	293478	299600	297295	301158	301899	305742	309234	325211	325632	326225	331028	336958
(b) Other approved securities	30197	30454	30651	30579	30370	30582	30703	30228	30283	30318	30162	30168	30226
VI. Bank credit	454069	444551	442492	459935	457557	462266	476504	480374	481233	497704	500283	504722	529271
(a) Loans, cash credit and overdrafts	415116	406333	404900	422086	420419	424512	437389	440967	441194	456322	460045	463795	485044
(b) Inland bills purchased	6355	4940	4724	5001	4446	4522	5130	4929	4656	5387	4964	4784	5765
(c) Inland bills discounted	13827	15101	15159	14910	15160	15767	16485	17332	17868	18018	18182	18636	19498
(d) Foreign bills purchased	9497	9137	8894	8914	8743	8647	9038	8721	8899	9615	9144	9367	10041
(e) Foreign bills discounted	9274	9040	8815	9024	8789	8818	8462	8425	8616	8362	7948	8140	8923

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 2000-2001 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India and its Associates													
No. of reporting banks	8	8	8	8	8	8	8	8	8	8	8	8	8
I. Liabilities to the banking system	13878	12070	11845	12153	12264	12598	12463	12284	12029	12292	12041	12161	13647
(a) Demand and time deposits from banks	13190	11521	10859	11433	11482	11446	11643	11872	11525	11525	11532	11699	13142
(b) Borrowings from banks	4	7	5	105	52	195	1	1	0	103	52	5	4
(c) Other demand and time liabilities	684	542	981	615	730	957	819	411	504	664	457	457	501
II. Liabilities to others in India	272133	262757	265907	268437	269662	272577	278841	279872	306799	314059	317000	321105	332955
(a) Aggregate deposits	228507	224183	226373	229025	229661	230921	234968	237813	264249	269695	270173	272809	282525
(i) Demand deposits	40033	35914	35948	35707	33908	33443	36206	36669	36011	41252	35915	37259	45640
(ii) Time deposits	188474	188269	190425	193318	195753	197478	198762	201144	228238	228443	234258	235550	236885
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) Other demand and time liabilities	43626	38574	39534	39412	40001	41656	43873	42059	42550	44364	46827	48296	50430
III. Assets with the banking system	12570	15500	15090	11309	10306	10293	12459	15190	23780	23870	24653	23472	27628
of which:													
Money at call and short notice	10127	13659	13045	9476	8431	8254	10541	13393	21722	21828	22487	21591	24807
IV. Cash in hand	713	797	817	919	856	892	879	1008	975	1136	951	965	983
V. Investments in India	99443	102313	103153	103378	104075	104154	105038	106008	117443	119064	118962	121394	123823
(a) Government securities	91527	94398	95238	95484	96232	96317	97258	98266	109708	111362	111294	113732	116207
(b) Other approved securities	7916	7915	7915	7894	7843	7837	7780	7742	7735	7702	7668	7662	7616
VI. Bank credit	124866	123335	121654	127914	127819	131792	131018	135024	133594	137853	138283	138712	143520
(a) Loans, cash credit and overdrafts	116476	114182	112314	118254	117879	121262	119882	123286	121623	125242	125778	126428	131064
(b) Inland bills purchased	721	715	667	683	624	615	659	694	657	815	808	602	654
(c) Inland bills discounted	4470	5502	5881	6117	6529	7143	7847	8414	8636	9004	9053	8829	8807
(d) Foreign bills purchased	668	733	682	648	671	618	605	598	590	634	665	620	693
(e) Foreign bills discounted	2531	2203	2110	2212	2116	2154	2025	2032	2088	2158	1979	2233	2302

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 2000-2001 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks													
No. of reporting banks	19	19	19	19	19	19	19	19	19	19	19	19	19
I. Liabilities to the banking system	14489	14970	16005	14928	14998	15524	15811	16311	16437	15159	15754	15800	17100
(a) Demand and time deposits from banks	13678	13593	14117	14263	14350	14176	14760	14341	14238	14045	14217	14274	15552
(b) Borrowings from banks	788	1270	1807	614	582	1261	953	1853	2128	1060	1322	1271	1282
(c) Other demand and time liabilities	23	107	81	51	66	87	98	117	71	54	215	255	266
II. Liabilities to others in India	469309	460856	463440	469650	467859	472941	492628	487465	489509	499326	499155	505341	531891
(a) Aggregate deposits	445599	438220	439487	446454	445647	450095	468436	463143	465263	471776	473223	479088	504994
(i) Demand deposits	68110	60360	59861	61513	57995	57642	64175	61289	59177	62659	60431	61618	73359
(ii) Time deposits	377489	377860	379626	384941	387652	392453	404261	401854	406086	409117	412792	417470	431635
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	592	695	1194	562	582	586	1151	1148	1622	585	573	674	700
(c) Other demand and time liabilities	23118	21941	22759	22634	21630	22260	23041	23174	22624	26965	25359	25579	26197
III. Assets with the banking system of which:	7971	7768	7230	6810	6687	7559	6541	6557	5050	7742	6790	7988	11858
Money at call and short notice	2584	2923	2716	2485	1872	3205	2756	2495	1428	3671	2846	3765	5679
IV. Cash in hand	3345	3306	3220	3327	3130	3083	2895	3317	3175	3746	2979	3117	3277
V. Investments in India	154583	161738	165042	164275	166598	167288	168636	169022	170753	169266	168690	170416	174060
(a) Government securities	138413	145570	148886	148313	150710	151389	152839	153403	155186	153809	153399	155123	158851
(b) Other approved securities	16170	16168	16156	15962	15888	15899	15797	15619	15567	15457	15291	15293	15209
VI. Bank credit	222041	217081	216914	224327	222903	224587	233624	233655	235163	243743	244431	245087	257990
(a) Loans, cash credit and overdrafts	205950	202119	202741	210098	209171	210635	219517	219524	221262	228506	229938	230128	241675
(b) Inland bills purchased	3627	2782	2684	2816	2417	2469	2736	2683	2474	2877	2647	2746	3360
(c) Inland bills discounted	2411	2516	2250	2105	2190	2268	2199	2270	2237	2387	2381	2503	2710
(d) Foreign bills purchased	5970	5610	5324	5335	5168	5294	5501	5496	5466	6235	5802	6045	6486
(e) Foreign bills discounted	4083	4054	3915	3973	3957	3921	3671	3682	3724	3738	3663	3665	3759

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 2000-2001 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks													
No. of reporting banks	196	196	196	196	196	196	196	196	196	196	196	196	196
I. Liabilities to the banking system	157	174	228	204	231	224	208	231	217	193	194	196	178
(a) Demand and time deposits from banks	23	11	23	47	47	37	16	16	14	16	19	19	20
(b) Borrowings from banks	98	111	112	81	57	70	88	107	110	92	97	114	93
(c) Other demand and time liabilities	36	52	93	76	127	117	104	108	93	85	78	63	65
II. Liabilities to others in India	33248	32573	32710	33627	33925	34369	35485	35418	35616	36040	36392	36728	38696
(a) Aggregate deposits	31898	31204	31284	32046	32372	32796	33849	33791	34002	34416	34779	35105	37027
(i) Demand deposits	5967	5440	5435	5543	5515	5569	5755	5622	5668	5716	5803	5883	6499
(ii) Time deposits	25931	25764	25849	26503	26857	27227	28094	28169	28334	28700	28976	29222	30528
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	32	45	57	45	52	75	81	72	64	60	88	64	24
(c) Other demand and time liabilities	1318	1324	1369	1536	1501	1498	1555	1555	1550	1564	1525	1559	1645
III. Assets with the banking system	14506	14807	14762	15250	15408	15347	15494	15398	15468	15770	16111	16005	16973
of which:													
Money at call and short notice	4425	4401	4741	4897	5176	5155	4989	5235	5212	5086	5304	5595	5192
IV. Cash in hand	513	346	346	391	323	305	321	291	319	342	310	312	441
V. Investments in India	6036	6033	6186	6384	6433	6565	6910	6977	7146	7240	7177	7341	7546
(a) Government securities	1472	1213	1152	1214	1332	1258	1313	1633	1685	1593	1478	1618	1588
(b) Other approved securities	4564	4820	5034	5170	5101	5307	5597	5344	5461	5647	5699	5723	5958
VI. Bank credit	13665	12928	12870	13102	13286	13466	14062	14240	14349	14683	14883	14981	15579
(a) Loans, cash credit and overdrafts	13610	12911	12857	13091	13277	13457	14048	14228	14340	14667	14874	14968	15561
(b) Inland bills purchased	48	15	11	10	8	8	12	11	7	14	7	11	16
(c) Inland bills discounted	7	2	2	1	1	1	2	1	2	2	2	2	2
(d) Foreign bills purchased	0	0	0	0	0	0	0	0	0	0	0	0	0
(e) Foreign bills discounted	0	0	0	0	0	0	0	0	0	0	0	0	0

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 2000-2001 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks													
No. of reporting banks	42	42	42	42	42	42	42	42	42	42	42	42	42
I. Liabilities to the banking system	14957	16314	14005	15293	13069	14265	15689	16507	21503	24908	25712	26876	28113
(a) Demand and time deposits from banks	2500	2552	2502	2877	2959	3716	2872	2699	4762	7828	8343	8159	7443
(b) Borrowings from banks	12299	13613	11337	12229	9887	10153	12545	13462	16418	16824	17028	18347	20397
(c) Other demand and time liabilities	158	149	166	187	223	396	272	346	323	256	341	370	273
II. Liabilities to others in India	55589	56593	57063	56471	55760	57580	63744	61018	59215	58132	56584	57391	62076
(a) Aggregate deposits	46775	47665	48557	48580	49070	50090	52153	51273	50118	49691	49217	49769	50741
(i) Demand deposits	11954	11768	11893	11015	10821	11219	11592	11454	11168	12183	11784	12495	13341
(ii) Time deposits	34821	35897	36664	37565	38249	38871	40561	39819	38950	37508	37433	37274	37400
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	2541	2699	2773	1369	1331	1519	5033	3756	3321	1377	1557	1337	3428
(c) Other demand and time liabilities	6273	6229	5733	6522	5359	5971	6558	5989	5776	7064	5810	6285	7907
III. Assets with the banking system	1370	1554	1821	1110	1605	1651	1561	2263	1533	1441	2373	2671	2781
of which:													
Money at call and short notice	206	277	613	228	746	587	252	283	408	452	678	706	652
IV. Cash in hand	176	198	213	210	214	217	212	247	251	259	223	254	195
V. Investments in India	18528	19817	19699	18423	18686	18522	19850	21042	22441	23344	23032	22868	22793
(a) Government securities	18273	19562	19450	18176	18452	18296	19625	20817	22216	23119	22810	22647	22574
(b) Other approved securities	255	255	249	247	234	226	225	225	225	225	222	221	219
VI. Bank credit	36814	37534	38103	39824	39703	39027	40774	40814	41425	42036	42211	43454	44658
(a) Loans, cash credit and overdrafts	32262	32833	33276	34955	35005	34531	36138	36601	36783	37719	38358	39408	39703
(b) Inland bills purchased	565	585	558	604	558	544	519	519	521	633	481	432	546
(c) Inland bills discounted	1348	1351	1536	1346	1282	1173	1067	1032	1263	1130	961	1325	1556
(d) Foreign bills purchased	1080	1100	1053	1204	1265	1186	1396	995	1135	1108	1050	1020	1119
(e) Foreign bills discounted	1559	1665	1680	1715	1593	1593	1654	1667	1723	1446	1361	1269	1734

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 2000-2001 (Concl'd.)

(Amount in Rs. crore)

Item	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks													
No. of reporting banks	32	32	32	32	32	32	32	32	32	32	32	32	31
I. Liabilities to the banking system	16150	13637	13568	12461	11757	11815	12477	11356	12044	14702	15548	17174	21766
(a) Demand and time deposits from banks	14146	11669	10685	10033	10364	9718	10747	9417	9896	11845	12555	13644	17574
(b) Borrowings from banks	1864	1832	2698	2235	1204	1922	1556	1759	1960	2662	2789	3243	3850
(c) Other demand and time liabilities	140	136	185	193	189	175	174	180	188	195	204	287	342
II. Liabilities to others in India	106049	102483	104129	105126	105599	106463	113410	113332	113434	115760	115917	118214	125721
(a) Aggregate deposits	98814	94979	96125	97801	99028	99354	105625	104277	104206	107589	108654	110537	113855
(i) Demand deposits	19219	15782	15503	16460	15808	15003	18099	16236	15921	18220	17333	17467	20569
(ii) Time deposits	79595	79197	80622	81341	83220	84351	87526	88041	88285	89369	91321	93070	93286
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1038	949	2038	478	370	515	918	1784	2472	250	277	295	2167
(c) Other demand and time liabilities	6197	6555	5966	6847	6201	6594	6867	7271	6756	7921	6986	7382	9699
III. Assets with the banking system	6787	5754	4093	3476	3487	3813	4607	3945	3081	4362	4074	4860	6395
of which:													
Money at call and short notice	1693	1820	1036	1379	1311	1238	1328	1100	475	1095	968	1162	855
IV. Cash in hand	875	841	875	904	905	960	1067	1037	1055	1190	1012	1053	963
V. Investments in India	33106	34031	36171	35413	35736	35951	36010	36412	37712	37035	38526	39178	38962
(a) Government securities	31814	32735	34874	34108	34431	34639	34707	35115	36417	35749	37244	37910	37737
(b) Other approved securities	1292	1296	1297	1305	1305	1312	1303	1297	1295	1286	1282	1268	1225
VI. Bank credit	56683	53671	52952	54766	53847	53393	57024	56642	56702	59387	60473	62488	67522
(a) Loans, cash credit and overdrafts	46818	44287	43712	45687	45087	44628	47804	47328	47186	50187	51096	52863	57041
(b) Inland bills purchased	1394	844	805	888	839	886	1203	1023	997	1047	1021	993	1188
(c) Inland bills discounted	5591	5729	5491	5341	5159	5181	5369	5614	5730	5495	5784	5977	6423
(d) Foreign bills purchased	1779	1694	1834	1727	1639	1549	1536	1633	1708	1638	1627	1682	1743
(e) Foreign bills discounted	1101	1117	1110	1123	1123	1149	1112	1044	1081	1020	945	973	1127

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2000 AND 2001

Items	(Amount in Rs. crore)											
	As on March 31											
	State Bank of India and its Associates	Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks		
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)	2000 (9)	2001 (10)	2000 (11)	2001 (12)
Number of reporting banks	8	8	19	19	196	196	42	42	32	31	297	296
Liabilities												
1. Capital	1036	1036	13198	13511	1950	2049	2405	2670	1972	1878	20560	21144
2. Reserves and Surplus	14484	16359	17335	18999	841	1373	5673	6289	6342	6999	44675	50019
2.1. Statutory Reserves	7760	9247	4584	5282	322	460	1375	1657	1722	2043	15763	18689
(i) Opening balance	6018	7760	3838	4584	224	327	1129	1375	1311	1612	12521	15659
(ii) Additions during the year	1742	1487	746	698	98	134	246	282	411	431	3243	3031
(iii) Deductions during the year	0	0	0	0	0	0	0	0	0	0	0	0
2.2. Capital Reserves	62	255	3187	3218	30	29	960	1249	280	112	4518	4864
(i) Opening balance	54	182	3271	3335	30	27	943	970	141	108	4438	4622
(ii) Additions during the year	8	73	66	27	0	2	19	331	145	7	237	440
(iii) Deductions during the year	0	0	150	144	0	0	1	51	6	3	157	199
2.3. Share Premium	3863	3863	2062	1969	20	0	0	0	2116	2183	8061	8016
(i) Opening balance	3863	3863	1982	1982	20	0	0	0	1048	2098	6913	7943
(ii) Additions during the year	0	0	95	2	0	0	0	0	1086	103	1181	105
(iii) Deductions during the year	0	0	15	14	0	0	0	0	18	17	33	32
2.4. Revenue and other Reserves	2798	2986	7027	8136	401	568	1549	2020	1972	2180	13746	15890
(i) Opening balance	2233	2678	6080	7205	295	403	1575	1404	1461	1813	11643	13503
(ii) Additions during the year	565	323	1051	1079	109	166	280	868	590	430	2594	2866
(iii) Deductions during the year	0	15	105	148	2	1	305	251	79	63	491	479
2.5. Balance of Profit	0	8	475	394	69	316	1789	1363	253	480	2586	2561
3. Deposits (3.1+3.2+3.3)	256288	312118	481025	547259	32161	38294	49324	59190	113670	136667	932468	1093527
3.1. Demand deposits [(i)+(ii)]	45415	50499	57041	60639	1516	1779	10654	11896	16229	16652	130855	141465
(i) From banks	6621	7076	2474	2617	33	5	359	347	593	830	10081	10875
(ii) From others	38794	43423	54567	58022	1482	1774	10296	11549	15635	15822	120774	130590
3.2. Savings bank deposits	55198	63859	115932	133048	12773	14832	4862	5629	12521	16180	201286	233548
3.3. Term deposits [(i)+(ii)]	155675	197759	308052	353572	17873	21683	33808	41665	84920	103835	600328	718514
(i) From banks	6521	7808	17218	18942	209	175	3495	9244	13757	17754	41200	53923
(ii) From others	149154	189951	290834	334630	17664	21508	30313	32422	71163	86081	559128	664592
3.A. Deposits of branches in India	247106	304185	458938	534925	32161	38294	49324	59178	113471	136470	891900	1073052
3.B. Deposits of branches outside India	9182	7932	22087	12333	0	0	0	12	199	197	31468	20475
Total (3.A.+3.B.)	256288	312118	481025	547259	32161	38294	49324	59190	113670	136667	923368	1093527

Source: Annual accounts of banks of respective years

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2000 AND 20(Contd.)

Items	(Amount in Rs. crore)											
	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks	All Scheduled Commercial Banks		
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	10609	11405	8865	8679	3756	4064	18839	26818	7047	8519	49115	59485
4.1. Borrowings in India	3094	3051	8405	8094	3753	4045	17623	24161	6798	8402	39673	47754
(i) From Reserve Bank of India	885	16	3542	2248	26	18	3195	2231	1865	1911	9513	6424
(ii) From other banks	161	83	465	978	1000	1047	9789	17588	2020	2683	13435	22378
(iii) From other institutions and agencies	2049	2952	4398	4869	2726	2981	4639	4342	2913	3808	16725	18952
4.2. Borrowings outside India	7515	8354	460	585	3	19	1216	2657	248	117	9443	11731
5. Other liabilities and provisions	53910	61960	34202	38444	3456	3817	6609	6857	7536	9318	105713	120395
(i) Bills Payable	13012	16023	8045	8848	216	233	1390	1360	1959	2316	24622	28780
(ii) Inter-office adjustments	559	1803	2741	1327	219	245	384	233	649	504	4552	4111
(iii) Interest accrued	17454	26246	6095	5459	1209	1560	1003	1779	1154	1458	26915	36502
(iv) Others (including provisions)	22885	17888	17321	22810	1812	1779	3832	3484	3773	5041	49623	51002
Total Liabilities	336327	402877	554625	626892	42164	49596	82850	101824	136566	163380	1152532	1344570
6. Cash and balances with RBI	25214	24525	45569	45341	1508	1752	3930	3904	10658	10733	86879	86256
6.1. Cash in hand	760	1125	3409	3705	526	579	178	204	881	1004	5755	6618
6.2. Balances with RBI	24453	23400	42160	41636	982	1173	3751	3700	9778	9728	81124	79638
(i) in current account	24453	23400	42155	41636	967	1145	3751	3700	9778	9728	81104	79610
(ii) in other account	0	0	5	0	15	28	0	0	0	0	20	28
7. Balances with banks and money at call and short notice (7.1+7.2)	31853	46893	32685	35958	15088	18746	5893	10476	10588	12572	96108	124645
7.1. In India (7.1.1+7.1.2)	14520	27711	8195	11705	15088	18746	1554	2461	6861	7504	46218	68128
7.1.1. Balances with banks	4073	5070	5002	8439	12939	16150	1040	1654	4865	5737	27919	37049
(i) in current account	329	392	2904	3106	1564	1597	509	502	846	1021	6152	6618
(ii) in other deposit account	3743	4678	2098	5333	11375	14553	531	1151	4019	4716	21767	30431
7.1.2. Money at call and short notice	10447	22641	3193	3266	2149	2596	514	808	1995	1768	18299	31079
(i) with banks	10397	22641	1859	2757	2095	2594	500	318	1770	1689	16621	29999
(ii) with other institutions	50	0	1334	509	54	2	14	4	225	78	1677	594
7.2. Outside India (7.2.1+7.2.2)	17334	19183	24490	24253	0	0	4339	8015	3727	5068	49890	56518
7.2.1. Balances with banks	6287	11676	17995	19598	0	0	3586	6529	2129	2408	29998	40212
(i) in current account	4260	9582	1834	2087	0	0	1587	1449	552	761	8233	13879
(ii) in other deposit account	2027	2094	16161	17511	0	0	1999	5080	1577	1647	21765	26333
7.2.2. Money at call and short notice	11046	7506	6495	4655	0	0	753	1485	1598	2659	19892	16306

Source: Annual accounts of banks of respective years

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2000 AND 20(Contd.)

Items	(Amount in Rs. crore)											
	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	121127	157192	212287	236915	7746	8800	29664	35761	50794	62037	421617	500705
8.1 In India in	117927	153231	207077	230579	7739	8800	29664	35763	50714	61901	413122	490275
(i) Government securities	91226	124275	144128	165318	693	889	18655	23305	31768	37695	286470	351482
(ii) Other approved securities	7555	7253	15910	15066	899	613	262	214	1283	1258	25908	24404
(iii) Shares	1338	1191	2261	2034	47	56	71	39	2411	1519	6128	4840
(iv) Debentures and Bonds	12971	14758	38847	41896	4159	5834	9519	11613	12588	17888	78084	91990
(v) Subsidiaries and/or joint ventures	1138	1201	1241	962	175	24	0	0	46	24	2601	2211
(vi) Others	3699	4553	4691	5303	1766	1384	1156	592	2618	3517	13930	15349
8.2 Outside India in	3200	3961	5210	6336	7	0	0	0	79	136	8496	10432
(i) Government securities	321	290	2151	2295	0	0	0	0	74	76	2546	2661
(ii) Subsidiaries and/or joint ventures	508	165	188	197	0	0	0	0	4	0	700	362
(iii) Others	2371	3506	2871	3844	7	0	0	0	1	60	5250	7410
9. Advances	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9A. (i) Bills Purchased and discounted	11785	16171	16464	17954	151	94	4671	5072	10146	11027	43217	50318
(ii) Cash credits, overdrafts and loans repayable on demand	75268	84807	123600	147913	4740	6044	13560	18105	29154	34923	246322	291791
(iii) Term loans	41981	49413	83012	98371	7523	8912	17386	19820	16442	22108	166344	198624
Total	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9B. (i) Secured by tangible assets	107344	121881	181951	211374	11021	13734	19980	22322	42760	52790	362993	422100
(ii) Covered by Bank/ Government Guarantees	14691	11361	19418	22374	584	412	2873	4000	6653	5679	39855	43826
(iii) Unsecured	6998	17149	21708	30490	809	904	12765	16675	6330	9589	48609	74806
Total	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9C. I. Advances in India	116274	135620	207189	245610	12414	15050	35616	42996	55581	67886	427073	507162
(i) Priority sectors	37607	43713	70602	83303	9472	11002	7614	9082	14761	16636	140056	163735
(ii) Public sectors	14396	26778	32138	44200	36	19	518	630	2869	5640	49957	77268
(iii) Banks	430	571	504	904	9	0	437	247	978	1784	2356	3506
(iv) Others	63841	64558	103946	117203	2897	4029	27047	33037	36973	43826	234704	262653

Source: Annual accounts of banks of respective years

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1999 AND 20(Concl.)

Items	(Amount in Rs. crore)											
	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9C.II. Advances outside India	12760	14770	15887	18628	0	0	2	0	162	172	28809	33570
(i) Due from Banks	1376	1196	3729	3366	0	0	0	0	0	0	5105	4563
(ii) Due from others	9006	10204	9206	11185	0	0	1	0	162	172	18375	21562
a) Bills purchased and discounted	2283	2691	1627	1907	0	0	0	0	28	31	3939	4629
b) Syndicate loans	2378	3370	2952	4076	0	0	0	0	0	0	5329	7446
c) Others	6723	7513	7578	9278	0	0	1	0	133	142	14436	16933
Total (9CI +9CII)	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
10. Fixed Assets (10.1+10.2+10.3)	2893	3045	7126	7411	65	77	2308	2284	3153	3469	15545	16286
10.1 Premises	673	761	5274	5288	4	3	1421	1550	1281	1375	8653	8977
(i) At cost as on 31st March of the preceding year	853	946	5228	5688	4	3	1496	1542	1068	1313	8650	9492
(ii) Additions during the year	97	133	1139	866	0	1	94	183	386	275	1716	1458
(iii) Deductions during the year	4	3	9	5	0	0	57	30	23	13	94	50
(iv) Depreciation to date	273	316	1083	1261	1	0	112	145	150	200	1619	1922
10.2 Assets under construction	269	221	55	50	0	1	26	24	60	61	410	357
10.3 Other Fixed assets	1952	2063	1797	2072	61	73	861	709	1811	2033	6482	6951
(i) At cost as on 31st March of the preceding year	2981	3582	3865	4473	105	122	1418	1528	3065	3407	11433	13110
(ii) Additions during the year	635	584	731	949	19	24	332	281	621	779	2340	2617
(iii) Deductions during the year	26	53	69	74	2	1	162	170	131	343	389	642
(iv) Depreciation to date	1638	2049	2730	3275	62	71	728	929	1744	1810	6902	8134
11. Other Assets	26206	20831	33882	37029	5343	5172	5438	6400	5632	6511	76500	75943
(i) Inter - office adjustments (net)	9056	720	2529	2687	271	317	239	81	105	57	12199	3862
(ii) Interest accrued	5785	6784	8386	8592	1616	1345	1124	1364	1811	2145	18722	20230
(iii) Tax paid in advance/tax deducted at source	2524	2560	5203	4787	21	27	706	785	745	1084	9200	9243
(iv) Stationery and Stamps	94	102	100	99	16	18	22	2	22	24	254	244
(v) Others, if any	8746	10665	17664	20864	3419	3466	3347	4168	2949	3201	36124	42364
Total Assets	336327	402877	554625	626892	42164	49596	82850	101824	136566	163380	1152532	1344570

Source: Annual accounts of banks of respective years

TABLE 5 : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 2000-2001

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	101	101	101	101	101	101	101	101	101	101	101	101	100
A. LIABILITIES IN INDIA													
1. Paid-up capital (incl. forfeited shares)	19852	19858	19944	19816	19916	19915	19775	19926	19926	20048	20449	20508	20536
2. Reserve fund and other reserves	41799	40614	41774	44935	44897	44778	44638	44631	44599	44743	45240	45164	45073
2.1 Reserve fund	17317	16411	17312	19438	19321	19338	19319	19342	19352	19348	19603	19689	19645
2.2 Other reserves	16523	16243	16503	17340	17512	17376	17255	17225	17183	17331	17573	17392	17344
2.3 Share premium account	7960	7960	7960	8156	8064	8064	8064	8064	8064	8064	8064	8083	8084
3. Deposits	868011	854036	858545	870242	872526	879278	911713	905379	908857	955067	958860	970748	1014913
3.1 Current deposits	126199	113250	113266	122265	109489	107653	120775	114892	112150	123770	114498	118520	139784
3.1.1 From banks (including Co-op Banks)	9593	8350	7953	8787	8313	8100	8696	8604	8465	8647	8281	7988	10649
3.1.2 From others	116605	104899	105313	113478	101176	99553	112079	106288	103686	115123	106217	110532	129135
3.2 Saving deposits	174698	172514	171679	178561	180194	181796	185803	185522	186209	187788	190227	192141	199401
3.3 Fixed deposits	567114	568273	573599	569416	582843	589830	605135	604965	610498	643510	654134	660087	675728
3.3.1 From banks (including Co-op Banks)	31503	30965	30232	29557	30632	30747	31202	29624	31857	37243	38235	39758	44160
3.3.2 From others	535611	537307	543367	539859	552210	559083	573933	575340	578640	606267	615899	620329	631568
4. Borrowings	38900	37194	40594	34811	29784	31500	35169	38457	41099	38010	41358	39470	48772
4.1 From banks in India	22678	20486	23726	21040	17109	18353	19463	22935	25734	27100	28052	27220	31541
4.1.1 Reserve Bank of India	8340	6688	8732	7254	4834	4951	4921	5847	5643	6036	6575	4979	6717
4.1.2 State Bank of India	4460	4413	4291	3936	3982	4367	4098	4218	8840	9282	8504	8354	9245
4.1.3 Associates of State Bank of India	529	590	697	695	309	471	815	1221	572	831	622	810	1466
4.1.4 Other Commercial Banks	8668	8339	9509	8636	7546	7860	9118	10225	10365	10537	11980	12674	13975
4.1.5 Co-operative Banks	681	457	497	518	438	704	511	1424	314	414	371	403	138
4.2 From banks outside India	3667	3865	3159	3526	3430	3541	2574	2820	3102	3282	4112	2605	2283
4.3 From financial institutions in India	12333	11623	12803	10010	9123	9465	12938	12468	12143	7387	7964	8234	13572
4.3.1 IDBI	2869	3262	3255	2529	2555	2489	2152	2373	2726	1764	1810	1663	2923
4.3.2 NABARD	3195	3151	3267	3214	3213	2876	2820	2931	2961	3000	3114	2990	4243
4.3.3 EXIM Bank	102	42	254	92	70	41	67	65	89	57	55	49	46
4.3.4 Other financial institutions	6167	5168	6026	4175	3285	4058	7900	7099	6367	2566	2986	3532	6360
4.4 From financial institutions outside India	222	1220	907	235	122	141	194	235	120	242	1230	1410	1376
5. Other Liabilities	115423	130364	130995	130066	126812	131732	139581	142471	161533	143212	144863	148500	186252
5.1 Bills payable in India	26388	24359	23835	23262	23183	25286	27089	26178	25779	28143	26617	28400	30328
5.1.1 Drawn by Indian offices	26248	23984	23672	23106	23030	25141	26945	26030	25632	27988	26409	28241	30160
5.1.2 Drawn by Foreign offices	140	375	163	156	154	145	144	148	147	155	208	159	168
5.2 Bills payable outside India	114	111	110	118	117	117	119	123	122	128	139	132	136
5.3 Calls recived in advance	6	12	12	6	6	6	6	6	6	6	6	6	6
5.4 Miscellaneous liabilities	88916	105882	107038	106681	103506	106324	112368	116164	135625	114934	118102	119961	155782

@ : Excluding Regional Rural Banks.

Source : Form ' X ' return under Section 27 of Banking Regulation Act, 1949.

TABLE 5: LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ -2000-2001 (Contd .)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6. Branch Adjustments	7906	8609	9273	5297	4967	5975	6237	5516	6364	8787	9079	9005	23916
6.1 Among Offices in India	6914	7805	8399	4344	4240	5296	5925	4741	5837	8089	8363	8268	23684
6.2 With Offices outside India	992	803	874	952	727	678	311	775	527	698	716	736	233
7. Total Demand & Time Liabilities	1022334	1021594	1030134	1035119	1029122	1042510	1086463	1086308	1111488	1136290	1145081	1158718	1249937
(Total of items A3, A4, & A5)													
8. Balance of Profit	9393	5030	5150	5477	6101	6379	6901	8360	9177	10347	12411	12772	10352
Total Liabilities	1101284	1095706	1106275	1110643	1105003	1119558	1164013	1164741	1191555	1220215	1232260	1246167	1349814
B. ASSETS IN INDIA													
1. Cash in Hand	5506	5549	5533	5748	5492	5592	5265	5697	5666	6567	5399	5419	5398
2. Balances with Reserve Bank of India	79169	58840	62869	59194	54982	62233	69293	69873	77253	64576	68946	70782	72136
3. Balances with other banks in India	11972	4502	4023	4071	3988	3742	4353	4337	3953	4343	4244	4218	5485
3.1 State Bank of India	3045	2397	2028	2101	2000	1768	2190	2044	1911	2160	1987	2214	2774
3.2 Associates of State Bank of India	6790	483	479	492	368	388	472	500	440	441	638	374	504
3.3 Other Commercial Banks	2030	1497	1392	1351	1497	1470	1574	1784	1557	1734	1607	1504	2086
3.4 Co-operative Banks	106	125	123	127	123	117	116	9	45	8	12	125	120
4. Money at call and short notice	16683	20246	19305	14778	13804	15433	16720	18284	24972	28300	28921	29150	34537
4.1 With Commercial Banks	16382	19097	18703	14055	12801	13991	15950	16845	23517	27179	28075	28365	33062
4.2 With Co-operative Banks	90	635	217	254	156	603	274	642	448	454	181	214	1218
4.3 With Other Financial Institutions	210	514	385	468	847	838	496	797	1007	667	665	571	257
5. Investments	411768	423457	429994	426571	429957	429943	433659	436515	454039	460828	463119	469182	479508
5.1 Treasury Bills	8574	11672	12186	11773	11540	11989	12323	12556	13803	14648	14083	14785	15440
5.2 Other Central Govt. securities	238288	234012	239322	237619	241616	241929	243739	247130	261431	261541	262919	265391	269821
5.3 State Govt. Securities	35529	48313	48698	48934	48796	48911	50462	50320	50258	50308	50297	51199	52522
5.4 Other Approved securities	25299	25637	25622	25414	25270	25280	25130	24887	24827	24677	24471	24385	24221
5.5 Shares and debentures of Companies and Corporations not included in 5.4	60348	63901	64417	61146	61734	61244	61108	61441	63088	66029	69501	67711	69523
5.6 Fixed Deposits with Banks (including Co-op. Banks)	5441	4720	3506	2388	2411	2334	2815	2424	2430	8319	2782	3500	5184
5.7 Other Investments in India	38288	35201	36242	39296	38590	38255	38082	37756	38202	35307	39066	42211	42798

@ : Excluding Regional Rural Banks.

Source : Form ' X ' return under Section 27 of Banking Regulation Act, 1949.

TABLE 5: LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ -2000-2001 (Concl'd .)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6. Bills Purchased and Discounted	39250	38204	37585	37993	37167	37815	39175	39751	40014	41408	40249	40925	43966
6.1 Inland Bills	20365	20040	19864	20033	19611	20317	21651	22243	22474	23422	23145	23410	25004
6.2 Foreign Bills	18885	18164	17721	17960	17556	17498	17524	17508	17540	17986	17104	17514	18962
6.2.1 Export bills drawn in India	11055	10738	10394	10695	10430	10409	10674	10648	10537	10744	10139	10165	10947
6.2.2 Import Bills drawn on & payable in India	1435	1637	1612	1666	1681	1579	1328	1262	1335	1346	1349	1479	1395
6.2.3 Other Foreign Bills	6394	5789	5715	5599	5445	5510	5522	5598	5668	5896	5616	5870	6620
6.2.3.1 Payable in India	2865	2485	2736	2472	2410	2452	2844	2901	2567	2885	2883	3002	3563
6.2.3.2 Payable outside India	3529	3304	2979	3128	3035	3058	2678	2697	3101	3011	2733	2868	3057
7. Loans and Advances	396029	397070	395883	412245	411045	415456	427913	431704	431052	446444	450755	453530	505209
7.1 Loans and Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	392854	393508	392117	408504	406996	410957	423224	427552	426674	441459	445061	448678	500977
7.2 Due From Banks	3175	3562	3765	3741	4049	4498	4689	4151	4378	4985	5694	4851	4233
7.2.1 Co - operative Banks in India	603	802	1079	475	794	1010	827	677	644	705	520	481	1012
7.2.2 Commercial Banks in India	1643	1337	1216	1628	1282	1312	2424	2238	1485	1298	1424	1337	1770
7.2.3 Banks outside India	929	1423	1471	1637	1973	2177	1438	1236	2249	2983	3750	3033	1450
8. Premises, Furnitures, Fixtures and other Fixed Assets	14665	14991	15074	15162	15235	15237	14331	14389	14283	15141	15244	15328	15403
9. Branch Adjustments	37913	32115	26177	28063	27915	26296	21993	13307	13196	22748	28407	23890	48412
9.1 Among Offices in India	37241	31402	24726	27132	27188	25560	21159	12507	12424	21797	27775	23027	47749
9.2 With Offices outside India	673	713	1451	930	726	736	834	800	773	951	632	863	663
10. Capitalised Expenses	7468	7206	6822	7900	7808	7704	8144	7580	7145	7536	6669	6686	7547
11 Non - Banking Assets acquired in satisfaction of claims	1009	200	26	484	23	62	35	55	51	25	56	54	23
12 Other Tangible Assets	68224	82634	91340	87077	86690	88757	110192	108882	104110	106976	104131	109890	112676
Total Assets	1089654	1085013	1094631	1099284	1094107	1108267	1151072	1150373	1175734	1204892	1216139	1229055	1330300

@ : Excluding Regional Rural Banks.

Source : Form ' X ' return under Section 27 of Banking Regulation Act, 1949.

TABLE 6: BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1999-2000 AND 2000-2001

Items	(Amount in Rs. crore)											
	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled	All Scheduled Commercial		
	2000	2001	2000	2001	2000	2001	2000	2001	Commercial Banks	2000	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	42	42	32	31	297	296
I. Interest earned	29187	34017	50273	56967	3934	4619	8176	9471	11871	14496	103441	119570
a) Interest/discount on advances/bills	12931	15019	24299	27998	1391	1685	4261	5156	6033	7229	48916	57087
b) Income on Investments	12658	14864	23087	25624	1432	1577	3298	3607	4995	6313	45471	51985
c) Interest on balances with RBI and other inter-bank funds	1834	1958	2410	2881	975	1225	499	581	711	844	6429	7489
d) Others	1763	2176	478	464	135	132	117	127	132	110	2625	3009
II. Other income	4828	5356	6613	7159	208	240	2152	2513	2286	2099	16088	17367
a) Commission, exchange and brokerage	3414	3512	2863	3062	70	83	1174	1284	801	1001	8323	8942
b) Net Profit (loss) on sale and revaluation of investments	449	695	1489	1677	13	9	232	351	807	442	2990	3173
i) Profit on sale and revaluation of investments	454	698	1546	1772	13	10	242	364	817	504	3072	3348
ii) Loss on sale and revaluation of investments	5	3	57	95	0	1	10	12	9	62	82	175
c) Net Profit (loss) on sale of land, building & other assets	1	0	9	12	0	6	0	-10	-1	-1	9	8
i) Profit on sale of land, building & other assets	1	1	10	13	0	6	7	2	1	1	20	23
ii) Loss on sale of land, building & other assets	0	0	1	1	0	0	7	11	2	2	11	15
d) Net Profit (loss) on exchange transaction	475	439	890	926	0	0	572	702	216	245	2153	2312
i) Profit on exchange transaction	475	439	907	950	0	0	586	708	216	245	2184	2341
ii) Loss on exchange transaction	0	0	17	24	0	0	13	5	0	0	31	29
e) Miscellaneous income	488	710	1362	1482	125	142	174	185	463	413	2612	2932
Total (I+II)	34015	39372	56886	64127	4142	4859	10328	11984	14157	16595	119528	136937
III. Interest expended	19897	22903	35478	38790	2560	2966	4986	5768	8956	10691	71877	81117
a) Interest on deposits	18791	21535	33750	36839	2264	2641	3497	3657	8121	9760	66423	74433
b) Interest on RBI/inter-bank borrowings	639	619	712	770	223	253	1235	1707	423	432	3232	3781
c) Others	467	749	1016	1180	74	71	254	405	412	499	2223	2904
IV. Operating expenses	8278	10730	14183	17284	1056	1165	2588	3111	2529	3056	28635	35344
a) Payments to and provisions for employees	5926	7832	10435	13143	913	1004	862	990	1243	1286	19381	24256
b) Rent, taxes and lighting	558	619	957	1053	26	30	241	259	255	333	2038	2294
c) Printing and stationery	125	134	189	194	12	14	61	65	61	95	449	502
d) Advertisement and publicity	22	35	48	49	0	0	120	177	43	89	233	350
e) Depreciation on bank's property	447	493	565	676	9	13	225	357	343	425	1590	1964
f) Directors' fees, allowances and expenses	1	1	3	2	0	0	1	1	4	3	10	8
g) Auditors' fees and expenses	34	46	79	94	3	4	3	3	6	8	125	154
h) Law charges	48	39	63	58	1	1	20	37	11	16	143	150
i) Postage, telegrams, telephones, etc.	87	84	154	160	8	9	152	180	74	121	475	554
j) Repairs and maintenance	68	73	175	195	2	3	146	154	72	116	464	541
k) Insurance	125	139	251	283	15	17	48	48	52	68	490	555
l) Other expenditure	837	1235	1263	1376	65	70	709	840	364	495	3238	4015
V. Provisions and contingencies	3162	3518	4788	5958	98	128	1719	2085	1448	1687	11215	13376
Total expenses	28175	33633	54449	56073	3617	4130	9293	8879	11485	13747	100512	116461
VI. Profit (loss)	2677	2222	2437	2095	428	601	1035	1020	1225	1162	7801	7100

Note: Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years

TABLE 7: BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	(in per cent)											
	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
Reporting banks	8	8	19	19	196	196	42	42	32	31	296	296
1. Cash-deposit ratio	9.84	7.86	9.47	8.29	4.69	4.58	7.97	6.60	9.38	7.85	9.32	7.89
2. Credit-deposit ratio	50.35	48.18	46.38	48.28	38.60	39.30	72.21	72.64	49.04	49.80	48.89	49.45
3. Investment-deposit ratio	47.26	50.36	44.13	43.29	24.09	22.98	60.14	60.42	44.69	45.39	45.22	45.79
4. (Credit + investment)-deposit ratio	97.61	98.55	90.51	91.58	62.68	62.28	132.35	133.06	93.72	95.19	94.11	95.24
5. Ratio of deposits to total liabilities	76.20	77.47	86.73	87.30	76.28	77.21	59.53	58.13	83.23	83.65	80.91	81.33
6. Ratio of term deposits to total deposits	60.74	63.36	64.04	64.61	55.57	56.62	68.54	70.39	74.71	75.98	64.38	65.71
7. Ratio of priority sector advances to total advances	29.15	29.07	31.65	31.53	76.30	73.10	21.38	21.12	26.48	24.44	30.72	30.28
8. Ratio of term-loans to total advances	32.54	32.86	37.21	37.23	60.60	59.22	48.81	46.10	29.50	32.48	36.49	36.73
9. Ratio of secured advances to total advances	91.37	88.60	90.27	88.46	91.68	93.99	63.99	61.22	88.64	85.91	88.37	86.17
10. Ratio of investments in non-approved securities to total investments	18.18	16.14	23.60	22.89	79.45	82.94	36.23	34.23	34.78	37.09	25.31	24.40
11. Ratio of Interest income to total assets	9.38	9.20	9.68	9.64	10.08	10.07	10.25	10.26	9.89	9.67	9.67	9.58
12. Ratio of net interest margin to total assets	2.99	3.01	2.85	3.08	3.52	3.60	4.00	4.01	2.43	2.54	2.95	3.08
13. Ratio of non-interest income to total assets	1.55	1.45	1.27	1.21	0.53	0.52	2.70	2.72	1.90	1.40	1.50	1.39
14. Ratio of intermediation cost to total assets	2.66	2.90	2.73	2.93	2.71	2.54	3.25	3.37	2.11	2.04	2.68	2.83
15. Ratio of wage bills to intermediation cost	71.59	72.99	73.57	76.04	86.46	86.18	33.31	31.82	49.15	42.08	67.68	68.63
16. Ratio of wage bills to total expenses	21.03	23.29	21.01	23.44	25.24	24.31	11.38	11.15	10.82	9.35	19.28	20.83
17. Ratio of wage bills to total income	17.42	19.89	18.34	20.50	22.04	20.66	8.35	8.26	8.78	7.75	16.21	17.71
18. Ratio of burden to total assets	1.11	1.45	1.46	1.71	2.17	2.02	0.55	0.65	0.20	0.64	1.17	1.44
19. Ratio of burden to interest income	11.82	15.80	15.06	17.77	21.56	20.03	5.33	6.31	2.05	6.60	12.13	15.03
20. Ratio of operating profits as a ratio to total assets	1.88	1.55	1.39	1.36	1.35	1.59	3.45	3.36	2.23	1.90	1.78	1.64
21. Return on assets	0.86	0.60	0.47	0.35	1.10	1.31	1.30	1.10	1.02	0.77	0.73	0.57
22. Return on equity	18.64	13.50	8.24	6.65	17.63	19.35	13.55	11.97	17.18	13.52	12.76	10.41
23. Cost of deposits	7.90	7.58	7.51	7.17	7.65	7.50	7.23	6.74	8.11	7.80	7.68	7.35
24. Cost of borrowings	6.14	5.62	8.37	8.78	5.99	6.47	7.02	7.48	6.73	5.55	6.95	6.96
25. Cost of funds	7.83	7.50	7.53	7.19	7.47	7.39	7.17	6.96	8.03	7.67	7.64	7.33
26. Return on advances	10.89	10.75	11.80	11.49	12.11	12.27	13.09	13.12	12.26	11.68	11.70	11.46
27. Return on investments	11.70	10.68	11.72	11.41	19.84	19.06	11.78	11.03	11.46	11.19	11.84	11.27
28. Return on advances <i>adjusted</i> to cost of funds	3.06	3.25	4.27	4.30	4.64	4.88	5.91	6.16	4.22	4.01	4.06	4.13
29. Return on investments <i>adjusted</i> to cost of funds	3.88	3.18	4.19	4.22	12.38	11.67	4.61	4.07	3.43	3.52	4.20	3.94

Source: Compiled from annual accounts of banks of respective years.

TABLE 8: BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS #
OF SCHEDULED COMMERCIAL BANKS: 1998 TO 2001

(Amount in Rs. crore)											
Bank group/ Years	As on March 31										
	Standard Assets		Sub-standard Assets		Doubtful Assets		Loss Assets		Total NPAs		Total Advances
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	[=(3)+(5)+(7)]									[=(4)+(6)+(8)]	
Public Sector Banks											
1998	239318	84.0	14463	5.1	25819	9.1	5371	1.9	45653	16.0	284971
1999	273618	84.1	16033	4.9	29252	9.0	6425	2.0	51710	15.9	325328
2000	326783	86.0	16361	4.3	30535	8.0	6398	1.7	53294	14.0	380077
2001	387360	87.6	14745	3.3	33485	7.6	6544	1.5	54774	12.4	442134
Indian Private Sector Banks											
1998	33567	91.3	1766	4.8	1077	2.9	343	0.9	3186	8.7	36753
1999	38394	89.2	2657	6.2	1591	3.7	407	0.9	4655	10.8	43049
2000	53317	91.5	2137	3.7	2355	4.0	439	0.8	4931	8.5	58248
2001	65071	91.5	2585	3.6	3069	4.3	424	0.6	6078	8.5	71149
Foreign Banks											
1998	28996	93.6	1198	3.9	250	0.8	528	1.7	1976	6.4	30972
1999	28702	92.4	1238	4.0	507	1.6	612	2.0	2357	7.6	31059
2000	34817	93.0	1096	2.9	798	2.1	721	1.9	2615	7.0	37432
2001	42285	93.1	876	1.9	1202	2.6	1033	2.3	3111	6.9	45396
All Scheduled Commercial Banks											
1998	301881	85.6	17428	4.9	27146	7.7	6242	1.8	50815	14.4	352696
1999	340714	85.3	19928	5.0	31350	7.8	7444	1.9	58722	14.7	399436
2000	414917	87.2	19594	4.1	33688	7.1	7558	1.6	60840	12.8	475757
2001	494716	88.6	18206	3.3	37756	6.8	8001	1.4	63963	11.4	558679

#: Provisional

Source : Report on Trend and Progress of Banking in India, 2000 - 2001.

TABLE 9: SECTOR-WISE NPAs OF PUBLIC SECTOR BANKS: 1995 TO 2001

(Amount in Rs. crore)							
Bank Group	As on March 31						
	Priority Sector		Non-priority Sector		Public Sector		Total
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. State Bank of India and its Associates							
1995	6967	52.5	5496	41.4	809	6.1	13271
1996	7041	53.7	5263	40.1	816	6.2	13120
1997	7247	50.4	6291	43.8	829	5.8	14367
1998	7470	48.1	7390	47.6	662	4.3	15522
1999	8318	44.6	9668	51.9	655	3.5	18641
2000	8947	45.2	10266	51.9	560	2.8	19773
2001	8928	44.2	10050	49.8	1213	6.0	20191
B. Nationalised Banks							
1995	12242	48.7	12366	49.2	507	2.0	25115
1996	12065	45.6	13804	52.2	595	2.2	26464
1997	13527	46.3	15050	51.5	632	2.2	29209
1998	13714	45.5	15717	52.2	700	2.3	30130
1999	14288	43.2	17940	54.3	841	2.5	33069
2000	14768	44.1	18258	54.5	495	1.5	33521
2001	15228	46.2	17257	52.3	498	1.5	32983
C. Public Sector Banks (A+B)							
1995	19209	50.0	17861	46.5	1316	3.4	38385
1996	19106	48.3	19067	48.2	1411	3.6	39584
1997	20774	47.7	21341	49.0	1461	3.4	43577
1998	21184	46.4	23107	50.6	1362	3.0	45653
1999	22606	43.7	27608	53.4	1496	2.9	51710
2000	23715	44.5	28524	53.5	1055	2.0	53294
2001	24156	45.4	27307	51.4	1711	3.2	53174

Source : Report on Trend and Progress of Banking in India, various issues.

TABLE 10: STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS : 2000

Region/State/ Union Territory	As on March 31							
	Officers		Clerks		Sub-ordinates		Total	
	Share		Share		Share		Share	
	Number	(per cent)	Number	(per cent)	Number	(per cent)	Number	(per cent)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	53396	18.3	84216	17.0	39499	17.9	177111	17.6
Haryana	5752	2.0	10902	2.2	4950	2.2	21604	2.1
Himachal Pradesh	2074	0.7	3399	0.7	1976	0.9	7449	0.7
Jammu & Kashmir	2483	0.9	4464	0.9	2257	1.0	9204	0.9
Punjab	10811	3.7	19689	4.0	9728	4.4	40228	4.0
Rajasthan	11519	4.0	17370	3.5	9118	4.1	38007	3.8
Chandigarh	2970	1.0	3436	0.7	1541	0.7	7947	0.8
Delhi	17787	6.1	24956	5.1	9929	4.5	52672	5.2
North-Eastern Region	6548	2.2	10768	2.2	5654	2.6	22970	2.3
Arunachal Pradesh	180	0.1	335	0.1	188	0.1	703	0.1
Assam	4507	1.5	7418	1.5	3848	1.7	15773	1.6
Manipur	237	0.1	483	0.1	222	0.1	942	0.1
Meghalaya	579	0.2	896	0.2	541	0.2	2016	0.2
Mizoram	146	0.1	211	0.0	130	0.1	487	0.0
Nagaland	243	0.1	365	0.1	212	0.1	820	0.1
Tripura	656	0.2	1060	0.2	513	0.2	2229	0.2
Eastern Region	45742	15.7	78096	15.8	38420	17.4	162258	16.1
Bihar	15696	5.4	22596	4.6	12127	5.5	50419	5.0
Orissa	7762	2.7	10879	2.2	5723	2.6	24364	2.4
Sikkim	120	0.0	189	0.0	122	0.1	431	0.0
West Bengal	22077	7.6	44251	9.0	20362	9.2	86690	8.6
Andaman & Nicobar Islands	87	0.0	181	0.0	86	0.0	354	0.0
Central Region	46460	15.9	70875	14.3	36923	16.7	154258	15.3
Madhya Pradesh	15665	5.4	22584	4.6	11569	5.2	49818	4.9
Uttar Pradesh	30795	10.6	48291	9.8	25354	11.5	104440	10.4
Western Region	56963	19.5	105927	21.4	45137	20.4	208027	20.7
Goa	1390	0.5	2785	0.6	991	0.4	5166	0.5
Gujarat	15526	5.3	30578	6.2	14033	6.3	60137	6.0
Maharashtra	39956	13.7	72401	14.7	30035	13.6	142392	14.1
Dadra & Nagar Haveli	40	0.0	55	0.0	23	0.0	118	0.0
Daman & Diu	51	0.0	108	0.0	55	0.0	214	0.0
Southern Region	82280	28.2	144199	29.2	55528	25.1	282007	28.0
Andhra Pradesh	21604	7.4	34377	7.0	15523	7.0	71504	7.1
Karnataka	21824	7.5	38806	7.9	14313	6.5	74943	7.4
Kerala	13178	4.5	26031	5.3	9438	4.3	48647	4.8
Tamil Nadu	25170	8.6	44112	8.9	15946	7.2	85228	8.5
Lakshadweep	18	0.0	28	0.0	16	0.0	62	0.0
Pondicherry	486	0.2	845	0.2	292	0.1	1623	0.2
All India	291389	100.0	494081	100.0	221161	100.0	1006631	100.0

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

**TABLE 11: POPULATION AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES
OF SCHEDULED COMMERCIAL BANKS : 2000**

Population Group	As on March 31							
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	State Bank of India and its Associates				Nationalised Banks			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural	12662	19907	14601	47170	26047	42373	25117	93537
Semi-Urban	19877	46748	24390	91015	26078	51718	22394	100190
Urban/Metropolitan	42913	88886	36214	168013	105481	185722	70826	362029
Total	75452	155541	75205	306198	157606	279813	118337	555756
	Regional Rural Banks				Foreign Banks			
Rural	18964	16245	11789	46998	--	--	--	--
Semi-Urban	5883	5931	2577	14391	10	12	5	27
Urban/Metropolitan	2358	2356	903	5617	8867	4447	1261	14575
Total	27205	24532	15269	67006	8877	4459	1266	14602
	Other Scheduled Commercial Banks				All Scheduled Commercial Banks			
Rural	1802	3356	1522	6680	59475	81881	53029	194385
Semi-Urban	5291	8949	3517	17757	57139	113358	52883	223380
Urban/Metropolitan	15156	17431	6045	38632	174775	298842	115249	588866
Total	22249	29736	11084	63069	291389	494081	221161	1006631

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

TABLE 12: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS : 1998 TO 2000

(Amount in Rs. crore)						
Period of Maturity	As on March 31					
	1998		1999		2000	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	6320296 (5.7)	41635 (11.1)	5433824 (4.7)	38968 (8.9)	6000352 (4.9)	49069 (9.5)
91 days & above but less than 6 months	4350980 (3.9)	21857 (5.8)	4781658 (4.1)	25610 (5.8)	5563029 (4.6)	33157 (6.4)
6 months & above but less than 1 year	9799664 (8.8)	39392 (10.5)	11361986 (9.8)	54726 (12.4)	13817074 (11.3)	67078 (13.0)
1 year & above but less than 2 years	21687805 (19.5)	79237 (21.2)	23363387 (20.2)	99120 (22.5)	24611528 (20.1)	116663 (22.6)
2 years & above but less than 3 years	20692624 (18.6)	64841 (17.3)	20615897 (17.8)	69640 (15.8)	21134202 (17.3)	80565 (15.6)
3 years & above but less than 5 years	26163098 (23.5)	81092 (21.7)	28286421 (24.4)	100098 (22.7)	29413264 (24.1)	113892 (22.1)
5 years & above	22144366 (19.9)	46231 (12.4)	21981440 (19.0)	51906 (11.8)	21635922 (17.7)	55803 (10.8)
Total	111158833 (100.0)	374286 (100.0)	115824613 (100.0)	440069 (100.0)	122175371 (100.0)	516228 (100.0)

Note : Figures in bracket represent percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

TABLE 13: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS: 1999 AND 2000

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savit		Term		Total	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	19444	21890	12504	13519	43541	51052	75489	86461
	(19.6)	(19.4)	(7.4)	(6.7)	(9.3)	(9.5)	(10.2)	(10.1)
1. Central & State Governments	6513	7580	5389	6072	11159	15356	23061	29008
	(6.6)	(6.7)	(3.2)	(3.0)	(2.4)	(2.9)	(3.1)	(3.4)
i) Central Government	2528	2883	390	583	5052	7746	7969	11212
	(2.5)	(2.6)	(0.2)	(0.3)	(1.1)	(1.4)	(1.1)	(1.3)
ii) State Governments	3985	4697	5000	5490	6107	7609	15091	17796
	(4.0)	(4.2)	(2.9)	(2.7)	(1.3)	(1.4)	(2.0)	(2.1)
2. Local Authorities	1784	1596	3253	3529	7197	7859	12234	12984
	(1.8)	(1.4)	(1.9)	(1.7)	(1.5)	(1.5)	(1.7)	(1.5)
3. Quasi-Government Bodies	4781	6841	1916	1475	10340	9153	17036	17469
	(4.8)	(6.1)	(1.1)	(0.7)	(2.2)	(1.7)	(2.3)	(2.0)
of which: State Electricity Boards	2167	2866	7	7	1481	2187	3655	5060
	(2.2)	(2.5)	(0.0)	(0.0)	(0.3)	(0.4)	(0.5)	(0.6)
4. Public Sector Corporations and Companies	6367	5873	1946	2442	14845	18685	23158	27000
	(6.4)	(5.2)	(1.1)	(1.2)	(3.2)	(3.5)	(3.1)	(3.2)
i) Non-Departmental Commercial Undertakings	3818	3566	217	179	10320	12721	14355	16466
	(3.8)	(3.2)	(0.1)	(0.1)	(2.2)	(2.4)	(1.9)	(1.9)
ii) Others	2550	2307	1728	2264	4526	5964	8804	10535
	(2.6)	(2.0)	(1.0)	(1.1)	(1.0)	(1.1)	(1.2)	(1.2)
II. Private Corporate Sector (Non-Financial)	12644	13859	383	294	17235	18517	30262	32670
	(12.7)	(12.3)	(0.2)	(0.1)	(3.7)	(3.4)	(4.1)	(3.8)
1. Non-Financial Companies	11907	13370	198	125	15737	17590	27842	31085
	(12.0)	(11.9)	(0.1)	(0.1)	(3.4)	(3.3)	(3.8)	(3.6)
2. Non-Credit Co-operative Institutions	736	489	186	169	1498	927	2420	1584
	(0.7)	(0.4)	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)
III. Financial Sector	19170	19112	2773	1654	43115	44733	65057	65499
	(19.3)	(17.0)	(1.6)	(0.8)	(9.2)	(8.3)	(8.8)	(7.7)
1. Banks	9379	7832	1386	299	32587	30756	43352	38888
	(9.4)	(7.0)	(0.8)	(0.1)	(7.0)	(5.7)	(5.9)	(4.6)
i) Indian Commercial Banks	5151	5350	1234	142	17263	19471	23649	24963
	(5.2)	(4.7)	(0.7)	(0.1)	(3.7)	(3.6)	(3.2)	(2.9)
ii) Foreign Resident Banks (Offices of foreign banks in India)	2050	466	1	1	4907	63	6957	530
	(2.1)	(0.4)	(0.0)	(0.0)	(1.0)	(0.0)	(0.9)	(0.1)
iii) Co-operative Banks & Credit Societies	2178	2016	150	157	10417	11223	12745	13395
	(2.2)	(1.8)	(0.1)	(0.1)	(2.2)	(2.1)	(1.7)	(1.6)
a. Co-operative Banks	1944	1770	19	30	9797	10273	11759	12072
	(2.0)	(1.6)	(0.0)	(0.0)	(2.1)	(1.9)	(1.6)	(1.4)
b. Credit Societies	234	247	131	127	620	950	985	1323
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)

Note : Figures in brackets indicate percent share in respective column total.

Source : Reserve Bank of India Bulletin, July 2001.

TABLE 13: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

2. Other Financial Institutions	6233	6895	851	1131	5600	5860	12684	13886
	(6.3)	(6.1)	(0.5)	(0.6)	(1.2)	(1.1)	(1.7)	(1.6)
i) Financial Companies	758	1004	6	19	522	778	1287	1801
	(0.8)	(0.9)	(0.0)	(0.0)	(0.1)	(0.1)	(0.2)	(0.2)
a. Housing Finance Companies	673	749	4	2	463	567	1140	1317
	(0.7)	(0.7)	(0.0)	(0.0)	(0.1)	(0.1)	(0.2)	(0.2)
b. Auto Finance Companies	85	255	2	17	59	211	147	484
	(0.1)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)
ii) Total of Mutual Funds	386	608	2	2	333	509	721	1119
	(0.4)	(0.5)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
a. Mutual Funds in Private Sector	44	387	1	1	32	197	77	585
	(0.0)	(0.3)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)
b. Other Mutual Funds	342	221	1	1	301	313	644	534
	(0.3)	(0.2)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	662	560	0	1	194	104	856	666
	(0.7)	(0.5)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
iv) Insurance Corporations and Companies (Life and General)	2565	2984	30	126	2466	2481	5060	5591
	(2.6)	(2.6)	(0.0)	(0.1)	(0.5)	(0.5)	(0.7)	(0.7)
v) Term Lending Institutions	1352	888	16	15	1458	1033	2826	1936
	(1.4)	(0.8)	(0.0)	(0.0)	(0.3)	(0.2)	(0.4)	(0.2)
vi) Provident Fund Institutions	511	850	796	968	626	955	1933	2772
	(0.5)	(0.8)	(0.5)	(0.5)	(0.1)	(0.2)	(0.3)	(0.3)
3. Other Financial Companies	3558	4385	536	224	4928	8117	9022	12725
	(3.6)	(3.9)	(0.3)	(0.1)	(1.1)	(1.5)	(1.2)	(1.5)
i) Financial Services Companies	345	354	92	1	625	850	1062	1205
	(0.3)	(0.3)	(0.1)	(0.0)	(0.1)	(0.2)	(0.1)	(0.1)
ii) Other Financial Companies	1675	2560	41	16	2561	4733	4277	7309
	(1.7)	(2.3)	(0.0)	(0.0)	(0.5)	(0.9)	(0.6)	(0.9)
iii) Others	1538	1470	404	208	1741	2533	3683	4211
	(1.5)	(1.3)	(0.2)	(0.1)	(0.4)	(0.5)	(0.5)	(0.5)

Note : Figures in brackets indicate percent share in respective column total.

Source : Reserve Bank of India Bulletin, July 2001.

TABLE 13: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Concl'd.)

Sector of the Economy	(Amount in Rs. crore)							
	As on the last Friday of March							
	Current		Savings		Term		Total	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	45977	54006	144968	176388	290584	346094.4	481530	576488
	(46.3)	(47.9)	(85.4)	(87.3)	(62.1)	(64.3)	(65.3)	(67.6)
1. Individuals (including Hindu Undivided Families)	23140	27020	130654	160004	249707	299152	403501	486176
	(23.3)	(24.0)	(77.0)	(79.2)	(53.4)	(55.6)	(54.7)	(57.0)
i) Farmers	949	1219	25453	29423	52479	60367	78881	91009
	(1.0)	(1.1)	(15.0)	(14.6)	(11.2)	(11.2)	(10.7)	(10.7)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	14872	17028	22732	29192	51710	62555	89313	108775
	(15.0)	(15.1)	(13.4)	(14.4)	(11.1)	(11.6)	(12.1)	(12.8)
iii) Wage and Salary Earners	1523	1466	41376	49448	63677	76495	106576	127409
	(1.5)	(1.3)	(24.4)	(24.5)	(13.6)	(14.2)	(14.5)	(14.9)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	866	1782	1598	4298	3924	8488	6388	14568
	(0.9)	(1.6)	(0.9)	(2.1)	(0.8)	(1.6)	(0.9)	(1.7)
v) Other Individuals	4930	5526	39495	47642	77917	91245	122342	144413
	(5.0)	(4.9)	(23.3)	(23.6)	(16.7)	(17.0)	(16.6)	(16.9)
2. Trusts, Associations, Clubs, etc.	949	1098	2075	2435	7652	8331	10677	11864
	(1.0)	(1.0)	(1.2)	(1.2)	(1.6)	(1.5)	(1.4)	(1.4)
3. Proprietary and Partnership Concerns, etc.	16693	19760	1053	1173	11068	13285	28814	34219
	(16.8)	(17.5)	(0.6)	(0.6)	(2.4)	(2.5)	(3.9)	(4.0)

4. Educational Institutions	1400	1463	2688	3173	4483	5527	8571	10163
	(1.4)	(1.3)	(1.6)	(1.6)	(1.0)	(1.0)	(1.2)	(1.2)
5. Religious Institutions	139	165	785	913	2403	3142	3328	4220
	(0.1)	(0.1)	(0.5)	(0.5)	(0.5)	(0.6)	(0.5)	(0.5)
6. Others (Not elsewhere Classified)	3656	4501	7712	8689	15270	16657	26639	29847
	(3.7)	(4.0)	(4.5)	(4.3)	(3.3)	(3.1)	(3.6)	(3.5)
V. Foreign Sector	2063	3790	9144	10235	73458	77671	84664	91697
	(2.1)	(3.4)	(5.4)	(5.1)	(15.7)	(14.4)	(11.5)	(10.8)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	281	301	55	209	350	792	686	1302
	(0.3)	(0.3)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
2. Non-Residents	1186	1547	7978	9297	68263	71865	77426	82709
	(1.2)	(1.4)	(4.7)	(4.6)	(14.6)	(13.4)	(10.5)	(9.7)
3. Others	596	1942	1111	730	4845	5015	6552	7687
	(0.6)	(1.7)	(0.7)	(0.4)	(1.0)	(0.9)	(0.9)	(0.9)
Total	99298	112657	169772	202089	467933	538068	737003	852815
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in respective column total.

Source : Reserve Bank of India Bulletin, July 2001.

TABLE 14 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS : 1998 TO 2000

(Amount in Rs. crore)

Items	1998		1999		2000	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Investments by offices in India	271219	97.1	325971	98.0	395870	98.2
A. Indian Government Securities	189893	68.0	230687	69.4	284584	70.6
1. Central Government	156742	56.1	191307	57.5	237741	59.0
2. State Governments	32923	11.8	38413	11.6	45713	11.3
3. Others *	228	0.1	967	0.3	1129	0.3
B. Other domestic securities, bonds, shares, etc.	81265	29.1	95165	28.6	111241	27.6
1. Other trustee securities (excluding units of UTI)	31390	11.2	28327	8.5	27680	6.9
2. Fixed Deposits	2399	0.9	2320	0.7	2390	0.6
3. Shares and Debentures of Joint Stock Companies (market value)	38604	13.8	52163	15.7	65317	16.2
4. Initial contribution to Share Capital of UTI	6	--	48	--	5	--
5. Units of UTI	412	0.1	617	0.2	425	0.1
6. Certificate of Deposits and Commercial Papers	3677	1.3	3662	1.1	5116	1.3
7. Mutual Funds	1481	0.5	1994	0.6	3679	0.9
8. Others @	3296	1.2	6033	1.8	6629	1.6
C. Foreign Securities	61	--	119	--	45	--
1. Foreign Governments' Securities	0	--	2	--	6	--
2. Other Foreign Investments	61	--	118	--	39	--
II. Investments by Foreign Offices of Indian Banks	8213	2.9	6538	2.0	7122	1.8
1. Indian Securities	0	--	0	--	0	--
2. Foreign Countries Securities	2558	0.9	4277	1.3	1899	0.5
3. Other Investments	5655	2.0	2261	0.7	5223	1.3
Total	279432	100.0	332509	100.0	402992	100.0

Notes

* : Includes Postal Savings Deposits Certificates and Other Postal Obligations.

@ : Includes Investments in Debentures & Bonds of Quasi-Government bodies, Venture Capital Funds, etc.

Source : Reserve Bank of India Bulletin, April 2001.

**TABLE 15 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT
SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES : 1998 TO 2000**

(Amount in Rs. crore)

State/Union Territory	As on March 31											
	State Govt. Securities			Regional Rural Banks			Co-operative Institutions			State Electricity Boards		
	1998	1999	2000	1998	1999	2000	1998	1999	2000	1998	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Andhra Pradesh	3139	3940	4983	22	31	24	42	51	43	143	432	345
2. Arunachal Pradesh	35	31	34	0	0	0	0	0	0	0	0	0
3. Assam	782	964	1108	1	1	1	0	0	0	425	419	400
4. Bihar	3116	3408	3515	24	39	62	0	4	0	594	557	430
5. Goa	61	123	175	0	0	0	0	0	0	0	0	0
6. Gujarat	1122	1295	1583	23	27	29	37	43	37	424	372	393
7. Haryana	762	841	1018	9	11	16	31	32	33	345	240	245
8. Himachal Pradesh	223	313	426	3	4	4	5	5	6	188	113	143
9. Jammu & Kashmir	343	394	451	4	4	4	1	1	1	115	98	88
10. Karnataka	1421	1758	2125	22	22	33	45	54	65	105	87	85
11. Kerala	1983	2268	2596	1	2	3	42	43	43	417	319	310
12. Madhya Pradesh	1756	2131	2749	33	43	65	19	18	18	1051	1008	1001
13. Maharashtra	1689	1878	2171	5	11	22	22	22	42	864	792	891
14. Manipur	108	115	126	0	0	0	0	0	0	0	0	0
15. Meghalaya	98	136	168	0	0	0	0	0	0	73	62	72
16. Mizoram	37	52	67	0	0	0	0	0	0	0	0	0
17. Nagaland	181	209	230	0	0	0	0	0	0	0	0	0
18. Orissa	2185	2417	2793	17	14	37	0	0	0	61	60	75
19. Punjab	880	1063	1416	32	9	9	20	20	20	560	395	515
20. Rajasthan	2350	2912	3640	22	33	52	6	6	8	415	280	371
21. Sikkim	51	74	86	0	0	0	0	0	0	0	0	0
22. Tamil Nadu	2256	2404	2738	4	6	5	13	14	14	520	531	589
23. Tripura	124	155	172	0	0	0	0	0	0	0	0	0
24. Uttar Pradesh	5875	6751	8071	70	89	120	2	2	2	556	527	474
25. West Bengal	2345	2782	3271	8	10	14	3	3	3	511	444	452
26. Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
27. Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
28. Delhi	0	0	0	0	0	0	9	20	0	0	0	0
29. Pondicherry	0	0	0	0	0	0	0	0	0	0	0	0
30. Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
31. Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
32. Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0
Total	32923	38413	45713	301	356	501	297	338	337	7368	6736	6879

Notes

- Figures are inclusive of non-guaranteed bonds and unsecured debentures.
 - Data on State Government Securities are exclusive of loans matured but still held by the banks.
- Source : Reserve Bank of India Bulletin, April 2001.

**TABLE 15 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT
SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES : 1998 TO 2000 (Contd.)**

(Amount in Rs. crore)

State/Union Territory	As on March 31											
	Municipalities, Municipal Corporations & Port Trusts			State Financial Corporations			Housing Boards			State Industrial Development Corporations		
	1998	1999	2000	1998	1999	2000	1998	1999	2000	1998	1999	2000
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Andhra Pradesh	5	25	0	344	394	352	18	21	13	6	16	19
2. Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3. Assam	0	0	0	42	40	40	0	0	0	0	0	0
4. Bihar	0	0	0	141	136	130	8	7	7	0	0	0
5. Goa	0	0	0	0	3	0	0	0	0	1	1	0
6. Gujarat	227	175	166	384	343	276	12	9	8	32	26	109
7. Haryana	0	0	0	132	171	163	4	3	3	0	0	0
8. Himachal Pradesh	0	0	0	99	50	64	0	1	0	0	0	0
9. Jammu & Kashmir	0	0	0	66	63	58	0	0	0	0	0	0
10. Karnataka	29	10	17	443	438	432	13	40	3	21	23	25
11. Kerala	2	29	3	276	185	183	30	24	22	26	16	20
12. Madhya Pradesh	0	0	0	182	201	196	28	24	26	21	16	31
13. Maharashtra	302	253	247	254	245	213	11	7	5	76	115	143
14. Manipur	0	0	0	0	0	0	0	0	0	0	0	0
15. Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
16. Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
17. Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
18. Orissa	0	0	0	294	279	285	0	0	0	15	17	41
19. Punjab	0	0	4	159	165	163	0	0	0	140	30	64
20. Rajasthan	0	0	0	216	204	190	26	22	20	40	57	57
21. Sikkim	0	0	0	2	0	0	0	0	0	0	0	0
22. Tamil Nadu	33	20	15	209	174	180	54	38	39	93	131	154
23. Tripura	0	0	0	0	0	0	0	0	0	10	0	0
24. Uttar Pradesh	0	0	0	541	441	445	7	5	2	4	13	37
25. West Bengal	49	85	118	114	117	148	12	11	10	58	56	98
26. Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
27. Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
28. Delhi	14	0	0	13	11	9	36	29	47	0	2	0
29. Pondicherry	0	0	0	0	0	0	0	0	0	0	0	0
30. Daman & Diu	0	0	0	1	0	0	0	0	0	0	0	0
31. Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
32. Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0
Total	661	597	571	3911	3661	3527	258	241	205	542	517	798

Notes

- Figures are inclusive of non-guaranteed bonds and unsecured debentures.
- Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, April 2001.

TABLE 15 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 1998 TO 2000 (Concl'd .)
(Amount in Rs. crore)

State/Union Territory	As on 31st March								
	Road Transport Corporations			Other Govt. & Quasi Govt. Bodies			Total		
	1998 (25)	1999 (26)	2000 (27)	1998 (28)	1999 (29)	2000 (30)	1998 (31)	1999 (32)	2000 (33)
1. Andhra Pradesh	0	32	49	221	193	178	3940	5135	6006
2. Arunachal Pradesh	0	0	0	0	0	0	35	31	34
3. Assam	0	0	0	0	0	0	1251	1424	1549
4. Bihar	8	8	5	0	0	0	3892	4158	4149
5. Goa	0	0	0	3	4	4	65	130	179
6. Gujarat	2	2	77	182	112	182	2447	2405	2859
7. Haryana	0	0	0	0	8	105	1283	1307	1583
8. Himachal Pradesh	0	0	40	70	63	144	589	549	826
9. Jammu & Kashmir	0	0	0	0	0	30	528	559	632
10. Karnataka	1	0	0	183	319	257	2282	2750	3043
11. Kerala	9	2	11	104	109	216	2890	2996	3406
12. Madhya Pradesh	0	0	0	0	12	3	3091	3453	4089
13. Maharashtra	13	80	160	1285	948	1429	4521	4351	5323
14. Manipur	0	0	0	0	0	0	108	115	126
15. Meghalaya	0	0	0	0	2	0	171	200	240
16. Mizoram	0	0	0	0	0	0	37	52	67
17. Nagaland	0	0	0	0	0	0	181	209	230
18. Orissa	0	0	0	64	122	123	2636	2909	3354
19. Punjab	0	10	12	0	33	93	1790	1725	2297
20. Rajasthan	0	22	25	112	41	71	3187	3577	4435
21. Sikkim	0	0	0	10	0	5	63	74	91
22. Tamil Nadu	0	0	0	28	91	150	3210	3409	3885
23. Tripura	0	0	0	0	0	0	134	155	172
24. Uttar Pradesh	0	0	0	150	89	108	7204	7916	9259
25. West Bengal	0	0	0	493	507	562	3592	4015	4677
26. Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0
27. Chandigarh	0	0	0	0	0	0	0	0	0
28. Delhi	0	0	0	91	86	73	163	149	129
29. Pondicherry	0	0	0	0	0	0	0	0	0
30. Daman & Diu	0	0	0	5	0	0	6	0	0
31. Lakshadweep	0	0	0	0	0	0	0	0	0
32. Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0
Total	34	156	380	3001	2739	3732	49297	53754	62642

Notes

1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, April 2001.

**TABLE 16: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION : 2000**

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	5194880	15746	13173	8964429	27389	23498
1. Direct Finance	5142561	14014	11945	8829504	21092	18422
2. Indirect Finance	52319	1731	1227	134925	6297	5076
II. Industry	1437577	78406	64061	2438179	123711	97678
1. Mining and Quarrying	1951	3168	2604	3835	2276	1718
2. Food Manufacturing and Processing	27124	7170	5404	57054	11595	9155
a) Rice, flour and dal mills	15676	2562	1869	24826	3314	2657
b) Sugar	1049	1397	1054	660	2610	2261
c) Edible oils & vanaspati	3177	1037	850	8916	1437	1069
d) Tea processing	219	183	127	996	938	706
e) Processing of fruits & vegetables	219	89	88	762	393	340
f) Others	6784	1901	1417	20894	2904	2121
3. Beverage and Tobacco	593	612	527	1732	1395	1069
4. Textiles	27875	9998	8301	125140	19849	15477
a) Cotton textiles	5991	3457	2939	21015	8082	6204
b) Jute textiles	183	32	29	440	326	195
c) Handloom textiles & Khadi	3088	278	160	9496	427	354
d) Other textiles and textile goods	18613	6231	5172	94189	11014	8724
5. Paper, Paper Products and Printing	7773	1491	1256	31646	3084	2487
6. Leather and Leather Products	3404	1196	869	14492	1936	1505
7. Rubber and Rubber Products	3332	939	853	8776	1801	1263
8. Chemicals & Chemical Products	18301	9648	7428	65371	16324	12084
a) Heavy industrial chemicals	939	1122	920	3415	2891	2078
b) Fertilisers	497	2514	2240	707	2298	1858
c) Drugs and pharmaceuticals	3220	2247	1346	14380	3865	2818
d) Non-edible oils	222	140	89	425	319	276
e) Other Chemicals & Chemical Products	13423	3625	2833	46444	6951	5054
9. Petroleum, Coal Products & Nuclear Fuels	823	6973	6094	2410	8023	7045
10. Manufacture of Cement & Cement Products	2010	1223	982	5508	1959	1602
11. Basic Metals and Metal Products	16418	9650	8088	68600	15678	13043
a) Iron and steel	3695	6809	5800	10971	11129	9449
b) Non-ferrous metals	969	476	385	2027	1067	893
c) Other metal products	11754	2365	1903	55602	3482	2701
12. Engineering	19477	8644	7140	76012	13260	9820
a) Heavy engineering	2520	2701	2217	4608	3934	2593
b) Light engineering	7379	1642	1410	40000	2922	2184
c) Electrical machinery & goods	7317	2732	2118	26582	3935	3079
d) Electronic machinery & goods	2261	1570	1395	4822	2469	1965
13. Vehicles, Vehicle Parts & Transport Equipments	12361	2655	1999	21841	4282	3110
14. Other Industries	1288104	10126	8731	1907226	14152	11762
15. Electricity, Gas & Water	845	4081	3145	1467	5353	4108
a) Electricity Generation & Transmission	502	4032	3100	1035	4995	3832
b) Non-Conventional Energy	125	26	26	84	41	23
c) Gas, Steam & Water Supply	218	23	19	348	317	253
16. Construction	7186	832	641	47069	2745	2432
III. Transport operators	190234	2316	1710	436986	5703	4595
IV. Professional and other services	222374	2403	1867	1080710	9639	7824
V. Personal Loans	3893173	16021	13586	6438248	28412	24500
1. Loans for Purchase of Consumer Durables	317937	905	698	561122	1615	1317
2. Loans for Housing	673146	6613	5828	1230708	10713	9356
3. Rest of the Personal Loans	2902090	8503	7060	4646418	16084	13826
VI. Trade	1565883	25673	21564	3125168	44719	38831
1. Wholesale Trade	131217	16186	13830	254542	29849	26402
2. Retail Trade	1434666	9487	7735	2870626	14870	12430
VII. Finance	23791	4215	3523	36246	10731	8203
VIII. All others	842049	8706	7663	2268387	21649	19108
Total Bank Credit	13369961	153485	127147	24788353	271952	224236
Of which : 1. Artisan & Village Industries	350777	804	731	706829	1404	1264
2. Other Small Scale Industries	762456	14838	11971	1036307	22679	18109

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

**TABLE 16: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION : 2000 (Contd.)**

Occupation	(Amount in Rs. crore)					
	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. Agriculture	101	284	139	5767184	7327	6317
1. Direct Finance	55	70	62	5649434	7152	6170
2. Indirect Finance	46	214	77	117750	176	146
II. Industry	62418	35005	22610	1125788	1103	920
1. Mining and Quarrying	32	384	68	184	11	8
2. Food Manufacturing and Processing	665	1281	795	13616	82	67
a) Rice, flour and dal mills	10	6	3	3214	40	33
b) Sugar	17	67	65	7	0	0
c) Edible oils & vanaspati	35	136	63	891	7	6
d) Tea processing	129	461	256		0	0
e) Processing of fruits & vegetables	20	48	51	31	2	2
f) Others	454	564	357	9473	32	27
3. Beverage and Tobacco	133	574	363	45	3	3
4. Textiles	1859	3286	2122	2484	18	15
a) Cotton textiles	1183	1500	1066	371	4	4
b) Jute textiles	11	24	17	6	0	0
c) Handloom textiles & Khadi	1	0	0	266	1	1
d) Other textiles and textile goods	664	1762	1039	1841	12	9
5. Paper, Paper Products and Printing	264	568	383	628	7	6
6. Leather and Leather Products	126	205	134	423	2	2
7. Rubber and Rubber Products	194	516	307	200	2	2
8. Chemicals & Chemical Products	1667	5322	3531	940	10	9
a) Heavy industrial chemicals	280	707	549	3	0	0
b) Fertilisers	38	377	262	4	0	0
c) Drugs and pharmaceuticals	543	2257	1422	177	2	2
d) Non-edible oils	6	31	31	3	0	0
e) Other Chemicals & Chemical Products	800	1950	1266	753	8	7
9. Petroleum, Coal Products & Nuclear Fuels	144	1171	652	13	1	1
10. Manufacture of Cement & Cement Products	129	985	775	432	4	3
11. Basic Metals and Metal Products	647	1812	1284	1373	12	11
a) Iron and steel	257	1080	837	8	2	2
b) Non-ferrous metals	88	350	191	3	0	0
c) Other metal products	302	382	256	1362	9	8
12. Engineering	3059	8136	5206	2655	22	19
a) Heavy engineering	474	1840	1099	245	8	6
b) Light engineering	1400	2136	1468	1641	9	8
c) Electrical machinery & goods	593	1614	956	749	4	4
d) Electronic machinery & goods	592	2546	1683	20	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	690	3651	2139	2446	25	19
14. Other Industries	52403	5579	3898	1098990	884	738
15. Electricity, Gas & Water	105	876	509	17	1	1
a) Electricity Generation & Transmission	80	806	455	6	0	0
b) Non-Conventional Energy	9	36	34	2	0	0
c) Gas, Steam & Water Supply	16	34	19	9	0	0
16. Construction	301	660	443	1342	19	18
III. Transport operators	379	427	251	291501	850	627
IV. Professional and other services	4184	1991	1167	404000	466	384
V. Personal Loans	1417970	8534	6598	1617109	2889	2469
1. Loans for Purchase of Consumer Durables	17891	242	219	192779	359	292
2. Loans for Housing	57809	1279	1250	139867	652	584
3. Rest of the Personal Loans	1342270	7012	5129	1284463	1878	1592
VI. Trade	2705	3623	1599	2079371	2260	1901
1. Wholesale Trade	1831	2952	1194	48911	104	85
2. Retail Trade	874	671	405	2030460	2156	1816
VII. Finance	929	8309	4970	65	4	3
VIII. All others	76113	1746	1361	573416	594	506
Total Bank Credit	1564799	59920	38694	11858434	15492	13126
Of which : 1. Artisan & Village Industries	1255	3	3	879681	633	529
2. Other Small Scale Industries	10998	830	607	207012	269	226

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

TABLE 16: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION : 2000 (Concl'd.)

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
I. Agriculture	606297	2807	2513	20532891	53554	45638
1. Direct Finance	592796	2164	1961	20214350	44492	38561
2. Indirect Finance	13501	643	551	318541	9061	7077
II. Industry	290178	33642	28510	5354140	271867	213779
1. Mining and Quarrying	609	538	454	6611	6377	4852
2. Food Manufacturing and Processing	10291	2677	2202	108750	22804	17624
a) Rice, flour and dal mills	3421	443	376	47147	6365	4937
b) Sugar	119	363	321	1852	4436	3701
c) Edible oils & vanaspati	2942	448	383	15961	3065	2370
d) Tea processing	138	238	202	1482	1820	1291
e) Processing of fruits & vegetables	126	99	98	1158	631	580
f) Others	3545	1086	822	41150	6487	4745
3. Beverage and Tobacco	396	389	369	2899	2974	2330
4. Textiles	29559	5738	4672	186917	38887	30586
a) Cotton textiles	16837	2901	2370	45397	15945	12583
b) Jute textiles	135	99	72	775	480	313
c) Handloom textiles & Khadi	689	59	50	13540	766	566
d) Other textiles and textile goods	11898	2678	2180	127205	21697	17124
5. Paper, Paper Products and Printing	5198	883	775	45509	6033	4907
6. Leather and Leather Products	1248	269	221	19693	3607	2731
7. Rubber and Rubber Products	1893	429	342	14395	3687	2767
8. Chemicals & Chemical Products	8714	4478	3707	94993	35783	26758
a) Heavy industrial chemicals	607	596	524	5244	5316	4072
b) Fertilisers	210	710	650	1456	5900	5011
c) Drugs and pharmaceuticals	1793	1133	975	20113	9505	6562
d) Non-edible oils	77	19	18	733	509	414
e) Other Chemicals & Chemical Products	6027	2018	1539	67447	14552	10699
9. Petroleum, Coal Products & Nuclear Fuels	428	846	718	3818	17014	14510
10. Manufacture of Cement & Cement Products	1045	620	584	9124	4791	3946
11. Basic Metals and Metal Products	6726	2691	2366	93764	29842	24792
a) Iron and steel	2104	1787	1615	17035	20807	17704
b) Non-ferrous metals	338	225	200	3425	2118	1669
c) Other metal products	4284	679	551	73304	6917	5419
12. Engineering	11508	3672	2954	112711	33734	25138
a) Heavy engineering	1344	714	608	9191	9196	6522
b) Light engineering	4464	893	687	54884	7602	5757
c) Electrical machinery & goods	4155	1130	883	39396	9415	7039
d) Electronic machinery & goods	1545	935	776	9240	7520	5820
13. Vehicles, Vehicle Parts & Transport Equipments	4604	1101	789	41942	11713	8056
14. Other Industries	199633	5967	5480	4546356	36708	30609
15. Electricity, Gas & Water	252	985	811	2686	11296	8574
a) Electricity Generation & Transmission	137	849	725	1760	10682	8112
b) Non-Conventional Energy	33	115	71	253	218	155
c) Gas, Steam & Water Supply	82	21	16	673	396	307
16. Construction	8074	2360	2066	63972	6616	5599
III. Transport operators	55301	1228	893	974401	10524	8075
IV. Professional and other services	119917	3924	3410	1831185	18422	14653
V. Personal Loans	1053551	5221	4485	14420051	61077	51639
1. Loans for Purchase of Consumer Durables	97596	305	255	1187325	3426	2781
2. Loans for Housing	151860	1744	1506	2253390	21001	18525
3. Rest of the Personal Loans	804095	3172	2724	10979336	36650	30332
VI. Trade	299406	9608	7723	7072533	85882	71618
1. Wholesale Trade	40516	5594	4446	477017	54685	45956
2. Retail Trade	258890	4013	3277	6595516	31197	25662
VII. Finance	9454	6908	5174	70485	30166	21873
VIII. All others	354746	4909	4169	4114711	37604	32806
Total Bank Credit	2788850	68246	56877	54370397	569096	460081
Of which : 1. Artisan & Village Industries	74629	172	150	2013171	3016	2677
2. Other Small Scale Industries	121735	5015	4183	2138508	43630	35097

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

**TABLE 17: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 2000**

(Amount in Rs. crore)						
Credit limit range	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs.25,000 and less	9093454 (68.0)	10620 (6.9)	9288 (7.3)	16853973 (68.0)	17916 (6.6)	16144 (7.2)
Above Rs.25,000 and upto Rs.2 lakh	3868362 (28.9)	23620 (15.4)	20064 (15.8)	7145076 (28.8)	39682 (14.6)	34354 (15.3)
Above Rs.2 lakh and upto Rs.5 lakh	289307 (2.2)	9329 (6.1)	8517 (6.7)	511039 (2.1)	16432 (6.0)	14513 (6.5)
Above Rs.5 lakh and upto Rs.10 lakh	52491 (0.4)	4045 (2.6)	3349 (2.6)	122949 (0.5)	9412 (3.5)	7911 (3.5)
Above Rs.10 lakh and upto Rs.25 lakh	31681 (0.2)	5406 (3.5)	4284 (3.4)	78003 (0.3)	13184 (4.8)	10973 (4.9)
Above Rs.25 lakh and upto Rs.50 lakh	14185 (0.1)	5394 (3.5)	4213 (3.3)	33961 (0.1)	12692 (4.7)	10186 (4.5)
Above Rs.50 lakh and upto Rs.1 crore	8762 (0.1)	6681 (4.4)	5381 (4.2)	19369 (0.1)	14500 (5.3)	11363 (5.1)
Above Rs.1 crore and upto Rs.4 crore	8126 (0.1)	17025 (11.1)	14202 (11.2)	17102 (0.1)	34485 (12.7)	27414 (12.2)
Above Rs.4 crore and upto Rs.6 crore	1377 (0.0)	6860 (4.5)	5453 (4.3)	2481 (0.0)	12328 (4.5)	9425 (4.2)
Above Rs.6 crore and upto Rs.10 crore	1062 (0.0)	8422 (5.5)	6450 (5.1)	2081 (0.0)	16477 (6.1)	12734 (5.7)
Above Rs.10 crore and upto Rs.25 crore	738 (0.0)	11812 (7.7)	9446 (7.4)	1591 (0.0)	25397 (9.3)	19107 (8.5)
Above Rs.25 crore	416 (0.0)	44272 (28.8)	36499 (28.7)	728 (0.0)	59447 (21.9)	50112 (22.3)
Total	13369961 (100.0)	153485 (100.0)	127147 (100.0)	24788353 (100.0)	271952 (100.0)	224236 (100.0)

Notes :

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in Tables 2, 3, 4, and 5.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

TABLE 17: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 2000 (Contd.)

Credit limit range	(Amount in Rs. crore)					
	As on March 31					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs.25,000 and less	11188623 (94.4)	10353 (66.8)	8817 (67.2)	522117 (33.4)	685 (1.1)	427 (1.1)
Above Rs.25,000 and upto Rs.2 lakh	612714 (5.2)	3219 (20.8)	2744 (20.9)	970573 (62.0)	5208 (8.7)	4230 (10.9)
Above Rs.2 lakh and upto Rs.5 lakh	53695 (0.5)	1545 (10.0)	1271 (9.7)	42833 (2.7)	1319 (2.2)	1271 (3.3)
Above Rs.5 lakh and upto Rs.10 lakh	2547 (0.0)	182 (1.2)	143 (1.1)	13718 (0.9)	1038 (1.7)	819 (2.1)
Above Rs.10 lakh and upto Rs.25 lakh	710 (0.0)	116 (0.7)	94 (0.7)	6455 (0.4)	1094 (1.8)	897 (2.3)
Above Rs.25 lakh and upto Rs.50 lakh	106 (0.0)	38 (0.2)	28 (0.2)	1923 (0.1)	733 (1.2)	623 (1.6)
Above Rs.50 lakh and upto Rs.1 crore	31 (0.0)	23 (0.1)	17 (0.1)	1729 (0.1)	1353 (2.3)	1022 (2.6)
Above Rs.1 crore and upto Rs.4 crore	8 (0.0)	16 (0.1)	12 (0.1)	2804 (0.2)	6335 (10.6)	4478 (11.6)
Above Rs.4 crore and upto Rs.6 crore	--- (0.0)	--- (0.0)	--- (0.0)	846 (0.1)	4252 (7.1)	2751 (7.1)
Above Rs.6 crore and upto Rs.10 crore	--- (0.0)	--- (0.0)	--- (0.0)	736 (0.0)	6061 (10.1)	4058 (10.5)
Above Rs.10 crore and upto Rs.25 crore	--- (0.0)	--- (0.0)	--- (0.0)	736 (0.0)	11916 (19.9)	7468 (19.3)
Above Rs.25 crore	--- (0.0)	--- (0.0)	--- (0.0)	329 (0.0)	19926 (33.3)	10650 (27.5)
Total	11858434 (100.0)	15492 (100.0)	13126 (100.0)	1564799 (100.0)	59920 (100.0)	38694 (100.0)

Notes :

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in Tables 2, 3, 4, and 5.
2. Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

TABLE 17: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 2000 (Concl'd.)

Credit limit range	(Amount in Rs.crore)					
	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	1617447 (58.0)	1940 (2.8)	1733 (3.0)	39275614 (72.2)	41514 (7.3)	36409 (7.9)
Above Rs.25,000 and upto Rs.2 lakh	983500 (35.3)	5662 (8.3)	4943 (8.7)	13580225 (25.0)	77390 (13.6)	66336 (14.4)
Above Rs.2 lakh and upto Rs.5 lakh	105919 (3.8)	3520 (5.2)	3030 (5.3)	1002793 (1.8)	32145 (5.6)	28602 (6.2)
Above Rs.5 lakh and upto Rs.10 lakh	34872 (1.3)	2714 (4.0)	2331 (4.1)	226577 (0.4)	17391 (3.1)	14553 (3.2)
Above Rs.10 lakh and upto Rs.25 lakh	22720 (0.8)	3859 (5.7)	3224 (5.7)	139569 (0.3)	23658 (4.2)	19472 (4.2)
Above Rs.25 lakh and upto Rs.50 lakh	9940 (0.4)	3731 (5.5)	3074 (5.4)	60115 (0.1)	22589 (4.0)	18125 (3.9)
Above Rs.50 lakh and upto Rs.1 crore	6040 (0.2)	4682 (6.9)	3871 (6.8)	35931 (0.1)	27239 (4.8)	21654 (4.7)
Above Rs.1 crore and upto Rs.4 crore	5969 (0.2)	12454 (18.2)	10308 (18.1)	34009 (0.1)	70314 (12.4)	56414 (12.3)
Above Rs.4 crore and upto Rs.6 crore	1032 (0.0)	5147 (7.5)	4164 (7.3)	5736 (0.0)	28587 (5.0)	21793 (4.7)
Above Rs.6 crore and upto Rs.10 crore	716 (0.0)	5974 (8.8)	4664 (8.2)	4595 (0.0)	36933 (6.5)	27906 (6.1)
Above Rs.10 crore and upto Rs.25 crore	519 (0.0)	8748 (12.8)	7373 (13.0)	3584 (0.0)	57874 (10.2)	43395 (9.4)
Above Rs.25 crore	176 (0.0)	9817 (14.4)	8161 (14.3)	1649 (0.0)	133462 (23.5)	105422 (22.9)
Total	2788850 (100.0)	68246 (100.0)	56877 (100.0)	54370397 (100.0)	569096 (100.0)	460081 (100.0)

Notes :

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in Tables 2, 3, 4, and 5.
2. Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.