

XIII. BANKING AND CURRENCY

TABLE 13.1 RESERVE BANK OF INDIA-ISSUE DEPARTMENT  
(Rs. crore)

Item	as on last Friday of December			
	1991	1999	2000	2001
<b>Liabilities</b>	59961	195983	207912	233420
Notes in circulation	59948	195946	207868	233393
Notes held in Banking Department	13	37	46	27
<b>Assets</b>	59961	195983	207912	233420
Gold coins and bullion (1)	8183	10449	10530	11222
Foreign securities	200	72700	91700	123700
Rupee coins (2)	74	35	14	135
Government of India Rupee securities	51504	112799	105668	96364

Source: Reserve Bank of India

(1) Gold reserves of issue department are valued at Rs. 84.39 per 10 grams upto October 16, 1990. From October 17, 1990 they are revalued close to international market prices.

(2) Include Government of India one rupee notes issued from July, 1940.

Note: Totals may not tally due to rounding off of the figures.

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TABLE 13.2 RESERVE BANK OF INDIA - BANKING DEPARTMENT  
(Rs. crore)

Item	as on last Friday of December			
	1991	1999	2000	2001
<b>Liabilities</b>	67526	135983	158574	176327
Govt. deposits	112	142	141	141
Other deposits	39614	66953	75496	78066
Other liabilities	27800	68888	82937	98120
<b>Assets</b>	67526	135983	158574	176327
Notes and coins	13	37	46	28
Balances held abroad (1)	9272	40957	82330	94551
Loans and advances (2)	9700	26851	29254	28983
Bills purchased and discounted	881	—	—	—
Capital investments	45045	61676	40688	47356
Other assets	2515	6480	6258	5409
	(1256)	(2342)	(2360)	(2515)

Source: Reserve Bank of India

- (1) Include cash, short-term securities and fixed deposits.  
 (2) Include loans and advances to (i) State Governments (including temporary overdrafts), (ii) Scheduled commercial banks, (iii) State cooperative banks, (iv) I.D.B.I., (v) ARDC/ NABARD, (vi) Exim bank, and (vii) others.  
 Note: 1. Figures in bracket indicate the value of gold held under other assets.  
 2. Totals may not tally due to rounding off of the figures.

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TABLE 13.3 SCHEDULED COMMERCIAL BANKS-BUSINESS IN INDIA  
(Rs. crore)

Item	as on last reporting Friday of 31 March			
	1991	2000	2001	2002
Number of reporting banks				
(Indian & Foreign)	272	297	296	294
Demand deposits (1)	42653	127366	142552	150348
Time deposits (1)	179114	688978	620066	660312
Total deposits (A)	220767	813345	962618	1103360
Cash in hand and balances with Reserve Bank (B)	34827	62750	65202	68647
Investment in Government securities (2)	60516	278456	340035	411176
Advances (3)	119804	439958	511434	589723
Of which				
Bills (inland)	5227	17546	23482	23314
Percentage of (B) to (A)	15.8	7.7	6.8	6.2
Cheque clearances (4)				
Number in lakh	3018	5167	5274	53779
Amount	1833860	7895462	9189683	109473919

Source: Reserve Bank of India

(1) Exclude inter-bank deposits.  
 (2) At book value; include treasury bills & treasury deposit receipts.  
 (3) Figures relate to loans, cash credits, overdrafts and bills purchased discounted.  
 (4) Data relate to the clearing houses managed by RBI only, and inclusive of inter-bank and high-value clearings. These data pertain to financial year and are at the end of March of the respective years.  
 Note: Totals may not tally due to rounding off of the figures.

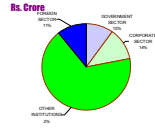
**XIII. BANKING AND CURRENCY**  
**TABLE 13.4 OWNERSHIP OF BANK DEPOSITS (INDIAN AND FOREIGN)**  
**BY ECONOMIC SECTOR** (Rs. crore)

Economic Sector	as on last Friday of March 31 of			
	1991	1999	2000	2001
I. Government Sector	13294	75489	86461	97192
II. Corporate Sector:	25026	95319	88169	116364
Financial	13247	65027	65499	71199
Non-Financial	11779	30262	32670	45255
III. Household Sector	-	481530	576487	656873
IV. Foreign Sector	-	84664	91697	107030
<b>Total (I+II+III+IV)</b>	<b>51557</b>	<b>737003</b>	<b>852814</b>	<b>976480</b>

Source: Reserve Bank of India

Note: Totals may not tally due to rounding off of the figures.

**OWNERSHIP OF BANK DEPOSITS (2001)**



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TABLE 13.5 NUMBER OF OFFICES AND AGGREGATE DEPOSITS  
OF COMMERCIAL BANKING COMPANIES  
(Deposits in Rs.crore)

Item	as on last Friday of March			
	1991	2000	2001	2002
<b>A. Number of reporting banks</b>	271	298	300	297
Scheduled banks	271	297	296	293
Indian	248	255	254	253
Foreign	23	42	42	40
Non-Scheduled banks	3	1	4	4
<b>B. Number of offices(1)</b>	62740	67868	67937	68195
Scheduled banks	62704	67805	67823	68176
Indian	62553	67671	67718	67970
Foreign	151	194	205	206
Non-Scheduled banks	36	3	14	19
<b>C. Aggregate deposits (2)</b>	201274	901564	989141	1131187
Scheduled banks	201199	901564	989141	1131187
Indian	189958	856789	938400	1075006
Foreign	11341	46775	50741	56181
Non-Scheduled banks	75	-	-	-

Source: Reserve Bank of India

- (1) As on 31st March  
(2) Aggregate Deposits exclude inter-bank deposits

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TABLE 13.6 DISTRIBUTION OF COMMERCIAL BANK OFFICES  
(Scheduled & Non-Scheduled Banks)

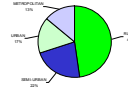
Centre	as on 31st March			
	1991	2000	2001	2002
Rural	33119	32852	32585	32503
Semi-urban	13045	14841	14843	14962
Urban	9013	10094	11193	11328
Metropolitan	7563	9181	9316	9402
<b>Total</b>	<b>62740</b>	<b>67868</b>	<b>67937</b>	<b>68195</b>

Source: Reserve Bank of India

Note: Classification of population groups is based on 1991 Census.

**DISTRIBUTION OF COMMERCIAL BANK OFFICES**

(AS ON LAST FRIDAY OF MARCH, 2002)



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TABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE COMMERCIAL BANKS ACCORDING TO OCCUPATION

as at the end of March 2008		
Occupation	Number of accounts	Credit amount outstanding
	('00)	(Rs. crore)
I. Agriculture	205320	53554
1. Direct finance	202144	44492
2. Indirect finance	3185	9061
II. Industry	53541	271867
1. Mining and quarrying	95	6377
2. Food manufacturing and processing	1088	23804
(a) Rice, flour and dal mills	471	6365
(b) Sugar	19	4436
(c) Edible oils and vanaspathi	160	3065
(d) Tea processing	15	1520
(e) Others	423	7117
3. Beverages and tobacco	29	2974
4. Textiles	1969	38887
(a) Cotton textiles	454	15845
(b) Jute textiles	8	480
(c) Other textiles	1467	22463
5. Paper, paper products and prints	455	6033
6. Leather and leather products	197	3697
7. Rubber and rubber products	144	3687

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TABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE COMMERCIAL BANKS ACCORDING TO OCCUPATION

as at the end of March 2008		
Occupation	Number of accounts ('00)	Credit amount outstanding limit (Rs.crores)
8.Chemical and chemical products	960	35783
(a) Heavy industrial chemicals	52	5316
(b) Fertilisers	88	15062
(c) Drugs and pharmaceuticals	201	9505
(d) Others	15	1019
9.Petroleum,coal products and nuclear fuels	38	17014
10.Manufacture of cement and cement products	91	4791
11.Basic metal and metal products	538	29642
(a) Iron and steel	170	25007
(b) Other metal products	767	9035
12.Engineering	1127	33754
(a) Heavy engineering	52	9198
(b) Light engineering	549	7602
(c) Electrical & electronic machinery and goods	486	16936
13.vehicles,vehicle parts and transport equipments	419	11713
14.Other industries	45464	36708
15.Electricity,gas & water	27	11296
16.Construction	640	6616



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TABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE COMMERCIAL BANKS ACCORDING TO OCCUPATION

Occupation	as at the end of March 2008	
	Number of accounts ('00)	Credit amount outstanding (Rs. crore)
III. Transport operators	9744	10524
IV. Professional and other services	18312	18422
V. Personal Loans	144201	61077
1. Loans for purchase of consumer durables	11873	3426
2. Loans for housing	22204	21801
3. Rest of personal loans	109793	36650
VI. Trade	70725	85882
Wholesale trade	4770	54885
Retail trade	65955	31197
VII. Finance	705	30166
VIII. All others	41147	37604
Total bank credit of which:	543704	569096
1. Artisans & village industries	20132	3016
2. Other small scale industries	21262	43600

Source: Reserve Bank of India

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TABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE COMMERCIAL BANKS ACCORDING TO OCCUPATION

Occupation	as at the end of March 2001		
	Number of accounts	Credit amount outstanding (Rs. crore)	Credit amount outstanding (Rs. crore)
I. Agriculture	198433	61974	51730
1. Direct finance	198541	50559	43420
2. Indirect finance	2792	11466	8310
II. Industry	47128	318917	236430
1. Mining and quarrying	81	10099	6518
2. Food manufacturing and processing	845	25154	19243
(a) Rice, flour and dal mills	386	6740	5075
(b) Sugar	13	4676	3853
(c) Edible oils and vanaspathi	132	3113	2471
(d) Tea processing	15	2010	1469
(e) Others	389	8616	6372
3. Beverages and tobacco	29	3074	2534
4. Textiles	1723	41120	31830
(a) Cotton textiles	369	16655	13059
(b) Jute textiles	8	522	341
(c) Other textiles	1346	23944	18430
5. Paper, paper products and prints	412	6542	5207
6. Leather and leather products	164	3982	2937
7. Rubber and rubber products	128	4098	2872

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ABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE COMMERCIAL BANKS ACCORDING TO OCCUPATION

as at the end of March 2001

Occupation	Credit amount out-	
	Number of accounts ('00)	limit standing (Rs. crore)
8. Chemical and chemical products	870	20442
(a) Heavy industrial chemicals	49	4055
(b) Fertilisers	15	4069
(c) Drugs and pharmaceuticals	189	7705
(d) Others	617	12713
9. Petroleum, coal products and nuclear fuels	32	13171
10. Manufacture of cement and cement products	84	5007
11. Basic metal and metal products	895	27532
(a) Iron and steel	170	19637
(b) Other metal products	729	7895
12. Engineering	1069	28568
(a) Heavy engineering	88	8461
(b) Light engineering	512	6012
(c) Electrical & electronic machinery and goods	469	14495
13. Vehicles, vehicle parts and transport equipments	402	890
14. Other industries	39768	33772
15. Electricity gas & water	28	2003
16. Construction	495	640

**XIII. BANKING AND CURRENCY**  
**TABLE 13.7 DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULE**  
**COMMERCIAL BANKS ACCORDING TO OCCUPATION**

as at the end of March 2001		
Occupation	Number of accounts ('00)	Credit amount out- limit standing (Rs. crore)
III. Transport operators	6435	10662
IV. Professional and other services	17313	24515
V. Personal Loans	162725	81315
1. Loans for purchase of consumer durables	13482	4287
2. Loans for housing	24828	28369
3. Rest of personal loans	124415	48659
VI. Trade	53886	103502
Wholesale trade	5345	72501
Retail trade	48540	31002
VII. Finance	367	37121
VIII. All others	37359	48644
Total bank credit of which:	523644	686951
1. Artisans & village industries	13452	2396
2. Other small scale industries	17425	47287

Source: Reserve Bank of India

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TABLE 13.8 OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE, SMALL SCALE INDUSTRIES ETC.

Item	as on last Friday of September			
	1991	1999	2000	2001
1. Agriculture	17269	37632	45296	53571
(i) Direct finance (1)	15564	31168	34247	38127
(ii) Indirect finance	1345	6464	11049	15434
2. Small scale industries	16520	42991	46045	48400
3. Setting up of industrial estates	91	21	42	92
4. Other priority sectors (2)	8099	23637	30722	40381
(i) Road & water transport operator	2464	3520	3968	3993
(ii) Retail trade & small business	4361	11127	13389	14197
(iii) Professional and self employed persons	1401	2630	2926	3302
(iv) Education	91	400	543	1028
(v) Consumption loans	29	304	386	686
(vi) State sponsored corporation organisation for on lending to other priority sectors mentioned in (i) to (v) above	15	240	295	446
(vii) Housing loans	338	5366	6215	17029
Total [1 to 4]	42669	103881	122105	142404
<b>Total Advances</b>	<b>106061</b>	<b>265054</b>	<b>316427</b>	<b>341291</b>

Source: Reserve Bank of India  
 (1) Excludes advances to plantations other than development.  
 (2) Excludes advances to state sponsored organisation for SC/ST.  
 (3) Data for 1999 & onwards is as on last Friday of March.

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TABLE 13.9 STATE CO-OPERATIVE BANKS (1)

(Rs. crore)

Item	as on last Friday of March			
	1991	2000	2001	2002
<b>Liabilities (2)</b>				
Demand	1681	3721	3849	4174
Time	3946	29623	27574	30043
Borrowings (3)	3574	9057	9756	10320
<b>Assets</b>				
Cash in hand and balances with RBI	277	927	1091	1989
Govt. securities (4)	1562	6736	7625	8535
Advances	2621	10702	12594	13012
Due from banks (5)	5495	13998	16500	19154
Bills purchased and discounted	14	20	24	37

Source: Reserve Bank of India

- (1) Relate to the banks maintaining accounts with RBI.  
 (2) Exclude borrowings from banks, and inter-bank deposits.  
 (3) Include borrowings from the Reserve Bank of India, State Bank of India, Industrial Development Bank of India, National Bank for Agriculture and Rural Development, Notified banks, National Co-operative Development Corporation and the State Governments.  
 (4) At book value; include treasury bills & treasury deposit receipts.  
 (5) Include advances of Scheduled State Co-operative Banks to Central Co-operative Banks and Primary Co-operative Banks.

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TABLE 13.10 MONEY STOCK MEASURES (NEW SERIES)

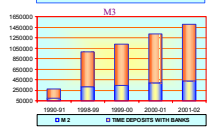
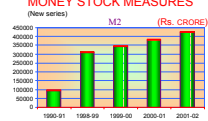
(Rs. crore)

Component	1990-91	1999-00	2000-01	2001-02
Currency with the public	53048	186082	209550	241400
i. Notes in circulation	53661	192483	212851	246008
ii. Circulation of Rupee coins <sup>(1)</sup>	1621	4578	3353	6366
ii. Cash on hand with banks	2234	7979	8654	9574
iv. Deposit money of the public	39844	152714	169899	181134
A. M1 [(i)+(ii)+(iv)]	92892	341796	379449	422533
B. Post Office savings bank deposits	4205	5041	5041	5041
C. M2 (A+B)	97097	346837	384490	427574
D. Time deposits with banks	172936	782378	933771	1077470
<b>M3 (A+D)</b>	<b>265828</b>	<b>1124174</b>	<b>1313220</b>	<b>1500003</b>

Source: Reserve Bank of India

(1) Rupee coins include small coins, ten Rupee commemorative coins issued since October, 1969, two Rupee coins issued since November, 1982 and five Rupee coins issued since November, 1985.  
Note: Totals may not tally due to rounding off of the figures.

### MONEY STOCK MEASURES





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TABLE 13.11 SOURCES OF MONEY STOCK (M3) (Rs. crore)

Source	1990-91	1999-00	2000-01	2001-02
1. Net bank credit to Govt.	142193	441378	511955	586466
2. Bank credit to commercial sector	171769	588564	679218	755205
3. Net Foreign exchange assets of banking sector (1)				
4. Government's currency liabilities to the public	10581	205648	249819	314733
5. Banking sector's net non-monetary liabilities other than time deposits (1)	1621	4578	5354	6366
<b>M3 [1+2+3+4+5]</b>	<b>265628</b>	<b>1124174</b>	<b>1313220</b>	<b>1500003</b>

Source: Reserve Bank of India

(1) Inclusive of appreciation in the value of gold following its revaluation close to international market price effective October 17, 1990. Such appreciation has a corresponding effect on Reserve Bank's net non-monetary liabilities.

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TABLE 13.12 MONEY RATES IN INDIA  
(percent per annum)

Category	1981-82	1989-90	2000-01	2001-02
Bank Rate (1)	11-12	8	7-8	6.5-7.0
State Bank of India Advance rate (2)	16.5	12-12.50	11-12	11.0-11.5.0
Demand loan: Scheduled commercial banks	16.5	--	--	--
Call/Notice Money Rate	19.57	8.87	9.15	7.17

Source: Reserve Bank of India

(1) It decreased to 11% w.e.f April 16, 1977 to 10% w.e.f June 26, 1997 to 9% w.e.f October raised to 11% w.e.f January 17, 1998, decreased to 10.5% March 19, 1998, to 10% w.e.f April 03, 1999 to 9% w.e.f April 29, 1999, to 9% w.e.f March 02, 1999, to w.e.f April 02, 2000, raised to 8% w.e.f July 22, 2000, decreased to 7.5% w.e.f February 17, 2001 to 7% w.e.f March 02, 2001 and to 6.5% w.e.f October 23, 2001

(2) Prime Lending Rate (PLR) is the rate generally charged by the banks for lending to prime borrowers for credit limits over Rs.2 lakh. The rate charged on loans up to Rs.2 lakh are exceed the PLR. Banks declare their prime lending rates as approved by their Boards. In 2001 Monetary and credit policy, PLR was converted in to a reference or benchmark rate for banks. From 1994-95 onwards the data relate to Five major public sector banks.