

RBI releases Report on Trend and Progress of Banking in India - 2000-01
November 15, 2001

The Reserve Bank of India has released its Report on Trend and Progress of Banking in India 2000-01.

The Report gives a detailed account of the performance of commercial banks, co-operative banks, financial institutions and non-banking financial companies (NBFCs). The Report also gives the developments in policy environment and regulatory and supervisory framework applicable to these financial entities. The Report is divided into five Chapters and contains detailed statistical tables on various parameters of financial performance of the banks and financial institutions.

The first chapter on banking developments and perspectives provides an overview on the policy initiatives undertaken in the banking sector during 2000-01 and perspective towards strengthening of prudential norms and introducing structural changes for further improving the efficiency of the banking system.

Chapter two on developments in commercial banking gives an analysis of the financial performance of scheduled commercial banks in aggregate and separately for the major banking groups, viz., public sector banks, private sector banks, foreign banks and regional rural banks, in terms of important financial indicators, such as income, expenditure, operating profits, net profits, spread, non-performing assets and capital to risk-weighted assets ratio. Bank-wise details of advances to agriculture and weaker sections are also furnished, which is a significant feature in the Report.

Major developments and the regulatory initiatives relating to co-operative credit institutions undertaken during 2000-01, including the role played by the National Bank for Agriculture and Rural Development are discussed in Chapter three. The chapter also gives the bank-wise major indicators of financial performance of scheduled urban co-operative banks.

Chapter four analyses the performance of select financial institutions (FIs) in general and IDBI, ICICI and IFCI in particular. The chapter also provides relative position of banks and FIs in terms of their financial assets. A notable feature of the chapter is the comparative status between banks and FIs with respect to select regulatory parameters.

Chapter five provides an overview of the components of the non-banking financial sector and the working of the deposit accepting NBFCs regulated by the Reserve Bank. The chapter also contains the position relating to the prescribed regulatory framework and details of interest rate structure and the region-wise distribution of public deposits of NBFCs.

The Report is available on the RBI website (www.rbi.org.in).

Alpana Killawala
General Manager

Press Release :2001-2002/581