

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 1991 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 1998 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 projected estimate of population 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 re-discounted under the New Bill Market Scheme. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered. This ratio for the years 1994 to 1998 is based on the new series of National Income with 1993-94 as the base year. For the years 1991 to 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, (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 and (12) net funds provided to sponsored Regional Rural Banks. 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 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.1.12 & 5.8

Data relate to accounts with credit limits of Rs. 25,000 and less.

Table Nos. 1.14 to 1.16, 4.1 to 4.4 and 5.1 to 5.3

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts,

each with credit limit of over Rs.25,000. For Table Nos. 1.15 and 5.2 the total amount includes figures for Foreign Governments/Banks. For Table Nos. 4.1 to 4.3 and 5.3, the data are exclusive of Inland & Foreign Bills purchased and discounted.

Table Nos. 1.20 to 1.23 and 3.4

For Table Nos. 1.20 to 1.23 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. 1.26

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 53,393 branches.

Errata For Banking Statistics, Volume 25 - March 1996

Table No. 5.1

Page No.	Occupation	Column number	Figures printed as	Figures to be read as
87	VI. 2. Retail Trade	1	22,312	2,22,312
87	V. 3. Rest of the Personal Loans	7	60,721	1,60,721
88	V. 2. Loans for Housing	13	54,678	5,54,678
88	V. 3. Rest of the Personal Loans	13	49,993	2,49,993

Table No. 5.3

		Figures printed as			Figures to be read as		
Page No.	Occupation	Col. Nos. 1	2	3	1	2	3
98	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	147	2,42	2,59	64	57	51
	2. Other Small Scale Industries	4,305	745,59	511,35	-	-	-
Page No.	Occupation	4	5	6	4	5	6
98	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	40	2,44	2,54	38	1,41	1,38
	2. Other Small Scale Industries	1,586	518,84	401,48	788	139,29	122,33
Page No.	Occupation	7	8	9	7	8	9
98	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	672	5,90	5,79	663	5,86	5,77
	2. Other Small Scale Industries	4,859	146,92	113,74	4,523	125,91	103,66
Page No.	Occupation	10	11	12	10	11	12
99	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	7,509	71,12	62,32	7,444	60,76	53,90
	2. Other Small Scale Industries	49,648	4532,61	3432,19	45,706	3138,10	2542,59
Page No.	Occupation	13	14	15	13	14	15
99	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	22,628	134,18	122,66	22,617	134,01	122,59
	2. Other Small Scale Industries	1,39,989	1671,20	1472,14	1,38,304	1605,40	1427,13
Page No.	Occupation	16	17	18	16	17	18
99	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	7,292	50,89	47,94	7,284	50,45	47,52

	2. Other Small Scale Industries	71,543	2521.87	1826,83	68,935	2141,52	1609,05
Page No.	Occupation	19	20	21	19	20	21
100	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	1,935	43,39	34,66	1,927	42,44	34,02
	2. Other Small Scale Industries	421,786	2564,47	2295,85	40,554	2297,66	2069,60
Page No.	Occupation	22	23	24	22	23	24
100	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	2,805	75,87	57,20	2,799	74,78	56,07
	2. Other Small Scale Industries	56,039	4191,32	3527,00	54,083	3949,09	3344,25
Page No.	Occupation	25	26	27	25	26	27
100	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	1,352	80,07	67,22	1,270	78,65	66,18
	2. Other Small Scale Industries	65,551	7150,66	6028,19	60,246	6410,97	5477,11
Page No.	Occupation	28	29	30	28	29	30
101	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	760	31,26	27,49	724	29,64	26,02
	2. Other Small Scale Industries	50,161	5949,56	4957,03	44,504	4951,13	4257,46
Page No.	Occupation	31	32	33	31	32	33
101	OF TOTAL LOANS AND ADVANCES						
	1. Artisans & Village Industries	45,140	497,53	430,41	44,830	478,57	413,97
	2. Other Small Scale Industries	4,86,467	29993,03	24565,78	4,57,643	24759,07	20953,16