

HIGHLIGHTS — PROGRESS AT A GLANCE

(Rupees in crore)

At year-end	1962	1972	1982	1984	1987	1988-89	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000
1. CAPITAL	1	1.5	15	50	50	50	50	50	50	50	50	50	50	50
2. DEPOSIT INSURANCE														
i) Deposit Insurance Fund (Rs.)	1	25	154	219	@	@	@	@	@	@	@	@	2754	434
ii) Insured Banks	276	476	1683	1805	1898	1903	1931	1990	2025	2122	2296	2438	2583	2676
iii) Assessable Deposits (Rs.)	1895	7458	42360	61880	103044	126864	244375	249034	364058	392072	450674	492380	609962	704068
iv) Insured Deposits (Rs.)	448	4656	31774	46340	75511	90192	164527	168405	266747	295575	337671	370531	439609	498558
v) Accounts (in lakh)	77	341	1598	2026	2569	2781	3543	3529	4994	4868	4351	4109	4642	4417
vi) Fully Protected Accounts (in lakh)	60	328	1581	2000	2518	2705	3395	3497	4956	4819	4273	3713	4544	4302
vii) Claims paid (Rs.)	–	1	3	3	44	69	178	179	181	190	194	196	209	225
3. CREDIT GUARANTEE														
i) Credit Guarantee Fund (Rs.)	–	–	89	118	@	@	@	@	@	@	@	@	210	48
ii) Guaranteed Advances														
a) Small Borrowers (Rs.)	–	208	4840	7104	11116	14291	24444	26348	25484	18910	17261	3939	3241	277
b) Small Scale Industries (Rs.)	–	–	3822	4891	7738	10465	19162	15503	14177	13847	11271	3376	2813	39
iii) Claims Received (for the year)														
a) Small Borrowers (Rs.)	–	–	25	62	255	364	883	1168	1348	1841	1842	184	218	219
b) Small Scale Industries (Rs.)	–	–	30	71	149	241	260	323	379	524	270	120	34	26
iv) Claims Disposed of (for the year)														
a) Small Borrowers (Rs.)	–	–	15	32	225	281	566	1026	1100	1031	403	401	1188	1195
b) Small Scale Industries (Rs.)	–	–	27	47	122	177	243	288	409	308	291	221	225	139

@ In view of the amendments to the forms of Balance Sheet and Revenue Account on account of actuarial valuation of the Corporation's liabilities since 1987, the Credit Guarantee Fund disclosed deficit every year thereafter except for the year 1989-90. The deficit/surplus in the Fund was adjusted against surplus in the Deposit Insurance Fund in the respective years. During 1996-97, the deficit in the Credit Guarantee Fund was Rs. 1686.96 crore. As on 31 March 1997, a net sum of Rs. 1913.92 crore was due to Deposit Insurance Fund from Credit Guarantee Fund leaving an unadjusted amount of Rs. 1311.95 crore in Credit Guarantee Fund Account. In the year 1997-98, Credit Guarantee Fund had a surplus which was utilised to wipe out the leftover unadjusted amount.