

Notes on Tables

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the period 1993 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 2001 it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the Office of the Registrar General, Government of India.

Deposits and credit of scheduled commercial banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. Aggregate deposits for the years 1999 and 2000 include the proceeds of Resurgent India Bonds amounting to Rs.17,945 crore. For the year 2001 the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are also included in aggregate deposits. The figures of aggregate deposits are revised from 1996 to 1999 after excluding banks' pension and provident funds amounting to Rs.4,816 crore in 1996, Rs.5,836 crore in 1997, Rs.6,925 crore in 1998 and Rs.8,178 crore in 1999. The ratios based on aggregate deposits presented in this Table for the years 1996 to 1999 are also revised and therefore, may not tally with those published in the earlier Volumes. The ratio of bank deposits to National Income for the years 1994 to 2001 is based on the new series of National Income with 1993-94 as the base year. For the year 1993, it is based on 1980-81 base, and for 1969, the base year is 1970-71.

Advances to Priority Sector consist of the advances to (1) agriculture and allied activities, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit upto Rs. 1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms (15) Credit offered to weaker sections under different schemes and (16) investment in venture capitals. With effect from July 1993 the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled commercial banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sector at different times, the data are not strictly comparable for the entire time period. Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash is taken to construe cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 1991 census.

Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

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

Table Nos. 1.16 and 1.17 and 5.8

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is compiled on the basis of data reported by 58,635 branches under BSR-1B returns.

Table Nos. 1.21 to 1.24 and 3.4

For table Nos. 1.21 to 1.24 and 3.4 'Individuals' include Hindu Undivided Families. In case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.27

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches which have submitted BSR-2 returns. This table is compiled on the basis of data reported by 56,165 branches.