

Appendix Table III.1: Progress of Co-operative Credit Movement in India

(Amount in Rs. crore)

Sr.No.	Type of Institution	Item	1995-96	1996-97	1997-98	1998-99P
1	2	3	4	5	6	7
1.	State Co-operative Banks(StCBS)	Number	28	28	28	29*
		Owned Funds	2,502	2,947	3,319	N.A.
		Deposits	13,433	17,490	22,189	25,815
		Borrowings	7,906	8,033	8,557	9,269
		Working Capital (Average)	23,840	28,163	33,863	N.A.
		Loans Issued	27,748	28,665	27,805	29,590
		Loans Outstanding	16,602	18,314	19,588	20,252
		Recovery Performance (% to demand)	90	86	84	80
		C-D Ratio	123.6	104.7	88.3	78.5
2.	Central Co-operative Banks (CCBs)	Number	364	367	367	367
		Owned Funds	3,943	5,066	5,761	N.A.
		Deposits	24,534	30,513	36,755	41,513
		Borrowings	10,088	10,533	11,578	12,345
		Working Capital (Average)	38,565	45,536	51,414	N.A.
		Loans Issued	26,661	32,311	31,801	30,708
		Loans Outstanding	24,493	28,684	31,548	33,479
		Recovery Performance (% to demand)	69	70	70	68
		C-D Ratio	99.8	94.0	85.8	80.6
3.	State Co-operative Agriculture and Rural Development Banks (SCARDBs)	Number	19	19	19	19
		Owned Funds	1,220	1,429	1,653	N.A.
		Deposits	154	163	207	236
		Borrowings	7,165	8,489	9,751	10,936
		Working Capital (Average)	8,540	10,455	12,027	N.A.
		Loans Issued	1,798	2,151	2,296	2,423
		Loans Outstanding	6,854	8,016	9,182	10,444
		Recovery Performance (% to demand)	61	62	60	62
		C-D Ratio	99.8	94.0	85.8	80.6
4.	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)	Number	734	745	745	745
		Owned Funds	642	710	966	N.A.
		Deposits	37	55	86	137
		Borrowings	4,209	4,797	5,895	6,701
		Working Capital (Average)	4,888	5,911	7,352	N.A.
		Loans Issued	1,224	1,455	1,594	1,691
		Loans Outstanding	4,096	4,936	5,807	6,594
		Recovery Performance (% to demand)	61	59	55	51
		C-D Ratio	99.8	94.0	85.8	80.6

Notes : 1. * Sikkim StCB commenced operations in December 1998, but data for the same have not been included.

P - Provisional.

N.A. Not available.

Source : NABARD.

Appendix Table III.2: Credit-Deposit Ratio of State Co-operative Banks

		(Per cent)			
Sr.No.	State/Union Territory	1995-96	1996-97	1997-98	1998-99P
1	2	3	4	5	6
1.	Andaman & Nicobar	60	48	45	38
2.	Andhra Pradesh	575	530	417	373
3.	Arunachal Pradesh	27	32	37	44
4.	Assam	64	63	57	61
5.	Bihar	105	95	119	114
6.	Chandigarh	17	16	7	5
7.	Delhi	34	64	52	43
8.	Goa	78	72	69	65
9.	Gujarat	73	49	41	42
10.	Haryana	248	222	169	176
11.	Himachal Pradesh	33	25	21	23
12.	Jammu & Kashmir	50	51	49	38
13.	Karnataka	115	105	105	92
14.	Kerala	113	90	67	38
15.	Madhya Pradesh	162	150	129	114
16.	Maharashtra	87	74	55	43
17.	Manipur	209	219	187	193
18.	Meghalaya	34	29	32	38
19.	Mizoram	62	57	60	54
20.	Nagaland	42	39	37	39
21.	Orissa	189	169	161	156
22.	Pondicherry	82	79	68	75
23.	Punjab	186	137	133	163
24.	Rajasthan	175	151	123	102
25.	Tamil Nadu	140	114	85	56
26.	Tripura	77	71	75	72
27.	Uttar Pradesh	133	109	102	82
28.	West Bengal	77	71	65	59
All India		124	105	88	78

Note : P - Provisional .

Source : NABARD.

**Appendix Table III.3: Recovery Performance (As Per cent to Demand)
of State Co-operative Banks (July-June)**

Sr.No.	State/Union Territory	1995-96	1996-97	1997-98	1998-99P
1	2	3	4	5	6
1.	Andaman & Nicobar	44	55	63	64
2.	Andhra Pradesh	68	63	62	72*
3.	Arunachal Pradesh	28	25	22	22
4.	Assam	24	24	19	68
5.	Bihar	20	18	13	6
6.	Chandigarh	48	49	34	6
7.	Delhi	53	48	51	40
8.	Goa	74	71	68	73
9.	Gujarat	99	98	94	91
10.	Haryana	99	99	99	99
11.	Himachal Pradesh	34	35	39	53**
12.	Jammu & Kashmir	74	64	45	80*
13.	Karnataka	92	89	90	95**
14.	Kerala	96	87	81	88*
15.	Madhya Pradesh	97	99	99	97
16.	Maharashtra	86	79	68	68
17.	Manipur	9	8	4	4
18.	Meghalaya	39	41	40	41
19.	Mizoram	11	27	22	22
20.	Nagaland	39	41	31	31
21.	Orissa	78	79	88	91*
22.	Pondicherry	61	59	63	63
23.	Punjab	99	99	100	96
24.	Rajasthan	85	82	80	91*
25.	Tamil Nadu	100	100	99	92
26.	Tripura	25	28	19	46*
27.	Uttar Pradesh	85	85	89	80
28.	West Bengal	62	70	78	78*
All India		90	86	84	80

Note : 1. P - Provisional .
* As on March 31, 1999.
** As on May 31, 1999.

Source: NABARD.

Appendix Table III.4: State-wise Position of Sanctions and Disbursements under Rural Infrastructure Development Fund as on March 31, 1999

Sr. No.	State	(Rs. crore)											
		RIDF I		RIDF II		RIDF III		RIDF IV		Total			
		Sanctions	Disbursements	Sanctions	Disbursements	Sanctions	Disbursements	Sanctions	Disbursements	Sanctions	Disbursements		
1	2	3	4	5	6	7	8	9	10	11	12		
1.	Andhra Pradesh	227.08	199.39	334.00	181.81	275.11	73.13	305.42	29.05	1,141.61	483.38		
2.	Assam	—	—	63.29	34.03	16.07	2.78	64.72	—	144.08	36.81		
3.	Bihar	26.18	—	—	—	62.31	—	122.93	—	211.42	—		
4.	Goa	6.85	6.85	—	—	—	—	8.93	0.89	15.78	7.74		
5.	Gujarat	141.48	132.87	129.63	65.94	160.60	58.83	136.36	13.78	568.07	271.42		
6.	Haryana	18.28	13.74	61.06	39.80	74.98	34.70	102.42	—	256.74	88.24		
7.	Himachal Pradesh	14.23	14.23	49.50	31.06	50.11	27.23	88.58	10.49	202.42	83.01		
8.	Jammu & Kashmir	6.22	6.04	8.06	0.57	35.95	7.18	105.87	3.46	156.10	17.25		
9.	Karnataka	170.50	123.14	173.00	101.30	172.38	47.06	180.53	1.43	696.41	272.93		
10.	Kerala	99.72	80.31	87.60	48.18	92.93	12.38	64.55	—	344.80	140.87		
11.	Madhya Pradesh	199.63	156.27	207.60	84.61	248.70	63.78	242.84	20.16	898.77	324.82		
12.	Maharashtra	173.74	151.34	231.66	156.13	254.31	38.46	301.98	—	961.69	345.93		
13.	Manipur	1.75	0.96	—	—	—	—	—	—	1.75	0.96		
14.	Meghalaya	3.39	3.38	—	—	8.25	0.82	9.33	—	20.97	4.20		
15.	Mizoram	2.38	2.37	—	—	—	—	—	—	2.38	2.37		
16.	Nagaland	1.38	1.38	—	—	—	—	0.72	—	2.10	1.38		
17.	Orissa	160.34	139.01	125.14	73.98	162.91	36.16	178.89	5.98	627.28	255.13		
18.	Punjab	60.50	60.50	62.50	52.03	88.85	65.99	115.89	12.52	327.74	191.04		
19.	Rajasthan	118.76	105.72	148.90	105.44	162.88	60.94	152.95	8.10	583.49	280.20		
20.	Sikkim	—	—	—	—	—	—	21.29	—	21.29	—		
21.	Tamil Nadu	—	—	271.38	173.15	202.02	31.69	179.66	2.16	653.06	207.00		
22.	Tripura	1.82	0.32	—	—	—	—	21.70	—	23.52	0.32		
23.	Uttar Pradesh	292.35	265.94	491.65	224.38	432.98	96.47	525.77	1.68	1,742.75	588.47		
24.	West Bengal	103.79	78.70	169.51	64.01	177.84	28.08	214.32	22.63	665.46	193.42		
Total		1,830.37	1,542.46	2,614.48	1,436.42	2,679.18	685.68	3,145.65	132.33	10,269.68	3,796.89		

Source: NABARD.

Appendix Table IV.1(A): Financial Assets of Banks and Financial Institutions

		(Rs. crore)									
Institutions	1981	1991	1992	1993	1994	1995	1996 P	1997 P	1998 P	1999 P	
I	2	3	4	5	6	7	8	9	10	11	
I. Banks (1+2+3)*	46,987	2,32,786	2,71,915	3,12,983	3,73,511	4,55,840	5,08,652	5,64,824	6,54,406	7,50,581	
			(16.8)	(15.1)	(19.3)	(22.0)	(11.6)	(11.0)	(15.9)	(14.7)	
1. All Scheduled Commercial Banks**	44,622	2,22,613	2,59,902	2,99,509	3,58,407	4,38,092	4,89,148	5,42,001	6,28,332	7,21,649	
2. Non-Scheduled Commercial Banks***	9	77	86	91	93	65	2	2	0	0	
Total Commercial Banks (1+2)	44,631	2,22,690	2,59,988	2,99,600	3,58,500	4,38,157	4,89,150	5,42,003	6,28,332	7,21,649	
3. State Co-operative Banks+	2,356	10,096	11,927	13,383	15,011	17,683	19,502	22,821	26,074	28,932##	
II. Financial Institutions++	16,650	1,22,655	1,57,761	1,81,271	2,13,819	2,48,112	2,79,321	3,25,777	3,86,881	4,18,046	
			(28.6)	(14.9)	(18.0)	(16.0)	(12.6)	(16.6)	(18.8)	(8.1)	
4. All-India term-lending Institutions#	6,143	52,054	65,185	73,650	80,995	91,750	1,06,127	1,31,636	1,61,216	1,87,073	
5. State Level Institutions@	1,733	10,048	11,523	12,576	13,229	14,178	17,914	19,719	21,003	21,003>>	
6. Investment Institutions\$	8,534	58,566	78,699	92,146	1,15,762	1,37,057	1,50,719	1,68,539	1,97,748	2,01,560	
7. Other Institutions ##	240	1,987	2,354	2,899	3,833	5,127	4,560	5,884	6,914	8,409	
III. Aggregate (I + II)	63,637	3,55,441	4,29,676	4,94,254	5,87,330	7,03,952	7,87,973	8,90,601	10,41,287	11,68,627	
			(20.9)	(15.0)	(18.8)	(19.9)	(11.9)	(13.0)	(16.9)	(12.2)	
IV. Percentage Share											
a) I to III	73.8	65.5	63.3	63.3	63.6	64.8	64.6	63.4	62.8	64.2	
b) II to III	26.2	34.5	36.7	36.7	36.4	35.2	35.4	36.6	37.2	35.8	

Notes: 1. P - Provisional.

* Include the following items: (i) Cash in hand and balances with the Reserve Bank, (ii) Asset with the banking system, (iii) Investments, (iv) Bank Credit (total loans, cash credits, overdrafts and bills purchased and discounted) and, (v) Dues from banks.

** As per returns under Section 42 of the RBI Act, 1934. The data since 1990 are in respect of last reporting Fridays of March.

*** As per returns under Section 27 of the Banking Regulation Act, 1949. Data are in respect of last Friday of March.

+ The data since 1990 are in respect of last reporting Fridays of March.

++ Figures pertain to the accounting year of the respective financial institution.

Term lending institutions include IDBI, ICICI, IFCI, IIBI, EXIM Bank and NABARD.

@ State level institutions include SFCs and SIDCs.

\$ Investment institutions include UTI, LIC and GIC and its subsidiaries.

Other institutions include DICGC and ECGC.

>> Figure is as on December 24, 1998.

>> Figures repeated.

2. Figures in brackets indicate percentage change over the previous year.

Appendix Table IV.1(B): Total Financial Assets of Financial Institutions : Institution-wise

Institutions	As at the end of March										
	1980-81	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96 P	1996-97 P	1997-98 P	1998-99 P	
	2	3	4	5	6	7	8	9	10	11	
A. All-India Term Lending Institutions											
1. IDBI	3,098	22,700	27,967 (23.2)	30,919 (10.6)	34,330 (11.0)	37,786 (10.1)	43,791 (15.9)	47,925 (9.4)	58,614 (22.3)	67,704 (15.5)	
2. NABARD @	1635	12,664	14,466 (14.2)	15,680 (8.4)	15,586 (-0.6)	17,820 (14.3)	19,437 (9.1)	22,393 (15.2)	25,027 (11.8)	28,803 (15.1)	
3. ICICI	728	7,084	9,135 (28.9)	11,185 (22.4)	13,715 (22.6)	17,375 (26.7)	20,911 (20.4)	33,756 (61.4)	45,340 (34.3)	54,510 (20.2)	
4. IFCI	589	5,835	7,515 (28.8)	9,108 (21.2)	9,869 (8.4)	10,551 (6.9)	13,380 (26.8)	16,453 (23.0)	19,924 (21.1)	22,034 (10.6)	
5. EXIM Bank	—	1,984	2,458 (23.9)	2,685 (9.2)	3,099 (15.5)	3,597 (16.0)	3,958 (10.1)	4,883 (23.4)	5,186 (6.2)	5,641 (8.8)	
6. IIBI *	92	818	985 (20.4)	1,070 (8.6)	1,128 (5.4)	1,269 (12.5)	1,508 (18.8)	1,698 (12.6)	2,508 (47.7)	3,764 (50.1)	
7. NHB	—	969	2,659 (174.6)	3,003 (12.9)	3,268 (8.8)	3,352 (2.6)	3,142 (-6.3)	4,528 (44.1)	4,617 (2.0)	4,617 @ (0.0)	
Total of A (1 to 7)	6,143	52,053	65,184 (25.2)	73,650 (13.0)	80,995 (10.0)	91,750 (13.3)	1,06,127 (15.7)	1,31,636 (24.0)	1,61,216 (22.5)	1,82,456 (16.0)	
B. State Level Institutions											
8. SFCs	1,074	6,412	7,383 (15.2)	7,943 (7.6)	8,430 (6.1)	9,009 (6.9)	10,575 (17.4)	10,981 (3.8)	10,981 (0.0)	10,981 @ (0.0)	
9. SIDCs	660	3,637	4,140 (13.8)	4,633 (11.9)	4,798 (3.6)	5,170 (7.7)	7,339 (42.0)	8,738 (19.1)	10,022 (14.7)	10,022 @ (0.0)	
Total of B (8 to 9)	1,733	10,048	11,523 (14.7)	12,576 (9.1)	13,229 (5.2)	14,178 (7.2)	17,914 (26.4)	19,719 (10.1)	21,003 (6.5)	21,003 (0.0)	

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Appendix Table IV.1(B): Total Financial Assets of Financial Institutions : Institution-wise (Concl.d.)

Institutions	As at the end of March										
	1980-81	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96 P	1996-97 P	1997-98 P	1998-99 P	1998-99 P
1	2	3	4	5	6	7	8	9	10	11	
C. Investment Institutions											
10. LIC	6,815	29,040	35,411 (21.9)	41,837 (18.1)	50,964 (21.8)	61,922 (21.5)	75,291 (21.6)	90,599 (20.3)	1,08,847 (20.1)	1,08,847@ (0.0)	
11. GIC and its subsidiaries	1,199	6,362	7,953 (25.0)	8,731 (9.8)	9,916 (13.6)	12,692 (28.0)	16,017 (26.2)	18,065 (12.8)	20,788 (15.1)	20,788 (0.0)	
12. UTI	521	23,164	35,336 (52.5)	41,578 (17.7)	54,882 (32.0)	62,444 (13.8)	59,411 (-4.9)	59,875 (0.8)	68,113 (13.8)	71,925 (5.6)	
Total of C (10 to 12)	8,534	58,565	78,700 (34.4)	92,146 (17.1)	1,15,762 (25.6)	1,37,057 (18.4)	1,50,719 (10.0)	1,68,539 (11.8)	1,97,748 (17.3)	2,01,560 (1.9)	
D. Other Institutions											
13. DICGC	200	1,744	2,038 (16.9)	2,520 (23.6)	3,497 (38.8)	4,588 (31.2)	4,005 (-12.7)	5,251 (31.1)	6,138 (16.9)	7,356 (19.8)	
14. ECGC	40	244	315 (29.4)	380 (20.3)	336 (-11.4)	539 (60.3)	556 (3.1)	634 (14.1)	776 (22.5)	1,053 (35.7)	
Total of D (13 to 14)	240	1,987	2,354 (18.4)	2,899 (23.2)	3,833 (32.2)	5,127 (33.8)	4,560 (-11.1)	5,884 (29.0)	6,914 (17.5)	8,409 (21.6)	
Grand Total (A+B+C+D)	16,650	1,22,654	1,57,760 (28.6)	1,81,271 (14.9)	2,13,820 (18.0)	2,48,113 (16.0)	2,79,321 (12.6)	3,25,777 (16.6)	3,86,881 (18.8)	4,18,046 (8.1)	

Notes : 1. P - Provisional.

@ Data for 1980-81 pertain to ARDC as NABARD was formed only in 1982.

@ @ Repeated figures.

* IRBI renamed as Industrial Investment Bank of India Ltd. (IIBI).

2. Data pertain to the accounting year of the respective financial institutions. As far as IFCI is concerned, the stock of financial assets for years upto 1992-93 are as at end-June while from 1993-94, the figures are as at end-March due to a change in IFCI's accounting year.

3. Figures pertaining to UTI for the year 1998-99 are available as at end-March only.

4. Figures pertaining to NHB and UTI are as at end-June. All other figures are as at end-March.

5. Figures in brackets are percentage change over the previous year.

Appendix Table IV.2: Financial Assistance Sanctioned and Disbursed by All Financial Institutions
(April-March)

Institution	(Rs. crore)																		Percentage variation over			
	Loans*						Underwriting and Direct Subscription						Others							Total		
	1997-98		1998-99		1997-98		1998-99		1997-98		1998-99		1997-98		1998-99		1997-98			1998-99		
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19				
A. All India Development Banks (1 to 5)																						
	55,104.5	36,851.0	69,407.1	39,996.5	9,761.0	5,196.2	8,215.0	5,257.5	1,072.4	974.0	1,890.9	1,097.7	65,937.9	43,021.2	79,513.0	46,351.7	20.6	7.7				
	(52,306.2)	(35,115.1)	(67,284.2)	(38,297.1)	(9,761.0)	(5,196.2)	(8,215.0)	(5,257.5)	(1,072.4)	(974.0)	(1,890.9)	(1,097.7)	(63,139.6)	(41,285.3)	(77,390.1)	(44,652.3)	22.6	8.2				
1. IDBI	20,531.1	13,665.0	22,322.6	12,378.2	3,159.1	1,191.5	2,744.8	1,777.7	291.8	313.5	487.2	247.5	23,982.0	15,170.0	25,554.6	14,403.4	6.6	-5.1				
	(20,158.0)	(13,330.1)	(22,231.0)	(12,276.1)	(3,159.1)	(1,191.5)	(2,744.8)	(1,777.7)	(291.8)	(313.5)	(487.2)	(247.5)	(23,608.9)	(14,835.1)	(25,463.0)	(14,301.3)	7.9	-3.6				
2. IFCI	6,933.9	5,044.6	7,778.1	4,156.3	563.4	508.8	627.1	443.1	195.9	97.0	278.6	150.1	7,693.2	5,650.4	8,683.8	4,749.5	12.9	-15.9				
3. ICICI	18,414.8	11,922.1	28,909.9	16,089.0	5,938.0	3,438.7	4,184.6	2,453.0	364.7	446.1	1,125.1	683.1	24,717.5	15,806.9	34,219.6	19,225.1	38.4	21.6				
4. SIDBI	7,264.2	5,123.3	8,879.8	6,268.2	—	—	—	—	220.0	117.4	—	17.0	7,484.2	5,240.7	8,879.8	6,285.2	18.6	19.9				
	(4,839.0)	(3,722.3)	(6,848.5)	(4,670.9)	—	—	—	—	(220.0)	(117.4)	—	(17.0)	(5,059.0)	(3,839.7)	(6,848.5)	(4,687.9)	35.4	22.1				
5. IIBI	1,960.5	1,096.0	1,516.7	1,104.8	100.5	57.2	658.5	583.7	—	—	—	—	2,061.0	1,153.2	2,175.2	1,688.5	5.5	46.4				
B. Specialised Financial Institutions (6 to 8)																						
	330.5	203.3	229.9	146.7	21.3	21.2	3.2	2.3	—	0.1	..	0.9	351.8	224.6	233.1	149.9	-33.7	-33.3				
6. RCTC	7.4	14.7	12.3	10.0	2.5	3.5	—	0.4	—	—	—	—	9.9	18.2	12.3	10.4	24.2	-42.9				
7. ICICI Venture	3.0	1.9	6.4	5.3	18.8	17.7	3.2	1.9	—	—	..	..	21.8	19.6	9.6	7.2	-56.0	-63.3				
8. TFCI	320.1	186.7	211.2	131.4	—	—	—	—	—	0.1	—	0.9	320.1	186.8	211.2	132.3	-34.0	-29.2				
C. Investment Institutions (9 to 11)																						
	3,568.4	3,129.9	1,957.9	1,861.0	5,272.4	5,126.2	7,608.7	6,788.3	427.9	417.0	727.7	703.4	9,268.7	8,673.1	10,294.3	9,352.7	11.1	7.8				
9. LIC	767.1	624.6	544.4	360.7	2,796.0	3,346.8	4,301.2	4,476.3	—	—	—	—	3,563.1	3,971.4	4,845.6	4,837.0	36.0	21.8				
10. UTI	2,295.0	2,092.9	1,237.0	1,167.0	2,170.8	1,399.5	2,789.2	1,879.0	67.0	65.5	107.8	83.5	4,532.8	3,557.9	4,134.0	3,129.5	-8.8	-12.0				
11. GIC	506.3	412.4	176.5	333.3	305.6	379.9	518.3	433.0	360.9	351.5	619.9	619.9	1,172.8	1,143.8	1,314.7	1,386.2	12.1	21.2				
D. Total Assistance by All-India Financial Institutions (A+B+C)																						
	59,003.4	40,184.2	71,594.9	42,004.2	15,054.7	10,343.6	15,826.9	12,048.1	1,500.3	1,391.1	2,618.6	1,802.0	75,558.4	51,918.9	90,040.4	55,854.3	19.2	7.6				

...(contd.)

Appendix Table IV.2: Financial Assistance Sanctioned and Disbursed by All Financial Institutions (Concl.d.)

Institution	(April-March)														Percentage variation over 1997-98				
	Loans*				Underwriting and Direct Subscription				Others				Total						
	1997-98		1998-99		1997-98		1998-99		1997-98		1998-99		1997-98			1998-99			
1	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	19
E. State-level Institutions (12 and 13)		4,230.9	3,485.2	..	..	217.3	227.7	..	..	..	..	..	..	4,448.2	3,712.9	..	..	..	..
12. SFCs	2,601.5	2,087.2	..	..	27.1	30.4	..	..	..	..	..	..	2,628.6	2,117.6	..	..	..	..	..
13. SIDCs	1,629.4	1,398.0	..	..	190.2	197.3	..	..	..	..	..	..	1,819.6	1,595.3	..	..	..	..	..
F. Total Assistance by All- Financial Institutions (D+E)		63,234.3	43,669.4	71,594.9	42,004.2	15,272.0	10,571.3	15,826.9	12,048.1	1,500.3	1,391.1	2,618.6	1,802.0	80,006.6	55,631.8	..	..	..	..
		(60,436.0)	(41,933.5)	(.)	(.)	(15,272.0)	(10,571.3)	(.)	(.)	(1,500.3)	(1,391.1)	(.)	(.)	(77,208.3)	(53,895.9)	(.)	(.)	(.)	(.)

Notes : 1. S - Sanctions

D - Disbursements

.. Not available.

* Loans include Rupee loans, foreign currency loans and guarantees.

2. Data for 1998-99 are provisional for all institutions.

3. Data have been adjusted for inter-institutional flows. This involves adjustment in regard to IDBI/SIDBI's refinance to SFCs and SIDCs.

4. Data adjusted for inter-institutional (state-level) flows are indicated in brackets.

5. Others include leasing in case of IDBI, IFCI, ICICI and SIDBI; special deposits by UTI and public sector bonds by GIC.

6. TDICI Ltd. has been renamed as ICICI Venture Funds Management Company Ltd. with effect from October 8, 1998.

7. The IRBI was renamed as Industrial Investment Bank of India Ltd.(IIBI), with effect from March 27,1997. The data for 1997-98 pertain to IIBI for the period March 27, 1997 to March 31, 1998.

Source : IDBI and respective financial institutions.

Appendix Table IV.3: Pattern of Sources and Deployment of Funds of Term-Lending Institutions

Sources/Deployment of Funds	1997-98												1998-99					Total (April-March)	Total (April-March)	
	Quarter ended												Quarter ended							
	June-97	September-97	December-97	March-98	June-98	September-98	December-98	March-99	June-99	September-99	December-99	March-00	Amount	%	Amount	%	Amount			%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Sources of Funds																				
(i) Internal	8,061	38.8	10,070	37.5	7,158	29.6	12,750	42.7	38,039	37.4	10,015	42.4	10,598	30.5	9,371	32.5	15,216	46.4	45,200	37.6
(ii) External	8,654	41.6	10,186	38.0	12,664	52.4	11,100	37.2	42,604	41.9	8,480	35.8	17,418	50.1	13,637	47.2	11,548	35.2	51,083	42.6
(iii) Other sources	4,076	19.6	6,578	24.5	4,357	18.0	6,018	20.1	21,029	20.7	5,168	21.8	6,729	19.4	5,873	20.3	6,034	18.4	23,804	19.8
Total Sources of Funds (i+ii+iii)	20,791	100	26,834	100	24,179	100	29,868	100	1,01,672	100	23,663	100	34,745	100	28,881	100	32,798	100	1,20,087	100
Deployment of Funds																				
(i) Fresh Deployments	9,564	46.0	13,604	50.7	15,524	64.2	18,145	60.8	56,837	55.9	12,657	53.5	19,950	57.4	16,721	57.9	19,743	60.2	69,071	57.5
(ii) Repayment of past borrowings	5,531	26.6	7,030	26.2	4,289	17.7	5,575	18.7	22,425	22.1	4,917	20.8	8,372	24.1	5,650	19.6	6,684	20.4	25,623	21.3
(iii) Other Deployments of which : Interest Payments	5,696	27.4	6,200	23.1	4,366	18.1	6,148	20.6	22,410	22.0	6,089	25.7	6,423	18.5	6,510	22.5	6,371	19.4	25,393	21.2
	2,859	13.8	4,223	15.7	3,018	12.5	3,599	12.0	13,699	13.5	3,380	14.3	4,406	12.7	4,041	14.0	4,195	12.8	16,022	13.3
Total Deployment of Funds (i+ii+iii)	20,791	100	26,834	100	24,179	100	29,868	100	1,01,672	100	23,663	100	34,745	100	28,881	100	32,798	100	1,20,087	100

Notes : 1. Term-Lending Institutions comprise of IDBI, ICICI, IFCL, IIFL, IDFC, NABARD, SIDBI, TFCI, NHB and EXIM Bank.

2. Data in respect of NABARD and TFCI has been repeated from the quarters ended December 1998.

3. Data for quarters ended December 1998 and March 1999 includes IDFC and therefore, are not strictly comparable with the previous quarters.

Appendix Table IV.4: RBI Assistance to Financial Institutions

(Amount in Rs. crore)

Type of Assistance	July-June								
	1997-98			1998-99			Rate of Interest (per cent per annum)	Amount outstanding as on June 30, 1998	Amount outstanding as on June 30, 1999
	Sanctioned	Utilised	Sanctioned	Utilised	Period (Years)	7				8	9
1	2	3	4	5	6	7	8	9	
A. Long Term Credit [NIC(LTO)Fund]									
1. IDBI	—	—	—	—	—	—	2,266.8	2,000.0	
2. SIDBI	175.0	175.0	—	—	—	—	2,004.8	2,004.8	
3. EXIM Bank	—	—	—	—	—	—	807.0	752.0	
4. IIBI	—	—	—	—	—	—	170.0	170.0	
B. Long Term Credit [NHC(LTO)Fund]									
1. NHB	—	—	—	—	—	—	875.0	875.0	
C. Medium/short term credit									
1. IDBI	—	—	—	—	—	—	40.0	—	
2. SFCs	141.9	*	156.3	*	1	#	10.0	7.0	

Note: * Ad hoc borrowing limits sanctioned to various SFCs and utilised from time to time as per requirements.

Assistance to SFCs at the Bank Rate.

Source: RBI.

Appendix Table IV.5: Resource Mobilisation by Mutual Funds - Category-wise

(Amount in Rs. crore)

Year (April- March)	Public Sector Mutual Funds				Unit Trust of India	Total (4+5)	Private Sector Mutual Funds	Grand Total (6+7)
	Bank - sponsored	FIs - sponsored	Sub-Total (2+3)	Total (4+5)				
1	2	3	4	5	6	7	8	
1993-94	148.1 (2)	238.6 (2)	386.7 (4)	9,297.0 (1)	9,683.7 (5)	1,559.5 (5)	11,243.2 (10)	
1994-95	765.5 (6)	576.3 (3)	1,341.8 (9)	8,611.0 (1)	9,952.8 (10)	1,321.8 (10)	11,274.6 (20)	
1995-96	113.3 (4)	234.8 (3)	348.1 (7)	-6,314.0 (1)	-5,965.9 (8)	133.0 (11)	-5,832.9 (19)	
1996-97	5.9 (3)	136.8 (2)	142.7 (5)	-3,043.0 # (1)	-2,900.3 (6)	863.6 (17)	-2,036.7 (23)	
1997-98 P	243.0 (2)	205.5 (3)	448.5 (5)	2,875.0 (1)	3,323.5 (6)	678.3 (16)	4,001.8 (22)	
1998-99 P	253.2 (2)	576.4 (3)	829.6 (5)	170.0 (1)	999.6 (6)	2,090.4 (20)	3,090.0 (26)	

Notes : 1. # Exclude re-investment sales.

P - Provisional.

2. For UTI, the figures are gross value (with premium) of net sales under all domestic schemes and for other mutual funds, figures represent net sales under all on-going schemes.

3. Data exclude amount mobilised by off-shore funds and through roll-over schemes.

4. Data in parentheses relates to the number of mutual funds which have mobilised resources during the year. The actual number of funds in operation may be greater than this number.

Source : UTI and respective Mutual Funds.