

## **RBI releases Report on Trend and Progress of Banking in India - 1999-2000**

**November 15, 2000**

The Reserve Bank of India today released its Report on Trend and Progress of Banking in India - 1999-2000. The Report gives a detailed account of the performance of commercial banks, cooperative banks, development financial institutions and non-bank finance companies. In addition, the Report also gives policies and regulatory environment under which these institutions operate.

The first chapter captures the banking developments and perspectives. In particular, attention is focussed on policy developments, financial performance and perspectives. Chapter II while discussing the developments in commercial banking also gives an analysis of the financial performance of scheduled commercial banks and of various banking groups, viz., public sector banks, nationalised banks, including, regional rural banks, foreign banks, old private sector banks. Performance of various banking groups in terms of a few important balance sheet indicators, viz., operating profits, net profits and non-performing assets also find a place in this chapter.

Developments in cooperative banking including the role played by the National Bank for Agriculture and Rural Development (NABARD) in the provision of refinance facility are discussed in Chapter III.

The performance of various financial institutions, namely, IDBI, ICICI, IFCI, is analysed together with the performance of mutual funds in Chapter IV. A notable feature of this chapter in this year's Report is the detailed analysis of assets/liabilities of the developmental financial institutions and the financial performance of all India financial institutions.

In Chapter V, various regulatory measures initiated during the year with reference to non-banking financial companies along with a detailed account of developments pertaining to their deposits, asset, interest rates structure and region-wise distribution are given.

The Report is available on the RBI website ([www.rbi.org.in](http://www.rbi.org.in))

**Alpana Killawala**  
**General Manager**

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