

**Table 6 : Components of Bank Credit of Scheduled Commercial Banks in India - 1997-98**

(Amount in Rs. lakh)

Items	As on 31 st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	8	8	19	19	34	34	33	42	190	196	284	299
A. (i) Bills Purchased and discounted	831810	998070	1388737	1512826	536646	754125	296559	291013	8379	6435	3062131	3562469
(ii) Cash credits, overdrafts and loans repayable on demand	5306256	5972197	8358596	9323887	1572107	1894930	893797	1075401	266374	323900	16397130	18590315
(iii) Term loans	2152093	2786398	3987606	5396877	697464	895883	1462456	1562627	496221	570197	8795840	11211982
<b>Total</b>	<b>8290159</b>	<b>9756665</b>	<b>13734939</b>	<b>16233590</b>	<b>2806217</b>	<b>3544938</b>	<b>2652812</b>	<b>2929041</b>	<b>770974</b>	<b>900532</b>	<b>28255101</b>	<b>33364766</b>
B. (i) Secured by tangible assets	7190535	8348335	11277430	13304649	2260090	2709064	1841945	1951382	602013	704755	23172013	27018185
(ii) Covered by Bank/ Government Guarantees	920982	1081387	1231861	1390555	344204	557814	147966	250226	74266	60165	2719279	3340147
(iii) Unsecured	178643	326942	1225648	1538386	201923	278060	662902	727433	94695	135612	2363811	3006433
<b>Total</b>	<b>8290160</b>	<b>9756664</b>	<b>13734939</b>	<b>16233590</b>	<b>2806217</b>	<b>3544938</b>	<b>2652813</b>	<b>2929041</b>	<b>770974</b>	<b>900532</b>	<b>28255103</b>	<b>33364765</b>
C. I. Advances in India	7555704	8729628	12591461	14905805	2792087	3531279	2652582	2928929	770973	900531	26362807	30996172
(i) Priority sectors	2420752	2811069	4472273	5246292	872989	997496	509494	541684	614607	700512	8890115	10297053
(ii) Public sectors	1257350	1519036	1162548	1768450	176060	185835	51326	84188	76	80	2647359	3557589
(iii) Banks	26540	83896	52290	54861	55371	41574	59166	6865	-	-	193367	187196
(iv) Others	3851062	4315627	6904350	7836202	1687667	2306374	2032596	2296192	156291	199939	14631966	16954334
C. II. Advances outside India	734455	1027037	1143479	1327785	14131	13659	231	112	-	-	1892296	2368593
(i) Due from Banks	4480	8682	290284	261866	-	-	-	-	-	-	294764	270548
(ii) Due from others	729975	1018355	853195	1065919	14131	13659	231	112	-	-	1597532	2098045
a) Bills purchased and discounted	188510	263676	120964	166525	-	2406	-	-	-	-	309474	432607
b) Syndicate loans	114381	197279	118430	169941	2409	-	124	-	-	-	235344	367220
c) Others	427084	557400	613801	729453	11722	11253	107	112	-	-	1052714	1298218
<b>Total</b>	<b>8290159</b>	<b>9756665</b>	<b>13734940</b>	<b>16233590</b>	<b>2806218</b>	<b>3544938</b>	<b>2652813</b>	<b>2929041</b>	<b>770973</b>	<b>900531</b>	<b>28255103</b>	<b>33364765</b>

- : Nil or negligible.

Source : Annual accounts of banks.