

TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1998-99
BANKING DEPARTMENT

			(Amount in Rs. lakh)		
Liabilities	As on 27th March 1998	As on 26th March 1999	Assets	As on 27th March 1998	As on 26th March 1999
	(1)	(2)		(3)	(4)
1. Capital paid-up	500	500	1. Notes	3064	3230
			2. Rupee coin	8	17
2. Reserve fund	650000	650000	3. Small coin	51	28
			4. Bills purchased and discounted		
3. National Industrial credit (long-term operations) fund	568000	528100	(a) Internal	—	—
			(b) External	—	—
			(c) Government Treasury bills	—	—
4. National Housing credit (long-term operations) fund	88000	88100	5. Balances held abroad	4163285	5231044
			6. Investments	4848214	5511195
5. Deposits			7. Loans and advances to :		
			(i) Central Government	—	287300
			(ii) State Government	185315	149271
a) Government			8. Loans and advances to :		
			(i) Scheduled commercial banks	39462	289406
(i) Central Government	5061	5086	(ii) Scheduled state Co-operative banks	—	1300
(ii) State Governments	40173	1685	(iii) Other scheduled Co-operative banks	—	91
			(iv) Non-scheduled state Co-operative banks	—	—
b) Banks			(v) National Bank for Agriculture and Rural Development (NABARD)	499363	555957
			(vi) Others	73700	123992
(i) Scheduled commercial banks	5769763	6354773	9. Loans, advances and investments from National Industrial Credit (long-term operations) fund		
			(a) Loans and advances to :		
(ii) Scheduled state Co-operative banks	70624	67660	(i) Industrial Development Bank of India	226684	200000
			(ii) Export Import Bank of India	80700	75200
(iii) Other scheduled Co-operative banks	81567	90279	(iii) Industrial Reconstruction Bank of India	17000	17000
			(iv) Others	186475	200475
(iv) Non-scheduled state Co-operative banks	4010	9864	(b) Investments in bonds/debentures issued by :		
			(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Reconstruction Bank of India	—	—
(v) Other banks	16720	13260	(iv) Others	—	—
c) Others	523853	632960	10. Loans, advances and investments from National Housing Credit (long-term operations) fund		
			(a) Loans and advances to National Housing Bank	87500	87500
6. Bills payable	3702	8285	(b) Investments in bonds/debentures issued by National Housing Bank	—	—
7. Other liabilities	3552871	4946532	11. Other assets *	964023	664078
Total Liabilities	11374844	13397084	Total Assets	11374844	13397084

**TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1998-99 (Concl.d.)
ISSUE DEPARTMENT**

			(Amount in Rs. lakh)	
Liabilities	As on 27th March 1998	As on 26th March 1999	Assets	
	(1)	(2)		
1. Notes held in the Banking department	3064	3230	1. Gold coin and bullion	
			i) Held in India	987729
			ii) Held outside India	—
2. Notes in circulation	14851972	17254065	2. Foreign Securities	4570000
			Total (1+2)	5557729
Total notes issued (1+2)	14855036	17257295	3. Rupee coin	2713
			4. Government of India rupee securities	9294595
			5. Internal bills of exchange & other commercial paper	—
Total Liabilities	14855036	17257295	Total Assets	14855036
				17257295

Note : *Include gold of Rs. 353489 lakh as on 27th March 1998 and Rs. 231439 lakh as on 26th March 1999.

— : Nil or negligible.

Source : Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

**TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED
COMMERCIAL BANKS IN INDIA - 1998-99**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
No. of reporting banks	298	298	299	299	299	299
I. Liabilities to the banking system	32287	31123	32027	33798	33262	34269
(a) Demand and time deposits from banks	23682	23540	23849	24044	25105	26227
(b) Borrowings from banks	7160	7030	7648	9082	7774	7577
(c) Other demand and time liabilities	1445	553	530	672	383	465
II. Liabilities to others in India	646443	654751	663077	670066	677805	696548
(a) Aggregate deposits	605410	611276	616547	623944	634038	653264
(i) Demand deposits	102513	98631	96075	98582	99357	97093
(ii) Time deposits	502897	512645	520472	525362	534681	556172
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1279	1301	3774	4325	1444	1639
(c) Other demand and time liabilities	39754	42174	42756	41797	42323	41644
III. Assets with the banking system	24243	22263	21754	23456	22552	22519
of which						
Money at call and short notice	8861	7744	9039	10281	9278	8911
IV. Cash in hand	61305	56260	64051	65940	66710	64549
V. Investments in India	218705	231279	234301	233969	238089	245649
(a) Government securities	186957	199466	202374	202184	206375	213871
(b) Other approved securities	31748	31813	31927	31785	31714	317
VI. Bank credit	324078	321577	320707	319676	323050	323598
(a) Loans, cash credit and overdrafts	294735	291713	291830	291354	295239	296290
(b) Inland bills purchased	4660	4665	4346	4305	4059	4101
(c) Inland bills discounted	9768	10347	10131	9348	10085	9614
(d) Foreign bills purchased	7930	7886	7571	8315	7126	7053
(e) Foreign bills discounted	6985	6966	6829	6354	6541	6540

Note : "Cash in hand" includes balances with the Reserve Bank of India.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED
COMMERCIAL BANKS IN INDIA - 1998-99 (Concl.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	299	299	299	299	300	300	301
I. Liabilities to the banking system	38081	40741	41273	41620	41180	43762	45204
(a) Demand and time deposits from banks	27932	28110	28535	28514	29230)	29911	32410
(b) Borrowings from banks	9712	12258	12250	12573	11361	13207	12072
(c) Other demand and time liabilities	437	373	488	533	589	643	722
II. Liabilities to others in India	711842	722401	728599	732960	741421	749861	775238
(a) Aggregate deposits	669066	678425	680894	682963	684788	689415	722204
(i) Demand deposits	101953	102173	100590	100776	103110	101938	117423
(ii) Time deposits	567113	576252	580304	582187	581678	587477	604780
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1475	2448	2743	3433	2927	1829	1140
(c) Other demand and time liabilities	41301	41527	44962	46564	53706	58617	51894
III. Assets with the banking system	27097	32066	30878	29715	31512	34161	34787
of which							
Money at call and short notice	13065	18244	17101	15329	16470	18593	18172
IV. Cash in hand	66606	75088	75744	77549	72841	73932	67910
V. Investments in India	251867	248368	251424	249303	251459	252859	254594
(a) Government securities	220725	216843	219883	217919	220251	221702	223217
(b) Other approved securities	31142	31525	31541	31384	31208	31157	31377
VI. Bank credit	330691	337708	337420	340917	349270	353469	368837
(a) Loans, cash credit and overdrafts	303648	310035	310028	312677	320133	324263	337475
(b) Inland bills purchased	4052	4323	4176	4070	4463	4326	4893
(c) Inland bills discounted	9276	9570	9369	9831	9826	9889	10742
(d) Foreign bills purchased	7116	7201	7270	7444	7919	7853	8251
(e) Foreign bills discounted	6599	6578	6577	6895	6929	7138	7476

Note : "Cash in hand" includes balances with the Reserve Bank of India.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
<u>State Bank of India and its Associates</u>						
No. of reporting banks	8	8	8	8	8	8
I. Liabilities to the banking system	9578	8263	8612	8577	8763	8605
(a) Demand and time deposits from banks	7801	7695	8211	8017	8284	8316
(b) Borrowings from banks	495	190	45	40	255	25
(c) Other demand and time liabilities	1282	378	356	520	224	264
II. Liabilities to others in India	177729	179860	182776	183601	187450	204761
(a) Aggregate deposits	159357	160619	163076	164757	167885	185861
(i) Demand deposits	29615	28627	26770	27652	28872	28358
(ii) Time deposits	129742	131992	136306	137105	139013	157503
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—
(c) Other demand and time liabilities	18372	19241	19700	18844	19565	18900
III. Assets with the banking system	3639	2594	3801	3959	2797	3926
of which						
Money at call and short notice	1278	939	2382	2391	1381	2310
IV. Cash in hand	502	518	596	575	566	567
V. Investments in India	62969	68880	71203	71063	71963	77857
(a) Government securities	53602	59560	61849	61843	62804	68760
(b) Other approved securities	9367	9320	9354	9220	9159	9097
VI. Bank credit	93088	91496	90514	89105	90264	90070
(a) Loans, cash credit and overdrafts	85823	84001	83385	82395	83578	83547
(b) Inland bills purchased	591	624	574	553	638	577
(c) Inland bills discounted	3933	3937	3815	3607	3702	3511
(d) Foreign bills purchased	604	649	587	528	572	629
(e) Foreign bills discounted	2137	2285	2153	2022	1774	1806

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India and its Associates							
No. of reporting banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	9595	9178	8900	9035	9533	9314	10227
(a) Demand and time deposits from banks	9045	8786	8590	8638	9080	8809	9687
(b) Borrowings from banks	260	151	—	—	46	91	3
(c) Other demand and time liabilities	290	241	310	397	407	414	537
II. Liabilities to others in India	207884	208454	212692	212419	219033	222033	226919
(a) Aggregate deposits	187526	190339	190714	190669	188686	190090	202438
(i) Demand deposits	28657	29827	28763	28070	29749	29553	33981
(ii) Time deposits	158869	160512	161951	162599	158937	160537	168457
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	—
(c) Other demand and time liabilities	20358	18115	21978	21750	30347	31943	24481
III. Assets with the banking system	6854	10691	9601	9777	11262	12147	11129
of which							
Money at call and short notice	5330	9287	8218	8087	9470	10169	9470
IV. Cash in hand	546	624	567	566	618	639	620
V. Investments in India	82997	79422	79099	76681	78100	79752	78262
(a) Government securities	74497	70476	70203	67915	69342	71030	69593
(b) Other approved securities	8500	8946	8896	8766	8758	8722	8669
VI. Bank credit	92793	94405	94315	96321	97974	98267	104201
(a) Loans, cash credit and overdrafts	86494	87828	87830	89603	90908	91271	96864
(b) Inland bills purchased	562	647	638	634	796	691	764
(c) Inland bills discounted	3295	3549	3329	3498	3572	3568	3905
(d) Foreign bills purchased	598	639	660	632	799	704	669
(e) Foreign bills discounted	1844	1742	1858	1954	1899	2032	1999

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
Nationalised Banks						
No. of reporting banks	19	19	19	19	19	19
I. Liabilities to the banking system	8645	10120	10107	10462	10389	10536
(a) Demand and time deposits from banks	8256	8563	8890	9171	9430	9921
(b) Borrowings from banks	360	1524	1184	1264	915	552
(c) Other demand and time liabilities	29	33	33	27	44	63
II. Liabilities to others in India	337713	338897	340441	344680	347757	350437
(a) Aggregate deposits	324604	324062	324723	329390	333292	336258
(i) Demand deposits	53289	49880	49294	50665	48792	48033
(ii) Time deposits	271315	274182	275429	278725	284500	288225
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	8	515	667	4	4
(c) Other demand and time liabilities	13105	14827	15203	14623	14461	14175
III. Assets with the banking system	6114	5420	4686	5747	5535	4285
of which						
Money at call and short notice	2976	2224	1775	2745	2664	1240
IV. Cash in hand	2258	2303	2563	2556	2570	2546
V. Investments in India	119032	122697	122711	123202	124678	126261
(a) Government securities	100833	104458	104447	105100	106835	108458
(b) Other approved securities	18199	18239	18264	18102	17843	17803
VI. Bank credit	158085	156399	156868	158360	160280	160458
(a) Loans, cash credit and overdrafts	144949	143387	144479	145674	148324	148654
(b) Inland bills purchased	2824	2831	2550	2470	2439	2459
(c) Inland bills discounted	2101	2021	2057	1888	1912	1894
(d) Foreign bills purchased	4929	5094	4771	5592	4539	4499
(e) Foreign bills discounted	3282	3066	3011	2736	3066	2952

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks							
No. of reporting banks	19	19	19	19	19	19	19
I. Liabilities to the banking system	10863	11477	11805	12228	11439	12174	11513
(a) Demand and time deposits from banks	10159	10581	10944	10893	10656	10942	11054
(b) Borrowings from banks	660	865	823	1304	749	1185	412
(c) Other demand and time liabilities	44	31	38	31	34	47	47
II. Liabilities to others in India	362280	367630	369725	372438	375462	377965	397198
(a) Aggregate deposits	349691	353686	355884	357082	360135	360639	380178
(i) Demand deposits	52250	50016	50676	50584	51309	50533	59683
(ii) Time deposits	297441	303670	305208	306498	308826	310106	320495
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	111	84	192	1681	692	85
(c) Other demand and time liabilities	12585	13833	13757	15164	13646	16634	16935
III. Assets with the banking system	5200	6232	6283	4782	4530	6094	6940
of which							
Money at call and short notice	1895	3314	3691	2044	1845	3046	3453
IV. Cash in hand	2303	2674	2342	2316	2587	2429	2695
V. Investments in India	126441	125144	127792	127877	128907	128999	131079
(a) Government securities	108717	107587	110303	110590	111689	111840	113856
(b) Other approved securities	17724	17557	17489	17287	17218	17159	17223
VI. Bank credit	164499	168006	168027	168623	173673	175196	182914
(a) Loans, cash credit and overdrafts	152676	155954	156179	156294	161006	162652	169430
(b) Inland bills purchased	2479	2547	2375	2450	2622	2492	2888
(c) Inland bills discounted	1926	1888	1912	1925	1752	1820	1987
(d) Foreign bills purchased	4545	4575	4652	4820	5123	5028	5213
(e) Foreign bills discounted	2873	3042	2909	3134	3170	3203	3396

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
Regional Rural Banks						
No. of reporting banks	196	196	196	196	196	196
I. Liabilities to the banking system	137	140	134	136	135	147
(a) Demand and time deposits from banks	5	4	11	3	6	6
(b) Borrowings from banks	96	100	89	99	88	96
(c) Other demand and time liabilities	36	36	34	34	41	45
II. Liabilities to others in India	21661	22071	22117	22420	22969	23287
(a) Aggregate deposits	20977	21288	21320	21623	22133	22482
(i) Demand deposits	3805	3869	3824	3886	3959	4036
(ii) Time deposits	17173	17419	17496	17736	18174	18446
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	4	4	4	4	6	27
(c) Other demand and time liabilities	679	779	793	793	830	778
III. Assets with the banking system	9415	9786	9647	9822	10076	10088
of which						
Money at call and short notice	3126	3293	3525	3611	3626	3625
IV. Cash in hand	253	220	247	265	246	240
V. Investments in India	3528	3666	3900	4078	4259	4387
(a) Government securities	1011	1072	1250	1282	1195	1230
(b) Other approved securities	2517	2594	2650	2796	3064	3157
VI. Bank credit	9686	9727	9546	9665	9810	9909
(a) Loans, cash credit and overdrafts	9674	9716	9537	9657	9801	9902
(b) Inland bills purchased	10	8	8	7	7	6
(c) Inland bills discounted	2	3	1	1	2	1
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks							
No. of reporting banks	196	196	196	196	196	196	196
I. Liabilities to the banking system	140	148	145	173	139	153	151
(a) Demand and time deposits from banks	5	10	18	36	22	18	20
(b) Borrowings from banks	89	86	82	107	72	79	90
(c) Other demand and time liabilities	46	52	45	30	45	55	41
II. Liabilities to others in India	23729	24113	24527	24900	25310	25553	26319
(a) Aggregate deposits	22932	23283	23669	24021	24400	24639	25428
(i) Demand deposits	4127	4195	4241	4297	4387	4451	4688
(ii) Time deposits	18805	19088	19428	19724	20013	20188	20740
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	13	30	—	7	6	8
(c) Other demand and time liabilities	769	817	828	879	903	908	883
III. Assets with the banking system	10194	10364	10588	10783	10841	10944	11319
of which							
Money at call and short notice	3771	3732	3886	3950	3558	3882	4164
IV. Cash in hand	220	236	225	235	243	265	300
V. Investments in India	4473	4576	4720	4821	4867	4911	5007
(a) Government securities	1264	1292	1244	1114	1257	1275	1191
(b) Other approved securities	3209	3284	3476	3707	3610	3636	3816
VI. Bank credit	10070	10254	10422	10559	10688	10722	11016
(a) Loans, cash credit and overdrafts	10064	10247	10416	10552	10666	10715	11004
(b) Inland bills purchased	5	6	5	6	21	6	10
(c) Inland bills discounted	1	1	1	1	1	1	2
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
No. of reporting banks	41	41	42	42	42	42
I. Liabilities to the banking system	6546	5523	6863	7733	6822	7473
(a) Demand and time deposits from banks	1018	820	1123	1038	998	1263
(b) Borrowings from banks	5468	4659	5687	6651	5758	6138
(c) Other demand and time liabilities	60	44	53	44	66	72
II. Liabilities to others in India	47524	49644	51955	53488	52882	51768
(a) Aggregate deposits	41905	44257	45356	46185	47173	45674
(i) Demand deposits	7980	8475	8346	8203	8757	8346
(ii) Time deposits	33925	35782	37010	37982	38416	37328
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1264	1273	2625	2742	1387	1495
(c) Other demand and time liabilities	4355	4114	3974	4561	4322	4600
III. Assets with the banking system	1206	1212	943	1395	1388	1590
of which						
Money at call and short notice	607	610	401	770	742	932
IV. Cash in hand	106	118	129	119	110	115
V. Investments in India	14375	15070	15469	14850	15401	15074
(a) Government securities	14084	14773	15173	14554	15106	14709
(b) Other approved securities	291	297	296	296	295	365
VI. Bank credit	29428	29794	29939	29119	28980	29734
(a) Loans, cash credit and overdrafts	26689	26856	26957	26303	26091	26794
(b) Inland bills purchased	292	282	301	296	276	349
(c) Inland bills discounted	613	800	737	567	686	649
(d) Foreign bills purchased	1008	1060	1025	1024	976	953
(e) Foreign bills discounted	826	796	919	929	951	989

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks							
No. of reporting banks	42	42	42	42	43	43	44
I. Liabilities to the banking system	9588	11875	11629	11310	11753	12677	12505
(a) Demand and time deposits from banks	1252	1595	1879	1785	2458	2497	2549
(b) Borrowings from banks	8291	10246	9676	9480	9221	10091	9890
(c) Other demand and time liabilities	45	34	74	45	74	89	66
II. Liabilities to others in India	50696	52456	51431	52479	50548	50620	49507
(a) Aggregate deposits	44832	45090	44406	44806	44232	44425	43345
(i) Demand deposits	8166	8931	8224	8997	8469	8176	8924
(ii) Time deposits	36666	36159	36182	35809	35763	36249	34421
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1316	1910	2120	2581	1151	1078	938
(c) Other demand and time liabilities	4548	5456	4905	5092	5165	5117	5224
III. Assets with the banking system	1954	1277	1390	1589	1835	1410	1162
of which							
Money at call and short notice	1206	426	577	653	695	320	354
IV. Cash in hand	125	114	120	120	125	130	131
V. Investments in India	15788	16724	17056	16955	16527	16091	16899
(a) Government securities	15443	16346	16734	16681	16253	15801	16615
(b) Other approved securities	345	378	322	274	274	290	284
VI. Bank credit	29528	30232	29692	29670	29933	31058	30513
(a) Loans, cash credit and overdrafts	26542	27237	26711	26732	27101	28121	27379
(b) Inland bills purchased	327	364	378	320	339	462	452
(c) Inland bills discounted	625	674	634	676	622	530	618
(d) Foreign bills purchased	982	989	949	939	888	943	976
(e) Foreign bills discounted	1052	968	1020	1003	983	1003	1088

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
No. of reporting banks	34	34	34	34	34	34
I. Liabilities to the banking system	7381	7076	6311	6890	7154	7507
(a) Demand and time deposits from banks	6602	6457	5615	5815	6387	6721
(b) Borrowings from banks	741	557	643	1028	759	765
(c) Other demand and time liabilities	38	62	53	46	8	21
II. Liabilities to others in India	61818	64280	65788	65875	66748	66292
(a) Aggregate deposits	58566	61050	62072	61988	63555	62989
(i) Demand deposits	7824	7779	7841	8175	8977	8320
(ii) Time deposits	50742	53271	54231	53813	54578	54669
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	8	17	630	912	47	112
(c) Other demand and time liabilities	3244	3213	3086	2975	3146	3191
III. Assets with the banking system	3868	3252	2676	2533	2756	2629
of which						
Money at call and short notice	874	678	956	764	866	804
IV. Cash in hand	487	555	642	667	685	680
V. Investments in India	18802	20966	21016	20777	21788	22071
(a) Government securities	17427	19603	19654	19406	20435	20714
(b) Other approved securities	1375	1363	1362	1371	1353	1357
VI. Bank credit	33791	34160	33837	33425	33717	33427
(a) Loans, cash credit and overdrafts	27600	27753	27471	27324	27446	27393
(b) Inland bills purchased	942	920	912	978	698	710
(c) Inland bills discounted	3119	3585	3521	3285	3784	3559
(d) Foreign bills purchased	1390	1083	1187	1170	1039	972
(e) Foreign bills discounted	740	819	746	667	750	793

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA
ACCORDING TO BANK GROUPS - 1998-99 (Concl'd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1998	1998	1998	1998	1999	1999	1999
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks							
No. of reporting banks	34	34	34	34	34	34	34
I. Liabilities to the banking system	7894	8062	8795	8873	8317	9445	10807
(a) Demand and time deposits from banks	7470	7137	7105	7162	7014	7645	9100
(b) Borrowings from banks	412	910	1669	1681	1275	1761	1676
(c) Other demand and time liabilities	12	15	21	30	28	39	32
II. Liabilities to others in India	67252	69748	70224	70725	71070	73690	75296
(a) Aggregate deposits	64085	66027	66222	66384	67336	69622	70815
(i) Demand deposits	8753	9204	8687	8828	9197	9225	10147
(ii) Time deposits	55332	56823	57535	57556	58139	60397	60668
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	127	414	508	661	88	53	110
(c) Other demand and time liabilities	3040	3307	3494	3680	3646	4015	4371
III. Assets with the banking system	2894	3502	3016	2785	3045	3565	4236
of which							
Money at call and short notice	863	1485	729	596	903	1176	730
IV. Cash in hand	618	701	563	541	684	584	617
V. Investments in India	22167	22503	22757	22967	23058	23105	23347
(a) Government securities	20804	21142	21399	21617	21711	21755	21962
(b) Other approved securities	1363	1361	1358	1350	1347	1350	1385
VI. Bank credit	33799	34809	34963	35746	37002	38226	40191
(a) Loans, cash credit and overdrafts	27871	28769	28893	29497	30452	31504	32797
(b) Inland bills purchased	679	758	779	661	686	675	779
(c) Inland bills discounted	3429	3458	3493	3730	3878	3969	4229
(d) Foreign bills purchased	990	998	1009	1053	1109	1177	1393
(e) Foreign bills discounted	830	826	789	805	877	900	993

— : Nil or negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

**TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA - 1998-99**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	34	33	42	44	196	196	299	300
Liabilities												
1. Capital	103580	103580	1503480	1336983	168902	172390	177976	207202	129612	164422	2083550	1984577
2. Reserves and Surplus	1099968	1216929	1369869	1527732	359953	422019	570590	512535	31157	42041	3431537	3721256
2.1. Statutory Reserves	505244	601830	317973	394347	107385	132526	100105	114789			1030707	1243492
(i) Opening balance	335838	505244	246352	336040	74678	107290	79417	99837			736285	1048411
(ii) Additions during the year	169406	96586	71621	65807	32707	25236	20688	14952			294422	202581
(iii) Deductions during the year	—	—	—	7500	—	—	—	—			—	7500
2.2. Capital Reserves	33200	5385	387567	285839	15005	26413	125617	143140			561389	460777
(i) Opening balance	7879	32367	306623	320168	12470	29995	118338	138164			445310	520694
(ii) Additions during the year	25321	—	87351	24757	2993	647	7960	9145			123625	34549
(iii) Deductions during the year	—	26982	6407	59086	458	4229	681	4169			7546	94466
2.3. Share Premium	386347	408410	195754	225585	85366	103311	—	14883			667467	752189
(i) Opening balance	372863	401868	157030	234978	63817	93975	—	11092			593710	741913
(ii) Additions during the year	13484	6542	41345	12207	24222	12435	—	3799			79051	34983
(iii) Deductions during the year	—	—	2621	21600	2673	3099	—	8			5294	24707
2.4. Revenue and other Reserves	175124	201267	464119	606073	137316	134523	143951	74611			920510	1016474
(i) Opening balance	165494	174111	396505	521029	126102	121648	128104	92079			816205	908867
(ii) Additions during the year	9630	27497	72606	146815	28106	32552	27047	15592			137389	222456
(iii) Deductions during the year	—	341	4992	61771	16892	19677	11200	33060			33084	114849
2.5. Balance of Profit	53	37	4456	15888	14881	25246	200917	165112			220307	206283
3. Deposits (3.1+3.2+3.3)	17360284	21927697	35812573	41758314	6951578	8650622	4287290	4745334	2218922	2700786	66630647	79782753
3.1. Demand deposits [(i)+(ii)]	3527678	3921700	4464471	5015833	792659	1101103	751022	915634	108160	137325	9643990	11091595
(i) From banks	550032	574859	195079	219995	24178	35335	25040	40920	—	—	794329	871109
(ii) From others	2977646	3346841	4269392	4795838	768481	1065768	725982	874714	108160	137325	8849661	10220486
3.2. Savings bank deposits	3876412	4591878	8542788	9921485	713332	924423	304095	387845	932947	1106560	14369574	16932191
3.3. Time deposits [(i)+(ii)]	9956194	13414119	22805314	26820996	5445587	6625096	3232173	3441855	1177815	1456901	42617083	51758967
(i) From banks	408327	665904	1216943	1490520	706211	990919	142575	352697	10610	16361	2484666	3516401
(ii) From others	9547867	12748215	21588371	25330476	4739376	5634177	3089598	3089158	1167205	1440540	40132417	48242566
3.A. Deposits of branches in India	16606027	21048989	33906902	40518355	6951578	8626286	4287290	4745333	2218923	2700786	63970720	78518458
3.B. Deposits of branches outside India	754258	878709	1905672	1239959	—	24337	—	—	—	—	2659930	1264296
Total (3.A.+3.B.)	17360285	21927698	35812574	41758314	6951578	8650623	4287290	4745333	2218923	2700786	66630650	79782754

Note : The figures given in columns (11) and (12) for the break-up of 'Reserves and Surplus' are exclusive of data for Regional Rural Banks.

— : Nil or negligible.

Source : Annual accounts of banks.

**TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA - 1998-99 (Contd.)**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	885090	1021708	506869	815033	208498	552178	985465	1635902	324055	369251	2909977	4394072
4.1. Borrowings in India	118740	162988	432261	732936	200167	541195	757732	1503066	324055	369251	1832955	3309436
(i) From Reserve Bank of India	—	19884	25000	167506	11157	152091	52208	260800	2161	2357	90526	602638
(ii) From other banks	2689	3360	31107	48876	40152	150832	512749	911282	47375	55285	634072	1169635
(iii) From other institutions and agencies	116051	139744	376154	516554	148858	238272	192775	330984	274519	311609	1108357	1537163
4.2. Borrowings outside India	766350	858720	74608	82097	8331	10983	227733	132836	—	—	1077022	1084636
5. Other liabilities and provisions	3825793	4320462	2451137	3003650	417195	563183	507447	561339	260241	309803	7461813	8758437
(i) Bills Payable	1085003	1353762	834326	822505	128428	163379	97519	121858	13187	16154	2158463	2477658
(ii) Inter-office adjustments	39824	122002	108328	297923	37242	41605	54792	21091	12363	19401	252549	502022
(iii) Interest accrued	1058971	1380252	347229	423761	85347	97073	142869	140793	65808	88886	1700224	2130765
(iv) Others (including provisions)	1641995	1464446	1161254	1459461	166178	261126	212267	277597	168883	185362	3350577	3647992
Total Liabilities	23274715	28590376	41643928	48441712	8106126	10360392	6528768	7662312	2963987	3586303	82517524	98641095
6. Cash and balances with RBI	1950605	2337923	4034008	4514281	763910	857964	410498	424038	108133	132077	7267154	8266283
6.1. Cash in hand	69087	68955	267759	304907	62775	70215	12099	14122	39468	47938	451188	506137
6.2. Balances with RBI	1881518	2268968	3766249	4209374	701135	787749	398399	409916	68665	84139	6815966	7760146
(i) in current account	1881518	2268968	3766249	4208881	701135	787749	398399	409873	68665	84139	6815966	7759610
(ii) in other account	—	—	—	493	—	—	—	43	—	—	—	536
7. Balances with banks and money at call and short notice (7.1+7.2)	2210888	3924328	2569989	3177492	594888	863266	643780	920763	959382	1221939	6978927	10107788
7.1. In India (7.1.1+7.1.2)	341427	1442113	566638	550836	355504	536501	146083	280711	959382	1221939	2369034	4032100
7.1.1. Balances with banks	200227	251452	300854	305535	304221	411946	70116	171473	811646	1001673	1687064	2142079
(i) in current account	38382	31450	219992	224497	59317	60707	53172	77296	98378	126068	469241	520018
(ii) in other deposit account	161845	220002	80862	81038	244904	351239	16944	94177	713268	875605	1217823	1622061
7.1.2. Money at call and short notice	141200	1190661	265784	245301	51283	124555	75967	109238	147736	220266	681970	1890021
(i) with banks	136100	1182361	201787	184351	41458	116555	75473	103843	147736	220266	602554	1807376
(ii) with other institutions	5100	8300	63997	60950	9825	8000	494	5395	—	—	79416	82645
7.2. Outside India (7.2.1+7.2.2)	1869461	2482215	2003351	2626656	239384	326765	497697	640052	—	—	4609893	6075688
7.2.1. Balances with banks	290399	617997	1449172	1916839	149007	237369	374214	499189	—	—	2262792	3271394
(i) in current account	94248	417124	132947	221390	36221	52244	135499	95130	—	—	398915	785888
(ii) in other deposit account	196151	200873	1316225	1695449	112786	185125	238715	404059	—	—	1863877	2485506
7.2.2. Money at call and short notice	1579062	1864218	554179	709817	90377	89396	123483	140863	—	—	2347101	2804294

— : Nil or negligible.
Source : Annual accounts of banks.

**TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA - 1998-99 (Concl'd.)**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	7270342	9517226	15439947	18162994	2658963	3635669	1838168	2633744	530983	668608	27738403	34618241
8.1 In India in	7048194	9248181	15067717	17688511	2645268	3625145	1838168	2633744	530983	668608	27130330	33864189
(i) Government securities	5249212	7016300	10142166	11877596	1712052	2207269	1392580	1687068			18496010	22788233
(ii) Other approved securities	904267	825425	1802640	1730651	136205	151700	30119	30270			2873231	2738046
(iii) Shares		85454	117931	178662	61312	141438	31104	13082			356532	474145
(iv) Debentures and Bonds	583009	918084	2453892	3357293	589970	930294	322064	830287			3948935	6035958
(v) Subsidiaries and/or joint ventures	100982	107038	83923	94621	5096	3113	10	5			190011	204777
(vi) Others	125270	263403	406434	426656	140633	191331	62291	73032	—	—	734628	954422
8.2 Outside India in	222148	269045	372230	474483	13695	10524	—	—	—	—	608073	754052
(i) Government securities	15278	18524	170515	202585	12879	10440	—	—	—	—	198672	231549
(ii) Subsidiaries and/or joint ventures	43740	49677	11371	18211	—	—	—	—	—	—	55111	67888
(iii) Others	163130	200844	190344	253687	816	84	—	—	—	—	354290	454615
9. Advances	9756665	10842511	16233590	18892515	3544938	4271317	2929041	2950674	900532	1055757	33364766	38012774
(i) Bills purchased and discounted	998070	992949	1512826	1503225	754125	886861	291013	354013	6435	8469	3562469	3745517
(ii) Cash credits, overdrafts & loans	5972197	6357352	9323887	10660025	1894930	2171958	1075401	1170699	323900	383610	18590315	20743644
(iii) Term loans	2786398	3492210	5396877	6729265	895883	1212498	1562627	1425962	570197	663678	11211982	13523613
10. Fixed Assets (10.1+10.2+10.3)	181189	258925	642738	681358	238060	280169	198822	229565	4807	5530	1265616	1455547
10.1 Premises	60322	159245	494487	527231	88550	177860	143209	155062	4807	5530	786568	1024928
(i) At cost as on 31st March of the preceding year	69506	110301	422701	519417	62346	248206	143017	144616			697570	1022540
(ii) Additions during the year	12262	81626	146056	106568	35085	31052	8865	23412			202268	242658
(iii) Deductions during the year	689	765	976	889	453	8180	928	3219			3046	13053
(iv) Depreciation to date	20757	31917	73294	97865	8428	93218	7745	9747			110224	232747
10.2 Assets under construction	20774	23549	2216	2448	2660	2373	2272	5790			27922	34160
10.3 Other Fixed assets	100093	76131	146035	151679	146850	99936	53341	68713			446319	396459
(i) At cost as on 31st March of the preceding year	143910	160200	289720	307436	170318	129663	88601	105639			692549	702938
(ii) Additions during the year	48087	34036	50510	63862	53700	31569	21096	33670			173393	163137
(iii) Deductions during the year	2356	2423	5023	5963	5283	2083	4528	5748			17190	16217
(iv) Depreciation to date	89548	115682	189172	213656	71885	59213	51828	64848			402433	453399
11. Other Assets	1905028	1709463	2723654	3013068	305363	452008	508458	503528	460150	502391	5902653	6180458
(i) Inter - office adjustments (net)	316285	40727	191340	256239	5374	24684	53217	29075	18497	31744	584713	382469
(ii) Interest accrued	403626	444554	598571	698326	95442	122917	83266	101949	90504	122308	1271409	1490054
(iii) Tax paid in advance/ Tax deducted at source	193165	280648	426726	479134	54718	64166	74837	66668	—	—	749446	890616
(iv) Stationery and Stamps	9633	9163	9882	32682	1769	1998	694	374	—	—	21978	44217
(v) Others if any	982319	934371	1497135	1546687	148060	238243	296444	305462	351149	348339	3275107	3373102
Total Assets	23274717	28590376	41643926	48441708	8106122	10360393	6528767	7662312	2963987	3586302	82517524	98641091

Note : The figures given in columns (11) and (12) for the break-up of 'Investments' and 'Fixed Assets' are exclusive of data for Regional Rural Banks.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS® IN INDIA-1998-99

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	102	102	103	103	103	103	103	103	103	103	103	104	104
A. LIABILITIES IN INDIA													
1. Paid-up Capital (inc. forfeited shares)	2011848	1991903	1984256	1986674	1935456	1941520	1939907	1943461	1943486	1945176	1960389	1967675	1989845
2. Reserve Fund & Other Reserves	2901799	3001512	3092212	3342229	3391504	3393397	3409869	3411524	3417059	3418221	3441754	3489633	3503582
2.1 Reserve Fund	1022797	1069055	1141884	1378250	1396395	1384989	1392131	1388909	1390836	1409196	1402030	1449725	1452039
2.2 Other Reserves	1201845	1244695	1260264	1273194	1296330	1302184	1311441	1313278	1316876	1297819	1328094	1329714	1336642
2.3 Share Premium Account	677157	687762	690064	690785	698779	706224	706297	709337	709347	711206	711630	710194	714901
3. Deposits	60805142	61306003	61924043	62617359	63702046	63892364	65583131	66602734	66861627	67068949	67846864	68281006	71099786
3.1 Current Deposits	8354253	7901304	7679911	7849110	7928726	7686835	8180207	8152663	7832588	7842183	8108474	7932838	9564262
3.1.1 From Banks (including Co-op Banks)	572502	562601	639942	583783	571601	553518	625137	635322	584982	584048	684762	646515	727593
3.1.2 From Others	7781751	7338703	7039969	7265327	7357125	7133317	7555070	7517341	7247606	7258135	7423712	7286323	8836670
3.2 Saving Deposits	12239015	12302133	12697623	12790743	13242500	13190814	13342280	13580544	13742020	13713345	14028656	14132338	14416822
3.3 Fixed Deposits (including R.D. etc.)	40211874	41102566	41546509	41977506	42530820	43014715	44060644	44869527	45287019	45513421	45709734	46215830	47118702
3.3.1 From Banks (including Co-op Banks)	1820860	1825505	1751981	1803142	1935872	2053731	2159804	2162064	2243214	2248395	2232779	2333343	2502031
3.3.2 From Others	38391014	39277060	39794528	40174364	40594948	40960984	41900840	42707462	43043805	43265026	43476955	43882487	44616671
4. Borrowings	1753443	1782689	1964536	2242972	1788541	1734227	1998278	2527500	2559256	2623306	2418329	2582446	2409645
4.1 From Banks in India	670003	689256	725796	916988	794597	776957	1065881	1460511	1539212	1549796	1453828	1568650	1348901
4.1.1 Reserve Bank of India	20451	20057	14270	44926	71416	119885	236555	397391	422299	468862	394075	384130	236116
4.1.2 State Bank of India	41740	135991	32053	22485	28576	33208	116066	225252	236290	252870	253777	266369	275973
4.1.3 Associates of State Bank of India	30143	18268	31185	20355	16575	26445	11786	29913	39877	21903	19624	55129	46729
4.1.4 Other Commercial Banks	560389	488005	629457	811677	648622	567538	647401	713474	750886	720437	725220	802990	747095
4.1.5 Co-operative Banks	17280	26936	18831	17545	29409	29881	54073	94481	89860	85724	61132	60032	42988
4.2 From Banks outside India	541635	509915	335335	364071	407983	368593	329515	334058	344210	313103	354932	341700	354620
4.3 From Financial Institutions in India	521528	560698	809225	910493	542874	541438	588876	681429	660422	741273	589610	652758	679600
4.3.1 I. D. B. I.	208495	213366	273027	254320	221889	208765	215664	235744	207347	215129	220631	235666	275127
4.3.2 NABARD	189452	227493	230467	237239	190789	182371	174535	187155	189314	188273	191273	156214	218305
4.3.3 EXIM bank	12647	13314	16373	19284	12673	10795	10361	26290	25675	31572	8852	17404	8906
4.3.4 Other Financial Institutions	110934	106525	289358	399650	117524	139508	188316	232240	238085	306299	168854	243473	177262
4.4 From Financial Institutions outside India	20277	22820	94180	51420	43087	47239	14006	51502	15412	19134	19959	19338	26524

Note : @Excluding Regional Rural Banks.
Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS® IN INDIA-1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Other Liabilities	10424541	10328767	9978384	10300495	10834764	11152839	11983107	13350648	12711224	12546291	13310358	13997843	13857813
5.1 Bills payable in India	1827127	2009140	2161486	2209072	2232591	2357240	2389412	1935650	2192184	1820335	2286533	2582408	2430665
5.1.1 Drawn by Indian Offices	1818025	1990172	2148483	2196752	2221367	2345185	2371768	1923536	2181500	1809613	2275553	2571533	2416648
5.1.2 Drawn by Foreign Offices	9102	18967	13003	12321	11224	12055	17644	12114	10684	10722	10980	10875	14017
5.2 Bills Payable outside India	6881	9089	9291	8910	9099	9139	8739	9190	9174	9175	9212	8946	11935
5.3 Calls Received in advance	788	567	556	426	432	437	457	441	438	438	429	429	571
5.4 Miscellaneous Liabilities	8589746	8309971	7807051	8082087	8592642	8786023	9584499	11405367	10509428	10716343	11014184	11406060	11414642
6. Branch Adjustments	1265382	1029429	1581710	735735	824567	822417	607402	785333	806169	895470	987938	842668	1533484
6.1 Among Offices in India	1152701	922215	1483355	618330	748330	775244	573493	758261	766805	788398	893220	732059	1420631
6.2 With Offices outside India	112681	107214	98355	117405	76237	47173	33909	27072	39364	107072	94718	110609	112853
7. Total Demand & Time Liabilities Total of items A3, A4, & A5	72983127	73417459	73866963	75160826	76325351	76779430	79564516	82480882	82132107	82238546	83575551	84861295	87367244
8. Balance of Profit	1008233	472312	403621	326990	444148	469486	513773	520172	574433	645755	832706	797683	861057
Total Liabilities	80170389	79912615	80928762	81552454	82921026	83406250	86035467	89141372	88873254	89143168	90798338	91958954	95255212
B. ASSETS IN INDIA													
1. Cash in Hand	383928	397309	434825	437814	439028	424392	395342	441730	389374	381098	432921	425600	442407
2. Balances with Reserve Bank of India	5625369	5305145	6013313	5895384	6060699	5747234	6324396	6945518	7182728	7333699	6550664	6622637	6417709
3. Balances with other banks in India	368075	328564	325688	321452	313211	319227	353785	341198	334604	352938	359965	388812	397425
3.1 State Bank of India	167493	163754	166799	152689	151132	147543	168809	164831	166773	177634	163651	182987	208417
3.2 Associates of State Bank of India	61735	64049	70916	66697	57176	59736	53518	49041	41890	37022	38627	49456	52439
3.3 Other Commercial Banks	132636	94271	75903	101663	104043	109752	130315	125722	124792	135498	156708	156051	136174
3.4 Co-operative Banks	6211	6490	12070	403	860	2196	1143	1604	1149	2784	979	318	395
4. Money at call & short notice	673148	508007	620586	789196	668194	629292	1036980	1528195	1406097	1240529	1366842	1536328	1477515
4.1 With Commercial Banks	638676	492113	579825	764448	618055	597059	1000624	1477705	1331616	1190973	1328249	1495126	1382148
4.2 With Co-operative Banks	6694	2424	2134	2244	3959	3679	6579	15494	14881	8556	9418	7217	40967
4.3 With Other Financial Institutions	27778	13470	38627	22504	46180	28554	29777	34996	59600	41000	29175	33985	54400

Note : @Excluding Regional Rural Banks.

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS® IN INDIA-1998-99 (Concl'd.)

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1998	April 1998	May 1998	June 1998	July 1998	August 1998	September 1998	October 1998	November 1998	December 1998	January 1999	February 1999	March 1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Investments	27031183	28250817	28857746	29076501	29719655	30628904	31400667	31574163	32148855	32048319	32519170	32809741	33607205
5.1 Treasury Bills	1259677	1120944	1323828	1159576	1186894	918264	908042	899586	1070751	1041396	960115	1108860	994273
5.2 Other Central Govt. securities	14110666	15428136	15547897	15619012	16001142	16451213	17771681	17318141	17513835	17303622	17326407	17294479	17531212
5.3 State Govt. Securities	3250745	3418423	3475600	3336685	3339925	3907810	3268864	3448143	3459721	3490987	3771415	3818117	3814650
5.4 Other Approved securities	2742064	2739052	2741126	2877200	2864856	2862151	2786300	2815710	2804419	2765702	2759832	2740564	2756145
5.5 Shares & Debentures of Cos' & Corps. not included in 5.4	3030228	2955637	3153899	3330857	3522861	3632069	3786937	4093284	4202834	4345630	4523224	4689245	4763143
5.6 Fixed Deposits with Banks including Co-op. Banks	478467	334271	234272	253441	249029	257281	265660	244064	249702	241298	232353	307694	360138
5.7 Other Investments in India	2159336	2254354	2381124	2499730	2554948	2600116	2613183	2755235	2847593	2859684	2945824	2850782	3387644
6. Bills Purchased & Discounted	2950816	2993490	2882686	2735821	2790926	2735499	2711932	2771036	2742650	2831133	2913530	2932614	3145948
6.1 Inland Bills	1461158	1505604	1449298	1374910	1424204	1376187	1340359	1356742	1383072	1414222	1433240	1586651	
6.2 Foreign Bills	1489658	1487886	1433388	1360911	1366722	1359312	1371573	1380577	1385908	1448061	1499308	1499374	1559297
6.2.1 Export bills drawn in India	916316	903532	881984	845676	791000	830788	799460	806915	797869	816468	905635	903571	927233
6.2.2 Import Bills drawn on & Payable in India	119654	133437	117875	118296	167006	121716	155389	138975	151195	171486	153622	153981	158749
6.2.3 Other Foreign Bills	453688	450916	433528	396938	408715	406807	416724	434687	436843	460108	440052	441821	473315
6.2.3.1 Payable in India	173170	157239	148829	140725	163317	151903	152250	189958	199074	194835	161893	160507	186100
6.2.3.2 Payable outside India	280518	293677	284699	256213	245398	254904	264474	244729	237769	265273	278159	281314	287215
7. Loans & Advances	30076876	29687592	29758191	29872620	30507957	30425109	30973726	31670793	31635976	31888169	32832915	33153059	34508682
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	29579410	29296875	29573612	29608238	30020557	30049215	30609397	31380990	31392275	31629862	32436172	32812772	34088779
7.2 Due From Banks	497466	390717	184579	264382	487400	375894	364329	289803	243701	258307	396743	340287	419903
7.2.1 Co - operative Banks in India	67712	50059	5036	13465	14012	26998	16224	17617	8059	12210	16348	29156	24473
7.2.2 Commercial Banks in India	132419	73990	73981	68133	74316	336890	183803	109041	115897	121517	143366	139143	145560
7.2.3 Banks outside India	297335	266668	105561	182784	399072	12006	164302	163145	119745	124580	237029	171988	249869
8. Premises, Furnitures, Fixtures & other Fixed Assets	1100669	1094697	1129506	1135390	1200885	1198160	1296938	1272213	1272373	1295466	1316538	1331980	1300837
9. Branch Adjustments	1914473	2340204	1220880	2222046	1558348	1870092	2118753	3054237	2132671	1962253	1839694	1969768	2119841
9.1 Among Offices in India	1793219	2219779	1097908	2081826	1463350	1773199	2002812	2893210	2004363	1813607	1703941	1828220	2023394
9.2 With Offices outside India	121254	120425	122972	140220	94998	96893	115941	161027	128308	148646	135753	141548	96447
10. Capitalised Expenses	762817	753727	747590	741797	737130	816512	774640	752377	732588	715461	693177	681808	715827
11. Non - Banking Assets acquired in satisfaction of claims	19740	14117	16794	3396	48359	66136	54258	51376	49158	2581	5029	7146	3269
12. Other Tangible Assets	8373325	7276259	8152276	7565532	8101130	7786605	7816325	7961094	7963110	8150428	8766460	8879027	9716166
Total Assets	79280419	78949928	80160081	80796949	82145522	82647162	85257742	88363930	87990184	88202074	89596905	90738520	93852831

Note : @Excluding Regional Rural Banks.

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

TABLE 5 : BANK GROUP-WISE INCOME AND EXPENDITURE OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1998-99

(Amount in Rs. lakh)

Items	For the year ended 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	34	33	42	44	196	196	299	300
I. Interest earned	2120884	2512615	3785799	4434816	788214	1000400	678311	785713	261284	327739	7634492	9061283
a) Interest/discount on advances/bills	1080976	1165981	1879878	2141332	463409	530137	426067	440318	96176	113697	3946506	4391465
b) Income on Investments	844341	1012145	1669400	1968766	284630	384349	198301	272868	89533	117462	3086205	3755590
c) Interest on balances with RBI and other inter-bank funds	80270	133859	196884	245696	35846	68938	44457	59491	68070	89857	425527	597841
d) Others	115297	200630	39637	79022	4329	16976	9486	13036	7505	6723	176254	316387
II. Other income	366226	422324	497294	516952	156683	145013	191424	186256	14348	15733	1225975	1286278
a) Commission, exchange and brokerage	264751	309949	232344	258300	51938	62421	102186	111516	4877	5550	656096	747736
b) Net Profit (loss) on sale of investments	17418	8942	80573	47512	56374	20965	32508	9702	—	—	186873	87121
i) Profit on sale of investments	17741	9967	83244	53909	56643	22746	32821	15788	—	—	190449	102410
ii) Loss on sale of investments	323	1025	2671	6397	269	1781	313	6086	—	—	3576	15289
c) Net Profit (loss) on sale of land, building & other assets	133	(104)	3512	653	(44)	(1)	(90)	151	—	—	3511	699
i) Profit on sale of land, building & other assets	137	25	3567	738	43	72	56	501	—	—	3803	1336
ii) Loss on sale of land, building & other assets	4	129	55	85	87	73	146	350	—	—	292	637
d) Net Profit (loss) on exchange transaction	65076	71272	90886	98430	20266	26089	52821	60891	—	—	229049	256682
i) Profit on exchange transaction	65076	71272	93210	100909	20266	26089	120481	63406	—	—	299033	261676
ii) Loss on exchange transaction	—	—	2324	2479	—	—	67660	2515	—	—	69984	4994
e) Miscellaneous income	18848	32265	89979	112057	28149	35539	3999	3996	9471	10183	150446	194040
Total (I+II)	2487110	2934939	4283093	4951768	944897	1145413	869735	971969	275632	343472	8860467	10347561
III. Interest expended	1390414	1698284	2626049	3085692	590473	784145	422227	520057	176656	213038	5205819	6301216
a) Interest on deposits	1284132	1593620	2508473	2964137	551083	726227	333536	406892	152194	187230	4829418	5878106
b) Interest on RBI/inter-bank borrowings	52782	54041	45006	59126	19129	28740	71607	95979	19825	19579	208349	257465
c) Others	53500	50623	72570	62429	20261	29178	17084	17186	4637	6229	168052	165645
IV. Operating expenses	623462	771850	1103925	1273131	172774	213790	193120	257951	84311	105602	2177592	2622324
a) Payments to and provisions for employees	467532	549289	795297	934678	84952	102892	61829	76988	73441	85397	1483051	1749244
b) Rent, taxes and lighting	44964	49662	78575	85192	18041	21487	19236	22619	1933	2234	162749	161394
c) Printing and stationery	11238	11947	18143	17754	4084	4615	5043	5839	1072	1147	39580	41302
d) Advertisement and publicity	1938	2602	4587	4681	3656	3539	10498	10787	19	33	20698	21642
e) Depreciation on bank's property	20904	38471	39209	44847	23068	33879	15838	18596	610	732	99629	136525
f) Directors' fees, allowances and expenses	116	131	328	357	258	317	104	117	7	7	813	929
g) Auditors' fees and expenses	2495	2964	6182	6590	434	556	199	235	167	177	9477	10522
h) Law charges	1654	2131	5752	5598	1277	1017	2547	2031	89	98	11319	10875
i) Postage, telegrams, telephones, etc.	8817	9740	13257	15101	5278	6681	12579	14893	607	718	40538	47133
j) Repairs and maintenance	5475	5959	13308	15821	4032	5818	10275	12545	192	228	33282	40371
k) Insurance	7306	9580	24486	25908	3340	4333	2975	4508	1505	1348	39612	45677
l) Other expenditure	51023	89374	104801	116604	24354	28656	51997	88593	4669	13483	236844	336710
V. Provisions and contingencies	232086	318240	296391	413701	97459	76607	191395	124396	7538	8443	824869	941387
Total expenses	2245962	2788374	4026365	4772524	860706	1074542	806742	902404	268505	327083	8208280	9864927
VI. Profit (loss)	241148	146565	256728	179244	84191	70871	62993	69565	7127	16389	652187	482634

Note : Figures in bracket indicate loss.
 — : Nil or negligible.
 Source : Annual accounts of banks.

**TABLE 6 : COMPONENTS OF BANK CREDIT OF SCHEDULED
COMMERCIAL BANKS IN INDIA - 1998-99**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	34	33	42	44	196	196	299	300
A. (i) Bills Purchased and discounted	998070	992949	1512826	1503225	754125	886861	291013	354013	6435	8469	3562469	3745517
(ii) Cash credits, overdrafts and loans repayable on demand	5972197	6357352	9323887	10660025	1894930	2171958	1075401	1170699	323900	383610	18590315	20743644
(iii) Term loans	2786398	3492210	5396877	6729265	895883	1212498	1562627	1425962	570197	663678	11211982	13523613
Total	9756665	10842511	16233590	18892515	3544938	4271316	2929041	2950674	900531	1055757	33364765	38012773
B. (i) Secured by tangible assets	8348335	9231981	13304649	15606036	2709064	3291176	1951382	1788852	704755	888931	27018185	30806976
(ii) Covered by Bank/ Government Guarantees	1081387	998510	1390555	1490514	557814	645388	250226	354990	60165	43820	3340147	3533222
(iii) Unsecured	326942	612021	1538386	1795964	278060	334753	727433	806832	135612	123006	3006433	3672576
Total	9756665	10842511	16233590	18892515	3544938	4271316	2929041	2950674	900531	1055757	33364765	38012773
C. I. Advances in India	8729628	9712287	14905805	17438523	3531279	4257118	2928929	2950537	900531	1055757	30996172	35414222
(i) Priority sectors	2811069	3308578	5246292	6062552	997496	1205393	541684	651624	700512	783215	10297053	12011362
(ii) Public sectors	1519036	1725672	1768450	2221982	185835	245142	84188	19313	80	142	3557589	4212251
(iii) Banks	83896	52427	54861	47552	41574	257755	6865	9506	—	—	187196	367240
(iv) Others	4315627	4625610	7836202	9106437	2306374	2548828	2296192	2270094	199939	272400	16954334	18823369
C. II. Advances outside India	1027037	1130224	1327785	1453992	13659	14198	112	137	—	—	2368593	2598551
(i) Due from Banks	8682	13194	261866	224416	—	—	—	—	—	—	270548	237610
(ii) Due from others	1018355	1117030	1065919	1229576	13659	14198	112	137	—	—	2098045	2360941
a) Bills purchased and discounted	263676	274937	166525	153181	2406	2152	—	—	—	—	432607	430270
b) Syndicate loans	197279	258144	169941	285402	—	—	—	—	—	—	367220	543546
c) Others	557400	583949	729453	790993	11253	12046	112	137	—	—	1298218	1387125
Total	9756665	10842511	16233590	18892515	3544938	4271316	2929041	2950674	900531	1055757	33364765	38012773

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 6A : CLASSIFICATION OF LOAN ASSETS OF PUBLIC SECTOR BANKS - 1993-98

(Amount in Rs. crore)

Classification of Assets	As on 31st March					
	1993	1994	1995	1996	1997	1998@
	(1)	(2)	(3)	(4)	(5)	(6)
1. Standard Assets	130087 (76.8)	124580 (75.2)	158967 (80.5)	189660 (82.0)	200637 (82.2)	239318 (84.0)
2. Sub-standard Assets	12552 (7.4)	12163 (7.3)	7758 (3.9)	9299 (4.0)	12471 (5.1)	14463 (5.1)
3. Doubtful Assets	20106 (11.9)	23317 (14.1)	22913 (11.6)	24707 (10.7)	26015 (10.7)	25819 (9.1)
4. Loss Assets	3930 (2.3)	4073 (2.5)	3732 (1.9)	4351 (1.9)	5090 (2.1)	5371 (1.9)
5. Advances with balances less than Rs. 25,000 included in NPA	2665 (1.6)	1488 (0.9)	3982 (2.0)	3304 (1.4)		
6. Total NPAs (2 to 5)	39253 (23.2)	41041 (24.8)	38385 (19.5)	41661 (18.0)	43576 (17.8)	45653 (16.0)
7. Total Advances (1+6)	169340 (100.0)	165621 (100.0)	197352 (100.0)	231321 (100.0)	244213 (100.0)	284971 (100.0)

Notes : 1. Figures in bracket indicate percent share in total advances.

2. @ Provisional

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India.

**TABLE 7 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - 1998**

Region/State/ Union Territory	As on 31st March						
	Officers		Clerks		Sub-ordinates		Total
	Number	Percent Share	Number	Percent Share	Number	Percent Share	Number
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Northern Region	50875	17.7	85307	16.8	41332	18.1	177514
Haryana	5714	2.0	10881	2.1	5154	2.3	21749
Himachal Pradesh	2133	0.7	3426	0.7	2134	0.9	7693
Jammu & Kashmir	2549	0.9	4518	0.9	2361	1.0	9428
Punjab	10330	3.6	19938	3.9	10233	4.5	40501
Rajasthan	11592	4.0	17441	3.4	9513	4.2	38546
Chandigarh	2754	1.0	3425	0.7	1498	0.7	7677
Delhi	15803	5.5	25678	5.1	10439	4.6	51920
North-Eastern Region	6465	2.2	10780	2.1	5593	2.4	22838
Arunachal Pradesh	178	0.1	334	0.1	188	0.1	700
Assam	4389	1.5	7402	1.5	3801	1.7	15592
Manipur	235	0.1	464	0.1	202	0.1	901
Meghalaya	619	0.2	928	0.2	556	0.2	2103
Mizoram	140	—	226	—	127	—	493
Nagaland	252	0.1	385	0.1	214	0.1	851
Tripura	652	0.2	1041	0.2	505	0.2	2198
Eastern Region	46643	16.2	80892	15.9	39739	17.4	167274
Bihar	15631	5.4	22462	4.4	12441	5.4	50534
Orissa	7678	2.7	11004	2.2	5773	2.5	24455
Sikkim	111	—	183	—	107	—	401
West Bengal	23133	8.0	47064	9.3	21339	9.3	91536
Andaman & Nicobar	90	—	179	—	79	—	348
Central Region	46449	16.1	72879	14.4	38371	16.8	157699
Madhya Pradesh	15236	5.3	23009	4.5	11718	5.1	49963
Uttar Pradesh	31213	10.8	49870	9.8	26653	11.7	107736
Western Region	55584	19.3	110611	21.8	47181	20.6	213376
Goa	1310	0.5	2833	0.6	1045	0.5	5188
Gujarat	15466	5.4	31351	6.2	14244	6.2	61061
Maharashtra	38727	13.5	76283	15.0	31810	13.9	146820
Dadra & Nagar Haveli	33	—	49	—	26	—	108
Daman & Diu	48	—	95	—	56	—	199
Southern Region	81685	28.4	147108	29.0	56477	24.7	285270
Andhra Pradesh	21149	7.4	34804	6.9	16033	7.0	71986
Karnataka	21471	7.5	39836	7.8	14388	6.3	75695
Kerala	12993	4.5	26404	5.2	9708	4.2	49105
Tamil Nadu	25568	8.9	45171	8.9	16053	7.0	86792
Lakshadweep	17	—	31	—	15	—	63
Pondicherry	487	0.2	862	0.2	280	0.1	1629
All India	287701	100.0	507577	100.0	228693	100.0	1023971

— : Nil or negligible.

Source : Basic Statistical Return-2.

TABLE 8 :POPULATION AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - 1998

Population Group	As on 31st March							
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	State Bank of India and its Associates				Nationalised Banks			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural	12262	19825	14770	46857	26487	41973	26753	95213
Semi-Urban	20035	47369	24596	92000	25913	52471	23169	101553
Urban/Metropolitan	43093	90405	36462	169960	104622	194533	74674	373829
Total	75390	157599	75828	308817	157022	288977	124596	570595
Regional Rural Banks				Other Scheduled Commercial Banks				
Rural	19417	16483	12028	47928	2733	3263	1537	7533
Semi-Urban	5696	5858	2505	14059	4701	8831	3457	16989
Urban/Metropolitan	2328	2345	875	5548	12665	18244	6239	37148
Total	27441	24686	15408	67535	20099	30338	11233	61670
Foreign Banks				All Scheduled Commercial Banks				
Rural	—	—	—	—	60899	81544	55088	197531
Semi-Urban	11	16	7	34	56356	114545	53734	224635
Urban/Metropolitan	7738	5961	1621	15320	170446	311488	119871	601805
Total	7749	5977	1628	15354	287701	507577	228693	1023971

— : Nil.

Source : Basic Statistical Return - 2.

**TABLE 9 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED
COMMERCIAL BANKS - 1994 - 98**

(Amount in Rs. lakh)

Period of Maturity	As on 31st March									
	1994		1995		1996		1997		1998	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Upto 90 days	6118093	2573704	6453545	3137488	6561866	3126619	6201353	3207255	6320296	4163516
	(5.9)	(13.3)	(6.5)	(14.1)	(6.4)	(12.1)	(5.7)	(10.4)	(5.7)	(11.1)
91 days & above but less than 6 months	3058154	1377164	3070359	1002585	3535477	1562738	3927031	1779269	4350980	2185718
	(3.0)	(7.1)	(3.1)	(4.5)	(3.4)	(6.1)	(3.6)	(5.8)	(3.9)	(5.8)
6 months & above but less than 1 year	5863053	1505597	6182474	1645229	7511376	2678150	9006193	3542455	9799664	3939184
	(5.7)	(7.8)	(6.2)	(7.4)	(7.3)	(10.4)	(8.3)	(11.5)	(8.8)	(10.5)
1 year & above but less than 2 years	26413126	4919538	28472827	6634954	24559122	6127659	22607317	6519534	21687805	7923735
	(25.5)	(25.4)	(28.6)	(29.8)	(23.8)	(23.8)	(20.8)	(21.1)	(19.5)	(21.2)
2 years & above but less than 3 years	20093544	2697481	18730358	3440373	21804889	4898760	21837111	5806120	20692624	6484122
	(19.4)	(13.9)	(18.8)	(15.5)	(21.1)	(19.0)	(20.1)	(18.8)	(18.6)	(17.3)
3 years & above but less than 5 years	21532587	3803072	18344012	3853022	19533734	4365742	23208380	6112049	26163098	8109236
	(20.8)	(19.6)	(18.4)	(17.3)	(18.9)	(16.9)	(21.4)	(19.8)	(23.5)	(21.7)
5 years & above	20477629	2485492	18251066	2538382	19672501	3013810	21792361	3878800	22144366	4623131
	(19.8)	(12.8)	(18.3)	(11.4)	(19.1)	(11.7)	(20.1)	(12.6)	(19.9)	(12.4)
Total	103556186	19362048	99504641	22252033	103178965	25773478	108579746	30845482	111158833	37428642
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket represent percent share in total.

Source : Basic Statistical Return - 2.

**TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997-98**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	1390894	1443043	877471	1155557	2116461	3414601	4384826	6013201
	(19.1)	(17.5)	(7.7)	(8.4)	(6.6)	(8.9)	(8.6)	(9.9)
1. Central & State Governments	459682	479401	357240	488651	504526	866146	1321448	1834198
	(6.3)	(5.8)	(3.1)	(3.5)	(1.6)	(2.3)	(2.6)	(3.0)
i) Central Government	208061	206687	45351	31391	173694	416899	427106	654977
	(2.9)	(2.5)	(0.4)	(0.2)	(0.5)	(1.1)	(0.8)	(1.1)
ii) State Governments	251621	272714	311889	457260	330832	449247	894342	1179221
	(3.5)	(3.3)	(2.7)	(3.3)	(1.0)	(1.2)	(1.8)	(1.9)
2. Local Authorities	111380	113667	217533	257407	453627	624066	782540	995140
	(1.5)	(1.4)	(1.9)	(1.9)	(1.4)	(1.6)	(1.5)	(1.6)
3. Quasi-Government Bodies	375065	387862	122226	170249	512543	973583	1009834	1531694
	(5.1)	(4.7)	(1.1)	(1.2)	(1.6)	(2.5)	(2.0)	(2.5)
of which: State Electricity Boards	125920	149694	1269	2822	61503	106015	188692	258531
	(1.7)	(1.8)	—	—	(0.2)	(0.3)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	444767	462113	180472	239250	645765	950806	1271004	1652169
	(6.1)	(5.6)	(1.6)	(1.7)	(2.0)	(2.5)	(2.5)	(2.7)
i) Non-Departmental Commercial Undertakings	225981	291766	36559	124921	333622	603581	596162	1020268
	(3.1)	(3.5)	(0.3)	(0.9)	(1.0)	(1.6)	(1.2)	(1.7)
ii) Others	218786	170347	143913	114329	312143	347225	674842	631901
	(3.0)	(2.1)	(1.3)	(0.8)	(1.0)	(0.9)	(1.3)	(1.0)
II. Private Corporate Sector (Non-Financial)	1054945	1126595	35450	34382	932065	1310151	2022460	2471128
	(14.5)	(13.7)	(0.3)	(0.2)	(2.9)	(3.4)	(4.0)	(4.1)
1. Non-Financial Companies	1004176	1097121	15343	15719	844281	1253872	1863800	2366712
	(13.8)	(13.3)	(0.1)	(0.1)	(2.6)	(3.3)	(3.7)	(3.9)
2. Non-Credit Co-operative Institutions	50769	29474	20107	18663	87784	56279	158660	104416
	(0.7)	(0.4)	(0.2)	(0.1)	(0.3)	(0.1)	(0.3)	(0.2)
III. Financial Sector	1286002	1594889	136095	186875	2488402	2693513	3910499	4475277
	(17.6)	(19.4)	(1.2)	(1.4)	(7.7)	(7.0)	(7.7)	(7.4)
1. Banks	558855	784121	29847	49903	1357272	1666753	1945974	2500777
	(7.7)	(9.5)	(0.3)	(0.4)	(4.2)	(4.3)	(3.8)	(4.1)
i) Indian Commercial Banks	379528	463508	14257	28628	615406	774076	1009191	1266212
	(5.2)	(5.6)	(0.1)	(0.2)	(1.9)	(2.0)	(2.0)	(2.1)
ii) Foreign Resident Banks (Offices of foreign banks in India)	32342	44294	1	696	24486	27791	56829	72781
	(0.4)	(0.5)	—	—	(0.1)	(0.1)	(0.1)	(0.1)
iii) Co-operative Banks & Credit Societies	146985	276319	15589	20579	717380	864886	879954	1161784
	(2.0)	(3.4)	(0.1)	(0.1)	(2.2)	(2.3)	(1.7)	(1.9)
a. Co-operative Banks	132581	264848	4643	1976	655384	822765	792608	1089589
	(1.8)	(3.2)	—	—	(2.0)	(2.1)	(1.6)	(1.8)
b. Credit Societies	14404	11471	10946	18603	61996	42121	87346	72195
	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 4.

**TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997-98 (Contd.)**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	399290	511077	64719	80654	663730	465354	1127739	1057085
	(5.5)	(6.2)	(0.6)	(0.6)	(2.1)	(1.2)	(2.2)	(1.7)
i) Financial Companies	40699	48850	5969	11022	48765	37975	95433	97847
	(0.6)	(0.6)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
a. Housing Finance Companies	32418	34871	5927	11022	43783	33568	82128	79461
	(0.4)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
b. Auto Finance Companies	8281	13979	42	—	4982	4407	13305	18386
	(0.1)	(0.2)	—	—	—	—	—	—
ii) Total of Mutual Funds in Private Sector & Mutual Funds	26424	21840	6839	78	37387	31494	70650	53412
	(0.4)	(0.3)	(0.1)	—	(0.1)	(0.1)	(0.1)	(0.1)
a. Mutual Funds in Private Sector	7401	4628	5	67	10114	10502	17520	15197
	(0.1)	(0.1)	—	—	—	—	—	—
b. Other Mutual Funds	19023	17212	6834	11	27273	20992	53130	38215
	(0.3)	(0.2)	(0.1)	—	(0.1)	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	32162	71959	538	11	76275	59446	108975	131416
	(0.4)	(0.9)	—	—	(0.2)	(0.2)	(0.2)	(0.2)
iv) Insurance Corporations and Companies (Life and General)	184449	197546	11153	9848	143302	174472	338904	381866
	(2.5)	(2.4)	(0.1)	(0.1)	(0.4)	(0.5)	(0.7)	(0.6)
v) Term Lending Institutions	79667	112669	1331	257	295274	124097	376272	237023
	(1.1)	(1.4)	—	—	(0.9)	(0.3)	(0.7)	(0.4)
vi) Provident Fund Institutions	35889	58213	38889	59438	62727	37870	137505	155521
	(0.5)	(0.7)	(0.3)	(0.4)	(0.2)	(0.1)	(0.3)	(0.3)
3. Other Financial Companies	327857	299691	41529	56318	467400	561406	836786	917415
	(4.5)	(3.6)	(0.4)	(0.4)	(1.5)	(1.5)	(1.6)	(1.5)
i) Financial Services Companies	48065	58510	145	444	47322	58199	95532	117153
	(0.7)	(0.7)	—	—	(0.1)	(0.2)	(0.2)	(0.2)
ii) Other Financial Companies	118242	114065	17803	4430	203621	238554	339666	357049
	(1.6)	(1.4)	(0.2)	—	(0.6)	(0.6)	(0.7)	(0.6)
iii) Others	161550	127116	23581	51444	216457	264653	401588	443213
	(2.2)	(1.5)	(0.2)	(0.4)	(0.7)	(0.7)	(0.8)	(0.7)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 4.

**TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997-98 (Concl'd.)**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	3408087	3842554	9798484	11725861	21051835	24707390	34258406	40275805
	(46.7)	(46.6)	(86.0)	(84.8)	(65.4)	(64.3)	(67.4)	(66.6)
1. Individuals (including Hindu Undivided Families)	1528348	1783756	8660270	10104328	16668630	19538989	26857248	31427073
	(21.0)	(21.7)	(76.0)	(73.1)	(51.8)	(50.9)	(52.8)	(52.0)
i) Farmers	66456	63424	1734308	1894150	3560399	3786636	5361163	5744210
	(0.9)	(0.8)	(15.2)	(13.7)	(11.1)	(9.9)	(10.5)	(9.5)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1009205	1205760	1594531	1762176	3648216	4087953	6251952	7055889
	(13.8)	(14.6)	(14.0)	(12.7)	(11.3)	(10.6)	(12.3)	(11.7)
iii) Wage and Salary Earners	105060	107684	2749542	3232387	4369604	4883539	7224206	8223610
	(1.4)	(1.3)	(24.1)	(23.4)	(13.6)	(12.7)	(14.2)	(13.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	85708	79669	49421	67190	125449	191304	260578	338163
	(1.2)	(1.0)	(0.4)	(0.5)	(0.4)	(0.5)	(0.5)	(0.6)
v) Other Individuals	261919	327219	2532468	3148425	4964962	6589557	7759349	10065201
	(3.6)	(4.0)	(22.2)	(22.8)	(15.4)	(17.2)	(15.3)	(16.6)
2. Trusts, Associations, Clubs, etc.	93918	82850	143646	166808	456216	468837	693780	718495
	(1.3)	(1.0)	(1.3)	(1.2)	(1.4)	(1.2)	(1.4)	(1.2)
3. Proprietary and Partnership Concerns, etc.	1366041	1503665	36505	76915	682803	927890	2085349	2508470
	(18.7)	(18.3)	(0.3)	(0.6)	(2.1)	(2.4)	(4.1)	(4.1)
4. Educational Institutions	72900	75956	184432	216242	347051	374879	604383	667077
	(1.0)	(0.9)	(1.6)	(1.6)	(1.1)	(1.0)	(1.2)	(1.1)
5. Religious Institutions	13128	15172	80131	71343	282597	309321	375856	395836
	(0.2)	(0.2)	(0.7)	(0.5)	(0.9)	(0.8)	(0.7)	(0.7)
6. Others (Not elsewhere Classified)	333752	381155	693500	1090225	2614538	3087474	3641790	4558854
	(4.6)	(4.6)	(6.1)	(7.9)	(8.1)	(8.0)	(7.2)	(7.5)
V. Foreign Sector	153021	229962	544256	726671	5591728	6289066	6289005	7245699
	(2.1)	(2.8)	(4.8)	(5.3)	(17.4)	(16.4)	(12.4)	(12.0)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	19703	16518	19132	7991	84649	52113	123484	76622
	(0.3)	(0.2)	(0.2)	(0.1)	(0.3)	(0.1)	(0.2)	(0.1)
2. Non-Residents	81198	68911	478790	600037	5214664	5744120	5774652	6413068
	(1.1)	(0.8)	(4.2)	(4.3)	(16.2)	(15.0)	(11.4)	(10.6)
3. Others	52120	144533	46334	118643	292415	492833	390869	756009
	(0.7)	(1.8)	(0.4)	(0.9)	(0.9)	(1.3)	(0.8)	(1.2)
Total	7292949	8237043	11391756	13829346	32180491	38414721	50865196	60481110
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 4.

TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 1996-97

(Book value in Rs. lakh)

State/Union Territory	As on 31st March									
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards		Municipalities & Municipal corporations & Port Trust	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Andhra Pradesh	249983	282622	577	1948	3274	3566	15068	12077	534	534
2. Arunachal Pradesh	2332	2419	109	—	—	—	60	—	—	—
3. Assam	52341	63611	166	140	8	8	44662	43174	—	—
4. Bihar	264674	286315	1780	1862	93	64	65718	61896	2	2
5. Goa	4149	4973	—	—	—	—	—	—	—	—
6. Gujarat	90443	99174	517	1608	3713	3674	51853	44370	22472	20702
7. Haryana	56582	65752	776	1095	3136	3257	22961	20557	—	—
8. Himachal Pradesh	16963	19352	375	349	473	473	14325	17498	—	—
9. Jammu & Kashmir	27092	30639	381	364	127	109	12959	12179	5	—
10. Karnataka	114430	126409	913	2128	5146	5143	6327	5592	851	368
11. Kerala	148513	170062	61	70	4098	4088	25792	27711	25	25
12. Madhya Pradesh	124541	147099	2210	2718	1781	1964	117974	110236	—	5
13. Maharashtra	120252	141021	532	480	2386	2814	84806	72840	34237	32005
14. Manipur	9266	10117	35	35	—	—	—	—	—	—
15. Meghalaya	6964	8508	91	—	—	—	8119	7092	—	—
16. Mizoram	1979	2822	211	—	—	—	—	—	—	—
17. Nagaland	13644	16309	100	—	2	—	—	—	—	—
18. Orissa	164851	184789	1288	1647	15	21	10150	7765	—	—
19. Punjab	58549	73501	152	798	2021	2038	29990	40541	—	—
20. Rajasthan	183478	206452	1557	1625	509	900	22358	30623	76	20
21. Sikkim	3620	4082	—	—	225	—	5865	—	—	—
22. Tamil Nadu	184297	202002	93	105	1312	1298	59709	54876	3320	3370
23. Tripura	10344	10909	26	35	—	—	—	—	—	—
24. Uttar Pradesh	482244	530683	1910	4119	444	330	65293	62226	—	—
25. West Bengal	174595	199564	774	809	254	262	61292	56791	4478	5099
26. Chandigarh	—	—	—	—	—	—	—	—	—	—
27. Delhi	—	—	—	—	1055	1080	—	—	—	—
28. Pondicherry	—	—	—	—	25	25	—	—	—	—
Total	2566126	2889186	14634	21935	30097	31114	725281	688044	66000	62130

Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
 2. Data on State Government Securities are exclusive of loans matured but still held by the banks.
 3. Remaining States/ Union Territories have nil or negligible investments.

— : Nil or negligible.

Source : Basic Statistical Return - 5.

TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 1996-97 (Concl'd.)

(Book value in Rs. lakh)

State/Union Territory	As on 31st March											
	State Financial Corporations		Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi Govt. Bodies		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1. Andhra Pradesh	29259	31006	1772	1689	535	385	—	—	1	—	301003	333827
2. Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	2501	2419
3. Assam	3580	3774	—	—	—	—	—	—	—	—	100757	110707
4. Bihar	15168	14499	962	825	—	—	909	889	15	—	349321	366352
5. Goa	—	—	—	—	—	70	—	—	375	309	4524	5352
6. Gujarat	25738	35117	1687	1344	3267	2872	214	214	9815	9973	209719	219048
7. Haryana	9749	13019	497	415	—	—	—	—	82	—	93783	104095
8. Himachal Pradesh	5418	5715	—	—	—	—	—	—	—	700	37554	44087
9. Jammu & Kashmir	6902	6540	—	500	—	—	—	—	—	—	47466	50331
10. Karnataka	36308	37534	1553	1018	2183	2461	551	329	20947	17045	189209	198027
11. Kerala	16750	18252	3346	3236	2533	2553	959	965	10292	10084	212369	237046
12. Madhya Pradesh	17615	17950	3315	3170	1918	1979	—	—	263	15	269617	285136
13. Maharashtra	23176	25070	1431	1490	6844	5393	—	—	35690	56770	309354	337883
14. Manipur	—	—	—	—	—	—	—	—	—	—	9301	10152
15. Meghalaya	—	—	—	—	—	—	—	—	—	—	15174	15600
16. Mizoram	—	—	—	—	—	—	—	—	—	—	2190	2822
17. Nagaland	—	—	—	—	—	—	—	—	—	—	13746	16309
18. Orissa	23041	25519	—	—	—	200	—	—	2739	4439	202084	224380
19. Punjab	13076	14034	—	—	1600	3520	—	—	80	—	105468	134432
20. Rajasthan	20917	21748	2557	2791	1843	3696	72	42	7499	6457	240866	274354
21. Sikkim	—	—	562	—	270	—	12	—	5547	—	16101	4082
22. Tamil Nadu	21317	20814	5629	5330	7736	8599	10	—	1966	1501	285389	297895
23. Tripura	—	—	—	—	—	—	—	—	—	—	10370	10944
24. Uttar Pradesh	38363	41619	660	660	105	134	—	—	6826	9316	595845	649087
25. West Bengal	9788	10487	1406	1253	5160	6579	—	—	43869	45403	301616	326247
26. Chandigarh	229	—	—	—	—	—	—	—	—	—	229	—
27. Delhi	1372	1467	3144	3144	—	—	—	—	8973	8923	14544	14614
28. Pondicherry	—	—	—	—	—	—	—	—	—	—	25	25
Total	317766	344164	28521	26865	33994	38441	2727	2439	154979	170935	3940125	4275253

Notes : 1. Figures in the statement are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.
3. Remaining States/ Union Territories are having nil or negligible investments.

— : Nil or negligible.

Source : Basic Statistical Return - 5.

TABLE 12 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 1996-97

(Amount in Rs. lakh)

Items	As on 31st March			
	1996		1997	
	Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)
I. Investments by offices in India	19023331	98.5	23296989	97.6
A. Indian Government Securities	13598033	70.4	16749525	70.1
1. Central Government	11007526	57.0	13827374	57.9
2. State Governments	2566146	13.3	2889186	12.1
3. Others *	24361	0.1	32965	0.1
B. Other domestic securities, bonds, shares, etc.	5410931	28.0	6463410	27.1
1. Other trustee securities (excluding units of UTI)	3126673	16.2	3091795	12.9
2. Fixed Deposits	37817	0.2	137687	0.6
3. Shares and Debentures of Joint Stock Companies (market value)	1997312	10.3	2736680	11.5
4. Initial contribution to Share Capital of UTI	131	—	1024	—
5. Units of UTI	52458	0.3	44510	0.2
6. Certificate of Deposits and Commercial Papers	82985	0.4	272307	1.1
7. Mutual Funds	53220	0.3	59358	0.3
8. Others @	60335	0.3	120049	0.5
C. Foreign Securities	14367	0.1	84054	0.4
1. Foreign Governments' Securities	2169	—	782	—
2. Other Foreign Investments	12198	0.1	83272	0.4
II. Investments by Foreign Offices of Indian Banks	293651	1.5	580911	2.4
1. Indian Securities	—	—	—	—
2. Foreign Countries Securities	103006	0.5	218102	0.9
3. Other Investments	190645	1.0	362809	1.5
Total	19316982	100.0	23877900	100.0

Notes : 1. * Include Postal Savings Deposits Certificates and Other Postal Obligations.
 2. @ Include Investments in Debentures & Bonds of Quasi-Government bodies, Venture Capital Funds etc.
 — : Nil or negligible.
Source : Basic Statistical Return-5.

TABLE 13 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 1998

(Amount in Rs. lakh)

Occupation	As on 31st March					
	No. of Accounts	Percent share	Credit Limit		Outstanding	
			Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	21720055	40.5	4031825	10.1	3526252	10.7
1. Direct Finance	21407723	40.0	3423431	8.6	3050890	9.2
2. Indirect Finance	312332	0.6	608394	1.5	475362	1.4
II. Industry	4368415	8.2	20072843	50.5	16109594	48.8
1. Mining and Quarrying	15583	—	374213	0.9	310931	0.9
2. Food Manufacturing and Processing	132687	0.2	1602406	4.0	1247773	3.8
a) Rice, flour and dal mills	38735	0.1	316254	0.8	252723	0.8
b) Sugar	1688	—	352510	0.9	286139	0.9
c) Edible oils & vanaspati	16640	—	282558	0.7	217318	0.7
d) Tea processing	1660	—	165332	0.4	111634	0.3
e) Processing of fruits & vegetables	2403	—	35624	0.1	27856	0.1
f) Others	71561	0.1	450128	1.1	352102	1.1
3. Beverage and Tobacco	6049	—	240015	0.6	194883	0.6
4. Textiles	139345	0.3	3201019	8.1	2474316	7.5
a) Cotton textiles	37543	0.1	1342952	3.4	1040315	3.2
b) Jute textiles	1631	—	59852	0.2	41542	0.1
c) Handloom textiles & Khadi	10270	—	48321	0.1	40937	0.1
d) Other textiles and textile goods	89901	0.2	1749894	4.4	1351522	4.1
5. Paper, Paper Products and Printing	42752	0.1	530253	1.3	458554	1.4
6. Leather and Leather Products	15296	—	298567	0.8	230731	0.7
7. Rubber and Rubber Products	12574	—	288573	0.7	236388	0.7
8. Chemicals & Chemical Products	72452	0.1	2796450	7.0	2199423	6.7
a) Heavy industrial chemicals	7028	—	476761	1.2	381890	1.2
b) Fertilisers	1748	—	400609	1.0	291052	0.9
c) Drugs and pharmaceuticals	13832	—	762142	1.9	611161	1.9
d) Non-edible oils	1626	—	43566	0.1	38136	0.1
e) Other Chemicals & Chemical Products	48218	0.1	1113373	2.8	877185	2.7
9. Petroleum, Coal Products & Nuclear Fuels	5570	—	801108	2.0	603666	1.8
10. Manufacture of Cement & Cement Products	9602	—	312585	0.8	270677	0.8
11. Basic Metals and Metal Products	86890	0.2	2406030	6.1	2017005	6.1
a) Iron and steel	25161	—	1689530	4.3	1445157	4.4
b) Non-ferrous metals	4834	—	189794	0.5	141706	0.4
c) Other metal products	56895	0.1	526706	1.3	430142	1.3
12. Engineering	100722	0.2	2963255	7.5	2351411	7.1
a) Heavy engineering	15230	—	848842	2.1	648516	2.0
b) Light engineering	41164	0.1	728582	1.8	582743	1.8
c) Electrical machinery & goods	25141	—	712824	1.8	551754	1.7
d) Electronic machinery & goods	19187	—	673007	1.7	568398	1.7
13. Vehicles, Vehicle Parts & Transport Equipments	31798	0.1	806422	2.0	607705	1.8
14. Other Industries	3662325	6.8	2404044	6.1	2043032	6.2
15. Electricity, Gas & Water	9566	—	522133	1.3	408926	1.2
a) Electricity Generation & Transmission	7681	—	472930	1.2	367987	1.1
b) Non-Conventional Energy	459	—	13643	—	10834	—
c) Gas, Steam & Water Supply	1426	—	35560	0.1	30106	0.1
16. Construction	25204	—	525771	1.3	454173	1.4
III. Transport operators	1142619	2.1	802574	2.0	646849	2.0
IV. Professional and other services	2026955	3.8	1331313	3.4	1144548	3.5
V. Personal Loans	11260151	21.0	4039977	10.2	3475264	10.5
1. Loans for Purchase of Consumer Durables	826982	1.5	155389	0.4	132242	0.4
2. Loans for Housing	1080164	2.0	1085268	2.7	963151	2.9
3. Rest of the Personal Loans	9353005	17.5	2799319	7.0	2379871	7.2
VI. Trade	8401494	15.7	5367913	13.5	4580443	13.9
1. Wholesale Trade	448016	0.8	3242339	8.2	2748126	8.3
of which : Food Procurement	121	—	1384358	3.5	1310634	4.0
2. Retail Trade	7953478	14.8	2125574	5.3	1832317	5.6
VII. Finance	19850	—	1513535	3.8	1223680	3.7
VIII. All others	4644417	8.7	2573028	6.5	2287814	6.9
Total Bank Credit	53583956	100.0	39733009	100.0	32994444	100.0
Of which :						
1. Artisan & Village Industries	2028074	3.8	214042	0.5	194214	0.6
2. Other Small Scale Industries	1605370	3.0	3502653	8.8	2862829	8.7

— : Nil or negligible.

Source : Basic Statistical Return - 1.

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1998

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	State Bank of India and its Associates			Nationalised Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs.25,000 and less	11264324 (85.6)	1228494 (10.7)	1149049 (12.2)	20875377 (85.5)	2023992 (10.6)	1919167 (11.9)
Above Rs.25,000 and upto Rs.50,000	726382 (5.5)	270148 (2.4)	255182 (2.7)	1446332 (5.9)	537686 (2.8)	509571 (3.2)
Above Rs.50,000 and upto Rs.1 lakh	431587 (3.3)	342777 (3.0)	294295 (3.1)	868158 (3.6)	678831 (3.6)	606581 (3.8)
Above Rs.1 lakh and upto Rs.2 lakh	461702 (3.5)	727299 (6.3)	605552 (6.4)	681275 (2.8)	1062351 (5.6)	912072 (5.7)
Above Rs.2 lakh and upto Rs.5 lakh	175781 (1.3)	575295 (5.0)	486626 (5.2)	317637 (1.3)	1040695 (5.5)	889384 (5.5)
Above Rs.5 lakh and upto Rs.10 lakh	41802 (0.3)	319217 (2.8)	253535 (2.7)	87047 (0.4)	664572 (3.5)	566099 (3.5)
Above Rs.10 lakh and upto Rs.25 lakh	28734 (0.2)	478370 (4.2)	360334 (3.8)	60703 (0.2)	1022802 (5.4)	872128 (5.4)
Above Rs.25 lakh and upto Rs.50 lakh	12137 (0.1)	454631 (4.0)	356701 (3.8)	27418 (0.1)	1016759 (5.3)	812081 (5.1)
Above Rs.50 lakh and upto Rs.1 crore	7991 (0.1)	600874 (5.2)	492909 (5.2)	16952 (0.1)	1259362 (6.6)	993365 (6.2)
Above Rs.1 crore and upto Rs.4 crore	7765 (0.1)	1600985 (13.9)	1324487 (14.1)	15251 (0.1)	3075334 (16.1)	2413801 (15.0)
Above Rs.4 crore and upto Rs.6 crore	1289 (—)	640376 (5.6)	507299 (5.4)	2184 (0.0)	1083416 (5.7)	845270 (5.3)
Above Rs.6 crore and upto Rs.10 crore	948 (—)	742947 (6.5)	550525 (5.8)	1667 (—)	1325278 (6.9)	1030860 (6.4)
Above Rs.10 crore	959 (—)	3500372 (30.5)	2777719 (29.5)	1428 (—)	4278739 (22.4)	3707004 (23.1)
Total	13161401 (100.0)	11481784 (100.0)	9414211 (100.0)	24401429 (100.0)	19069817 (100.0)	16077382 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 1

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1998 (Contd.)

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts (7)	Credit Limit (8)	Amount Outstanding (9)	No. of Accounts (10)	Credit Limit (11)	Amount Outstanding (12)
Rs.25,000 and less	12000903 (97.6)	862775 (75.3)	779673 (76.4)	571870 (52.3)	59063 (1.5)	40397 (1.4)
Above Rs.25,000 and upto Rs.50,000	166956 (1.4)	58563 (5.1)	53064 (5.2)	155805 (14.2)	66361 (1.7)	30059 (1.0)
Above Rs.50,000 and upto Rs.1 lakh	40805 (0.3)	32397 (2.8)	27655 (2.7)	128408 (11.7)	90438 (2.3)	55109 (1.9)
Above Rs.1 lakh and upto Rs.2 lakh	52801 (0.4)	86749 (7.6)	73550 (7.2)	177717 (16.2)	256093 (6.6)	243580 (8.2)
Above Rs.2 lakh and upto Rs.5 lakh	30035 (0.2)	83632 (7.3)	69847 (6.8)	40084 (3.7)	128460 (3.3)	96037 (3.2)
Above Rs.5 lakh and upto Rs.10 lakh	1,334 (—)	9350 (0.8)	7493 (0.7)	8298 (0.8)	59929 (1.5)	44694 (1.5)
Above Rs.10 lakh and upto Rs.25 lakh	387 (—)	6292 (0.5)	5084 (0.5)	3216 (0.3)	53859 (1.4)	42965 (1.4)
Above Rs.25 lakh and upto Rs.50 lakh	61 (—)	2175 (0.2)	1457 (0.1)	1777 (0.2)	65996 (1.7)	51931 (1.7)
Above Rs.50 lakh and upto Rs.1 crore	27 (—)	1833 (0.2)	1343 (0.1)	1541 (0.1)	119305 (3.1)	94011 (3.2)
Above Rs.1 crore and upto Rs.4 crore	6 (—)	1395 (0.1)	813 (0.1)	3012 (0.3)	652672 (16.8)	507315 (17.0)
Above Rs.4 crore and upto Rs.6 crore	— —	— —	— —	756 (0.1)	378517 (9.8)	291556 (9.8)
Above Rs.6 crore and upto Rs.10 crore	— —	— —	— —	626 (0.1)	505531 (13.0)	373660 (12.6)
Above Rs.10 crore	— —	— —	— —	624 (0.1)	1444622 (37.2)	1105406 (37.1)
Total	12293315 (100.0)	1145159 (100.0)	1019977 (100.0)	1093734 (100.0)	3880846 (100.0)	2976719 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 1

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1998 (Concl'd.)

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	2115919 (80.3)	233568 (5.6)	221236 (6.3)	46828393 (87.4)	4407891 (11.1)	4109520 (12.5)
Above Rs.25,000 and upto Rs.50,000	169651 (6.4)	64779 (1.6)	58199 (1.7)	2665126 (5.0)	997537 (2.5)	906074 (2.7)
Above Rs.50,000 and upto Rs.1 lakh	114795 (4.4)	90453 (2.2)	79376 (2.3)	1583753 (3.0)	1234896 (3.1)	1063017 (3.2)
Above Rs.1 lakh and upto Rs.2 lakh	105491 (4.0)	170005 (4.1)	141885 (4.0)	1478986 (2.8)	2302498 (5.8)	1976639 (6.0)
Above Rs.2 lakh and upto Rs.5 lakh	74185 (2.8)	247204 (5.9)	208506 (5.9)	637722 (1.2)	2075286 (5.2)	1750399 (5.3)
Above Rs.5 lakh and upto Rs.10 lakh	22344 (0.8)	170299 (4.1)	144499 (4.1)	160825 (0.3)	1223367 (3.1)	1016319 (3.1)
Above Rs.10 lakh and upto Rs.25 lakh	14214 (0.5)	240277 (5.8)	203514 (5.8)	107254 (0.2)	1801601 (4.5)	1484024 (4.5)
Above Rs.25 lakh and upto Rs.50 lakh	7073 (0.3)	267450 (6.4)	218217 (6.2)	48466 (0.1)	1807011 (4.5)	1440388 (4.4)
Above Rs.50 lakh and upto Rs.1 crore	4447 (0.2)	337885 (8.1)	268805 (7.7)	30958 (0.1)	2319259 (5.8)	1850432 (5.6)
Above Rs.1 crore and upto Rs.4 crore	4557 (0.2)	932451 (22.4)	759062 (21.6)	30591 (0.1)	6262838 (15.8)	5005477 (15.2)
Above Rs.4 crore and upto Rs.6 crore	665 (—)	329561 (7.9)	274791 (7.8)	4894 (—)	2431870 (6.1)	1918917 (5.8)
Above Rs.6 crore and upto Rs.10 crore	429 (—)	349938 (8.4)	293059 (8.4)	3670 (—)	2923694 (7.4)	2248104 (6.8)
Above Rs.10 crore	307 (—)	721530 (17.4)	635006 (18.1)	3318 (—)	9945263 (25.0)	8225134 (24.9)
Total	2634077 (100.0)	4155403 (100.0)	3506155 (100.0)	53583956 (100.0)	39733009 (100.0)	32994444 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 1

**TABLE 15 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 1997-98**

(Amount in Rs. lakh)

Interest rate range	As on 31st March					
	1997			1998		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	247771 (4.6)	282638 (1.0)	248163 (1.1)	268269 (4.0)	310367 (1.0)	269216 (1.0)
6% and above but less than 10%	54500 (1.0)	135271 (0.5)	115910 (0.5)	60187 (0.9)	134909 (0.4)	108938 (0.4)
10% and above but less than 12%	159633 (2.9)	336089 (1.2)	301735 (1.4)	200396 (3.0)	694482 (2.2)	594012 (2.3)
12% and above but less than 14%	542405 (10.0)	3044020 (11.3)	2354705 (10.7)	1651686 (24.7)	4151466 (13.4)	3411157 (13.2)
14% and above but less than 15%	2123672 (39.0)	2908558 (10.8)	2388969 (10.9)	1693850 (25.4)	4605171 (14.8)	3859593 (14.9)
15% and above but less than 16%	732337 (13.5)	2655686 (9.9)	2115620 (9.6)	890305 (13.3)	3571873 (11.5)	3035648 (11.7)
16% and above but less than 17%	247449 (4.5)	2247628 (8.3)	1830415 (8.3)	705967 (10.6)	4298238 (13.8)	3541640 (13.7)
17% and above but less than 18%	491132 (9.0)	4637004 (17.2)	3788954 (17.2)	444994 (6.7)	4524390 (14.6)	3702198 (14.3)
18% and above but less than 20%	500665 (9.2)	7242729 (26.9)	5880077 (26.8)	472916 (7.1)	6233862 (20.1)	5241362 (20.2)
20% and Above	340006 (6.3)	3440989 (12.8)	2971672 (13.5)	285112 (4.3)	2518673 (8.1)	2153194 (8.3)
Total Loans & Advances	5439570 (100.0)	26930612 (100.0)	21996220 (100.0)	6673682 (100.0)	31043430 (100.0)	25916957 (100.0)
Inland & Foreign Bills purchased/discounted	84330	3957896	2696466	81881	4281688	2967966
Total	5523900	30888508	24692686	6755563	35325118	28884924

Notes : 1. Data for outstanding credit relate to accounts, each with credit limit over Rs. 25,000.
2. Figures in bracket represent percent share in total loans and advances.

Source : Basic Statistical Return-1.

TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 1997-98

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March									
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finances	
	1997		1998		1997		1998		1997	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	5119	13671	5172	20235	3782	8205	2802	14113	20085	60944
	(7.8)	(14.1)	(9.6)	(16.9)	(5.6)	(6.8)	(3.6)	(10.0)	(7.3)	(21.9)
Haryana	675	2489	851	2754	62	1056	63	1087	4159	4153
Himachal Pradesh	7	8	27	40	—	—	1	182	1129	192
Jammu & Kashmir	61	84	15	10	1	400	1	625	3234	6010
Punjab	1905	7224	1987	9060	3391	619	2312	4259	6620	8528
Rajasthan	2431	2426	2251	1670	268	3620	404	5760	4481	8096
Chandigarh	5	1347	34	250	58	1255	21	2200	44	5795
Delhi	35	93	7	6451	2	1255	—	—	418	28170
North-Eastern Region	146	257	1391	1258	—	—	—	—	23963	6283
	(0.2)	(0.3)	(2.6)	(1.0)	—	—	—	—	(8.7)	(2.3)
Assam	136	252	1153	813	—	—	—	—	12939	5568
Manipur	3	1	2	1	—	—	—	—	2881	49
Meghalaya	4	1	4	18	—	—	—	—	—	—
Nagaland	1	1	103	85	—	—	—	—	4	5
Tripura	1	1	123	340	—	—	—	—	8134	660
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Sikkim	1	1	6	1	—	—	—	—	5	1
Eastern Region	20551	11511	18687	13414	410	3831	252	3750	66102	24528
	(31.3)	(11.9)	(34.8)	(11.2)	(0.6)	(3.1)	(0.3)	(2.6)	(23.9)	(8.8)
Bihar	6474	5420	6507	6332	7	328	7	328	2782	2001
Orissa	1234	1438	1606	3181	208	1043	209	1085	17403	3268
West Bengal	12843	4653	10574	3901	195	2460	36	2337	45916	19206
Andaman & Nicobar	—	—	—	—	—	—	—	—	1	53
Central Region	20150	10785	8642	9516	42675	8633	42658	8191	49759	25866
	(30.7)	(11.1)	(16.1)	(7.9)	(62.6)	(7.0)	(55.5)	(5.8)	(18.0)	(9.3)
Madhya Pradesh	2564	3279	1420	1511	42596	8249	42581	7830	5613	18708
Uttar Pradesh	17586	7506	7222	8005	79	384	77	361	44146	7158
Western Region	4419	16351	3359	24124	11151	40462	21222	48523	21195	90437
	(6.7)	(16.9)	(6.3)	(20.1)	(16.4)	(32.9)	(27.6)	(34.2)	(7.7)	(32.5)
Gujarat	606	11083	445	12118	10111	9588	11978	12266	2564	19632
Maharashtra	3795	5259	2897	11994	1037	30872	9242	36256	18577	69130
Daman and Diu	—	—	—	—	—	—	—	—	—	1674
Goa	18	9	17	12	3	2	2	1	54	1
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Southern Region	15336	44254	16405	51443	10149	62203	9972	67153	95503	70416
	(23.3)	(45.7)	(30.6)	(42.9)	(14.9)	(50.4)	(13.0)	(47.4)	(34.5)	(25.3)
Andhra Pradesh	5783	9638	7352	8584	2446	27946	1998	31745	81589	15983
Karnataka	4514	12022	4995	13436	2881	12873	2780	11941	10302	25831
Kerala	1978	3453	1662	3402	4113	6053	4510	6057	1138	13096
Tamil Nadu	3050	19101	2385	26003	707	15273	682	17392	2452	15412
Pondicherry	11	40	11	18	2	58	2	18	22	94
Lakshadweep	—	—	—	—	—	—	—	—	—	—
All India	65721	96829	53656	119990	68167	123334	76906	141730	276607	278474
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS etc.

2. Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Half yearly returns on advances to priority sectors.

TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 1997-98 (Concl'd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March									
	Other types of indirect finances		Direct Finance to farmers				Total			
	1998		1997		1998		1997		1998	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	14534	94141	1687461	447954	1636547	500989	1716447	530774	1659055	629478
	(8.0)	(25.3)	(9.0)	(16.3)	(9.5)	(17.0)	(8.9)	(16.4)	(9.4)	(17.6)
Haryana	3041	6406	307110	94697	287019	108954	312006	102395	290974	119201
Himachal Pradesh	1076	137	94413	12303	92187	13102	95549	12503	93291	13461
Jammu & Kashmir	2608	6594	38296	5537	39974	6738	41592	12031	42598	13967
Punjab	3145	14055	543081	182344	526596	198155	554997	198715	534040	225529
Rajasthan	4162	20516	692828	116647	668914	133179	700008	130789	675731	161125
Chandigarh	65	5781	2197	14772	1943	13207	2304	23169	2063	21438
Delhi	437	40652	9536	21654	19914	27654	9991	51172	20358	74757
North-Eastern Region	1443	3376	362320	49090	379019	38027	386429	55630	381853	42661
	(0.8)	(0.9)	(1.9)	(1.8)	(2.2)	(1.3)	(2.0)	(1.7)	(2.1)	(1.2)
Assam	1133	2670	188585	37035	204533	26388	201660	42855	206819	29871
Manipur	22	90	16222	1675	18523	1901	19106	1725	18547	1992
Meghalaya	13	238	22768	1487	21777	1391	22772	1488	21794	1647
Nagaland	4	4	23309	2810	18294	1960	23314	2816	18401	2049
Tripura	271	374	78144	4030	89160	4122	86279	4691	89554	4836
Arunachal Pradesh	—	—	8777	933	9098	999	8777	933	9098	999
Mizoram	—	—	3841	403	5120	414	3841	403	5120	414
Sikkim	—	—	20674	717	12514	852	20680	719	12520	853
Eastern Region	23476	41463	3222809	281135	2681142	287763	3309677	318545	2723557	346390
	(12.9)	(11.2)	(17.1)	(10.2)	(15.5)	(9.8)	(17.2)	(9.8)	(15.5)	(9.7)
Bihar	2569	1836	1258753	97975	1111118	99082	1268016	105724	1120201	107578
Orissa	12121	2844	894343	57200	666852	60757	913188	62949	680788	67867
West Bengal	8785	36758	1065330	125445	898579	127634	1124089	149304	917974	170630
Andaman & Nicobar	1	25	4383	515	4593	290	4384	568	4594	315
Central Region	13855	40554	3033887	431729	2706549	475054	3146471	477013	2771704	533315
	(7.6)	(10.9)	(16.1)	(15.7)	(15.7)	(16.1)	(16.3)	(14.7)	(15.8)	(14.9)
Madhya Pradesh	6379	23461	934787	169443	931623	194910	985560	199679	982003	227712
Uttar Pradesh	7476	17093	2099100	262286	1774926	280144	2160911	277334	1789701	305603
Western Region	23415	101781	2166417	390475	2002157	427925	2203182	537725	2050153	602353
	(12.9)	(27.4)	(11.5)	(14.2)	(11.6)	(14.5)	(11.4)	(16.6)	(11.7)	(16.8)
Gujarat	1825	27644	702339	131020	723761	144366	715620	171323	738009	196394
Maharashtra	21544	73760	1448572	253443	1265108	277118	1471981	358704	1298791	399128
Daman and Diu	—	—	423	99	348	87	423	1773	348	87
Goa	46	377	14247	5780	12080	6222	14322	5792	12145	6612
Dadra and Nagar Haveli	—	—	836	133	860	132	836	133	860	132
Southern Region	104559	90440	8374420	1144390	7869528	1214499	8495408	1321263	8000464	1423535
	(57.7)	(24.3)	(44.5)	(41.7)	(45.6)	(41.2)	(44.1)	(40.8)	(45.5)	(39.8)
Andhra Pradesh	85899	23234	2557029	358068	2604247	385360	2646847	411635	2699496	448923
Karnataka	10101	31783	1305952	247719	1270042	283941	1323649	298445	1287918	341101
Kerala	4454	12781	1299368	147474	952173	147893	1306597	170076	962799	170133
Tamil Nadu	4082	22617	3169168	385997	3000257	392197	3175377	435783	3007406	458209
Pondicherry	23	25	42338	5086	42204	5052	42373	5278	42240	5113
Lakshadweep	—	—	565	46	605	56	565	46	605	56
All India	181282	371755	18847314	2744773	17274942	2944257	19257614	3243410	17586786	3577732
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS etc.

2. Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Half yearly returns on advances to priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 1997-98

(Amount in Rs. lakh)

As on the last reporting Friday of March								
Region/State/ Union Territory	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1997		1998		1997		1998	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	363568	813470	324765	1035920	1125	217	151	603
	(11.5)	(21.3)	(12.7)	(22.6)	(45.3)	(4.2)	(4.7)	(3.2)
Haryana	72319	113783	43725	137678	61	48	15	3
Himachal Pradesh	19079	14971	18636	18424	—	—	—	—
Jammu & Kashmir	20092	24856	17518	31125	1038	76	—	—
Punjab	102626	215745	97423	268873	14	76	33	20
Rajasthan	100895	109253	94924	158957	1	5	36	190
Chandigarh	4878	24669	4397	27028	—	—	—	—
Delhi	43679	310193	48142	393835	11	12	67	390
North-Eastern Region	106677	36393	107390	37445	1	24	1	24
	(3.4)	(1.0)	(4.2)	(0.8)	—	(0.5)	(0.1)	(0.1)
Assam	62086	25634	62074	26750	1	24	1	24
Manipur	14272	4016	15011	4080	—	—	—	—
Meghalaya	4254	974	4355	1352	—	—	—	—
Nagaland	5988	2676	4357	2037	—	—	—	—
Tripura	16569	2069	17852	2127	—	—	—	—
Arunachal Pradesh	1371	377	1353	415	—	—	—	—
Mizoram	2137	647	2388	684	—	—	—	—
Eastern Region	1193999	358157	906656	403019	14	499	218	1667
	(37.9)	(9.4)	(35.3)	(8.8)	(0.6)	(9.8)	(6.7)	(8.7)
Bihar	221306	87148	211773	91442	—	—	33	36
Orissa	343998	45769	131014	52621	5	372	4	365
Sikkim	892	456	2206	536	—	—	—	—
West Bengal	627149	224458	560480	258020	9	127	181	1266
Andaman & Nicobar	654	326	1183	400	—	—	—	—
Central Region	443905	416488	390904	490197	136	160	136	216
	(14.1)	(10.9)	(15.2)	(10.7)	(5.5)	(3.1)	(4.2)	(1.1)
Madhya Pradesh	123702	121550	114809	148966	1	44	24	161
Uttar Pradesh	320203	294938	276095	341231	135	116	112	55
Western Region	243291	1045241	197946	1287813	149	2134	454	982
	(7.7)	(27.4)	(7.7)	(28.1)	(6.0)	(41.8)	(14.0)	(5.2)
Gujarat	96546	242061	73589	313183	142	131	438	745
Maharashtra	142639	789124	120107	953518	7	2003	13	236
Daman and Diu	130	1128	101	1848	—	—	—	—
Goa	3903	12157	4016	16780	—	—	3	1
Dadra and Nagar Haveli	73	771	133	2484	—	—	—	—
Southern Region	796821	1149832	638605	1322670	1057	2073	2283	15570
	(25.3)	(30.1)	(24.9)	(28.9)	(42.6)	(40.6)	(70.4)	(81.7)
Andhra Pradesh	159812	222137	125144	266407	54	53	126	221
Karnataka	110253	243070	102352	279524	929	1865	792	11231
Kerala	251836	152292	141488	167873	11	15	263	359
Tamil Nadu	268311	528247	263303	604062	63	140	297	307
Pondicherry	6552	3913	6266	4635	—	—	803	3451
Lakshadweep	57	173	52	169	—	—	2	1
All India	3148261	3819581	2566266	4577064	2482	5107	3244	19062
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 1997-98 (Concl'd.)

(Amount in Rs. lakh)

As on the last reporting Friday of March								
Region/State/ Union Territory	Advances to Road & Water Transport Operators				Total			
	1997		1998		1997		1998	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	73599	58987	67857	60409	438292	872675	392773	1096932
	(11.0)	(15.4)	(11.1)	(15.8)	(11.5)	(20.7)	(12.4)	(22.0)
Haryana	12549	8234	11498	7882	84929	122066	55238	145563
Himachal Pradesh	5761	9272	6541	10576	24840	24243	25177	29000
Jammu & Kashmir	4827	7011	5252	9178	25957	31943	22770	40303
Punjab	25473	14618	24325	14673	128113	230439	121781	283566
Rajasthan	17284	12257	12872	11525	118180	121515	107832	170672
Chandigarh	962	1117	963	1038	5840	25786	5360	28066
Delhi	6743	6478	6406	5537	50433	316683	54615	399762
North-Eastern Region	25373	12427	23862	13232	132050	48844	131253	50701
	(3.8)	(3.2)	(3.9)	(3.5)	(3.5)	(1.2)	(4.1)	(1.0)
Assam	20910	8437	19033	9007	82997	34096	81108	35781
Manipur	1031	678	1293	665	15303	4694	16304	4745
Meghalaya	458	658	463	664	4712	1632	4818	2016
Nagaland	713	807	705	802	6701	3483	5062	2839
Tripura	1863	1336	1855	1452	18432	3404	19707	3579
Arunachal Pradesh	262	346	354	434	1633	723	1707	849
Mizoram	136	165	159	208	2273	812	2547	892
Eastern Region	186483	69110	162054	58080	1380496	427766	1068928	462766
	(27.8)	(18.0)	(26.6)	(15.2)	(36.1)	(10.2)	(33.6)	(9.3)
Bihar	77694	22368	67102	23475	299000	109516	278908	114953
Orissa	19122	23284	18976	10534	363125	69425	149994	63520
Sikkim	108	77	246	116	1000	533	2452	652
West Bengal	89435	23286	75598	23834	716593	247871	636259	283120
Andaman & Nicobar	124	95	132	121	778	421	1315	521
Central Region	96364	52819	92421	54823	540405	469466	483461	545236
	(14.3)	(13.8)	(15.2)	(14.4)	(14.1)	(11.2)	(15.2)	(11.0)
Madhya Pradesh	20964	19734	22806	21292	144667	141328	137639	170419
Uttar Pradesh	75400	33085	69615	33531	395738	328138	345822	374817
Western Region	112067	68467	91409	69166	355507	1115842	289809	1357961
	(16.7)	(17.9)	(15.0)	(18.1)	(9.3)	(26.5)	(9.1)	(27.3)
Gujarat	50535	19255	24742	17587	147223	261446	98769	331515
Maharashtra	57656	44381	62987	46514	200302	835508	183107	1000268
Daman and Diu	60	47	56	58	190	1176	157	1906
Goa	3730	4665	3548	5006	7633	16822	7567	21787
Dadra and Nagar Haveli	86	119	76	1	159	890	209	2485
Southern Region	178088	121368	172034	125439	975966	1273272	812922	1463679
	(26.5)	(31.7)	(28.2)	(32.9)	(25.5)	(30.3)	(25.6)	(29.4)
Andhra Pradesh	64115	19333	50987	22415	223981	241523	176257	289043
Karnataka	34971	28570	44743	31922	146153	273505	147887	322677
Kerala	42657	37369	49093	39547	294504	189675	190844	207779
Tamil Nadu	35638	35613	26475	31058	304012	564000	290075	635427
Pondicherry	620	375	628	377	7172	4288	7697	8463
Lakshadweep	87	108	108	120	144	281	162	290
All India	671974	383178	609637	381149	3822717	4207865	3179146	4977275
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR
BANKS TO PRIORITY SECTORS - 1997-98**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last reporting Friday of March											
	Agriculture				Small Scale Industries				Setting up of Industrial Estates			
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. State Bank Group	7346240	1062503	6475973	1139801	1624099	1185078	1190249	1394774	638	549	1037	400
State Bank of India	5296781	734590	4879228	781952	1249051	863842	929035	993162	—	—	34	43
State Bank of Bikaner & Jaipur	219486	40559	204234	51157	48957	55959	44294	79003	1	—	—	—
State Bank of Hyderabad	435077	61143	408588	68591	46633	54564	48497	64451	—	—	—	—
State Bank of Indore	136314	25588	128000	33520	27572	25668	28290	36078	—	—	—	—
State Bank of Mysore	206087	39357	223544	43160	18884	38451	19837	42471	629	528	607	77
State Bank of Patiala	207670	69209	215005	74397	38650	63400	39687	71245	—	—	—	—
State Bank of Saurashtra	162168	32685	220624	37411	22701	43082	21726	60993	8	21	308	110
State Bank of Travancore	682657	59372	196750	49613	171651	40112	58883	47371	—	—	88	170
B. Nationalised Banks	11362534	1968039	10540642	2174403	1435329	1967617	1294453	2392355	693	3650	1157	2100
Allahabad Bank	463211	68258	391554	80988	148281	68790	137682	79872	4	15	23	117
Andhra Bank	396858	52155	425182	61802	25467	36715	16329	47832	—	—	—	—
Bank of Baroda	1028751	215679	856945	224215	89296	213034	81357	258709	7	52	233	447
Bank of India	910298	209426	761130	240107	99607	197711	75768	251789	109	46	260	82
Bank of Maharashtra	254480	56657	236883	61251	19373	43291	19121	54765	2	11	1	5
Canara Bank	1325340	246236	1339110	282688	95482	212277	94205	257223	8	278	17	286
Central Bank of India	1120462	113253	1117025	119201	145187	155766	149000	197400	—	—	—	—
Corporation Bank	133667	25709	103470	29646	12683	41087	10783	52835	26	5	9	4
Dena Bank	114057	57222	112344	72673	54446	61011	17814	95563	16	32	—	—
Indian Bank	949534	116456	838615	106697	38244	101640	35201	85267	6	43	4	29
Indian Overseas Bank	960799	109844	992469	118162	38101	97893	38503	111000	—	—	—	—
Oriental Bank of Commerce	147818	97943	122815	114623	17649	85205	19190	111883	1	6	—	—
Punjab National Bank	1046772	192921	994615	210276	197259	235606	187080	287182	6	82	6	66
Punjab & Sind Bank	101796	43753	87656	50803	28977	61436	27423	68427	—	—	—	—
Syndicate Bank	443884	76656	447929	85386	43182	56579	39638	66874	488	2370	584	356
Union Bank of India	572245	122444	548192	136452	69514	152933	71581	193428	1	44	1	44
United Bank of India	610994	63721	395149	64204	221358	58688	180406	62959	18	657	18	657
UCO Bank	556176	63078	544527	69584	74058	54626	76225	61589	1	9	1	7
Vijaya Bank	225392	36628	225032	45647	17165	33329	17147	47758	—	—	—	—
Public Sector Banks(A+B)	18708774	3030542	17016615	3314205	3059428	3152695	2484702	3787129	1331	4199	2194	2500

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR
BANKS TO PRIORITY SECTORS - 1997-98 (Concl'd.)**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last reporting Friday of March											
	Other Priority Sectors				Total Advances to Priority Sectors				Priority Sector Advances			
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	Outstanding		as percentage of total	
	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding	Accounts	Outstan- ding	Bank Credit		Bank Credit	
	1997		1998		1997		1998		1997	1998	1997	1998
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
A. State Bank Group	3770971	528622	3346850	586724	12741948	2776752	11014126	3121731	7289752	8385308	38.1	37.2
State Bank of India	2457992	336970	2214060	389048	9003824	1935401	8022357	2164206	5169300	6012800	37.4	36.0
State Bank of Bikaner & Jaipur	121813	22147	114340	27599	390257	118665	362871	157789	297398	350545	39.9	45.0
State Bank of Hyderabad	241224	37005	215102	43966	722934	152711	672187	177008	403201	478196	37.9	44.1
State Bank of Indore	75549	13853	66720	16638	239435	65110	223010	86237	152331	195512	42.7	37.0
State Bank of Mysore	96354	19269	130661	22101	321954	97606	374649	107809	269303	303229	36.2	35.6
State Bank of Patiala	85639	23992	95307	29035	331959	156601	349999	174677	402900	426351	38.9	41.0
State Bank of Saurashtra	52228	9509	376052	12099	237105	85297	618724	110614	202300	215955	42.2	51.2
State Bank of Travancore	640172	65877	134608	46238	1494480	165361	390329	143391	393019	402720	42.1	35.6
B. Nationalised Banks	7115833	1155857	6247127	1306227	19914389	5095163	18084094	5952035	12428815	14999853	41.0	39.7
Allahabad Bank	467318	44072	386750	51067	1078814	181136	916011	212070	511732	592737	35.4	35.8
Andhra Bank	203724	27223	122745	30070	626049	116093	564262	203563	279918	315015	41.5	64.6
Bank of Baroda	519508	104867	433180	120142	1637562	533632	1371725	604478	1262300	1826350	42.3	33.1
Bank of India	541980	115845	415143	135934	1551994	523027	1252312	628246	1136253	1300789	46.0	48.3
Bank of Maharashtra	184640	34483	155646	41544	458495	134442	411651	157565	339997	402518	39.5	39.1
Canara Bank	490843	111423	476235	133318	1911673	570214	1909598	675871	1545618	1817023	36.9	37.2
Central Bank of India	968171	112791	927060	123001	2233820	381810	2193085	439601	916109	1074951	41.7	40.9
Corporation Bank	102782	30502	76869	39255	249158	97303	191143	121858	296931	405612	32.8	30.0
Dena Bank	270191	47664	99353	51814	438710	165928	229511	220050	437953	519111	37.9	42.4
Indian Bank	351781	51381	348425	49165	1339565	269520	1222254	241613	564924	570559	47.7	42.3
Indian Overseas Bank	490024	37790	485993	45291	1488924	245527	1516967	275751	521640	617950	47.1	44.6
Oriental Bank of Commerce	91176	22324	96890	24362	256644	205477	238895	250867	488962	632271	42.0	39.7
Punjab National Bank	633615	114215	600194	127143	1877652	542824	1782511	625170	1397774	1602800	38.8	39.0
Punjab & Sind Bank	68215	31371	56420	32999	198988	136561	171499	152228	309733	330335	44.1	46.1
Syndicate Bank	271749	49600	268481	63521	759303	185205	756637	222802	542395	639517	34.1	34.8
Union Bank of India	320705	74378	314245	85242	962465	349798	934021	415167	817741	1061936	42.8	39.1
United Bank of India	440975	51266	309471	47619	1273345	174333	885052	175748	386197	423185	45.1	41.5
UCO Bank	573929	59138	557812	63186	1204164	176852	1178565	194366	449571	521337	39.3	37.3
Vijaya Bank	124507	35524	116215	41554	367064	105481	358395	135021	223067	345857	47.3	39.0
Public Sector Banks(A+B)	10886804	1684479	9593977	1892951	32656337	7871915	29098220	9073766	19718567	23385161	39.9	38.8

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' - 1997-98

(Amount in Rs. lakh)

As on the last reporting Friday of March														
Bank Group / Bank	Small Road & Water Transport Operators		Retail Trade				Small Business				Professional and self employed			
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Outstand- ing	Accounts	Outstand- ing	Accounts	Outstand- ing	Accounts	Outstand- ing	Accounts	Outstand- ing	Accounts	Outstand- ing	Accounts	Outstand- ing
	1998		1997		1998		1997		1998		1997		1998	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A. State Bank Group	146083	101517	1422087	151720	1257580	174014	1674102	149015	1207480	171598	364904	42255	252353	50801
State Bank of India	91160	68547	950355	96135	893566	117139	1089390	83546	931463	120919	191036	25342	180543	30610
State Bank of Bikaner & Jaipur	2301	2472	46227	7688	46187	9281	64182	8482	57591	9737	2507	774	2841	936
State Bank of Hyderabad	19580	4538	116364	12685	68819	10466	88362	11922	87488	14435	16018	3155	24625	6535
State Bank of Indore	1831	2150	51197	6051	43197	7544	17135	2535	15769	3328	5075	1198	5188	1420
State Bank of Mysore	3719	2412	62819	10903	91935	9759	18918	2736	19187	3716	9808	1688	14544	2761
State Bank of Patiala	12642	8992	58359	7480	64819	8712	6496	2467	6877	3164	6883	1650	7397	1712
State Bank of Saurashtra	2551	2220	12845	1632	13251	2259	28488	3891	28250	3785	4467	1078	4459	1301
State Bank of Travancore	12299	10186	123921	9146	35806	8854	361131	33436	60855	12514	129110	7370	12756	5526
B. Nationalised Banks	421769	226732	2833717	352379	2556711	392584	2071222	200369	1821457	216019	1450006	163299	1205646	170932
Allahabad Bank	29250	6224	258046	21954	203392	25537	79617	6701	58775	7089	52724	5094	45005	5585
Andhra Bank	9555	5928	79747	6528	52489	7299	44035	4616	25793	4484	51764	4639	28585	4417
Bank of Baroda	32244	24176	148725	20281	144477	24511	193967	24604	164975	29675	104168	11686	69004	13141
Bank of India	30617	25646	208479	35195	163455	36948	147897	12867	108155	13660	134495	16999	96797	17972
Bank of Maharashtra	15170	10157	76640	10880	65256	13056	55965	6515	44058	7543	35438	5103	27502	5982
Canara Bank	35461	28877	214408	31832	205301	36757	103462	12686	97955	14667	106848	14434	98860	16436
Central Bank of India	69893	15406	329164	33563	303292	32353	281672	20133	315831	21951	236776	23892	221020	22586
Corporation Bank	8401	9578	36204	5010	24895	5316	33949	3535	23173	3879	20960	5543	16922	8079
Dena Bank	5493	3653	65191	10734	33281	17326	120326	12218	40010	9568	53942	7056	17757	4492
Indian Bank	10767	3801	154602	18370	148739	17682	102580	12463	110948	12048	73746	7897	70830	6328
Indian Overseas Bank	18169	7238	193731	8514	195660	9637	148570	8062	145320	8880	123998	7228	121577	7740
Oriental Bank of Commerce	6969	5797	39244	5605	43040	8295	32788	3549	33731	4369	6050	1703	6761	2192
Punjab National Bank	39039	22368	243339	36231	241920	41973	260714	26018	241203	27164	74435	10806	61582	10609
Punjab & Sind Bank	5761	6914	30605	8411	24129	8889	24930	5481	21054	6630	4034	1507	3810	1687
Syndicate Bank	12837	7493	118803	16831	120061	20576	62145	6619	59335	7650	62858	6796	59799	7665
Union Bank of India	22394	16176	146262	26939	145574	30895	56513	6879	52955	7675	89941	10900	84623	11661
United Bank of India	22015	8603	243388	28180	203696	26780	91262	6499	53863	6144	57650	5967	26660	5530
UCO Bank	40962	12833	210340	19049	203517	18895	179069	13412	176903	14367	132994	10283	124460	12203
Vijaya Bank	6772	5864	36799	8272	34537	9859	51761	7512	47420	8576	27185	5766	24092	6627
Public Sector Banks (A+B)	567852	328249	4255804	504099	3814291	566598	3745324	349384	3028937	387618	1814910	205554	1457999	221733

Notes : @ Indicates total housing loans under priority sectors.

Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO
'OTHER PRIORITY SECTORS' - 1997-98 (Concl'd.)**

(Amount in Rs. lakh)

As on the last reporting Friday of March																
Bank Group / Bank	Educational Loan				Pure Consumption Loan				Housing Loans for weaker section & SCs/STs@				SSC/Agency for onlending to weaker section #			
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-
	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding	ding
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
A. State Bank Group	19834	4593	24056	5789	60568	8587	58501	8613	57359	64470	74488	71762	21280	2877	326309	2627
State Bank of India	12785	2533	17531	2728	56491	8289	45955	6505	39418	44059	53582	42595	20594	2628	260	6
State Bank of Bikaner & Jaipur	116	31	136	64	414	33	622	72	5302	2734	4662	5036	—	—	—	—
State Bank of Hyderabad	1802	1086	4318	2115	1206	184	6649	696	3312	3383	3595	3784	225	27	28	1395
State Bank of Indore	27	24	38	51	—	—	—	—	307	1945	697	2146	62	179	—	—
State Bank of Mysore	593	297	618	354	—	—	—	—	598	1285	653	3098	398	41	5	—
State Bank of Patiala	297	106	315	126	745	4	841	8	1194	4810	2416	6320	—	—	—	—
State Bank of Saurashtra	649	96	302	83	122	26	206	35	2878	877	1610	1757	1	2	325423	658
State Bank of Travancore	3565	420	798	268	1590	51	4228	1297	4350	5377	7273	7026	—	—	593	568
B. Nationalised Banks	94086	23446	57741	27100	20194	3251	26950	4573	139679	181855	137275	256105	27600	9950	19578	12186
Allahabad Bank	108	88	175	187	1626	36	4216	755	47428	4576	45702	5656	110	67	235	34
Andhra Bank	1152	741	1597	1010	1801	8	184	17	2224	4310	1783	6747	308	131	2759	168
Bank of Baroda	3077	962	3041	1085	1976	137	6061	1068	16251	22893	12394	26348	934	1621	984	139
Bank of India	4828	1357	4689	1697	930	1483	1074	1374	11664	24038	10354	38636	37	1	2	2
Bank of Maharashtra	909	218	990	297	39	17	197	37	1868	2630	2434	3358	28	137	39	1115
Canara Bank	27703	11848	30165	16073	294	22	296	28	6973	12034	8149	20468	49	10	48	13
Central Bank of India	41699	3861	2230	784	1225	227	6798	254	5288	15200	5168	28572	1336	161	2828	1094
Corporation Bank	633	171	601	189	142	16	45	6	2271	6933	2799	12137	24	74	33	72
Dena Bank	1145	223	905	389	2015	299	134	47	2068	8038	1773	16340	11440	1294	—	—
Indian Bank	1587	835	1511	891	987	143	65	8	3757	4977	3371	5959	1996	1723	2194	2449
Indian Overseas Bank	1619	375	1373	452	1287	53	1306	55	2300	6970	2290	8773	512	330	298	2516
Oriental Bank of Commerce	115	52	97	76	5	—	24	13	6235	5983	5626	3134	—	—	642	486
Punjab National Bank	554	192	876	467	1420	202	662	491	11486	19960	12760	22281	2376	495	2152	1790
Punjab & Sind Bank	44	41	58	52	361	72	326	53	962	9285	1279	8774	20	28	3	—
Syndicate Bank	5910	1283	5798	1762	2381	305	2232	131	8175	11372	8143	18177	139	27	276	66
Union Bank of India	1484	614	1704	843	235	32	148	20	5364	13502	6847	17972	—	—	—	—
United Bank of India	122	33	113	32	998	4	885	4	2088	84	2233	254	—	—	6	271
UCO Bank	301	78	461	82	1598	105	1879	138	2055	2251	2562	2937	8283	1823	7068	1731
Vijaya Bank	1096	474	1357	732	874	90	418	74	1222	6819	1608	9582	8	2028	11	240
Public Sector Banks(A+B)	113920	28039	81797	32889	80762	11838	85451	13186	197038	246325	211763	327867	48880	12827	345887	14813

Notes : @ Indicates total housing loans under priority sectors.

Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 20 : LOANS AND ADVANCES OF PUBLIC SECTOR BANKS
TO SMALL-SCALE INDUSTRIES - 1997 - 98**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last reporting Friday of March															
	Loans and advances to small-scale sector				Loans for setting up of Industrial Estates				Term loans to small-scale Industries				Loans and advances to artisans, village and cottage Industries			
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-	Accounts	Outstan-
		ding		ding		ding		ding		ding		ding		ding		ding
	1997		1998		1997		1998		1997		1998		1997		1998	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank and its Associates	1624099	1185078	1190249	1394774	638	549	1037	400	823677	219811	594346	301423	447102	69282	367264	64556
State Bank of India	1249051	863842	929035	993162	—	—	34	43	565646	139632	471438	209141	355843	40259	314289	45602
State Bank of Bikaner & Jaipur	48957	55959	44294	79003	1	—	—	—	31256	14542	28265	16562	2106	206	964	108
State Bank of Hyderabad	46633	54564	48497	64451	—	—	—	—	16359	11870	14606	17454	9717	6848	10496	3376
State Bank of Indore	27572	25668	28290	36078	—	—	—	—	17605	3953	13184	5520	4860	304	6446	457
State Bank of Mysore	18884	38451	19837	42471	629	528	607	77	8131	5397	8743	10977	3434	375	3453	379
State Bank of Patiala	38650	63400	39687	71245	—	—	—	—	21698	20135	25204	26400	12737	8129	22235	13144
State Bank of Saurashtra	22701	43082	21726	60993	8	21	308	110	13364	8310	8093	3946	6015	567	4468	466
State Bank of Travancore	171651	40112	58883	47371	—	—	88	170	149618	15972	24813	11423	52390	12594	4913	1024
B. Nationalised Banks	1435329	1967617	1294453	2392355	693	3650	1157	2100	771592	462805	753913	617211	314104	65482	370507	89988
Allahabad Bank	148281	68790	137682	79872	4	15	23	117	70698	36650	65553	35873	52742	9312	36213	9446
Andhra Bank	25467	36715	16329	47832	—	—	—	—	1293	2548	9665	14094	72	93	1592	747
Bank of Baroda	89296	213034	81357	258709	7	52	233	447	42011	38017	40346	52237	30061	7633	24597	7764
Bank of India	99607	197711	75768	251789	109	46	260	82	31431	22857	21708	54473	17489	2166	5117	12110
Bank of Maharashtra	19373	43291	19121	54765	2	11	1	5	12533	15836	11807	20437	1696	499	876	389
Canara Bank	95482	212277	94205	257223	8	278	17	286	59160	67016	57585	104894	26906	8005	24301	11065
Central Bank of India	145187	155766	149000	197400	—	—	—	—	51661	29962	56874	36415	14410	929	13520	2398
Corporation Bank	12683	41087	10783	52835	26	5	9	4	7891	11021	6484	11883	916	87	668	85
Dena Bank	54446	61011	17814	95563	16	32	—	—	26710	6092	8718	10557	16378	623	5312	1077
Indian Bank	38244	101640	35201	85267	6	43	4	29	5056	7666	2061	2115	440	37	9	1
Indian Overseas Bank	38101	97893	38503	111000	1	44	—	—	14473	20325	12467	21843	4070	3791	3421	2564
Oriental Bank of Commerce	17649	85205	19190	111883	1	6	—	—	9656	35504	11034	29614	1333	736	2688	1408
Punjab National Bank	197259	235606	187080	287182	6	82	6	66	153265	64863	144317	89844	98491	19987	86535	17377
Punjab & Sind Bank	28977	61436	27423	68427	—	—	—	—	19811	18918	20521	33475	5550	2049	4039	3751
Syndicate Bank	43182	56579	39638	66874	488	2370	584	356	18330	12494	17480	13945	5766	1797	5834	2790
Union Bank of India	69514	152933	71581	193428	—	—	1	44	41726	25469	42466	31678	23666	4530	20894	3644
United Bank of India	221358	58688	180406	62959	18	657	18	657	146313	17006	166454	20036	—	—	121641	10008
UCO Bank	74058	54626	76225	61589	1	9	1	7	47755	23926	47925	25373	7291	2430	6830	2453
Vijaya Bank	17165	33329	17147	47758	—	—	—	—	11819	6635	10448	8425	6827	778	6420	911
Public Sector Banks	3059428	3152695	2484702	3787129	1331	4199	2194	2500	1595269	682616	1348259	918634	761206	134764	737771	154544

Note : Loans & advances to Artisans, Village & Cottage Industries represent the composite loans and may not include those granted to the weaker sections.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 21 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1998 (Concl'd.)

(Amount in Rs. lakh)

As on the last Friday of March								
Region/State/ Union Territory	Export Credit (Preshipment and Postshipment) by foreign banks						Total Advances under Priority Sectors	
	SSI Sector		Non SSI Sector		Total Export Credit			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Northern Region	64	6997	211	90300	275	97298	3018333	2015692
Haryana	2	83	10	2907	12	2990	489811	298738
Himachal Pradesh	—	—	2	2769	2	2769	176538	58650
Jammu & Kashmir	—	—	—	—	—	—	111559	73783
Punjab	1	44	17	7749	18	7794	874927	566996
Rajasthan	—	—	1	600	1	600	1118150	409424
Chandigarh	—	—	3	154	3	154	16156	54759
Delhi	61	6870	178	76121	239	82991	231692	643342
North Eastern Region	—	—	1	494	1	494	849011	144401
Arunachal Pradesh	—	—	—	—	—	—	12180	2379
Assam	—	—	1	494	1	494	509708	101568
Manipur	—	—	—	—	—	—	53167	10286
Meghalaya	—	—	—	—	—	—	40868	6240
Mizoram	—	—	—	—	—	—	9727	2272
Nagaland	—	—	—	—	—	—	29210	5946
Tripura	—	—	—	—	—	—	172538	13243
Sikkim	—	—	—	—	—	—	21613	2467
Eastern Region	20	2914	146	41417	166	44331	5995961	1117522
Bihar	—	—	—	—	—	—	2160170	311025
Orissa	—	—	2	411	2	411	1432399	210092
West Bengal	20	2914	144	41006	164	43920	2392335	594715
Andaman & Nicobar	—	—	—	—	—	—	11057	1690
Central Region	10	1381	21	8352	31	9732	4957456	1368143
Madhya Pradesh	—	—	9	2796	9	2796	1694914	502684
Uttar Pradesh	10	1381	12	5556	22	6936	3262567	865459
Western Region	72	28911	842	244562	914	273473	3681125	2554407
Goa	—	—	—	—	—	—	37399	34901
Gujarat	1	656	14	7316	15	7972	1403801	601844
Maharashtra	71	28255	827	237053	898	265308	2236947	1912508
Dadra & Nagar Haveli	—	—	—	—	—	—	1574	2782
Daman & Diu	—	—	1	193	1	193	1402	2372
Southern Region	20	4038	224	67797	244	71836	11728553	3600361
Andhra Pradesh	—	—	39	10399	39	10399	3748950	959685
Karnataka	1	563	31	15905	32	16468	2068839	846999
Kerala	—	—	5	3192	5	3192	1694693	512297
Tamil Nadu	19	3475	149	38301	168	41777	4145441	1265328
Lakshadweep	—	—	—	—	—	—	1138	427
Pondicherry	—	—	—	—	—	—	69492	15625
All India	186	44241	1445	452922	1631	497164	30230962	10890525

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

**TABLE 22 : QUARTER-WISE OUTSTANDING ADVANCES OF SCHEDULED
COMMERCIAL BANKS TO EXPORTERS**

(Amount in Rs. crore)

As on the last Friday	1969	1979	1992@	1993@	1994@*	1995@*	1996@*	1997@*	1998@*	1999@*
March	250	1519	11003	15932	18239	25656	31758	30112	34430	36827
June	270	1457	12411	17220	20091	27333	30456	31038	34955	37846
September	274	1462	12614	16447	20178	27323	27294	30059	33818	
December	303	1550	13895	17061	22326	29311	27467	30206	34812	

Notes : 1. @ Provisional.
2. * As on the last reporting Friday.

Source : Monetary Policy Department.

**TABLE 23 : ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL
RATES OF INTEREST (DRI) SCHEME - 1997**

(Amount in Rs. lakh)

Bank Name	As on the last reporting Friday of March					Percentage of Col. (3) to Col.(5)
	DRI Scheme - March 1997@				Total Bank Credit March 1996#	
	No. of Accounts	Percent Share	Amount Outstanding	Percent Share		
	(1)	(2)	(3)	(4)		
State Bank Group	459889	32.2	13690	20.9	7553908	0.18
State Bank of India	269865	18.8	6241	9.5	5623400	0.11
State Bank of Bikaner & Jaipur	19559	1.4	1225	1.8	252728	0.48
State Bank of Hyderabad	37494	2.6	2147	3.3	424364	0.51
State Bank of Indore	22308	1.6	1055	1.6	154070	0.68
State Bank of Mysore	22569	1.6	861	1.3	225877	0.38
State Bank of Patiala	12760	0.9	1161	1.8	330500	0.35
State Bank of Saurashtra	4256	0.2	317	0.5	181681	0.17
State Bank of Travancore	71078	4.9	683	1.0	361288	0.19
Nationalised Banks	969633	67.8	51786	79.1	11842367	0.44
Allahabad Bank	100948	7.1	2155	3.3	492607	0.44
Andhra Bank	19903	1.4	1106	1.7	276057	0.40
Bank of Baroda	58044	4.1	6880	10.5	1180178	0.58
Bank of India	88888	6.2	5515	8.4	1032608	0.53
Bank of Maharashtra	15618	1.1	1031	1.6	307760	0.34
Canara Bank	147161	10.3	4517	6.9	1391144	0.32
Central Bank of India	51994	3.7	2115	3.2	947879	0.22
Corporation Bank	10379	0.7	338	0.5	239855	0.14
Dena Bank	17988	1.3	941	1.4	376012	0.25
Indian Bank	38761	2.7	2504	3.8	682503	0.37
Indian Overseas Bank	54347	3.8	4122	6.3	500440	0.82
Oriental Bank of Commerce	24736	1.7	2405	3.7	447130	0.54
Punjab National Bank	146150	10.2	7958	12.1	1280438	0.62
Punjab & Sind Bank	8304	0.6	2208	3.3	318995	0.69
Syndicate Bank	23040	1.6	2142	3.3	529534	0.40
Union Bank of India	29357	2.1	2419	3.7	810472	0.30
United Bank of India	59653	4.2	984	1.5	363320	0.27
UCO Bank	53789	3.8	1091	1.7	429053	0.25
Vijaya Bank	20573	1.4	1355	2.1	236382	0.57
Public Sector Banks	1429522	100.0	65476	100.0	19396275	0.34

Source : @ Half yearly return on advances under D.R.I. Scheme.
Half yearly return on advances to priority sectors.

TABLE 24 : QUARTER-WISE OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS, 1996-97, 1997-98 AND 1998-99

(Amount in Rs. lakh)

Bank Group	As on the last reporting Friday											
	March	June	September	December	March	June	September	December	March	June	Sept.	Dec.
	1996	1996	1996	1996	1997	1997	1997	1997	1998	1998	1998	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. SBI & its Associates	304157	392259	263788	295726	247496	331936	303895	396668	405869	554857	531426	518966
2. Nationalised Banks	659017	781565	552128	577179	485079	658655	571200	786444	823984	1102295	1051764	1053718
3. Public Sector Banks (1+2)	963174	1173824	815916	872905	732575	990591	875095	1183112	1229853	1657152	1583190	1572684
4. Other Scheduled Commercial Banks	107464	28316	27638	28877	27085	16883	15232	19486	18659	25645	24748	25994
5. Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total (3+4+5)	1070638	1202140	843554	901782	759660	1007474	890327	1202598	1248512	1682797	1607938	1598678

— : Nil or negligible.

Source : Department of Economic Analysis & Policy.

TABLE 25 : TRANSACTIONS OF ALL INDIA FINANCIAL INSTITUTIONS WITH BANKS — 1994-99

(Amount in Rs. crore)

Items	As on 31st March					
	1994	1995	1996	1997	1998	1999\$
	(1)	(2)	(3)	(4)	(5)	(6)
(1) Lendings by FIs in the Notice and Call Money Market @	1727	491	1536	2630	1641	4215
(2) Borrowings by FIs from Scheduled Commercial Banks, Co-operative Banks and DFHI*	NA	1286	184	589	88	515
(3) Long term loans and advances by FIs to banks **	12063	13056	14788	17254	20640	22498

Notes : 1. @ Include IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD, SIDBI, NHB, LIC, UTI and GIC.
2. * Represents borrowing by FIs (IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD and SIDBI) from the term money market.
3. ** Represents refinance by IDBI, EXIM Bank, NABARD, SIDBI and NHB.
4. \$ Provisional.

NA : Not available.

Source : Financial Institutions Division, Department of Banking Supervision.

**TABLE 26 : OUTSTANDING BALANCES AND INFLOWS UNDER
VARIOUS NRI DEPOSITS SCHEMES — 1997-98**

(US \$ Million)

Schemes	Balances			Inflows		
	March 31, 1997	March 31, 1998	March 31, 1999	1996-97	1997-98	1998-99
	(1)	(2)	(3)	(4)	(5)	(6)
FCNR (A)	2306	1	—	-1949	- 2305	-1
FCNR (B)	7496	8476	8323	1773	971	-144
NR (E) RA	4983	5637	6220	1244	1197	980
NR (NR) RD	5604	6262	6758	2246	1256	941
Total	20389	20367	21301	3314	1119	1776

- Notes** : 1. (i) FCNR (A) : Foreign Currency Non-Resident Accounts.
(ii) FCNR (B) : Foreign Currency Non-Resident Accounts (Banks).
(iii) NR (E) RA : Non-Resident (External) Rupee Accounts.
(iv) NR (NR) RD : Non-Resident (Non-Repatriable) Rupee Deposits.
2. The variations do not match with the difference between outstanding stocks for rupee deposits on account of the exchange rate fluctuations during the year.
3. Figures are inclusive of accrued interest.

Source : Reserve Bank of India Annual Report 1997-98 and 1998-99.

**TABLE 27 : OFFICES OF SCHEDULED AND NON-SCHEDULED
COMMERCIAL BANKS IN INDIA**

Bank Group	As on 31st March					
	1994	1995	1996	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8853	8833	8929	8931	8960	8981
Associates of State Bank of India	4043	4120	4193	4307	4373	4457
Nationalised Banks	31672	31973	32424	32736	33190	33594
Regional Rural Banks	14748	14716	14704	14684	14668	14706
Foreign Banks	155	165	172	185	196	192
Other Scheduled Commercial Banks	4247	4339	4507	4711	4911	5103
Non-Scheduled Commercial Banks	38	38	8	8	8	8
Total	63755	64234	64937	65562	66306	67041

- Notes** : 1. No. of office includes Administrative offices also.
2. Data for 1997 have been revised and data for 1998 are provisional.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 28 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS - 1998-99

Bank Group	Number of Offices										
	As on 31st March 1997	Opened during 1st April 1997 to 31st March 1998					As on 31st March 1998				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	13238	6	20	41	36	103	5509	3924	2221	1679	13333
Nationalised Banks	32736	26	129	176	129	460	13917	6706	6724	5843	33190
Regional Rural Banks	14684	14	40	11	2	67	12312	1943	404	9	14668
Foreign Banks	185	—	—	1	10	11	—	3	17	176	196
Other Scheduled Commercial Banks	4711	11	41	69	91	212	1149	1631	1188	943	4911
Non-Scheduled Commercial Banks	8	—	—	—	1	1	3	1	1	3	8
Total	65562	57	230	298	269	854	32890	14208	10555	8653	66306

Bank Group	Number of Offices										
	As on 31st March 1998	Opened during 1st April 1998 to 31st March 1999					As on 31st March 1999				
		Rural	Semi- urban	Urban	Metro- politan	Total	Rural	Semi- urban	Urban	Metro- politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	13333	8	15	46	40	109	5514	3939	2267	1718	13438
Nationalised Banks	33190	18	93	146	162	419	13932	6797	6868	5997	33594
Regional Rural Banks	14668	29	33	13	5	80	12299	1976	417	14	14706
Foreign Banks	196	—	—	1	11	12	—	3	17	172	192
Other Scheduled Commercial Banks	4911	9	45	58	97	209	1146	1674	1246	1037	5103
Non-Scheduled Commercial Banks	8	—	—	—	—	—	3	1	1	3	8
Total	66306	64	186	264	315	829	32894	14390	10816	8941	67041

Notes : 1. No. of offices includes Administrative Offices also.
2. Data for 1998 have been revised and data for 1999 are provisional.
3. Classification of population groups is based on 1991 census.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 29A : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP - 1998

State / Union Territory	Number of Offices									
	Opened during 1st April 1997 to 31st March 1998					As on 31st March 1998				
	As on 31st March 1997	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—
Andhra Pradesh	5050	7	19	26	18	70	2446	1151	976	535
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—
Assam	1274	2	—	1	—	3	837	257	179	—
Bihar	5047	1	6	13	—	20	3527	902	638	—
Chandigarh	176	—	—	9	—	9	9	10	166	—
Dadra & Nagar Haveli	7	—	3	—	—	3	5	5	—	—
Daman & Diu	13	—	—	—	—	—	1	12	—	—
Delhi	1334	—	2	—	55	57	56	17	—	1315
Goa	296	5	13	—	—	18	159	155	—	—
Gujarat	3645	7	9	11	16	43	1559	794	468	859
Haryana	1426	3	14	28	—	45	694	341	435	—
Himachal Pradesh	774	4	3	—	—	7	654	127	—	—
Jammu & Kashmir	821	4	1	5	—	10	578	81	165	—
Karnataka	4667	2	22	23	30	77	2219	985	790	734
Kerala	3223	1	12	17	—	30	346	2272	635	—
Lakshadweep	9	—	—	—	—	—	9	—	—	—
Madhya Pradesh	4539	—	5	20	13	38	2703	920	598	330
Maharashtra	6254	5	27	17	69	118	2327	1070	894	2080
Manipur	88	—	—	—	—	—	51	14	23	—
Meghalaya	181	—	—	—	—	—	131	17	33	—
Mizoram	80	—	—	—	—	—	61	9	10	—
Nagaland	72	—	—	—	—	—	38	34	—	—
Orissa	2191	4	8	21	—	33	1615	308	301	—
Pondicherry	77	—	—	1	—	1	23	15	40	—
Punjab	2440	4	28	18	12	62	1116	640	544	196
Rajasthan	3326	5	11	11	8	35	1918	727	462	239
Sikkim	46	—	—	—	—	—	36	10	—	—
Tamil Nadu	4809	1	13	15	23	52	1850	1206	1015	786
Tripura	184	1	—	1	—	2	124	29	33	—
Uttar Pradesh	8944	1	32	51	11	95	5437	1513	1544	538
West Bengal	4469	—	2	10	14	26	2276	572	606	1041
Total	65562	57	230	298	269	854	32890	14208	10555	8653

Notes : 1. No. of offices includes Administrative Offices also.
2. Data for 1998 have been revised.
3. Classification of population groups is based on 1991 census.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 29B : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP - 1999

State / Union Territory	Number of Offices										
	As on 31st March 1998	Opened during 1st April 1998 to 31st March 1999					As on 31st March 1999				
		Rural	Semi- urban	Urban	Metro- politan	Total	Rural	Semi- urban	Urban	Metro- politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5108	4	7	37	22	70	2449	1158	1013	556	5176
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1273	1	—	2	—	3	837	257	181	—	1275
Bihar	5067	2	5	12	—	19	3529	907	650	—	5086
Chandigarh	185	—	—	8	—	8	9	10	174	—	193
Dadra & Nagar Haveli	10	—	1	—	—	1	5	6	—	—	11
Daman & Diu	13	—	2	—	—	2	1	14	—	—	15
Delhi	1388	—	—	—	62	62	56	17	—	1372	1445
Goa	314	—	6	—	—	6	159	161	—	—	320
Gujarat	3680	6	13	11	27	57	1555	807	479	886	3727
Haryana	1470	1	11	15	—	27	695	352	450	—	1497
Himachal Pradesh	781	4	2	—	—	6	656	129	—	—	785
Jammu & Kashmir	824	5	—	3	—	8	581	81	168	—	830
Karnataka	4728	8	12	26	33	79	2221	997	816	766	4800
Kerala	3253	1	35	5	—	41	347	2307	639	—	3293
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4551	5	8	9	13	35	2697	928	607	343	4575
Maharashtra	6371	1	20	23	70	114	2328	1090	917	2144	6479
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	38	34	—	—	72
Orissa	2224	8	6	15	—	29	1623	314	315	—	2252
Pondicherry	78	—	1	3	—	4	23	16	43	—	82
Punjab	2496	3	15	13	9	40	1119	655	557	204	2535
Rajasthan	3346	3	9	11	12	35	1916	736	473	249	3374
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4857	4	12	20	31	67	1842	1214	1034	816	4906
Tripura	186	—	—	—	—	—	123	29	33	—	185
Uttar Pradesh	9032	6	18	40	18	82	5434	1531	1584	556	9105
West Bengal	4495	2	3	11	18	34	2278	575	617	1049	4519
Total	66306	64	186	264	315	829	32894	14390	10816	8941	67041

Notes : 1. No. of offices includes Administrative Offices also.
 2. Data for 1998 have been revised and data for 1999 are provisional.
 3. Classification of population groups is based on 1991 census.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30A : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 1998

Bank Group	Number of offices									
	As on 31st March 1998					Opened during 1st April 1997 to 31st March 1998				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4119	2420	1428	993	8960	—	4	18	14	36
Associates of State Bank of India	1390	1504	793	686	4373	6	16	23	22	67
Nationalised Banks	13917	6706	6724	5843	33190	26	129	176	129	460
Foreign Banks	—	3	17	176	196	—	—	1	10	11
Regional Rural Banks	12312	1943	404	9	14668	14	40	11	2	67
Other Scheduled Commercial Banks	1149	1631	1188	943	4911	11	41	69	91	212
Non-Scheduled Commercial Banks	3	1	1	3	8	—	—	—	1	1
Total	32890	14208	10555	8653	66306	57	230	298	269	854
	Closed during 1st April 1997 to 31st March 1998					Net increase (+) or decrease (-)				
State Bank of India	7	—	—	—	7	-7	4	18	14	29
Associates of State Bank of India	1	—	—	—	1	5	16	23	22	66
Nationalised Banks	3	—	1	2	6	23	129	175	127	454
Foreign Banks	—	—	—	—	—	—	—	1	10	11
Regional Rural Banks	83	—	—	—	83	-69	40	11	2	-16
Other Scheduled Commercial Banks	2	1	4	5	12	9	40	65	86	200
Non-Scheduled Commercial Banks	—	—	1	—	1	—	—	-1	1	—
Total	96	1	6	7	110	-39	229	292	262	744

Notes : 1. Population group classification is based on 1991 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes Administrative offices also.
4. Data for 1998 have been revised.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30B : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 1999

Bank Group	Number of offices									
	As on 31st March 1999					Opened during 1st April 1998 to 31st March 1999				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4116	2423	1439	1003	8981	—	3	11	10	24
Associates of State Bank of India	1398	1516	828	715	4457	8	12	35	30	85
Nationalised Banks	13932	6797	6868	5997	33594	18	93	146	162	419
Foreign Banks	—	3	17	172	192	—	—	1	11	12
Regional Rural Banks	12299	1976	417	14	14706	29	33	13	5	80
Other Scheduled Commercial Banks	1146	1674	1246	1037	5103	9	45	58	97	209
Non-Scheduled Commercial Banks	3	1	1	3	8	—	—	—	—	—
Total	32894	14390	10816	8941	67041	64	186	264	315	829
Bank Group	Closed during 1st April 1998 to 31st March 1999					Net increase (+) or decrease (-)				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
State Bank of India	3	—	—	—	3	-3	3	11	10	21
Associates of State Bank of India	—	—	—	1	1	8	12	35	29	84
Nationalised Banks	3	2	2	8	15	15	91	144	154	404
Foreign Banks	—	—	1	15	16	—	—	—	-4	-4
Regional Rural Banks	42	—	—	—	42	-13	33	13	5	38
Other Scheduled Commercial Banks	12	2	—	3	17	-3	43	58	94	192
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	60	4	3	27	94	4	182	261	288	735

Notes : 1. Population group classification is based on 1991 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes Administrative offices also.
4. Data are provisional.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 31A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS - 1998**

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4629	5025	453	1943	37	1772	3	1750	5122	10490
	(15.0)	(15.3)	(9.0)	(13.7)	(12.5)	(16.8)	(16.7)	(20.2)	(14.2)	(15.8)
Haryana	643	694	92	341	12	435	—	—	747	1470
Himachal Pradesh	605	654	14	127	—	—	—	—	619	781
Jammu & Kashmir	482	578	22	81	2	165	—	—	506	824
Punjab	1028	1116	99	640	9	544	1	196	1137	2496
Rajasthan	1807	1918	212	727	13	462	1	239	2033	3346
Chandigarh	9	9	2	10	1	166	—	—	12	185
Delhi	55	56	12	17	—	—	1	1315	68	1388
North Eastern Region	1226	1310	118	361	8	278	—	—	1352	1949
	(4.0)	(4.0)	(2.3)	(2.5)	(2.7)	(2.6)	—	—	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	785	837	73	257	4	179	—	—	862	1273
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	35	38	8	34	—	—	—	—	43	72
Tripura	113	124	13	29	1	33	—	—	127	186
Eastern Region	7063	7471	775	1806	67	1545	1	1041	7906	11863
	(23.0)	(22.7)	(15.4)	(12.7)	(22.6)	(14.6)	(5.6)	(12.0)	(21.9)	(17.9)
Bihar	3316	3527	402	902	16	638	—	—	3734	5067
Orissa	1545	1615	93	308	6	301	—	—	1644	2224
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2276	277	572	45	606	1	1041	2478	4495
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7487	8140	803	2433	60	2142	4	868	8354	13583
	(24.3)	(24.7)	(15.9)	(17.1)	(20.3)	(20.3)	(22.2)	(10.0)	(23.1)	(20.5)
Madhya Pradesh	2412	2703	286	920	21	598	2	330	2721	4551
Uttar Pradesh	5075	5437	517	1513	39	1544	2	538	5633	9032
Western Region	3828	4051	669	2036	42	1362	7	2939	4546	10388
	(12.4)	(12.3)	(13.3)	(14.3)	(14.2)	(12.9)	(38.9)	(34.0)	(12.6)	(15.7)
Goa	143	159	10	155	—	—	—	—	153	314
Gujarat	1465	1559	259	794	14	468	3	859	1741	3680
Maharashtra	2214	2327	397	1070	28	894	4	2080	2643	6371
Dadra & Nagar Haveli	5	5	1	5	—	—	—	—	6	10
Daman & Diu	1	1	2	12	—	—	—	—	3	13
Southern Region	6532	6893	2217	5629	82	3456	3	2055	8834	18033
	(21.2)	(21.0)	(44.0)	(39.6)	(27.7)	(32.7)	(16.7)	(23.7)	(24.5)	(27.2)
Andhra Pradesh	2320	2446	467	1151	34	976	1	535	2822	5108
Karnataka	2105	2219	276	985	15	790	1	734	2397	4728
Kerala	308	346	1035	2272	7	635	—	—	1350	3253
Tamil Nadu	1768	1850	434	1206	25	1015	1	786	2228	4857
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	15	1	40	—	—	28	78
All India	30765	32890	5035	14208	296	10555	18	8653	36114	66306
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. No. of offices includes Administrative offices also.
2. Data have been revised.
3. Population group classification is based on 1991 census.
4. Figures in bracket indicate percent share in total.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 31B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS - 1999**

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4626	5032	453	1980	37	1822	3	1825	5119	10659
	(15.1)	(15.3)	(9.0)	(13.8)	(12.5)	(16.8)	(16.7)	(20.4)	(14.2)	(15.9)
Haryana	643	695	92	352	12	450	—	—	747	1497
Himachal Pradesh	605	656	14	129	—	—	—	—	619	785
Jammu & Kashmir	483	581	22	81	2	168	—	—	507	830
Punjab	1028	1119	99	655	9	557	1	204	1137	2535
Rajasthan	1803	1916	212	736	13	473	1	249	2029	3374
Chandigarh	9	9	2	10	1	174	—	—	12	193
Delhi	55	56	12	17	—	—	1	1372	68	1445
North Eastern Region	1224	1309	118	361	9	280	—	—	1351	1950
	(4.0)	(4.0)	(2.3)	(2.5)	(3.0)	(2.6)	—	—	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	784	837	73	257	5	181	—	—	862	1275
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	35	38	8	34	—	—	—	—	43	72
Tripura	112	123	13	29	1	33	—	—	126	185
Eastern Region	7064	7483	775	1820	67	1582	1	1049	7907	11934
	(23.0)	(22.7)	(15.4)	(12.6)	(22.6)	(14.6)	(5.6)	(11.7)	(21.9)	(17.8)
Bihar	3316	3529	402	907	16	650	—	—	3734	5086
Orissa	1546	1623	93	314	6	315	—	—	1645	2252
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2278	277	575	45	617	1	1049	2478	4519
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7472	8131	803	2459	60	2191	4	899	8339	13680
	(24.3)	(24.7)	(15.9)	(17.1)	(20.2)	(20.3)	(22.2)	(10.1)	(23.1)	(20.4)
Madhya Pradesh	2403	2697	286	928	21	607	2	343	2712	4575
Uttar Pradesh	5069	5434	517	1531	39	1584	2	556	5627	9105
Western Region	3819	4048	672	2078	42	1396	7	3030	4540	10552
	(12.4)	(12.3)	(13.3)	(14.4)	(14.1)	(12.9)	(38.9)	(33.9)	(12.6)	(15.7)
Goa	143	159	10	161	—	—	—	—	153	320
Gujarat	1456	1555	261	807	14	479	3	886	1734	3727
Maharashtra	2214	2328	398	1090	28	917	4	2144	2644	6479
Dadra & Nagar Haveli	5	5	1	6	—	—	—	—	6	11
Daman & Diu	1	1	2	14	—	—	—	—	3	15
Southern Region	6518	6891	2217	5692	82	3545	3	2138	8820	18266
	(21.2)	(20.9)	(44.0)	(39.6)	(27.6)	(32.8)	(16.7)	(23.9)	(24.4)	(27.2)
Andhra Pradesh	2322	2449	467	1158	34	1013	1	556	2824	5176
Karnataka	2099	2221	276	997	15	816	1	766	2391	4800
Kerala	308	347	1035	2307	7	639	—	—	1350	3293
Tamil Nadu	1758	1842	434	1214	25	1034	1	816	2218	4906
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	16	1	43	—	—	28	82
All India	30723	32894	5038	14390	297	10816	18	8941	36076	67041
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. No. of offices includes Administrative offices also.
2. Data are Provisional.
3. Population group classification is based on 1991 census.
4. Figures in bracket indicate percent share in total.

— : Nil.

Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 32A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF
CO-OPERATIVE BANKS (CENTRAL AND STATE) - 1997-98**

Region/State/ Union Territory	As on 31st March																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1997		1998		1997		1998		1997		1998		1997		1998		1997		1998	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	1292	1382	1154	1357	417	488	478	551	135	203	159	225	15	27	5	27	1859	2100	1796	2160
Haryana	117	178	121	183	39	68	39	72	36	62	38	65	—	—	—	—	192	308	198	320
Himachal Pradesh	339	339	180	292	20	20	66	66	8	8	11	11	1	1	1	1	368	368	258	370
Jammu & Kashmir@	6	32	6	32	41	60	41	61	13	23	14	24	—	—	—	—	60	115	61	117
Punjab	678	675	695	692	133	136	145	148	60	59	77	75	12	12	1	1	883	882	918	916
Rajasthan**	141	141	141	141	183	203	186	203	17	49	18	48	2	14	2	12	343	407	347	404
Chandigarh	6	6	6	6	1	1	1	1	1	2	1	2	—	—	—	—	8	9	8	9
Delhi	5	11	5	11	—	—	—	—	—	—	—	—	—	—	1	13	5	11	6	24
North-Eastern Region	27	27	—	—	11	11	—	—	10	21	—	—	48	59	—	—	96	118	—	—
Assam	10	10	—	—	8	8	—	—	3	4	—	—	21	22	—	—	42	44	—	—
Manipur	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Meghalaya	17	17	—	—	3	3	—	—	7	17	—	—	27	37	—	—	54	74	—	—
Nagaland	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	2013	398	1791	167	309	337	140	146	243	330	175	686	5	16	3	15	2570	1081	2109	1014
Bihar	181	183	—	—	154	164	—	—	82	106	35	495	—	—	—	—	417	453	35	495
Orissa	1768	124	1724	71	90	108	75	81	63	91	42	56	2	2	—	—	1923	325	1841	208
West Bengal	58	60	61	66	65	65	65	65	98	133	98	135	3	14	3	15	224	272	227	281
Andaman & Nicobar Islands	6	31	6	30	—	—	—	—	—	—	—	—	—	—	—	—	6	31	6	30
Central Region	1137	1131	1137	1132	957	1072	957	1071	223	339	223	338	1	13	1	1	2318	2555	2318	2542
Madhya Pradesh	675	675	675	675	200	312	200	311	38	115	38	114	—	—	—	—	913	1102	913	1100
Uttar Pradesh***	462	456	462	457	757	760	757	760	185	224	185	224	1	13	1	1	1405	1453	1405	1442
Western Region	5738	3241	6027	3322	479	773	1238	791	73	239	96	246	22	95	26	149	6312	4348	7387	4508
Gujarat	709	709	728	728	191	220	919	223	24	50	28	55	2	53	2	53	926	1032	1677	1059
Maharashtra	4988	2488	5257	2548	281	540	312	553	49	189	68	191	20	42	24	96	5338	3259	5661	3388
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	41	44	42	46	7	13	7	15	—	—	—	—	—	—	—	—	48	57	49	61
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	564	716	567	749	533	858	507	866	333	592	261	529	11	164	5	127	1441	2330	1340	2271
Andhra Pradesh	256	256	280	280	160	164	157	162	110	135	75	115	2	32	2	32	528	587	514	589
Karnataka	188	260	167	269	80	85	57	82	104	170	67	126	6	37	—	—	378	552	291	477
Kerala*	—	76	—	76	—	280	—	283	—	114	—	115	—	—	—	—	—	470	—	474
Tamil Nadu	119	123	119	123	276	311	276	321	119	173	119	173	3	95	3	95	517	702	517	712
Pondicherry	1	1	1	1	17	18	17	18	—	—	—	—	—	—	—	—	18	19	18	19
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	10771	6895	10676	6727	2706	3539	3320	3425	1017	1724	914	2024	102	374	40	319	14596	12532	14950	12495

Notes : 1. @ There was no census in 1991 in Jammu & Kashmir State.
2. * Including 3 regional offices of Kerala State Co-operative Banks.
3. ** Including 5 regional offices of Rajasthan State Co-operative Bank & 26 head offices of Central Co-operative Banks.
4. *** Information in respect of 7 centres/offices have not been incorporated.

— : Nil or not reported.

Source : Rural Planning and Credit Department.

TABLE 32B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS (URBAN) -1997-98

Region/State/ Union Territory	As on 31st March																			
	Rural				Semi -Urban				Urban				Metropolitan				Total			
	1997		1998		1997		1998		1997		1998		1997		1998		1997		1998	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	—	—	—	—	22	22	31	49	43	93	22	78	2	61	2	75	67	176	55	202
Haryana	—	—	—	—	1	1	1	1	7	11	7	11	—	—	—	—	8	12	8	12
Himachal Pradesh	—	—	—	—	4	4	4	4	—	—	—	—	—	—	—	—	4	4	4	4
Jammu & Kashmir	—	—	—	—	2	2	2	2	1	12	1	12	—	—	—	—	3	14	3	14
Punjab	—	—	—	—	2	2	2	2	3	13	3	15	—	—	—	—	5	15	5	17
Rajasthan	—	—	—	—	13	13	22	40	32	57	11	40	1	13	1	16	46	83	34	96
Delhi	—	—	—	—	—	—	—	—	—	—	—	—	1	48	1	59	1	48	1	59
North-Eastern Region	—	—	—	—	8	8	8	8	9	12	9	12	—	—	—	—	17	20	17	20
Assam	—	—	—	—	3	3	3	3	4	7	4	7	—	—	—	—	7	10	7	10
Manipur	—	—	—	—	2	2	2	2	3	3	3	3	—	—	—	—	5	5	5	5
Meghalaya	—	—	—	—	1	1	1	1	1	1	1	1	—	—	—	—	2	2	2	2
Nagaland	—	—	—	—	1	1	1	1	—	—	—	—	—	—	—	—	1	1	1	1
Tripura	—	—	—	—	—	—	—	—	1	1	1	1	—	—	—	—	1	1	1	1
Mizoram	—	—	—	—	1	1	1	1	—	—	—	—	—	—	—	—	1	1	1	1
Eastern Region	1	1	—	—	64	74	45	53	27	49	49	70	2	13	2	25	94	137	96	148
Bihar	—	—	—	—	1	1	3	3	2	4	2	2	1	1	1	2	4	4	6	7
Orissa	—	—	—	—	10	18	10	18	5	26	5	26	—	—	—	—	15	44	15	44
West Bengal	1	1	—	—	53	55	32	32	20	21	42	42	1	12	1	23	75	89	75	97
Central Region	1	1	1	1	55	86	67	107	38	84	40	88	2	47	2	55	96	218	110	251
Madhya Pradesh	1	1	1	1	42	58	53	69	17	38	17	38	—	—	—	—	60	97	71	108
Uttar Pradesh	—	—	—	—	13	28	14	38	21	46	23	50	2	47	2	55	36	121	39	143
Western Region	368	527	391	569	306	886	403	1004	46	782	47	906	8	1231	8	1298	728	3426	849	3777
Gujarat	67	74	67	103	129	232	129	248	18	132	18	155	4	404	4	429	218	842	218	935
Maharashtra	280	430	303	443	164	626	261	724	28	650	29	751	4	827	4	869	476	2533	597	2787
Goa	21	23	21	23	13	28	13	32	—	—	—	—	—	—	—	—	34	51	34	55
Southern Region	37	48	56	63	292	692	321	771	81	313	79	336	4	227	5	256	414	1280	461	1425
Andhra Pradesh	—	—	—	—	29	31	34	80	21	59	25	39	1	75	1	88	51	165	60	207
Karnataka	37	48	50	57	124	240	156	280	14	172	17	178	1	125	1	147	176	585	223	662
Kerala	—	—	—	—	49	244	48	239	10	38	6	46	—	—	—	—	59	282	54	285
Tamil Nadu	—	—	6	6	89	172	82	171	35	43	30	69	2	27	2	20	126	242	120	266
Pondicherry	—	—	—	—	1	5	1	1	1	1	1	3	—	—	1	1	2	6	3	5
All India	407	577	448	633	747	1768	875	1992	244	1333	246	1489	18	1579	19	1709	1416	5257	1588	5823

— : Nil.

Source : Urban Banks Department.

**TABLE 33 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS - 1998-99**

Bank Group	Rural	Semi- Urban	Urban	Metro- politan	Total
	(1)	(2)	(3)	(4)	(5)
As on 31st March 1998					
State Bank of India	4119	2420	1428	993	8960
Associates of State Bank of India	1390	1504	793	686	4373
Nationalised Banks	13917	6706	6724	5843	33190
Foreign Banks	—	3	17	176	196
Regional Rural Banks	12312	1943	404	9	14668
Other Scheduled Commercial Banks	1149	1631	1188	943	4911
Non-Scheduled Commercial Banks	3	1	1	3	8
Total Offices	32890	14208	10555	8653	66306
Number of centres with banking offices	30765	5035	296	18	36114

As on 31st March 1999

State Bank of India	4116	2423	1439	1003	8981
Associates of State Bank of India	1398	1516	828	715	4457
Nationalised Banks	13932	6797	6868	5997	33594
Foreign Banks	—	3	17	172	192
Regional Rural Banks	12299	1976	417	14	14706
Other Scheduled Commercial Banks	1146	1674	1246	1037	5103
Non-Scheduled Commercial Banks	3	1	1	3	8
Total Offices	32894	14390	10816	8941	67041
Number of centres with banking offices	30723	5038	297	18	36076

Notes : 1. No. of offices includes Administrative offices also.
2. Data for 1998 have been revised and data for 1999 are provisional.
3. Population group classification is based on 1991 census.
— : Nil.
Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 34 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN
CO-OPERATIVE BANKS - 1997-98**

(Amount in Rs. lakh)

State	As on 31st March							
	Year	No. of repo- rting banks	Share Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabili- ties/Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1997	65	3256	6800	84537	1145	17412	113150
	1998	82	4247	9100	117450	1042	32263	164102
Assam	1997	7	112	1991	6064	11	774	8952
	1998	8	116	2159	7038	153	1136	10602
Bihar	1997	1	22	39	507	18	24	610
	1998	3	57	227	618	—	80	982
New Delhi	1997	16	1731	2467	23759	152	4594	32703
	1998	16	1907	3432	30982	22	4927	41270
Goa	1997	7	1092	5785	42047	548	3040	52512
	1998	7	1217	6852	49725	1266	3502	62562
Gujarat	1997	258	18178	122077	671789	21093	81069	914206
	1998	273	23130	154769	916784	23687	113130	1231500
Haryana	1997	8	304	377	4066	205	1205	6157
	1998	8	335	434	4866	206	1511	7352
Himachal Pradesh	1997	4	105	215	3135	25	234	3714
	1998	3	111	254	3902	16	251	4534
Jammu & Kashmir	1997	3	114	362	7116	—	139	7731
	1998	3	138	311	8615	—	245	9309
Karnataka	1997	206	10746	22705	190233	2477	22365	248526
	1998	227	13912	28937	267939	2164	31312	344264
Kerala	1997	59	2404	4695	64023	982	5410	77514
	1998	59	2755	5998	80223	328	8688	97992
Madhya Pradesh	1997	50	1642	3429	32199	403	4083	41756
	1998	69	2412	4707	43897	560	7091	58667
Maharashtra	1997	407	41605	179430	1690115	26906	172842	2110898
	1998	462	51644	231759	2195884	51658	201939	2732884
Manipur	1997	5	127	280	2911	22	330	3670
	1998	3	130	341	3739	4	582	4796
Meghalaya	1997	2	37	104	284	2	44	471
	1998	2	38	103	341	2	52	536
Mizoram	1997	1	72	20	430	428	37	987
	1998	1	71	20	416	501	329	1337
Nagaland	1997	1	10	—	36	104	—	150
	1998	1	10	—	37	103	2	152
Orissa	1997	14	1021	2224	24982	197	3978	32402
	1998	13	1116	2976	29419	283	4475	38269
Pondicherry	1997	1	90	171	1527	—	107	1895
	1998	1	113	169	2010	—	215	2507
Punjab	1997	5	454	470	7433	81	701	9139
	1998	5	532	648	10175	—	1290	12645
Rajasthan	1997	30	1699	1981	25063	241	2897	31881
	1998	28	1780	2623	33485	265	4402	42555
Tamil Nadu	1997	125	5177	9833	105823	6101	10365	137299
	1998	124	6383	11291	143125	5138	12149	178086
Tripura	1997	1	25	55	330	36	52	498
	1998	1	27	69	409	36	58	599
Uttar Pradesh	1997	45	2419	2378	35997	326	6610	47730
	1998	56	3101	3807	58974	644	15175	81701
West Bengal	1997	43	3927	5244	47219	408	15879	72677
	1998	47	4773	7486	59098	493	22310	94160
Total	1997	1364	96369	373132	3071625	61911	354191	3957228
	1998	1502	120055	478472	4069151	88571	467114	5223363

— : Nil or negligible.

Source : Urban Banks Department.

**TABLE 34 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN
CO-OPERATIVE BANKS - 1997-98 (Concl'd.)**

(Amount in Rs. lakh)

State	As on 31st March						
	Year	No. of repo- rting banks	Cash in hand	Balances with banks	Investments	Loans & Advances	Other Assets
	(1)	(2)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	1997	65	1827	4147	31111	62335	13728
	1998	82	2260	7591	51667	81744	20839
Assam	1997	7	190	643	2874	3092	2155
	1998	8	157	689	4049	3849	1857
Bihar	1997	1	7	58	64	128	353
	1998	3	17	15	64	589	297
New Delhi	1997	16	420	1237	14601	13165	3280
	1998	16	525	1537	19738	14913	4558
Goa	1997	7	447	2572	13056	30398	6039
	1998	7	435	3876	15957	34408	7886
Gujarat	1997	258	13055	46399	293468	462507	98776
	1998	273	14857	49202	433339	628410	105695
Haryana	1997	8	64	193	2215	2940	746
	1998	8	55	221	2870	3270	935
Himachal Pradesh	1997	4	16	215	1147	1974	361
	1998	3	18	183	1681	2195	456
Jammu & Kashmir	1997	3	336	421	2943	3274	757
	1998	3	207	474	4092	3773	762
Karnataka	1997	206	4849	10990	60605	150342	21740
	1998	227	6144	16223	93840	194059	33998
Kerala	1997	59	1988	4155	16482	48177	6712
	1998	59	2253	5226	27240	55231	8042
Madhya Pradesh	1997	50	564	3109	11236	18679	8167
	1998	69	853	3471	15054	27086	12202
Maharashtra	1997	407	30930	108074	611762	1177628	182514
	1998	462	34125	135853	817620	1505344	239942
Manipur	1997	5	111	247	758	1486	1068
	1998	3	112	526	1006	1966	1186
Meghalaya	1997	2	4	44	135	120	169
	1998	2	4	35	197	119	181
Mizoram	1997	1	8	16	112	720	130
	1998	1	4	8	73	786	467
Nagaland	1997	1	—	15	103	22	10
	1998	1	1	76	31	33	11
Orissa	1997	14	605	1509	9538	16493	4257
	1998	13	618	1715	13558	16600	5778
Pondicherry	1997	1	25	59	383	1309	118
	1998	1	37	72	546	1715	137
Punjab	1997	5	205	403	2372	5313	845
	1998	5	306	390	3627	7305	1014
Rajasthan	1997	30	376	1525	9125	16485	4371
	1998	28	501	1506	14004	20887	5657
Tamil Nadu	1997	125	1660	4557	38362	82711	10009
	1998	124	1944	6366	56401	101019	12357
Tripura	1997	1	4	29	233	134	98
	1998	1	5	31	291	159	114
Uttar Pradesh	1997	45	493	2022	18270	19523	7422
	1998	56	773	2920	31500	31199	15310
West Bengal	1997	43	641	2873	28091	36216	4856
	1998	47	758	3701	38565	44040	7094
Total	1997	1364	58825	195512	1169046	2155171	378681
	1998	1502	66969	241907	1647010	2780699	486775

— : Nil or negligible.

Source : Urban Banks Department

**TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS IN INDIA-1998-99**

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Deposits					
	1998		1999		1998			1999		
	No. of reporting offices	Population per office	No. of reporting offices	Population per office	Amount (in Rs. lakh)	Percent share to total deposits	Per capita deposits (Rs.)	Amount (in Rs. lakh)	Percent share to total deposits	Per capita deposits (Rs.)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	10125	12189	10347	12178	13304227	22.5	10778	15976595	22.8	12680
Haryana	1423	13501	1467	13324	1218827	2.1	6334	1433682	2.0	7335
Himachal Pradesh	768	8285	775	8445	437348	0.7	6873	525499	0.7	8029
Jammu & Kashmir	802	11782	814	11928	580584	1.0	6144	716853	1.0	7383
Punjab	2427	9481	2474	9411	2751761	4.6	11959	3279786	4.7	14086
Rajasthan	3259	15861	3308	15913	1684276	2.8	3258	2053196	2.9	3901
Chandigarh	157	5287	166	5181	497499	0.8	59940	516787	0.7	60092
Delhi	1289	9974	1343	9991	6133932	10.4	47713	7450792	10.6	55528
North Eastern Region	1902	19604	1904	19983	932782	1.6	2502	1116747	1.6	2935
Arunachal Pradesh	68	16397	68	16985	41276	0.1	3702	48444	0.1	4194
Assam	1241	20573	1242	20835	602158	1.0	2359	703501	1.0	2719
Manipur	85	27741	86	28384	28343	—	1202	40622	0.1	1664
Meghalaya	179	12732	179	13179	101934	0.2	4473	114704	0.2	4862
Mizoram	78	11410	78	11821	21356	—	2400	30476	—	3305
Nagaland	71	22141	71	22944	54490	0.1	3466	73939	0.1	4539
Tripura	180	19672	180	20361	83225	0.1	2350	105061	0.1	2867
Eastern Region	11576	18085	11660	18230	7940383	13.4	3793	9411127	13.4	4428
Bihar	4981	19348	5004	19611	2566789	4.3	2663	3089358	4.4	3148
Orissa	2170	16217	2209	16086	881754	1.5	2506	1023954	1.5	2882
Sikkim	42	12690	42	12881	27991	—	5352	34227	—	6327
West Bengal	4352	17668	4374	17826	4440122	7.5	5774	5235580	7.5	6715
Andaman & Nicobar	31	11645	31	12065	23727	—	6573	28008	—	7489
Central Region	13259	18162	13382	18289	8205844	13.9	3422	9759073	13.9	3987
Madhya Pradesh	4449	17292	4480	17486	2329851	3.9	3028	2679079	3.8	3420
Uttar Pradesh	8810	18601	8902	18693	5875993	9.9	3608	7079994	10.1	4255
Western Region	9944	13850	10125	13782	15727632	26.6	11420	18282288	26.0	13102
Goa	291	5141	307	5039	455606	0.8	30455	547574	0.8	35396
Gujarat	3562	13158	3611	13170	3482337	5.9	7430	4121596	5.9	8667
Maharashtra	6071	14668	6182	14578	11755138	19.9	13200	13570826	19.3	15059
Dadra & Nagar Haveli	7	25429	10	18400	10015	—	5626	13513	—	7344
Daman & Diu	13	10077	15	9000	24536	—	18730	28779	—	21318
Southern Region	17461	12486	17700	12454	13095940	22.1	6007	15641285	22.3	7096
Andhra Pradesh	4965	14858	5040	14805	3161864	5.3	4286	3797128	5.4	5089
Karnataka	4572	11102	4658	11043	3188243	5.4	6281	3782054	5.4	7353
Kerala	3165	10009	3188	10032	2720087	4.6	8586	3326318	4.7	10401
Tamil Nadu	4676	12980	4727	12959	3925861	6.6	6468	4614525	6.6	7533
Lakshadweep	9	7333	9	7667	3224	0.0	4885	5254	—	7614
Pondicherry	74	14054	78	13795	96661	0.2	9294	116006	0.2	10781
All India	64267	15025	65118	15070	59206808	100.0	6132	70187115	100.0	7152

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS IN INDIA-1998-99 (Concl'd.)**

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Credit					
	1998		1999		1998			1999		
	No. of reporting offices	Population per office	No. of reporting offices	Population per office	Amount (in Rs. lakh)	Percent share to total credit	Per capita credit (Rs.)	Amount (in Rs. lakh)	Percent share to total credit	Per capita credit (Rs.)
	(1)	(2)	(3)	(4)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	10125	12192	10347	12178	6780740	20.6	5493	9111481	23.4	7231
Haryana	1423	13522	1467	13324	522769	1.6	2717	605009	1.6	3095
Himachal Pradesh	768	8285	775	8445	94471	0.3	1485	115437	0.3	1764
Jammu & Kashmir	802	11782	814	11928	216888	0.7	2295	277217	0.7	2855
Punjab	2427	9481	2474	9411	1062823	3.2	4619	1269168	3.3	5451
Rajasthan	3259	15861	3308	15913	798791	2.4	1545	925990	2.4	1759
Chandigarh	157	5287	166	5181	288739	0.9	34788	433275	1.1	50381
Delhi	1289	9974	1343	9991	3796259	11.6	29529	5485385	14.1	40881
North Eastern Region	1902	19604	1904	19983	278562	0.9	747	313068	0.8	823
Arunachal Pradesh	68	16397	68	16985	5420	—	486	6814	—	590
Assam	1241	20573	1242	20835	197824	0.6	775	221405	0.6	856
Manipur	85	27741	86	28384	16657	0.1	706	16923	—	693
Meghalaya	179	12732	179	13179	15459	0.1	678	19131	—	811
Mizoram	78	11410	78	11821	4949	—	556	6278	—	681
Nagaland	71	22141	71	22944	9986	—	635	11607	—	713
Tripura	180	19672	180	20361	28267	0.1	798	30910	0.1	843
Eastern Region	11576	18084	11660	18230	3161146	9.6	1510	3518383	9.0	1655
Bihar	4981	19348	5004	19611	706127	2.1	733	777394	2.0	792
Orissa	2170	16217	2209	16086	398440	1.2	1132	435259	1.1	1225
Sikkim	42	12452	42	12881	5788	—	1107	6857	—	1267
West Bengal	4352	17668	4374	17826	2047208	6.2	2662	2294225	5.9	2942
Andaman & Nicobar	31	11645	31	12065	3583	—	993	4648	—	1243
Central Region	13259	18086	13382	18289	2879137	8.8	1201	3221047	8.3	1316
Madhya Pradesh	4449	17292	4480	17486	1198607	3.6	1558	1296571	3.3	1655
Uttar Pradesh	8810	18487	8902	18693	1680530	5.1	1032	1924476	4.9	1157
Western Region	9944	13850	10125	13782	10296079	31.3	7476	12044834	30.9	8632
Goa	291	5141	307	5039	112019	0.3	7488	137124	0.4	8864
Gujarat	3562	13158	3611	13170	1679161	5.1	3583	2016489	5.2	4240
Maharashtra	6071	14668	6182	14578	8497704	25.9	9543	9883276	25.4	10967
Dadra & Nagar Haveli	7	25429	10	18400	2141	—	1203	2874	—	1562
Daman & Diu	13	10077	15	9000	5054	—	3858	5071	—	3756
Southern Region	17461	12486	17700	12454	9468043	28.8	4343	10737188	27.6	4871
Andhra Pradesh	4965	14858	5040	14805	2280970	6.9	3092	2600492	6.7	3485
Karnataka	4572	11102	4658	11043	2175261	6.6	4286	2440479	6.3	4745
Kerala	3165	10009	3188	10032	1204461	3.7	3802	1365676	3.5	4270
Tamil Nadu	4676	12980	4727	12959	3772299	11.5	6215	4290899	11.0	7005
Lakshadweep	9	7333	9	7667	319	—	483	407	—	590
Pondicherry	74	14054	78	13795	34733	0.1	3340	39235	0.1	3646
All India	64267	15025	65118	15070	32863707	100.0	3403	38946001	100.0	3969

Notes : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS-1998-99**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	State Bank of India and its Associates				Nationalised Banks			
	1998		1999		1998		1999	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	3268625	1942251	3817039	3262012	7703640	3458627	9235145	4261453
	(22.3)	(20.4)	(22.2)	(28.5)	(23.8)	(21.8)	(24.0)	(22.5)
Haryana	294761	171787	341375	189944	827128	312855	965056	368941
Himachal Pradesh	168923	37773	199214	43630	236489	50349	287195	64257
Jammu & Kashmir	111166	20796	126070	23560	120598	27380	142955	34684
Punjab	702911	334188	818684	390624	1914698	695867	2281824	828632
Rajasthan	637600	315216	773194	339994	717534	341553	876686	409053
Chandigarh	122672	130407	132099	225311	291254	135412	295399	171243
Delhi	1230592	932084	1426403	2048949	3595939	1895211	4386030	2384643
North Eastern Region	354418	90567	426879	99732	472720	150396	556434	174033
	(2.4)	(1.0)	(2.5)	(0.9)	(1.5)	(0.9)	(1.4)	(0.9)
Arunachal Pradesh	32449	3307	38764	3983	7422	967	7661	1124
Assam	201071	60773	225287	65119	333486	114280	395233	133446
Manipur	11575	4329	18420	4389	15720	11745	20810	11933
Meghalaya	44684	6798	50562	8252	47063	6501	52187	8204
Mizoram	13620	2946	20237	4237	4321	756	5774	667
Nagaland	26796	5634	42845	6178	24212	4033	26526	5149
Tripura	24223	6780	30764	7574	40496	12114	48243	13510
Eastern Region	2255992	1059040	2621028	1093447	4442933	1551949	5285572	1810860
	(15.4)	(11.1)	(15.3)	(9.6)	(13.7)	(9.8)	(13.7)	(9.6)
Bihar	868656	263018	1033871	273716	1426972	360020	1706023	411582
Orissa	349549	172804	362519	157989	431356	171956	534773	214823
Sikkim	15427	3012	18284	3488	12564	2777	15942	3369
West Bengal	1010482	618479	1192859	656184	2560192	1015340	3014321	1178508
Andaman & Nicobar	11878	1727	13495	2070	11849	1856	14513	2578
Central Region	2333351	1007724	2774695	1126620	4722642	1473379	5706180	1693860
	(15.9)	(10.6)	(16.2)	(9.8)	(14.6)	(9.3)	(14.8)	(9.0)
Madhya Pradesh	867945	547467	1077776	604086	1112814	489770	1308261	562421
Uttar Pradesh	1465406	460257	1696919	522534	3609828	983609	4397919	1131439
Western Region	2865929	2518968	3374434	2687108	8779811	5123250	10301167	6264857
	(19.6)	(26.4)	(19.6)	(23.5)	(27.1)	(32.3)	(26.8)	(33.2)
Goa	106546	26231	120486	27732	309386	75191	372611	87784
Gujarat	834741	561148	954062	639698	2471697	949977	2915582	1118152
Maharashtra	1905282	1927180	2277442	2015675	5983538	4095295	6994441	5055093
Dadra & Nagar Haveli	2020	552	2188	507	7995	1589	10103	2265
Daman & Diu	17340	3857	20256	3496	7195	1198	8430	1563
Southern Region	3580928	2906787	4164170	3174118	6240048	4124657	7385406	4692986
	(24.4)	(30.5)	(24.2)	(27.7)	(19.3)	(26.0)	(19.2)	(24.8)
Andhra Pradesh	1135402	962164	1341398	1059885	1425420	965280	1717108	1129371
Karnataka	796862	657446	887654	708769	1632449	1013803	1901617	1165430
Kerala	867783	402972	1054253	451003	942473	374316	1148786	419344
Tamil Nadu	756638	876100	853353	945091	2176539	1748419	2540269	1953926
Lakshadweep	—	—	—	—	3224	319	5254	407
Pondicherry	24243	8105	27512	9370	59943	22520	72372	24508
All India	14659243	9525337	17178245	11443037	32361794	15882258	38469904	18898049
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS-1998-99 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1998		1999		1998		1999	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	831205	752020	928572	732648	287329	113116	357723	135161
	(20.1)	(25.3)	(20.9)	(24.1)	(12.8)	(10.9)	(13.7)	(12.2)
Haryana	—	—	1841	129	65028	30918	75555	36502
Himachal Pradesh	4790	39	4446	27	25931	6051	32612	7218
Jammu & Kashmir	6355	47	6981	52	32095	7647	40168	8805
Punjab	18907	1444	21876	1327	31176	14040	38962	15938
Rajasthan	—	—	—	—	133099	54460	170426	66698
Chandigarh	5086	3458	5285	4194	—	—	—	—
Delhi	796067	747032	888143	726919	—	—	—	—
North Eastern Region	8340	636	10026	630	81401	34636	103484	35781
	(0.2)	—	(0.2)	—	(3.6)	(3.3)	(4.0)	(3.2)
Arunachal Pradesh	—	—	—	—	1404	1146	2019	1707
Assam	8340	636	10026	630	49398	20203	61049	19815
Manipur	—	—	—	—	1048	584	1392	601
Meghalaya	—	—	—	—	7163	1956	8174	2333
Mizoram	—	—	—	—	3415	1247	4465	1374
Nagaland	—	—	—	—	466	128	331	125
Tripura	—	—	—	—	18507	9372	26054	9826
Eastern Region	507644	239304	580616	238635	507462	189702	626320	211616
	(12.3)	(8.0)	(13.1)	(7.9)	(22.7)	(18.3)	(23.9)	(19.0)
Bihar	—	—	—	—	260496	82286	328942	90790
Orissa	—	—	—	—	92725	52298	113887	60218
Sikkim	—	—	—	—	—	—	—	—
West Bengal	507644	239304	580616	238635	154241	55118	183491	60608
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	32163	1820	38201	2455	891252	318721	956735	304352
	(0.8)	(0.1)	(0.9)	(0.1)	(39.8)	(30.8)	(36.6)	(27.4)
Madhya Pradesh	—	—	—	—	307512	128168	237279	84264
Uttar Pradesh	32163	1820	38201	2455	583740	190553	719456	220088
Western Region	2385045	1423496	2444624	1424309	110562	63577	136760	76670
	(57.6)	(47.9)	(55.1)	(46.9)	(4.9)	(6.1)	(5.2)	(6.9)
Goa	4298	378	2155	36	—	—	—	—
Gujarat	8778	11024	5262	19016	49237	27496	63209	34565
Maharashtra	2371969	1412094	2437207	1405257	61325	36081	73551	42105
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	377264	556057	433581	636139	361701	315611	434708	347338
	(9.1)	(18.7)	(9.8)	(21.0)	(16.1)	(30.5)	(16.6)	(31.3)
Andhra Pradesh	28227	16286	32698	17796	164394	123537	193775	133817
Karnataka	110050	109838	161095	112711	130721	121170	163536	136830
Kerala	40881	6801	39468	4737	39693	50844	45389	55596
Tamil Nadu	198106	423132	200320	500895	26893	20060	32008	21095
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	4141661	2973333	4435620	3034816	2239707	1035363	2615730	1110918
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS-1998-99 (Concl'd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1998		1999		1998		1999	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	1213430	514727	1638115	720206	13304229	6780741	15976594	9111480
	(20.9)	(14.9)	(21.9)	(16.2)	(22.5)	(20.6)	(22.8)	(23.4)
Haryana	31910	7210	49854	9492	1218828	522770	1433682	605009
Himachal Pradesh	1216	259	2032	304	437349	94471	525499	115439
Jammu & Kashmir	310370	161019	400679	210117	580584	216889	716853	277217
Punjab	84069	17284	118440	32646	2751761	1062823	3279786	1269168
Rajasthan	196043	87562	232890	110245	1684276	798791	2053196	925990
Chandigarh	78488	19461	84004	32527	497500	288738	516787	433275
Delhi	511334	221932	750216	324875	6133932	3796259	7450792	5485385
North Eastern Region	15903	2327	19924	2891	932781	278562	1116747	313067
	(0.3)	(0.1)	(0.3)	(0.1)	(1.6)	(0.8)	(1.6)	(0.8)
Arunachal Pradesh	—	—	—	—	41275	5420	48444	6814
Assam	9863	1931	11906	2395	602158	197823	703501	221405
Manipur	—	—	—	—	28343	16658	40622	16923
Meghalaya	3024	205	3780	342	101934	15460	114704	19131
Mizoram	—	—	—	—	21356	4949	30476	6278
Nagaland	3016	191	4238	154	54490	9986	73939	11607
Tripura	—	—	—	—	83226	28266	105061	30910
Eastern Region	226354	121152	297590	163826	7940385	3161147	9411126	3518384
	(4.3)	(3.5)	(4.0)	(3.7)	(13.4)	(9.6)	(13.4)	(9.0)
Bihar	10665	803	20522	1305	2566789	706127	3089358	777394
Orissa	8125	1382	12774	2230	881755	398440	1023954	435259
Sikkim	—	—	—	—	27991	5789	34227	6857
West Bengal	207564	118967	264294	160291	4440123	2047208	5235580	2294225
Andaman & Nicobar	—	—	—	—	23727	3583	28008	4648
Central Region	226436	77494	283263	93761	8205844	2879138	9759074	3221048
	(4.3)	(2.2)	(3.8)	(2.1)	(13.9)	(8.8)	(13.9)	(8.3)
Madhya Pradesh	41580	33202	55764	45800	2329851	1198607	2679079	1296571
Uttar Pradesh	184856	44292	227499	47961	5875993	1680531	7079994	1924476
Western Region	1586284	1166791	2025304	1591890	15727631	10296082	18282289	12044834
	(30.4)	(33.8)	(27.0)	(35.7)	(26.6)	(31.3)	(26.0)	(30.9)
Goa	35376	10220	52322	21572	455606	112020	547574	137124
Gujarat	117884	129517	183481	205059	3482337	1679162	4121596	2016489
Maharashtra	1433024	1027054	1788184	1365146	11755138	8497704	13570826	9883276
Dadra & Nagar Haveli	—	—	1223	102	10015	2141	13513	2874
Daman & Diu	—	—	94	11	24535	5055	28779	5071
Southern Region	2536000	1564933	3223421	1886606	13095941	9468045	15641286	10737187
	(43.6)	(45.4)	(43.1)	(42.3)	(22.1)	(28.8)	(22.3)	(27.6)
Andhra Pradesh	408422	213704	512148	259623	3161865	2280971	3797128	2600492
Karnataka	518161	273005	668152	316739	3188243	2175262	3782054	2440479
Kerala	829257	369528	1038423	434995	2720087	1204461	3326318	1365676
Tamil Nadu	767685	704588	988576	869892	3925861	3772299	4614525	4290899
Lakshadweep	—	—	—	—	3224	319	5254	407
Pondicherry	12475	4108	16122	5357	96661	34733	116006	39235
All India	5804407	3447424	7487617	4459180	59206807	32863710	70187116	38946000
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 37 : DEPOSITS, CREDIT AND NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@

(Amount in Rs. lakh)

Banks	State Bank Group	Nationalised Banks	Foreign Banks	Other Scheduled Commercial Banks	Regional Rural Banks	Total
	(1)	(2)	(3)	(4)	(5)	(6)
July 1969 to June 1974						
i) No. of offices	2257	5756	1	661	—	8675
ii) Deposits	3054779	8309415	13803	787361	—	12165358
iii) Credit	1264439	3012695	2607	467315	—	4747056
July 1974 to June 1979						
i) No. of offices	2717	7338	3	1336	2004	13398
ii) Deposits	3000608	9249839	95869	1477567	533729	14357612
iii) Credit	1639818	3407653	129391	862911	211183	6250956
July 1979 to June 1984						
i) No. of offices	2446	5639	6	697	6698	15486
ii) Deposits	1781894	3641691	204829	680664	1235681	7544759
iii) Credit	1050972	1562767	174810	310478	508993	3608020
July 1984 to June 1989						
i) No. of offices	1722	4719	5	292	5276	12014
ii) Deposits	1117626	2588873	161365	222094	782817	4872775
iii) Credit	684955	1894672	109537	136552	364783	3190499
July 1989 to June 1994						
i) No. of offices	1151	2367	13	274	381	4186
ii) Deposits	779916	1576384	230973	437406	46041	3070720
iii) Credit	2152497	1392526	205586	378728	19909	4149246
June 1994 to March 1999						
i) No. of offices	513	1773	42	827	116	3271
ii) Deposits	473992	1315101	243848	2804479	17459	4854879
iii) Credit	1936436	1151605	263711	1724838	6053	5082643
Total						
i) No. of offices	10806	27592	70	4087	14475	57030
ii) Deposits	10208815	26681303	950687	6409571	2615727	46866103
iii) Credit	8729117	12421918	885642	3880822	1110921	27028420

Note : @ Offices opened after June 1969 (first phase of nationalisation).

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@-1999

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	State Bank of India and its Associates			Nationalised Banks			Foreign Banks		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Northern Region	1968 (18.2)	2278302 (22.3)	2677276 (30.7)	4488 (16.3)	7002687 (26.2)	3003643 (24.2)	16 (22.9)	260163 (27.4)	305505 (34.5)
Haryana	246	221061	144335	730	742159	256443	1	1841	129
Himachal Pradesh	193	130371	31936	406	248917	57334	—	—	—
Jammu & Kashmir	116	103837	15682	121	117195	24860	—	—	—
Punjab	491	452832	271665	1390	1663875	527458	1	9258	69
Rajasthan	627	403669	192974	1048	702558	298504	—	—	—
Chandigarh	45	96130	69102	87	225427	134786	1	5285	4194
Delhi	250	870402	1951582	706	3302556	1704258	13	243779	301113
North Eastern Region	402 (3.7)	265138 (2.6)	57037 (0.7)	763 (2.8)	463779 (1.7)	141364 (1.1)	—	—	—
Arunachal Pradesh	42	38764	3983	7	7661	1124	—	—	—
Assam	168	114394	29293	600	326515	105133	—	—	—
Manipur	15	10825	3306	40	17792	11272	—	—	—
Meghalaya	83	35326	6562	37	40215	6128	—	—	—
Mizoram	24	20237	4237	2	5774	667	—	—	—
Nagaland	41	26609	5122	19	26526	5149	—	—	—
Tripura	29	18983	4534	58	39296	11891	—	—	—
Eastern Region	1944 (18.0)	1640164 (16.1)	826625 (9.5)	5183 (18.8)	3984352 (14.9)	1230935 (9.9)	2 (2.9)	11855 (1.2)	13688 (1.5)
Bihar	814	620096	178765	2028	1376362	292717	—	—	—
Orissa	419	228313	114398	840	470633	185149	—	—	—
Sikkim	25	9763	1697	16	15942	3369	—	—	—
West Bengal	669	774219	530336	2286	2106902	747122	2	11855	13688
Andaman & Nicobar	17	7773	1429	13	14513	2578	—	—	—
Central Region	2061 (19.1)	1693884 (16.6)	758359 (8.7)	5461 (19.8)	4481065 (16.8)	1235563 (9.9)	—	—	—
Madhya Pradesh	866	679717	445422	1697	1031378	423497	—	—	—
Uttar Pradesh	1195	1014167	312937	3764	3449687	812066	—	—	—
Western Region	1475 (13.6)	1903054 (18.6)	2194933 (25.1)	5025 (18.2)	5990243 (22.5)	3935843 (31.7)	34 (48.6)	492700 (51.8)	409697 (46.3)
Goa	42	35604	14735	151	182879	35106	—	—	—
Gujarat	616	506705	467933	1748	1762186	737043	3	5262	19016
Maharashtra	812	1354690	1709419	3112	4028080	3159970	31	487438	390681
Dadra&Nagar Haveli	1	2188	507	8	10103	2265	—	—	—
Daman & Diu	4	3867	2339	6	6995	1459	—	—	—
Southern Region	2956 (27.4)	2428273 (23.8)	2214886 (25.4)	6672 (24.2)	4759178 (17.8)	2874573 (23.1)	18 (25.7)	185969 (19.6)	156752 (17.7)
Andhra Pradesh	1087	779299	765894	1951	1289355	776696	1	3884	5792
Karnataka	718	566075	517893	1694	1204571	775068	7	103691	68202
Kerala	618	629426	255885	813	751051	239619	3	33243	4088
Tamil Nadu	522	440291	670006	2162	1468037	1069318	7	45151	78670
Lakshadweep	—	—	—	9	5254	407	—	—	—
Pondicherry	11	13182	5208	43	40910	13465	—	—	—
Total	10806 (100.0)	10208815 (100.0)	8729116 (100.0)	27592 (100.0)	26681304 (100.0)	12421921 (100.0)	70 (100.0)	950687 (100.0)	885642 (100.0)

Notes : 1. @ Offices opened after June 1969 (first phase of nationalisation).

2. Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@-1999 (Concl'd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	Other Scheduled Commercial Banks			Regional Rural Banks			Total		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Northern Region	705 (17.2)	1471549 (23.0)	651505 (16.8)	1957 (13.5)	357723 (13.7)	135161 (12.2)	9134 (16.0)	11370424 (24.3)	6773090 (25.1)
Haryana	31	49854	9492	293	75555	36502	1301	1090470	446901
Himachal Pradesh	3	2032	304	130	32612	7218	732	413932	96792
Jammu & Kashmir	274	315842	182207	267	40168	8805	778	577042	231554
Punjab	55	118440	32646	201	38962	15938	2138	2283367	847776
Rajasthan	204	152565	70148	1066	170426	66698	2945	1429218	628324
Chandigarh	16	84004	32527	—	—	—	149	410846	240609
Delhi	122	748812	324181	—	—	—	1091	5165549	4281134
North Eastern Region	7 (0.2)	19924 (0.3)	2891 (0.1)	648 (4.5)	103484 (4.0)	35781 (3.2)	1820 (3.2)	852325 (1.8)	237073 (0.9)
Arunachal Pradesh	—	—	—	19	2019	1707	68	48444	6814
Assam	5	11906	2395	401	61049	19815	1174	513864	156636
Manipur	—	—	—	29	1392	601	84	30009	15179
Meghalaya	1	3780	342	51	8174	2333	172	87495	15365
Mizoram	—	—	—	52	4465	1374	78	30476	6278
Nagaland	1	4238	154	8	331	125	69	57704	10550
Tripura	—	—	—	88	26054	9826	175	84333	26251
Eastern Region	88 (2.2)	297590 (4.6)	163826 (4.2)	3592 (24.8)	626320 (23.9)	211616 (19.0)	10809 (19.0)	6560281 (14.0)	2446690 (9.1)
Bihar	9	20522	1305	1887	328942	90790	4738	2345922	563577
Orissa	9	12774	2230	838	113887	60218	2106	825607	361995
Sikkim	—	—	—	—	—	—	41	25705	5066
West Bengal	70	264294	160291	867	183491	60608	3894	3340761	1512045
Andaman & Nicobar	—	—	—	—	—	—	30	22286	4007
Central Region	198 (4.8)	213454 (3.3)	80123 (2.1)	4586 (31.7)	956735 (36.6)	304352 (27.4)	12306 (21.6)	7345138 (15.7)	2378397 (8.8)
Madhya Pradesh	29	49661	44455	1553	237279	84264	4145	1998035	997638
Uttar Pradesh	169	163793	35668	3033	719456	220088	8161	5347103	1380759
Western Region	676 (16.5)	1872917 (29.2)	1510772 (38.9)	997 (6.9)	136760 (5.2)	76670 (6.9)	8207 (14.4)	10395674 (22.2)	8127915 (30.1)
Goa	32	52322	21572	—	—	—	225	270805	71413
Gujarat	92	182849	204746	409	63209	34565	2868	2520211	1463303
Maharashtra	550	1636429	1284341	588	73551	42105	5093	7580188	6586516
Dadra&Nagar Haveli	1	1223	102	—	—	—	10	13514	2874
Daman & Diu	1	94	11	—	—	—	11	10956	3809
Southern Region	2413 (59.0)	2534135 (39.5)	1471708 (37.9)	2695 (18.6)	434708 (16.6)	347338 (31.3)	14754 (25.9)	10342263 (22.1)	7065257 (26.1)
Andhra Pradesh	315	487997	236947	1121	193775	133817	4475	2754310	1919146
Karnataka	414	527334	248371	1094	163536	136830	3927	2565207	1746364
Kerala	881	767873	307606	273	45389	55596	2588	2226982	862794
Tamil Nadu	790	735695	673635	207	32008	21095	3688	2721182	2512724
Lakshadweep	—	—	—	—	—	—	9	5254	407
Pondicherry	13	15236	5149	—	—	—	67	69328	23822
Total	4087 (100.0)	6409569 (100.0)	3880825 (100.0)	14475 (100.0)	2615730 (100.0)	1110918 (100.0)	57030 (100.0)	46866105 (100.0)	27028422 (100.0)

Notes : 1. @ Offices opened after June 1969 (first phase of nationalisation).

2. Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 39 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 1969, 1979, 1994, 1995, 1996, 1997, 1998 AND 1999

(Amount in Rs. crore)

Population Group	June 1969		June 1979		June 1994		March 1995		March 1996		March 1997		March 1998		March 1999	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rural	306	115	3538	2016	47776	25074	57399	28183	61106	29122	72511	32371	86484	36697	102602	41193
	(6.4)	(3.3)	(11.3)	(9.4)	(15.0)	(13.9)	(15.3)	(12.7)	(14.3)	(11.1)	(14.7)	(9.7)	(14.6)	(11.2)	(14.6)	(10.6)
Semi-Urban	1054	453	7079	3435	61814	24650	74224	28665	82425	33444	96657	37478	114483	41680	136681	48230
	(21.8)	(13.1)	(22.5)	(16.0)	(19.4)	(13.7)	(19.7)	(12.9)	(19.3)	(12.7)	(19.6)	(11.2)	(19.3)	(12.7)	(19.5)	(12.4)
Urban	1279	756	7828	4603	73221	36685	88716	45758	94672	48716	110292	51299	133605	57409	160051	67293
	(26.5)	(21.8)	(24.9)	(21.4)	(23.0)	(20.4)	(23.6)	(20.6)	(22.2)	(18.5)	(22.4)	(15.4)	(22.6)	(17.5)	(22.8)	(17.3)
Metropolitan	2183	2143	12993	11421	135106	93609	155525	119901	187870	152251	212766	161088	257496	192852	302537	232745
	(45.3)	(61.8)	(41.3)	(53.2)	(42.5)	(52.0)	(41.4)	(53.9)	(44.1)	(57.8)	(43.2)	(57.1)	(43.5)	(58.7)	(43.1)	(59.8)
All India	4823	3467	31438	21476	317918	180017	375864	222507	426073	263533	492226	282236	592068	328637	701871	389461
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

Source : Basic Statistical Return-7.

TABLE 40 : MONEY RATES – 1998-99
(Percent per annum)

	April	May	June	July	August	Septem- ber	Octo- ber	Novem- ber	Decem- ber	January	February	March
	1998	1998	1998	1998	1998	1998	1998	1998	1998	1999	1999	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Call Money Rate (low)	4.0	3.0	2.5	0.5	0.5	3.0	4.0	5.0	5.6	5.5	7.0	3.0
2. Call Money Rate (high)	9.1	9.6	9.0	9.0	30.0	12.5	9.8	9.2	10.0	35.0	9.8	14.0

Note : @ Inter - bank call money rates as reported by DFHI.
Source : Department of Economic Analysis and Policy.

**TABLE 41 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 1997 - 99**

Sr.No.	Name of the Country	As on 31st March		
		1997	1998	1999
1	Bahama	2	2	2
2	Bahrain	1	1	1
3	Bangladesh	1	1	1
4	Belgium	2	2	2
5	Cayman Island	1	1	1
6	Channel Island	1	1	1
7	Fiji	9+	9+	9+
8	France	2	2	2
9	Guyana	1	1	1
10	Hongkong	7	7	7
11	Japan	4	4	4
12	Kenya	2	2	2
13	Maldiv Island	1	1	1
14	Mauritius	7@	7@	7@
15	Oman	3	3	3
16	Pakistan	—\$	—\$	—\$
17	Panama	1	—	—
18	Seychelles	1	1	1
19	Singapore	7	6	6
20	South Africa	—	2	2
21	South Korea	1	1	1
22	Sri Lanka	6	6	6
23	Thailand	1	1	1
24	United Arab Emirates	6	6	6
25	United Kingdom	21	21	19
26	United States of America	8	8	8
27	West Germany	1	1	1
Total		97	97	95

+ includes two mobile offices.

@ Includes one mobile office.

- Notes** : 1. The table does not include representative office opened by Indian Banks outside India.
2. The table gives the position of branches of Indian Banks as on 31 March and excludes the following :
(a) 22 Offices in former East Pakistan before the formation of Bangladesh.
The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged.
\$ (b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
3. Non- Scheduled banks have no office outside the Indian Union.
4. During 1998-99, one branch each of SBI and UCO in the United Kingdom were closed.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	255018	252554	2185454	601769	117504	234679
State Bank of India	176613	200432	1656068	456975	72330	187193
State Bank of Bikaner & Jaipur	10688	3919	81645	26094	2968	10751
State Bank of Hyderabad	24108	22846	103764	34044	14973	11832
State Bank of Indore	3149	1725	57925	8474	6726	9167
State Bank of Mysore	14634	4897	144588	29528	12255	5833
State Bank of Patiala	6880	3217	57334	24557	—	—
State Bank of Saurashtra	3290	2978	17821	11754	232	584
State Bank of Travancore	15656	12540	66309	10343	8020	9319
B. Nationalised Banks	361481	215504	6480101	1792770	288852	441569
Allahabad Bank	7854	8219	158549	32401	4893	15447
Andhra Bank	36723	13408	427041	48262	11368	12026
Bank of Baroda	21410	9152	629316	87480	23633	42302
Bank of India	39435	23418	359718	114980	7447	105066
Bank of Maharashtra	10366	6758	158933	53725	3136	7496
Canara Bank	34313	17737	742430	289644	10974	14333
Central Bank of India	47842	9483	599432	102267	39012	44836
Corporation Bank	10218	2493	303571	17725	20068	2105
Dena Bank	2459	2846	41809	42697	4913	11386
Indian Bank	10581	3011	711063	64071	2339	2470
Indian Overseas Bank	26611	9421	288423	44295	26588	19452
Oriental Bank of Commerce	8772	10285	101316	29378	3430	15067
Punjab National Bank	9102	22078	571934	402480	6674	13120
Punjab & Sind Bank	1892	9903	33865	29066	1041	18192
Syndicate Bank	21771	9118	194544	42106	33531	17795
Union Bank of India	34535	29833	402432	183426	32220	67176
United Bank of India	12977	6602	430069	66015	2641	1687
UCO Bank	11528	8081	306611	113487	1232	10303
Vijaya Bank	13092	13658	19045	29265	53712	21310
Total (A + B)	616499	468058	8665555	2394539	406356	676248

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	1247	239	12158	13011	2559223	1088388
State Bank of India	—	—	10945	9908	1905011	845637
State Bank of Bikaner & Jaipur	1160	222	—	—	96461	40986
State Bank of Hyderabad	—	—	575	396	142845	68901
State Bank of Indore	—	—	—	2648	67800	16718
State Bank of Mysore	—	—	503	—	171477	40761
State Bank of Patiala	—	—	36	—	64214	27810
State Bank of Saurashtra	87	17	—	—	21430	15333
State Bank of Travancore	—	—	99	59	89985	32242
B. Nationalised Banks	530925	172123	19306	14168	7661359	2627104
Allahabad Bank	2743	1037	—	—	174039	57104
Andhra Bank	73756	5067	—	—	548888	78763
Bank of Baroda	—	—	—	—	674359	138934
Bank of India	11904	71878	734	4130	418504	311946
Bank of Maharashtra	2572	1647	—	—	175007	69626
Canara Bank	136836	27322	—	—	924553	349036
Central Bank of India	10687	5480	—	—	696973	162066
Corporation Bank	6400	743	—	—	340257	23066
Dena Bank	—	—	—	—	49181	56929
Indian Bank	19960	4769	—	—	743943	74321
Indian Overseas Bank	—	—	—	—	341622	73168
Oriental Bank of Commerce	—	—	1169	69	113518	55830
Punjab National Bank	—	—	16391	6769	587710	447300
Punjab & Sind Bank	1068	6042	—	—	37866	63203
Syndicate Bank	256359	40715	—	—	506205	109734
Union Bank of India	4078	6457	—	—	473265	286892
United Bank of India	—	—	—	—	445687	74304
UCO Bank	4562	966	—	—	323933	132837
Vijaya Bank	—	—	1012	3200	85849	62045
Total (A + B)	532172	172362	31464	27179	10220582	3715492

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	2527	358	33999	2019	3466	598
Bank of Rajasthan	3242	3393	41380	27408	1929	4006
Bareilly Corporation Bank	362	210	6231	1449	113	143
Benaras State Bank	594	90	9735	359	726	508
Bharat Overseas Bank	1377	1065	13785	1980	305	293
Catholic Syrian Bank	5407	1221	85928	10532	15158	2607
City union Bank	3262	842	38646	4625	1906	1246
Dhanalakshmi Bank	3388	967	61392	4684	1918	512
Federal Bank	7492	2774	60595	10970	2333	2353
Jammu & Kashmir Bank	1186	3188	11811	8874	835	15030
Karnataka Bank	1469	546	67701	7464	1303	4938
Karur Vysya Bank	4615	885	76466	3433	43	25
Lakshmi Vilas Bank	7442	1465	68208	2969	890	819
Lord krishna Bank	8	6	236	227	35	46
Nainital Bank	216	127	6483	1470	223	257
Nedungadi Bank	1222	537	11542	4654	4336	1668
Punjab Co-operative Bank	2	11	1623	765	47	319
Ratnakar Bank	588	347	29829	2654	989	295
Sangli Bank	8843	3366	102928	14961	1325	2459
South Indian Bank	938	249	19341	301	606	99
Tamilnad Mercantile Bank	1871	818	13632	3741	2088	1290
United Western Bank	740	72	51167	1764	2465	155
Vysya Bank	1229	1462	34716	12930	950	1823
Ganesh Bank of Kurundwad	448	73	3738	172	24	46
Development Credit Bank	156	2	147	—	1	—
Total	58624	24074	851259	130405	44014	41535

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	—	—	—	—	39992	2975
Bank of Rajasthan	—	—	950	-254	46551	36011
Bareilly Corporation Bank	198	36	14	26	6904	1826
Benares State Bank	—	—	18	—	11055	975
Bharat Overseas Bank	—	—	—	—	15467	3338
Catholic Syrian Bank	7892	561	—	—	114385	14921
City union Bank	—	—	—	—	43814	6713
Dhanalakshmi Bank	—	—	4	4	66698	6163
Federal Bank	23271	2752	—	—	93691	18849
Jammu & Kashmir Bank	25760	11722	—	—	39592	38814
Karnataka Bank	11238	905	—	—	81711	13853
Karur Vysya Bank	4069	142	—	—	85193	4485
Lakshmi Vilas Bank	3092	747	—	—	79632	6000
Lord Krishna Bank	—	—	—	—	279	279
Nainital Bank	133	33	—	—	7055	1887
Nedungadi Bank	—	—	—	419	17100	6440
Punjab Co-operative Bank	15	6	—	—	1687	1102
Ratnakar Bank	—	—	72	3	31406	3365
Sangli Bank	3235	960	—	—	116331	21746
South Indian Bank	—	—	—	—	20885	649
Tamilnad Mercantile Bank	—	—	—	—	17591	5849
United Western Bank	—	—	—	—	54372	1991
Vysya Bank	5015	1227	—	—	41910	17442
Ganesh Bank of Kurundwad	37	3	—	—	4247	294
Development Credit Bank	—	—	—	—	304	2
Total	83955	19094	1058	198	1037852	215969

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	23	3	—	—	4	20
American Express Bank	113	695	573	3466	43	582
ANZ Grindlays Bank	24040	18479	42834	63110	1621	15751
Bank of America	11	365	196	901	59	330
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	7	97	62	1247	8	82
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	8	242	7	423	33	614
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	3	27	42	439	15	452
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	102	2124	624	7082	418	3720
Mashreq Bank	—	—	—	—	—	—
Oman International Bank	—	—	—	—	—	—
Sakura Bank	—	—	730	126	—	—
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	3375	24685	3533	17197	383	2632
Total	27682	46717	48601	93991	2584	24183
All Scheduled Commercial Banks	702805	538850	9565415	2618935	452954	741966

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Concl'd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	—	—	—	—	27	23
American Express Bank	—	—	—	—	729	4743
ANZ Grindlays Bank	—	—	—	—	68495	97340
Bank of America	—	—	—	—	266	1596
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	—	—	—	—	77	1426
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	—	—	—	—	48	1279
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	—	—	—	—	60	918
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	1	6	—	—	1145	12932
Mashreq Bank	—	—	—	—	—	—
Oman International Bank	—	—	—	—	—	—
Sakura Bank	42	122	—	—	772	248
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	530	766	—	—	7821	45280
Total	573	894	—	—	79440	165785
All Scheduled Commercial Banks	616700	192350	32522	27377	11337874	4097246

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

TABLE 43 : CHEQUE CLEARANCES : 1992-93 TO 1998-99

(Number in lakhs)
(Amount in Rs. crore)

Centres	1992-93		1993-94		1994-95		1995-96		1996-97		1997-98@		1998-99@	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. Calcutta	455	138723	453	157629	503	200710	435	204398	312	137981	507	251088	455	247021
2. Mumbai	1535	2350535	1672	2146405	1783	2255693	1609	2375141	1739	3070602	1794	3806421	1791	4252073
3. Chennai	448	209346	464	224718	413	219313	439	250926	560	315052	556	342050	556	396110
4. Kanpur	69	11912	62	14251	71	15924	62	17539	64	18642	62	20927	62	23717
5. New Delhi	752	328238	748	410704	856	561044	779	616334	850	597170	884	649204	827	686677
6. Bangalore	256	47513	275	62085	260	75614	212	69467	292	108236	304	127054	168	81974
7. Nagpur	68	9635	61	10746	68	13220	61	15028	76	19840	80	22683	77	27607
8. Patna	37	5911	34	6188	31	6042	32	7185	36	10733	39	11594	25	8394
9. Hyderabad	232	45608	217	54591	113	27311	279	84242	265	94352	267	95904	231	119097
10. Bhubaneswar	12	4961	12	4529	15	5456	12	5983	13	7815	12	9300	16	9596
11. Ahmedabad	588	60746	582	78314	569	97943	357	122119	369	145626	391	178030	306	171027
12. Thiruvananthapuram	23	3942	28	5415	29	6889	15	4289	31	8622	32	10625	30	11698
13. Jaipur	117	14352	106	16374	116	20870	84	21271	84	23977	88	26183	93	38733
14. Guwahati	26	6051	22	6840	27	8373	22	8563	24	9949	24	11470	24	13235
15. Other Centres	3059	464535	2870	670124	2516	586677	3192	822155	3118	854878	3539	1035617	3773	1367031
Total	7677	3702008	7606	3868913	7370	4101079	7590	4624640	7833	5423475	8579	6598150	8434	7453990

Note : @ Provisional.**Source** : Department of Economic Analysis and Policy.

TABLE 44 : NUMBER OF CLEARING HOUSES - 1978 - 99

As on 31st March	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	
1978	11	377	112	1	501
1979	11	405	141	1	558
1983	12	462	165	1	640
1984	12	472	166	1	651
1985	13	443	196	1	653
1986	14	457	202	1	674
1987	14	470	209	1	694
1988	14	499	215	1	729
1989	14	574	228	6	822
1990	14	575	240	6	835
1991	14	576	249	6	845
1992	14	576	250	6	846
1993	14	577	251	6	848
1994	14	577	253	6	850
1995	14	577	255	6	852
1996	14	577	262	6	859
1997	14	578	262	6	860
1998	14	592	270	6	882
1999	14	622	295	6	937

Source : Department of Information Technology.

TABLE 45 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS IN FOREIGN COUNTRIES - 1997-99

Items	(US \$ million)		
	As on 31st March		
	1997	1998	1999
No. of banks	8	8	8
No. of branches	98	96	95
<u>Liabilities</u>			
1. H. O. funds	1052.8	1363.3	1425.48
2. Customer deposits	5159.38	5422.68	5416.51
3. Inter-branch borrowings	5854.81	5795.3	6628.31
4. Inter-bank borrowings	2753.2	3157.76	3679.92
5. Other debt Instruments	0.46	0.31	0.11
6. Other liabilities	533.04	495.57	465.87
Total liabilities	15353.69	16234.92	17616.20
<u>Assets</u>			
1. Cash on hand & balances with Central Banks	29.04	87.07	150.38
2. Investments in securities	1054.37	1398.13	1665.58
3. Inter-branch deposits	1767.18	1477.7	1114.13
4. Inter-bank deposits	7024.74	7305.44	8422.52
5. Customer credit	4886.54	5418.92	5733.47
6. Accumulated loss	390.94	294.88	216.32
7. Other assets	200.88	252.78	313.8
Total assets	15353.69	16234.92	17616.20

Source : Statement of assets & liabilities of overseas branches, Department of Banking Supervision.

TABLE 46 : CIRCLE-WISE DISTRIBUTION OF POST OFFICE SAVINGS BANKS – 1993 - 98

Name of the Circle	As at the end of year											
	1993		1994		1995		1996		1997		1998	
	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	2186351	18516	2321128	103427	2474417	105393	2629034	157694	1581452	181169	1628887	181342
Assam	500320	2918	942980	3930	1389483	5143	1840879	6333	2281621	8139	2567894	10552
Bihar	5101274	27893	5209445	27293	5301316	28471	5395478	32245	5478612	34812	5563145	34974
Delhi	354600	9717	355369	10643	370310	11998	395272	12312	442243	31255	490233	33075
Gujarat	892154	14783	932432	14959	948286	14924	972869	16304	989164	17042	981404	17719
Haryana	954434	11359	1436242	12962	1465648	14032	1489439	13770	1516091	14318	1548136	15028
Himachal Pradesh	574566	8983	588492	11002	606958	17588	637706	50830	706195	6900	743893	108629
Jammu & Kashmir	354975	2977	360332	3516	369911	4081	381450	4778	394412	5126	394412	5126
Karnataka	1084941	16810	1137368	14629	1200831	14331	1279587	17019	1350804	18464	1410841	18731
Kerala	748867	7466	784832	7470	838316	11962	880046	12612	662662	13002	714642	13771
Madhya Pradesh	1374077	9317	1407369	10523	1444108	11413	1447832	11345	1479926	11699	1534390	11428
Maharashtra	2690065	41537	2705781	39617	2709518	40738	2727129	42399	2817850	43998	2909810	57954
North Eastern	202065	4294	262126	4723	358101	4463	475353	4794	612737	5140	862272	6122
Punjab	1415463	25619	1484734	25232	1531679	23482	759464	25287	812858	25504	2677947	39574
Orissa	3840048	33981	3954548	34536	4036236	35904	4252081	35996	2700066	37448	848892	28316
Rajasthan	710500	14168	732415	13104	763012	12797	810522	14054	872267	21105	742673	27722
Tamil Nadu	1998263	49912	2143639	59272	2281114	49620	2474080	48111	2587334	51029	2759689	135690
Uttar Pradesh	10231724	34113	10466496	32754	10761682	29446	11057129	33734	11356529	35996	11703251	43340
West Bengal	2235993	26901	5349128	33472	8574569	40697	11919757	46079	15389262	50290	17763785	57053
Base#	68591	603	74823	750	85593	885	96173	778	105879	1015	118736	1592
Total	37519271	361867	42649679	463814	47511088	477368	51921282	586474	54137964	613451	57964932	847738

Note : # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.
Source : Department of Post.

TABLE 47 : CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS-1997-98

(Amount in Rs. lakh)

	Period	Period of Maturity							
		1 Year		2 Years		3 Years		5 Years	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Outstanding	Accounts	Outstanding	Accounts	Outstanding	Accounts	Outstanding
Andhra Pradesh	1997	10719	926	4097	279	4063	390	5530	(725)
	1998	12771	1473	3983	321	3738	578	5474	(764)
Assam	1997	10500	292	3473	107	4168	1595	34528	55294
	1998	11167	455	3837	160	4934	1616	34792	54507
Bihar	1997	19769	1990	6293	906	4241	(687)	82284	16140
	1998	23463	1727	7297	1191	2677	(625)	88084	17117
Delhi	1997	4545	912	5119	887	1450	931	4748	4985
	1998	6363	1478	5994	1420	1469	4209	4745	8369
Gujarat	1997	7116	3021	3390	787	4512	961	9673	4937
	1998	13141	4503	3845	843	4091	839	9125	5008
Haryana	1997	33428	1509	37474	2197	6504	969	11504	3476
	1998	40697	2148	36965	987	6552	809	11573	1978
Himachal Pradesh	1997	11446	1664	3938	748	3046	469	2723	1155
	1998	13505	2239	4239	881	2870	489	1239	1212
Jammu & Kashmir	1997	7422	493	6820	784	1493	278	12480	2644
	1998	7422	493	6820	784	1493	278	12480	2644
Karnataka	1997	24718	200	5504	211	7106	456	14449	1622
	1998	25946	13215	5545	212	6919	5744	13907	1656
Kerala	1997	68147	2190	17412	1243	1936	290	6305	5031
	1998	73707	2598	14591	1249	2299	306	6336	5505
Madhya Pradesh	1997	5646	913	2737	988	3494	373	11180	995
	1998	6435	1007	2791	1019	3473	385	11435	1014
Maharashtra	1997	8555	2308	3159	1558	5805	1455	31251	3052
	1998	18341	4789	17389	1864	19304	963	37210	3761
North Eastern	1997	1792	156	1192	64	1594	46	10071	9408
	1998	1861	337	1217	103	1700	41	10121	9479
Orissa	1997	22511	50	1877	1088	8688	98	18114	(1658)
	1998	17698	179	2225	1124	8578	102	17870	(1518)
Punjab	1997	33460	7535	11120	2144	3498	897	12585	3710
	1998	49567	12091	11762	2675	3139	551	10634	3258
Rajasthan	1997	12052	3141	9784	263	6170	691	35306	5746
	1998	25708	4670	10615	1142	5670	1412	36972	10600
Tamil Nadu	1997	211543	3018	14903	591	42798	1347	6116	2784
	1998	213094	3038	14336	528	49155	930	5110	2547
Uttar Pradesh	1997	71733	2133	38145	2499	13358	2217	20514	8716
	1998	81838	2668	39486	2975	12559	2321	6903	10786
West Bengal	1997	60851	4743	42917	1383	48011	1323	194607	51692
	1998	68028	7135	43946	2097	49772	1471	213487	55098
Base #	1997	252	49	26	10	54	17	258	13
	1998	419	183	40	15	66	16	271	18
Total	1997	626205	37243	219380	18737	171989	14116	524226	179017
	1998	711171	66426	236923	21590	190458	22435	537768	192275

Notes : 1. # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.
2. Negative figures are indicated in brackets.

Source : Department of Post.