

Appendix Table IV.1(A): Financial Assets of Banks and Financial Institutions

(As at end of March)

(Amount in Rs. crore)

Institutions	1990-91	1996-97	1997-98	1998-99	1999-00	2000-01 P	2001-02 P
1	2	3	4	5	6	7	8
I. Banks (1+2+3)*	2,32,786	5,64,824	6,54,406	7,61,326	8,88,781	10,50,276	12,69,034
			(15.9)	(16.3)	(16.7)	(18.2)	(20.8)
1. All Scheduled Commercial Banks**	2,22,613	5,42,001	6,28,332	7,26,129	8,51,100	10,09,150	12,23,008
2. Non-Scheduled Commercial Banks***	77	2	—	—	—	—	—
Total Commercial Banks (1+2)	2,22,690	5,42,003	6,28,332	7,26,129	8,51,100	10,09,150	12,23,008
3. State Co-operative Banks+	10,096	22,821	26,074	35,197	37,681	41,126	46,026
II. Financial Institutions++	1,22,655	3,27,958	3,86,653	4,45,278	5,05,691	5,59,077	4,88,998
			(17.9)	(15.2)	(13.6)	(10.6)	(-12.5)
4. Term-lending Institutions# (All-India)	52,054	1,31,636	1,61,216	1,90,338	2,06,402	2,23,035	1,52,656
5. State Level Institutions@	10,048	20,948	21,203	21,629	24,518	24,748	25,048
6. Investment Institutions @@	58,566	1,69,491	1,97,321	2,27,023	2,67,817	3,03,340	3,03,340 @*
7. Other Institutions @#	1,987	5,884	6,914	6,289	6,954	7,954	7,954 @*
III. Aggregate (I+II)	3,55,441	8,92,782	10,41,059	12,06,604	13,94,472	16,09,353	17,58,032
			(16.6)	(15.9)	(15.6)	(15.4)	(9.2)
IV. Percentage Share:							
a) I to III	65.5	63.3	62.9	63.1	63.7	65.3	72.2
b) II to III	34.5	36.7	37.1	36.9	36.3	34.7	27.8

P Provisional.

@* Figures repeated.

* Include the following items: (i) Cash in hand and balances with the Reserve Bank, (ii) Asset with the Banking System (iii) Investments, (iv) Bank Credit (Total loans, cash credits, overdrafts and bills purchased and discounted) and (v) Dues from banks

** As per returns under Section 42 of the RBI Act, 1934 and since 1991 relate to the last reporting Friday of March. Data in respect of ICICI Bank Ltd. for 2001-02, pertain to March 31, 2002 as reported in published balance sheet.

*** As per returns under Section 27 of the Banking Regulation Act, 1949. Data are in respect of Last Friday of March.

+ The data since 1990 are in respect of Last Reporting Friday of March.

++ Figures pertain to the accounting year of the respective financial institution.

Term lending institutions include IDBI, NABARD, ICICI, IFCI, EXIM BANK, IIBI, NHB and IDFC. For end March 2002, the data do not include ICICI as it was merged with the ICICI Bank Ltd.

@ Include SFCs and SIDCs.

@@ Include UTI, LIC and GIC and its former subsidiaries.

@# Include DICGC and ECGC.

Note: Figures in brackets indicate percentage change over the previous year.

Appendix Table IV.1(B): Financial Assets of Financial Institutions – Institution-Wise

(As at end of March)

(Amount in Rs. crore)

Institutions	1990-91	1996-97	1997-98	1998-99	1999-2000	2000-01P	2001-02P
1	2	3	4	5	6	7	8
A. All-India Financial Institutions							
1. IDBI	22,701	47,925	58,614 (22.3)	66,136 (12.8)	69,018 (4.4)	70,059 (1.5)	65,444 (-6.6)
2. NABARD	12,664	22,393	25,027 (11.8)	28,803 (15.1)	32,999 (14.6)	38,491 (16.6)	44,454 (15.5)
3. ICICI	7,084	33,756	45,340 (34.3)	56,515 (24.6)	62,828 (11.2)	72,033 (14.7)	@
4. IFCI	5,835	16,453	19,924 (21.1)	22,034 (10.6)	21,927 (-0.5)	21,292 (-2.9)	20,494 (-3.7)
5. EXIM Bank	1,984	4,883	5,186 (6.2)	5,641 (8.8)	6,863 (21.7)	7,245 (5.6)	8,051 (11.1)
6. IIBI	818	1,698	2,508 (47.7)	3,764 (50.1)	4,089 (8.6)	4,089 # (0.0)	4,089 # (0.0)
7. NHB	969	4,528	4,617 (2.0)	5,143 (11.4)	6,239 (21.3)	6,972 (11.7)	6,872 (-1.4)
8. IDFC				2,302	2,439 (6.0)	2,854 (17.0)	3,252 (13.9)
Total of A (1 to 8)	52,054	1,31,636	1,61,216 (22.5)	1,90,338 (18.1)	2,06,402 (8.4)	2,23,035 (8.1)	1,52,656 (-31.6)
B. State Level Institutions							
9. SFCs	6,412	12,210	12,555 (2.8)	10,437 (-16.9)	12,218 (17.1)	12,448 (1.9)	12,748* (2.4)
10. SIDCs	3,637	8,738	8,648 (-1.0)	11,192 (29.4)	12,300 (9.9)	12,300 # (0.0)	12,300 # (0.0)
Total of B (9 to 10)	10,048	20,948	21,203 (1.2)	21,629 (2.0)	24,518 (13.4)	24,748 (0.9)	25,048 (1.2)
C. Investment Institutions							
11. LIC	29,040	90,599	1,08,847 (20.1)	1,31,780 (21.1)	1,59,949 (21.4)	1,92,482 (20.3)	1,92,482 # (0.0)
12. GIC and its subsidiaries	6,362	18,065	20,788 (15.1)	23,717 (14.1)	26,834 (13.1)	29,824 (11.1)	29,824 # (0.0)
13. UTI	23,164	60,827	67,686 (11.3)	71,526 (5.7)	81,034 (13.3)	81,034 # (0.0)	81,034 # (0.0)
Total of C (11 to 13)	58,565	1,69,491	1,97,321 (16.4)	2,27,023 (15.1)	2,67,817 (18.0)	3,03,340 (13.3)	3,03,340 (0.0)
D. Other Institutions							
14. DICGC	1,744	5,251	6,138 (16.9)	5,251 (-14.5)	5,607 (6.8)	6,311 (12.6)	6,311 # (0.0)
15. ECGC	244	634	776 (22.5)	1,038 (33.8)	1,347 (29.8)	1,643 (22.0)	1,643 # (0.0)
Total of D (14 to 15)	1,987	5,884	6,914 (17.5)	6,289 (-9.0)	6,954 (10.6)	7,954 (14.4)	7,954 (0.0)
Grand Total (A+B+C+D)	1,22,655	3,27,958	3,86,653 (17.9)	4,45,278 (15.2)	5,05,691 (13.6)	5,59,077 (10.6)	4,88,998 (-12.5)

Figures repeated.

P Provisional.

@

Merged with the ICICI Bank Ltd.

* Figures of SFCs in respect of eight states were repeated for the year 2001-02.

Note: 1. Data pertain to the accounting year of the respective financial institutions. As far as IFCI is concerned, the stock of financial assets for the years upto 1992-93 are as at end-June while for 1993-94 onwards the figures are as at end-March due to change in IFCI's accounting year.

2.. Figures pertaining to NHB and UTI are as at end-June. All other figures are as at end-March

3. Figures in brackets indicate percentage change over the previous year.

4. Totals may not tally due to rounding off.

Appendix Table IV.2: Financial Assistance Sanctioned and Disbursed by Financial Institutions

(Year: April-March)

Institution	(Amount in Rs. crore)																	
	Loans*				Underwriting and Direct Subscription				Others				Total				Percentage variation over 2000-2001	
	2000-01		2001-02		2000-01		2001-02		2000-01		2001-02		2000-01		2001-02		S	D
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
A. All India Development Banks (1 to 5)	74,443.7	44,927.8	41,993.1	29,409.2	13,795.5	9,118.9	9,065.9	7,222.1	9,098.0	5,402.7	12,163.1	8,273.9	97,337.2	59,449.4	63,222.0	44,905.2	-35.1	-24.5
	(73,639.9)	(44,152.2)	(41,539.3)	(28,970.9)									(96,533.4)	(58,673.9)	(62,768.2)	(44,466.9)	(-35.0)	(-24.2)
1. IDBI	21,767.7	13,589.1	12,250.4	7,853.3	4,572.0	3,404.1	3,357.9	2,894.0	492.9	483.7	259.6	265.2	26,832.6	17,476.9	15,867.9	11,012.5	-41.0	-37.0
	(21,349.5)	(13,096.2)	(11,965.8)	(7,551.2)									(26,414.4)	(16,984.0)	(15,583.3)	(10,710.4)	(-41.0)	(-36.9)
2. IFCI	1,369.7	1,741.1	628.1	880.9	396.8	409.8	149.5	193.5	—	5.9	—	—	1,766.5	2,156.8	777.6	1,074.4	-56.0	-50.2
3. ICICI	39,506.9	22,512.0	19,533.1	14,474.7	7,703.2	4,239.4	4,792.6	3,347.6	8,605.1	4,913.1	11,903.5	8,008.7	55,815.2	31,664.6	36,229.1	25,831.0	-35.1	-18.4
4. SIDBI	10,820.6	6,441.4	9,025.5	5,919.3	—	—	—	—	—	—	—	—	10,820.6	6,441.4	9,025.5	5,919.3	-16.6	-8.1
	(10,435.0)	(6,158.7)	(8,856.3)	(5,783.1)									(10,435.0)	(6,158.7)	(8,856.3)	(5,783.1)	(-15.1)	(-6.1)
5. IIBI	978.8	644.2	556.0	281.0	1,123.5	1,065.6	765.9	787.0	—	—	—	—	2,102.3	1,709.8	1,321.9	1,068.0	-37.1	-37.5
B. Specialised Financial Institutions (6 to 8)	102.4	60.7	96.1	89.3	235.7	192.0	773.3	776.1	1.0	0.8	3.0	3.5	339.1	253.5	872.4	868.9	157.3	242.8
6. IVCF	0.6	0.6	—	0.5	2.0	1.9	—	0.1	1.0	0.8	3.0	3.5	3.6	3.3	3.0	4.1	-16.7	24.2
7. ICICI Venture	—	1.5	2.7	2.3	229.9	188.1	771.3	776.0	—	—	—	—	229.9	189.6	774.0	778.3	236.7	310.5
8. TFCL	101.8	58.6	93.4	86.5	3.8	2.0	2.0	—	—	—	—	—	105.6	60.6	95.4	86.5	-9.7	42.7
C. Investment Institutions (9 to 11)	4,050.8	700.2	1,541.0	955.8	14,620.3	12,079.6	7,696.7	10,693.5	13.0	13.0	—	—	18,684.1	12,792.8	9,237.7	11,649.3	-50.6	-8.9
9. LIC	3,669.4	279.5	900.6	374.3	7,192.8	6,810.5	5,840.9	8,539.9	5.0	5.0	—	—	10,867.2	7,095.0	6,741.5	8,914.2	-38.0	25.6
10. UTI	—	—	—	—	6,762.1	4,591.9	991.0	1,269.6	8.0	8.0	—	—	6,770.1	4,599.9	991.0	1,269.6	-85.4	-72.4
11. GIC®	381.4	420.7	640.4	581.5	665.4	677.2	864.8	884.0	—	—	—	—	1,046.8	1,097.9	1,505.2	1,465.5	43.8	33.5
D. Total Assistance by All-India Financial Institutions (A+B+C)	78,596.9	45,688.7	43,630.2	30,454.3	28,651.5	21,390.5	17,535.9	18,691.7	9,112.0	5,416.5	12,166.1	8,277.4	1,16,360.4	72,495.8	73,332.1	57,423.4	-37.0	-20.8
	(77,793.1)	(44,913.1)	(43,176.4)	(30,016.0)									(1,15,556.6)	(71,720.2)	(72,878.3)	(56,985.1)	(-36.9)	(-20.6)
E. State level Institutions (12 to 13)	4,810.3	3,450.2	..	..	148.3	160.3	..	..	32.9	32.9	..	..	4,991.5	3,643.4	..	..	..	..
12. SFCs	2,911.4	1,979.0	2,210.2	1,749.6	—	—	—	—	—	—	—	—	2,911.4	1,979.0	2,210.2	1,749.6	-24.1	-11.6
13. SIDCs	1,898.9	1,471.2	..	..	148.3	160.3	..	..	32.9	32.9	..	..	2,080.1	1,664.4	..	..	..	..
F. Total Assistance by All Financial Institutions	83,407.2	49,138.9	..	..	28,799.8	21,550.8	..	..	9,144.9	5,449.4	..	..	1,21,351.9	76,139.2	..	..	..	..

Appendix Table IV.3: Composition of Liabilities and Assets of Financial Institutions*

(Amount in Rs. crore)

Item	As on March 31,		
	2001	2001 (Excluding ICICI)	2002
1	2	3	4
Liabilities			
1. Capital	7,865.78 (3.2)	6,730.94 (3.9)	6,810.94 (3.9)
2. Reserves	39,146.55 (15.9)	31,958.69 (18.5)	31,136.92 (17.7)
3. Bonds & Debentures	1,26,154.93 (51.2)	76,066.53 (43.9)	81,717.38 (46.6)
3. Deposits	17,846.28 (7.2)	11,028.57 (6.4)	14,239.94 (8.1)
4. Borrowings	37,204.05 (15.1)	34,275.20 (19.8)	27,145.96 (15.5)
5. Other Liabilities	18,308.25 (7.4)	13,052.18 (7.5)	14,469.33 (8.2)
Total Liabilities	2,46,525.84 (100.0)	1,73,112.11 (100.0)	1,75,520.47 (100.0)
Assets			
1. Cash and Bank balances	8,901.28 (3.6)	6,195.16 (3.6)	5,577.19 (3.2)
2. Investment	29,864.08 (12.1)	18,712.44 (10.8)	21,945.08 (12.5)
3. Loans and Advances	1,82,025.73 (73.8)	1,30,752.38 (75.5)	1,31,599.21 (75.0)
4. Bills Discounted/Rediscounted	3,641.02 (1.5)	3,641.02 (2.1)	2,744.26 (1.6)
5. Fixed Assets	8,152.23 (3.3)	3,041.82 (1.8)	2,747.21 (1.6)
6. Other Assets	13,941.50 (5.7)	10,769.29 (6.2)	10,907.52 (6.2)
Total Assets	2,46,525.84 (100.0)	1,73,112.11 (100.0)	1,75,520.47 (100.0)

* IDBI, ICICI, TFCI, EXIM BANK, NABARD, SIDBI, IDFC, IFCI, IIBI and NHB.

Note : Figures in brackets are percentages to total liabilities/assets.

Source: Balance sheet of respective Financial Institutions.

Appendix Table IV.4: Pattern of Sources and Deployment of Funds of Financial Institutions*

(Amount in Rs. crore)

Sources/Deployment of Funds	2000-2001										2001-2002									
	Quarter ended										Quarter ended									
	Jun-00		Sep-00		Dec-00		March-01		Total (April-March)		Jun-01		Sep-01		Dec-01		March-02 [#]		Total (April-March)	
	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re	Amo-unt	Sha-re
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Sources of Funds																				
(i) Internal	12,868 (5,907)	50.6 (42.0)	19,112 (12,573)	56.7 (62.2)	10,718 (6,973)	40.9 (42.8)	24,859 (18,045)	53.2 (58.4)	67,557 (43,498)	51.1 (53.4)	18,870 (10,680)	50.5 (49.4)	23,332 (13,448)	56.1 (57.2)	18,504 (9,199)	54.9 (47.8)	17,914 (17,914)	53.9 (53.9)	78,620 (51,241)	53.9 (52.5)
(ii) External	6,537 (3,527)	25.7 (25.1)	8,189 (3,423)	24.3 (16.9)	9,187 (5,237)	35.0 (32.2)	15,013 (8,643)	32.1 (28.0)	38,926 (20,830)	29.5 (25.6)	11,779 (6,688)	31.5 (30.9)	10,373 (4,569)	24.9 (19.4)	8,982 (6,170)	26.6 (32.0)	11,011 (11,011)	33.1 (33.1)	42,145 (28,438)	28.9 (29.1)
(iii) Other sources	6,025 (4,630)	23.7 (32.9)	6,393 (4,204)	19.0 (20.8)	6,317 (4,070)	24.1 (25.0)	6,899 (4,226)	14.8 (13.7)	25,634 (17,130)	19.4 (21.0)	6,698 (4,248)	17.9 (19.7)	7,896 (5,492)	19.0 (23.4)	6,218 (3,886)	18.4 (20.2)	4,308 (4,308)	13.0 (13.0)	25,120 (17,934)	17.2 (18.4)
Total Sources of Funds (i+ii+iii)	25,430 (14,064)	100.0 (100.0)	33,694 (20,200)	100.0 (100.0)	26,222 (16,280)	100.0 (100.0)	46,771 (30,914)	100.0 (100.0)	1,32,117 (81,458)	100.0 (100.0)	37,347 (21,616)	100.0 (100.0)	41,601 (23,509)	100.0 (100.0)	33,704 (19,255)	100.0 (100.0)	33,233 (33,233)	100.0 (100.0)	1,45,885 (97,613)	100.0 (100.0)
Deployment of Funds																				
(i) Fresh Deployments	12,814 (5,575)	50.4 (39.6)	18,836 (10,226)	55.9 (50.6)	12,903 (7,357)	49.2 (45.2)	28,308 (18,406)	60.5 (59.5)	72,861 (41,564)	55.1 (51.0)	18,939 (10,754)	50.7 (49.8)	20,498 (10,820)	49.3 (46.0)	16,791 (9,399)	49.8 (48.8)	17,316 (17,316)	52.1 (52.1)	73,544 (48,289)	50.4 (49.5)
(ii) Repayment of past borrowings	3,456 (2,336)	13.6 (16.6)	8,498 (5,457)	25.2 (27.0)	3,983 (1,948)	15.2 (12.0)	8,523 (4,953)	18.2 (16.0)	24,460 (14,694)	18.5 (18.0)	10,172 (5,259)	27.2 (24.3)	10,824 (4,356)	26.0 (18.5)	7,945 (3,134)	23.6 (16.3)	8,066 (8,066)	24.3 (24.3)	37,007 (20,815)	25.4 (21.3)
(iii) Other Deployments	9,160 (6,153)	36.0 (43.8)	6,360 (4,517)	18.9 (22.4)	9,336 (6,975)	35.6 (42.8)	9,940 (7,555)	21.3 (24.4)	34,796 (25,200)	26.3 (30.9)	8,236 (5,603)	22.1 (25.9)	10,279 (8,333)	24.7 (35.4)	8,968 (6,722)	26.6 (34.9)	7,851 (7,851)	23.6 (23.6)	35,334 (28,509)	24.2 (29.2)
<i>of which :</i>																				
Interest Payments	4,614 (3,106)	18.1 (22.1)	4,774 (3,176)	14.2 (15.7)	4,174 (2,543)	15.9 (15.6)	4,785 (3,145)	10.2 (10.2)	18,347 (11,970)	13.9 (14.7)	4,929 (3,256)	13.2 (15.1)	6,387 (4,748)	15.4 (20.2)	4,723 (3,149)	14.0 (16.4)	3,069 (3,069)	9.2 (9.2)	19,108 (14,222)	13.1 (14.6)
Total Deployment of Funds (i+ii+iii)	25,430 (14,064)	100.0 (100.0)	33,694 (20,200)	100.0 (100.0)	26,222 (16,280)	100.0 (100.0)	46,771 (30,914)	100.0 (100.0)	1,32,117 (81,458)	100.0 (100.0)	37,347 (21,616)	100.0 (100.0)	41,601 (23,509)	100.0 (100.0)	33,704 (19,255)	100.0 (100.0)	33,233 (33,233)	100.0 (100.0)	1,45,885 (97,613)	100.0 (100.0)

* Financial Institutions comprise of IDBI, ICICI, IFCI, IIBI, EXIM Bank, NABARD, SIDBI, IDFC and NHB.

ICICI Ltd. merged with ICICI Bank Ltd. with effect from March 30, 2002.

Notes: 1. Figures in brackets excluding ICICI.
2. Share - As per cent of total of that category

Appendix Table IV.5: Selected Financial Parameters of Financial Institutions

(As on March 31, 2002)

(Per cent)

Sr. No.	Financial Institutions	Core CRAR	Supplementary CRAR	CRAR	Net NPAs/ Net Loan#	Interest Income/ average W.Funds	Non-Interest Income/ average W.Funds	Operating Profit/ average W.Funds	Return on average assets	Net Profit per employee (Rs. crore)
1	2	3	4	5	6	7	8	9	10	11
1	EXIM Bank	31.77	1.36	33.13	7.40	7.79	1.07	3.59	2.22	1.05
2	IDBI	12.92	4.94	17.86	13.40	9.40	2.09	1.72	0.61	0.15
3	IDFC	38.88	17.98	56.86	0.00	11.74	1.10	6.62	5.91	1.61
4	IFCI	1.56	1.56	3.12	22.50	9.42	0.65	-4.17	-4.03	-1.06
5	IIBI	5.68	3.47	9.15	24.10	12.79	0.49	1.56	12.91	0.23
6	NABARD	35.67	1.25	36.92	0.00	8.81	0.05	4.35	3.58	0.28
7	NHB*	N.A.	N.A.	20.16	0.00	10.81	0.69	2.48	2.48	2.14
8	SIDBI	43.76	1.25	45.01	3.00	10.28	0.26	3.89	2.33	0.31
9	TFCI	18.27	0.19	18.46	20.20	12.84	0.61	3.07	1.00	0.32

W. Funds - Working Funds. N.A. Not Available.

* Audited data of NHB is as on June 30, 2002.

As furnished by respective financial institutions.

Source : Respective Balance sheets.

Appendix Table IV.6 : Resource Mobilisation by Mutual Funds

(Rs. crore)

Year (April-March)	Public Sector Mutual Funds					Private Sector Mutual Funds	Grand Total (6+7)
	Sponsored by						
	Banks	FIs	Total (2+3)	Unit Trust of India	Total (4+5)		
1	2	3	4	5	6	7	8
1995-96	113.3 (4)	234.8 (3)	348.1 (7)	-6,314.0 (1)	-5,965.9 (8)	133.0 (11)	-5,832.9 (19)
1996-97	5.9 (3)	136.9 (2)	142.8 (5)	-3,043.0 # (1)	-2,900.2 (6)	863.6 (17)	-2,036.6 (23)
1997-98	236.9 (2)	203.4 (3)	440.3 (5)	2,875.0 (1)	3,315.3 (6)	748.6 (15)	4,063.9 (21)
1998-99	-88.3 (2)	546.8 (3)	458.5 (5)	170.0 (1)	628.5 (6)	2,066.9 (16)	2,695.4 (22)
1999-2000 P	335.9 (6)	295.5 (3)	631.4 (9)	4,548.0 (1)	5,179.4 (10)	16,937.4 (27)	22,116.8 (37)
2000-2001 P	247.8 (6)	1,272.8 (3)	1,520.6 (9)	322.0 (1)	1,842.6 (10)	9,292.1 (27)	11,134.7 (37)
2001-2002 P	717.6 (6)	612.8 (3)	1,330.4 (9)	-7,284.0 (1)	-5,953.7 (10)	13,977.1 (27)	8,023.5 (37)

P Provisional.

Exclude re-investment sales.

- Notes:
1. For UTI, the figures are gross value (with premium) of net sales under all domestic schemes and for other mutual funds, figures represent net sales under all ongoing schemes.
 2. Data exclude amount mobilised by off-shore funds and through roll-over schemes.
 3. Data within parentheses relate to the number of mutual funds which mobilised resources during the year. The actual number of funds in operation could be greater than the number indicated in parentheses.

Source : UTI and respective Mutual Funds.