

Annexure-I: Abbreviations

SCB	Scheduled Commercial Banks
AGDP	Agricultural Gross Domestic Product
CROP	Agricultural Crop Product
DD	Demand Deposits
ELEC	Electricity Consumption
FER	Fertilizers
IDC	Total Indirect Credit to Agriculture
INS	Investment in Government Securities
IR	Interest Rate
IS	Interest Subsidy
LDC	Long Term Direct Credit to Agriculture
OS	Investment in Other Approved Securities
PBAGR	Public Sector Commercial Bank Agricultural Advances
PBCF	Public Capital Formation in Agriculture
PBDD	Public Sector Commercial Bank Demand Deposits
PBM	Metropolitan Branches of Public Sector Commercial Banks
PBR	Rural Branches of Public Sector Commercial Banks
PBSU	Semi urban Branches of Public Sector Commercial Banks
PBTA	Public Sector Commercial Bank Total Advances
PBTB	Total Branches of Public Sector Commercial Banks
PBTD	Public Sector Commercial Bank Total Deposits
PBTID	Public Sector Commercial Bank Time Deposits
PBU	Urban Branches of Public Sector Commercial Banks
PCF	Private Capital Formation in Agriculture
PVAGR	Private Sector Commercial Bank Agricultural Advances
PVDD	Private Sector Commercial Bank Demand Deposits
PVM	Metropolitan Branches of Private Sector Commercial Banks
PVR	Rural Branches of Private Sector Commercial Banks
PVSU	Semi urban Branches of Private Sector Commercial Banks
PVTA	Private Sector Commercial Bank Total Advances
PVTB	Total Branches of Private Sector Commercial Banks

PVTD	Private Sector Commercial Bank Total Deposits
PVTID	Private Sector Commercial Bank Time Deposits
PVU	Urban Branches of Private Sector Commercial Banks
RBIB	Reserve Bank Borrowing
SCBDD	Scheduled Commercial Bank Demand Deposits
SCBM	Metropolitan Branches of Scheduled Commercial Banks
SCBR	Rural Branches of Scheduled Commercial Banks
SCBSU	Semi urban Branches of Scheduled Commercial Banks
SCBTA	Scheduled Commercial Bank Total Advances
SCBTB	Total Branches of Scheduled Commercial Banks
SCBTD	Scheduled Commercial Bank Total Deposits
SCBTID	Scheduled Commercial Bank Time Deposits
SCBU	Urban Branches of Scheduled Commercial Banks
SDC	Short Term Direct Credit to Agriculture
SEE	Seeds
TC	Total Agricultural Credit
TCF	Total Capital Formation in Agriculture
TD	Total Deposits
TDC	Total Direct Credit to Agriculture
TDC	Total Direct Credit to Agriculture
TID	Time Deposits
TL	Power Tillers
TRAC	Tractors
TS	Total Investments in Securities

Annexure-II: Investment in Securities by Scheduled Commercial Banks

Year	Investment in Government Securities(Rs. Crores)	Investment in Other Approved Securities(Rs. Crores)	Total Investments (Rs. Crores)	Share of Investment in Government Securities (percentage)	Share of Investment in Other Approved Securities (percentage)
1980-81	9219	3967	13186	69.92	30.08
1981-82	10157	4984	15141	67.08	32.92
1982-83	12078	6257	18334	65.88	34.13
1983-84	13473	7772	21246	63.41	36.58
1984-85	18697	9441	28138	66.45	33.55
1985-86	19045	11509	30553	62.33	37.67
1986-87	24847	13735	38582	64.40	35.60
1987-88	30517	15987	46504	65.62	34.38
1988-89	35815	18847	54662	65.52	34.48
1989-90	42292	22078	64369	65.70	34.30
1990-91	49998	25067	75065	66.61	33.39
1991-92	62727	27469	90196	69.55	30.45
1992-93	75945	29711	105656	71.88	28.12
1993-94	101202	31321	132523	76.37	23.63
1994-95	117685	31568	149253	78.85	21.15
1995-96	132227	32555	164782	80.24	19.76
1996-97	158890	31624	190514	83.40	16.60
1997-98	186957	31748	218705	85.48	14.52
1998-99	223217	31377	254595	87.68	12.32
1999-00	278456	30488	308944	90.13	9.87
2000-01	340035	30125	370159	91.86	8.14
2001-02	411176	27093	438269	93.82	6.18
2002-03	523417	24129	547546	95.59	4.41
2003-04	654758	22830	677588	96.63	3.37
2004-05	718982	20172	739154	97.27	2.73
2005-06	700742	16712	717454	97.67	2.33
2006-07	776058	15458	791516	98.05	1.95
2007-08	958661	13053	971715	98.66	1.34
2008-09	1155786	10624	1166410	99.09	0.91
2009-10	1378395	6358	1384752	99.54	0.46
2010-11	1497148	4471	1501619	99.70	0.30
2011-12	1735018	2770	1737787	99.84	0.16
2012-13	2003653	2452	2006105	99.88	0.12
2013-14	2211194	1627	2212821	99.93	0.07
2014-15	2489751	2074	2491825	99.92	0.08

Source: Handbook of Statistics on the Indian Economy, Various issues

Annexure-III: Scheduled Commercial Bank Borrowings from RBI (Rs. Crores)

Year	Borrowings from RBI (Rs. Crores)
1980-81	589
1981-82	831
1982-83	815
1983-84	1336
1984-85	1558
1985-86	954
1986-87	1293
1987-88	1753
1988-89	3527
1989-90	2399
1990-91	3468
1991-92	577
1992-93	1619
1993-94	1813
1994-95	7415
1995-96	4847
1996-97	560
1997-98	395
1998-99	2894
1999-00	6491
2000-01	3896
2001-02	3616
2002-03	79
2003-04	40
2004-05	50
2005-06	1488
2006-07	6245
2007-08	4000
2008-09	11728
2009-10	95
2010-11	5031
2011-12	8755
2012-13	21588
2013-14	41613
2014-15	158202

Source: Handbook of Statistics on the Indian Economy, Various issues

Annexure-IV: Public and Private Sector Advances Outstanding

Public Sector Banks				Private Sector Banks		
Year	AGR Advances (Rs.) crores	% age of Total PS Advances	% age Share of Total Advances	AGR Advances (Rs.) crores	% age of Total PS Advances	% age Share of Total Advances
1991	16871	39.91	13.87	496	18.45	4.11
1992	18464	41.04	13.59	519	18.41	4.17
1993	19935	41.2	14.41	566	17.05	4.30
1994	21204	39.86	14.29	634	16.48	4.10
1995	23513	38.05	14.07	816	20.08	4.35
1996	26351	37.86	12.9	1233	19.62	6.12
1997	31012	39.19	13.96	1953	22.11	7.22
1998	34305	37.57	13.46	2746	23.64	7.83
1999	40078	37.39	13.56	3257	23.01	7.38
2000	46190	36.14	13.15	4239	23.53	7.45
2001	53685	36.63	13.24	5394	25.03	7.57
2002	63082	36.85	13.31	8022	31.2	6.97
2003	73507	36.19	13.89	11873	32.35	8.30
2004	84435	34.54	13.69	14730	30.11	8.46
2005	112475	36.27	13.76	21475	30.95	9.46
2006	155220	37.88	14.44	36712	34.44	12.12
2007	205091	39.35	14.92	52056	36.21	13.35
2008	248685	40.84	14.44	57702	35.35	12.13
2009	296856	41.22	17.52	76164	40.04	18.73
2010	370729	42.88	17.88	89768	41.65	19.15
2011	414990	40.34	16.66	92136	37.03	17.25
2012	475148	42.05	15.72	100900	35.23	13.87
2013	532801	41.47	15.09	111970	34.21	12.83
2014	687242	42.45	16.72	146687	31.58	13.86

Source: Reports of Financial Inclusion and Development Department, RBI, Various issues

Annexure-V: Public and Private Sector Banks Total Advances

	Advances		
	Public Sector Banks	Private Sector Banks	All Scheduled Commercial Banks
Year	Advances	Advances	Advances
1991	143036	6341	161896
1992	153923	7983	174666
1993	146859	9813	173261
1994	177765	15560	212426
1995	207539	21932	258911
1996	220250	28062	282551
1997	259902	35449	333647
1998	297350	42713	380127
1999	352109	55742	455681
2000	414629	68058	540733
2001	480681	116430	663453
2002	549351	137711	1309299
2003	632740	170385	863630
2004	854215	221303	1150834
2005	1106288	312961	1516810
2006	1440147	414751	1981235
2007	1797401	518402	2476936
2008	2259211	575327	2999924
2009	2701019	632441	3496720
2010	3304432	797544	4297488
2011	3877308	966402	5073558
2012	4472773	1143248	5879702
2013	5101142	1342934	6735231
2014	5476249	1584311	7388160

Source: Reserve Bank of India (FIDD Central Office - Statistical Division), Various issues

Annexure-VI: Commercial Bank Deposits (Amount Crores)

Year	Demand Deposits	Time Deposits	Aggregate Deposits	Demand Deposits/ Aggregate Deposits (Percentage)	Time Deposits/Aggregate Deposits (Percentage)
1988-89	23342	116808	140150	16.66	83.34
1989-90	28856	138103	166959	17.28	82.72
1990-91	33192	159349	192541	17.24	82.76
1991-92	45088	185670	230758	19.54	80.46
1992-93	46461	222111	268572	17.30	82.70
1993-94	56572	258560	315132	17.95	82.05
1994-95	76903	309956	386859	19.88	80.12
1995-96	80614	353205	433819	18.58	81.42
1996-97	90610	414989	505599	17.92	82.08
1997-98	102513	495972	598485	17.13	82.87
1998-99	117423	596602	714025	16.45	83.55
1999-00	127366	685978	813345	15.66	84.34
2000-01	142552	820066	962618	14.81	85.19
2001-02	153048	950312	1103360	13.87	86.13
2002-03	170289	1110564	1280853	13.29	86.71
2003-04	225022	1279394	1504416	14.96	85.04
2004-05	248028	1452171	1700198	14.59	85.41
2005-06	364640	1744409	2109049	17.29	82.71
2006-07	429731	2182203	2611933	16.45	83.55
2007-08	524310	2672630	3196939	16.40	83.60
2008-09	523085	3311025	3834110	13.64	86.36
2009-10	645610	3847216	4492826	14.37	85.63
2010-11	641705	4566264	5207969	12.32	87.68
2011-12	625330	5283752	5909082	10.58	89.42
2012-13	662299	6088155	6750454	9.81	90.19
2013-14	713921	6991639	7705560	9.27	90.73
2014-15	794029	7739256	8533285	9.31	90.69

Source: Basic Statistical Returns of Scheduled Commercial Banks, Various issues

Annexure-VII: Commercial Banks Demand Deposits (Amount Crores)

	Public Sector Banks	Private Sector Banks	All Scheduled Commercial Banks	Public Sector Banks	Private Sector Banks	All Scheduled Commercial Banks
Year	Demand Deposits	Demand Deposits	Demand Deposits	Savings bank deposits	Savings bank deposits	Savings bank deposits
1991	43113	2115	48225	50113	2617	55882
1992	44614	2237	50254	52106	2787	58978
1993	46048	2556	51875	54030	2937	61193
1994	53637	3291	61251	65974	3570	75270
1995	62621	4605	71794	80993	4361	92579
1996	64101	5341	75255	90735	5075	104285
1997	74859	5700	88846	102985	5861	118732
1998	79921	7926	96439	124192	7133	143695
1999	89375	11011	110915	145133	9244	169321
2000	102455	16228	130808	171129	12521	200940
2001	111138	16652	141465	196907	16180	233548
2002	119052	20405	155033	228139	20120	273418
2003	126875	23225	293687	267174	26160	589973
2004	141224	40135	203141	321016	40093	373677
2005	163306	45221	234527	378663	50663	444831
2006	197354	56896	292944	450788	73304	542874
2007	235401	73340	354895	518471	91342	631651
2008	283322	99534	442056	595734	122064	744052
2009	311235	100791	472577	705482	140269	874540
2010	368528	134589	571367	887267	186220	1109915
2011	410109	158929	641915	1083001	229130	1351782
2012	384383	165886	630353	1214049	272937	1528857
2013	448968	191421	714200	1389266	325725	1758061
2014	462784	212467	754325	1581107	387059	2012620

Source: Basic Statistical Returns of Scheduled Commercial Banks

Annexure-VIII: Commercial Banks Time Deposits (Amount Crores)

	Public Sector Banks	Private Sector Banks	All Scheduled Commercial Banks
Year	Time Deposits	Time Deposits	Time Deposits
1991	122254	6545	138799
1992	137032	7275	158572
1993	163235	9879	188640
1994	183779	13235	221771
1995	205322	19460	249111
1996	235983	25758	292088
1997	271484	38211	346176
1998	327615	54455	426170
1999	402351	66250	517589
2000	463727	84919	600037
2001	551331	103835	718515
2002	621558	128915	818787
2003	685346	157532	1600226
2004	764598	188322	998709
2005	894572	218745	1158199
2006	974340	298257	1328861
2007	1240327	387305	1710388
2008	1574811	453435	2133954
2009	2096030	495317	2716085
2010	2436224	501992	3065638
2011	2879337	614699	3622178
2012	3403581	735763	4294339
2013	3907461	878688	4957270
2014	4545128	992166	5766192

Source: Basic Statistical Returns of Scheduled Commercial Banks

Annexure-IX: Population Group-Wise Number of Branches of Scheduled Commercial Banks

POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS (Number)					
Year	Rural	Semi-urban	Urban	Metropolitan	Total
1988	31114	11132	7322	5842	55410
1989	33014	11166	7524	5995	57699
1990	34791	11324	8042	5595	59752
1991	35206	11344	8046	5624	60220
1992	35269	11356	8279	5666	60570
1993	35389	11465	8562	5753	61169
1994	35329	11890	8745	5839	61803
1995	33004	13341	8868	7154	62367
1996	32995	13561	9086	7384	63026
1997	32915	13766	9340	7529	63550
1998	32878	13980	9597	7763	64218
1999	32857	14168	9898	8016	64939
2000	32734	14407	10052	8219	65412
2001	32562	14597	10293	8467	65919
2002	32380	14747	10477	8586	66190
2003	32303	14859	10693	8680	66535
2004	32121	15091	11000	8976	67188
2005	32082	15403	11500	9370	68355
2006	28151	16461	11521	13185	69318
2007	28229	17166	12351	13961	71707
2008	28668	18393	13521	15127	75709
2009	29189	19711	14519	16249	79668
2010	30083	21419	15929	17605	85036
2011	31396	23748	16861	18712	90717
2012	33741	26580	18114	19956	98391
2013	36719	29396	19266	20966	106347
2014	41895	32549	20873	22444	117761

Source: Basic Statistical Returns of Scheduled Commercial Banks and Central Information System for Banking Infrastructure

Annexure-X: Public Sector Banks: No. of Offices

	Rural	Semi-Urban	Urban	Metropolitan	All-India
Year	Public Sector Banks: No. of Offices	Public Sector Banks: No. of Offices	Public Sector Banks: No. of Offices	Public Sector Banks: No. of Offices	Public Sector Banks: No. of Offices
1990	19613	9192	7602	5467	41874
1991	20414	9269	7700	5555	42938
1992	20518	9302	7869	5593	43282
1993	20615	9369	8179	5687	43850
1994	20675	9624	8301	5723	44323
1995	19413	10195	8210	6946	44764
1996	19392	10351	8384	7080	45207
1997	19389	10477	8578	7226	45670
1998	19411	10618	8769	7366	46164
1999	19436	10709	9047	7582	46774
2000	19393	10848	9162	7701	47104
2001	19392	10895	9270	7820	47377
2002	19262	10988	9387	7846	47483
2003	19176	11155	9486	7862	47679
2004	19089	11255	9611	7964	47919
2005	19038	11458	9942	8260	48698
2006	18185	11181	10031	9844	49241
2007	18065	11752	10805	10439	51061
2008	18504	12711	12035	11292	54542
2009	18902	13551	12795	11898	57146
2010	19496	14648	13869	12813	60826
2011	20297	15977	14540	13340	64154
2012	22096	17918	15439	14574	70027
2013	24029	19693	16437	15342	75501
2014	27398	22113	17853	16354	83718

Source: Basic Statistical Returns of Scheduled Commercial Banks, RBI.

Annexure-XI: Private Sector Banks: No. of Offices

	Rural	Semi-Urban	Urban	Metropolitan	All-India
Year	Private Scheduled Commercial Bank: No. of Offices	Private Scheduled Commercial Bank: No. of Offices	Private Scheduled Commercial Bank: No. of Offices	Private Scheduled Commercial Bank: No. of Offices	Private Scheduled Commercial Bank: No. of Offices
1990	1265	1290	926	628	4109
1991	1265	1273	900	501	3939
1992	1271	1275	915	509	3970
1993	1276	1289	955	522	4042
1994	1277	1365	981	531	4154
1995	1131	1469	982	631	4213
1996	1141	1533	1026	710	4410
1997	1141	1576	1089	812	4618
1998	1144	1627	1170	910	4851
1999	1145	1672	1238	1024	5079
2000	1134	1693	1234	1070	5131
2001	1142	1725	1291	1141	5299
2002	1140	1780	1387	1242	5549
2003	1118	1704	1436	1273	5531
2004	1104	1768	1567	1416	5855
2005	1105	1877	1812	1606	6400
2006	1032	1774	1989	1888	6683
2007	980	2023	2189	2036	7228
2008	1020	2323	2470	2255	8068
2009	1107	2643	2813	2549	9112
2010	1190	3031	3148	2922	10291
2011	1285	3714	3436	3329	11764
2012	1570	4700	3715	3840	13825
2013	2346	5464	4035	4117	15962
2014	3640	5968	4325	4460	18393

Source: Basic Statistical Returns of Scheduled Commercial Banks, RBI.

Annexure-XII: Weighted Average Interest Rate

	Commercial Banks: All Scheduled Commercial Banks	By Occupation: Agriculture		
	All Scheduled Commercial Banks	Agriculture	Direct Finance	Indirect Finance
Year	Weighted Average Rate: Financial Year - End Mar(Per cent per annum)	Weighted Average Rate: Financial Year - End Mar(Per cent per annum)	Weighted Average Rate: Financial Year - End Mar(Per cent per annum)	Weighted Average Rate: Financial Year - End Mar(Per cent per annum)
1991-92	16.8	14.8		
1992-93	17	15.7		
1993-94	16.5	15.5		
1994-95	16	15.3		
1995-96	17.1	15.7		
1996-97	16.9	15.7		
1997-98	16.2	15.3		
1998-99	15.4	15.2		
1999-00	14.8	14.8		
2000-01	14.1	14.4		
2001-02	13.7	13.9		
2002-03	13.3	13.3		
2003-04	13.2	13		
2004-05	12.57	12.45	11.97	13
2005-06	11.97	11.7	11.33	12.1
2006-07	11.91	12.01	12.31	11.56
2007-08	12.34	11.77	11.8	11.71
2008-09	11.47	10.99	11.3	10.53
2009-10	10.53	9.99	10.63	8.97
2010-11	11.44	11.11	11.36	10.44
2011-12	12.57	11.98	11.98	11.97
2012-13	12.01	10.63	10.55	11.1
2013-14	12.01	10.89	10.82	11.31
2014-15	12.01	10.82	10.8	11.3

Source: Handbook of Statistics on the Indian Economy and Database on Indian Economy

Annexure-XIII: Agricultural GDP, Total Direct Credit, Indirect Credit and Total Agricultural Credit (Rs. crore)

Year	AGDP	TDC	TDIC	Total Agricultural Credit
1991-92	328407	17397	1433	345804
1992-93	351584	18949	1552	370533
1993-94	362764	19465	2099	382229
1994-95	379959	21334	2865	401293
1995-96	376243	23814	3674	400057
1996-97	415377	27448	4986	442825
1997-98	403030	29443	6335	432473
1998-99	431719	33094	8117	464813
1999-00	442113	36466	12968	478579
2000-01	439432	40485	18825	479917
2001-02	467815	46581	18238	514396
2002-03	429752	56857	23690	486609
2003-04	476324	70781	28520	547105
2004-05	908910	95565	36071	1004475
2005-06	958583	134798	57175	1093381
2006-07	995909	172128	82564	1168037
2007-08	1052841	214644	93443	1267485
2008-09	1054186	264893	110702	1319079
2009-10	557715	317767	145554	875482
2010-11	610905	360253	146923	971158
2011-12	643543	440758	142585	1084301
2012-13	649424	534331	111102	1183755
2013-14	652242	625841	279966	1278083
2014-15	681412	711470	299998	1392882

Source: Handbook of Statistics on the Indian Economy, Various issues

Annexure-XIV: Agricultural Inputs: Fertilizers, Seeds and Electricity

Year	Fertilisers Total (N+P+K) (Lakh Tonnes)	Seeds: Beeder, Foundation and Certified/Quality (Lakh Quintals)	Electricity: Agricultural Purposes (GWh)
1991-92	125.46	60.79	50321
1992-93	127.28	61.6	58557
1993-94	121.53	64.62	63328
1994-95	123.66	66.63	70699
1995-96	135.64	70.99	79301
1996-97	138.77	75.09	85732
1997-98	143.08	79.49	84019
1998-99	161.88	86.09	91242
1999-00	167.98	92.11	97195
2000-01	180.69	93.15	90934
2001-02	167.02	92.61	84729
2002-03	173.59	97.7	81673
2003-04	160.94	104.65	84486
2004-05	167.99	115.71	87089
2005-06	183.99	127.82	88555
2006-07	203.4	134.84	90292
2007-08	216.51	163.71	99023
2008-09	225.7	188.19	104182
2009-10	249.09	226.44	107776
2010-11	264.86	268.63	119492
2011-12	281.22	296.06	126377
2012-13	277.9	317.94	140960
2013-14	255.36	330.71	147462
2014-15	244.82	319.64	152744

Source: Handbook of Statistics on the Indian Economy and Pocket Book of Agricultural Statistics, Various Issues

Annexure-XV: Agricultural Inputs: Tractors, Power Tillers, Land and Labour

Year	Tractors	Power Tillers	Gross Sown Area (Area in Lakh hectares)	Agricultural workers : cultivators and labourers (Crore)
1991-92	151121	7528	1822	19.541
1992-93	144337	8642	1857	19.889
1993-94	138753	9449	1866	20.318
1994-95	164770	8376	1881	20.693
1995-96	191329	10045	1875	21.085
1996-97	222684	11000	1895	21.580
1997-98	248141	12200	1900	22.414
1998-99	262169	14488	1917	22.890
1999-00	273182	16891	1884	23.619
2000-01	251939	16018	1853	24.014
2001-02	217456	13563	1880	24.448
2002-03	168182	14613	1739	24.753
2003-04	189518	15665	1897	25.052
2004-05	246469	17481	1911	25.344
2005-06	291680	22303	1927	25.627
2006-07	352827	24791	1924	25.903
2007-08	346501	26135	1952	26.171
2008-09	347010	35294	1953	26.429
2009-10	440331	38794	1892	26.673
2010-11	545109	55000	1977	26.902
2011-12	607658	60000	1958	27.114
2012-13	590672	47000	1942	27.311
2013-14	696828	56000	2010	27.491
2014-15	626839	46000	1984	27.653

Source: Handbook of Statistics on the Indian Economy and Pocket Book of Agricultural Statistics, Various Issues