

Table 6: Components of Bank Credit of Scheduled Commercial Banks - 1996-97

(Amount in Rs. lakh)						
Items	As on 31st March					
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	8	19	19	33	34
A. (i) Bills Purchased and discounted	1040294	831810	1405993	1388737	462798	536646
(ii) Cash credits, overdrafts and loans repayable on demand	4968970	5306256	8086614	8358596	1199266	1572107
(iii) Term loans	1803306	2152093	3448751	3987606	531170	697464
Total	7812570	8290159	12941357	13734939	2193234	2806217
B. (i) Secured by tangible assets	6592678	7190535	10477754	11277430	1848456	2260090
(ii) Covered by Bank/ Government Guarantees	954470	920982	1399829	1231861	173365	344204
(iii) Unsecured	265422	178643	1063774	1225648	171413	201923
Total	7812570	8290160	12941357	13734939	2193234	2806217
C. I. Advances in India	6997819	7555704	11733286	12591461	2178335	2792087
(i) Priority sectors	2139319	2420752	4041563	4472273	589473	872989
(ii) Public sectors	1269904	1257350	1064016	1162548	47855	176060
(iii) Banks	88559	26540	58305	52290	20353	55371
(iv) Others	3500038	3851062	6569401	6904350	1520654	1687667
C. II. Advances outside India	814751	734455	1208071	1143479	14899	14131
(i) Due from Banks	10513	4480	306462	290284	-	-
(ii) Due from others	804238	729975	901609	853195	14899	14131
a) Bills purchased and discounted	227487	188510	117672	120964	2325	-
b) Syndicate loans	108152	114381	156157	118430	-	2409
c) Others	468598	427084	627780	613801	12574	11722
Total	7812570	8290159	12941357	13734940	2193234	2806218

(Amount in Rs. lakh)						
Items	As on 31st March					
	Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997
	(7)	(8)	(9)	(10)	(11)	(12)

Number of reporting banks	30	33	194	190	284	284
A. (i) Bills Purchased and discounted	289055	296559	5589	8379	3203729	3062131
(ii) Cash credits, overdrafts and loans repayable on demand	1086725	893797	225624	266374	15567199	16397130
(iii) Term loans	873809	1462456	463205	496221	7120241	8795840
Total	2249589	2652812	694419	770974	25891170	28255101
B. (i) Secured by tangible assets	1640651	1841945	497556	602013	21057095	23172013
(ii) Covered by Bank/ Government Guarantees	95265	147966	105018	74266	2727947	2719279
(iii) Unsecured	513674	662902	91845	94695	2106129	2363811
Total	2249589	2652813	694419	770974	25891170	28255103
C. I. Advances in India	2246703	2652582	694419	770973	23850563	26362807
(i) Priority sectors	444017	509494	570740	614607	7785112	8890115
(ii) Public sectors	30252	51326	2269	75	2414296	2647359
(iii) Banks	17903	59166	4930	-	190051	193367
(iv) Others	1754531	2032596	116480	156291	13461104	14631966
C. II. Advances outside India	2886	231	-	-	2040607	1892296
(i) Due from Banks	-	-	-	-	316975	294764
(ii) Due from others	2886	231	-	-	1723632	1597532
a) Bills purchased and discounted	2711	-	-	-	350197	309474
b) Syndicate loans	-	124	-	-	264309	235344
c) Others	175	107	-	-	1109127	1052714
Total	2249589	2652813	694419	770973	25891170	28255103

- : Nil or negligible

Source : Annual accounts of banks