

*Liabilities and Assets of Scheduled Commercial Banks in India (1991-92 to 2005-06)**

Financial sector reforms introduced in the early 1990s as a part of the structural reforms had touched upon almost all aspects of banking operations. The broad objectives of the financial sector reforms were to enhance efficiency and productivity. Financial sector reforms were carried out in two phases. The first phase of reforms was aimed at creating productive and profitable financial institutions operating within the environment of operational flexibility and functional autonomy. The focus of the second phase of financial sector reforms starting from the second-half of 1990s had been on strengthening of the financial system consistent with the movement towards global integration of financial services. During these periods commercial banking had witnessed several changes in their asset and liability composition. This article tries to explore into the changes witnessed in the asset-liability pattern of the Scheduled Commercial Banks in India during 1991-92 to 2005-06.

I. Introduction

Banking system has been playing a pivotal role in the Indian economy, acting as an instrument of social and economic change. Post nationalisation, the Indian banking system registered tremendous growth in volume. As a part of financial reforms, several reform measures have been introduced like, reduction of reserve requirements, de-regulation of interest rates, introduction of prudential norms, strengthening of bank supervision improving the competitiveness and

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efficiency of the system and allowing entry of private sector banks. The Indian banking sector witnessed wide-ranging changes, especially in the balance sheet structure of commercial banks during the post reform period. This article examines the asset-liability pattern of the scheduled commercial banks during 1991-92 to 2005-06.

The article is organised in 5 sections. Section II presents movements of composition and growth rate of major items under liabilities. Temporal changes in the composition and growth rate of major items in assets are presented in Section III. Movements of some selected ratios of banks' performance are discussed in Section IV. Concluding observations are presented in Section V.

II. Composition of Liabilities: Major Items

The liabilities of scheduled commercial banks in India grew consistently during the post reform period. The year-on-year (y-o-y) growth rate of liabilities varied in the spectrum of 10 per cent to 20 per cent during

the period from 1992-93 till 2005-06 (Annex I.1). Traditionally, major components of liabilities generating basic sources of funds of banks in India are deposits and borrowings. These two components consistently contributed around 85 per cent of total liabilities during post reform period (Chart II.1). Fall in the share of deposits in some selected years was mostly associated with the increase in borrowings' share.

II.A Deposits

During the post reform period, the y-o-y deposits growth was hovering around the 15 - 20 per cent mark (Annex II.2). In 2005-06, the deposits growth of the scheduled commercial banks was found to be 17.1 per cent (Chart II.2). Term deposits always remained as the main contributor to the total deposits, with its share almost floating above 60 per cent mark during the past decade. The share of term deposits to total deposits decreased from 64.5 per cent in 2001-02 to 59.6 per cent in 2005-06. The share of saving deposits in total deposits increased from 23.9 per cent in 2001-02 to 28.1 per cent in 2005-06 (Annex II.1).

Chart II.1: Share of Deposits and Borrowings in Total Liabilities (per cent)

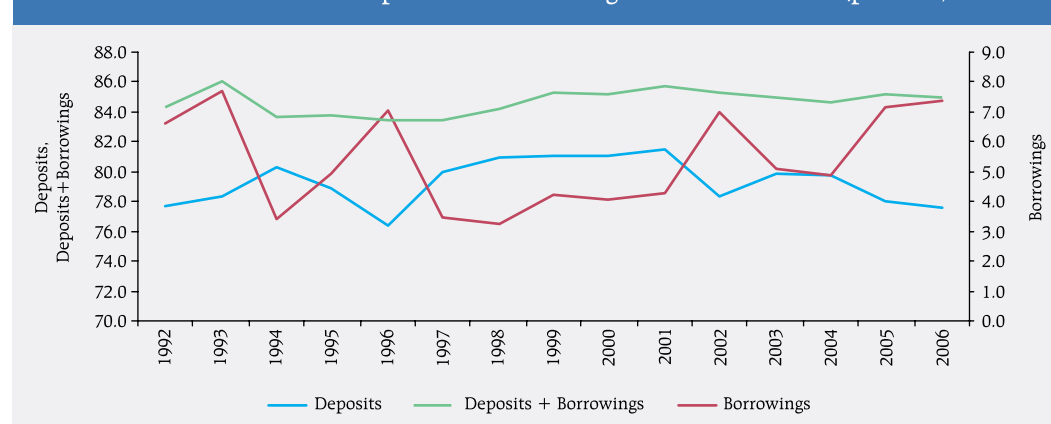
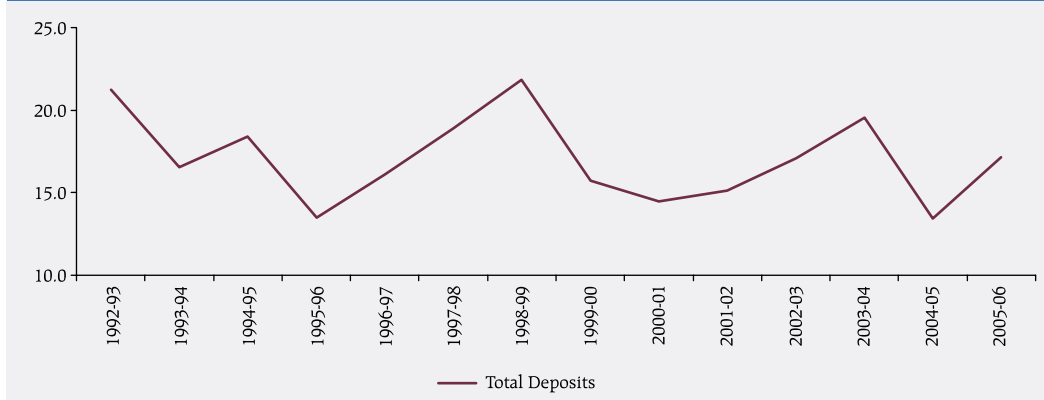


Chart II.2: Deposits Growth Rate (per cent)

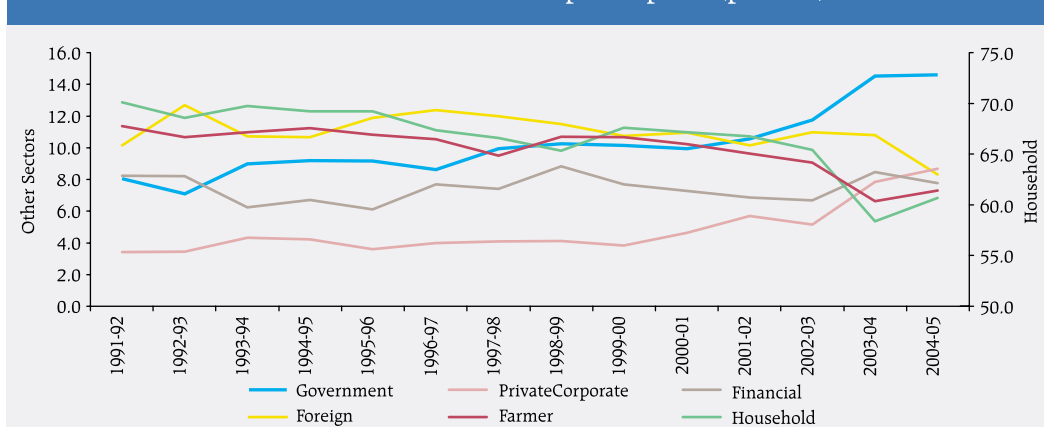


II.A.1 Ownership of Deposits

The ownership of the deposits did not undergo any significant change over the past decade (*based on the data from BSR 4*). Household sector continued to own the major share in total deposits (60.7 per cent in 2004-05). But its share witnessed a fall of 9.5 per cent during 1991-92 to 2004-05. During 1991-92 to 2002-03, the households' share in total deposits decreased by 4.7 per cent (Annex II.3). Afterwards it went down further by 4.8 per cent in the next two years to reach 60.7

per cent in 2004-05 (Chart II.3). The share of 'farmers' in total deposits also declined from 11.4 per cent in 1991-92 to 6.6 per cent in 2003-04. In 2004-05, it recovered marginally by 0.7 per cent to reach 7.3 per cent. The share of the private corporate sector, which remained almost steady from 1991-92 to 1999-00, increased from 3.8 per cent in 1999-00 to 8.7 per cent in 2004-05. The government sector, which remained below 10 per cent during 1991-92 to 1997-98, increased to 14.6 per cent in 2004-05 (Annex II.3).

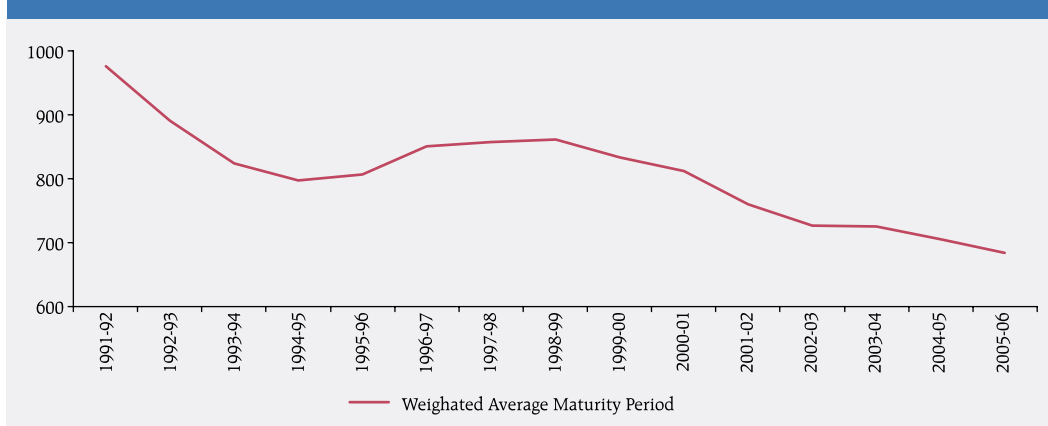
Chart II.3: Share of Ownership of Deposits (per cent)



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Chart II.4: Weighted Average Maturity Period of Term Deposits (Days)

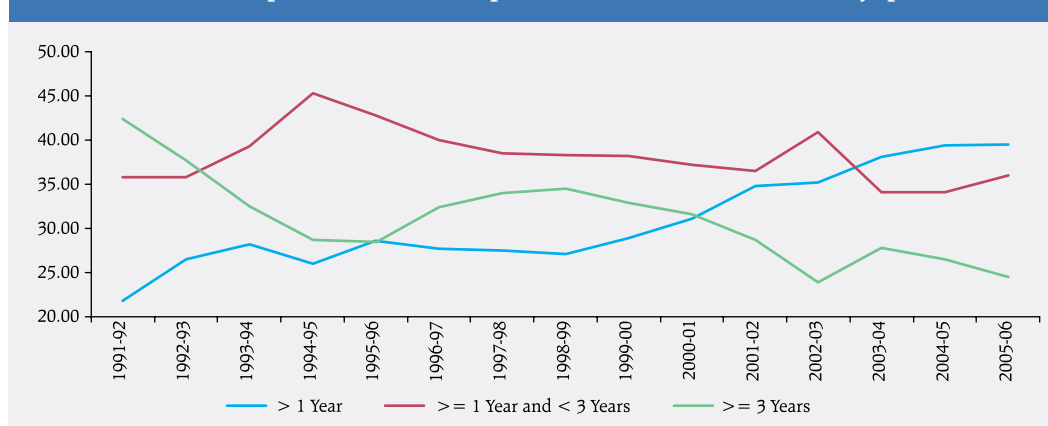


II.A.2 Maturity Pattern of Term Deposits

The average period of maturity of the term deposits with scheduled commercial banks in India at aggregate level declined considerably during the past decade. The weighted average maturity period of the term deposits (weights being the total deposits amount) decreased from 976 days in 1991-92 to 648 days in 2005-06 (Chart II.4) Beginning with 1999-00, the fall in average maturity period was steeper than earlier years.

The share of term deposits based on various maturity periods revealed that medium term deposits (1 year to 3 years) remained almost unchanged with some peaks and trough during the period 1991-92 to 2005-06. On the other hand, the share of short-term deposits (less than 1 year) increased steadily from 21.8 per cent in 1991-92 to 39.5 per cent in 2005-06. The share of long-term deposits (3 years and above) witnessed a steep fall from 42.4 per cent in 1991-92 to 28.7 per cent in 1994-95 (Chart II.5). It came down further to reach

Chart II. 5: Composition of Term Deposits based on Period of Maturity (per cent)



23.9 per cent in 2002-03 and subsequently reached 24.5 per cent of total term deposits in 2005-06 (Annex II.5).

III. Composition of Assets : Major Items

An examination of asset composition of the scheduled commercial banks from 1991-92 till 2005-06 revealed that the loans and advances were the major component of the banks' assets for all the years during this period (Annex I.2). From 1991-92 to 1993-94, the share of loans and advances in the total assets decreased from 46.8 per cent to 38.7 per cent. During this period, the share of investment in total assets increased from 28.9 per cent to 35.4 per cent (Annex I.2). The period from 1995-96 to 2002-03 witnessed a steady increase in the share of banks' investment in total assets from 31.0 per cent to 40.8 per cent. During this period, the share of loans and advances almost remained the same. The share of the 'cash in hand and balances with RBI' in the total assets came down from 10.4 per cent in 1991-92 to 5.0 per cent in 2004-05 mainly due to reduction in cash reserve ratio (CRR) from

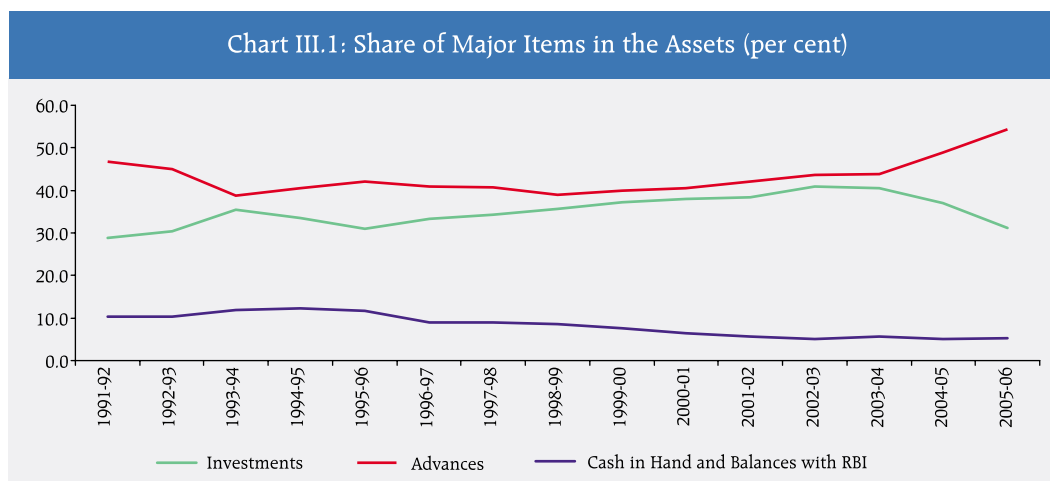
15.0 per cent to 4.5 per cent of net demand and time liabilities (NDTL) (Annex I.2).

The two financial years, 2004-05 and 2005-06, coinciding with higher economic growth and due to increase in the credit demand, witnessed remarkable increase in credit growth and decline in investment growth. Also the investment of scheduled commercial banks in SLR securities came down in absolute terms in 2005-06 for the first time since the nationalisation of banks in 1969. This resulted in the increase in the share of loans and advances in the total assets from 43.8 per cent in 2003-04 to 54.4 per cent in 2005-06 and decrease in the share of investment from 40.6 per cent in 2003-04 to 31.1 per cent in 2005-06 (Annex I.2).

III.A Loans and Advances

The credit amount outstanding for the Indian scheduled commercial banks continued to grow above 30 per cent in annual terms, in the second year in succession in 2005-06. This fell down to 28.0 per cent in 2006-07. The y-on-y credit growth, which was hovering around 20 per cent mark

Chart III.1: Share of Major Items in the Assets (per cent)



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during the period after deregulation, shot up to 31 per cent in 2004-05 (Chart III.2) (Annex III.4). This was mainly accounted by the credit growth in housing (48.6 per cent) and construction (68.9 per cent) sectors (Annex III.4). For the year 2005-06, y-on-y credit growth was as high as 31.4 per cent. This was mainly due to credit growth in housing (43.7 per cent), professional and other services (48.2 per cent) and construction (42.7 per cent) sectors (Annex III.4). The y-on-y credit growth in the construction industry and personal loans for housing were found to be very high for all the years after the period 2001-02. The credit growth in industrial sector as a whole moved in the range between 10 to 15 per cent during 1996-97 to 2002-03. In 2003-04, it fell down to 8.1 per cent and recovered remarkably to reach 33.5 per cent in 2004-05. In 2005-06, the credit growth in industrial sector was 26.7 per cent (Annex III.4).

III.A.1 Change in the Composition of Credit of Scheduled Commercial Banks

The period after deregulation witnessed significant transformation of credit

distribution of the scheduled commercial banks. In this respect, broadly two distinct phases are discernible: first, the decade of the 1990s witnessed a decline in share of agricultural credit, with the share of credit to industry and the services sector including 'trade' remaining fairly static and the retail sector gaining little importance; the second phase after 2000 in which the banks aggressively moved in favour of retail loans in the form of personal loans. In this phase the share of agriculture made a fractional recovery and industry share continued to fall till showing a slight recovery in 2003-04. The agriculture sector which was having 14.8 per cent share in 1991-92, dropped to 9.9 per cent in 1999-00. Its share to the total credit amount increased marginally to 11.4 per cent by 2005-06 (Annex III.2). Thus, during and after the period of deregulation, the agriculture and industrial sectors lost their share in total credit by around 4 per cent and 10 per cent, respectively (Chart III.3). The share of the personal loans increased remarkably after 1999-00 to reach 23.3 per cent of the total in 2005-06, registering an increase of share

Chart III.2: Major Occupation-wise Credit Growth (per cent)

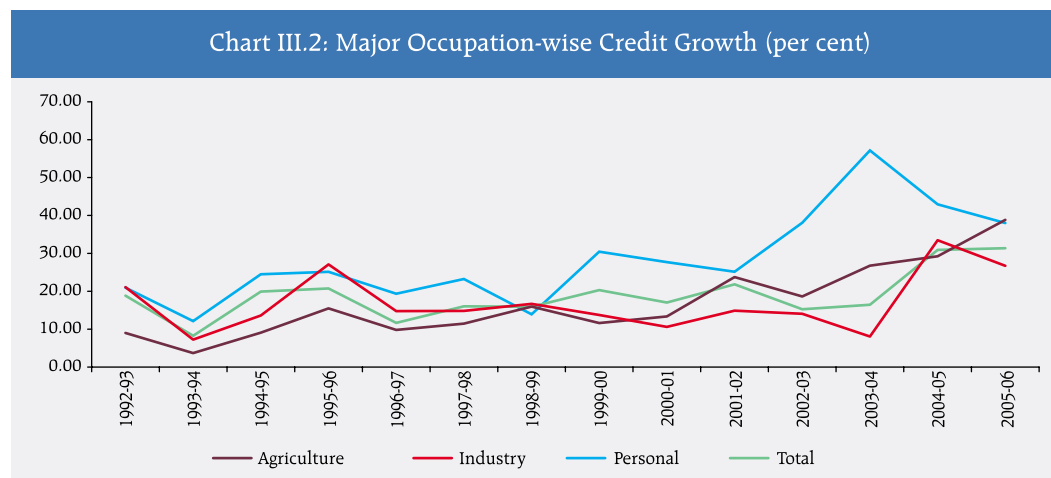
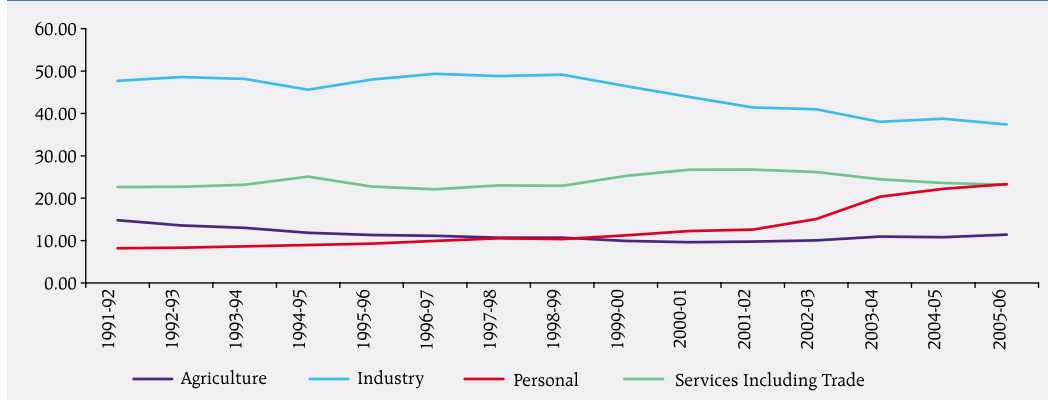


Chart III.3: Loans and Advances-Share of Major Items at Aggregate Level (per cent)



by more than 10 per cent during this period (Annex III.2).

III.A.2 Loans to Agriculture

It is noteworthy that the number of agricultural loans, which reached the peak of 26.22 million in 1992-93, steadily fell and touched the lowest of 19.84 million in 2000-01. There was some improvement thereafter with the number reaching 21.30 million in 2003-04. In 2004-05, the growth in the number of agriculture loan accounts was about 25 per cent and it reached 26.66 million (Annex III.3). By 2005-06, the number of loan accounts to the agriculture sector increased by 9 per cent to reach 29.07 million (Annex III.3). The y-on-y annual growth rate of number of agricultural loan account was negative for all the years through out the period from 1992-93 to 2000-01, year 1999-00 being the only exception. From 2001-02 onwards the number of accounts began to show an increase. The y-on-y agriculture credit growth increased from 9.0 per cent to 11.6

per cent during the period 1992-93 to 1999-00. Afterwards there was acceleration in the y-on-y agriculture credit growth and it reached 38.8 per cent in 2005-06 (Annex III.4).

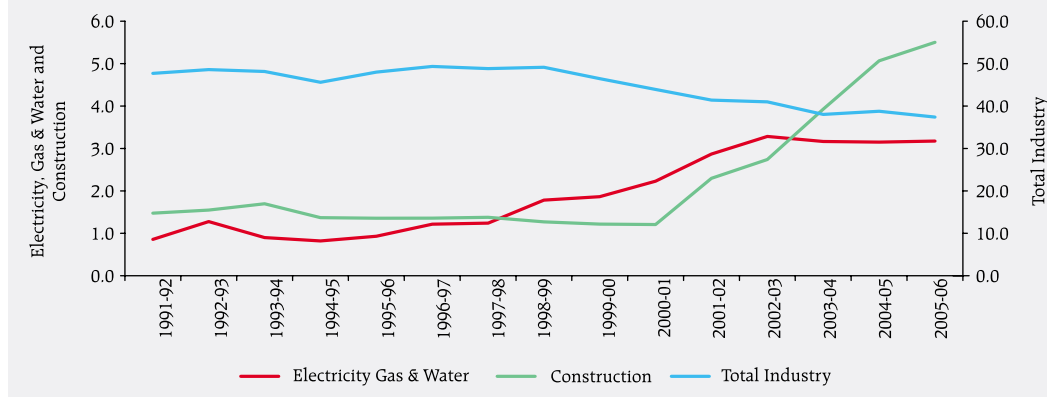
IV.A.3 Loans to Industry

During the period (1991-92 to 1998-99) the share of industry in the total credit amount was oscillating between the range of 45 per cent to 50 per cent. From 1999-00 onwards it started declining and reached 37.4 per cent in 2005-06 (Annex III.2). The share of all the industries in the total credit amount dropped during this period, except 'construction' and 'electricity, gas & water'. The share of construction industry in total credit increased from 1.2 per cent to 5.5 per cent during 2000-01 to 2005-06 (Annex III.2). The share of 'electricity, gas & water' also increased almost steadily during this period to reach 3.2 per cent in 2005-06 (Chart III.4) (Annex III.2). The share of number of loan accounts for 'industry' in

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Chart III.4: Share of Amount Outstanding to Total in Selected Industries (per cent)



the total number of accounts registered a fall by almost 6 per cent from 1999-00 to 2005-06 (Annex III.1).

III.A.3.1 Small-scale Industries

In the case of small-scale industries (Artisans and Village & tiny industries + other small scale industries), the per cent share of number of loan accounts to the total persistently declined from 8.7 per cent in 1991-92 to 2.6 per cent in 2005-06 (Annex III.1). The share of small-scale industries to the total credit amount also declined steadily from 12.7 per cent in 1991-92 to 4.1 per cent in 2005-06 (Annex III.2).

III.A.4 Personal Loans

There was a sharp rise in the number of loan accounts for the category of retail loans. (Annex III.3). This increase is mainly in the category of 'rest of the personal loans' (consisting educational loans, loans for domestic consumption, medical expense travel, marriage, death and other social ceremonies, loans for repayment of debt, etc.). The rest of the personal loan's share to the total amount also increased from 4.7

per cent in 1991-92 to 10.9 per cent in 2005-06 (Annex III.2).

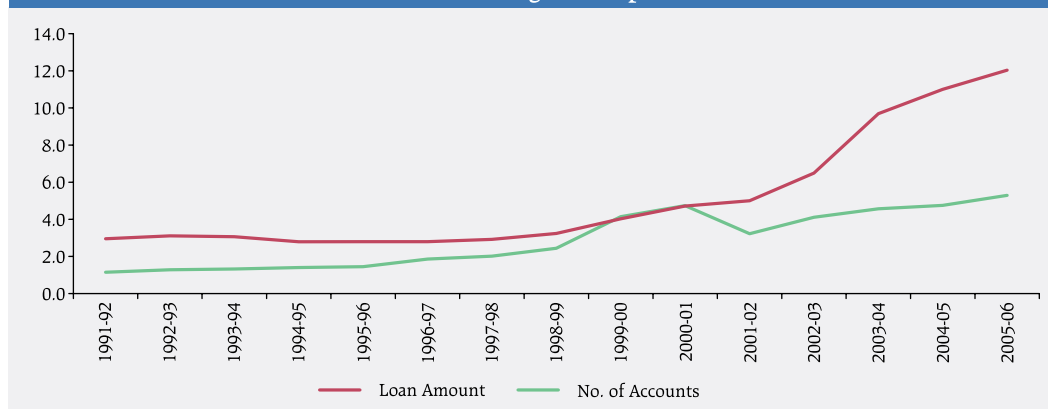
The share of housing loan amount to the total increased from 4.0 per cent in 1999-00 to 12.0 per cent in 2005-06 (Annex III.2). The share of housing loan accounts to the total number of accounts did not increase as much as it had in the case of loan amount during the period after 2001-02 (Chart III.5) (Annex III.1).

III.A.5 Interest Rates for Loans and Advances (Large Borrowal Accounts)

As indicated by the weighted average interest rates (weights being the amount outstanding), the interest rates at the aggregate level for the large borrowal accounts declined steadily since 1995-96 (Chart III.6) (Annex III.6).

The occupation wise movement of interest rates over the years 1991-92 to 2005-06 revealed that all the groups except housing loans showed a declining trend (Chart III.7). For housing, the weighted average interest rate moved up from 7 per cent to 13 per cent during 1991-92 to 2001-02, which

Chart III.5: Share of Amount Outstanding and Number of Accounts to Total for Housing Loans (per cent)



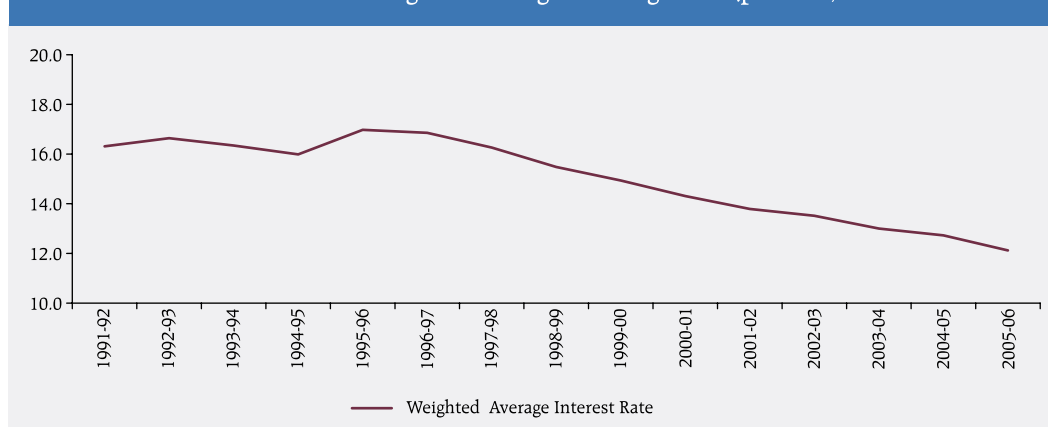
subsequently decreased to 8.5 per cent in 2005-06. The agriculture sector loans were found to be as expensive as other sector loans in all the years compared. In 1991-92, the weighted average interest rate of agricultural loans was at 14.9 per cent. This came down to 11.9 per cent in 2005-06.

The composition of number of loan accounts given under different categories of interest rates showed a shift, especially after 1999-00 (Chart III.8). The share of loans given at high interest rates started decreasing from

1999-00 onwards, while loans under both medium and low interest rate started gaining importance. From 2002-03 onwards, per cent share of medium interest rate loans also declined, while the share of low interest rate loan went up at a much more faster rate. In 2005-06, 56.7 per cent of the loan accounts are in the category of interest rate less than 12 per cent (Annex III.5).

The weighted average credit size (weighted by amount outstanding) of the SCBs revealed that the banks from the period 1991-92 to 2001-02 showed steady increase

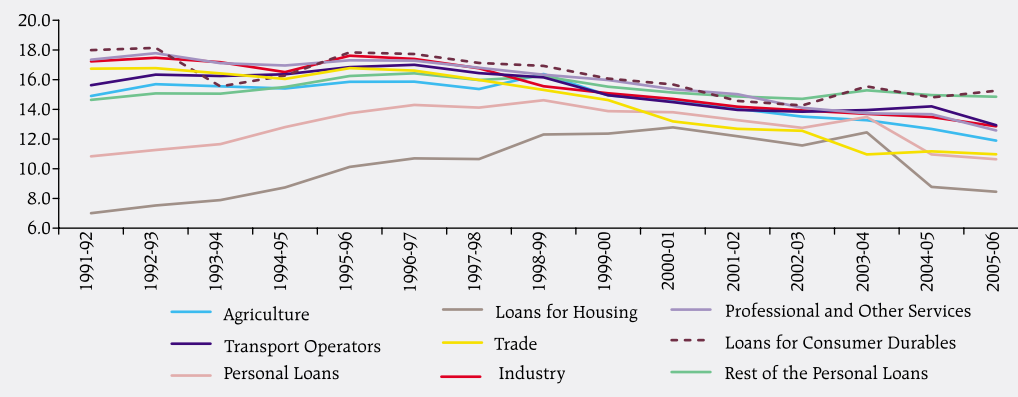
Chart III.6: Weighted Average Lending Rates (per cent)



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Chart III.7: Weighted Average Lending Rates Occupation-wise (per cent)



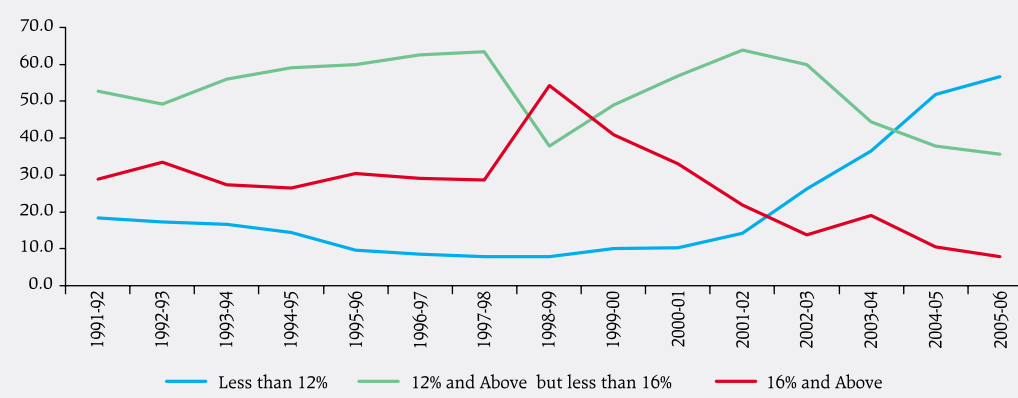
in the credit size (Chart III.9). From 2001-02 to 2003-04, there was a slight decline in the weighted average credit size, which subsequently went up in 2004-05 and 2005-06.

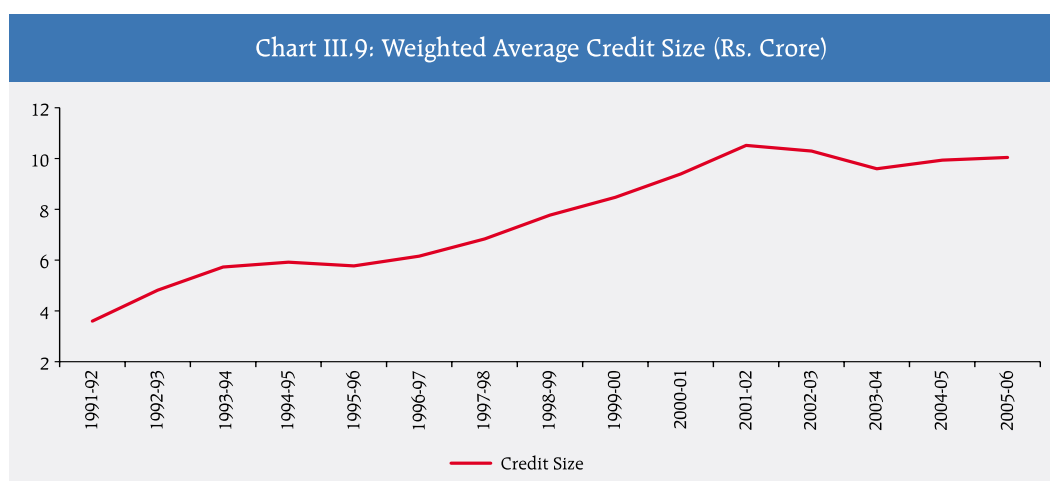
III.B Investments

The y-on-y growth rate in the investments of the scheduled commercial banks (excluding RRBs) witnessed a fall in the last two years. In 2003-04, the investment growth was at 15.7 per cent. It fell to 8.4 per cent in 2004-05 and came down further and went below zero, showing a negative growth of -0.2 per cent in

2005-06 (Annex IV.2). During this period the credit growth of SCBs (including RRBs) witnessed a jump from 16.4 per cent in 2003-04 to 30.9 per cent in 2004-05 and 31.4 per cent in 2005-06 (Annex III.4). Published data reveal that between 1996-97 and 2003-04, investments recorded a compounded annual growth rate of 20.0 per cent, while total loans and advances increased only at a 17.5 per cent. Afterwards, the compounded annual growth rate of investments between 2003-04 and 2005-06 was merely around 4.0 per cent, while the loans and advances increased at a compounded rate of 31.1 per cent.

Chart III.8: Composition of Number of Loan Accounts Based on Interest Rates (per cent)



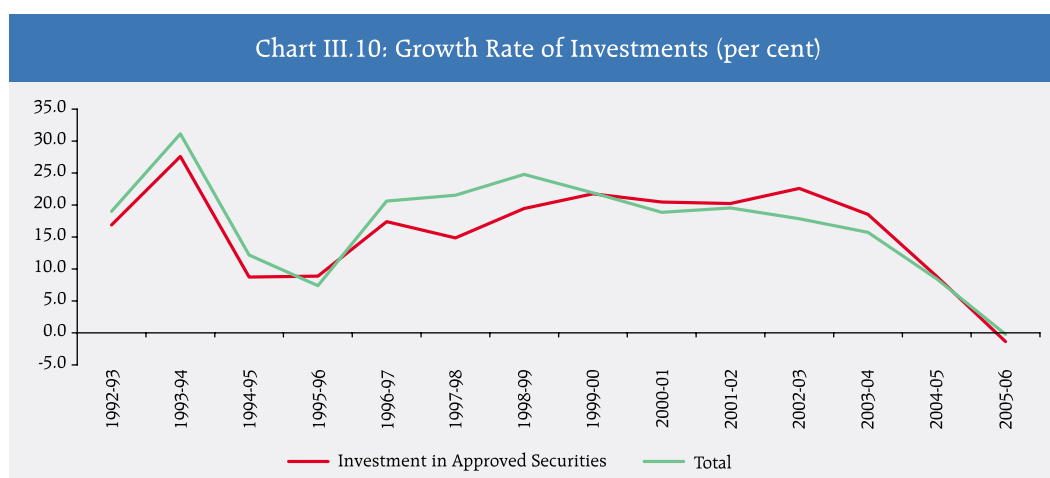


Investments by banks comprise two broad categories. SLR investments comprising government and other approved securities and Non-SLR investment comprising commercial papers, shares, bonds and debentures issued by the corporate sector. Over the years, investment of scheduled commercial banks in approved securities in India increased sharply till 2003-04 (Annex IV.2). However, in the wake of increased credit demand, banks had adjusted their SLR portfolio in the next two years. As a result, the next two years

witnessed a fall in the growth rate of investments in approved securities, which is at – 1.4 per cent in 2005-06 (Chart III.10). Banks endeavored to meet the increased credit demand by restricting fresh investments in Government securities in 2004-05 and then liquidating government securities in 2005-06.

III.B.1 Composition of Investments of Scheduled Commercial Banks in India

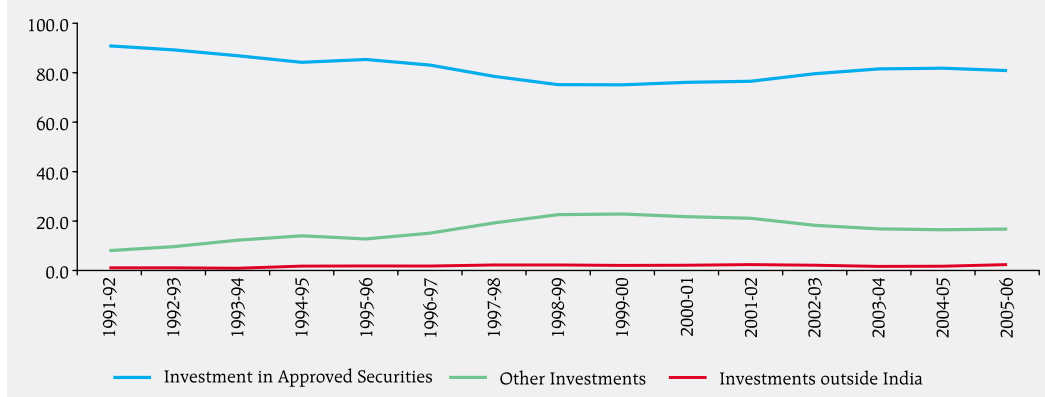
Due to the statutory requirements of SLR, investment in the approved securities



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Chart III.11: Share of Major Items in Total Investments (per cent)

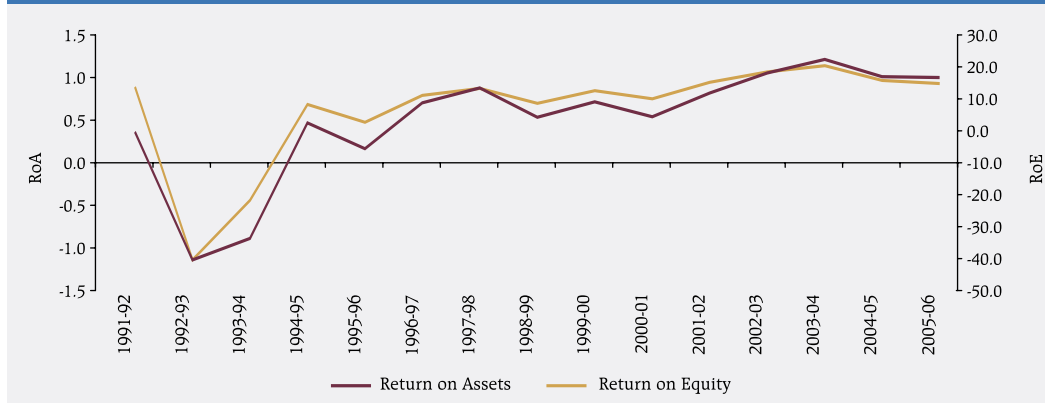


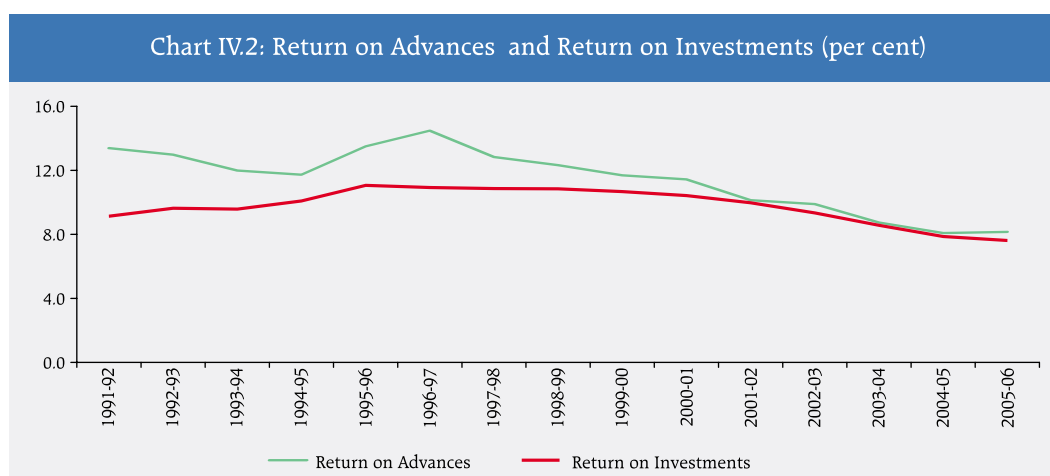
always remained the major component in the total investment of the scheduled commercial banks in India. However, the share came down from 90.9 per cent in 1991-92 to 75.1 per cent in 1999-00. During the same period, the share of Non-SLR investments comprising commercial papers, shares, bonds and debentures issued by the corporate sector increased from 8.0 per cent to 22.9 per cent (Annex IV.1). Afterwards, the situation went on a slight reversal when share of approved securities increased to 80.9 per cent in 2005-06 and the other investment's share decreased to 16.7 per cent (Chart III.11) (Annex IV.1).

IV. Select Ratio Analysis

Return on Assets (RoA) is an important performance indicator of banks. Return on assets was worked out by taking the ratio of net profit or loss to average assets. For scheduled commercial banks (excluding RRBs), the RoA increased from 0.4 per cent in 1992 to 1.0 per cent in 2005-06. In 2003-04, the RoA was 1.2 per cent. The Return on Equity (RoE), defined as the ratio of net profit or loss to 'average capital plus reserves and surplus' also increased from a negative value of -40.4 per cent in 1992-93 to 14.8 per cent in 2005-06 (Chart IV.1) (Annex V.1).

Chart IV.1: Return on Assets and Return on Equity (per cent)





The ratio of interest earned on advances to average advances, called return on advances, of scheduled commercial banks (excluding RRBs) had decreased from 13.4 per cent in 1991-92 to 8.2 per cent in 2005-06 (Chart IV.2). The ratio of interest earned on investments to average investments, which is the return on investments (RoI), showed that for scheduled commercial banks (excluding RRBs), the RoI declined from 9.1 per cent in 1991-92 to 7.6 per cent in 2005-06 (Chart IV.2) (Annex V.1).

V. Concluding Remarks

The assets/ liabilities of scheduled commercial banks in India grew consistently in the post reform period. The financial performance of banks also improved as reflected in their increased profitability. The y-on-y growth rate of asset/ liabilities remained in the spectrum of 10 per cent to 20 per cent during the period till 2005-06. The loans and advances were the major component in the banks' assets for all the years during the period.

The credit amount outstanding for the Indian scheduled commercial banks grew by more than 30 per cent annually in

succession for two years during 2005-06. Unlike the credit growth where an increasing trend was witnessed in the past few years, the deposit growth was hovering around the 15 per cent mark for a long time. The investment of scheduled commercial banks in SLR securities came down in absolute terms in 2005-06 for the first time since the nationalisation of banks in 1969.

The period from 1991-92 to 2003-04 witnessed an increase in the share of banks' investment in total assets. The next two years witnessed a credit growth of above 30 per cent.

Between 1991-92 and 2005-06, the SCBs moved towards short-term liabilities as indicated by the decline in maturity period of the term deposits. During the post reform period, agriculture and industrial sectors lost its share in total credit.

The y-on-y growth rate in the investments of the scheduled commercial banks (excluding RRBs) witnessed a fall in the last two years (2004-05 and 2005-06). Banks endeavored to meet increased credit demand by restricting fresh investments in government securities in 2004-05 and then liquidating government securities in 2005-06.

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Annex I.1 : Composition of Balance Sheet items of Scheduled Commercial Banks*

(Per cent)

Items	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Capital	1.2	1.3	2.4	3.1	2.7	2.5	2.5	1.9	1.7	1.5	1.4	1.3	1.1	1.1	0.9
Reserves and Surplus (Reserves + Bal. of Profit - Bal of Loss)	1.5	1.7	2.6	3.0	3.4	4.0	4.3	3.9	3.9	3.7	4.2	4.6	4.9	5.3	5.7
Deposits	77.7	78.4	80.3	78.9	76.4	79.9	81.0	81.1	81.5	78.3	79.9	79.8	78.0	77.6	
Borrowings	6.6	7.7	3.4	4.9	7.1	3.5	3.3	4.2	4.1	4.3	7.0	5.1	4.9	7.1	7.4
Other liabilities	13.0	11.0	11.2	10.0	10.4	10.1	9.0	8.9	9.2	9.0	9.2	9.3	9.5	8.5	8.4
Total Liabilities	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cash in Hand and Balances with RBI	10.4	10.2	11.9	12.2	11.7	9.1	9.0	8.6	7.7	6.5	5.7	5.1	5.7	5.0	5.2
Balances with banks	2.5	2.3	1.9	2.3	2.8	3.4	3.9	4.6	4.1	4.7	4.2	2.3	2.5	2.5	2.6
Money at call and short notice	1.5	1.4	1.0	1.1	2.3	3.6	3.6	4.7	3.2	3.5	3.5	2.1	1.7	4.0	4.2
Investments	28.9	30.5	35.4	33.6	31.0	33.3	34.2	35.7	37.3	38.0	38.3	40.8	40.6	36.9	31.1
Advances	46.8	45.0	38.7	40.5	42.1	41.0	40.8	38.9	39.9	40.6	42.1	43.6	43.8	48.9	54.4
Fixed Assets	0.6	0.9	1.2	1.4	1.6	1.6	1.6	1.5	1.4	1.3	1.3	1.2	1.1	1.0	0.9
Other Assets	9.3	9.6	9.9	8.9	8.5	8.1	6.8	6.0	6.4	5.5	5.0	4.9	4.7	4.2	4.2
Total Assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* : Excluding RRBs.

Source: Statistical Tables relating to Banks, RBI

Annex I.2 : Growth rate of Balance Sheet items of Scheduled Commercial Banks*

(Per cent)

Items	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Capital	19.9	117.0	53.5	1.0	1.4	17.9	-6.8	2.2	2.6	12.5	0.3	3.7	16.0	-2.7
Reserves and Surplus (Reserves + Bal. of Profit - Bal of Loss)	33.0	72.8	36.6	30.9	32.5	25.1	8.2	19.1	10.0	32.4	22.2	24.2	27.7	27.6
Deposits	13.9	15.5	16.3	12.7	17.5	19.8	19.7	16.8	17.2	14.0	12.7	16.2	16.7	17.8
Borrowings	31.4	-50.0	71.7	66.2	-44.6	10.3	55.6	12.7	22.2	93.4	-19.3	11.5	74.5	22.0
Other liabilities	-4.8	15.5	5.6	20.9	8.7	6.2	17.4	21.0	14.0	21.4	11.2	18.8	7.0	17.4
Total Liabilities	13.0	12.7	18.4	16.3	12.3	18.2	19.5	16.8	16.6	18.6	10.5	16.4	19.3	18.4
Cash in Hand and Balances with RBI	11.2	30.7	22.3	11.3	-13.2	17.5	13.6	5.0	-1.0	2.7	-0.8	31.6	4.3	22.3
Balances with banks	6.6	-7.6	43.4	39.5	37.8	37.5	40.6	1.9	35.9	4.9	-38.4	22.7	19.9	26.8
Money at call and short notice	5.2	-18.9	23.8	147.8	75.2	19.2	55.3	-19.4	24.3	19.3	-34.4	-3.6	182.4	22.1
Investments	19.0	31.1	12.2	7.4	20.6	21.5	24.8	21.9	18.9	19.5	17.9	15.7	8.4	-0.2
Advances	8.6	-3.0	24.0	20.9	9.2	17.8	13.9	20.0	18.5	22.8	14.5	16.9	33.2	31.8
Fixed Assets	80.2	40.6	40.1	35.0	13.8	16.1	15.0	6.8	4.7	23.9	0.6	6.0	7.7	8.7
Other Assets	16.8	16.0	6.1	11.5	6.7	0.0	4.3	25.3	-0.5	9.3	8.1	9.9	7.1	19.5
Total Assets	13.0	12.7	18.4	16.3	12.3	18.2	19.5	16.8	16.6	18.6	10.5	16.4	19.3	18.4

*Excluding RRBs

Source: Statistical Tables relating to Banks, RBI.

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex II.1 : Composition of Amount Outstanding of Total Deposits of Scheduled Commercial Banks*

(Per cent)

Deposits	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99
Current	17.55	16.26	16.35	16.57	14.53	14.34	13.62	13.47
Saving	25.00	22.10	23.50	24.19	23.62	22.40	22.87	23.04
Term	57.45	61.64	60.15	59.24	61.85	63.27	63.52	63.49
Total Deposits (Rs. Crore)	230624	279643	325947	385954	438004	508652	604811	737003

Deposits	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Deposits	13.21	12.72	11.64	11.59	13.07	12.52	10.90
Saving	23.70	23.79	23.91	25.12	24.14	26.44	28.07
Term	63.09	63.49	64.45	63.29	62.78	61.04	59.60
Total Deposits (Rs. Crore)	852815	976460	1124372	1316749	1574257	1785452	2091174

* : Excluding RRBs.

Source: Statistical Tables relating to Banks, RBI.

Annex II.2 : Growth rate of Amount Outstanding of Total Deposits of Scheduled Commercial Banks*

(Per cent)

Deposits	1991-92	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Current	12.30	17.21	20.04	-0.48	14.57	12.95	20.55	13.45	10.28	5.36	16.62	34.79	8.63	1.96
Saving	7.22	23.92	21.89	10.79	10.13	21.40	22.76	19.04	14.93	15.76	23.02	14.92	24.22	24.31
Term	30.09	13.75	16.61	18.49	18.79	19.37	21.81	14.99	15.22	16.88	15.01	18.60	10.26	14.37
Total Deposits	21.25	16.56	18.41	13.49	16.13	18.90	21.86	15.71	14.50	15.15	17.11	19.56	13.42	17.12

* : Excluding RRBs.

Source: Statistical Tables relating to Banks, RBI.

ANNEX II.3 : Composition of Amount Outstanding of Total Deposits of Scheduled Commercial Banks*

(Per cent)

Ownership of Deposits	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05
Government	7.99	7.05	8.92	9.18	9.17	8.62	9.94	10.24	10.14	9.95	10.56	11.76	14.52	14.61
Private Corporate	3.39	3.41	4.30	4.22	3.60	3.98	4.09	4.11	3.83	4.63	5.69	5.15	7.85	8.66
Financial	8.17	8.14	6.19	6.70	6.12	7.69	7.40	8.83	7.68	7.28	6.86	6.67	8.46	7.76
Household	69.52	68.09	69.33	69.23	69.22	67.35	66.59	65.34	67.60	67.17	66.74	65.43	58.38	60.67
<i>of which farmer</i>	11.37	10.67	10.97	11.23	10.83	10.54	9.50	10.70	10.67	10.22	9.63	9.06	6.63	7.30
Foreign	10.07	12.60	10.66	10.67	11.88	12.36	11.98	11.49	10.75	10.96	10.15	10.98	10.79	8.30

* : Based on BSR IV.

Source : Statistical Tables relating to Banks, RBI.

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex II.4 : Growth rate of Amount Outstanding of Total Deposits of Scheduled Commercial Banks*

(Per cent)

Ownership of Deposits	1991-92	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05
Government	6.85	47.18	21.21	13.38	9.12	37.14	25.54	14.53	12.41	22.15	30.46	47.58	14.13
Private Corporate	21.70	46.68	15.61	-3.11	28.18	22.18	22.46	7.96	38.52	41.37	5.96	82.39	25.09
Financial	20.71	-11.44	27.32	3.61	45.98	14.44	45.37	0.68	8.57	8.46	13.96	51.51	4.02
Household	18.58	18.57	17.52	13.48	12.99	17.56	19.56	19.72	13.77	14.41	14.82	6.67	17.87
<i>of which farmer</i>	13.79	19.93	21.16	9.46	13.00	7.14	37.32	15.38	9.67	8.44	10.28	-12.53	24.78
Foreign	51.43	-1.50	17.81	26.41	20.83	15.21	16.85	8.31	16.72	6.66	26.68	17.46	-12.77
Total Deposits	21.25	16.56	18.41	13.49	16.13	18.90	21.86	15.71	14.50	15.15	17.11	19.56	13.42

* : Based on BSR IV.

Source : Statistical Tables relating to Banks, RBI.

Annex II.5 : Composition of Amount Outstanding according to Period of Maturity in Term Deposits of Scheduled Commercial Banks

(Per cent)

Period of Maturity	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99
Upto 90 days	10.43	13.08	13.29	14.10	12.13	10.40	11.12	8.85
91 Days & Above but Less than 6 Months	4.73	5.18	7.11	4.51	6.06	5.77	5.84	5.82
6 Months & Above but Less than 1 Year	6.62	8.24	7.78	7.39	10.39	11.48	10.52	12.44
1 Year & Above but Less than 2 Years	16.44	21.44	25.41	29.82	23.78	21.14	21.17	22.52
2 Years & Above but Less than 3 Years	19.40	14.34	13.93	15.46	19.01	18.82	17.32	15.82
3 Years & Above but Less than 5 Years	25.69	22.32	19.64	17.32	16.94	19.82	21.67	22.75
5 Years & above	16.68	15.40	12.84	11.41	11.69	12.57	12.35	11.79
Total Term Deposits (Rs. Crore)	132151	164757	193620	222520	257735	308455	374286	440069

Period of Maturity	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Upto 90 days	9.51	9.74	11.89	12.73	12.94	13.91	13.50
91 Days & Above but Less than 6 Months	6.42	6.88	9.00	9.15	10.89	10.51	9.46
6 Months & Above but Less than 1 Year	12.99	14.53	13.93	13.27	14.23	14.95	16.55
1 Year & Above but Less than 2 Years	22.60	22.30	22.73	22.71	22.46	23.41	26.51
2 Years & Above but Less than 3 Years	15.61	14.91	13.73	18.22	11.66	10.69	9.49
3 Years & Above but Less than 5 Years	22.06	20.95	18.96	14.87	19.59	18.10	16.15
5 Years & above	10.81	10.70	9.76	9.05	8.23	8.43	8.34
Total Term Deposits (Rs. Crore)	516228	601456	725216	818009	935856	1064146	1246353

Source: Basic Statistical Returns RBI.

Annex III.1 : Composition of Number of Accounts Outstanding Credit of
Scheduled Commercial Banks According to Occupation

Occupation	(Per cent)														
	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
I. Agriculture	42.11	42.21	42.81	42.71	42.68	40.50	40.53	37.83	37.76	37.89	36.09	35.03	32.09	34.55	34.02
1. Direct Finance	41.52	41.53	42.08	42.06	42.12	39.96	39.95	37.32	37.18	37.36	35.01	33.95	31.21	33.71	33.26
2. Indirect Finance	0.60	0.67	0.73	0.65	0.56	0.54	0.58	0.51	0.59	0.53	1.08	1.08	0.88	0.84	0.76
II. Industry	9.56	8.85	8.64	8.52	8.16	7.96	8.15	9.09	9.85	9.00	7.51	6.45	4.31	4.82	3.91
1. Mining & Quarrying	0.02	0.02	0.04	0.02	0.02	0.03	0.03	0.01	0.01	0.02	0.02	0.02	0.02	0.02	0.02
2. Food Manufacturing & Processing	0.17	0.20	0.21	0.22	0.22	0.23	0.25	0.14	0.20	0.18	0.39	0.45	0.30	0.30	0.29
(a) Rice Mills, Flour & Dal Mills	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.06	0.09	0.08	0.15	0.23	0.16	0.14	0.13
(b) Sugar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Edible Oils & Vanaspati	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.03	0.05	0.05	0.02	0.02	0.02
(d) Tea Processing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Processing of Fruits & Vegetables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
(f) Others	0.09	0.12	0.13	0.13	0.12	0.12	0.13	0.05	0.08	0.07	0.17	0.17	0.12	0.14	0.13
3. Beverage & Tobacco	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
4. Textiles	0.16	0.17	0.19	0.22	0.23	0.26	0.26	0.25	0.34	0.33	0.42	0.38	0.27	0.29	0.40
(a) Cotton Textiles	0.04	0.05	0.05	0.06	0.06	0.07	0.07	0.06	0.08	0.07	0.09	0.09	0.08	0.09	0.17
(b) Jute & Other Natural Fibre Textiles	0.04	0.04	0.05	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.01	0.01	0.02	0.04
(c) Handloom Textiles & Khadi	0.01	0.01	0.01	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.05	0.05	0.04	0.04	0.04
(d) Other Textiles and Textile Products	0.06	0.07	0.08	0.10	0.15	0.17	0.17	0.16	0.23	0.24	0.25	0.22	0.14	0.14	0.14
5. Paper, Paper Products & Printing	0.06	0.07	0.07	0.07	0.07	0.08	0.08	0.07	0.08	0.08	0.08	0.08	0.06	0.06	0.06
6. Leather & Leather Products	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.05	0.05	0.04	0.03	0.03
7. Rubber & Plastic Products	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03	0.02	0.07	0.06	0.05	0.06	0.05
8. Chemicals & Chemical Products	0.11	0.12	0.13	0.12	0.13	0.14	0.14	0.13	0.17	0.17	0.19	0.15	0.10	0.13	0.14
(a) Heavy Industrial Chemicals	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
(b) Fertilisers	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Drugs & Pharmaceuticals	0.02	0.02	0.03	0.02	0.03	0.03	0.03	0.03	0.04	0.04	0.08	0.05	0.02	0.02	0.06
(d) Non-Edible Oils	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Other Chemicals & Chemical Products	0.08	0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.12	0.12	0.10	0.09	0.07	0.09	0.07
9. Petroleum, Coal Products & Nuclear Fuels	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
10. Manufacture of Cement & Cement Products	0.01	0.01	0.01	0.01	0.02	0.02	0.02	0.01	0.02	0.02	0.02	0.02	0.02	0.01	0.02

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

**Annex III.1 : Composition of Number of Accounts Outstanding Credit of
Scheduled Commercial Banks According to Occupation (Concl'd.)**

Occupation	(Per cent)														
	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
11. Basic Metals & Metal Products	0.13	0.14	0.14	0.14	0.15	0.16	0.16	0.13	0.17	0.17	0.22	0.15	0.13	0.17	0.12
(a) Iron & Steel	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.03
(b) Non-Ferrous Metals	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
(c) Metal Products	0.08	0.09	0.08	0.09	0.09	0.09	0.11	0.09	0.13	0.13	0.19	0.12	0.10	0.14	0.08
12. Engineering	0.15	0.16	0.17	0.17	0.18	0.18	0.19	0.17	0.21	0.20	0.34	0.28	0.16	0.30	0.21
(a) Heavy Engineering	0.02	0.02	0.02	0.02	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
(b) Light Engineering	0.07	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.10	0.10	0.21	0.16	0.08	0.11	0.10
(c) Electrical Machinery & Goods	0.04	0.04	0.05	0.04	0.04	0.05	0.05	0.06	0.07	0.07	0.07	0.05	0.04	0.15	0.07
(d) Electronic Machinery & Goods	0.02	0.02	0.02	0.03	0.03	0.03	0.04	0.02	0.02	0.02	0.05	0.04	0.03	0.02	0.02
13. Vehicles, Vehicle Parts & Transport Equipments	0.04	0.04	0.05	0.05	0.05	0.06	0.06	0.06	0.08	0.08	0.09	0.08	0.06	0.05	0.07
14. Other Industries	8.60	7.79	7.50	7.34	6.95	6.67	6.83	7.95	8.36	7.59	5.40	4.50	2.82	3.00	2.05
15. Electricity, Gas & Water	0.02	0.02	0.01	0.02	0.02	0.02	0.02	0.01	0.00	0.01	0.01	0.01	0.01	0.01	0.01
(a) Electricity Generation & Transmission	0.02	0.02	0.01	0.02	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.01
(b) Non-Conventional Energy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Gas, Steam & Water Supply	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16. Construction	0.04	0.04	0.05	0.05	0.04	0.04	0.05	0.10	0.12	0.09	0.20	0.20	0.26	0.37	0.43
III. Transport Operators	2.20	2.23	2.08	2.00	1.95	2.02	2.13	1.59	1.79	1.23	1.17	0.96	0.77	0.75	0.72
IV. Professional and Other Services	6.06	5.48	5.08	4.80	4.30	3.91	3.78	3.22	3.37	3.31	2.63	2.58	2.26	1.90	1.76
V. Personal Loans	10.72	12.02	12.68	13.25	17.24	20.56	21.01	24.03	26.52	31.08	31.20	34.12	42.73	42.56	42.40
1. Loans for Purchase of Consumer Durables	0.93	0.90	0.80	1.01	1.24	1.38	1.54	1.87	2.18	2.57	2.15	1.89	2.04	1.96	1.71
2. Loans for Housing	1.15	1.28	1.32	1.40	1.45	1.86	2.02	2.44	4.14	4.74	3.22	4.11	4.57	4.75	5.29
3. Rest of the Personal Loans	8.63	9.83	10.57	10.84	14.55	17.31	17.45	19.73	20.19	23.76	25.83	28.12	36.12	35.85	35.40
VI. Trade	17.94	17.29	17.29	17.03	16.32	16.09	15.68	14.10	13.01	10.29	10.93	9.94	8.02	7.90	6.95
1. Wholesale Trade	0.69	0.69	0.62	0.66	0.64	0.74	0.84	0.82	0.88	1.02	0.66	0.61	0.57	0.65	0.49
2. Retail Trade	17.25	16.60	16.67	16.38	15.68	15.34	14.84	13.28	12.13	9.27	10.27	9.33	7.45	7.25	6.46
VII. Finance	0.03	0.03	0.07	0.04	0.04	0.04	0.04	0.10	0.13	0.07	0.18	0.19	0.11	0.14	0.13
VIII. All others	11.38	11.89	11.35	11.64	9.32	8.93	8.67	10.04	7.57	7.13	10.29	10.71	9.69	7.38	10.10
Total bank credit	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>of which :</i>															
1. Artisans and Village & Tiny Industries	5.41	4.18	4.43	4.16	4.13	3.72	3.78	3.63	3.70	2.57	2.58	2.38	1.95	1.67	1.33
2. Other Small Scale Industries	3.32	3.33	3.34	3.35	3.09	3.12	3.00	3.88	3.91	3.33	2.79	2.41	1.08	1.22	1.23

Source : Basic Statistical Returns, RBI.

Annex III.2 : Composition of Credit Amount Outstanding of Scheduled
Commercial Banks According to Occupation

(Per cent)															
Occupation	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
I. Agriculture	14.80	13.58	13.00	11.83	11.31	11.12	10.69	10.69	9.92	9.61	9.76	10.04	10.93	10.79	11.41
1. Direct Finance	13.05	12.00	11.18	10.15	9.64	9.57	9.25	8.88	8.38	8.06	7.23	7.81	7.96	8.21	8.23
2. Indirect Finance	1.76	1.58	1.82	1.67	1.67	1.55	1.44	1.82	1.54	1.54	2.53	2.23	2.97	2.58	3.18
II. Industry	47.70	48.60	48.15	45.61	48.00	49.34	48.83	49.15	46.47	43.91	41.41	40.98	38.03	38.77	37.40
1. Mining & Quarrying	0.88	0.92	1.84	0.74	0.76	1.33	0.94	0.86	1.05	1.21	1.78	1.78	1.29	1.37	1.08
2. Food Manufacturing & Processing	3.88	3.69	3.74	3.71	3.99	4.05	3.78	3.79	3.83	3.57	3.16	3.06	2.96	2.69	2.42
(a) Rice Mills, Flour & Dal Mills	0.67	0.61	0.60	0.63	0.68	0.74	0.77	0.89	1.07	0.94	0.75	0.69	0.65	0.67	0.61
(b) Sugar	0.58	0.64	0.63	0.59	0.71	0.80	0.87	0.83	0.80	0.72	0.68	0.67	0.64	0.52	0.45
(c) Edible Oils & Vanaspati	0.68	0.69	0.63	0.63	0.72	0.77	0.66	0.58	0.52	0.46	0.40	0.34	0.33	0.34	0.32
(d) Tea Processing	0.44	0.36	0.44	0.41	0.44	0.41	0.34	0.33	0.28	0.27	0.25	0.31	0.32	0.22	0.20
(e) Processing of Fruits & Vegetables	0.05	0.05	0.06	0.08	0.08	0.10	0.08	0.12	0.13	0.11	0.09	0.09	0.07	0.08	0.08
(f) Others	1.47	1.35	1.38	1.35	1.35	1.24	1.07	1.05	1.03	1.07	0.98	0.96	0.95	0.87	0.76
3. Beverage & Tobacco	0.76	0.79	0.77	0.67	0.64	0.60	0.59	0.49	0.51	0.47	0.46	0.47	0.50	0.37	0.30
4. Textiles	6.69	6.96	6.86	7.70	8.05	7.86	7.50	7.62	6.65	5.91	5.20	4.93	4.67	4.55	4.36
(a) Cotton Textiles	2.76	2.88	2.62	3.14	3.28	3.25	3.15	3.08	2.73	2.43	2.39	2.32	2.18	2.20	2.16
(b) Jute & Other Natural Fibre Textiles	2.27	2.37	2.20	2.28	0.18	0.15	0.13	0.10	0.07	0.06	0.10	0.10	0.09	0.07	0.07
(c) Handloom Textiles & Khadi	0.14	0.14	0.14	0.17	0.21	0.15	0.12	0.16	0.12	0.15	0.13	0.11	0.13	0.20	0.13
(d) Other Textiles and Textile Products	1.51	1.56	1.90	2.12	4.38	4.31	4.10	4.28	3.72	3.27	2.58	2.40	2.27	2.07	2.01
5. Paper, Paper Products & Printing	1.44	1.41	1.28	1.25	1.36	1.33	1.39	1.25	1.07	0.97	1.13	1.07	0.95	0.92	0.84
6. Leather & Leather Products	0.78	0.72	0.85	0.88	0.81	0.77	0.70	0.66	0.59	0.55	0.44	0.44	0.39	0.36	0.30
7. Rubber & Plastic Products	0.75	0.91	0.71	0.78	0.74	0.82	0.72	0.67	0.60	0.53	1.13	1.03	0.88	0.78	0.72
8. Chemicals & Chemical Products	6.00	5.81	5.26	6.10	6.60	6.86	6.67	6.20	5.82	5.47	4.56	4.64	3.91	3.40	3.15
(a) Heavy Industrial Chemicals	1.03	0.95	0.76	1.05	1.21	1.20	1.16	0.95	0.89	0.75	0.94	0.99	0.92	0.89	0.84
(b) Fertilisers	1.08	1.02	0.82	0.74	0.79	0.86	0.88	0.95	1.09	0.92	0.85	0.82	0.73	0.68	0.60
(c) Drugs & Pharmaceuticals	1.49	1.44	1.50	1.72	1.94	2.05	1.85	1.68	1.43	1.43	1.20	1.16	0.98	0.90	0.84
(d) Non-Edible Oils	0.16	0.16	0.14	0.17	0.12	0.10	0.12	0.11	0.09	0.08	0.08	0.07	0.05	0.04	0.03
(e) Other Chemicals & Chemical Products	2.25	2.25	2.04	2.43	2.55	2.65	2.66	2.52	2.33	2.28	1.50	1.60	1.23	0.90	0.84
9. Petroleum, Coal Products & Nuclear Fuels	0.51	0.44	0.45	0.71	0.94	1.07	1.83	1.99	3.15	2.45	1.89	1.52	1.09	1.05	1.49
10. Manufacture of Cement & Cement Products	0.76	0.86	0.71	0.62	0.69	0.82	0.82	0.79	0.86	0.93	0.87	0.91	0.69	0.66	0.60

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex III.2 : Composition of Credit Amount Outstanding of Scheduled Commercial Banks According to Occupation (Concl'd.)

Occupation	(Per cent)														
	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
11. Basic Metals & Metal Products	5.20	6.45	8.28	5.11	5.96	6.08	6.11	6.45	5.39	5.11	5.07	4.92	4.18	4.67	4.82
(a) Iron & Steel	3.06	4.40	6.51	3.38	4.16	4.36	4.38	4.65	3.85	3.65	3.64	3.49	2.79	3.37	3.59
(b) Non-Ferrous Metals	0.47	0.44	0.39	0.36	0.44	0.44	0.43	0.50	0.36	0.33	0.47	0.48	0.47	0.48	0.49
(c) Metal Products	1.66	1.60	1.38	1.37	1.36	1.29	1.30	1.29	1.18	1.13	0.96	0.96	0.92	0.82	0.74
12. Engineering	8.21	8.12	7.16	7.83	7.74	7.58	7.13	6.22	5.46	5.38	4.86	4.51	3.64	3.51	2.89
(a) Heavy Engineering	2.65	2.54	2.15	2.16	2.17	2.02	1.97	1.56	1.42	1.57	0.92	0.84	0.72	0.74	0.59
(b) Light Engineering	1.89	1.93	1.68	2.31	1.75	1.80	1.77	1.47	1.25	1.12	1.48	1.25	0.94	1.05	0.86
(c) Electrical Machinery & Goods	2.04	1.85	1.84	1.71	1.94	1.91	1.67	1.64	1.53	1.49	1.30	1.28	1.09	0.92	0.77
(d) Electronic Machinery & Goods	1.63	1.79	1.49	1.65	1.88	1.85	1.72	1.55	1.26	1.20	1.15	1.13	0.88	0.79	0.68
13. Vehicles, Vehicle Parts & Transport Equipments	2.06	1.88	1.47	1.40	1.72	1.89	1.84	2.07	1.75	1.65	1.69	1.53	1.64	1.64	1.53
14. Other Industries	7.46	6.83	6.16	5.92	5.72	5.69	6.19	7.03	6.65	6.27	3.99	4.16	4.16	4.57	4.22
15. Electricity, Gas & Water	0.86	1.28	0.90	0.82	0.93	1.21	1.24	1.78	1.86	2.23	2.87	3.28	3.16	3.15	3.17
(a) Electricity Generation & Transmission	0.82	1.25	0.58	0.77	0.85	1.13	1.12	1.67	1.76	2.10	2.65	3.06	2.95	2.95	2.90
(b) Non-Conventional Energy	0.03	0.02	0.32	0.04	0.04	0.04	0.03	0.03	0.03	0.04	0.06	0.06	0.06	0.07	0.08
(c) Gas, Steam & Water Supply	0.00	0.00	0.01	0.01	0.04	0.04	0.09	0.08	0.07	0.09	0.16	0.16	0.16	0.14	0.19
16. Construction	1.47	1.55	1.70	1.37	1.36	1.36	1.38	1.27	1.22	1.21	2.30	2.74	3.93	5.07	5.50
III. Transport Operators	2.62	2.30	2.14	1.88	1.80	1.83	1.96	1.85	1.76	1.62	1.42	1.24	1.27	1.19	1.57
IV. Professional and Other Services	2.84	2.65	2.67	2.34	3.55	3.14	3.47	3.28	3.18	3.57	4.22	4.49	4.99	4.80	5.41
V. Personal Loans	8.18	8.33	8.62	8.95	9.28	9.92	10.53	10.35	11.22	12.25	12.58	15.07	20.34	22.21	23.33
1. Loans for Purchase of Consumer Durables	0.54	0.49	0.37	0.34	0.35	0.34	0.40	0.50	0.60	0.64	0.49	0.43	0.48	0.55	0.44
2. Loans for Housing	2.95	3.11	3.06	2.79	2.79	2.79	2.92	3.24	4.03	4.72	5.00	6.49	9.70	11.00	12.03
3. Rest of the Personal Loans	4.70	4.73	5.20	5.83	6.14	6.78	7.21	6.62	6.59	6.88	7.09	8.16	10.17	10.66	10.86
VI. Trade	14.26	15.31	15.79	17.13	13.88	13.17	13.88	13.67	15.57	16.63	15.38	13.76	11.52	11.25	9.92
1. Wholesale Trade	8.71	10.22	10.60	12.14	8.98	7.48	8.33	8.63	9.99	11.91	11.20	9.33	7.16	6.38	5.12
Of which : Food procurement	2.73	4.06	5.37	5.85	0.00	0.00	0.00	0.00	5.70	7.40	7.91	6.28	4.19	3.47	2.64
2. Retail Trade	5.55	5.09	5.18	4.99	4.89	5.68	5.55	5.04	5.58	4.72	4.17	4.44	4.36	4.87	4.80
VII. Finance	2.93	2.44	2.59	3.77	3.54	3.97	3.71	4.14	4.75	4.91	5.73	6.70	6.70	6.36	6.28
VIII. All Others	6.66	6.79	7.04	8.50	8.64	7.51	6.93	6.87	7.13	7.51	9.50	7.71	6.21	4.63	4.68
Total Bank Credit	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Of Which :															
1. Artisans and Village & Tiny Industries	0.69	0.63	0.64	0.54	0.59	0.64	0.59	0.66	0.58	0.38	0.85	0.69	0.56	0.53	0.48
2. Other Small Scale Industries	12.00	11.24	11.33	10.30	10.14	9.42	8.68	8.22	7.62	6.85	4.87	5.02	4.37	4.08	3.64

Source : Basic Statistical Returns, RBI

Annex III.3 : y-on-y Growth Rate in Number of accounts of Outstanding Credit of
Scheduled Commercial Banks According to Occupation

Occupation	(Per cent)													
	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I. Agriculture	-5.48	-2.60	-2.82	-2.52	-6.88	-3.57	-8.89	3.76	-3.36	2.56	2.40	2.23	25.12	9.05
1. Direct Finance	-5.66	-2.71	-2.63	-2.33	-6.89	-3.68	-8.82	3.55	-3.22	0.90	2.31	2.60	25.53	9.26
2. Indirect Finance	6.75	4.25	-13.75	-14.91	-6.41	4.25	-14.20	18.87	-12.35	118.87	5.55	-9.42	10.56	0.62
II. Industry	-12.67	-6.31	-3.96	-6.57	-4.22	-1.35	8.79	12.66	-11.98	-10.19	-9.33	-25.36	29.76	-10.10
1. Mining & Quarrying	-0.11	111.19	-45.37	0.38	41.55	-11.62	-59.31	4.26	22.37	12.73	38.91	-3.05	47.70	12.90
2. Food Manufacturing & Processing	10.52	3.09	0.00	-4.48	4.23	4.30	-45.13	49.38	-13.10	129.96	23.91	-25.62	16.05	6.41
(a) Rice Mills, Flour & Dal Mills	0.16	2.93	4.60	4.71	9.29	1.18	-15.99	44.89	-16.02	117.71	59.56	-23.96	2.71	6.89
(b) Sugar	5.96	20.71	-14.05	6.07	7.63	6.90	-32.29	62.03	-32.34	-13.25	2.30	9.53	6.40	11.34
(c) Edible Oils & Vanaspati	-0.06	-1.76	3.56	1.68	3.12	-1.02	-36.20	50.33	-17.02	121.45	-3.96	-56.40	25.34	-14.21
(d) Tea Processing	-2.79	8.74	-4.72	6.18	-2.67	3.43	-13.98	3.78	1.82	1.79	26.37	10.46	2.75	2.36
(e) Processing of Fruits & Vegetables	16.48	22.74	19.59	23.54	11.25	3.40	-59.59	19.26	-0.26	6.41	9.60	10.69	20.93	155.74
(f) Others	18.78	3.46	-2.63	-11.05	1.67	7.42	-63.53	57.66	-8.27	159.44	1.26	-20.78	32.79	6.41
3. Beverage & Tobacco	-0.79	-3.78	1.50	-1.68	0.65	-0.58	-54.42	5.15	-0.24	26.63	0.22	12.89	6.57	4.89
4. Textiles	5.61	6.26	12.68	2.09	7.52	-2.41	-6.99	44.21	-7.80	37.08	-5.24	-19.33	25.03	49.99
(a) Cotton Textiles	2.46	2.78	16.91	4.70	1.31	1.58	-15.48	43.06	-18.64	35.59	9.79	-7.38	39.77	107.22
(b) Jute & Other Natural Fibre Textiles	4.17	0.20	4.82	-94.46	12.18	-7.28	-53.89	3.06	-1.42	2099.74	-60.10	10.93	128.92	94.76
(c) Handloom Textiles & Khadi	11.40	-0.81	18.01	1.98	19.69	-10.71	12.55	17.14	-15.35	163.37	2.58	-9.90	6.03	16.70
(d) Other Textiles and Textile Products	7.64	13.45	13.53	48.03	8.72	-2.88	-4.82	48.66	-3.16	12.99	-5.72	-28.11	14.49	14.33
5. Paper, Paper Products & Printing	4.40	-6.53	0.62	2.20	3.86	-2.05	-19.00	31.42	-9.46	9.02	7.43	-19.02	21.19	5.34
6. Leather & Leather Products	2.95	51.22	-25.94	3.09	4.16	-3.69	-12.68	47.44	-16.62	77.17	6.75	-24.00	10.11	8.42
7. Rubber & Plastic Products	4.42	2.20	-5.08	-1.31	-0.05	-3.74	-7.62	23.92	-12.69	224.59	-12.06	-2.00	30.30	-8.65
8. Chemicals & Chemical Products	0.29	0.07	-5.47	4.14	3.12	-5.41	-6.74	40.59	-8.43	25.50	-17.53	-23.99	41.83	27.38
(a) Heavy Industrial Chemicals	0.33	-4.87	-3.76	11.49	7.92	-13.15	-27.05	2.28	-6.73	15.29	0.16	5.81	5.10	15.75
(b) Fertilisers	-1.52	50.05	-32.89	3.91	4.67	-20.44	-20.02	4.15	5.98	-18.79	2.95	2.17	-2.12	0.62
(c) Drugs & Pharmaceuticals	3.60	2.20	-9.94	10.31	1.35	-7.96	-2.02	48.41	-6.15	152.12	-38.16	-54.61	31.49	208.44
(d) Non-Edible Oils	4.06	-5.64	-14.90	-3.34	5.94	-7.03	-51.78	-6.51	4.23	-8.12	3.13	-7.04	10.55	14.92
(e) Other Chemicals & Chemical Products	-0.74	-1.60	-2.25	1.62	2.75	-2.65	-3.14	44.41	-9.70	-11.38	-1.93	-11.02	51.10	-15.66
9. Petroleum, Coal Products & Nuclear Fuels	-1.69	0.45	14.81	3.50	2.88	-3.72	-39.91	14.07	-15.85	-24.53	-1.11	9.22	25.12	-3.94
10. Manufacture of Cement & Cement Products	-0.13	5.75	0.45	2.23	10.81	0.64	-24.82	26.39	-8.12	50.96	-9.32	-0.56	1.03	68.45

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex III.3 : y-on-y Growth Rate in Number of accounts of Outstanding Credit of Scheduled Commercial Banks According to Occupation (Concl.)

Occupation	(Per cent)													
	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
11. Basic Metals & Metal Products	3.05	-5.51	2.77	2.23	2.33	-0.10	-23.55	41.16	-4.13	41.01	-28.28	-1.49	49.27	-25.11
(a) Iron & Steel	1.79	-1.79	4.60	3.81	4.45	-12.26	-31.03	-1.83	-0.21	-6.22	-5.93	6.15	26.35	12.05
(b) Non-Ferrous Metals	1.83	-4.80	4.64	4.63	-0.84	-21.51	-25.53	-4.86	5.02	10.37	5.09	1.80	36.38	17.61
(c) Metal Products	3.80	-7.37	1.63	1.13	1.58	9.12	-20.08	61.21	-5.47	54.19	-32.85	-3.28	55.32	-34.34
12. Engineering	1.80	-1.39	-3.00	3.08	2.42	-1.87	-13.84	29.88	-5.13	81.42	-15.32	-33.58	110.15	-21.87
(a) Heavy Engineering	0.93	-9.25	9.28	7.46	-2.97	3.90	-44.12	8.00	-4.17	4.81	13.13	15.42	6.68	29.09
(b) Light Engineering	0.56	-1.21	-2.18	-1.76	-1.76	-2.45	-1.92	35.94	-6.73	132.03	-19.94	-45.29	65.05	1.72
(c) Electrical Machinery & Goods	4.79	3.95	-13.06	2.84	7.10	-5.46	15.79	35.33	-4.46	3.87	-16.47	-13.27	302.39	-49.39
(d) Electronic Machinery & Goods	1.25	-3.96	2.68	13.26	10.78	-0.04	-54.21	5.18	0.50	189.42	-3.00	-35.95	-0.77	5.69
13. Vehicles, Vehicle Parts & Transport Equipments	-1.91	2.05	13.87	-0.55	7.39	-3.67	-1.92	34.49	-4.04	22.82	-0.65	-20.79	5.07	49.72
14. Other Industries	-14.52	-7.54	-4.65	-7.68	-5.76	-1.33	13.60	9.28	-12.53	-23.49	-11.93	-30.13	23.55	-24.37
15. Electricity, Gas & Water	-1.13	-52.29	137.76	-18.01	0.44	-16.04	-63.82	-22.39	3.02	22.01	30.01	-2.55	20.18	37.82
(a) Electricity Generation & Transmission	-1.48	-58.04	161.58	-20.22	-2.17	-21.69	-65.24	-34.08	2.61	3.49	44.25	-11.28	22.62	53.15
(b) Non-Conventional Energy	3.05	40.46	14.64	-62.10	35.58	-8.75	-62.53	47.09	-5.93	38.66	7.88	42.70	22.05	5.00
(c) Gas, Steam & Water Supply	11.38	16.79	79.38	229.27	14.39	31.91	-56.59	8.72	7.43	62.79	13.59	2.99	15.25	22.31
16. Construction	-0.59	10.98	-8.78	-4.33	-3.35	4.17	117.32	16.79	-22.62	124.05	8.94	42.87	63.75	29.89
III. Transport Operators	-4.32	-10.47	-6.25	-5.22	1.67	1.83	-27.31	17.32	-33.96	2.13	-12.87	-10.65	12.87	7.14
IV. Professional and other Services	-14.74	-11.01	-7.86	-12.73	-10.61	-6.91	-16.91	8.73	-5.45	-14.21	3.46	-2.18	-2.23	2.17
V. Personal Loans	5.78	1.35	1.77	26.88	17.02	-1.51	11.64	14.71	12.85	8.12	15.37	39.75	15.75	10.33
1. Loans for Purchase of Consumer Durables	-8.70	-15.53	23.55	19.66	9.55	7.62	18.00	21.68	13.55	-9.96	-7.51	20.64	11.51	-3.06
2. Loans for Housing	5.52	-1.03	3.09	0.81	26.10	4.48	18.05	76.72	10.18	-26.84	34.67	24.08	20.80	23.32
3. Rest of the Personal Loans	7.38	3.22	-0.03	30.91	16.75	-2.88	10.34	6.39	13.32	17.06	14.87	43.33	15.34	9.34
VI. Trade	-9.10	-3.95	-4.06	-6.57	-3.24	-6.10	-12.24	-4.08	-23.81	14.35	-3.99	-9.98	14.37	-2.57
1. Wholesale Trade	-5.67	-12.57	2.49	-5.36	14.41	8.33	-4.16	11.09	12.05	-30.62	-2.11	5.07	30.91	-16.40
Of which :														
Food procurement	0.00	-40.34	-12.68	-100.00	NA	NA	NA	NA	33.76	17.62	-19.03	10.00	12.73	4.44
2. Retail Trade	-9.24	-3.60	-4.30	-6.62	-3.96	-6.80	-12.69	-5.02	-26.40	19.31	-4.12	-10.96	13.10	-1.33
VII. Finance	4.14	110.26	-45.68	1.69	-0.34	-9.65	168.96	32.02	-47.98	174.79	14.78	-34.20	41.88	2.93
VIII. All others	-1.45	-8.32	-0.15	-21.86	-6.03	-6.45	13.09	-21.66	-9.21	55.39	9.79	0.99	-11.50	51.55
Total Bank Credit	-5.69	-3.97	-2.60	-2.45	-1.86	-3.66	-2.39	3.95	-3.69	7.68	5.50	11.60	16.21	10.74
of which :														
1. Artisans and Village & Tiny Industries	-27.20	1.71	-8.50	-3.06	-11.76	-1.85	-6.43	6.08	-33.18	8.16	-2.63	-8.68	-0.42	-11.90
2. Other Small Scale Industries	-5.35	-3.69	-2.38	-10.01	-0.82	-7.61	26.45	4.74	-18.04	-9.74	-8.99	-49.84	30.80	11.69

Source : Basic Statistical Returns, RBI

Annex III.4 : y-on-y Growth Rate in Credit Amount Outstanding of Scheduled
Commercial Banks According to Occupation

(Per cent)														
Occupation	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I. Agriculture	9.01	3.68	9.07	15.48	9.81	11.47	15.96	11.61	13.35	23.74	18.63	26.75	29.24	38.83
1. Direct Finance	9.30	0.90	8.90	14.64	10.84	12.09	11.25	13.61	12.60	9.24	24.51	18.70	35.00	31.62
2. Indirect Finance	6.85	24.79	10.13	20.56	3.86	7.63	46.16	1.86	17.42	99.49	1.81	54.92	13.78	61.75
II. Industry	21.09	7.25	13.61	27.07	14.77	14.81	16.67	13.74	10.60	14.89	14.06	8.06	33.46	26.72
1. Mining & Quarrying	24.35	117.09	-51.82	24.76	94.92	-17.90	6.16	47.00	34.33	78.80	15.54	-15.91	39.70	3.16
2. Food Manufacturing & Processing	13.03	9.71	18.79	29.82	13.50	8.27	16.26	21.49	9.19	7.79	11.49	12.86	18.97	17.96
(a) Rice Mills, Flour & Dal Mills	7.31	7.90	25.14	30.88	20.92	20.14	34.81	44.91	2.80	-2.71	5.41	10.54	33.95	20.22
(b) Sugar	32.53	6.83	12.52	44.52	25.72	25.69	10.94	16.59	4.10	16.46	13.25	10.76	5.92	13.26
(c) Edible Oils & Vanaspati	20.72	-1.95	20.57	38.25	18.26	-0.26	2.29	6.61	4.25	7.43	-1.90	12.81	35.23	22.42
(d) Tea Processing	-2.30	33.32	12.79	29.13	3.56	-4.62	11.45	3.73	13.83	10.35	42.65	21.65	-11.45	24.28
(e) Processing of Fruits & Vegetables	16.60	32.23	74.31	12.68	34.46	2.96	61.75	28.63	1.31	2.50	7.29	-0.32	36.61	35.42
(f) Others	8.85	10.83	17.64	20.21	2.79	-0.11	13.81	18.42	21.97	11.26	13.00	14.38	20.63	14.17
3. Beverage & Tobacco	22.44	5.56	4.59	16.28	4.35	13.98	-3.55	23.98	8.72	18.65	17.07	24.20	-1.95	4.88
4. Textiles	23.65	6.69	34.72	26.15	8.99	10.76	17.80	4.94	4.07	7.20	9.21	10.28	27.53	26.08
(a) Cotton Textiles	24.15	-1.65	43.64	26.27	10.53	12.65	13.23	6.82	3.78	20.04	11.67	9.47	32.29	28.97
(b) Jute & Other Natural Fibre Textiles	23.86	0.60	24.16	-90.62	-5.30	-2.65	-8.23	-18.01	9.07	87.49	18.00	1.28	9.92	27.74
(c) Handloom Textiles & Khadi	20.87	3.29	48.26	49.61	-20.13	-3.87	50.79	-8.26	40.76	10.96	-5.81	39.17	102.49	-18.94
(d) Other Textiles and Textile Products	22.67	31.61	33.67	149.66	9.81	10.32	21.12	4.61	2.97	-4.04	7.39	10.10	19.29	27.39
5. Paper, Paper Products & Printing	16.11	-1.63	17.58	30.70	9.84	20.87	3.99	2.90	6.12	42.98	8.34	3.22	27.49	20.37
6. Leather & Leather Products	8.63	29.04	23.61	10.49	7.38	4.75	9.73	7.86	7.55	-0.64	13.87	3.37	20.75	8.89
7. Rubber & Plastic Products	44.80	-14.91	30.79	14.49	23.67	1.66	8.18	8.18	3.82	158.85	4.70	-0.40	15.90	21.68
8. Chemicals & Chemical Products	15.11	-2.05	39.17	30.59	16.13	12.67	7.89	12.76	10.03	1.54	17.32	-1.80	13.92	21.71
(a) Heavy Industrial Chemicals	9.77	-13.36	65.21	39.81	10.68	11.86	-5.36	12.67	-0.42	52.15	21.10	8.86	25.80	24.91
(b) Fertilisers	12.24	-12.76	7.75	29.42	21.91	18.69	24.71	38.05	-0.82	11.71	11.93	3.17	21.58	16.13
(c) Drugs & Pharmaceuticals	14.78	12.98	37.42	36.11	18.41	4.71	5.14	2.12	17.41	1.98	11.82	-1.92	19.70	23.91
(d) Non-Edible Oils	20.36	-7.84	47.58	-16.57	-1.31	29.28	9.64	-0.96	4.59	15.39	-0.03	-4.96	6.30	-8.97
(e) Other Chemicals & Chemical Products	18.76	-1.62	42.84	26.37	15.99	16.59	9.91	10.97	14.78	-20.06	23.27	-10.73	-3.85	22.05
9. Petroleum, Coal Products & Nuclear Fuels	3.79	10.74	88.81	59.10	27.33	98.41	25.84	91.00	-9.23	-5.66	-7.43	-16.75	26.36	86.11
10. Manufacture of Cement & Cement Products	35.23	-10.41	4.63	34.37	31.94	16.12	11.46	30.81	26.88	13.51	21.22	-12.18	26.15	18.11

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex III.4 : y-on-y Growth Rate in Credit Amount Outstanding of Scheduled Commercial Banks According to Occupation (Concl'd.)

(Per cent)

Occupation	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
11. Basic Metals & Metal Products	47.48	39.06	-26.04	41.00	13.90	16.57	22.21	0.58	11.05	20.81	11.83	-1.02	46.28	35.53
(a) Iron & Steel	70.77	60.06	-37.77	48.76	16.86	16.65	23.03	-0.43	10.91	21.66	10.37	-6.90	58.02	40.15
(b) Non-Ferrous Metals	13.07	-5.77	11.32	48.14	11.53	13.29	35.45	-13.04	7.03	71.43	17.53	14.69	34.74	32.39
(c) Metal Products	14.25	-6.32	18.70	20.03	5.62	17.40	15.07	9.47	12.74	3.29	14.60	12.59	16.73	18.51
12. Engineering	17.56	-4.56	31.14	19.34	9.43	9.07	1.17	5.67	15.24	9.96	6.99	-6.07	26.27	8.40
(a) Heavy Engineering	14.17	-8.61	20.53	21.32	4.30	12.63	-7.96	9.27	29.72	-28.30	4.95	-0.37	34.51	4.39
(b) Light Engineering	21.67	-6.01	65.34	-8.67	14.56	14.06	-3.37	2.23	4.44	61.22	-2.45	-12.18	46.40	7.32
(c) Electrical Machinery & Goods	7.49	7.87	11.21	36.91	10.32	1.42	13.60	12.30	13.78	6.52	13.56	-1.03	10.60	9.29
(d) Electronic Machinery & Goods	30.94	-10.06	32.54	37.89	9.64	8.22	4.17	-1.71	11.45	16.58	13.31	-9.28	17.36	12.56
13. Vehicles, Vehicle Parts & Transport Equipments	8.22	-14.95	14.21	47.97	22.58	13.11	30.22	1.80	10.48	24.61	4.17	24.98	30.88	22.51
14. Other Industries	8.82	-2.35	15.16	16.75	11.04	26.21	31.63	13.82	10.33	-22.43	20.03	16.54	43.78	21.21
15. Electricity, Gas & Water	77.36	-23.67	9.15	37.27	45.59	18.43	66.57	25.87	40.00	56.83	31.90	12.20	30.36	32.34
(a) Electricity Generation & Transmission	81.87	-50.12	59.71	32.95	48.79	14.85	73.73	26.89	39.16	53.93	33.08	12.23	30.78	29.26
(b) Non-Conventional Energy	-28.60	1560.07	-85.63	32.40	18.08	-13.51	-4.14	48.80	48.40	73.11	17.05	13.53	50.06	57.67
(c) Gas, Steam & Water Supply	62.22	58.16	146.21	301.86	10.12	143.67	4.55	-2.46	57.87	116.72	17.91	11.07	14.93	85.84
16. Construction	24.62	18.72	-3.23	19.58	11.87	17.64	6.92	15.30	15.97	132.15	37.42	66.88	68.87	42.71
III. Transport Operators	4.54	0.38	5.31	15.68	13.64	24.34	9.35	14.16	7.74	7.16	0.93	18.73	22.81	72.86
IV. Professional and Other Services	10.84	8.95	5.04	83.57	-1.13	28.00	9.61	16.80	31.25	44.04	22.40	29.55	25.81	48.14
V. Personal Loans	20.94	12.12	24.49	25.13	19.35	23.23	13.92	30.44	27.70	25.14	38.08	57.17	42.94	37.99
1. Loans for Purchase of Consumer Durables	8.43	-19.36	10.31	24.18	10.46	35.83	44.16	45.89	24.52	-7.20	0.23	30.49	51.04	5.77
2. Loans for Housing	25.15	6.74	9.20	20.94	11.70	21.21	28.50	49.67	37.18	29.17	49.48	73.94	48.57	43.67
3. Rest of the Personal Loans	19.73	18.92	34.49	27.19	23.33	23.43	6.33	19.86	22.19	25.40	32.65	45.23	37.19	33.79
VI. Trade	27.58	11.65	30.10	-2.17	5.94	22.34	14.14	36.99	25.02	12.66	3.15	-2.51	27.81	15.85
1. Wholesale Trade	39.48	12.35	37.25	-10.64	-6.97	29.12	20.12	39.21	39.54	14.62	-4.06	-10.62	16.63	5.44
of which :														
Food procurement	76.50	43.24	30.54	-100.00	NA	NA	NA	NA	51.79	30.35	-8.48	-22.43	8.66	-0.24
2. Retail Trade	8.92	10.25	15.46	18.42	29.62	13.40	5.16	33.17	-0.99	7.72	22.51	14.54	46.15	29.49
VII. Finance	-1.06	15.14	74.42	13.35	25.31	8.35	29.23	38.32	20.95	42.18	34.65	16.43	24.27	29.79
VIII. All others	21.15	12.24	44.80	22.77	-3.05	7.17	14.90	24.80	23.18	54.24	-6.54	-6.14	-2.39	32.71
Total Bank Credit	18.84	8.26	19.93	20.74	11.65	16.03	15.91	20.31	17.03	21.83	15.24	16.45	30.92	31.36
of which :														
1. Artisans and Village & Tiny Industries	9.08	9.65	-0.05	33.10	21.35	6.44	29.69	6.28	-22.59	170.28	-6.69	-6.00	25.18	18.56
2. Other Small Scale Industries	11.31	9.07	9.05	18.88	3.76	6.85	9.78	11.59	5.23	-13.37	18.67	1.30	22.49	17.18

Source : Basic Statistical Returns, RBI.

**Annex III.5 : Composition of No. of Accounts of All Scheduled Commercial Banks
According to Interest Rates Range**

(Per cent)

Interest Rate Range	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Less than 6%	11.46	10.75	9.29	8.10	5.42	4.55	4.02	1.47	1.45	1.03	1.00	0.85	1.41	1.27	1.21
6% and Above but less than 10%	2.26	2.43	2.69	1.72	1.00	1.00	0.90	0.89	0.44	0.29	0.82	5.07	15.16	28.63	32.80
10% and Above but less than 12%	4.70	4.11	4.55	4.69	3.13	2.93	3.00	5.53	8.26	8.92	12.37	20.37	20.05	21.84	22.67
12% and Above but less than 14%	20.76	14.26	14.24	15.19	13.73	9.97	24.75	10.60	17.82	23.27	28.02	29.02	20.95	15.77	12.48
14% and Above but less than 15%	12.73	9.12	9.28	19.45	31.40	39.04	25.38	10.11	13.13	15.79	17.52	14.12	7.85	4.99	4.27
15% and Above but less than 16%	19.29	25.77	32.53	24.42	14.84	13.46	13.34	17.22	18.04	17.73	18.36	16.79	15.57	17.02	18.81
16% and Above but less than 17%	10.37	8.96	10.84	8.68	4.86	4.55	10.58	20.45	19.69	19.08	12.23	6.09	2.73	1.58	1.48
17% and Above but less than 18%	6.47	10.83	6.50	7.93	12.00	9.03	6.67	15.05	10.31	6.52	3.97	1.53	0.74	1.29	2.03
18% and Above but less than 20%	3.80	5.49	5.32	6.05	7.58	9.20	7.09	13.07	8.07	4.81	3.22	3.47	12.93	4.22	1.96
20% and Above	8.16	8.27	4.74	3.76	6.06	6.25	4.27	5.60	2.77	2.56	2.49	2.69	2.60	3.40	2.29
Total Loans & Advances	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source : Basic Statistical Returns, RBI.

**Annex III.6 : Composition of Amount Outstanding of All Scheduled Commercial Banks
According to Interest Rates Range**

(Per cent)

Interest Rate Range	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Less than 6%	3.48	2.82	2.60	2.28	1.25	1.13	1.04	0.27	0.25	0.18	0.15	0.15	0.40	0.44	0.36
6% and Above but less than 10%	3.34	2.77	2.76	2.12	0.79	0.53	0.42	3.71	1.03	0.56	3.24	5.34	13.56	19.50	25.32
10% and Above but less than 12%	2.94	2.17	2.08	2.30	1.48	1.37	2.29	3.33	7.96	16.96	24.45	22.85	16.15	17.46	18.78
12% and Above but less than 14%	9.38	8.61	9.36	10.57	11.13	10.71	13.16	20.38	26.75	28.61	22.50	25.09	25.66	22.32	19.27
14% and Above but less than 15%	5.54	5.65	4.18	6.74	8.12	10.86	14.89	9.70	11.49	12.55	14.14	19.40	16.19	16.64	21.59
15% and Above but less than 16%	13.97	11.97	16.25	20.33	9.08	9.62	11.71	14.01	17.88	15.70	15.51	12.47	8.97	8.26	6.95
16% and Above but less than 17%	15.62	13.88	18.80	17.34	7.87	8.32	13.67	20.17	17.07	14.13	12.53	8.62	10.74	11.23	5.32
17% and Above but less than 18%	8.27	10.31	11.02	15.56	18.10	17.23	14.28	13.06	8.60	5.24	2.95	1.84	0.79	0.58	1.97
18% and Above but less than 20%	8.67	15.74	14.30	14.50	22.46	26.73	20.22	10.50	6.21	4.06	3.16	3.00	6.62	3.03	0.32
20% and Above	28.78	26.09	18.64	8.26	19.72	13.51	8.31	4.86	2.76	2.02	1.36	1.24	0.93	0.53	0.11
Total Loans & Advances	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Basic Statistical Returns, RBI

ARTICLE

Liabilities and Assets
of Scheduled Commercial
Banks in India
(1991-92 to 2005-06)

Annex IV.1 : Composition of Total Investments of Scheduled Commercial Banks*

(Per cent)															
Investments	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Investments in India	98.93	98.90	99.11	98.23	98.15	98.19	97.77	97.78	97.95	97.88	97.64	97.88	98.35	98.28	97.62
Investment in Approved Securities	90.90	89.28	86.87	84.21	85.38	83.11	78.54	75.19	75.09	76.11	76.54	79.62	81.54	81.83	80.89
Other Investments	8.03	9.63	12.24	14.03	12.76	15.08	19.22	22.59	22.86	21.77	21.10	18.26	16.81	16.45	16.73
Investments outside India	1.07	1.10	0.89	1.77	1.85	1.81	2.23	2.22	2.05	2.12	2.36	2.12	1.65	1.72	2.38
Total Investments (Rs. crore)	98736	117504	154083	172849	185612	223880	272074	339496	413871	491908	588058	693085	802066	869733	867787

* Excluding RRBs

Source : Statistical Tables relating to Banks, RBI

Annex IV.2 : Growth Rate of Investments of Scheduled Commercial Banks*

(Per cent)														
Investments	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Investments in India	18.98	31.40	11.19	7.30	20.67	21.00	24.80	22.12	18.77	19.25	18.15	16.29	8.35	-0.89
Investment in Approved Securities	16.88	27.59	8.74	8.89	17.40	14.85	19.45	21.75	20.46	20.23	22.60	18.52	8.82	-1.37
Other Investments	42.74	66.65	28.59	-2.27	42.51	54.89	46.64	23.34	13.21	15.85	2.01	6.53	6.09	1.53
Investments outside India	21.39	7.06	121.95	12.30	17.91	50.17	24.01	12.58	22.90	33.11	6.02	-10.20	13.39	37.63
Total Investments	19.01	31.13	12.18	7.38	20.62	21.53	24.78	21.91	18.86	19.55	17.86	15.72	8.44	-0.22

* : Excluding RRBs.

Source : Statistical Tables relating to Banks, RBI.

Annex V.1 : Selected Ratios - Scheduled Commercial Banks*

(Per cent)															
Selected ratios	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Credit-deposit ratio	60.2	58.7	52.5	49.9	53.4	53.1	50.8	49.1	48.7	49.6	51.9	54.1	54.7	62.6	70.1
Investment-deposit ratio	37.2	38.1	41.7	43.3	41.5	41.1	42.0	43.2	45.1	46.3	47.8	50.1	51.0	47.3	40.1
Return on assets	0.4	-1.1	-0.9	0.5	0.2	0.7	0.9	0.5	0.7	0.5	0.8	1.1	1.2	1.0	1.0
Return on equity	13.7	-40.4	-21.7	8.3	2.7	11.1	13.3	8.6	12.6	10.0	15.2	18.4	20.4	15.8	14.8
Return on advances	13.4	13.0	12.0	11.7	13.5	14.5	12.8	12.3	11.7	11.4	10.1	9.9	8.7	8.1	8.2
Return on investments	9.1	9.6	9.6	10.1	11.1	10.9	10.9	10.8	10.7	10.4	10.0	9.3	8.6	7.9	7.6

* : Excluding RRBs.

Source : Statistical Tables relating to Banks, RBI.