

STATISTICAL TABLES RELATING TO BANKS IN INDIA



1995-96

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CONTENTS

INTRODUCTION

EXPLANATORY NOTES

STATISTICS AT A GLANCE

I. SUMMARY TABLES

<i>Table No.</i>	<i>Page No.</i>
1. Liabilities and assets of the Reserve Bank of India – 1995-96	4
2. Month-wise business of Scheduled Commercial Banks in India – 1995-96	6
3. Month-wise Scheduled Commercial Banks' business in India according to Bank groups – 1995-96	8
4. Bank group-wise liabilities and assets of Scheduled Commercial Banks in India - 1995-96	18
5. Bank group-wise income and expenditure of Scheduled Commercial Banks in India – 1995-96	21
6. Components of bank credit of Scheduled Commercial Banks – 1995-96	22
7. State-wise distribution of employees of Scheduled Commercial Banks according to categories of staff – 1995	25
8. State and Bank group-wise distribution of employees of Scheduled Commercial Banks according to categories of staff – 1995	26
9. Maturity pattern of term deposits of Scheduled Commercial Banks – 1993, 1994 and 1995	29
10. Ownership of deposits with Scheduled Commercial Banks – 1995-96	30
11. State-wise distribution of investments of Scheduled Commercial Banks in State Government Securities and Shares/Debentures/Bonds of State Associated Bodies – 1994-95	34
12. Investments of Scheduled Commercial Banks – 1994-95	36
13. Distribution of outstanding credit of Scheduled Commercial Banks according to occupation – 1995	37
14. Bank group-wise distribution of outstanding credit of Scheduled Commercial Banks according to size of credit limit – 1995	40
15. Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range – 1995	43
16. State-wise distribution of outstanding advances of Scheduled Commercial Banks to Agriculture – 1995-96	46
17. State-wise distribution of Scheduled Commercial Banks' advances to small-scale industries, industrial estates and road & water transport operators – 1995-96	48
18. Bank-wise distribution of outstanding advances of Public Sector Banks to Priority Sectors – 1995-96	50
19. Bank-wise distribution of advances of Public Sector Banks to 'Other Priority Sectors' – 1995-96	52
20. Loans and advances of Public Sector Banks to small- scale industries – 1995-96	54

Table No.	Page No.
21A. Scheduled Commercial Banks' advances under Priority Sectors – 1996	55
21B. Public Sector Banks' advances under Priority Sectors to Weaker Sections – 1996	61
22. Quarter-wise outstanding advances of Scheduled Commercial Banks to Exporters	63
23. Advances of Public Sector Banks under the Differential Rates of Interest (DRI) Scheme – 1995	63
24. Quarter-wise outstanding advances of Scheduled Commercial Banks for Public Food Procurement Operations, 1994-95 and 1995-96	64
25. Transactions of all India Financial Institutions with the Banks	64
26. Outstanding balances and inflows under various NRI deposits (including accrued interest)	65
27. Offices of Scheduled and Non-scheduled Commercial Banks in India	65
28. Population group-wise distribution of offices of Commercial Banks – 1995-96	68
29A. State-wise distribution of offices of Commercial Banks according to population group – 1995	69
29B. State-wise distribution of offices of Commercial Banks according to population group – 1996	70
30A. Population group-wise distribution of offices opened or closed by Commercial Banks – 1995	71
30B. Population group-wise distribution of offices opened or closed by Commercial Banks – 1996	72
31A. State and population group-wise distribution of offices of Commercial Banks – 1995	73
31B. State and population group-wise distribution of offices of Commercial Banks – 1996	74
32A. State and population group-wise distribution of offices of Co-operative Banks (Central & State) – 1995-96	75
32B. State and population group-wise distribution of offices of Co-operative Banks (Urban) – 1995-96	76
33. Population and bank group-wise distribution of offices of Commercial Banks – 1995-96	77
34. State-wise distribution of liabilities and assets of Urban Co-operative Banks – 1995-96	78
35. State-wise distribution of deposits and credit of Scheduled Commercial Banks in India – 1995-96	80
36. State and Bank group-wise distribution of deposits and credit of Scheduled Commercial Banks – 1995-96	82
37. Deposits, credit and number of offices of Scheduled Commercial Bank Branches opened after nationalisation	85
38. State-wise number of offices, deposits and credit of Scheduled Commercial Bank Branches opened after nationalisation – 1996	86
39. Population group-wise distribution of deposits and credit of Scheduled Commercial Banks – 1969, 1979, 1994, 1995 and 1996	90
40. Money Rates (per cent per annum)	91
41. Unclaimed deposits with Scheduled Commercial Banks – 1996	92

Table No.	Page No.
42. Offices of Indian Commercial Banks outside India – 1995	98
43. Cheque Clearances : 1990-91 to 1995-96	99
44. Number of Clearing Houses : 1978-1996	100
45. Circle-wise distribution of deposits of Post Office Savings Banks – 1990-96	101
46. Circle-wise distribution of Post Office time Deposits – 1995-96	102

II. DETAILED TABLES

47. Liabilities and assets of Scheduled Commercial Banks – 1995-96	104
48. Earnings and expenses of Scheduled Commercial Banks – 1995-96	220
49. Net non-performing assets (NPA) and capital adequacy ratio (CAR) of Scheduled Commercial Banks – 1996	293

III. APPENDIX

I. Commercial Banks and their offices in States and Union Territories – 1995-96	296
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IV. GRAPHS

Graph No.

1. Liabilities and assets of the Reserve Bank of India – 1994-96	2
2. Scheduled Commercial Banks' Business in India – 1991-96	3
3. Earnings, expenses and profits of Scheduled Commercial Banks – 1995-96	23
4. Composition of major items in total earnings and expenses of Scheduled Commercial Banks – 1995-96	24
5. Category-wise number of employees of Scheduled Commercial Banks – 1994-95	28
6. Composition of investments of Scheduled Commercial Banks – 1994-95	33
7. Occupation-wise distribution of advances by Scheduled Commercial Banks – 1995	39
8. Distribution of loans and advances of Scheduled Commercial Banks according to interest rate range	44
9. Composition of priority sector advances of Public Sector Banks – 1995-96	45
10. Population group-wise distribution of number of offices of Commercial Banks – 1995-96	66
11. State-wise distribution of number of offices of Commercial Banks – 1994-96	67
12. Population group-wise distribution of Scheduled Commercial Banks' Deposits and Credit – 1995-96	88
13. State-wise distribution of Deposits and Credit of Scheduled Commercial Banks – 1996	89

INTRODUCTION

We have pleasure in publishing the 49th edition of this book "Statistical Tables Relating to Banks in India". This edition contains comprehensive data relating to banking sector in India for the year 1995-96 covering all commercial banks operating in India including those registered abroad. Following table shows the number of banks covered in this edition *vis-a-vis* the previous edition. The data furnished in this book are, in general, for the period March 1995 to March 1996.

	1969	1979	1985	1987	1995	1996
1. Scheduled Commercial Banks [®]						
(i) Indian Banks						
(a) Functioning	58	121	247	253	254	258
(b) Reporting	58	120	247	253	254	258
(ii) Foreign Banks						
(a) Functioning	15	14	20	21	26	29
(b) Reporting	13	12	20	21	26	29
Total of (i) and (ii)						
(a) Functioning	73	135	267	274	280	287
(b) Reporting	71	132	267	274	280	287
II. Non-Scheduled Commercial Banks						
(a) Functioning	14	5	3	3	2	1
(b) Reporting	11	4	3	3	2	—
III. All Commercial Banks						
(a) Functioning	87	140	270	277	282	288
(b) Reporting	85	136	270	277	282	287

[®] Commercial Banks which carry on the business of banking in India and which (a) have paid up capital and reserves of an aggregate real and exchangeable value of not less than Rs.5 lakhs and (b) satisfy the Reserve Bank of India that their affairs are not being conducted in a manner detrimental to the interest of their depositors, are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934, and when included are known as 'Scheduled Commercial Banks'.

2. The book contains 49 tables giving comprehensive data in regard to various aspects in Indian banking arena. Corresponding data for the previous year/s have also been incorporated in the tables to facilitate a comparative study. Table 1 gives data on liabilities and assets of the Reserve Bank of India while Tables 2 to 46 give consolidated data covering all banks. Tables 47 to 49 are detailed ones which present individual bank-wise data.
3. Besides these tables, the book contains 13 graphs representing some important data on Indian banking sector. One appendix, giving data on commercial banks and their offices in States and Union Territories is also included.
4. To facilitate wide dissemination of the data, the information, wherever feasible have been presented bank group-wise viz. (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Other Indian Scheduled Commercial Banks and (v) Foreign Banks.
5. To facilitate correct comprehension of data, a chapter 'Explanatory Notes to the Tables' has been included. The chapter has been divided into two parts viz. Part I and Part II. Part I presents general explanations and Part II gives the table-wise explanations. The users of the book are requested to read the 'Explanatory Notes' carefully and keep them in view, while interpreting or making use of the data, to obviate the possibility of any incorrect comprehension.
6. We hope the book will be of immense use for all those in the field of banking, economics and statistics.

RESERVE BANK OF INDIA
DEPARTMENT OF STATISTICAL ANALYSIS
AND COMPUTER SERVICES
MUMBAI

Date : 1st March, 1998

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 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 and Table 48) 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 and 47 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.34 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. Six new tables have been added to this edition. These relate to (i) Scheduled Commercial Banks' advances under priority sectors (Table 21A), (ii) Public Sector Banks advances under priority sectors to weaker Sections (Table 21B), (iii) State and Population group-wise distribution of offices of Urban Co-Operative Banks (Table 32B), (iv) Offices of Indian Commercial Banks outside India, (v) Number of clearing Houses and (vi) Net non-performing assets (NPA) and capital adequacy ratio (CAR) of Scheduled Commercial Banks.
8. Data relating to the year 1995 in tables 47 and 48 are blank in respect of some banks. This indicates that those banks were not operating in India in the year 1995.

II. Table-wise Explanations

1. **Table 1 – Liabilities and assets of the Reserve Bank of India – 1995-96:** 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 – 1995-96:** 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 1995 to March 1996. 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 – 1995-96:** This table presents important items of liabilities and assets of different bank groups culled out from the published annual accounts of banks.
4. **Table 5 – Bank group-wise income and expenditure of Scheduled Commercial Banks in India – 1995-96:** 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.
5. **Table 6 – Components of bank credit of Scheduled Commercial Banks – 1995-96:** This table presents various components of bank credit for different bank groups compiled from the published annual accounts of banks.
6. **Tables 7 and 8 – State-wise distribution of employees of Scheduled Commercial Banks according to categories of Staff – 1995:** These tables are based on the data collected through Basic Statistical Return 2. While table 7 presents data for the Scheduled Commercial Banks as a whole as on 31st March 1995, the same are shown bank group-wise in table 8.
7. **Table 9 – Maturity pattern of term deposits of Scheduled Commercial Banks – 1993-95:** The data presented in this table are based on Basic Statistical Return 2 as at the end of March 1993, 1994 and 1995.
8. **Table 10 – Ownership of deposits with Scheduled Commercial Banks – 1995-96:** The data presented in this table are based on the biennial survey of ownership of deposits as on the last Friday of March collected through Basic Statistical Return 4.
9. **Tables 11 and 12 – Investments of Scheduled Commercial Banks – 1994-95:** 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 1994 and 1995. The data in table 12 relate to the position as on 31st March 1994 and 1995.

10. **Tables 13 and 14 – Occupation-wise classification of outstanding credit of Scheduled Commercial Banks according to bank-group and size of credit limit – 1995:** The data presented in these tables are compiled from the information furnished by banks in BSR-1 as at the end of March, 1995.
11. **Table 15 – Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range – 1995:** 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 1995.
12. **Tables 16 to 21 - Scheduled Commercial Banks' advances to priority sectors – 1995-96:** The data are compiled on the basis of information furnished by banks to the Rural Planning and Credit Department.
13. **Table 22 – Scheduled Commercial Banks' advances to exporters:** The data are based on the information furnished by banks to the Monetary Policy Department as at the end of each quarter.
14. **Table 23 – Advances of public sector banks under the Differential rates of interest (DRI) scheme – 1995:** This table is based on the information furnished by banks to the Rural Planning and Credit Department and relates to the last Friday of March, 1995.
15. **Table 24 – Scheduled Commercial Banks' advances for Public Food Procurement operations – 1994-96:** This table is based on the information furnished by the Department of Economic Analysis and Policy as at the end of each quarter.
16. **Table 25 – Transactions of all India Financial Institutions with the banks – 1993-96:** This table is based on the information furnished by the Financial Institutions Cell.
17. **Table 26 – Outstanding balances and inflows under various NRI deposits – 1995-96:** This table is based on the information available from the Reserve Bank of India Annual Report, 1995-96.
18. **Tables 27 to 31 and Table 33 – Distribution of offices of Commercial Banks according to Rural, Semi-urban, Urban and Metropolitan Centres, 1995-96 and distribution of offices of Commercial Banks opened or closed by population groups, 1995-96:** 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.
19. **Tables 32A and 32B – State and population group-wise distribution of offices of Co-operative Banks – 1995-96:** This table is based on the information furnished by the Rural Planning and Credit Department and Urban Banks Department.
20. **Table 34 – Liabilities and assets of Urban Co-operative Banks, 1995-96:** 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 1995 and 1996.
21. **Tables 35 to 39 – Distribution of deposits and credit of Scheduled Commercial Banks according to regions, states, population group and bank group – 1995-96:** These tables are based on Basic Statistical Return-7 and relate to the last Friday of March, 1995 and 1996. Table 39 includes data for the years 1969, 1974 and 1994 also.

22. **Table 40 – Money Rates, 1995-96:** The data of SBI advance rate relates to the bank's prime lending rate and the call money rate is the weighted average of borrowing rates reported by selected major Scheduled Commercial Banks & DFHI compiled by the Department of Economic Analysis and Policy.
23. **Table 41 – Distribution of unclaimed deposits of Scheduled Commercial Banks – 1996:** 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.
24. **Table 42 – Offices of Indian Commercial Banks outside India – 1995:** The information presented here are furnished by the Department of Banking Operations and Development.
25. **Table 43 – Cheque clearances, 1990-91 to 1995-96:** 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.
26. **Table 44 – Number of Clearing Houses : 1978-1996:** The information presented here are furnished by the Department of Information Technology.
27. **Tables 45 and 46 – Circle-wise distribution of Post Office Savings and Time Deposits, 1995 and 1996:** The data are based on the information received from the Department of Posts. Table 45 gives data for the years 1990, 1991, 1992, 1993 and 1994 also.
28. **Table 47 – Liabilities and assets of Scheduled Commercial Banks in India – 1995-96:** This is a detailed table giving bank-wise information on liabilities and assets of commercial banks in India based on their published annual accounts and relates to 31st of March 1995 and 1996.
29. **Table 48 – Earnings and expenses of Scheduled Commercial Banks – 1995-96:** This table presents bank-wise information on earnings and expenses of Scheduled Commercial Banks in India based on their published annual accounts for the years ended 31st of March 1995 and 1996.
30. **Table 49 – Net non-performing assets (NPA) and capital adequacy ratio (CAR) of Scheduled Commercial Banks – 1996:** These bank-wise data are culled out from the Report on Trend and Progress of Banking in India, 1996-97 and notes on annual accounts of banks and relate to March 31, 1996.
31. **Appendix – Commercial banks and their offices in States and Union Territories – 1995-96:** 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 1995 and 1996.