

Explanatory Notes to the Tables

I. General Explanations

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. Figures in brackets, in general, indicate percentage to totals. The unit lakh is equal to 1,00,000 and unit crore is equal to 1,00 lakh. '--' indicates nil or negligible. Source and notes on tables as appropriate to each table are given at the end of each table.
2. The item "profit" shown in certain tables (Table 5, Table 50 and Table 51) is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank. This figure is compiled from the banks' published annual profit and loss accounts.
3. Tables 4, 48 and 49 relating to the liabilities and assets of commercial banks have been compiled on the basis of banks published annual accounts as per the new formats effective from 1991-92.
4. The publication contains some tables (Nos.7, 8, 9, 10, 11, 12, 13, 14, 15, 35, 36, 37, 38 and 39) based on data collected under the Basic Statistical Return (BSR) system introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book (UBB) system. The deposits figures in these tables based on BSR data exclude inter-bank deposits and the advances data in these tables comprise term loans, cash credit, overdraft, bills purchased and discounted, bills rediscounted under the New Bill Market Scheme and due from banks. The data collected under some of the banking surveys conducted by the Reserve Bank of India have also been presented in this publication. These relate to the 'Survey of Ownership of Deposits'(BSR 4) and 'Survey of Investments' (BSR 5) of the Scheduled Commercial Banks and related data are presented in Tables 10, 11 and 12.
5. Certain tables have been included in this publication since 1970 to bring out the progress achieved in the light of various policy directions given to the banks subsequent to the nationalisation of the major banks. These relate to (i) Occupation-wise classification of banks advances (Table 13); (ii) Advances to priority sectors (Table 16 to Table 21); (iii) Advances to exporters (Table 22); (iv) Advances under differential rates of interest scheme (Table 23); (v) Scheduled commercial Banks' advances for food procurement operations (Table 24) and (vi) Deposits and credit of offices of Scheduled Commercial Bank Branches opened after nationalisation (Table 37 and Table 38).
6. From the 1984 edition, a new Table No.32 showing liabilities and assets of Urban Co-operative Banks as furnished by them on form IX to the Urban Banks Department has been introduced.
7. Data relating to the year 1997 in Tables 48 and 50 are blank in respect of some banks. This indicates that those banks were not operating in India in the year 1997.

II. Table-wise Explanations

1. **Table 1 - Liabilities and assets of the Reserve Bank of India - 1997-98:** The figures are based on the Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts and relate to the last Friday of March.
2. **Tables 2 and 3 - Month-wise business of Scheduled Commercial Banks in India:** The data are compiled from the fortnightly "Form-A" returns submitted by the Scheduled Commercial Banks under Section 42(2) of the Reserve Bank of India Act 1934 and relate to their business in India for the period March 1997 to March 1998. Data on balances with the Reserve Bank of India are obtained from Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts. While Table 2 presents data for the Scheduled Commercial Banks as a whole as on the last Friday of every month, the same are shown bank group-wise in Table 3. Banks are classified as: (1) State Bank of India and its Associates, (2) Nationalised Banks, (3) Regional Rural Banks, (4) Other Scheduled Commercial Banks and (5) Foreign Banks.
3. **Table 4 - Bank group-wise liabilities and assets of Scheduled Commercial Banks in India 1997-98:** This table presents important items of liabilities and assets of different bank groups culled - out from the published annual accounts of banks.
4. **Table 4A -Month-wise assets and liabilities of Scheduled Commercial Banks in India according to bank groups - 1997-98:** The data are compiled from the monthly "Form-X" returns submitted by the Commercial Banks under section 27 of the Banking Regulation Act 1949 and relate to their business in India as on the last Friday of every month for the period March 1997 to March 1998.
5. **Table 5 - Bank group-wise income and expenditure of Scheduled Commercial Banks in India- 1997-98:** This table is compiled from various schedules of profit and loss accounts as published by banks in their annual accounts. Profit is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank.
6. **Table 6 - Components of bank credit of Scheduled Commercial Banks - 1997-98:** This table presents various components of bank credit for different bank groups compiled from the published annual accounts of banks.
7. **Table 6A - Classification of loan assets of Public Sector Banks - 1993 - 98:** The data presented in this table are culled out from the "Report on Trend and Progress of Banking in India, 1997-98" and relate to 31st March of the years 1993 to 1998.
8. **Tables 7 and 8 - State, population and bank group-wise distribution of employees of Scheduled Commercial Banks according to categories of Staff - 1997.** These tables are based on the data collected through Basic Statistical Return 2. While Table 7 presents state-wise data on number of employees for the Scheduled Commercial Banks as a whole as on 31st March of the year 1997, the same are shown population and bank group-wise in

Table 8.

9. **Table 9 - Maturity pattern of term deposits of Scheduled Commercial Banks - 1993-97:** The data presented in this table are based on Basic Statistical Return 2 as at the end of March 1993, 1994, 1995, 1996 and 1997.
10. **Table 10 - Ownership of deposits with Scheduled Commercial Banks -1997-98:** The data presented in this table are based on the annual survey of ownership of deposits as on the last Friday of March collected through Basic Statistical Return 4.
11. **Tables 11 and 12 - Investments of Scheduled Commercial Banks - 1996-97:** The data for both the tables are based on the annual Survey of Investments (BSR-5) submitted to the Reserve Bank of India by Head Offices of banks. Table 11 gives state-wise distribution of investments of Scheduled Commercial Banks in State Government Securities and Shares/Debentures/Bonds of State Associated Bodies as on 31st March 1996 and 1997. The data in Table 12 relate to the position as on 31st March 1996 and 1997.
12. **Tables 13 and 14 - Occupation-wise classification of outstanding credit of Scheduled Commercial Banks according to bank-group and size of credit limit - 1997:** The data presented in these tables are compiled from the information furnished by banks in BSR-1 as on 31st March 1997.
13. **Table 15 - Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range - 1997:** The data are based on the information available in Part A of the BSR-1 and they relate to accounts with credit limits of over Rs.25,000 as on 31st March 1997.
14. **Tables 16 to 21 - Scheduled Commercial Banks' advances to priority sectors - 1996-97:** The data are compiled on the basis of information furnished by banks to the Rural Planning and Credit Department.
15. **Table 22 - Scheduled Commercial Banks' advances to exporters:** The data are based on information furnished by banks to the Monetary Policy Department as at the end of each quarter.
16. **Table 23 - Advances of public sector banks under the Differential rates of interest (DRI) scheme - 1996:** This table is based on the information furnished by banks to the Rural Planning and Credit Department and relates to the last reporting Friday of March 1996.
17. **Table 24 - Scheduled Commercial Banks' advances for Public Food Procurement operations - 1996-98:** This table is based on the information furnished by the Department of Economic Analysis and Policy as at the end of each quarter.
18. **Table 25 - Transactions of all India Financial Institutions with banks - 1993-98:** This table is based on the information furnished by Financial Institutions Division, Department

of Banking Supervision.

19. **Table 26 - Outstanding balances and inflows under various NRI deposits - 1997-98:** This table is based on the information available from the Reserve Bank of India Annual report, 1997-98.
20. **Tables 27 to 31 and Table 33 - Distribution of offices of Commercial Banks according to Rural, Semi-urban, Urban and Metropolitan Centres, 1997-98 and distribution of offices of Commercial Banks opened or closed by population groups, 1997-98:** These tables are based on the information available in Master Office File (latest updated version) on commercial bank branches compiled in the Department of Statistical Analysis and Computer Services.
21. **Tables 32A and 32B - State and population group-wise distribution of offices of Co-operative Banks - 1997-98:** These tables are based on the information furnished by the Rural Planning and Credit Department and Urban Banks Department, respectively.
22. **Table 34 - Liabilities and assets of Urban Co-operative Banks, 1997-98:** This table is based on the information furnished by Urban Co-operative banks in "Form-IX" to the Urban Banks Department and relates to their position as on 31st of March 1997 and 1998.
23. **Tables 35 to 39 - Distribution of deposits and credit of Scheduled Commercial Banks according to regions, states, population group and bank group - 1997-98:** These tables are based on Basic Statistical Return-7 and relates to the last Friday of March, 1997 and 1998. Table 39 includes data for the years 1969, 1979, 1994, 1995 and 1997 also.
24. **Table 40 -Money Rates, 1997-98:** The information presented in this table are compiled by the Department of Economic Analysis and Policy.
25. **Table 41 - Offices of Indian Commercial Banks outside India - 1997-98:** The information presented here are furnished by the Department of Banking Supervision.
26. **Table 42- Distribution of unclaimed deposits of Scheduled Commercial Banks - 1997:** The data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December and are based on returns submitted by banks on Form IX under Section 26 of the Banking Regulation Act, 1949.
27. **Table 43 - Cheque clearances, 1992-93 to 1997-98:** The data presented here are based on information received by the Department of Economic Analysis and Policy on a monthly (calendar) basis from all the centres and in addition on a weekly (week ending Friday) basis from the clearing houses managed by the Reserve Bank of India. Figures shown against 'other centres' are annual data in respect of clearing houses other than those managed by the Reserve Bank of India in the country.
28. **Table 44 - Number of Clearing Houses: 1978-97:** The information presented here are furnished by the Department of Information Technology.

- 29. Table 45 - Liabilities and assets of Indian Scheduled Commercial Banks in foreign countries, 1997-98:** The data presented here are furnished by the Department of Banking Supervision.
- 30. Tables 46 and 47 - Circle-wise distribution of Post Office Savings and time deposits, 1997 and 1998:** The data are based on the information received from the Department of Posts. Table 46 gives data for the years 1992, 1993, 1994, 1995 and 1996 also.
- 31. Tables 48 and 49 - Liabilities and assets of Scheduled Commercial Banks in India - 1997-98:** Detailed bank-wise information on liabilities and assets of Scheduled Commercial banks in India, based on their published annual accounts as on 31st March 1997 and 1998, is presented in Table 48, while the same for Regional Rural Banks is presented in Table 49.
- 32. Tables 50 and 51 - Earnings and expenses of Scheduled Commercial Banks - 1997-98:** Detailed bank-wise information on earnings and expenses of Scheduled Commercial Banks in India, based on their published annual accounts for the year ended 31st March 1997 and 1998, is presented in Table 50, while the same for Regional Rural Banks is presented in Table 51.
- 33. Table 52 - Non-performing assets (NPA) and capital adequacy ratio (CAR) of Scheduled Commercial Banks - 1996-98:** These bank-wise data are culled out from the "Report on Trend and Progress of Banking in India, 1997-98" and relate to March 31 of respective years.
- 34. Appendix - Commercial banks and their offices in States and Union Territories - 1997-98:** This appendix is based on the information available in Master Office File (latest updated version) of bank branches compiled in the Department of Statistical Analysis and Computer Services and relates to 31st of March 1997 and 1998.