

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 years 1996 to 2004, 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 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 to 2003; include the proceeds of Resurgent India Bonds amounting to Rs. 17,945 crore. For the years 2001 to 2004, the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are included in aggregate deposits. The ratio of bank deposits to National Income for the years 1996 to 2004 is based on the new series of National Income with 1993-94 as the base year. For the year 1969, the base year is 1970-71.

Advances to Priority Sectors consist of the advances to (1) agriculture and allied activities, (2) small-scale industries 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 up to 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 capital. 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 Sectors from time to time, the data are not strictly comparable for the entire time span. 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 includes 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 Lakh. 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 based on the data reported by 60,682 branches under BSR-1B return.

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 the 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 residual maturity of term deposits have been collected from computerised branches of scheduled commercial banks, except regional rural banks. This table is based on the data reported by 24,431 branches.

Table No. 1.28

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 57,654 branches.

Table No. 1.29

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 54,184 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2, 2.3 & 2.4 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5, 5.6, 5.7, 5.9 are based on place of utilisation of credit.

Tables on credit based on Place of Sanction as well as utilisation

Table Nos. 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

Tables on maturity pattern of term deposit

Table Nos. 1.24 to 1.26 and 3.4 & 3.5 present the data on term deposits according to original maturity. Table No. 1.27 gives percentage distribution of term deposits as per the residual maturity.

APPENDIX

INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

1. Statistical Tables Relating to Banks in India

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely 'Statistical Tables Relating to Banks in India' and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India*' presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include fortnightly 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on last reporting Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns. The book contains tables on Offices, Business, Liabilities & Assets, Deposits, Advances, Priority Sector Advances, NPAs, Investments, Earnings & Expenses, Employees, etc.

2. Report on Trend and Progress of Banking in India

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949. The Report for the year 2003-2004 contains eight chapters.

The first chapter Overview, sets out in a nutshell the banking developments and policy perspectives during 2003-04 and 2004-05. The other chapters are Policy Developments in Commercial Banking, Developments in Commercial Banking, Developments in Co-operative Banking, Financial Institutions, Non-Banking Financial Companies, Financial Stability and the final eighth chapter is Perspectives.

3. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks

This publication presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

4. Information on other BSR Surveys

Articles based on data collected through the two annual surveys viz. Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

5. Banking Statistics: Basic Statistical Returns 1 & 2, Volume 1 to 31: 1972 to 2002

This publication on CD-ROM, presents the data in PDF format, published in BSR Volumes 1 to 31, collected through Basic Statistical Returns 1 &2.

6. Branch Banking Statistics

This publication, brought out biennially based on latest updated Master Office File (MOF), provides summary information on branch banking of commercial bank offices in India.

7. Directory of Commercial Bank Offices in India

This publication is brought out biennially on CD-ROM as well as through web. It gives locational details of branch/offices of all commercial banks in India and is based on latest updated Master Office File (MOF).