

INTRODUCTION

The publication, "Statistical Tables Relating to Banks in India - 1979-2007", is an attempt to provide historical data relating to banks as published in various issues of "Statistical Tables Relating to Banks in India". The publication is available only in CD-ROM format and also covers data in "Annual Accounts of Scheduled Commercial Banks (including Regional Rural Banks) 1979-2004" published in 2004-05.

The publication provides the following data:

- a) Bank-wise data on annual accounts (balance sheet and profit & loss accounts) of all scheduled commercial banks (including Regional Rural Banks) for the period from 1979 to 2006-07.
- b) Bank group-wise data on final Form 'A' returns data (under Section 42(2) of the Reserve Bank of India Act, 1934) of all scheduled commercial banks (including Regional Rural Banks) from the fortnight ended January 9, 1981 to the fortnight ended March 30, 2007.
- c) Bank-wise data on some of the financial ratios from 1995-96 to 2006-07.
- d) Bank-wise data on number of employees from 1979 to 2007. These data have been provided by the Indian Banks' Association.

Data are presented in five sections:

- (i) Bank-wise annual accounts data
- (ii) Bank-wise ratios on major banking indicators based on annual accounts data
- (iii) Bank group-wise annual accounts data
- (iv) Bank group-wise ratios on major banking indicators based on annual accounts data
- (v) Major items of bank group-wise Section 42(2) data of the RBI Act, 1934

For annual accounts, data are collated from the various issues of the RBI publication, "Statistical Tables Relating to Banks in India". For the years 1979 to 1989, data with respect to profit and loss accounts are available only for public sector banks (that is, State Bank of India and its Associates and Nationalised Banks). Data for the years 1979 to 1987 relate to the calendar year (that is, January-December), while those for the year 1988-89 pertain to the 15 month period, that is, from January 1, 1988 to March 31, 1989. From 1989-90 onwards, data relate to the financial year period (that is, April-March).

For Form 'A', data used to be published on *ad hoc* basis in RBI publication "Selected Banking Indicators". Last publication in this series was for the period 1982-2002. These data are now included as a part of the historical data published here.

For select ratios, data are collated from the various issues of the RBI publication, "Statistical Tables Relating to Banks in India", starting from 1995-96. There are 36 ratios at the bank level and 29 ratios at the bank group level. Even though some of these ratios could have been presented for previous years, these are omitted, as these can be calculated based on the published data. However, some of the ratios (for example, CRAR and net NPA to net advances), which can not be directly calculated based on published data, have been included here. For definitions of ratios presented in this publication reference may be made to the 'Explanatory Notes' given hereafter.

The publication allows users to extract data from CD-ROM in a user-friendly query format which can also be exported to Microsoft Excel worksheet.

For further details, reference may be made to the related 'Explanatory Notes' while using the data.