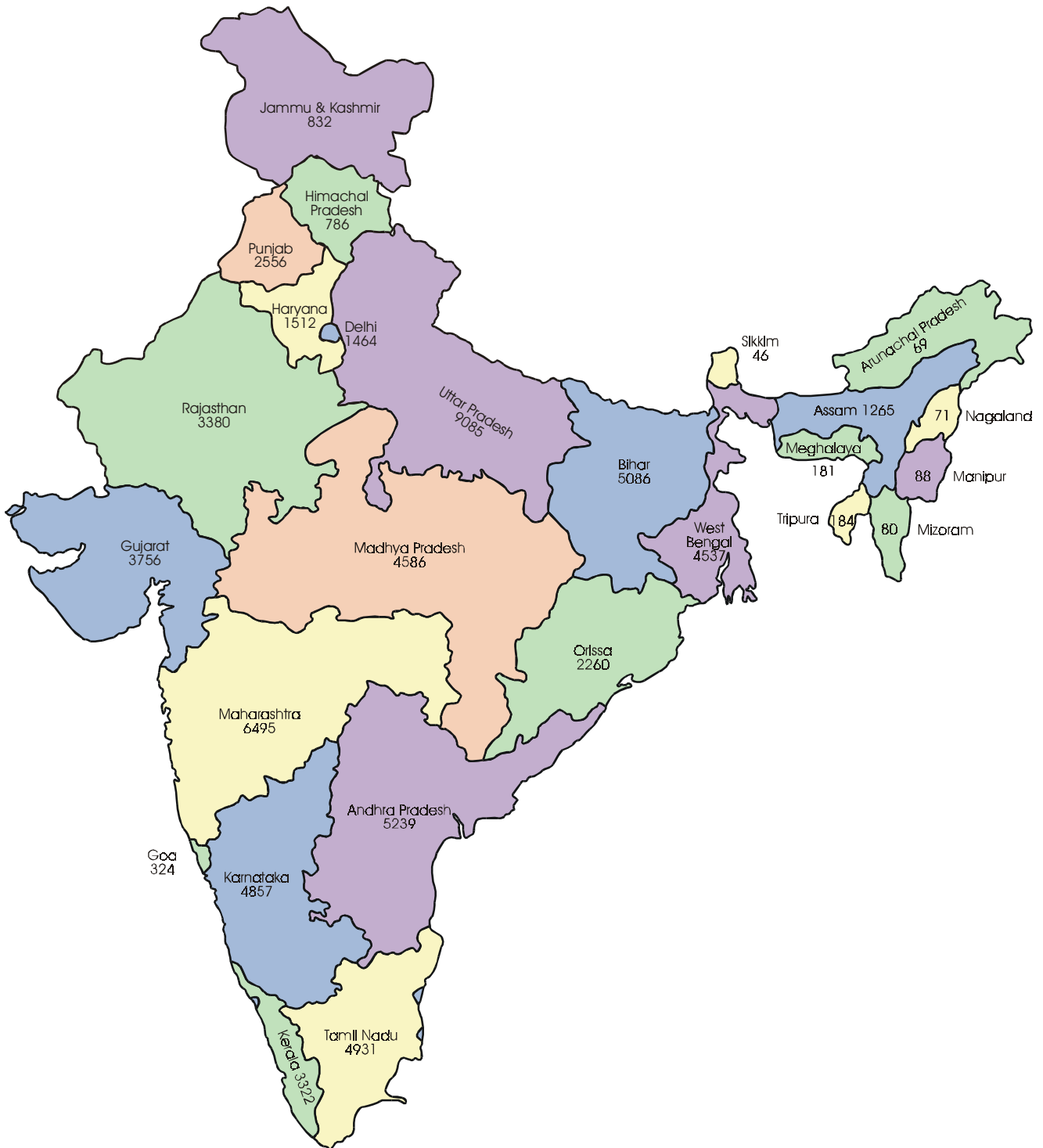
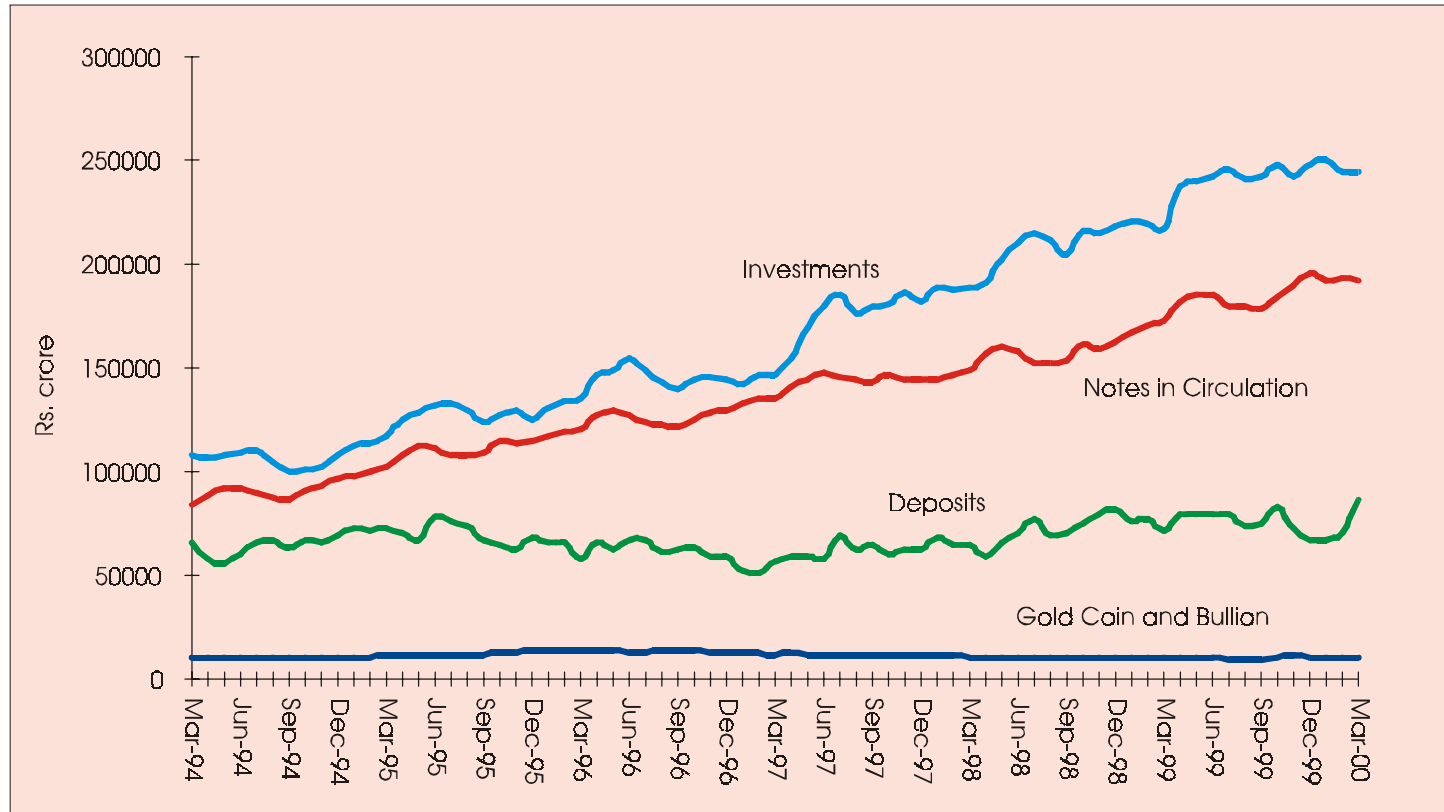


Summary Tables

MAP - 1
STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 2000
 (As on March 31)

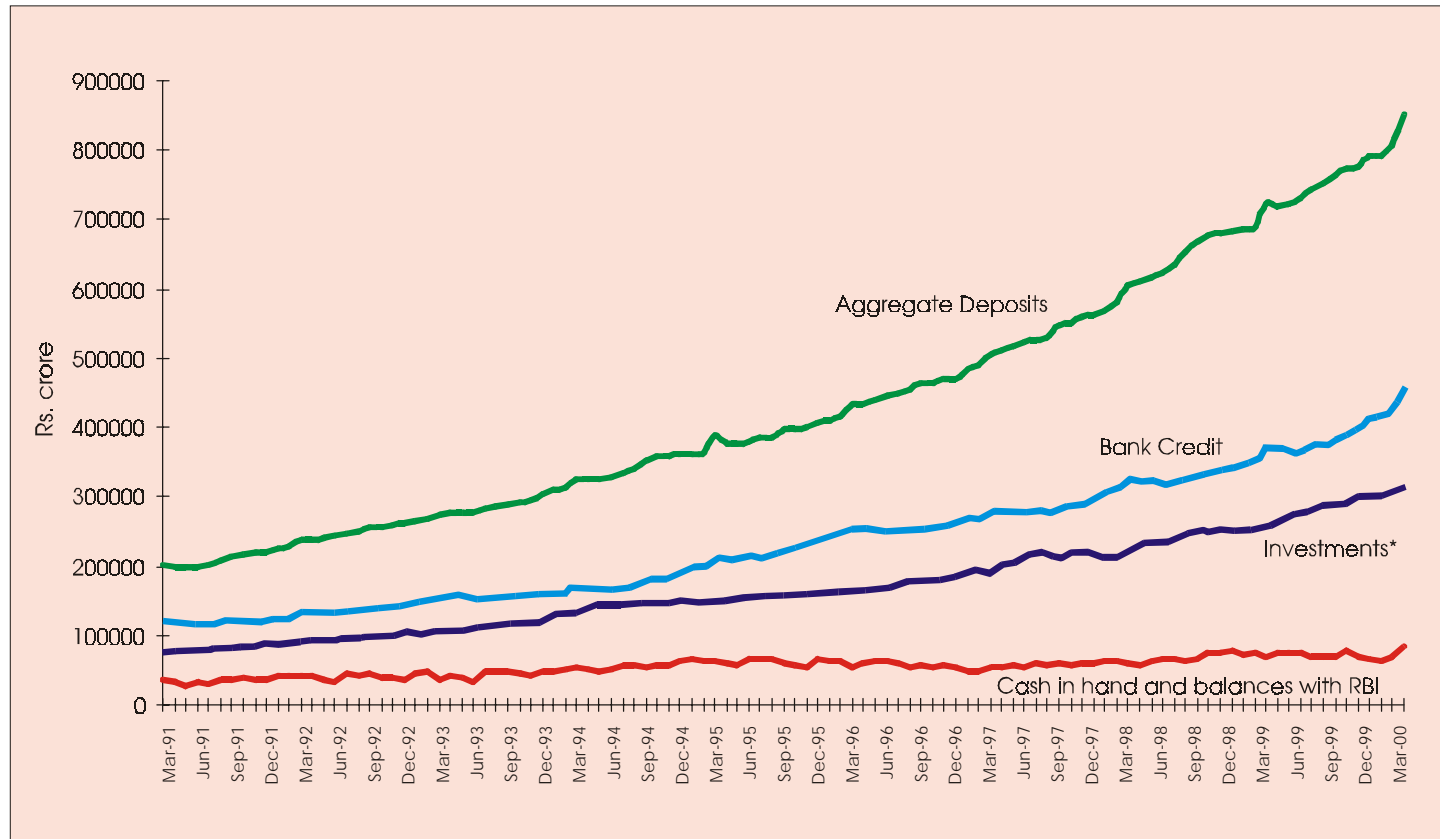


GRAPH - 1
LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA: 1994 TO 2000



Note: Investments include Government of India rupee securities and foreign securities.

GRAPH - 2
SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA: 1991 TO 2000
 (As on the last Friday of the Month)



* : Include investments in Government securities and other approved securities only.

TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 1999 AND 2000

(Amount in Rs. lakh)

Liabilities	As on	As on	Assets	As on	As on
	March 26,	March 31,		March 26,	March 31,
	1999	2000		1999	2000
	(1)	(2)		(3)	(4)
BANKING DEPARTMENT					
1. Capital paid-up	500	500	1. Notes	3230	5132
2. Reserve fund	650000	650000	2. Rupee coin	17	10
3. National Industrial Credit (long-term operations) Fund	528100	463200	3. Small coin	28	12
4. National Housing Credit (long-term operations) Fund	88100	88200	4. Bills purchased and discounted		
5. Deposits			(a) Internal	—	—
a) Government			(b) External	—	—
(i) Central Government	5086	50034	(c) Government Treasury bills	—	—
(ii) State Governments	1685	4109	5. Balances held abroad	5231044	5231326
b) Banks			6. Investments	5511195	6266008
(i) Scheduled Commercial Banks	6354773	7778100	7. Loans and advances to:		
(ii) Scheduled State Co-operative Banks	67660	81607	(i) Central Government	287300	98200
(iii) Other Scheduled Co-operative Banks	90279	157147	(ii) State Government	149271	751857
(iv) Non-scheduled State Co-operative Banks	9864	4493	8. Loans and advances to:		
(v) Other banks	13260	24641	(i) Scheduled Commercial Banks	289406	951324
c) Others	632960	555132	(ii) Scheduled State Co-operative Banks	1300	1450
6. Bills payable	8285	6227	(iii) Other Scheduled Co-operative Banks	91	15079
7. Other liabilities	4946532	6202023	(iv) Non-scheduled State Co-operative Banks	—	—
			(v) National Bank for Agriculture and Rural Development (NABARD)	555957	588404
			(vi) Others	123992	833987
			9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund		
			(a) Loans and advances to:		
			(i) Industrial Development Bank of India	200000	174000
			(ii) Export Import Bank of India	75200	69700
			(iii) Industrial Reconstruction Bank of India	17000	17000
			(iv) Others	200475	200475
			(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	—	—
			(iv) Others	—	—
			10. Loans, advances and investments from National Housing Credit (long-term operations) Fund		
			(a) Loans and advances to National Housing Bank	87500	87500
			(b) Investments in bonds/debentures issued by National Housing Bank	—	—
			11. Other assets *	664078	773949
Total Liabilities	13397084	16065413	Total Assets	13397084	16065413
ISSUE DEPARTMENT					
1. Notes held in the Banking department	3230	5133	1. Gold coin and bullion		
2. Notes in circulation	17254065	19248331	(i) Held in India	1030989	1059818
Total notes issued (1+2)	17257295	19253464	(ii) Held outside India	—	—
			2. Foreign Securities	5070000	7270000
			Total (1+2)	6100989	8329818
			3. Rupee coin	7076	10237
			4. Government of India rupee securities	11149230	10913409
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities	17257295	19253464	Total Assets	17257295	19253464

Note

* : Include gold of Rs.231439 lakh as on 26th March 1999 and Rs.237511 lakh as on 31st March 2000.

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

TABLE 2 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA : 1999-2000

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	301	301	298	299	299	299	299	299	298	298	298	298	297
I. Liabilities to the banking system	45204	48824	46799	45165	45858	44785	48238	50725	48201	49308	47847	49427	59631
(a) Demand and time deposits from banks	32410	32890	32131	31764	32287	32826	33982	34135	34041	36204	34470	35827	43537
(b) Borrowings from banks	12072	15140	13306	12265	12948	11226	13506	15654	13463	11713	12376	12598	15053
(c) Other demand and time liabilities	722	794	1362	1136	623	733	750	936	697	1391	1001	1002	1041
II. Liabilities to others in India	775237	787007	787649	795481	805037	814228	829138	845392	848485	868061	868192	885028	936327
(a) Aggregate deposits	722203	720479	722358	730055	743347	752024	765704	774071	775349	791505	792746	807889	851593
(i) Demand deposits	117423	110865	108130	108252	109292	108472	112978	114311	112846	117107	119391	124579	145283
(ii) Time deposits	604780	609614	614228	621803	634055	643552	652726	659760	662503	674398	673355	683310	706310
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1140	3151	3848	4410	2009	1589	1957	3780	4396	2592	2435	2509	4202
(c) Other demand and time liabilities	51894	63377	61443	61016	59681	60615	61477	67541	68740	73964	73011	74630	80532
III. Assets with the banking system of which	34787	41956	33641	32976	37562	36596	38794	37337	42168	38185	37636	38810	43204
Money at call and short notice	18172	21580	17962	17774	20996	20583	21733	20192	21223	17804	18302	18351	19036
IV. Cash in hand	67910	76467	76301	75004	70513	68759	69951	78877	69076	65320	64255	67848	83404
V. Investments in India	254594	264753	271497	276528	281307	287578	290033	293010	300631	301217	302298	306143	311697
(a) Government securities	223217	233231	239473	245169	250161	256580	258983	261839	269447	270388	271582	275491	281500
(b) Other approved securities	31377	31522	32024	31359	31146	30998	31050	31171	31184	30829	30716	30652	30197
VI. Bank credit	368837	370426	366826	365616	372052	374766	380659	392457	396304	415177	415288	424583	454069
(a) Loans, cash credit and overdrafts	337475	338695	337169	336703	343397	346043	351333	362100	365701	382945	382585	390651	415116
(b) Inland bills purchased	4893	4851	4198	3897	3945	3819	4140	4185	4191	4794	4747	4786	6355
(c) Inland bills discounted	10742	11509	10278	10219	10359	10403	10184	11206	10957	11603	11958	11972	13827
(d) Foreign bills purchased	8251	8003	7720	7553	7616	7503	7618	7569	7589	7851	7941	8751	9497
(e) Foreign bills discounted	7476	7368	7461	7244	6735	6998	7384	7397	7866	7984	8057	8423	9274

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 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(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	8	8	8	8	8	8
I. Liabilities to the banking system	10227	10424	10890	10554	10204	10122	11027	10712	10167	11464	10941	10621	13878
(a) Demand and time deposits from banks	9687	9896	9764	9747	9906	9776	10243	10042	9827	10440	10213	10064	13190
(b) Borrowings from banks	3	2	46	6	1	73	317	1	48	4	147	47	4
(c) Other demand and time liabilities	537	526	1080	801	297	273	467	669	292	1020	581	510	684
II. Liabilities to others in India	226919	229067	227095	230573	235217	235991	239552	246686	249162	254247	257184	260178	272133
(a) Aggregate deposits	202438	195230	194861	198443	202605	203492	206250	210241	211045	213241	216520	219013	228507
(i) Demand deposits	33981	32620	31072	30973	31281	30661	31261	31974	31548	31560	32516	33201	40033
(ii) Time deposits	168457	162610	163789	167470	171324	172831	174989	178267	179497	181681	184004	185812	188474
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	—	—	—	—	—	—	—
(c) Other demand and time liabilities	24481	33837	32234	32130	32612	32499	33302	36445	38117	41006	40664	41165	43626
III. Assets with the banking system	11129	17509	10222	11599	14077	14921	15969	13150	18371	12388	11548	11462	12570
of which:													
Money at call and short notice	9470	12231	9056	10301	12571	13334	14177	11292	12910	9681	8879	8224	10127
IV. Cash in hand	620	644	635	622	620	599	643	669	662	784	684	656	713
VI. Investments in India	78262	82310	83628	86011	87990	90517	92105	92474	94451	95464	96028	97005	99443
(a) Government securities	69593	73668	74985	77453	79531	82113	83818	84235	86238	87402	88018	89033	91527
(b) Other approved securities	8669	8642	8643	8558	8459	8404	8287	8239	8213	8062	8010	7972	7916
VII. Bank credit	104201	104120	102823	101830	102651	103472	104597	108470	109013	113487	114054	115446	124866
(a) Loans, cash credit and overdrafts	96864	96628	95794	94817	96026	96930	98023	101748	102455	106448	106963	108050	116476
(b) Inland bills purchased	764	859	682	558	552	483	520	558	550	717	742	668	721
(c) Inland bills discounted	3905	4128	3613	3852	3634	3583	3489	3589	3363	3775	3704	3877	4470
(d) Foreign bills purchased	669	625	664	643	650	813	741	741	676	643	604	646	668
(e) Foreign bills discounted	1999	1880	2070	1960	1789	1663	1824	1834	1969	1904	2041	2205	2531

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

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks													
No. of reporting banks	19	19	19	19	19	19	19	19	19	19	19	19	19
I. Liabilities to the banking system	11513	13731	13544	13425	13615	13875	14406	14993	14581	14898	14018	13915	14489
(a) Demand and time deposits from banks	11054	11585	11646	11741	12411	12705	13227	13305	13208	13451	12954	12786	13678
(b) Borrowings from banks	412	2053	1812	1613	1135	1099	1111	1613	1329	1411	1024	1087	788
(c) Other demand and time liabilities	47	93	86	71	69	71	68	75	44	36	40	42	23
II. Liabilities to others in India	397198	399761	400914	405460	410451	414700	426738	427496	427355	435524	435171	441996	469309
(a) Aggregate deposits	380178	380806	382203	385662	392290	396689	408475	408234	407630	413734	414271	420381	445599
(i) Demand deposits	59683	54381	53569	54248	53621	53039	56673	54984	53874	57139	56407	57731	68110
(ii) Time deposits	320495	326425	328634	331414	338669	343650	351802	353250	353756	356595	357864	362650	377489
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	85	267	374	958	813	95	596	789	988	553	551	555	592
(c) Other demand and time liabilities	16935	18688	18337	18840	17348	17916	17667	18473	18737	21237	20349	21060	23118
III. Assets with the banking system	6940	6872	5484	4993	6873	4949	5842	6742	6295	7012	7376	6764	7971
of which:													
Money at call and short notice	3453	3447	2433	2167	3414	1921	2624	3347	2690	2474	3466	2702	2584
IV. Cash in hand	2695	2689	2754	2659	2640	2551	2789	2794	2905	3401	3018	2854	3345
VI. Investments in India	131079	135736	139478	141854	143355	147184	147658	148715	151957	151001	151014	152515	154583
(a) Government securities	113856	118440	121670	124576	126310	130188	130845	131939	135144	134482	134598	136212	138413
(b) Other approved securities	17223	17296	17808	17278	17045	16996	16813	16776	16813	16519	16416	16303	16170
VII. Bank credit	182914	183586	182808	183556	186340	187025	191248	196119	197808	206923	207153	210136	222041
(a) Loans, cash credit and overdrafts	169430	170250	170263	171270	174371	175162	178856	183466	184804	193301	193458	195787	205950
(b) Inland bills purchased	2888	2832	2461	2368	2357	2208	2406	2418	2466	2707	2675	2762	3627
(c) Inland bills discounted	1987	2060	1906	1909	1908	1936	2046	2381	2343	2324	2276	2273	2411
(d) Foreign bills purchased	5213	5073	4832	4701	4728	4537	4640	4647	4670	4824	5043	5551	5970
(e) Foreign bills discounted	3396	3371	3346	3308	2976	3182	3300	3207	3525	3767	3701	3763	4083

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

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks													
No. of reporting banks	196	196	196	196	196	196	196	196	196	196	196	196	196
I. Liabilities to the banking system	151	151	163	151	137	136	175	167	165	180	176	168	157
(a) Demand and time deposits from banks	20	18	17	17	14	14	17	17	17	7	14	13	23
(b) Borrowings from banks	90	86	86	81	63	62	97	98	102	117	99	97	98
(c) Other demand and time liabilities	41	47	60	53	60	60	61	52	46	56	63	58	36
II. Liabilities to others in India	26319	27221	27099	27304	27793	28301	28990	29566	29583	30324	30351	30617	33248
(a) Aggregate deposits	25428	26007	25925	26207	26683	27162	27869	28341	28339	29044	29072	29368	31898
(i) Demand deposits	4688	4798	4690	4654	4718	4771	5047	4883	4883	5061	4974	5010	5967
(ii) Time deposits	20740	21209	21235	21553	21965	22391	22822	23458	23456	23983	24098	24358	25931
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	8	132	99	9	16	14	17	35	24	36	42	44	32
(c) Other demand and time liabilities	883	1082	1075	1088	1094	1125	1104	1190	1220	1244	1237	1205	1318
III. Assets with the banking system	11319	11982	12052	12148	12258	12615	12615	12708	12683	13061	13131	13240	14506
of which:													
Money at call and short notice	4164	4417	4082	4047	3948	4150	4022	3905	4314	4194	4122	4462	4425
IV. Cash in hand	300	277	314	308	307	275	294	260	262	317	270	266	513
VI. Investments in India	5007	5041	5167	5211	5301	5366	5673	5866	5939	6016	5935	5973	6036
(a) Government securities	1191	1157	1275	1332	1317	1409	1347	1356	1399	1357	1226	1180	1472
(b) Other approved securities	3816	3884	3892	3879	3984	3957	4326	4510	4540	4659	4709	4793	4564
VII. Bank credit	11016	11136	11043	11143	11351	11440	11660	11941	12073	12358	12371	12470	13665
(a) Loans, cash credit and overdrafts	11004	11122	11030	11130	11344	11435	11653	11935	12066	12342	12340	12445	13610
(b) Inland bills purchased	10	13	12	12	6	4	6	5	6	15	29	24	48
(c) Inland bills discounted	2	1	1	1	1	1	1	1	1	1	2	1	7
(d) Foreign bills purchased	—	—	—	—	—	—	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—	—	—	—	—	—	—

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

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks													
No. of reporting banks	44	44	42	43	43	43	43	43	42	42	42	42	42
I. Liabilities to the banking system	12505	13933	12137	11641	11920	11210	11893	13500	12445	11718	11608	12640	14957
(a) Demand and time deposits from banks	2549	2369	2146	2151	2025	2294	2210	2431	2472	2988	2388	3101	2500
(b) Borrowings from banks	9890	11466	9906	9372	9774	8763	9599	10999	9730	8549	9004	9287	12299
(c) Other demand and time liabilities	66	98	85	118	121	153	84	70	243	181	216	252	158
II. Liabilities to others in India	49507	50912	51909	51302	50638	51755	50313	55034	54006	55557	54032	54843	55589
(a) Aggregate deposits	43345	43783	44312	44490	45315	46011	44259	46872	45901	49005	47378	47856	46775
(i) Demand deposits	8924	8999	8838	8469	9007	9262	9034	10322	9984	9850	11723	12319	11954
(ii) Time deposits	34421	34784	35474	36021	36308	36749	35225	36550	35917	39155	35655	35537	34821
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	938	2229	2450	2604	1078	1116	1159	1674	2487	1487	1309	1429	2541
(c) Other demand and time liabilities	5224	4900	5147	4208	4245	4628	4895	6488	5618	5065	5345	5558	6273
III. Assets with the banking system	1162	1164	1651	1258	1094	1127	1084	1750	1531	2249	1826	1776	1370
of which:													
Money at call and short notice	354	292	808	431	279	375	256	803	281	692	522	342	206
IV. Cash in hand	131	150	150	160	142	141	149	160	166	286	186	183	176
VI. Investments in India	16899	16701	16997	16970	17719	17236	16988	17786	18825	19199	19198	19004	18528
(a) Government securities	16615	16402	16696	16671	17421	16947	16710	17481	18546	18928	18931	18731	18273
(b) Other approved securities	284	299	301	299	298	289	278	305	279	271	267	273	255
VII. Bank credit	30513	30454	29731	29006	30464	31006	30542	31712	32361	33305	33821	35623	36814
(a) Loans, cash credit and overdrafts	27379	27280	26781	26158	27489	27801	27213	28274	28931	29728	30175	31721	32262
(b) Inland bills purchased	452	373	346	311	335	428	487	457	430	550	482	447	565
(c) Inland bills discounted	618	763	700	706	793	827	742	888	903	892	1089	1107	1348
(d) Foreign bills purchased	976	923	886	855	838	789	849	787	790	845	814	976	1080
(e) Foreign bills discounted	1088	1115	1018	976	1009	1161	1251	1306	1307	1290	1261	1372	1559

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

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 (Concl'd.)

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks													
No. of reporting banks	34	34	33	33	33	33	33	33	33	33	33	33	32
I. Liabilities to the banking system	10808	10585	10065	9395	9980	9343	10738	11355	10844	11048	11105	12084	16150
(a) Demand and time deposits from banks	9100	9023	8558	8109	7929	8037	8286	8341	8517	9317	8901	9864	14146
(b) Borrowings from banks	1676	1532	1456	1193	1976	1230	2382	2944	2254	1632	2102	2081	1864
(c) Other demand and time liabilities	32	30	51	93	75	76	70	70	73	99	102	139	140
II. Liabilities to others in India	75296	80046	80632	80841	80938	83481	83546	86608	88379	92410	91453	97392	106049
(a) Aggregate deposits	70815	74654	75058	75251	76452	78669	78852	80383	82434	86482	85505	91269	98814
(i) Demand deposits	10147	10067	9962	9907	10664	10738	10963	12149	12558	13498	13771	16317	19219
(ii) Time deposits	60668	64587	65096	65344	65788	67931	67889	68234	69876	72984	71734	74952	79595
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	110	522	925	839	102	365	185	1281	897	516	533	481	1038
(c) Other demand and time liabilities	4371	4870	4649	4751	4384	4447	4509	4944	5048	5412	5415	5642	6197
III. Assets with the banking system	4236	4429	4233	2978	3260	2984	3283	2986	3288	3475	3756	5567	6787
of which:													
Money at call and short notice	730	1193	1584	829	784	804	655	845	1027	764	1313	2621	1693
IV. Cash in hand	617	618	685	698	729	711	711	692	765	1090	870	792	875
VI. Investments in India	23347	24966	26227	26482	26941	27275	27609	28169	29460	29537	30123	31647	33106
(a) Government securities	21962	23565	24848	25137	25582	25924	26263	26828	28120	28219	28809	30335	31814
(b) Other approved securities	1385	1401	1379	1345	1359	1351	1346	1341	1340	1318	1314	1312	1292
VII. Bank credit	40191	41133	40418	40081	41245	41823	42611	44214	45048	49104	47890	50910	56683
(a) Loans, cash credit and overdrafts	32797	33416	33300	33327	34166	34715	35589	36677	37445	41126	39649	42648	46818
(b) Inland bills purchased	779	775	696	649	695	695	720	746	740	804	820	885	1394
(c) Inland bills discounted	4229	4557	4057	3750	4023	4057	3906	4348	4347	4612	4887	4715	5591
(d) Foreign bills purchased	1393	1383	1338	1354	1400	1364	1388	1393	1452	1539	1479	1579	1779
(e) Foreign bills discounted	993	1002	1027	1001	961	992	1008	1050	1064	1023	1055	1083	1101

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

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	33	32	44	42	196	192	300	293
Liabilities												
1. Capital	103580	103580	1336983	1319788	172390	197204	207202	240483	164422	185425	1984577	2046480
2. Reserves and Surplus	1216929	1448375	1527732	1733498	422019	634216	512535	567325	42041	80629	3721256	4464043
2.1. Statutory Reserves	601830	776009	394347	458417	132526	172241	114789	137486		30863	1285533	1575016
(i) Opening balance	505244	601830	336040	383779	107290	131147	99837	112882		21119	1090452	1250757
(ii) Additions during the year	96586	174179	65807	74638	25236	41094	14952	24604		9744	202581	324259
(iii) Deductions during the year	—	—	7500	—	—	—	—	—		—	7500	—
2.2. Capital Reserves	5385	6172	285839	318705	26413	27963	143140	96018		2964	460777	451822
(i) Opening balance	32367	5385	320168	327051	29995	14135	138164	94284		2964	520694	443819
(ii) Additions during the year	—	787	24757	6612	647	14476	9145	1869		—	34549	23744
(iii) Deductions during the year	26982	—	59086	14958	4229	648	4169	135		—	94466	15741
2.3. Share Premium	408410	386347	225585	206177	103311	211582	14883	—		1984	752189	806090
(i) Opening balance	401868	386347	234978	198173	93975	104771	11092	—		1984	741913	691275
(ii) Additions during the year	6542	—	12207	9467	12435	108631	3799	—		—	34983	118098
(iii) Deductions during the year	—	—	21600	1463	3099	1820	8	—		—	24707	3283
2.4. Revenue and other Reserves	201267	279811	606073	702664	134523	197155	74611	154896		40093	1016474	1374619
(i) Opening balance	174111	223330	521029	607990	121648	146070	92079	157450		29478	908867	1164318
(ii) Additions during the year	27497	56481	146815	105137	32552	59008	15592	27958		10860	222456	259444
(iii) Deductions during the year	341	—	61771	10463	19677	7923	33060	30512		245	114849	49143
2.5. Balance of Profit	37	36	15888	47535	25246	25275	165112	178925		4725	206283	256496
3. Deposits (3.1+3.2+3.3)	21927697	25628802	41758314	48102497	8650622	11366966	4745334	4932416	2700786	3147940	79782753	93178621
3.1. Demand deposits [(i)+(ii)]	3921700	4541531	5015833	5704054	1101103	1622885	915634	1065442	137325	146908	11091595	13080820
(i) From banks	574859	662112	219995	247393	35335	59342	40920	35870		3340	871109	1008057
(ii) From others	3346841	3879419	4795838	5456661	1065768	1563543	874714	1029572	137325	143568	10220486	12072763
3.2. Savings bank deposits	4591878	5519763	9921485	11593230	924423	1252127	387845	486175	1106560	1242756	16932191	20094051
3.3. Time deposits [(i)+(ii)]	13414119	15567508	26820996	30805213	6625096	8491954	3441855	3380799	1456901	1758276	51758967	60003750
(i) From banks	665904	652137	1490520	1721847	990919	1375673	352697	349474	16361	20864	3516401	4119995
(ii) From others	12748215	14915371	25330476	29083366	5634177	7116281	3089158	3031325	1440540	1737412	48242566	55883755
3.A. Deposits of branches in India	21048989	24710568	40518355	45893800	8626286	11347100	4745333	4932417	2700786	3147939	78518458	90031824
3.B. Deposits of branches outside India	878709	918234	1239959	2208696	24337	19866	—	—	—	—	1264296	3146796
Total (3.A.+3.B.)	21927697	25628802	41758314	48102497	8650622	11366966	4745334	4932416	2700786	3147940	79782753	93178620

Note

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

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	1021708	1060895	815033	886506	552178	704668	1635902	1883903	369251	370565	4394072	4906537
4.1. Borrowings in India	162988	309414	732936	840475	541195	679837	1503066	1762292	369251	370565	3309436	3962583
(i) From Reserve Bank of India	19884	88457	167506	354193	152091	186521	260800	319536	2357	2581	602638	951288
(ii) From other banks	3360	16106	48876	46457	150832	201981	911282	978893	55285	98788	1169635	1342225
(iii) From other institutions and agencies	139744	204851	516554	439825	238272	291335	330984	463863	311609	269196	1537163	1669070
4.2. Borrowings outside India	858720	751481	82097	46031	10983	24831	132836	121611	—	—	1084636	943954
5. Other liabilities and provisions	4320462	5391002	3003650	3420230	563183	753595	561339	660857	309803	340123	8758437	10565807
(i) Bills Payable	1353762	1301200	822505	804535	163379	195943	121858	138967	16154	15910	2477658	2456555
(ii) Inter-office adjustments	122002	55858	297923	274091	41605	64941	21091	38416	19401	20866	502022	454172
(iii) Interest accrued	1380252	1745408	423761	609491	97073	115403	140793	100285	88886	115207	2130765	2685794
(iv) Others (including provisions)	1464446	2288536	1459461	1732113	261126	377308	277597	383189	185362	188140	3647992	4969286
Total Liabilities	28590376	33632656	48441712	55462517	10360392	13656649	7662312	8284984	3586303	4124682	98641095	115161488
6. Cash and balances with RBI	2337923	2521355	4514281	4556934	857964	1065819	424038	392988	132077	147513	8266283	8684609
6.1. Cash in hand	68955	76029	304907	340929	70215	88053	14122	17840	47938	51525	506137	574376
6.2. Balances with RBI	2268968	2445326	4209374	4216005	787749	977766	409916	375148	84139	95988	7760146	8110233
(i) in current account	2268968	2445326	4208881	4215512	787749	977766	409873	375148	84139	94525	7759610	8108277
(ii) in other account	—	—	493	493	—	—	43	—	—	1463	536	1956
7. Balances with banks and money at call and short notice (7.1+7.2)	3924328	3185342	3177492	3268504	863266	1058778	920763	589303	1221939	1474547	10107788	9576474
7.1. In India (7.1.1+7.1.2)	1442113	1451984	550836	819494	536501	686060	280711	155405	1221939	1474547	4032100	4587490
7.1.1. Balances with banks	251452	407268	305535	500226	411946	486527	171473	103971	1001673	1283394	2142079	2781386
(i) in current account	31450	32948	224497	290377	60707	84604	77296	50867	126068	152804	520018	611600
(ii) in other deposit account	220002	374320	81038	209849	351239	401923	94177	53104	875605	1130590	1622061	2169786
7.1.2. Money at call and short notice	1190661	1044716	245301	319268	124555	199533	109238	51434	220266	191153	1890021	1806104
(i) with banks	1182361	1039716	184351	185891	116555	176993	103843	50024	220266	185741	1807376	1638365
(ii) with other institutions	8300	5000	60950	133377	8000	22540	5395	1410	—	5412	82645	167739
7.2. Outside India (7.2.1+7.2.2)	2482215	1733358	2626656	2449010	326765	372718	640052	433898	—	—	6075688	4988984
7.2.1. Balances with banks	617997	628740	1916839	1799501	237369	212924	499189	358593	—	—	3271394	2999758
(i) in current account	417124	426004	221390	183394	52244	55205	95130	158652	—	—	785888	823255
(ii) in other deposit account	200873	202736	1695449	1616107	185125	157719	404059	199941	—	—	2485506	2176503
7.2.2. Money at call and short notice	1864218	1104618	709817	649509	89396	159794	140863	75305	—	—	2804294	1989226

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	9517226	12112691	18162994	21228706	3635669	5079362	2633744	2966379	668608	753004	34618241	42140142
8.1 In India in	9248181	11792697	17688511	20707748	3625145	5071440	2633744	2966379	668608	753004	33864189	41291268
(i) Government securities	7016300	9122581	11877596	14412799	2207269	3176838	1687068	1865493	66176	22788233	28643887	
(ii) Other approved securities	825425	755471	1730651	1590962	151700	128273	30270	26233	89523	2738046	2590462	
(iii) Shares	117931	133798	201694	226093	141438	241086	13082	7123	2578	474145	610678	
(iv) Debentures and Bonds	918084	1297121	3357293	3884695	930294	1258823	830287	951881	407637	6035958	7800157	
(v) Subsidiaries and/or joint ventures	107038	113846	94621	124126	3113	4580	5	10	17541	204777	260103	
(vi) Others	263403	369880	426656	469073	191331	261840	73032	115639	169549	954422	1385981	
8.2 Outside India in	269045	319994	474483	520958	10524	7922	—	—	—	—	754052	848874
(i) Government securities	18524	32093	202585	215065	10440	7407	—	—	—	—	231549	254565
(ii) Subsidiaries and/or joint ventures	49677	50840	18211	18759	—	395	—	—	—	—	67888	69994
(iii) Others	200844	237061	253687	287134	84	120	—	—	—	—	454615	524315
9. Advances	10842511	12903364	18892515	22307567	4271317	5574220	2950674	3561718	1055757	1221272	38012774	45568141
9A. (i) Bills Purchased and discounted	992949	1178485	1503225	1646388	886861	1014586	354013	467050	8469	13997	3745517	4320506
(ii) Cash credits, overdrafts and loans repayable on demand	6357352	7526764	10660025	12359972	2171958	2915399	1170699	1356047	383610	462967	20743644	24621149
(iii) Term loans	3492210	4198115	6729265	8301207	1212498	1644235	1425962	1738621	663678	744308	13523613	16626486
Total	10842511	12903364	18892515	22307567	4271317	5574220	2950674	3561718	1055757	1221272	38012774	45568141
9B. (i) Secured by tangible assets	9231981	10734400	15606036	18195050	3291176	4275954	1788852	1997974	888931	1085195	30806976	36288573
(ii) Covered by Bank/ Government Guarantees	998510	1469142	1490514	1941755	645388	665273	354990	287253	43820	55506	3533222	4418929
(iii) Unsecured	612021	699822	1795964	2170762	334753	632993	806832	1276491	123006	80571	3672576	4860639
Total	10842511	12903365	18892514	22307567	4271317	5574220	2950674	3561718	1055757	1221272	38012774	45568141
9C.I. Advances in India	9712287	11627406	17438523	20718917	4257118	5558055	2950537	3561564	1055757	1221271	35414222	42687213
(i) Priority sectors	3308578	3760714	6062552	7060191	1205393	1476061	651624	761403	783215	933931	12011362	13992300
(ii) Public sectors	1725672	1439619	2221982	3213760	245142	286945	19313	51846	142	3553	4212251	4995723
(iii) Banks	52427	42962	47552	50351	257755	97777	9506	43662	—	728	367240	235480
(iv) Others	4625610	6384111	9106437	10394615	2548828	3697272	2270094	2704653	272400	283059	18823369	23463710

Note

The figures given in coloum 11 for the break-up of 'Investments in India' are exclusive of data for Regional Rural Banks.

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Concl'd.)

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9C.II. Advances outside India	1130224	1275957	1453992	1588653	14198	16165	137	154	—	—	2598551	2880929
(i) Due from Banks	13194	137551	224416	372923	—	—	—	40	—	—	237610	510514
(ii) Due from others	1117030	1138406	1229576	1215730	14198	16165	137	114	—	—	2360941	2370415
a) Bills purchased and discounted	274937	228305	153181	162736	2152	2830	—	—	—	—	430270	393871
b) Syndicate loans	258144	237763	285402	295177	—	—	—	—	—	—	543546	532940
c) Others	583949	672338	790993	757817	12046	13335	137	114	—	—	1387125	1443604
Total (9CI+9CII)	10842511	12903364	18892515	22307567	4271317	5574220	2950674	3561718	1055757	1221272	38012774	45568141
10. Fixed Assets (10.1+10.2+10.3)	258925	289329	681358	712649	280169	315286	229565	230763	5530	6371	1455547	1554398
10.1 Premises	159245	67275	527231	527431	177860	128148	155062	142110		381	1024928	865345
(i) At cost as on 31st March of the preceding year	110301	85341	519417	522805	248206	106773	144616	149603		439	1022540	864961
(ii) Additions during the year	81626	9684	106568	113887	31052	38608	23412	9425		3	242658	171607
(iii) Deductions during the year	765	409	889	948	8180	2265	3219	5750		—	13053	9372
(iv) Depreciation to date	31917	27341	97865	108313	93218	14968	9747	11168		61	232747	161851
10.2 Assets under construction	23549	26868	2448	5491	2373	5990	5790	2586		45	34160	40980
10.3 Other Fixed assets	76131	195186	151679	179727	99936	181148	68713	86067		5945	396459	648073
(i) At cost as on 31st March of the preceding year	160200	298073	307436	386481	129663	306505	105639	141768		10244	702938	1143071
(ii) Additions during the year	34036	63514	63862	73140	31569	62141	33670	33233		1901	163137	233929
(iii) Deductions during the year	2423	2581	5963	6877	2083	13100	5748	16156		150	16217	38864
(iv) Depreciation to date	115682	163820	213656	273017	59213	174398	64848	72778		6050	453399	690063
11. Other Assets	1709463	2620573	3013068	3388160	452008	563183	503528	543835	502391	521977	6180458	7637728
(i) Inter - office adjustments (net)	40727	905635	256239	252854	24684	10527	29075	23866	31744	25950	382469	1218832
(ii) Interest accrued	444554	578533	698326	838622	122917	181081	101949	112352	122308	157531	1490054	1868119
(iii) Tax paid in advance/tax deducted at source	280648	252401	479134	520338	64166	74518	66668	70648	—	2066	890616	919971
(iv) Stationery and Stamps	9163	9438	32682	9966	1998	2164	374	2250	—	1581	44217	25399
(v) Others, if any	934371	874566	1546687	1766380	238243	294893	305462	334719	348339	334849	3373102	3605407
Total Assets	28590376	33632656	48441708	55462517	10360392	13656649	7662312	8284984	3586303	4124682	98641095	115161488

Note

The figures given in column (11) for the break-up of 'Fixed Assets' are exclusive of data for Regional Rural Banks.

Source : Annual accounts of banks of respective years.

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	104	104	104	104	101	102	103	103	102	102	102	102	101
A. LIABILITIES IN INDIA													
1. Paid-up capital (inc. forfeited shares)	1989845	1851011	1827379	1816274	1806134	1824070	1879960	1963954	1968542	1958003	1970456	1970466	1985166
2. Reserve fund and other reserves	3503582	3607923	3642795	3744262	3809744	3811173	3793833	3815675	3814029	3834329	3787743	3781064	4004940
2.1 Reserve Fund	1452039	1476236	1502193	1617783	1647104	1643560	1629497	1634248	1634003	1641543	1598596	1598453	158317
2.2 Other Reserves	1336642	1416915	1425537	1425370	1460256	1465219	1461942	1476800	1472521	1485367	1479484	1472921	1625972
2.3 Share Premium Account	714901	714772	715065	701109	702384	702394	702394	704627	707505	707419	709663	709689	795951
3. Deposits	71099786	71752837	71872267	72627576	73944081	74802221	76223450	77089628	77217203	78949810	78945973	80496635	87083577
3.1 Current deposits	9564262	8872419	8581043	9403075	9464206	9340356	9834578	10027284	9845265	10262200	10435191	10826008	12883159
3.1.1 From banks (including Co-op Banks)	727593	726294	694603	684566	687291	672848	740098	718800	700032	752802	718797	661290	897727
3.1.2 From others	8836670	8146125	7886440	8718509	8776915	8667508	9094480	9308484	9145233	9509398	9716394	10164718	11985432
3.2 Saving deposits	14416822	14705857	14742865	14910844	15369184	15427019	15687334	15903499	15944815	16197641	16406947	16559252	17417030
3.3 Fixed deposits (including R.D. etc.)	47118702	48174561	48548359	48313657	49110691	50034846	50701538	51158845	51427123	52489969	52103835	53111375	56783388
3.3.1 From banks (including Co-op Banks)	2502031	2561665	2515672	2482785	2546019	2524792	2587325	2686422	2710558	2868422	2732845	2902989	3349166
3.3.2 From others	44616671	45612896	46032687	45830872	46564672	47510054	48114213	48472423	48716565	49621547	49370990	50208387	53434222
4. Borrowings	2409645	3228265	3289259	2980839	2545193	2425925	2657410	3377364	3065951	2445363	2622012	2865420	3818921
4.1 From banks in India	1348901	1861054	1919927	1615372	1436273	1322854	1618358	2104704	1887973	1303730	1564573	1754866	2197959
4.1.1 Reserve Bank of India	236116	489343	614559	527000	186056	227219	343033	602678	533044	197168	344601	558804	764126
4.1.2 State Bank of India	275973	444776	477661	389866	374755	303924	412864	370870	417642	392372	378372	390644	446041
4.1.3 Associates of State Bank of India	46729	54560	72655	25531	31128	24453	26435	57756	33560	26791	31458	35290	52908
4.1.4 Other Commercial Banks	747095	784769	669853	614641	769558	717906	784895	1000166	847421	616293	765095	724738	866791
4.1.5 Co-operative Banks	42988	87606	85199	58334	74776	49352	51131	73234	56306	71106	45047	45391	68094
4.2 From banks outside India	354620	406161	379818	354114	386400	372833	375559	361357	367124	341574	330508	357629	366664
4.3 From financial institutions in India	679600	931556	974502	995701	706400	705544	647071	891000	794468	785370	708483	733663	1232059
4.3.1 IDBI	275127	320956	334912	367879	278773	289545	243144	271656	266368	251218	217017	242664	285175
4.3.2 NABARD	218305	257913	246430	261472	265681	227488	237703	244747	230506	236726	239924	210064	319471
4.3.3 EXIM Bank	8906	15700	24790	15239	6873	7101	8384	5912	7631	15211	6827	9242	11714
4.3.4 Other financial institutions	177262	336987	368370	351111	155073	181410	157840	368685	289963	282215	244715	271693	615700
4.4 From financial institutions outside India	26524	29494	15012	15652	16120	24694	16422	20303	16386	14689	18448	19261	22239

Note

@ : Excluding Regional Rural Banks.

P : Provisional

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

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Other Liabilities	13857813	13842862	13624575	13672917	14079285	14516980	14446112	15947656	15851216	16948149	16354958	16511739	15988328
5.1 Bills payable in India	2430665	2942830	2350648	2187869	2128990	2060886	2015720	2432501	2430713	2705108	2704601	2784580	2802199
5.1.1 Drawn by Indian Offices	2416648	2930807	2330798	2168417	2113234	2048166	2002632	2419456	2417006	2690921	2690573	2770166	2788221
5.1.2 Drawn by Foreign Offices	14017	12023	19850	19452	15756	12720	13088	13045	13707	14187	14028	14414	13978
5.2 Bills payable outside India	11935	9587	125765	9075	9824	10738	11059	11022	11613	11919	11824	12011	11372
5.3 Calls recived in advance	571	463	452	439	475	521	536	533	563	576	574	575	550
5.4 Miscellaneous Liabilities	11414642	10889982	11147710	11475534	11939996	12444835	12418797	13503600	13408327	14230546	13637959	13714572	13174207
6. Branch Adjustments	1533484	2372493	1288629	1035029	742976	679903	762196	799394	1102369	722272	575254	613117	790654
6.1 Among Offices in India	1420631	1985266	989391	1166866	891083	847333	894853	1157736	1267887	539128	420503	525143	691454
6.2 With Offices outside India	112853	387227	299238	-131837	-148107	-167430	-132657	-358342	-165518	183144	154751	87975	99200
7. Total Demand & Time Liabilities (Total of items A3, A4, & A5)	87367244	88823964	88786101	89281332	90568559	91745126	93326972	96414648	96134370	98343322	97922943	99873793	106890826
8. Balance of Profit	861057	359512	448861	312708	495709	508168	479190	606361	652300	1077595	1097566	1119694	938096
Total Liabilities	95255212	97014903	95993765	96189605	97423122	98568440	100242151	103600032	103671610	105935521	105353962	107358134	114609682
B. ASSETS IN INDIA													
1. Cash in Hand	442407	457793	455859	449649	436309	440474	466174	472190	492478	598855	523794	487369	547388
2. Balances with Reserve Bank of India	6417709	6935119	6836205	6793445	6655970	6347901	6521491	7209377	6401264	5745750	5690126	5942595	8178677
3. Balances with other banks in India	397425	383929	356606	354932	356386	331448	355501	355867	725079	447916	408603	374850	576820
3.1 State Bank of India	208417	202210	184230	186372	208573	161603	172548	173629	519165	217947	215992	202250	304647
3.2 Associates of State Bank of India	52439	37809	33192	30986	34241	32556	39048	35337	32964	38877	40395	25653	63863
3.3 Other Commercial Banks	136174	135728	138292	127152	102924	126604	133141	135837	161724	179988	141040	135717	196866
3.4 Co-operative Banks	395	8182	892	10422	10648	10685	10764	11064	11226	11104	11176	11230	11444
4. Money at call & short notice	1477515	1813762	1442369	1416780	1750571	1693557	1831212	1716004	1799279	1481538	1460197	1517336	1668250
4.1 With Commercial Banks	1382148	1735590	1383312	1376087	1702226	1605837	1783359	1604648	1707543	1432348	1391609	1438444	1638198
4.2 With Co-operative Banks	40967	20372	13557	10960	6295	10895	3780	8635	16062	12540	17030	9100	9035
4.3 With Other Financial Institutions	54400	57800	45500	29733	42050	76825	44073	102721	75674	36650	51558	69792	21017

Note

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

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000 (Concl'd.)

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Investments	33607205	34176752	35120776	35710470	36365182	37158450	37491183	37852830	38677932	38949212	39395296	40120632	40972853
5.1 Treasury Bills	994273	1080345	1096883	1129649	1200349	1284231	1295118	1244482	1164684	995616	1241801	1226689	1012948
5.2 Other Central Govt. securities	17531212	17736562	18390972	19099702	19550821	20148653	20170147	20606404	21391659	21450260	21580120	22023968	22673806
5.3 State Govt. Securities	3814650	4376073	4340850	4267514	4264991	4288078	4376390	4373619	4392217	4386309	4413097	4415161	4559694
5.4 Other Approved securities	2756145	2750987	2815570	2746299	2719684	2702252	2674230	2665347	2656110	2614997	2601187	2584315	2563178
5.5 Shares & debentures of Cos' & Corpns. not included in 5.4	4763143	4835822	5366109	5020054	5126289	5211575	5317188	5407609	5454025	5646241	5695065	6047641	6242258
5.6 Fixed Deposits with Banks (including Co-op. Banks)	360138	345634	364440	241576	256867	238541	229132	258819	253998	325241	265537	372629	544855
5.7 Other Investments in India	3387644	3051329	2745952	3205676	3246181	3285120	3428978	3296550	3365239	3530548	3598489	3450231	3376114
6. Bills Purchased & Discounted	3145948	3166183	2964711	2888183	2871587	2961520	2917924	3030044	3070068	3225452	3273586	3383602	3924797
6.1 Inland Bills	1586651	1628226	1444073	1410642	1431174	1512048	1416537	1538109	1520135	1641306	1673533	1690042	2053842
6.2 Foreign Bills	1559297	1537957	1520638	1477541	1440413	1449472	1501387	1491935	1549933	1584146	1600053	1693560	1870955
6.2.1 Export bills drawn in India	927233	920818	892728	852818	841569	829363	849517	866821	875478	912453	890816	935256	1077754
6.2.2 Import bills drawn on & Payable in India	158749	146159	150044	162925	143800	151875	154449	140621	137012	127882	172303	147357	161992
6.2.3 Other Foreign Bills	473315	470980	477866	461798	455044	468234	497421	484493	537443	543811	536934	610947	631209
6.2.3.1 Payable in India	186100	204766	209279	205756	186729	214133	241975	222885	245796	236722	258256	264120	301236
6.2.3.2 Payable outside India	287215	266214	268587	256042	268315	254101	255446	261608	291647	307089	278678	346827	329973
7. Loans & Advances	34508681	34632222	34829953	34821305	35414729	35634012	36072943	37239918	37627486	39336888	39545300	40346668	42373271
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	34088779	34371927	34498079	34481373	35077223	35287036	35699635	36861647	37272011	39002582	39131087	39921809	41973755
7.2 Due From Banks	419902	260295	331874	339932	337506	346976	373308	378271	355475	334306	414213	424859	399516
7.2.1 Co - operative Banks in India	24473	39307	54433	19386	25774	31396	21454	34147	13604	57882	30023	45239	62558
7.2.2 Commercial Banks in India	145560	74301	75728	106569	139900	136647	174410	166272	193329	196444	239991	265568	244051
7.2.3 Banks outside India	249869	146687	201713	213977	171832	178933	177444	177852	148542	79980	144199	114052	92907
8. Premises, Furnitures, Fixtures & other Fixed Assets	1300837	1302629	1288037	1292880	1306039	1317022	1363365	1436987	1440472	1406428	1483038	1491556	1457161
9. Branch Adjustments	2119841	1378400	1255136	2140311	2029330	2342466	2250701	3093065	2137912	3116754	2474462	2877798	3493241
9.1 Among Offices in India	2023394	1285391	1147054	2037895	1908432	2232698	2134123	2873928	2008744	3026661	2368220	2794047	3425989
9.2 With Offices outside India	96447	93009	108082	102416	120898	109768	116578	219137	129168	90093	106242	83752	67253
10. Capitalised Expenses	715827	737075	747280	804587	794274	797631	877486	836866	781790	700020	666695	675044	746749
11. Non - Banking Assets acquired in satisfaction of claims	3269	2133	2314	2003	3039	2413	1830	6864	2269	3609	72117	74078	167172
12 Other Tangible Assets	9716166	10084092	9369144	8161448	8236079	8153845	8435429	8760506	9022937	8947122	8738484	8612386	9340316
Total Assets	93852830	95070089	94668390	94835993	96219495	97180739	98585239	102010518	102178966	103959544	103731698	105903914	113446695

Note

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

GRAPH - 3
EARNINGS, EXPENSES AND PROFITS OF SCHEDULED
COMMERCIAL BANKS : 1997-98 TO 1999-2000
 (For the year ended March 31)

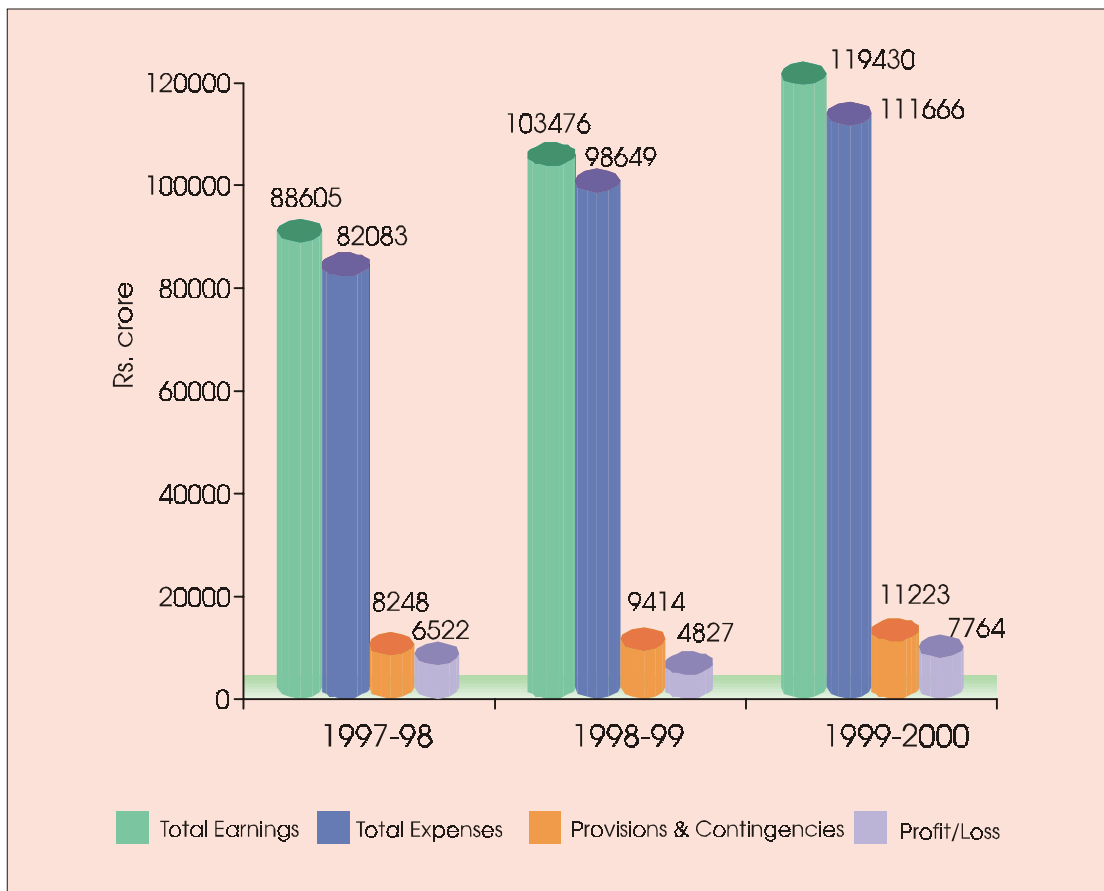


TABLE 5 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000

(Amount in Rs. lakh)

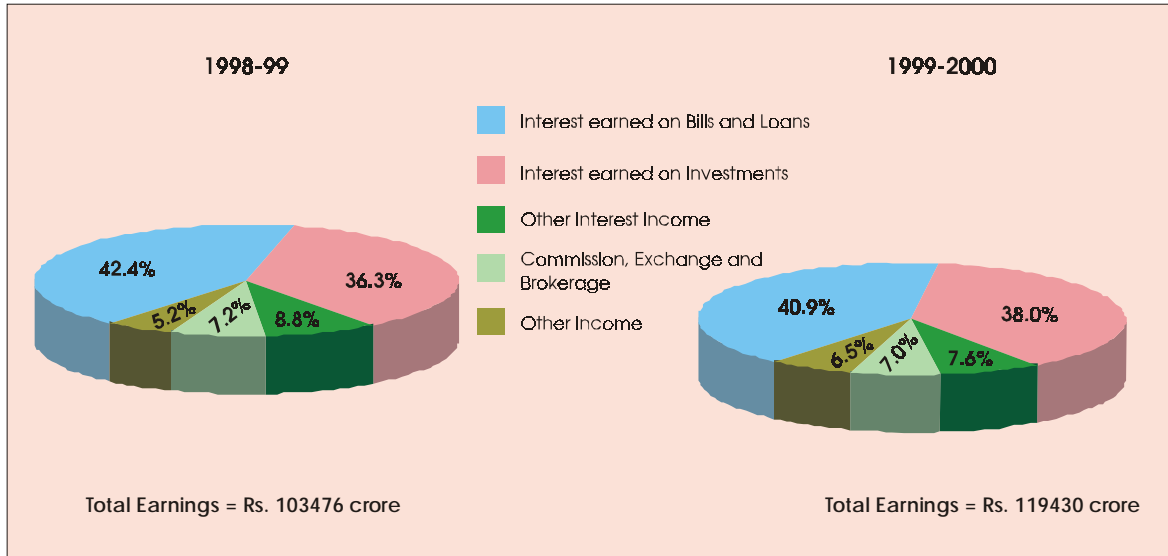
Items	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	33	32	44	42	196	192	300	293
I. Interest earned	2512615	2918666	4434816	5027306	1000400	1187113	785713	817606	327739	384242	9061283	10334933
a) Interest/discount on advances/bills	1165981	1293134	2141332	2429874	530137	603265	440318	426144	113697	136302	4391465	4888719
b) Income on Investments	1012145	1265822	1968766	2308676	384349	499522	272868	329819	117462	138909	3755590	4542748
c) Interest on balances with RBI and other inter-bank funds	133859	183371	245696	240999	68938	71137	59491	49895	89857	95650	597841	641052
d) Others	200630	176339	79022	47757	16976	13189	13036	11748	6723	13381	316387	262414
II. Other income	422324	482791	516952	661280	145013	228626	186256	215219	15733	20132	1286278	1608048
a) Commission, exchange and brokerage	309949	341433	258300	286318	62421	80103	111516	117417	5550	6723	747736	831994
b) Net Profit (loss) on sale and revaluation of investments	8942	44906	47512	148908	20965	80735	9702	23151	—	1271	87121	298971
i) Profit on sale and revaluation of investments	9967	45436	53909	154593	22746	81668	15788	24199	—	1292	102410	307188
ii) Loss on sale and revaluation of investments	1025	530	6397	5685	1781	933	6086	1048	—	21	15289	8217
c) Net Profit (loss) on sale of land, building & other assets (104)	138	653	879	(1)	(126)	151	(6)	—	—	21	699	906
i) Profit on sale of land, building & other assets	25	139	738	976	72	98	501	736	—	21	1336	1970
ii) Loss on sale of land, building & other assets	129	1	85	97	73	224	350	742	—	—	637	1064
d) Net Profit (loss) on exchange transaction	71272	47473	98430	88997	26089	21610	60891	57250	—	—	256682	215330
i) Profit on exchange transaction	71272	47473	100909	90728	26089	21648	63406	58562	—	—	261676	218411
ii) Loss on exchange transaction	—	—	2479	1731	—	38	2515	1312	—	—	4994	3081
e) Miscellaneous income	32265	48841	112057	136178	35539	46304	3996	17407	10183	12117	194040	260847
Total (I+II)	2934939	3401457	4951768	5688586	1145413	1415739	971969	1032825	343472	404374	10347561	11942981
III. Interest expended	1698284	1989707	3085692	3547822	784145	895554	520057	498620	213038	251249	6301216	7182952
a) Interest on deposits	1593620	1879073	2964137	3375027	726227	812068	406892	349723	187230	221997	5878106	6637888
b) Interest on RBI/inter-bank borrowings	54041	63939	59126	71243	28740	42265	95979	123475	19579	21767	257465	322689
c) Others	50623	46695	62429	101552	29178	41221	17186	25422	6229	7485	165645	222375
IV. Operating expenses	771850	827837	1273131	1418275	213790	252910	257951	258830	105602	103488	2622324	2861342
a) Payments to and provisions for employees	549289	592640	934678	1043518	102892	124341	76988	86240	85397	89391	1749244	1936130
b) Rent, taxes and lighting	49662	55827	85192	95723	21487	25532	22819	24085	2234	2544	181394	203711
c) Printing and stationery	11947	12532	17754	18900	4615	6141	5839	6141	1147	1193	41302	44907
d) Advertisement and publicity	2602	2158	4681	4815	3539	4276	10787	12009	33	51	21642	23309
e) Depreciation on bank's property	38471	44707	44847	56500	33879	34285	18596	22546	732	927	136525	158965
f) Directors' fees, allowances and expenses	131	128	357	321	317	371	117	118	7	15	929	953
g) Auditors' fees and expenses	2964	3364	6590	7947	556	641	235	278	177	295	10522	12525
h) Law charges	2131	4794	5598	6279	1017	1087	2031	2016	98	106	10875	14282
i) Postage, telegrams, telephones, etc.	9740	8705	15101	15390	6681	7420	14893	15194	718	813	47133	47522
j) Repairs and maintenance	5959	6821	15821	17522	5818	7217	12545	14565	228	244	40371	46369
k) Insurance	9580	12463	25908	25051	4333	5173	4508	4751	1348	1492	45677	48930
l) Other expenditure	89374	83698	116604	126309	28656	36426	88593	70887	13483	6417	336710	323737
V. Provisions and contingencies	318240	316227	413701	478789	76607	144821	124396	171867	8443	10638	941387	1122342
Total expenses	2788374	3133771	4772524	5444886	1074542	1293285	902404	929317	327083	365375	9864927	11166636
VI. Profit (loss)	146565	267686	179244	243700	70871	122454	69565	103506	16389	38997	482634	776347

Note

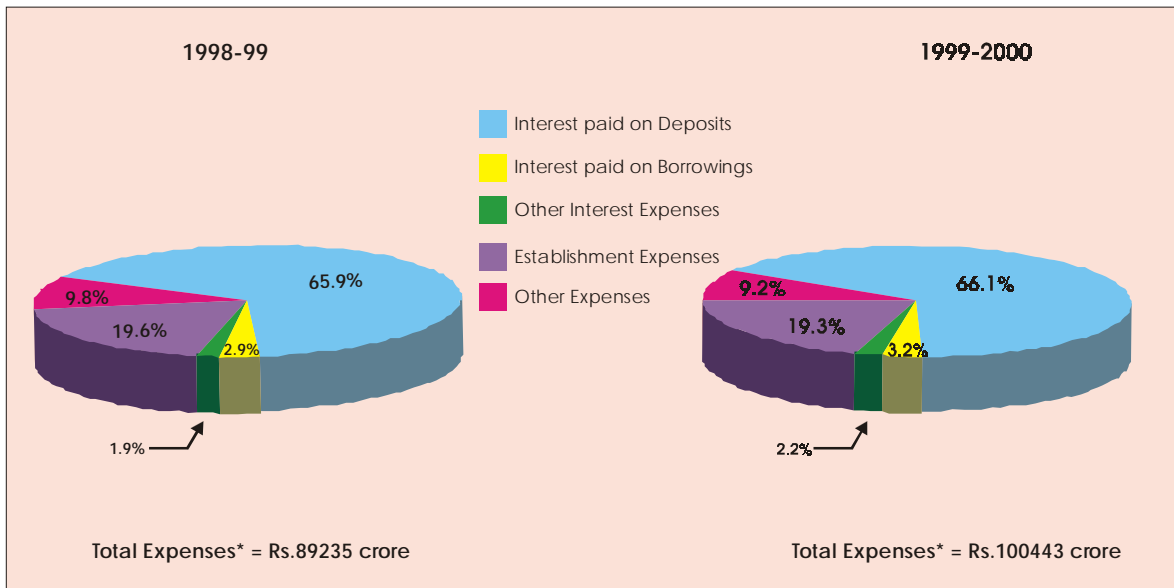
Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

GRAPH - 4
COMPOSITION OF TOTAL EARNINGS OF SCHEDULED
COMMERCIAL BANKS : 1998-99 AND 1999-2000
 (For the year ended March 31)



COMPOSITION OF TOTAL EXPENSES* OF SCHEDULED
COMMERCIAL BANKS : 1998-99 AND 1999-2000
 (For the year ended March 31)



Note: * Excluding provisions and contingencies.

TABLE 6 : CLASSIFICATION OF LOAN ASSETS OF PUBLIC SECTOR BANKS : 1993 TO 1999

(Amount in Rs. crore)

Classification of Loan Assets	As on March 31						
	1993	1994	1995	1996	1997@	1998@	1999@
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Standard Assets	130087 (76.8)	124580 (75.2)	158967 (80.5)	189660 (82.0)	200637 (82.2)	239318 (84.0)	273618 (84.1)
2. Sub-Standard Assets	12552 (7.4)	12163 (7.3)	7758 (3.9)	9299 (4.0)	12472 (5.1)	14463 (5.1)	16033 (4.9)
3. Doubtful Assets	20106 (11.9)	23317 (14.1)	22913 (11.6)	24707 (10.7)	26015 (10.7)	25819 (9.1)	29252 (9.0)
4. Loss Assets	3930 (2.3)	4073 (2.5)	3732 (1.9)	4351 (1.9)	5090 (2.1)	5371 (1.9)	6425 (2.0)
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 Non-Performing Assets (NPAs) (2 to 5)	39253 (23.2)	41041 (24.8)	38385 (19.5)	41661 (18.0)	43577 (17.8)	45653 (16.0)	51710 (15.9)
7. Total Advances (1+6)	169340	165621	197352	231321	244214	284971	325328

Notes

1. Figures in bracket indicate percent share in total advances.
2. @ : Provisional.

Source : Report on Trend and Progress of Banking in India, various issues.

GRAPH - 5
CATEGORY-WISE NUMBER OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS: 1997 TO 1999
(As on March 31)

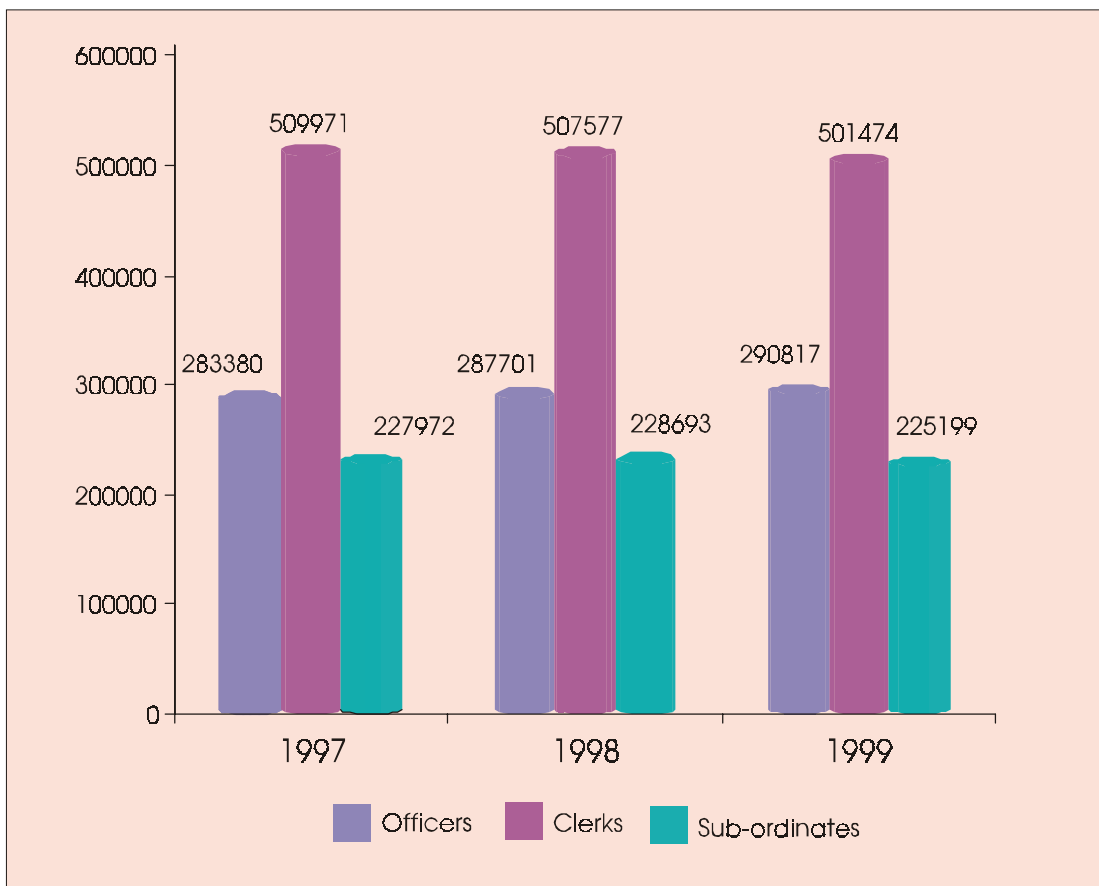


TABLE 7 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF : 1999

Region/State/ Union Territory	As on March 31							
	Officers		Clerks		Subordinates		Total	
	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	52018	17.9	84965	16.9	40663	18.1	177646	17.5
Haryana	5801	2.0	10883	2.2	5139	2.3	21823	2.1
Himachal Pradesh	2114	0.7	3380	0.7	2077	0.9	7571	0.7
Jammu & Kashmir	2455	0.8	4455	0.9	2264	1.0	9174	0.9
Punjab	10549	3.6	20133	4.0	10133	4.5	40815	4.0
Rajasthan	11493	4.0	17372	3.5	9310	4.1	38175	3.8
Chandigarh	2886	1.0	3534	0.7	1569	0.7	7989	0.8
Delhi	16720	5.7	25208	5.0	10171	4.5	52099	5.1
North-Eastern Region	6520	2.2	10688	2.1	5550	2.5	22758	2.2
Arunachal Pradesh	190	0.1	335	0.1	193	0.1	718	0.1
Assam	4422	1.5	7314	1.5	3784	1.7	15520	1.5
Manipur	234	0.1	467	0.1	193	0.1	894	0.1
Meghalaya	620	0.2	939	0.2	541	0.2	2100	0.2
Mizoram	143	—	221	—	127	—	491	—
Nagaland	260	0.1	382	0.1	213	0.1	855	0.1
Tripura	651	0.2	1030	0.2	499	0.2	2180	0.2
Eastern Region	45971	15.8	78722	15.7	38604	17.1	163297	16.0
Bihar	15771	5.4	22666	4.5	12142	5.4	50579	5.0
Orissa	7617	2.6	10965	2.2	5647	2.5	24229	2.4
Sikkim	106	—	179	—	107	—	392	—
West Bengal	22392	7.7	44727	8.9	20629	9.2	87748	8.6
Andaman & Nicobar	85	—	185	—	79	—	349	—
Central Region	46630	16.0	72219	14.4	37525	16.7	156374	15.4
Madhya Pradesh	15419	5.3	22685	4.5	11642	5.2	49746	4.9
Uttar Pradesh	31211	10.7	49534	9.9	25883	11.5	106628	10.5
Western Region	57384	19.7	108668	21.7	46420	20.6	212472	20.9
Goa	1392	0.5	2891	0.6	994	0.4	5277	0.5
Gujarat	15704	5.4	30904	6.2	14143	6.3	60751	6.0
Maharashtra	40202	13.8	74715	14.9	31204	13.9	146121	14.4
Dadra & Nagar Haveli	35	—	50	—	22	—	107	—
Daman & Diu	51	—	108	—	57	—	216	—
Southern Region	82294	28.3	146212	29.2	56437	25.1	284943	28.0
Andhra Pradesh	21284	7.3	34364	6.9	15756	7.0	71404	7.0
Karnataka	22293	7.7	39632	7.9	14451	6.4	76376	7.5
Kerala	13228	4.5	26341	5.3	9689	4.3	49258	4.8
Tamil Nadu	24994	8.6	45014	9.0	16237	7.2	86245	8.5
Lakshadweep	19	—	28	—	14	—	61	—
Pondicherry	476	0.2	833	0.2	290	0.1	1599	0.2
All India	290817	100.0	501474	100.0	225199	100.0	1017490	100.0

Source : Basic Statistical Return-2.

TABLE 8 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF : 1999

Population Group	As on March 31							
	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	12595	19634	14721	46950	26264	42379	25560	94203
Semi-Urban	20108	46541	24506	91155	26053	51718	22620	100391
Urban/Metropolitan	43439	89986	36332	169757	105085	191106	73405	369596
Total	76142	156161	75559	307862	157402	285203	121585	564190
	Regional Rural Banks				Other Scheduled Commercial Banks			
Rural	19219	16404	11892	47515	1780	3354	1510	6644
Semi-Urban	5705	5805	2481	13991	5224	9017	3539	17780
Urban/Metropolitan	2327	2348	908	5583	14467	17732	6221	38420
Total	27251	24557	15281	67089	21471	30103	11270	62844
	Foreign Banks				All Scheduled Commercial Banks			
Rural	—	—	—	—	59858	81771	53683	195312
Semi-Urban	13	23	7	43	57103	113104	53153	223360
Urban/Metropolitan	8538	5427	1497	15462	173856	306599	118363	598818
Total	8551	5450	1504	15505	290817	501474	225199	1017490

Source : Basic Statistical Return - 2.

TABLE 9 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS : 1995 TO 1999

(Amount in Rs. lakh)

Period of Maturity	As on March 31									
	1995		1996		1997		1998		1999	
	No. of Accounts	Amount Outstan- ding	No. of Accounts	Amount Outstan- ding	No. of Accounts	Amount Outstan- ding	No. of Accounts	Amount Outstan- ding	No. of Accounts	Amount Outstan- ding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Upto 90 days	6453545 (6.5)	3137488 (14.1)	6561866 (6.4)	3126619 (12.1)	6201353 (5.7)	3207255 (10.4)	6320296 (5.7)	4163516 (11.1)	5433824 (4.7)	3896805 (8.9)
91 days & above but less than 6 months	3070359 (3.1)	1002585 (4.5)	3535477 (3.4)	1562738 (6.1)	3927031 (3.6)	1779269 (5.8)	4350980 (3.9)	2185718 (5.8)	4781658 (4.1)	2561036 (5.8)
6 months & above but less than 1 year	6182474 (6.2)	1645229 (7.4)	7511376 (7.3)	2678150 (10.4)	9006193 (8.3)	3542455 (11.5)	9799664 (8.8)	3939184 (10.5)	11361986 (9.8)	5472608 (12.4)
1 year & above but less than 2 years	28472827 (28.6)	6634954 (29.8)	24559122 (23.8)	6127659 (23.8)	22607317 (20.8)	6519534 (21.1)	21687805 (19.5)	7923735 (21.2)	23363387 (20.2)	9911965 (22.5)
2 years & above but less than 3 years	18730358 (18.8)	3440373 (15.5)	21804889 (21.1)	4898760 (19.0)	21837111 (20.1)	5806120 (18.8)	20692624 (18.6)	6484122 (17.3)	20615897 (17.8)	6964046 (15.8)
3 years & above but less than 5 years	18344012 (18.4)	3853022 (17.3)	19533734 (18.9)	4365742 (16.9)	23208380 (21.4)	6112049 (19.8)	26163098 (23.5)	8109236 (21.7)	28286421 (24.4)	10009817 (22.7)
5 years & above	18251066 (18.3)	2538382 (11.4)	19672501 (19.1)	3013810 (11.7)	21792361 (20.1)	3878800 (12.6)	22144366 (19.9)	4623131 (12.4)	21981440 (19.0)	5190580 (11.8)
Total	99504641 (100.0)	22252033 (100.0)	103178965 (100.0)	25773478 (100.0)	108579746 (100.0)	30845482 (100.0)	111158833 (100.0)	37428642 (100.0)	115824613 (100.0)	44006857 (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 : 1998 AND 1999

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	1443043	1944441	1155557	1250365	3414601	4354103	6013201	7548909
	(17.5)	(19.6)	(8.4)	(7.4)	(8.9)	(9.3)	(9.9)	(10.2)
1. Central & State Governments	479401	651254	488651	538917	866146	1115903	1834198	2306074
	(5.8)	(6.6)	(3.5)	(3.2)	(2.3)	(2.4)	(3.0)	(3.1)
i) Central Government	206687	252765	31391	38961	416899	505205	654977	796931
	(2.5)	(2.5)	(0.2)	(0.2)	(1.1)	(1.1)	(1.1)	(1.1)
ii) State Governments	272714	398489	457260	499956	449247	610698	1179221	1509143
	(3.3)	(4.0)	(3.3)	(2.9)	(1.2)	(1.3)	(1.9)	(2.0)
2. Local Authorities	113667	178391	257407	325278	624066	719700	995140	1223369
	(1.4)	(1.8)	(1.9)	(1.9)	(1.6)	(1.5)	(1.6)	(1.7)
3. Quasi-Government Bodies	387862	478052	170249	191605	973583	1033977	1531694	1703634
	(4.7)	(4.8)	(1.2)	(1.1)	(2.5)	(2.2)	(2.5)	(2.3)
of which: State Electricity Boards	149694	216685	2822	726	106015	148059	258531	365470
	(1.8)	(2.2)	(—)	(—)	(0.3)	(0.3)	(0.4)	(0.5)
4. Public Sector Corporations and Companies	462113	636744	239250	194565	950806	1484523	1652169	2315832
	(5.6)	(6.4)	(1.7)	(1.1)	(2.5)	(3.2)	(2.7)	(3.1)
i) Non-Departmental Commercial Undertakings	291766	381773	124921	21749	603581	1031958	1020268	1435480
	(3.5)	(3.8)	(0.9)	(0.1)	(1.6)	(2.2)	(1.7)	(1.9)
ii) Others	170347	254971	114329	172816	347225	452565	631901	880352
	(2.1)	(2.6)	(0.8)	(1.0)	(0.9)	(1.0)	(1.0)	(1.2)
II. Private Corporate Sector (Non-Financial)	1126595	1264350	34382	38349	1310151	1723530	2471128	3026229
	(13.7)	(12.7)	(0.2)	(0.2)	(3.4)	(3.7)	(4.1)	(4.1)
1. Non-Financial Companies	1097121	1190740	15719	19765	1253872	1573714	2366712	2784219
	(13.3)	(12.0)	(0.1)	(0.1)	(3.3)	(3.4)	(3.9)	(3.8)
2. Non-Credit Co-operative Institutions	29474	73610	18663	18584	56279	149816	104416	242010
	(0.4)	(0.7)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)
III. Financial Sector	1594889	1916970	186875	277258	2693513	4311481	4475277	6505709
	(19.4)	(19.3)	(1.4)	(1.6)	(7.0)	(9.2)	(7.4)	(8.8)
1. Banks	784121	937880	49903	138556	1666753	3258715	2500777	4335151
	(9.5)	(9.4)	(0.4)	(0.8)	(4.3)	(7.0)	(4.1)	(5.9)
i) Indian Commercial Banks	463508	515147	28628	123443	774076	1726324	1266212	2364914
	(5.6)	(5.2)	(0.2)	(0.7)	(2.0)	(3.7)	(2.1)	(3.2)
ii) Foreign Resident Banks (Offices of foreign banks in India)	44294	204953	696	67	27791	490728	72781	695748
	(0.5)	(2.1)	(—)	(—)	(0.1)	(1.0)	(0.1)	(0.9)
iii) Co-operative Banks & Credit Societies	276319	217780	20579	15046	864886	1041663	1161784	1274489
	(3.4)	(2.2)	(0.1)	(0.1)	(2.3)	(2.2)	(1.9)	(1.7)
a. Co-operative Banks	264848	194360	1976	1920	822765	979660	1089589	1175940
	(3.2)	(2.0)	(0.0)	(0.0)	(2.1)	(2.1)	(1.8)	(1.6)
b. Credit Societies	11471	23420	18603	13126	42121	62003	72195	98549
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)

Note

Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 4.

TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 AND 1999 (Contd.)

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	511077 (6.2)	623263 (6.3)	80654 (0.6)	85073 (0.5)	465354 (1.2)	560014 (1.2)	1057085 (1.7)	1268350 (1.7)
i) Financial Companies	48850 (0.6)	75799 (0.8)	11022 (0.1)	630 (—)	37975 (0.1)	52245 (0.1)	97847 (0.2)	128674 (0.2)
a. Housing Finance Companies	34871 (0.4)	67259 (0.7)	11022 (0.1)	425 (0.0)	33568 (0.1)	46312 (0.1)	79461 (0.1)	113996 (0.2)
b. Auto Finance Companies	13979 (0.2)	8540 (0.1)	— (—)	205 (—)	4407 (—)	5933 (—)	18386 (—)	14678 (—)
ii) Total of Mutual Funds in Private Sector & other Mutual Funds	21840 (0.3)	38595 (0.4)	78 (—)	240 (—)	31494 (0.1)	33257 (0.1)	53412 (0.1)	72092 (0.1)
a. Mutual Funds in Private Sector	4628 (0.1)	4366 (—)	67 (—)	139 (—)	10502 (—)	3165 (—)	15197 (—)	7670 (—)
b. Other Mutual Funds	17212 (0.2)	34229 (0.3)	11 (—)	101 (—)	20992 (0.1)	30092 (0.1)	38215 (0.1)	64422 (0.1)
iii) Unit Trust of India	71959 (0.9)	66174 (0.7)	11 (—)	23 (—)	59446 (0.2)	19434 (—)	131416 (0.2)	85631 (0.1)
iv) Insurance Corporations and Companies (Life and General)	197546 (2.4)	256451 (2.6)	9848 (0.1)	2951 (—)	174472 (0.5)	246647 (0.5)	381866 (0.6)	506049 (0.7)
v) Term Lending Institutions	112669 (1.4)	135177 (1.4)	257 (—)	1619 (—)	124097 (0.3)	145801 (0.3)	237023 (0.4)	282597 (0.4)
vi) Provident Fund Institutions	58213 (0.7)	51067 (0.5)	59438 (0.4)	79610 (0.5)	37870 (0.1)	62630 (0.1)	155521 (0.3)	193307 (0.3)
3. Other Financial Companies	299691 (3.6)	355827 (3.6)	56318 (0.4)	53629 (0.3)	561406 (1.5)	492752 (1.1)	917415 (1.5)	902208 (1.2)
i) Financial Services Companies	58510 (0.7)	34502 (0.3)	444 (—)	9151 (0.1)	58199 (0.2)	62539 (0.1)	117153 (0.2)	106192 (0.1)
ii) Other Financial Companies	114065 (1.4)	167532 (1.7)	4430 (—)	4055 (—)	238554 (0.6)	256112 (0.5)	357049 (0.6)	427699 (0.6)
iii) Others	127116 (1.5)	153793 (1.5)	51444 (0.4)	40422 (0.2)	264653 (0.7)	174101 (0.4)	443213 (0.7)	368316 (0.5)

Note

Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 4.

TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 AND 1999 (Concl.)

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	3842554	4597730	11725861	14496832	24707390	29058429	40275805	48152991
	(46.6)	(46.3)	(84.8)	(85.4)	(64.3)	(62.1)	(66.6)	(65.3)
1. Individuals (including Hindu Undivided Families)	1783756	2313986	10104328	13065408	19538989	24970725	31427073	40350119
	(21.7)	(23.3)	(73.1)	(77.0)	(50.9)	(53.4)	(52.0)	(54.7)
i) Farmers	63424	94878	1894150	2545316	3786636	5247940	5744210	7888134
	(0.8)	(1.0)	(13.7)	(15.0)	(9.9)	(11.2)	(9.5)	(10.7)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1205760	1487199	1762176	2273169	4087953	5170973	7055889	8931341
	(14.6)	(15.0)	(12.7)	(13.4)	(10.6)	(11.1)	(11.7)	(12.1)
iii) Wage and Salary Earners	107684	152319	3232387	4137595	4883539	6367719	8223610	10657633
	(1.3)	(1.5)	(23.4)	(24.4)	(12.7)	(13.6)	(13.6)	(14.5)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	79669	86597	67190	159833	191304	392398	338163	638828
	(1.0)	(0.9)	(0.5)	(0.9)	(0.5)	(0.8)	(0.6)	(0.9)
v) Other Individuals	327219	492993	3148425	3949495	6589557	7791695	10065201	12234183
	(4.0)	(5.0)	(22.8)	(23.3)	(17.2)	(16.7)	(16.6)	(16.6)
2. Trusts, Associations, Clubs, etc.	82850	94927	166808	207531	468837	765219	718495	1067677
	(1.0)	(1.0)	(1.2)	(1.2)	(1.2)	(1.6)	(1.2)	(1.4)
3. Proprietary and Partnership Concerns, etc.	1503665	1669267	76915	105331	927890	1106791	2508470	2881389
	(18.3)	(16.8)	(0.6)	(0.6)	(2.4)	(2.4)	(4.1)	(3.9)
4. Educational Institutions	75956	139999	216242	268777	374879	448336	667077	857112
	(0.9)	(1.4)	(1.6)	(1.6)	(1.0)	(1.0)	(1.1)	(1.2)
5. Religious Institutions	15172	13920	71343	78539	309321	240311	395836	332770
	(0.2)	(0.1)	(0.5)	(0.5)	(0.8)	(0.5)	(0.7)	(0.5)
6. Others (Not elsewhere Classified)	381155	365631	1090225	771246	3087474	1527047	4558854	2663924
	(4.6)	(3.7)	(7.9)	(4.5)	(8.0)	(3.3)	(7.5)	(3.6)
V. Foreign Sector	229962	206283	726671	914392	6289066	7345768	7245699	8466443
	(2.8)	(2.1)	(5.3)	(5.4)	(16.4)	(15.7)	(12.0)	(11.5)
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	16518	28119	7991	5464	52113	35015	76622	68598
	(0.2)	(0.3)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
2. Non-Residents	68911	118585	600037	797803	5744120	6826252	6413068	7742640
	(0.8)	(1.2)	(4.3)	(4.7)	(15.0)	(14.6)	(10.6)	(10.5)
3. Others	144533	59579	118643	111125	492833	484501	756009	655205
	(1.8)	(0.6)	(0.9)	(0.7)	(1.3)	(1.0)	(1.2)	(0.9)
Total	8237043	9929774	13829346	16977196	38414721	46793311	60481110	73700281
	(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 - 4.

**TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/
DEBENTURIES/BONDS OF STATE ASSOCIATED BODIES : 1997 TO 1999**

(Book value in Rs. lakh)

State/Union Territory	As on March 31											
	State Govt. Securities			Regional Rural Banks			Co-operative Institutions			State Electricity Board		
	1997	1998	1999	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Andhra Pradesh	282622	313874	394003	1948	2171	3116	3566	5128	4214	12077	14345	43185
2. Arunachal Pradesh	2419	3456	3053	—	—	—	—	—	—	—	—	—
3. Assam	63611	78204	96410	140	140	140	8	8	8	43174	42542	41877
4. Bihar	286315	311566	340776	1862	2445	3850	64	4	354	61896	59365	55730
5. Goa	4973	6068	12280	—	—	—	—	—	—	—	—	5
6. Gujarat	99174	112242	129482	1608	2324	2661	3674	3659	4283	44370	42445	37208
7. Haryana	65752	76186	84051	1095	905	1111	3257	3141	3222	20557	34511	24010
8. Himachal Pradesh	19352	22326	31334	349	349	409	473	473	513	17498	18837	11306
9. Jammu & Kashmir	30639	34260	39382	364	364	364	109	99	99	12179	11524	9797
10. Karnataka	126409	142106	175824	2128	2243	2182	5143	4490	5386	5592	10484	8650
11. Kerala	170062	198340	226815	70	70	150	4088	4188	4307	27711	41707	31929
12. Madhya Pradesh	147099	175625	213115	2718	3342	4304	1964	1864	1772	110236	105097	100822
13. Maharashtra	141021	168923	187774	480	481	1107	2814	2242	2242	72840	86357	79235
14. Manipur	10117	10751	11508	35	35	35	—	—	—	—	—	—
15. Meghalaya	8508	9841	13570	—	—	—	—	—	—	7092	7274	6192
16. Mizoram	2822	3700	5246	—	—	—	—	—	—	—	—	—
17. Nagaland	16309	18125	20924	—	—	—	—	—	—	—	—	—
18. Orissa	184789	218540	241661	1647	1656	1448	21	15	15	7765	6085	5973
19. Punjab	73501	88014	106325	798	3195	852	2038	1987	1996	40541	55987	39507
20. Rajasthan	206452	234989	291162	1625	2239	3311	900	597	597	30623	41534	28016
21. Sikkim	4082	5113	7421	—	—	—	—	—	—	—	—	—
22. Tamil Nadu	202002	225635	240419	105	363	593	1298	1292	1356	54876	52044	53099
23. Tripura	10909	12362	15457	35	35	35	—	—	—	—	—	—
24. Uttar Pradesh	530683	587470	675064	4119	6973	8899	330	225	225	62226	55644	52675
25. West Bengal	199564	234540	278213	809	800	1043	262	262	262	56791	51052	44394
26. Chandigarh	—	—	—	—	—	—	—	—	—	—	—	—
27. Delhi	—	—	—	—	—	—	1080	880	1989	—	—	—
28. Pondicherry	—	—	—	—	—	—	25	25	25	—	—	—
29. Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—
Total	2889186	3292256	3841269	21935	30130	35610	31114	29665	33779	688044	736836	673610

Notes

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

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 : 1997 TO 1999 (Contd.)

(Book value in Rs. lakh)

State/Union Territory	As on March 31											
	Municipalities, Municipal Corporations & Port Trust			State Financial Corporations			Housing Boards			State Industrial Development Corporations		
	1997	1998	1999	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Andhra Pradesh	534	509	2506	31006	34370	39394	1689	1806	2075	385	610	1626
2. Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—
3. Assam	—	—	—	3774	4174	3982	—	—	—	—	—	—
4. Bihar	2	2	2	14499	14130	13602	825	825	666	—	—	—
5. Goa	—	—	—	—	—	315	—	—	—	70	75	58
6. Gujarat	20702	22722	17528	35117	38382	34328	1344	1244	933	2872	3234	2649
7. Haryana	—	—	—	13019	13179	17141	415	415	300	—	—	—
8. Himachal Pradesh	—	—	—	5715	9936	4968	—	—	90	—	—	—
9. Jammu & Kashmir	—	—	5	6540	6571	6254	500	—	39	—	—	1
10. Karnataka	368	2868	979	37534	44269	43828	1018	1272	3967	2461	2067	2276
11. Kerala	25	204	2900	18252	27615	18461	3236	3002	2434	2553	2612	1579
12. Madhya Pradesh	5	5	—	17950	18242	20134	3170	2841	2394	1979	2084	1575
13. Maharashtra	32005	30196	25253	25070	25434	24505	1490	1053	679	5393	7622	11458
14. Manipur	—	—	—	—	—	—	—	—	—	—	—	—
15. Meghalaya	—	—	—	—	—	—	—	—	—	—	—	—
16. Mizoram	—	—	—	—	—	—	—	—	—	—	—	—
17. Nagaland	—	—	—	—	—	—	—	—	—	—	—	—
18. Orissa	—	—	—	25519	29440	27868	—	—	—	200	1500	1700
19. Punjab	—	—	—	14034	15863	16512	—	—	—	3520	13956	2965
20. Rajasthan	20	20	—	21748	21638	20432	2791	2571	2231	3696	3970	5675
21. Sikkim	—	—	—	—	172	—	—	—	—	—	—	—
22. Tamil Nadu	3370	3293	2034	20814	20881	17444	5330	5355	3788	8599	9290	13062
23. Tripura	—	—	—	—	—	—	—	—	—	—	1000	—
24. Uttar Pradesh	—	—	—	41619	54086	44087	660	660	498	134	370	1300
25. West Bengal	5099	4858	8542	10487	11353	11689	1253	1185	1050	6579	5844	5609
26. Chandigarh	—	—	—	—	—	—	—	—	—	—	—	—
27. Delhi	—	1375	—	1467	1302	1118	3144	3614	2908	—	—	208
28. Pondicherry	—	—	—	—	—	—	—	—	—	—	—	—
29. Daman & Diu	—	—	—	—	103	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—
Total	62130	66052	59749	344164	391140	366061	26865	25843	24052	38441	54234	51741

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.

Source : Basic Statistical Return - 5.

**TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/
DEBENTURIES/BONDS OF STATE ASSOCIATED BODIES : 1997 TO 1999 (Concl.d.)**

(Book value in Rs. lakh)

State/Union Territory	As on March 31								
	Road Transport Corporations			Other Govt. & Quasi Govt. Bodies			Total		
	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
1. Andhra Pradesh	—	—	3200	—	22116	19316	333827	394015	513549
2. Arunachal Pradesh	—	—	—	—	—	—	2419	3456	3053
3. Assam	—	—	—	—	—	—	110707	125068	142417
4. Bihar	889	835	835	—	—	—	366352	389172	415815
5. Goa	—	—	—	309	355	376	5352	6488	13034
6. Gujarat	214	204	214	9973	18235	11175	219048	244691	240461
7. Haryana	—	—	—	—	—	830	104095	128337	130665
8. Himachal Pradesh	—	—	—	700	7025	6325	44087	58946	54945
9. Jammu & Kashmir	—	—	—	—	1	—	50331	52819	55941
10. Karnataka	329	113	—	17045	18266	31874	198027	228178	274966
11. Kerala	965	945	195	10084	10364	10871	237046	289049	299641
12. Madhya Pradesh	—	—	—	15	15	1167	285136	309115	345283
13. Maharashtra	—	1300	8000	56770	128482	94843	337883	452090	435096
14. Manipur	—	—	—	—	—	—	10152	10786	11543
15. Meghalaya	—	—	—	—	—	200	15600	17115	19962
16. Mizoram	—	—	—	—	—	—	2822	3700	5246
17. Nagaland	—	—	—	—	—	—	16309	18125	20924
18. Orissa	—	—	—	4439	6394	12247	224380	263630	290912
19. Punjab	—	—	1000	—	—	3325	134432	179002	172482
20. Rajasthan	42	—	2200	6457	11165	4110	274354	318723	357734
21. Sikkim	—	—	—	—	1000	—	4082	6285	7421
22. Tamil Nadu	—	—	—	1501	2839	9075	297895	320992	340870
23. Tripura	—	—	—	—	—	—	10944	13397	15492
24. Uttar Pradesh	—	—	—	9316	15016	8869	649087	720444	791617
25. West Bengal	—	—	—	45403	49287	50676	326247	359181	401478
26. Chandigarh	—	—	—	—	—	—	—	—	—
27. Delhi	—	—	—	8923	9079	8633	14614	16250	14855
28. Pondicherry	—	—	—	—	—	—	25	600	—
29. Daman & Diu	—	—	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	25	25
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—
Total	2439	3397	15644	170935	300126	273912	427523	4929679	5375427

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 have nil or negligible investments.

Source : Basic Statistical Return - 5.

GRAPH - 6
COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS : 1998 AND 1999
 (As on March 31)

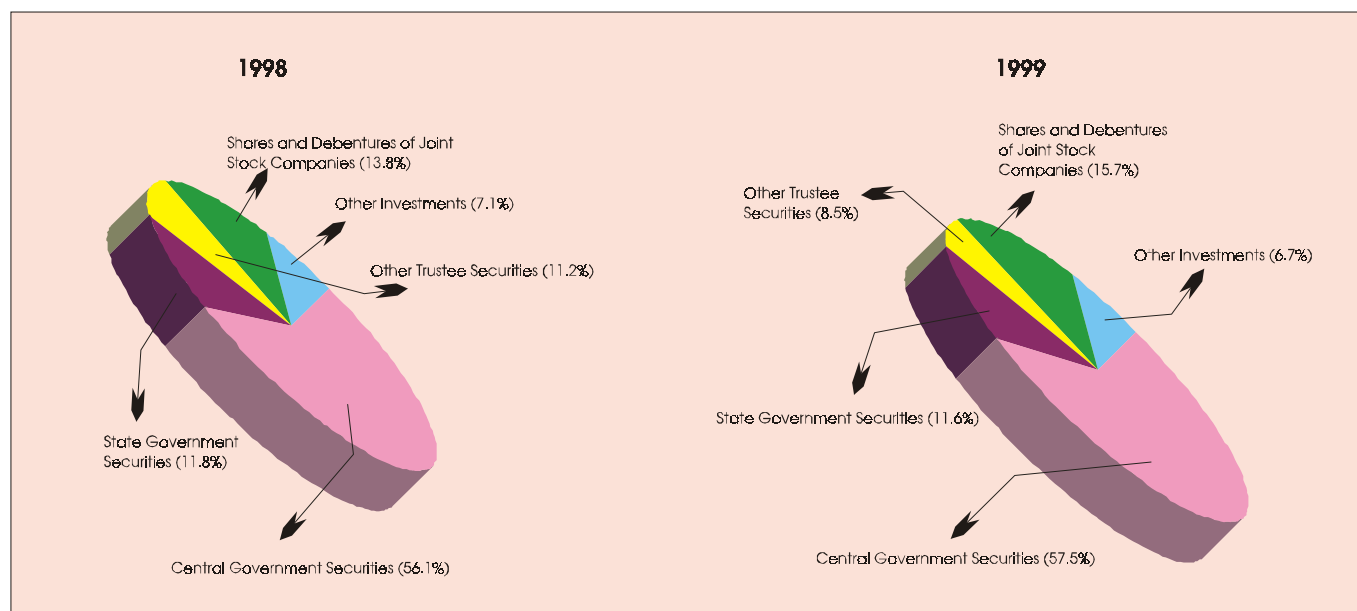


TABLE 12 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS : 1996 TO 1999

(Amount in Rs. lakh)

Items	As on March 31							
	1996		1997		1998		1999	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Investments by offices in India	19023331	98.5	23296989	97.6	27121856	97.1	32597081	98.0
A. Indian Government Securities	13598033	70.4	16749525	70.1	18989292	68.0	23068684	69.4
1. Central Government	11007526	57.0	13827374	57.9	15674217	56.1	19130747	57.5
2. State Governments	2566146	13.3	2889186	12.1	3292256	11.8	3841269	11.6
3. Others *	24361	0.1	32965	0.1	22819	0.1	96668	0.3
B. Other domestic securities, bonds, shares, etc.	5410931	28.0	6463410	27.1	8126477	29.1	9516459	28.6
1. Other trustee securities (excluding units of UTI)	3126673	16.2	3091795	12.9	3138974	11.2	2832696	8.5
2. Fixed Deposits	37817	0.2	137687	0.6	239864	0.9	232046	0.7
3. Shares and Debentures of Joint Stock Companies (market value)	1997312	10.3	2736680	11.5	3860416	13.8	5216321	15.7
4. Initial contribution to Share Capital of UTI	131	—	1024	—	568	—	4828	—
5. Units of UTI	52458	0.3	44510	0.2	41218	0.1	61690	0.2
6. Certificate of Deposits and Commercial Papers	82985	0.4	272307	1.1	367745	1.3	366164	1.1
7. Mutual Funds	53220	0.3	59358	0.3	148072	0.5	199375	0.6
8. Others @	60335	0.3	120049	0.5	329620	1.2	603339	1.8
C. Foreign Securities	14367	0.1	84054	0.4	6087	—	11938	—
1. Foreign Governments' Securities	2169	—	782	—	8	—	181	—
2. Other Foreign Investments	12198	0.1	83272	0.4	6079	—	11757	—
II. Investments by Foreign Offices of Indian Banks	293651	1.5	580911	2.4	821344	2.9	653793	2.0
1. Indian Securities	—	—	—	—	—	—	—	—
2. Foreign Countries Securities	103006	0.5	218102	0.9	255818	0.9	427681	1.3
3. Other Investments	190645	1.0	362809	1.5	565526	2.0	226112	0.7
Total	19316982	100.0	23877900	100.0	27943200	100.0	33250874	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.
- Source : Basic Statistical Return - 5.

**TABLE 13 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION : 1999**

(Amount in Rs. lakh)

Occupation	As on March 31					
	No. of Accounts	Percent share	Credit Limit		Outstanding	
			Amount	Percent share	Amount	Percent share
(1)	(2)	(3)	(4)	(5)	(6)	
I. Agriculture	19788385	37.8	4765640	10.0	4088926	10.7
1. Direct Finance	19520405	37.3	3889916	8.2	3394114	8.9
2. Indirect Finance	267980	0.5	875724	1.8	694812	1.8
II. Industry	4752329	9.1	23903787	50.3	18794690	49.1
1. Mining and Quarrying	6341	—	457820	1.0	330082	0.9
2. Food Manufacturing and Processing	72800	0.1	1881826	4.0	1450613	3.8
a) Rice, flour and dal mills	32540	0.1	442068	0.9	340701	0.9
b) Sugar	1143	—	382093	0.8	317433	0.8
c) Edible oils & vanaspati	10617	—	312966	0.7	222290	0.6
d) Tea processing	1428	—	169027	0.4	124417	0.3
e) Processing of fruits & vegetables	971	—	52967	0.1	45058	0.1
f) Others	26101	—	522705	1.1	400714	1.0
3. Beverage and Tobacco	2757	—	269884	0.6	187965	0.5
4. Textiles	129611	0.2	3718751	7.8	2914720	7.6
a) Cotton textiles	31733	0.1	1487683	3.1	1177919	3.1
b) Jute textiles	752	—	61456	0.1	38123	0.1
c) Handloom textiles & Khadi	11559	—	75679	0.2	61727	0.2
d) Other textiles and textile goods	85567	0.2	2093932	4.4	1636951	4.3
5. Paper, Paper Products and Printing	34629	0.1	595895	1.3	476859	1.2
6. Leather and Leather Products	13357	—	318313	0.7	253192	0.7
7. Rubber and Rubber Products	11616	—	336135	0.7	255729	0.7
8. Chemicals & Chemical Products	67567	0.1	3111059	6.5	2372926	6.2
a) Heavy industrial chemicals	5127	—	495608	1.0	361439	0.9
b) Fertilisers	1398	—	440604	0.9	362969	0.9
c) Drugs and pharmaceuticals	13552	—	849763	1.8	642586	1.7
d) Non-edible oils	784	—	50536	0.1	41814	0.1
e) Other Chemicals & Chemical Products	46706	0.1	1274548	2.7	964117	2.5
9. Petroleum, Coal Products & Nuclear Fuels	3347	—	914412	1.9	759656	2.0
10. Manufacture of Cement & Cement Products	7219	—	363305	0.8	301686	0.8
11. Basic Metals and Metal Products	66424	0.1	2924168	6.2	2464945	6.4
a) Iron and steel	17353	—	2037417	4.3	1778027	4.6
b) Non-ferrous metals	3600	—	249134	0.5	191939	0.5
c) Other metal products	45471	0.1	637617	1.3	494980	1.3
12. Engineering	86780	0.2	3120060	6.6	2378915	6.2
a) Heavy engineering	8510	—	831923	1.7	596922	1.6
b) Light engineering	40374	0.1	742011	1.6	563096	1.5
c) Electrical machinery & goods	29111	0.1	814011	1.7	626820	1.6
d) Electronic machinery & goods	8785	—	732114	1.5	592077	1.5
13. Vehicles, Vehicle Parts & Transport Equipments	31186	0.1	1059037	2.2	791347	2.1
14. Other Industries	4160461	8.0	3369208	7.1	2689289	7.0
15. Electricity, Gas & Water	3461	—	888680	1.9	681156	1.8
a) Electricity Generation & Transmission	2670	—	834662	1.8	639294	1.7
b) Non-Conventional Energy	172	—	12892	—	10386	—
c) Gas, Steam & Water Supply	619	—	41126	0.1	31476	0.1
16. Construction	54773	0.1	575234	1.2	485610	1.3
III. Transport operators	830551	1.6	905662	1.9	707339	1.8
IV. Professional and other services	1684165	3.2	1518281	3.2	1254547	3.3
V. Personal Loans	12570802	24.0	4902441	10.3	3958946	10.4
1. Loans for Purchase of Consumer Durables	975815	1.9	228865	0.5	190643	0.5
2. Loans for Housing	1275149	2.4	1407676	3.0	1237673	3.2
3. Rest of the Personal Loans	10319838	19.7	3265900	6.9	2530630	6.6
VI. Trade	7373343	14.1	6277764	13.2	5228099	13.7
1. Wholesale Trade	429400	0.8	3897736	8.2	3301161	8.6
of which : Food Procurement	149	—	1804729	3.5	1748401	4.5
2. Retail Trade	6943943	13.3	2380028	5.0	1926938	5.0
VII. Finance	53389	0.1	2186808	4.6	1581348	4.1
VIII. All others	5252492	10.0	3084756	6.5	2628610	6.9
Total Bank Credit	52305456	100.0	47545140	100.0	38242503	100.0
Of which :						
1. Artisan & Village Industries	1897714	3.6	290830	0.6	251874	0.7
2. Other Small Scale Industries	2029920	3.9	3956943	8.3	3142842	8.2

Note

Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.

Source : Basic Statistical Return - 1.

GRAPH - 7
OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED
COMMERCIAL BANKS : 1998 AND 1999
 (As on March 31)

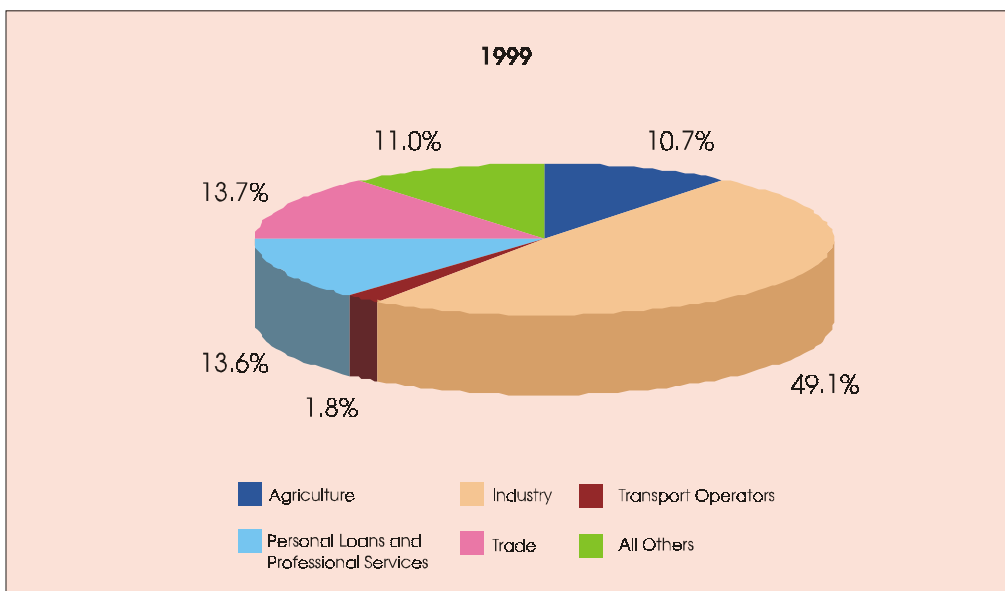
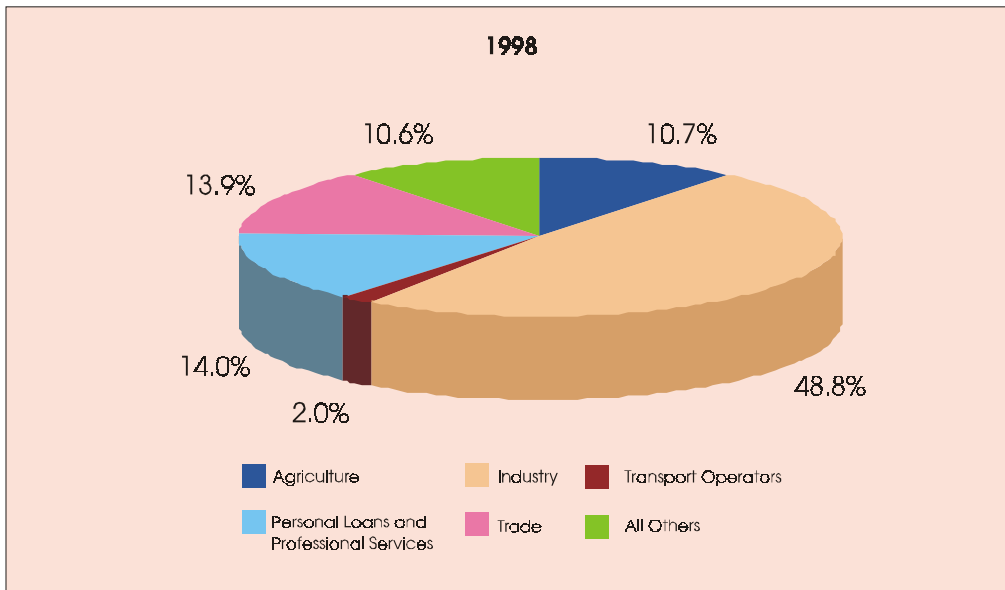


TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Rs.25,000 and less	10720161 (80.2)	1172793 (8.9)	1032215 (9.6)	18658829 (79.5)	1940235 (8.5)	1747574 (9.3)
Above Rs.25,000 and upto Rs.2 lakh	2306392 (17.3)	1798711 (13.7)	1579146 (14.7)	4141792 (17.7)	2960967 (12.9)	2614429 (13.9)
Above Rs.2 lakh and upto Rs.5 lakh	223605 (1.7)	719369 (5.5)	578175 (5.4)	407117 (1.7)	1311284 (5.7)	1057396 (5.6)
Above Rs.5 lakh and upto Rs.10 lakh	47323 (0.4)	362171 (2.8)	279102 (2.6)	106840 (0.5)	808568 (3.5)	638275 (3.4)
Above Rs.10 lakh and upto Rs.25 lakh	29521 (0.2)	499583 (3.8)	376259 (3.5)	71672 (0.3)	1197204 (5.2)	937597 (5.0)
Above Rs.25 lakh and upto Rs.50 lakh	14187 (0.1)	532432 (4.1)	415069 (3.9)	32721 (0.1)	1212262 (5.3)	952574 (5.1)
Above Rs.50 lakh and upto Rs.1 crore	8122 (0.1)	610666 (4.7)	501258 (4.7)	18716 (0.1)	1389353 (6.1)	1083745 (5.8)
Above Rs.1 crore and upto Rs.4 crore	7696 (0.1)	1604467 (12.2)	1311446 (12.2)	16083 (0.1)	3253571 (14.2)	2526741 (13.4)
Above Rs.4 crore and upto Rs.6 crore	1274 (-)	640379 (4.9)	519846 (4.8)	2263 (-)	1127267 (4.9)	833983 (4.4)
Above Rs.6 crore and upto Rs.10 crore	957 (-)	755201 (5.8)	592595 (5.5)	1907 (-)	1523861 (6.7)	1135008 (6.0)
Above Rs.10 crore and upto Rs.25 crore	677 (-)	1062728 (8.1)	840428 (7.8)	1296 (-)	2045459 (8.9)	1568596 (8.3)
Above Rs.25 crore	336 (-)	3372200 (25.7)	2728918 (25.4)	556 (-)	4140773 (18.1)	3714980 (19.7)
Total	13360251 (100.0)	13130700 (100.0)	10754457 (100.0)	23459792 (100.0)	22910804 (100.0)	18810898 (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999 (Contd.)

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs.25,000 and less	10749856 (96.5)	944370 (72.0)	818405 (72.6)	843170 (45.9)	114332 (2.4)	48217 (1.5)
Above Rs.25,000 and upto Rs.2 lakh	347854 (3.1)	233588 (17.8)	201037 (17.8)	869077 (47.3)	487969 (10.2)	221575 (7.1)
Above Rs.2 lakh and upto Rs.5 lakh	38376 (0.3)	108426 (8.3)	88581 (7.9)	103238 (5.6)	311834 (6.5)	272020 (8.7)
Above Rs.5 lakh and upto Rs.10 lakh	1764 (-)	12555 (1.0)	9905 (0.9)	10066 (0.5)	71350 (1.5)	51856 (1.7)
Above Rs.10 lakh and upto Rs.25 lakh	453 (-)	7281 (0.6)	5907 (0.5)	3484 (0.2)	56961 (1.2)	43967 (1.4)
Above Rs.25 lakh and upto Rs.50 lakh	78 (-)	2785 (0.2)	1897 (0.2)	1563 (0.1)	59373 (1.2)	46306 (1.5)
Above Rs.50 lakh and upto Rs.1 crore	20 (-)	1482 (0.1)	763 (0.1)	1484 (0.1)	115989 (2.4)	84246 (2.7)
Above Rs.1 crore and upto Rs.4 crore	10 (-)	1947 (0.1)	1364 (0.1)	2636 (0.1)	590139 (12.4)	440587 (14.1)
Above Rs.4 crore and upto Rs.6 crore	— (-)	— (-)	— (-)	723 (-)	363811 (7.6)	250569 (8.0)
Above Rs.6 crore and upto Rs.10 crore	— (-)	— (-)	— (-)	639 (-)	521065 (10.9)	342734 (10.9)
Above Rs.10 crore and upto Rs.25 crore	— (-)	— (-)	— (-)	613 (-)	985982 (20.7)	630859 (20.1)
Above Rs.25 crore	— (-)	— (-)	— (-)	230 (-)	1092476 (22.9)	700225 (22.3)
Total	11138411 (100.0)	1312434 (100.0)	1127859 (100.0)	1836923 (100.0)	4771281 (100.0)	3133161 (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999 (Concl'd.)

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	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	1775330 (70.7)	202223 (3.7)	182086 (4.1)	42747346 (81.7)	4373953 (9.2)	3828497 (10.0)
Above Rs.25,000 and upto Rs.2 lakh	584105 (23.3)	438607 (8.1)	383472 (8.7)	8249220 (15.8)	5919842 (12.5)	4999659 (13.1)
Above Rs.2 lakh and upto Rs.5 lakh	86162 (3.4)	286089 (5.3)	246615 (5.6)	858498 (1.6)	2737002 (5.8)	2242787 (5.9)
Above Rs.5 lakh and upto Rs.10 lakh	26031 (1.0)	202657 (3.7)	174120 (3.9)	192024 (0.4)	1457301 (3.1)	1153258 (3.0)
Above Rs.10 lakh and upto Rs.25 lakh	17305 (0.7)	293129 (5.4)	250201 (5.7)	122435 (0.2)	2054158 (4.3)	1613931 (4.2)
Above Rs.25 lakh and upto Rs.50 lakh	8662 (0.3)	325052 (6.0)	267083 (6.0)	57211 (0.1)	2131904 (4.5)	1682929 (4.4)
Above Rs.50 lakh and upto Rs.1 crore	5203 (0.2)	400552 (7.4)	320290 (7.3)	33545 (0.1)	2518042 (5.3)	1990302 (5.2)
Above Rs.1 crore and upto Rs.4 crore	5321 (0.2)	1107673 (20.4)	901065 (20.4)	31746 (0.1)	6557797 (13.8)	5181203 (13.5)
Above Rs.4 crore and upto Rs.6 crore	886 (-)	441859 (8.2)	356166 (8.1)	5146 (-)	2573316 (5.4)	1960564 (5.1)
Above Rs.6 crore and upto Rs.10 crore	600 (-)	494159 (9.1)	380479 (8.6)	4103 (-)	3294286 (6.9)	2450816 (6.4)
Above Rs.10 crore and upto Rs.25 crore	372 (-)	604181 (11.1)	477477 (10.8)	2958 (-)	4698350 (9.9)	3517360 (9.2)
Above Rs.25 crore	102 (-)	623739 (11.5)	477072 (10.8)	1224 (-)	9229188 (19.4)	7621195 (19.9)
Total	2510079 (100.0)	5419920 (100.0)	4416126 (100.0)	52305456 (100.0)	47545139 (100.0)	38242501 (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

**TABLE 15 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE : 1998 AND 1999**

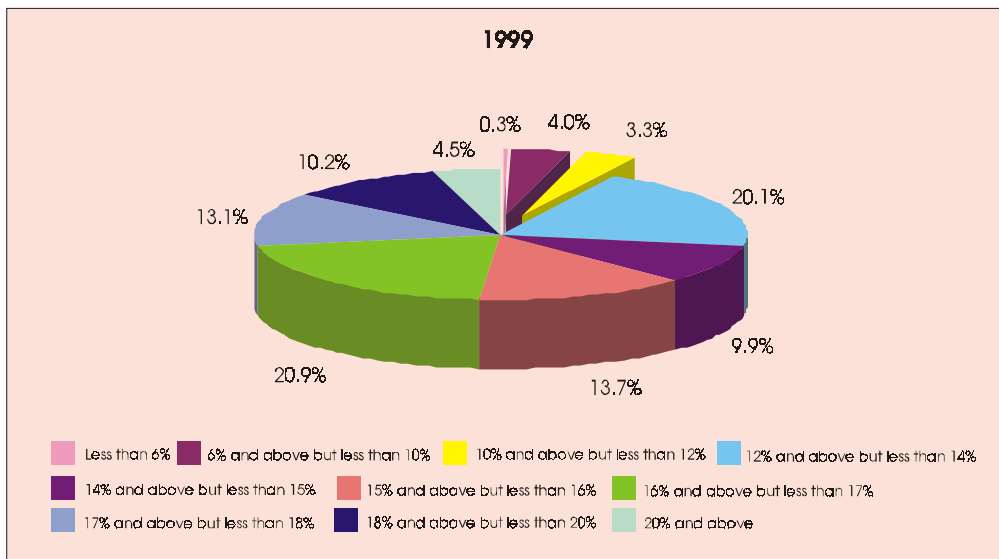
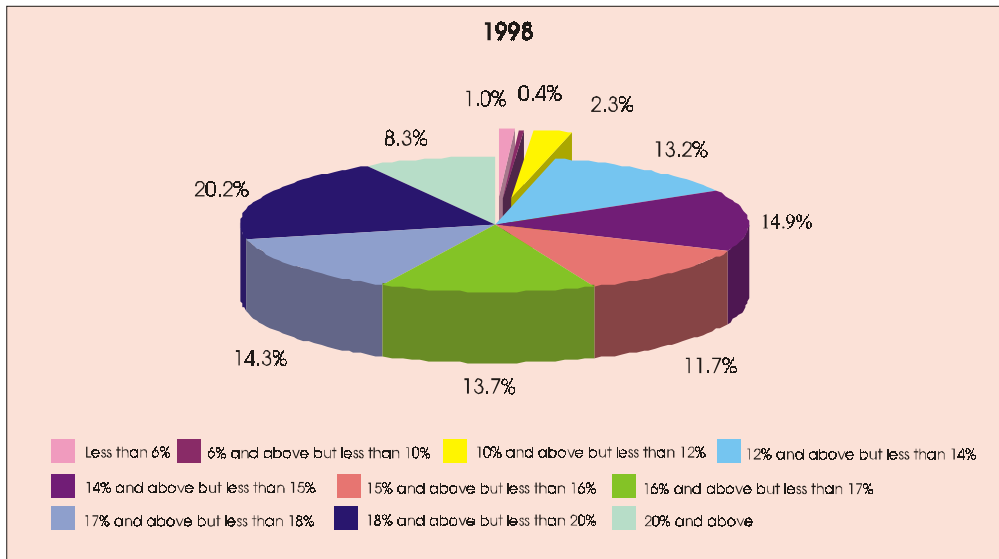
(Amount in Rs. lakh)

Interest Rate Range	As on March 31					
	1998 *			1999 **		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	268269 (4.0)	310367 (1.0)	269216 (1.0)	18360 (1.5)	80726 (0.3)	69785 (0.3)
6% and above but less than 10%	60187 (0.9)	134909 (0.4)	108938 (0.4)	11147 (0.9)	1285959 (4.0)	967450 (3.7)
10% and above but less than 12%	200396 (3.0)	694482 (2.2)	594012 (2.3)	69025 (5.5)	1078310 (3.3)	866386 (3.3)
12% and above but less than 14%	1651686 (24.7)	4151466 (13.4)	3411157 (13.2)	132239 (10.6)	6462907 (20.1)	5309525 (20.4)
14% and above but less than 15%	1693850 (25.4)	4605171 (14.8)	3859593 (14.9)	126090 (10.1)	3187354 (9.9)	2528058 (9.7)
15% and above but less than 16%	890305 (13.3)	3571873 (11.5)	3035648 (11.7)	214827 (17.2)	4429846 (13.7)	3650850 (14.0)
16% and above but less than 17%	705967 (10.6)	4298238 (13.8)	3541640 (13.7)	255053 (20.4)	6732519 (20.9)	5254544 (20.2)
17% and above but less than 18%	444994 (6.7)	4524390 (14.6)	3702198 (14.3)	187686 (15.0)	4225486 (13.1)	3402484 (13.1)
18% and above but less than 20%	472916 (7.1)	6233862 (20.1)	5241362 (20.2)	163091 (13.1)	3281656 (10.2)	2735668 (10.5)
20% and Above	285112 (4.3)	2518673 (8.1)	2153194 (8.3)	69895 (5.6)	1454289 (4.5)	1265672 (4.9)
Total Loans & Advances	6673682 (100.0)	31043431 (100.0)	25916958 (100.0)	1247413 (100.0)	32219052 (100.0)	26050422 (100.0)
Inland & Foreign Bills purchased/discounted	81881	4281688	2967966	61477	5032293	3363924
Total	6755563	35325119	28884924	1308890	37251345	29414346

Notes

- * : Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.
 - ** : Data for outstanding credit relate to accounts, each with credit limit over Rs. 2 lakh.
 - Figures in bracket represent per cent share in total.
 - Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.
- Source : Basic Statistical Return-1.

GRAPH - 8
DISTRIBUTION OF LOANS AND ADVANCES OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO INTEREST RATE RANGE : 1998 AND 1999
 (As on March 31)



Note: Data for outstanding credit as on March 31, 1998 relate to accounts with credit limit over Rs.25000, while the same as on March 31, 1999 relate to accounts with credit limit over Rs.2 lakh.

GRAPH - 9
COMPOSITION OF PRIORITY SECTOR ADVANCES OF
PUBLIC SECTOR BANKS : 1998 AND 1999
 (As on the last Friday of March)

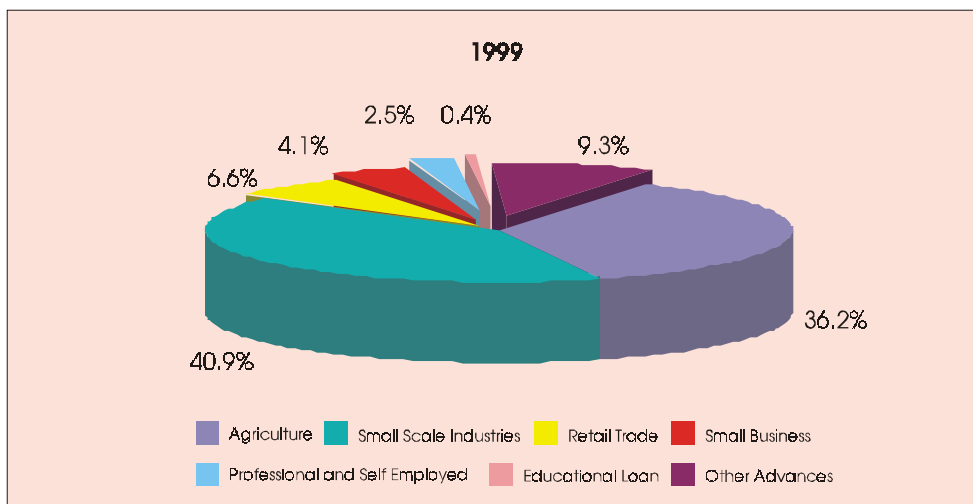
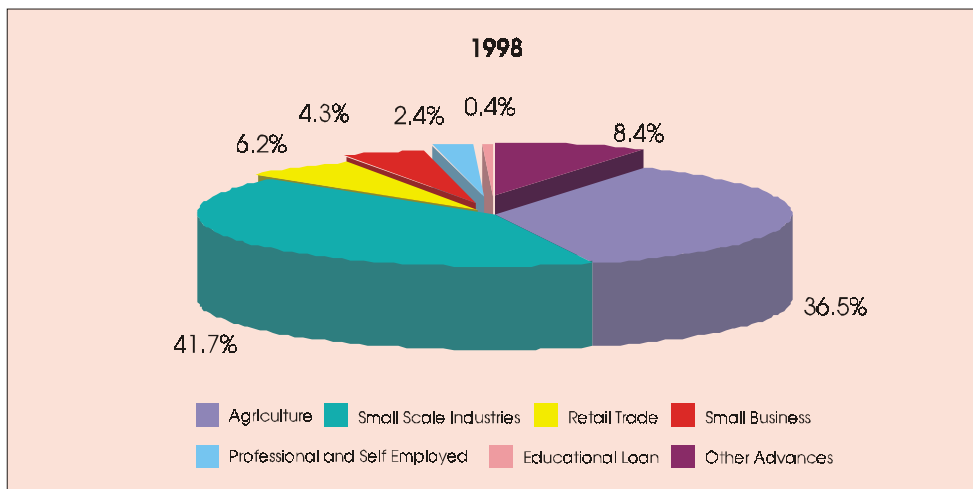


TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE : 1998 AND 1999

(Amount in Rs. lakh)

Regions/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 finance	
	1998		1999		1998		1999		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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Northern Region	5172	20235	8340	39790	2802	14113	2392	32126	14534	94141
	(9.6)	(16.9)	(14.1)	(26.7)	(3.6)	(10.0)	(3.2)	(19.7)	(8.0)	(25.3)
Haryana	851	2754	1483	4493	63	1087	53	962	3041	6406
Himachal Pradesh	27	40	23	70	1	182	2	939	1076	137
Jammu & Kashmir	15	10	8	8	1	625	1	1161	2608	6594
Punjab	1987	9060	2536	10961	2312	4259	1852	14468	3145	14055
Rajasthan	2251	1670	4234	1915	404	5760	402	11613	4162	20516
Chandigarh	34	250	22	117	21	2200	82	2984	65	5781
Delhi	7	6451	34	22225	—	—	—	—	437	40652
North-Eastern Region	1391	1258	307	1619	—	—	—	—	1443	3376
	(2.6)	(1.0)	(0.5)	(1.1)	(—)	(—)	(—)	(—)	(0.8)	(0.9)
Assam	1153	813	178	1277	—	—	—	—	1133	2670
Manipur	2	1	3	1	—	—	—	—	22	90
Meghalaya	4	18	5	1	—	—	—	—	13	238
Nagaland	103	85	—	—	—	—	—	—	4	4
Tripura	123	340	120	340	—	—	—	—	271	374
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Sikkim	6	1	1	—	—	—	—	—	—	—
Eastern Region	18687	13414	21054	19010	252	3750	442	7017	23476	41463
	(34.8)	(11.2)	(35.5)	(12.8)	(0.3)	(2.6)	(0.6)	(4.3)	(12.9)	(11.2)
Bihar	6507	6332	7301	11372	7	328	10	335	2569	1836
Orissa	1606	3181	1238	1756	209	1085	278	1153	12121	2844
West Bengal	10574	3901	12514	5881	36	2337	154	5528	8785	36758
Andaman & Nicobar	—	—	1	1	—	—	—	—	1	25
Central Region	8642	9516	9568	10994	42658	8191	43030	8055	13855	40554
	(16.1)	(7.9)	(16.1)	(7.4)	(55.5)	(5.8)	(56.9)	(4.9)	(7.6)	(10.9)
Madhya Pradesh	1420	1511	2613	1961	42581	7830	42823	7645	6379	23461
Uttar Pradesh	7222	8005	6955	9034	77	361	207	410	7476	17093
Western Region	3359	24124	3429	18948	21222	48523	19931	47594	23415	101781
	(6.3)	(20.1)	(5.8)	(12.7)	(27.6)	(34.2)	(26.4)	(29.2)	(12.9)	(27.4)
Gujarat	445	12118	572	7964	11978	12266	10680	11276	1825	27644
Maharashtra	2897	11994	2834	10929	9242	36256	9249	36318	21544	73760
Daman and Diu	—	—	—	—	—	—	—	—	—	—
Goa	17	12	23	56	2	1	2	—	46	377
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Southern Region	16405	51443	16564	58692	9972	67153	9827	67947	104559	90440
	(30.6)	(42.9)	(28.0)	(39.4)	(13.0)	(47.4)	(13.0)	(41.8)	(57.7)	(24.3)
Andhra Pradesh	7352	8584	7993	13007	1998	31745	1454	32328	85899	23234
Karnataka	4995	13436	3900	13375	2780	11941	2909	12801	10101	31783
Kerala	1662	3402	1997	1198	4510	6057	4642	6771	4454	12781
Tamil Nadu	2385	26003	2654	31038	682	17392	820	16000	4082	22617
Pondicherry	11	18	20	73	2	18	2	47	23	25
Lakshadweep	—	—	—	—	—	—	—	—	—	—
All India	53656	119990	59262	149053	76906	141730	75622	162740	181282	371755
	(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 brackets indicate percent share in total.

Source : Half yearly returns on advances on priority sectors.

TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE : 1998 AND 1999 (Concl'd.)

(Amount in Rs.lakh)

Regions/State/ Union Territory	As on the last reporting Friday of March									
	Other types of indirect finance		Direct Finance to farmers				Total			
	1999		1998		1999		1998		1999	
	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)	(19)	
Northern Region	8906 (5.3)	113657 (22.7)	1636547 (9.5)	500989 (17.0)	1589790 (9.4)	532562 (16.1)	1659055 (9.4)	629478 (17.6)	1609428 (9.4)	718135 (17.4)
Haryana	1610	5640	287019	108954	290212	120146	290974	119201	293358	131241
Himachal Pradesh	1110	218	92187	13102	93940	14481	93291	13461	95075	15708
Jammu & Kashmir	180	7676	39974	6738	39891	7915	42598	13967	40080	16759
Punjab	3314	26104	526596	198155	515342	222987	534040	225529	523044	274521
Rajasthan	2523	26254	668914	133179	639841	149603	675731	161125	647000	189386
Chandigarh	90	20316	1943	13207	1778	5988	2063	21438	1972	29406
Delhi	79	27448	19914	27654	8786	11441	20358	74757	8899	61114
North-Eastern Region	4873 (2.9)	2966 (0.6)	379019 (2.2)	38027 (1.3)	356059 (2.1)	42091 (1.3)	381853 (2.1)	42661 (1.2)	361239 (2.1)	46676 (1.1)
Assam	4660	2509	204533	26388	169483	29360	206819	29871	174321	33145
Manipur	37	109	18523	1901	20352	1799	18547	1992	20392	1909
Meghalaya	15	16	21777	1391	32378	1634	21794	1647	32398	1651
Nagaland	11	5	18294	1960	21527	2217	18401	2049	21538	2221
Tripura	150	328	89160	4122	86651	4575	89554	4836	86921	5243
Arunachal Pradesh	—	—	9098	999	9300	1245	9098	999	9300	1245
Mizoram	—	—	5120	414	4565	507	5120	414	4565	507
Sikkim	—	—	12514	852	11803	754	12520	853	11804	754
Eastern Region	28182 (16.7)	40681 (8.1)	2681142 (15.5)	287763 (9.8)	2568086 (15.2)	317554 (9.6)	2723557 (15.5)	346390 (9.7)	2617764 (15.2)	384262 (9.3)
Bihar	4677	2638	1111118	99082	1055598	108196	1120201	107578	1067586	122541
Orissa	14503	3837	666852	60757	660568	66291	680788	67867	676587	73038
West Bengal	8989	34202	898579	127634	848220	142699	917974	170630	869877	188311
Andaman & Nicobar	13	4	4593	290	3700	367	4594	315	3714	373
Central Region	15614 (9.3)	35889 (7.2)	2706549 (15.7)	475054 (16.1)	2515659 (14.9)	548918 (16.6)	2771704 (15.8)	533315 (14.9)	2583871 (15.0)	603857 (14.7)
Madhya Pradesh	9935	24810	931623	194910	794629	223255	982003	227712	850000	257671
Uttar Pradesh	5679	11079	1774926	280144	1721030	325663	1789701	305603	1733871	346186
Western Region	19617 (11.6)	190772 (38.2)	2002157 (11.6)	427925 (14.5)	1944316 (11.5)	490719 (14.8)	2050153 (11.7)	602353 (16.8)	1987293 (11.6)	748033 (18.2)
Gujarat	2393	42243	723761	144366	707297	163851	738009	196394	720942	225334
Maharashtra	17181	148463	1265108	277118	1224551	320111	1298791	399128	1253815	515821
Daman and Diu	7	1	348	87	339	81	348	87	346	82
Goa	36	65	12080	6222	11332	6546	12145	6612	11393	6667
Dadra and Nagar Haveli	—	—	860	132	797	130	860	132	797	130
Southern Region	91278 (54.2)	115918 (23.2)	7869528 (45.6)	1214499 (41.2)	7907026 (46.8)	1377562 (41.6)	8000464 (45.5)	1423535 (39.8)	8024695 (46.7)	1620119 (39.3)
Andhra Pradesh	74400	45923	2604247	385360	2661024	428332	2699496	448923	2744871	519590
Karnataka	9661	27194	1270042	283941	1300068	382460	1287918	341101	1316538	435830
Kerala	3249	18098	952173	147893	995727	158288	962799	170133	1005615	184355
Tamil Nadu	3881	24683	3000257	392197	2907264	403418	3007406	458209	2914619	475139
Pondicherry	86	20	42204	5052	42388	5006	42240	5113	42496	5146
Lakshadweep	1	—	605	56	555	58	605	56	556	59
All India	168470 (100.0)	499883 (100.0)	17274942 (100.0)	2944257 (100.0)	16880936 (100.0)	3309404 (100.0)	17586786 (100.5)	3577732 (100.0)	17184290 (100.0)	4121082 (100.0)

Notes

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

2. Figures in brackets indicate percent share in total.

Source : Half yearly returns on advances on priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS : 1998 AND 1999

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1998		1999		1998		1999	
	No. of Accounts	Balance Outstand- ing	No. of Accounts	Balance Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Northern Region	324765	1035920	314639	1198239	1198239	603	78	119
	(12.7)	(22.6)	(12.4)	(23.2)	(4.7)	(3.2)	(6.1)	(1.1)
Haryana	43725	137678	44212	179976	15	3	—	—
Himachal Pradesh	18636	18424	17503	18774	—	—	—	—
Jammu & Kashmir	17518	31125	19253	35243	—	—	17	91
Punjab	97423	268873	101012	304127	33	20	—	—
Rajasthan	94924	158957	84207	180175	36	190	—	—
Chandigarh	4397	27028	3479	29456	—	—	—	—
Delhi	48142	393835	44973	450488	67	390	61	29
North-Eastern Region	109596	37981	104777	40447	2	24	1	24
	(4.3)	(0.8)	(4.1)	(0.8)	(0.1)	(0.1)	(0.1)	(0.2)
Assam	62074	26750	58371	27759	1	24	1	24
Manipur	15011	4080	15367	4561	1	—	—	—
Meghalaya	4355	1352	4208	1716	—	—	—	—
Nagaland	4357	2037	3666	2164	—	—	—	—
Tripura	17852	2127	17488	2179	—	—	—	—
Arunachal Pradesh	1353	415	1426	451	—	—	—	—
Mizoram	2388	684	2258	800	—	—	—	—
Sikkim	2206	536	1993	817	—	—	—	—
Eastern Region	904450	402483	885781	450201	218	1667	14	493
	(35.2)	(8.8)	(35.0)	(8.7)	(6.7)	(8.7)	(1.1)	(4.5)
Bihar	211773	91442	201837	108361	33	36	—	—
Orissa	131014	52621	134751	59770	4	365	3	359
West Bengal	560480	258020	548349	281642	181	1266	11	134
Andaman & Nicobar	1183	400	844	428	—	—	—	—
Central Region	390904	490197	378916	540085	136	216	176	636
	(15.2)	(10.7)	(15.0)	(10.5)	(4.2)	(1.1)	(13.7)	(5.8)
Madhya Pradesh	114809	148966	119033	169087	24	161	25	118
Uttar Pradesh	276095	341231	259883	370997	112	55	151	518
Western Region	197946	1287813	183414	1479050	454	982	66	150
	(7.7)	(28.1)	(7.2)	(28.6)	(14.0)	(5.2)	(5.1)	(1.4)
Gujarat	73589	313183	73403	350364	438	745	48	41
Maharashtra	120107	953518	105641	1101300	13	236	4	69
Daman and Diu	101	1848	137	1516	—	—	—	—
Goa	4016	16780	4111	23217	3	1	14	40
Dadra and Nagar Haveli	133	2484	122	2652	—	—	—	—
Southern Region	638605	1322670	665472	1459907	2283	15570	954	9623
	(24.9)	(28.9)	(26.3)	(28.2)	(70.4)	(81.7)	(74.0)	(87.1)
Andhra Pradesh	125144	266407	130801	296852	126	221	126	165
Karnataka	102352	279524	122758	308820	792	11231	805	9302
Kerala	141488	167873	140814	178527	263	359	10	136
Tamil Nadu	263303	604062	264642	668467	297	307	12	20
Pondicherry	6266	4635	6415	7041	803	3451	1	1
Lakshadweep	52	169	42	200	2	1	—	—
All India	2566266	4577064	2532999	5167928	3244	19062	1289	11046
	(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 : Half yearly return on advances to priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS : 1998 AND 1999 (Concl.d.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March							
	Advances to Road & Water Transport Operators				Total			
	1998		1999		1998		1999	
	No. of Accounts	Balance Outstand- ing	No. of Accounts	Balance Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Northern Region	67857	60409	66187	64541	392773	1096932	380904	1262900
	(11.1)	(15.8)	(12.4)	(15.3)	(12.4)	(22.0)	(11.5)	(22.6)
Haryana	11498	7882	11535	8103	55238	145563	55747	188079
Himachal Pradesh	6541	10576	7487	10989	25177	29000	24990	29763
Jammu & Kashmir	5252	9178	6618	9686	22770	40303	25888	45019
Punjab	24325	14673	21978	15473	121781	283566	122990	319600
Rajasthan	12872	11525	12590	11926	107832	170672	96797	192102
Chandigarh	963	1038	850	1109	5360	28066	4329	30565
Delhi	6406	5537	5129	7256	54615	399762	50163	457772
North-Eastern Region	24108	13348	24039	15162	133705	51353	128817	55633
	(4.0)	(3.5)	(3.1)	(3.6)	(4.2)	(1.0)	(3.9)	(1.0)
Assam	19033	9007	18876	10547	81108	35781	77248	38330
Manipur	1293	665	1270	713	16304	4745	16637	5274
Meghalaya	463	664	504	751	4818	2016	4712	2467
Nagaland	705	802	708	845	5062	2839	4374	3009
Tripura	1855	1452	1796	1392	19707	3579	19284	3571
Arunachal Pradesh	354	434	391	453	1707	849	1817	905
Mizoram	159	208	215	326	2547	892	2473	1126
Sikkim	246	116	279	134	2452	652	2272	951
Eastern Region	161808	57964	156217	61108	1066476	462114	1042012	511802
	(26.5)	(15.2)	(20.2)	(14.5)	(33.5)	(9.3)	(31.5)	(9.1)
Bihar	67102	23475	73874	23724	278908	114953	275711	132085
Orissa	18976	10534	18680	10392	149994	63520	153434	70521
West Bengal	75598	23834	63038	26642	636259	283120	611398	308419
Andaman & Nicobar	132	121	625	348	1315	521	1469	776
Central Region	92421	54823	93646	55616	483461	545236	472738	596337
	(15.2)	(14.4)	(12.1)	(13.2)	(15.2)	(11.0)	(14.3)	(10.6)
Madhya Pradesh	22806	21292	23519	22490	137639	170419	142577	191696
Uttar Pradesh	69615	33531	70127	33126	345822	374817	330161	404641
Western Region	91409	69166	265651	89761	289809	1357961	449131	1568962
	(15.0)	(18.1)	(34.4)	(21.3)	(9.1)	(27.3)	(13.6)	(28.0)
Gujarat	24742	17587	26028	19161	98769	331515	99479	369567
Maharashtra	62987	46514	236171	65502	183107	1000268	341816	1166872
Daman and Diu	56	58	74	51	157	1906	211	1567
Goa	3548	5006	3309	4956	7567	21787	7434	28213
Dadra and Nagar Haveli	76	1	69	91	209	2485	191	2743
Southern Region	172034	125439	167386	134515	812922	1463679	833812	1604045
	(28.2)	(32.9)	(21.7)	(32.0)	(25.6)	(29.4)	(25.2)	(28.6)
Andhra Pradesh	50987	22415	59198	24233	176257	289043	190125	321251
Karnataka	44743	31922	37819	33174	147887	322677	161382	351296
Kerala	49093	39547	43788	36662	190844	207779	184612	215325
Tamil Nadu	26475	31058	25755	39998	290075	635427	290409	708485
Pondicherry	628	377	712	326	7697	8463	7128	7368
Lakshadweep	108	120	114	120	162	290	156	320
All India	609637	381149	773126	420703	3179146	4977275	3307414	5599677
	(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 : Half yearly return on advances to priority sectors.

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS : 1998 AND 1999

(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 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	No. of Accounts	Amount Outstand- ing
		1998	1999	1998	1999	1998	1999	1998	1999	1998	1999		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A.	State Bank Group	6475973	1139801	6418716	1322833	1190249	1394774	1170914	1588918	1037	400	724	840
	State Bank of India	4879228	781952	4783545	871150	929035	993162	909572	1152526	34	43	32	450
	State Bank of Bikaner & Jaipur	204234	51157	202519	60916	44294	79003	40079	84460	—	—	1	—
	State Bank of Hyderabad	408588	68591	435530	75208	48497	64451	54971	69596	—	—	24	142
	State Bank of Indore	128000	33520	104072	40121	28290	36078	24159	36519	—	—	—	—
	State Bank of Mysore	223544	43160	229638	97531	19837	42471	20114	50404	607	77	612	77
	State Bank of Patiala	215005	74397	227117	84009	39687	71245	43836	76952	—	—	—	—
	State Bank of Saurashtra	220624	37411	209810	45819	21726	60993	20256	71130	308	110	47	37
	State Bank of Travancore	196750	49613	226485	48079	58883	47371	57927	47332	88	170	8	134
B.	Nationalised Banks	10540642	2174403	10215082	2440326	1294453	2392355	1254548	2670151	1157	2100	530	1217
	Allahabad Bank	391554	80988	375939	106865	137682	79872	129422	104339	23	117	27	124
	Andhra Bank	425182	61802	467141	78573	16329	47832	15834	57877	—	—	—	—
	Bank of Baroda	856945	224215	823547	254842	81357	258709	83262	265427	233	447	1	69
	Bank of India	761130	240107	752915	258625	75768	251789	79855	261952	260	82	44	43
	Bank of Maharashtra	236883	61251	233558	75415	19121	54765	18468	69058	1	5	2	1
	Canara Bank	1339110	282688	1299496	285286	94205	257223	89430	278862	17	286	61	29
	Central Bank of India	1117025	119201	977291	145207	149000	197400	145981	211273	—	—	—	—
	Corporation Bank	103470	29646	107727	40748	10783	52835	10598	61797	9	4	8	6
	Dena Bank	112344	72673	111217	100381	17814	95563	17414	111044	—	—	—	—
	Indian Bank	838615	106697	806904	108121	35201	85267	31935	90836	4	29	4	17
	Indian Overseas Bank	992469	118162	984898	139089	38503	111000	38091	119864	—	—	—	—
	Oriental Bank of Commerce	122815	114623	126198	108114	19190	111883	20609	169569	—	—	—	—
	Punjab National Bank	994615	210276	954769	218518	187080	287182	166805	321278	6	66	6	51
	Punjab & Sind Bank	87656	50803	85384	62197	27423	68427	27404	71533	—	—	—	—
	Syndicate Bank	447929	85386	426242	114522	39638	66874	38007	90750	584	356	359	222
	Union Bank of India	548192	136452	539522	149966	71581	193428	70840	204479	1	44	—	—
	United Bank of India	395149	64204	409963	69800	180406	62959	185528	63443	18	657	18	657
	UCO Bank	544527	69584	491931	62378	76225	61589	67743	65695	1	7	—	—
	Vijaya Bank	225032	45647	240440	61678	17147	47758	17322	51074	—	—	—	—
	Public Sector Banks(A+B)	17016615	3314205	16633798	3763159	2484702	3787129	2425462	4259069	2194	2500	1254	2057

Note

Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks and (ii) advances to self help groups.

Source : Half yearly return on advances to priority sectors.

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS : 1998 AND 1999 (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				Outstanding Bank Credit		Priority Sector Advances as percentage of total Bank Credit	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999		
(13)	(14)	(9)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
A. State Bank Group	3346850	586724	3315366	723350	11014126	3121731	10905718	3635104	8385308	9261331	37.2	39.3
State Bank of India	2214060	389048	2463610	468295	8022357	2164206	8156759	2492421	6012800	6554200	36.0	38.0
State Bank of Bikaner & Jaipur	114340	27599	111558	40726	362871	157789	354157	186035	350545	380955	45.0	48.8
State Bank of Hyderabad	215102	43966	230273	49577	672187	177008	720796	193752	478196	546217	44.1	35.5
State Bank of Indore	66720	16638	70364	20909	223010	86237	198595	97550	195512	213763	37.0	45.6
State Bank of Mysore	130661	22101	130554	24936	374649	107809	380918	172948	303229	344646	35.6	50.2
State Bank of Patiala	95307	29035	102270	40907	349999	174677	373223	201868	426351	463900	41.0	43.5
State Bank of Saurashtra	376052	12099	53230	17413	618724	110614	283343	134399	215955	271756	51.2	49.5
State Bank of Travancore	134608	46238	153507	60587	390329	143391	437927	156132	402720	485894	35.6	32.1
B. Nationalised Banks	6247127	1306227	5984402	1678733	18084094	5952035	17451941	6774308	14999853	17294088	39.7	39.2
Allahabad Bank	386750	51067	373139	70503	916011	212070	878524	281691	592737	693914	35.8	40.6
Andhra Bank	122745	30070	124059	52509	564262	203563	607030	188326	315015	453794	64.6	41.5
Bank of Baroda	433180	120142	419175	142466	1371725	604478	1323958	661366	1826350	1338356	33.1	49.4
Bank of India	415143	135934	394409	152393	1252312	628246	1227218	672756	1300789	1869489	48.3	36.0
Bank of Maharashtra	155646	41544	147633	51706	411651	157565	399661	196180	402518	436468	39.1	44.9
Canara Bank	476235	133318	450202	146646	1909598	675871	1839165	707089	1817023	2045935	37.2	34.6
Central Bank of India	927060	123001	818454	153112	2193085	439601	1941726	509592	1074951	1288481	40.9	39.5
Corporation Bank	76869	39255	81771	79882	191143	121858	200091	182314	405612	587978	30.0	31.0
Dena Bank	99353	51814	97092	65818	229511	220050	225723	277243	519111	624332	42.4	44.4
Indian Bank	348425	49165	324267	51789	1222254	241613	1163108	249953	570559	760146	42.3	32.9
Indian Overseas Bank	485993	45291	491293	53525	1516967	275751	1514282	311090	617950	744526	44.6	41.8
Oriental Bank of Commerce	96890	24362	99472	32895	238895	250867	246279	310578	632271	800000	39.7	38.8
Punjab National Bank	600194	127143	571762	171150	1782511	625170	1692802	710507	1602800	1824200	39.0	38.9
Punjab & Sind Bank	56420	32999	56278	40733	171499	152228	169066	174463	330335	413686	46.1	42.2
Syndicate Bank	268481	63521	274847	136999	756637	222802	739455	335489	639517	797101	34.8	42.1
Union Bank of India	314245	85242	319932	101643	934021	415167	930293	456050	1061936	1163322	39.1	39.2
United Bank of India	309471	47619	322762	55210	885052	175748	918269	189106	423185	469411	41.5	40.3
UCO Bank	557812	63186	499427	69330	1178565	194366	1059101	197403	521337	584079	37.3	33.8
Vijaya Bank	116215	41554	118428	50422	358395	135021	376190	163111	345857	398869	39.0	40.9
Public Sector Banks(A+B)	9593977	1892951	9299768	2402084	29098220	9073766	28357659	10409412	23385161	26555419	38.8	39.2

Note

Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks and (ii) advances to self help groups.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' : 1998 AND 1999

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March															
	Small Road & WaterTransport Operators				Retail Trade				Small Business				Professional and self employed			
	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
A. State Bank Group	146083	101517	315835	124647	1257580	174014	1294612	200840	1207480	171598	1041915	169036	252353	50801	294726	64367
State Bank of India	91160	68547	269032	88666	893566	117139	899250	121185	931463	120919	760532	106903	180543	30610	228252	46111
State Bank of Bikaner & Jaipur	2301	2472	2397	2449	46187	9281	45547	11973	57591	9737	54912	12256	2841	936	3330	1115
State Bank of Hyderabad	19580	4538	11319	6079	68819	10466	84540	15776	87488	14435	90447	13540	24625	6535	20045	5125
State Bank of Indore	1831	2150	1885	2309	43197	7544	47126	9051	15769	3328	15692	4357	5188	1420	4351	1579
State Bank of Mysore	3719	2412	3798	2988	91935	9759	91727	10009	19187	3716	19172	4142	14544	2761	14645	3270
State Bank of Patiala	12642	8992	13801	10781	64819	8712	68611	14705	6877	3164	7336	4621	7397	1712	7649	2415
State Bank of Saurashtra	2551	2220	2399	1743	13251	2259	12203	2488	28250	3785	26849	5184	4459	1301	4521	1465
State Bank of Travancore	12299	10186	11204	9631	35806	8854	45608	15653	60855	12514	66975	18034	12756	5526	11933	3287
B. Nationalised Banks	421769	226732	407967	227374	2556711	392584	2495829	488774	1821457	216019	1699320	254060	1205646	170932	1104223	198630
Allahabad Bank	29250	6224	19132	8975	203392	25537	185697	35226	58775	7089	54435	7883	45005	5585	43113	6490
Andhra Bank	9555	5928	9354	5309	52489	7299	52326	11174	25793	4484	26450	6549	28585	4417	27958	6683
Bank of Baroda	32244	24176	29411	21283	144477	24511	133160	31328	164975	29675	170495	34445	69004	13141	61077	15452
Bank of India	30617	25646	30264	23693	163455	36948	159387	45026	108155	13660	102971	16125	96797	17972	82514	19930
Bank of Maharashtra	15170	10157	15054	9867	65256	13056	62375	16627	44058	7543	40518	9415	27502	5982	25349	7394
Canara Bank	35461	28877	33641	24152	205301	36757	194175	41192	97955	14667	93934	16298	98860	16436	90904	17099
Central Bank of India	69893	15406	74212	16022	303292	32353	294763	33481	315831	21951	244673	30367	221020	22586	194902	23364
Corporation Bank	8401	9578	8478	8803	24895	5316	25440	7289	23173	3879	23851	4788	16922	8079	17633	13925
Dena Bank	5493	3653	5050	4972	33281	17326	35891	19035	40010	9568	35294	10167	17757	4492	16943	4941
Indian Bank	10767	3801	13909	3472	148739	17682	133377	15910	110948	12048	98077	12602	70830	6328	63683	7794
Indian Overseas Bank	18169	7238	18351	9301	195660	9637	197231	10921	145320	8880	147136	9629	121577	7740	122112	9392
Oriental Bank of Commerce	6969	5797	7153	6235	43040	8295	44461	11911	33731	4369	35115	6085	6761	2192	6818	2845
Punjab National Bank	39039	22368	36617	25832	241920	41973	239888	55162	241203	27164	226133	30493	61582	10609	51893	12267
Punjab & Sind Bank	5761	6914	5614	7606	24129	8889	25289	10836	21054	6630	19660	7681	3810	1687	3534	1821
Syndicate Bank	12837	7493	14071	9970	120061	20576	124140	34201	59335	7650	58604	10516	59799	7665	58132	10305
Union Bank of India	22394	16176	22653	15356	145574	30895	151803	42628	52955	7675	50766	8765	84623	11661	83542	12944
United Bank of India	22015	8603	22772	8880	203696	26780	209127	29652	53863	6144	60212	7371	26660	5530	28023	6025
UCO Bank	40962	12833	34021	11223	203517	18895	193491	24830	176903	14367	163649	14610	124460	12203	101665	12292
Vijaya Bank	6772	5864	8207	6423	34537	9859	33808	12345	47420	8576	47347	10272	24092	6627	24428	7668
Public Sector Banks (A+B)	567852	328249	723799	352022	3814291	566598	3790441	689615	3028937	387617	2741235	423096	1457999	221733	1398949	262996

Notes

1. @ : Indicates total housing loans under priority sectors.
2. # : Includes advances to State sponsored Corporation/Agency for onlending to Other Priority Sectors.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' : 1998 AND 1999 (Concl.)

(Amount in Rs. lakh)

Bank Group/Bank		As on the last reporting Friday of March															
		Educational Loan				Pure Consumption Loan				Housing Loans for weaker section & SCs/STs@				SSC/Agency for onlending to weaker section #			
		No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding
		1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)		
A. State Bank Group	24056	5789	79182	12731	58501	8613	165915	26406	74488	71762	118790	122003	326309	2627	4335	1632	
State Bank of India	17531	2728	71199	8847	45955	6505	149053	23847	53582	42595	85346	71822	260	6	946	915	
State Bank of Bikaner & Jaipur	136	64	185	114	622	72	591	93	4662	5036	4595	12590	—	—	—	—	
State Bank of Hyderabad	4318	2115	4762	2281	6649	696	9594	1026	3595	3784	9553	4107	28	1395	8	103	
State Bank of Indore	38	51	71	40	—	—	—	—	697	2146	1239	3573	—	—	—	—	
State Bank of Mysore	618	354	462	462	—	—	—	—	653	3098	743	4064	5	—	7	—	
State Bank of Patiala	315	126	381	277	841	8	881	7	2416	6320	3611	8100	—	—	—	—	
State Bank of Saurashtra	302	83	630	184	206	35	430	104	1610	1757	3347	5768	325423	658	2834	470	
State Bank of Travancore	798	268	1492	526	4228	1297	5366	1329	7273	7026	10356	11977	593	568	540	144	
B. Nationalised Banks	57741	27100	57724	32250	26950	4573	17514	3961	137275	256105	173519	414645	19578	12186	14815	24727	
Allahabad Bank	175	187	398	361	4216	755	647	183	45702	5656	69517	10568	235	34	161	25	
Andhra Bank	1597	1010	2342	1801	184	17	641	76	1783	6747	3317	19107	2759	168	10	259	
Bank of Baroda	3041	1085	3503	1332	6061	1068	5519	461	12394	26348	11256	29411	984	139	698	5879	
Bank of India	4689	1697	4624	1926	1074	1374	537	1387	10354	38636	12508	43487	2	2	41	7	
Bank of Maharashtra	990	297	1100	439	197	37	89	103	2434	3358	3023	4273	39	1115	125	3588	
Canara Bank	30165	16073	28356	17532	296	28	131	144	8149	20468	7888	22313	48	13	17	136	
Central Bank of India	2230	784	1949	1009	6798	254	940	103	5168	28572	5394	48345	2828	1094	1104	343	
Corporation Bank	601	189	593	215	45	6	52	7	2799	12137	4685	44462	33	72	34	60	
Dena Bank	905	389	1251	594	134	47	47	39	1773	16340	2616	26070	—	—	—	—	
Indian Bank	1511	891	568	249	65	8	604	136	3371	5959	2778	2554	2194	2449	10463	7260	
Indian Overseas Bank	1373	452	1434	686	1306	55	1372	57	2290	8773	2665	10192	298	2516	135	459	
Oriental Bank of Commerce	97	76	120	105	24	13	32	1	5626	3134	5754	4347	642	486	19	1366	
Punjab National Bank	876	467	1313	1028	662	491	867	124	12760	22281	13852	43888	2152	1790	24	1351	
Punjab & Sind Bank	58	52	83	76	326	53	607	157	1279	8774	1427	12545	3	—	58	9	
Syndicate Bank	5798	1762	5937	2331	2232	131	2130	401	8143	18177	11522	55177	276	66	306	91	
Union Bank of India	1704	843	2088	1265	148	20	400	113	6847	17972	8326	20424	—	—	—	—	
United Bank of India	113	32	121	52	885	4	773	3	2233	254	1720	3080	6	271	6	137	
UCO Bank	461	82	339	176	1879	138	1653	384	2562	2937	3001	5560	7068	1731	1608	255	
Vijaya Bank	1357	732	1605	1073	418	74	473	82	1608	9582	2270	8842	11	240	6	3502	
Public Sector Banks(A+B)	81797	32889	136906	44979	85451	13186	183429	30366	211763	327867	292309	536649	345887	14813	19150	26359	

Notes

1. @ : Indicates total housing loans under priority sectors.

2. # : Includes advances to State sponsored Corporation/Agency for onlending to Other Priority Sectors.

Source : Half yearly return on advances to priority sectors.

TABLE 20 : OUTSTANDING LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL-SCALE INDUSTRIES : 1998 AND 1999

(Amount in Rs. lakh)

As on the last reporting Friday of March																
Bank Group/Bank	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 Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding	No. of Accounts	Amount outstan- ding
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank Group	1190249	1394774	1170914	1588919	1037	400	724	840	594346	301423	443163	345012	367261	64556	347799	106009
State Bank of India	929035	993162	909572	1152526	34	43	32	450	471438	209141	342662	232025	314289	45602	227011	41593
State Bank of Bikaner & Jaipur	44294	79003	40079	84460	—	—	1	—	28265	16562	7489	14826	964	108	31871	17898
State Bank of Hyderabad	48497	64451	54971	69596	—	—	24	142	14606	17454	11449	19801	10493	3376	10865	11766
State Bank of Indore	28290	36078	24159	36519	—	—	—	—	13184	5520	12356	5346	6446	457	20604	10832
State Bank of Mysore	19837	42471	20114	50404	607	77	612	77	8743	10977	8943	13103	3453	379	10189	655
State Bank of Patiala	39687	71245	43836	76952	—	—	—	—	25204	26400	28509	27315	22235	13144	24739	17317
State Bank of Saurashtra	21726	60993	20256	71130	308	110	47	37	8093	3946	7580	21647	4468	466	4269	594
State Bank of Travancore	58883	47371	57927	47332	88	170	8	134	24813	11423	24175	10949	4913	1024	18251	5353
B. Nationalised Banks	1294453	2392355	1254548	2670151	1157	2100	530	1217	753913	617211	725172	622069	370507	89988	923952	378962
Allahabad Bank	137682	79872	129422	104339	23	117	27	124	65553	35873	58901	40086	36213	9446	155201	51230
Andhra Bank	16329	47832	15834	57877	—	—	—	—	9665	14094	11266	21406	1592	747	2569	2831
Bank of Baroda	81357	258709	83262	265427	233	447	1	69	40346	52237	40787	55444	24597	7764	41823	22403
Bank of India	75768	251789	79855	261952	260	82	44	43	21708	54473	28705	34388	5117	12110	18233	14306
Bank of Maharashtra	19121	54765	18468	69058	1	5	2	1	11807	20437	11796	21485	876	389	5087	4633
Canara Bank	94205	257223	89430	278862	17	286	61	29	57585	104894	53972	106392	24301	11065	90537	88601
Central Bank of India	149000	197400	145981	211273	—	—	—	—	56874	36415	57367	41907	13520	2398	75341	15552
Corporation Bank	10783	52835	10598	61797	9	4	8	6	6484	11883	6396	12647	668	85	9756	7288
Dena Bank	17814	95563	17414	111044	—	—	—	—	8718	10557	6714	5667	5312	1077	4072	1144
Indian Bank	35201	85267	31935	90836	4	29	4	17	2061	2115	7659	8539	9	1	27783	21664
Indian Overseas Bank	38503	111000	38091	119864	—	—	—	—	12467	21843	11726	23519	3421	2564	18785	28640
Oriental Bank of Commerce	19190	111883	20609	169569	—	—	—	—	11034	29614	7274	28498	2688	1408	556	386
Punjab National Bank	187080	287182	166805	321278	6	66	6	51	144317	89844	118150	77095	86535	17377	62368	14788
Punjab & Sind Bank	27423	68427	27404	71533	—	—	—	—	20521	33475	20276	24017	4039	3751	27120	29055
Syndicate Bank	39638	66874	38007	90750	584	356	359	222	17480	13945	16974	19230	5834	2790	39870	32829
Union Bank of India	71581	193428	70840	204479	1	44	—	—	42466	31678	44391	39056	20894	3644	19613	4758
United Bank of India	180406	62959	185528	63443	18	657	18	657	166454	20036	168882	21629	121641	10008	309610	30872
UCO Bank	76225	61589	67743	65695	1	7	—	—	47925	25373	43784	29529	6830	2453	5736	2401
Vijaya Bank	17147	47758	17322	51074	—	—	—	—	10448	8425	10152	11536	6420	911	9892	5581
Public Sector Banks (A+B)	2484702	3787129	2425462	4259069	2194	2500	1254	2057	1348259	918634	1168335	967081	737768	154544	1271751	484971

Note

Loans & advances to Artisans, Village & Cottage Industries represent the composite loans including advances to smaller (Tiny) units in SSI and may not include those granted to the weaker sections.

Source : Half yearly return on advances to priority sectors.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March					
	Agriculture				Total	
	Direct		Indirect		No. of Accounts	Amount Outstanding
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	
Northern Region	1589790	532562	19638	185573	1609428	718135
Haryana	290212	120146	3146	11095	293358	131241
Himachal Pradesh	93940	14481	1135	1226	95075	15708
Jammu & Kashmir	39891	7915	189	8844	40080	16759
Punjab	515342	222987	7702	51534	523044	274521
Rajasthan	639841	149603	7159	39782	647000	189386
Chandigarh	1778	5988	194	23417	1972	29406
Delhi	8786	11441	113	49673	8899	61114
North-Eastern Region	356059	42091	5180	4585	361239	46676
Assam	169483	29360	4838	3786	174321	33145
Manipur	20352	1799	40	110	20392	1909
Meghalaya	32378	1634	20	16	32398	1651
Nagaland	21527	2217	11	5	21538	2221
Tripura	86651	4575	270	668	86921	5243
Arunachal Pradesh	9300	1245	—	—	9300	1245
Mizoram	4565	507	—	—	4565	507
Sikkim	11803	754	1	—	11804	754
Eastern Region	2568086	317554	49678	66708	2617764	384262
Bihar	1055598	108196	11988	14344	1067586	122541
Orissa	660568	66291	16019	6747	676587	73038
West Bengal	848220	142699	21657	45612	869877	188311
Andaman & Nicobar	3700	367	14	6	3714	373
Central Region	2515659	548918	68212	54939	2583871	603857
Madhya Pradesh	794629	223255	55371	34416	850000	257671
Uttar Pradesh	1721030	325663	12841	20523	1733871	346186
Western Region	1944316	490719	42977	257314	1987293	748033
Gujarat	707297	163851	13645	61483	720942	225334
Maharashtra	1224551	320111	29264	195709	1253815	515821
Daman & Diu	339	81	7	1	346	82
Goa	11332	6546	61	121	11393	6667
Dadra & Nagar Haveli	797	130	—	—	797	130
Southern Region	7907026	1377562	117669	242557	8024695	1620119
Andhra Pradesh	2661024	428332	83847	91258	2744871	519590
Karnataka	1300068	382460	16470	53370	1316538	435830
Kerala	995727	158288	9888	26067	1005615	184355
Tamil Nadu	2907264	403418	7355	71721	2914619	475139
Pondicherry	42388	5006	108	140	42496	5146
Lakshadweep	555	58	1	—	556	59
All India	16880936	3309405	303354	811677	17184290	4121082

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Small Scale Industries		Of total SSI advances, term loans		Of term loans (SSI), comp. loans to artisan, village and cottage industries		Of total advances to SSI, adv. to cottage, village and tiny industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	314639	1198239	144172	241999	65323	45651	66648	63172
Haryana	44212	179976	25339	53564	11036	5690	6049	9397
Himachal Pradesh	17503	18774	11800	8013	7079	2629	355	382
Jammu & Kashmir	19253	35243	6033	6929	2267	934	624	1119
Punjab	101012	304127	47724	74247	25066	17937	13397	18828
Rajasthan	84207	180175	34907	36989	17892	13146	31973	15267
Chandigarh	3479	29456	1079	5895	173	803	687	2156
Delhi	44973	450488	17290	56362	1810	4514	13563	16023
North-Eastern Region	104777	40447	73216	20751	43453	8050	39760	9181
Assam	58371	27759	40420	12609	19034	3532	20250	5544
Manipur	15367	4561	11058	3070	6989	1322	7973	2059
Meghalaya	4208	1716	2712	997	2495	276	426	141
Nagaland	3666	2164	2713	1651	2588	1406	281	199
Tripura	17488	2179	13225	1272	9998	716	9998	935
Arunachal Pradesh	1426	451	836	189	413	51	98	16
Mizoram	2258	800	1046	486	999	454	—	—
Sikkim	1993	817	1206	477	937	292	734	287
Eastern Region	885781	450201	457206	144247	280193	31993	275616	53358
Bihar	201837	108361	90644	42428	45061	8603	29346	9384
Orissa	134751	59770	57885	19561	29876	5792	15784	5220
West Bengal	548349	281642	308287	82087	204919	17496	230381	38667
Andaman & Nicobar	844	428	390	171	337	103	105	86
Central Region	378916	540085	190972	109845	103881	30295	110004	52040
Madhya Pradesh	119033	169087	47694	28971	30184	5515	41203	21056
Uttar Pradesh	259883	370997	143278	80874	73697	24780	68801	30984
Western Region	183414	1479050	65064	234836	19488	14341	28092	39283
Gujarat	73403	350364	24986	48423	12183	4954	6451	6795
Maharashtra	105641	1101300	38795	182072	7145	9320	20616	28777
Daman & Diu	137	1516	33	133	13	3	—	—
Goa	4111	23217	1190	4060	113	50	1025	3711
Dadra & Nagar Haveli	122	2652	60	149	34	15	—	—
Southern Region	665472	1459907	270433	347513	116741	34509	149655	133203
Andhra Pradesh	130801	296852	46986	80739	14381	13700	20599	18691
Karnataka	122758	308820	42652	74929	18109	6538	42389	33504
Kerala	140814	178527	63575	38776	23613	6120	39367	24917
Tamil Nadu	264642	668467	116101	151102	60328	8092	46688	55649
Pondicherry	6415	7041	1111	1964	307	59	595	436
Lakshadweep	42	200	8	3	3	1	17	5
All India	2532999	5167928	1201063	1099190	629079	164839	669775	350237

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to small scale industries							
	Advances to agro industries		Advances to units with P & M upto Rs.5 lakh		Advances to units with P&M between Rs.5 -25 lakh		Advances to units with P&M above Rs.25 lakh	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
Northern Region	2437	18417	140215	209599	33621	186684	11583	287021
Haryana	591	5228	21600	26100	5910	27786	2844	50400
Himachal Pradesh	33	150	11149	4880	1117	2033	141	3538
Jammu & Kashmir	19	480	2977	3800	258	1751	92	2335
Punjab	1078	5802	57393	57649	12316	58579	2962	68578
Rajasthan	500	1226	25420	26212	5608	30321	2059	45381
Chandigarh	26	1426	1863	7542	783	5384	513	12242
Delhi	190	4103	19813	83416	7629	60830	2972	104547
North-Eastern Region	11684	2478	17341	4935	7804	5111	231	1504
Assam	3706	1650	14181	3637	6738	4032	214	1396
Manipur	2191	398	1636	599	719	390	—	—
Meghalaya	66	12	221	107	50	82	15	43
Nagaland	25	107	251	180	73	291	2	65
Tripura	5669	299	325	173	37	118	—	—
Arunachal Pradesh	27	12	—	—	22	11	—	—
Mizoram	—	—	—	—	—	—	—	—
Sikkim	—	—	727	241	165	187	—	—
Eastern Region	112206	13130	201757	64462	38568	60789	5866	58280
Bihar	29542	3242	62201	25376	17527	15104	3613	10628
Orissa	3174	2608	15212	6271	1726	4632	690	3598
West Bengal	79456	7261	124273	32788	19305	41006	1563	44054
Andaman & Nicobar	34	20	71	28	10	48	—	—
Central Region	9628	13374	207705	129415	36242	83532	11387	100874
Madhya Pradesh	1383	3015	66422	41063	13753	24699	4118	25722
Uttar Pradesh	8245	10359	141283	88352	22489	58833	7269	75152
Western Region	2299	9714	60247	117065	31999	201237	13291	426705
Gujarat	284	2707	28371	42385	17555	52914	5898	86293
Maharashtra	1964	6913	30051	67423	14196	144147	7287	335361
Daman & Diu	—	—	34	294	5	111	18	259
Goa	51	94	1789	6961	243	4065	85	3467
Dadra & Nagar Haveli	—	—	2	2	—	—	3	1325
Southern Region	12139	33034	206946	176837	51565	244469	17634	339443
Andhra Pradesh	2980	7777	21655	21122	7355	31234	3563	51795
Karnataka	2926	7952	41965	31705	10558	44478	4144	78372
Kerala	3091	8289	73182	38029	10122	36212	2467	36340
Tamil Nadu	3116	8999	69315	84961	23267	130864	7339	169691
Pondicherry	23	17	829	1021	263	1681	121	3245
Lakshadweep	3	—	—	—	—	—	—	—
All India	150393	90148	834211	702313	199799	781822	59992	1213827

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Setting up of industrial estates		Small road and water transport operators		Retail trade		Small business		Professional and self employed	
	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
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	78	119	66187	64541	443371	138753	255752	62846	114936	33738
Haryana	—	—	11535	8103	83379	21741	38493	8047	17938	5329
Himachal Pradesh	—	—	7487	10989	34748	9732	21929	4601	7278	1629
Jammu & Kashmir	17	91	6618	9686	34544	19314	8470	2327	6221	3310
Punjab	—	—	21978	15473	113236	35772	60654	19610	22319	6613
Rajasthan	—	—	12590	11926	146057	36696	109083	20388	43950	9790
Chandigarh	—	—	850	1109	3683	2459	1922	1173	1370	806
Delhi	61	29	5129	7256	27724	13039	15201	6700	15860	6261
North-Eastern Region	1	24	24039	15162	162675	30647	106309	15238	36744	9775
Assam	1	24	18876	10547	109964	22293	57168	9963	29108	7898
Manipur	—	—	1270	713	8459	1829	7785	1412	2422	630
Meghalaya	—	—	504	751	7996	1421	4975	705	768	333
Nagaland	—	—	708	845	2611	792	1083	395	284	150
Tripura	—	—	1796	1392	28392	2565	31556	1840	3639	611
Arunachal Pradesh	—	—	391	453	1284	576	616	153	24	23
Mizoram	—	—	215	326	980	635	1159	413	46	16
Sikkim	—	—	279	134	2989	536	1967	358	453	113
Eastern Region	14	493	156217	61108	1070896	136412	775720	79221	292196	34557
Bihar	—	—	73874	23724	410724	58216	247491	32230	114877	13001
Orissa	3	359	18680	10392	237185	25281	303902	20553	75939	10218
West Bengal	11	134	63038	26642	420006	52011	222751	26225	100812	11172
Andaman & Nicobar	—	—	625	348	2981	904	1576	213	568	166
Central Region	176	636	93646	55616	801902	155370	492032	82768	219090	42392
Madhya Pradesh	25	118	23519	22490	282311	55647	193429	35706	85726	19763
Uttar Pradesh	151	518	70127	33126	519591	99722	298603	47062	133364	22629
Western Region	66	150	265651	89761	289601	87784	341647	71776	246409	67203
Gujarat	48	41	26028	19161	71422	21423	99720	21857	60745	17037
Maharashtra	4	69	236171	65502	212518	63679	235621	47080	181037	48574
Daman & Diu	—	—	74	51	90	35	357	99	119	37
Goa	14	40	3309	4956	5366	2589	5818	2705	4363	1507
Dadra & Nagar Haveli	—	—	69	91	205	58	131	36	145	47
Southern Region	954	9623	167386	134515	1201415	236559	857747	138854	557877	103928
Andhra Pradesh	126	165	59198	24233	348650	59259	276935	38948	140118	24287
Karnataka	805	9302	37819	33174	322695	62909	147393	31829	113264	28704
Kerala	10	136	43788	36662	210752	59544	177527	34786	113923	19578
Tamil Nadu	12	20	25755	39998	310825	53767	248235	32693	185580	30853
Pondicherry	1	1	712	326	8314	1020	7579	587	4935	498
Lakshadweep	—	—	114	120	179	61	78	12	57	7
All India	1289	11046	773126	420703	3969860	785525	2829207	450703	1467252	291593

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Education		Consumption loan		SC/ST orgn. for onlending to other priority sectors		SSO for SC/ST for purchase and supply of inputs		Housing loans (Direct finance)	
	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
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
Northern Region	4189	2511	12039	2314	365	7008	69	5223	47131	48214
Haryana	506	302	1637	303	82	1268	6	2	3870	5285
Himachal Pradesh	151	76	590	96	3	26	—	—	2451	2536
Jammu & Kashmir	37	28	1371	22	1	—	2	4860	506	713
Punjab	561	439	737	131	97	29	56	13	11923	12051
Rajasthan	1069	263	5820	717	73	207	1	—	20899	18560
Chandigarh	129	174	127	27	13	3426	—	—	1775	2831
Delhi	1736	1228	1757	1018	96	2051	4	347	5707	6238
North-Eastern Region	183	143	235	26	199	37	17	1	2672	1966
Assam	137	69	147	11	156	24	17	1	2211	1555
Manipur	5	2	12	—	—	—	—	—	102	47
Meghalaya	16	7	5	—	2	—	—	—	123	157
Nagaland	4	5	—	—	1	—	—	—	16	54
Tripura	13	2	64	14	40	12	—	—	73	13
Arunachal Pradesh	7	56	—	—	—	—	—	—	10	34
Mizoram	—	—	—	—	—	—	—	—	11	39
Sikkim	1	1	7	1	—	—	—	—	126	68
Eastern Region	3076	1904	25973	3741	987	479	572	440	20132	21969
Bihar	733	471	358	21	91	16	—	—	2742	3064
Orissa	1262	692	19109	2705	344	405	134	4	6391	7007
West Bengal	1068	738	6497	1013	520	56	438	435	10920	11847
Andaman & Nicobar	13	3	9	1	32	2	—	—	79	50
Central Region	2645	1683	24496	5396	397	1706	53	781	20747	25537
Madhya Pradesh	891	511	657	152	181	45	—	—	8212	10596
Uttar Pradesh	1754	1172	23839	5243	216	1661	53	781	12535	14941
Western Region	73860	12188	84133	14220	3700	21765	3352	675	54031	77340
Gujarat	1852	1022	4163	971	1919	446	2856	476	9957	17624
Maharashtra	71835	11033	79966	13249	1774	21315	487	195	42792	58200
Daman & Diu	1	—	—	—	—	—	7	1	37	50
Goa	172	133	4	—	7	4	2	3	1233	1450
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	12	16
Southern Region	55356	29050	42595	5473	9385	11099	809	3155	94570	121363
Andhra Pradesh	13783	8430	17653	1440	3559	1105	181	2925	25022	26394
Karnataka	18050	10248	5556	764	380	1757	392	99	17187	31000
Kerala	7670	3222	7791	1368	1532	365	158	86	42759	46050
Tamil Nadu	15478	7080	11359	1894	3803	7588	78	45	9247	17603
Pondicherry	374	70	236	7	111	284	—	—	345	304
Lakshadweep	1	—	—	—	—	—	—	—	10	11
All India	139309	47479	189471	31169	15033	42093	4872	10274	239283	296390

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Housing loans (Indirect finance)		Total housing loans		Total advances to other priority sectors		Funds provided to Regional Rural Banks		Advances to self help group	
	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
	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)
Northern Region	145888	164966	193019	213180	1089927	530114	1066	1832	106	15
Haryana	80	73	3950	5358	157526	50455	8	1410	8	2
Himachal Pradesh	—	—	2451	2536	74637	29686	1049	63	39	4
Jammu & Kashmir	—	—	506	713	57770	40261	—	—	—	—
Punjab	17	45	11940	12096	231578	90175	4	136	4	1
Rajasthan	34	14865	20933	33425	339576	113412	5	224	40	7
Chandigarh	2	29	1777	2859	9871	12034	—	—	14	1
Delhi	145755	149954	151462	156192	218969	194092	—	—	1	—
North-Eastern Region	64	10	2736	1976	333137	73005	7	10	11	2
Assam	30	8	2241	1563	217814	52369	5	1	5	1
Manipur	15	1	117	48	20070	4634	1	9	—	—
Meghalaya	—	—	123	157	14389	3374	—	—	6	1
Nagaland	—	—	16	54	4707	2241	—	—	—	—
Tripura	19	1	92	14	65592	6450	1	—	—	—
Arunachal Pradesh	—	—	10	34	2332	1296	—	—	—	—
Mizoram	—	—	11	39	2411	1429	—	—	—	—
Sikkim	—	—	126	68	5822	1211	—	—	—	—
Eastern Region	280	12567	20412	34536	2346049	352397	22	1644	409	45
Bihar	7	5	2749	3069	850897	130749	16	311	239	9
Orissa	71	712	6462	7719	663017	77970	5	1333	111	27
West Bengal	202	11851	11122	23698	826252	141990	1	—	59	8
Andaman & Nicobar	—	—	79	50	5883	1688	—	—	—	—
Central Region	237	11003	20984	36540	1655245	382251	45	3693	1214	221
Madhya Pradesh	41	1147	8253	11743	594967	146058	4	155	304	97
Uttar Pradesh	196	9856	12731	24797	1060278	236193	41	3538	910	124
Western Region	1801	143561	55832	220901	1364185	586273	4052	2177	447	599
Gujarat	968	5876	10925	23500	279630	105893	159	326	80	14
Maharashtra	823	137667	43615	195867	1063024	466493	3893	1851	364	584
Daman & Diu	—	—	37	50	685	273	—	—	—	—
Goa	10	17	1243	1467	20284	13365	—	—	3	1
Dadra & Nagar Haveli	—	—	12	16	562	249	—	—	—	—
Southern Region	16451	83859	111021	205222	3003591	867855	82	24567	6173	1254
Andhra Pradesh	10066	22461	35088	48855	895165	209482	14	7723	3095	639
Karnataka	3524	34514	20711	65514	666260	234998	59	8088	522	225
Kerala	2344	8125	45103	54175	608244	209787	6	6558	678	74
Tamil Nadu	516	18757	9763	36360	810876	210278	3	2198	1865	315
Pondicherry	1	2	346	306	22607	3098	—	—	13	2
Lakshadweep	—	—	10	11	439	212	—	—	—	—
All India	164721	415966	404004	712356	9792134	2791895	5274	33924	8360	2137

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 (Concl.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	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
(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)	
Northern Region	56	5084	233	85088	289	90172	3014947	2532627
Haryana	8	578	19	5416	27	5994	495128	367796
Himachal Pradesh	—	—	2	4393	2	4393	187781	68596
Jammu & Kashmir	—	—	—	—	—	—	117120	92353
Punjab	1	59	14	12310	15	12369	855654	681202
Rajasthan	—	—	2	3454	2	3454	1070829	486546
Chandigarh	—	—	3	363	3	363	15339	71259
Delhi	47	4447	193	59153	240	63599	273096	764876
North-Eastern Region	—	—	—	—	—	—	799170	160159
Assam	—	—	—	—	—	—	450515	113298
Manipur	—	—	—	—	—	—	55830	11110
Meghalaya	—	—	—	—	—	—	51001	6742
Nagaland	—	—	—	—	—	—	29911	6627
Tripura	—	—	—	—	—	—	170002	13873
Arunachal Pradesh	—	—	—	—	—	—	13058	2993
Mizoram	—	—	—	—	—	—	9234	2735
Sikkim	—	—	—	—	—	—	19619	2782
Eastern Region	14	3237	179	46408	193	49646	5850209	1234628
Bihar	—	—	—	—	—	—	2120567	361815
Orissa	—	—	3	504	3	504	1474476	212334
West Bengal	14	3237	176	45904	190	49142	2244725	657990
Andaman & Nicobar	—	—	—	—	—	—	10441	2489
Central Region	7	1301	24	8340	31	9640	4619471	1537236
Madhya Pradesh	—	—	7	2134	7	2134	1564339	575243
Uttar Pradesh	7	1301	17	6206	24	7507	3055132	961993
Western Region	71	35282	1219	300082	1290	335364	3538651	3115277
Gujarat	2	653	16	11952	18	12605	1074199	693761
Maharashtra	69	34629	1202	287937	1271	322566	2425997	2373130
Daman & Diu	—	—	1	193	1	193	1169	2065
Goa	—	—	—	—	—	—	35805	43290
Dadra & Nagar Haveli	—	—	—	—	—	—	1481	3031
Southern Region	20	3365	275	79932	295	83297	11701205	4050974
Andhra Pradesh	—	—	32	10398	32	10398	3774098	1040987
Karnataka	2	391	97	19697	99	20089	2107011	1012917
Kerala	—	—	2	2546	2	2546	1755367	578703
Tamil Nadu	18	2973	144	47291	162	50265	3992160	1402609
Pondicherry	—	—	—	—	—	—	71532	15288
Lakshadweep	—	—	—	—	—	—	1037	470
All India	168	48269	1930	519850	2098	568119	29523653	12630901

Source : Half yearly returns on priority sector advances.

TABLE 22 : 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@*	2000@*
March	250	1519	11003	15932	18239	25656	31758	30112	34430	36827	40460
June	270	1457	12411	17220	20091	27333	30456	31038	34955	37846	
September	274	1462	12614	16447	20178	27323	27294	30059	33818	36611	
December	303	1550	13895	17061	22326	29311	27467	30206	34812	38325	

Notes

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

Source : Monetary Policy Department.

TABLE 23 : OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME : 1997 AND 1998

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	DRI Scheme @				Total Bank Credit		Percentage	Percentage
	March 1997		March 1998		March	March	of Col.(2)	of Col.(4)
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	1996 #	1997 #	to Col.(5)	to Col.(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
State Bank Group	459889	13690	297932	12120	7553908	7289752	0.18	0.17
State Bank of India	269865	6241	173385	5944	5623400	5169300	0.11	0.11
State Bank of Bikaner & Jaipur	19559	1225	12264	959	252728	297398	0.48	0.32
State Bank of Hyderabad	37494	2147	34222	2054	424364	403201	0.51	0.51
State Bank of Indore	22308	1055	21743	869	154070	152331	0.68	0.57
State Bank of Mysore	22569	861	26413	687	225877	269303	0.38	0.26
State Bank of Patiala	12760	1161	11608	1035	330500	402900	0.35	0.26
State Bank of Saurashtra	4256	317	1670	135	181681	202300	0.17	0.07
State Bank of Travancore	71078	683	16627	437	361288	393019	0.19	0.11
Nationalised Banks	969633	51786	607216	42245	11842367	12428815	0.44	0.34
Allahabad Bank	100948	2155	90392	2165	492607	511732	0.44	0.42
Andhra Bank	19903	1106	8674	1456	276057	279918	0.40	0.52
Bank of Baroda	58044	6880	45498	6387	1180178	1262300	0.58	0.51
Bank of India	88888	5515	35336	5401	1032608	1136253	0.53	0.48
Bank of Maharashtra	15618	1031	5257	815	307760	339997	0.34	0.24
Canara Bank	147161	4517	109675	3484	1391144	1545618	0.32	0.23
Central Bank of India	51994	2115	60450	1913	947879	916109	0.22	0.21
Corporation Bank	10379	338	4321	197	239855	296931	0.14	0.07
Dena Bank	17988	941	10940	780	376012	437953	0.25	0.18
Indian Bank	38761	2504	25826	1635	682503	564924	0.37	0.29
Indian Overseas Bank	54347	4122	40585	3200	500440	521640	0.82	0.61
Oriental Bank of Commerce	24736	2405	8675	1403	447130	488962	0.54	0.29
Punjab National Bank	146150	7958	87397	6165	1280438	1397774	0.62	0.44
Punjab & Sind Bank	8304	2208	2327	1965	318995	309733	0.69	0.63
Syndicate Bank	23040	2142	7394	1325	529534	542395	0.40	0.24
Union Bank of India	29357	2419	18730	1772	810472	817741	0.30	0.22
United Bank of India	59653	984	7129	424	363320	386197	0.27	0.11
UCO Bank	53789	1091	33886	840	429053	449571	0.25	0.19
Vijaya Bank	20573	1355	4724	918	236382	223067	0.57	0.41
Public Sector Banks	1429522	65476	905148	54365	19396275	19718567	0.34	0.28

Source : @ : Annual return on advances under D.R.I. Scheme.

: Half yearly return on advances to priority sectors.

**TABLE 24 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR
PUBLIC FOOD PROCUREMENT OPERATIONS : 1997-98 TO 1999-2000**

(Amount in Rs. lakh)

Bank Group	As on the last reporting Friday of												
	March 1997	June 1997	Sept. 1997	Dec. 1997	March 1998	June 1998	Sept. 1998	Dec. 1998	March 1999	June 1999	Sept. 1999	Dec. 1999	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. SBI & its Associates	247496	331936	303895	396668	405869	554857	531426	518966	557414	723077	657158	890855	840461
2. Nationalised Banks	485079	658655	571200	786444	823984	1102295	1051764	1053718	1097301	1464798	1363896	1634123	1693030
3. Public Sector Banks (1+2)	732575	990591	875095	1183112	1229853	1657152	1583190	1572684	1654715	2187875	2021054	2524978	2533491
4. Other Scheduled Commercial Banks	27085	16883	15232	19486	18659	25645	24748	25994	26883	34254	32168	34866	35644
5. Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—	—
Total (3+4+5)	759660	1007474	890327	1202598	1248512	1682797	1607938	1598678	1681598	2222129	2053222	2559844	2569135

Source : Department of Economic Analysis & Policy.

TABLE 25 : TRANSACTIONS OF FINANCIAL INSTITUTIONS@ WITH BANKS : 1995 TO 2000

(Amount in Rs. crore)

Items	As on March 31					
	1995	1996	1997	1998	1999	2000P
	(1)	(2)	(3)	(4)	(5)	(6)
(1) Lendings by FIs in the Notice and Call money Market	491	1536	2630	1641	4215	3544
(2) Borrowings by FIs from Scheduled Commercial Banks, Cooperative Banks and DFHI*	1286	184	589	88	515	443
(3) Long term loans and advances by FIs to banks **	13056	14788	17254	20640	22498	19070

Notes

1. @ : Include IDBI, ICICI, IFCI, IIBI, EXIM Bank, NABARD, SIDBI, NHB, LIC, GIC and UTI and figures indicate average daily lending.
2. * : Represents borrowing by FIs (IDBI, ICICI, IFCI, IIBI, EXIM Bank, NABARD and SIDBI) from the term money market.
3. ** : Represents lending by IDBI, EXIM Bank, NABARD, SIDBI and NHB.
4. P : Provisional

Source : Financial Institutions Division.

TABLE 26 : OUTSTANDING BALANCES UNDER VARIOUS NRI DEPOSIT SCHEMES : 1997 TO 2000

(US \$ Million)

Schemes	Balances (As on March 31)				Variations			
	1997	1998	1999	2000	1996-97	1997-98	1998-99	1999-2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
FCNR (A)	2306	1	—	—	-1949	-2305	-1	—
FCNR (B)	7496	8467	8323	9069	1773	971	-144	746
NR (E) RA	4983	5637	6220	6992	1244	1197	980	948
NR (NR) RD	5604	6262	6758	7037	2246	1256	941	447
Total	20389	20367	21301	23098	3314	1119	1776	2141

Notes

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

Source : Reserve Bank of India Annual Report, various issues.

TABLE 27 : OFFICES OF COMMERCIAL BANKS IN INDIA : 1995 TO 2000

Bank Group	As on March 31					
	1995	1996	1997	1998	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8833	8929	8931	8960	8990	9017
Associates of State Bank of India	4120	4193	4307	4374	4458	4498
Nationalised Banks	31973	32424	32736	33263	33686	33774
Regional Rural Banks	14716	14704	14684	14666	14705	14711
Foreign Banks	165	172	185	196	192	191
Other Scheduled Commercial Banks	4339	4507	4711	4941	5146	5148
Non-Scheduled Commercial Banks	38	8	8	8	8	—
Total	64184	64937	65562	66408	67185	67339

Notes

- No. of office includes Administrative offices also.
- Data for 1999 have been revised and data for 2000 are provisional.

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

TABLE 28 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 1999 AND 2000

Bank Group	Number of offices										
	As on March 31, 1998	Opened during 1st April 1998 to 31st March 1999					As on March 31, 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)	(11)	
State Bank of India and its Associates	13334	11	15	49	45	120	5517	3939	2269	1723	13448
Nationalised Banks	33263	22	97	154	170	443	13933	6834	6901	6018	33686
Regional Rural Banks	14666	35	42	21	6	104	12260	2002	428	15	14705
Foreign Banks	196	—	—	1	12	13	—	3	16	173	192
Other Scheduled Commercial Banks	4941	9	49	60	104	222	1146	1683	1254	1063	5146
Non-Scheduled Commercial Banks	8	—	—	—	—	—	3	1	1	3	8
Total	66408	77	203	285	337	902	32859	14462	10869	8995	67185

Bank Group	Number of offices										
	As on March 31, 1999	Opened during 1st April 1999 to 31st March 2000					As on March 31, 2000				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
State Bank of India and its Associates	13448	4	18	33	19	74	5515	3957	2301	1742	13515
Nationalised Banks	33686	13	41	64	62	180	13921	6858	6931	6064	33774
Regional Rural Banks	14705	13	27	16	—	56	12224	2028	444	15	14711
Foreign Banks	192	—	—	1	9	10	—	2	14	175	191
Other Scheduled Commercial Banks	5146	6	31	26	50	113	1138	1691	1242	1077	5148
Non-Scheduled Commercial Banks	8	—	—	—	—	—	—	—	—	—	—
Total	67185	36	117	140	140	433	32798	14536	10932	9073	67339

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Classification of population is based on 1991 census.

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 : 1999

State / Union Territory	Number of Offices										
	As on March 31, 1998	Opened during 1st April 1998 to 31st March 1999					As on March 31, 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)	(11)	
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5112	6	12	43	25	86	2442	1167	1019	560	5188
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1273	1	—	1	—	2	832	260	181	—	1273
Bihar	5068	2	6	12	—	20	3507	919	652	—	5078
Chandigarh	186	—	—	8	—	8	9	10	175	—	194
Dadra & Nagar Haveli	11	—	1	—	—	1	5	7	—	—	12
Daman & Diu	13	—	2	—	—	2	1	14	—	—	15
Delhi	1395	—	—	—	66	66	56	17	—	1383	1456
Goa	315	—	6	—	—	6	159	162	—	—	321
Gujarat	3683	9	14	12	29	64	1553	810	480	890	3733
Haryana	1476	2	11	17	—	30	696	354	456	—	1506
Himachal Pradesh	781	5	2	—	—	7	657	129	—	—	786
Jammu & Kashmir	825	5	—	3	—	8	582	81	168	—	831
Karnataka	4730	9	16	31	37	93	2220	1013	809	772	4814
Kerala	3255	1	38	5	—	44	347	2312	639	—	3298
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4553	5	8	11	14	38	2698	927	610	345	4580
Maharashtra	6378	1	21	24	73	119	2324	1091	918	2156	6489
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	38	34	—	—	72
Orissa	2226	8	6	15	—	29	1623	315	316	—	2254
Pondicherry	77	—	1	3	—	4	23	16	42	—	81
Punjab	2499	3	15	13	10	41	1119	656	556	207	2538
Rajasthan	3337	3	9	11	12	35	1908	734	475	248	3365
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4860	4	13	21	32	70	1841	1216	1036	817	4910
Tripura	186	—	—	—	—	—	122	30	33	—	185
Uttar Pradesh	9095	9	19	42	20	90	5444	1548	1619	564	9175
West Bengal	4498	4	3	13	19	39	2280	575	619	1053	4527
Total	66408	77	203	285	337	902	32859	14462	10869	8995	67185

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised.
3. Classification of population groups is based on 1991 census.

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 : 2000

State / Union Territory	Number of Offices										
	As on March 31, 1999	Opened during 1st April 1999 to 31st March 2000					As on March 31, 2000				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5188	7	15	19	15	56	2446	1182	1038	573	5239
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1273	—	2	3	—	5	819	262	184	—	1265
Bihar	5078	—	3	5	—	8	3507	922	657	—	5086
Chandigarh	194	—	—	2	—	2	9	10	176	—	195
Dadra & Nagar Haveli	12	—	—	—	—	—	5	6	—	—	11
Daman & Diu	15	—	—	—	—	—	1	14	—	—	15
Delhi	1456	1	—	—	22	23	57	17	—	1390	1464
Goa	321	1	5	—	—	6	160	164	—	—	324
Gujarat	3733	3	9	3	13	28	1553	819	482	902	3756
Haryana	1506	1	4	8	—	13	697	355	460	—	1512
Himachal Pradesh	786	—	—	—	—	—	657	129	—	—	786
Jammu & Kashmir	831	2	1	4	—	7	578	82	172	—	832
Karnataka	4814	7	13	15	18	53	2220	1026	824	787	4857
Kerala	3298	—	19	12	—	31	347	2329	646	—	3322
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4580	1	5	4	11	21	2686	932	613	355	4586
Maharashtra	6489	—	1	5	24	30	2320	1091	922	2162	6495
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	37	34	—	—	71
Orissa	2254	1	—	5	—	6	1624	315	321	—	2260
Pondicherry	81	—	3	2	—	5	23	19	44	—	86
Punjab	2538	1	9	10	1	21	1120	664	565	207	2556
Rajasthan	3365	1	6	6	6	19	1905	740	481	254	3380
Sikkim	46	3	1	—	—	4	36	10	—	—	46
Tamil Nadu	4910	3	10	13	9	35	1836	1225	1047	823	4931
Tripura	185	—	—	—	—	—	121	30	33	—	184
Uttar Pradesh	9175	4	10	18	11	43	5417	1528	1577	563	9085
West Bengal	4527	—	1	6	10	17	2280	576	624	1057	4537
Total	67185	36	117	140	140	433	32798	14536	10932	9073	67339

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Classification of population groups is based on 1991 census.

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 : 1999

Bank Group	Number of offices									
	As on March 31, 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	4119	2422	1442	1007	8990	3	3	14	15	35
Associates of State Bank of India	1398	1517	827	716	4458	8	12	35	30	85
Nationalised Banks	13933	6834	6901	6018	33686	22	97	154	170	443
Foreign Banks	—	3	16	173	192	—	—	1	12	13
Regional Rural Banks	12260	2002	428	15	14705	35	42	21	6	104
Other Scheduled Commercial Banks	1146	1683	1254	1063	5146	9	49	60	104	222
Non-scheduled Commercial Banks	3	1	1	3	8	—	—	—	—	—
Total	32859	14462	10869	8995	67185	77	203	285	337	902
	Closed during 1st April 1998 to 31st March 1999					Net increase (+) or decrease (-)				
State Bank of India	5	—	—	—	5	-2	3	14	15	30
Associates of State Bank of India	—	—	—	1	1	8	12	35	29	84
Nationalised Banks	5	2	2	11	20	17	95	152	159	423
Foreign Banks	—	—	2	15	17	—	—	-1	-3	-4
Regional Rural Banks	65	—	—	—	65	-30	42	21	6	39
Other Scheduled Commercial Banks	12	2	—	3	17	-3	47	60	101	205
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	87	4	4	30	125	-10	199	281	307	777

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 1999 have been revised.

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 : 2000

Bank Group	Number of offices									
	As on March 31, 2000					Opened during 1st April 1999 to 31st March 2000				
	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	4115	2428	1456	1018	9017	2	6	15	11	34
Associates of State Bank of India	1400	1529	845	724	4498	2	12	18	8	40
Nationalised Banks	13921	6858	6931	6064	33774	13	41	64	62	180
Foreign Banks	—	2	14	175	191	—	—	1	9	10
Regional Rural Banks	12224	2028	444	15	14711	13	27	16	—	56
Other Scheduled Commercial Banks	1138	1691	1242	1077	5148	6	31	26	50	113
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	32798	14536	10932	9073	67339	36	117	140	140	433
	Closed during 1st April 1999 to 31st March 2000					Net increase (+) or decrease (-)				
State Bank of India	6	—	1	—	7	-4	6	14	11	27
Associates of State Bank of India	—	—	—	—	0	2	12	18	8	40
Nationalised Banks	25	17	34	16	92	-12	24	30	46	88
Foreign Banks	—	1	3	7	11	—	-1	-2	2	-1
Regional Rural Banks	49	1	—	—	50	-36	26	16	0	6
Other Scheduled Commercial Banks	14	23	38	36	111	-8	8	-12	14	2
Non-scheduled Commercial Banks	3	1	1	3	8	-3	-1	-1	-3	-8
Total	97	43	77	62	279	-61	74	63	78	154

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.

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

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

Region/State/ Union Territory	As on March 31									
	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	4620	5027	453	1981	37	1830	3	1838	5113	10676
	(15.1)	(15.3)	(9.0)	(13.7)	(12.5)	(16.8)	(16.7)	(20.4)	(14.2)	(15.9)
Haryana	644	696	92	354	12	456	—	—	748	1506
Himachal Pradesh	605	657	14	129	—	—	—	—	619	786
Jammu & Kashmir	484	582	22	81	2	168	—	—	508	831
Punjab	1028	1119	99	656	9	556	1	207	1137	2538
Rajasthan	1795	1908	212	734	13	475	1	248	2021	3365
Chandigarh	9	9	2	10	1	175	—	—	12	194
Delhi	55	56	12	17	—	—	1	1383	68	1456
North Eastern Region	1209	1303	118	365	8	280	—	—	1335	1948
	(3.9)	(4.0)	(2.3)	(2.5)	(2.7)	(2.6)	(—)	(—)	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	772	832	73	260	4	181	—	—	849	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	109	122	13	30	1	33	—	—	123	185
Eastern Region	7034	7463	775	1833	67	1587	1	1053	7877	11936
	(23.0)	(22.7)	(15.4)	(12.7)	(22.6)	(14.6)	(5.6)	(11.7)	(21.9)	(17.8)
Bihar	3287	3507	402	919	16	652	—	—	3705	5078
Orissa	1545	1623	93	315	6	316	—	—	1644	2254
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2280	277	575	45	619	1	1053	2478	4527
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7457	8142	801	2475	60	2229	4	909	8322	13755
	(24.3)	(24.8)	(15.9)	(17.1)	(20.3)	(20.5)	(22.2)	(10.1)	(23.1)	(20.5)
Madhya Pradesh	2390	2698	285	927	21	610	2	345	2698	4580
Uttar Pradesh	5067	5444	516	1548	39	1619	2	564	5624	9175
Western Region	3811	4042	671	2084	42	1398	7	3046	4531	10570
	(12.4)	(12.3)	(13.3)	(14.4)	(14.2)	(12.9)	(38.9)	(33.9)	(12.6)	(15.7)
Goa	143	159	10	162	—	—	—	—	153	321
Gujarat	1453	1553	260	810	14	480	3	890	1730	3733
Maharashtra	2209	2324	398	1091	28	918	4	2156	2639	6489
Dadra & Nagar Haveli	5	5	1	7	—	—	—	—	6	12
Daman & Diu	1	1	2	14	—	—	—	—	3	15
Southern Region	6504	6882	2218	5724	82	3545	3	2149	8807	18300
	(21.2)	(20.9)	(44.0)	(39.6)	(27.7)	(32.6)	(16.7)	(23.9)	(24.5)	(27.2)
Andhra Pradesh	2311	2442	467	1167	34	1019	1	560	2813	5188
Karnataka	2097	2220	277	1013	15	809	1	772	2390	4814
Kerala	308	347	1036	2312	7	639	—	—	1351	3298
Tamil Nadu	1757	1841	433	1216	25	1036	1	817	2216	4910
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	16	1	42	—	—	28	81
All India	30635	32859	5036	14462	296	10869	18	8995	35985	67185
	(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 per cent share in total.

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

**TABLE 31B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS : 2000**

Region/State/ Union Territory	As on March 31									
	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	4611	5023	453	1997	37	1854	3	1851	5104	10725
	(15.1)	(15.3)	(9.0)	(13.7)	(12.5)	(17.0)	(16.7)	(20.4)	(14.2)	(15.9)
Haryana	644	697	92	355	12	460	—	—	748	1512
Himachal Pradesh	605	657	14	129	—	—	—	—	619	786
Jammu & Kashmir	478	578	22	82	2	172	—	—	502	832
Punjab	1028	1120	99	664	9	565	1	207	1137	2556
Rajasthan	1792	1905	212	740	13	481	1	254	2018	3380
Chandigarh	9	9	2	10	1	176	—	—	12	195
Delhi	55	57	12	17	—	—	1	1390	68	1464
North Eastern Region	1194	1288	118	367	8	283	—	—	1320	1938
	(3.9)	(3.9)	(2.3)	(2.5)	(2.7)	(2.6)	(—)	(—)	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	759	819	73	262	4	184	—	—	836	1265
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	34	37	8	34	—	—	—	—	42	71
Tripura	108	121	13	30	1	33	—	—	122	184
Eastern Region	7035	7464	775	1837	67	1602	1	1057	7878	11960
	(23.0)	(22.8)	(15.4)	(12.6)	(22.6)	(14.7)	(5.6)	(11.6)	(21.9)	(17.8)
Bihar	3287	3507	402	922	16	657	—	—	3705	5086
Orissa	1546	1624	93	315	6	321	—	—	1645	2260
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2280	277	576	45	624	1	1057	2478	4537
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7426	8103	803	2460	60	2190	4	918	8293	13671
	(24.3)	(24.7)	(15.9)	(16.9)	(20.3)	(20.0)	(22.2)	(10.1)	(23.1)	(20.3)
Madhya Pradesh	2378	2686	286	932	21	613	2	355	2687	4586
Uttar Pradesh	5048	5417	517	1528	39	1577	2	563	5606	9085
Western Region	3804	4039	671	2094	42	1404	7	3064	4524	10601
	(12.4)	(12.3)	(13.3)	(14.4)	(14.2)	(12.8)	(38.9)	(33.8)	(12.6)	(15.7)
Goa	143	160	10	164	—	—	—	—	153	324
Gujarat	1450	1553	260	819	14	482	3	902	1727	3756
Maharashtra	2205	2320	398	1091	28	922	4	2162	2635	6495
Dadra & Nagar Haveli	5	5	1	6	—	—	—	—	6	11
Daman & Diu	1	1	2	14	—	—	—	—	3	15
Southern Region	6490	6881	2218	5781	82	3599	3	2183	8793	18444
	(21.2)	(21.0)	(44.0)	(39.8)	(27.7)	(32.9)	(16.7)	(24.1)	(24.5)	(27.4)
Andhra Pradesh	2308	2446	467	1182	34	1038	1	573	2810	5239
Karnataka	2093	2220	278	1026	15	824	1	787	2387	4857
Kerala	308	347	1036	2329	7	646	—	—	1351	3322
Tamil Nadu	1750	1836	432	1225	25	1047	1	823	2208	4931
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	19	1	44	—	—	28	86
All India	30560	32798	5038	14536	296	10932	18	9073	35912	67339
	(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 per cent share in total.
- Source : Master Office File (latetest updated version) on commercial bank branches.

TABLE 32A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CENTRAL AND STATE CO-OPERATIVE BANKS : 1998 AND 1999

Region/State/ Union Territory	As on March 31																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1998		1999		1998		1999		1998		1999		1998		1999		1998		1999	
	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	1154	1357	1000	474	478	551	438	375	159	225	141	145	5	27	4	31	1796	2160	1583	1025
Haryana	121	183	115	191	39	72	34	67	38	65	32	72	—	—	—	—	198	320	181	330
Himachal Pradesh	180	292	52	52	66	66	59	59	11	11	10	10	1	1	1	1	258	370	122	122
Jammu & Kashmir@	6	32	70	70	41	61	39	39	14	24	14	14	—	—	—	—	61	117	123	123
Punjab	695	692	610	..	145	148	119	..	77	75	67	..	1	1	..	..	918	916	796	..
Rajasthan**	141	141	142	144	186	203	186	208	18	48	17	47	2	12	2	13	347	404	347	412
Chandigarh	6	6	6	6	1	1	1	2	1	2	1	2	—	—	—	—	8	9	8	10
Delhi	5	11	5	11	—	—	—	—	—	—	—	—	1	13	1	17	6	24	6	28
North-Eastern Region	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Assam	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manipur	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Meghalaya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nagaland	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	1791	167	1840	221	140	146	164	178	175	686	195	719	3	15	5	24	2109	1014	2204	1142
Bihar	..	..	..	..	..	..	..	..	35	495	35	495	—	—	—	—	35	495	35	495
Orissa	1724	71	1773	124	75	81	99	113	42	56	62	87	—	—	2	9	1841	208	1936	333
West Bengal	61	66	61	66	65	65	65	65	98	135	98	137	3	15	3	15	227	281	227	283
Andaman & Nicobar Islands	6	30	6	31	—	—	—	—	—	—	—	—	—	—	—	—	6	30	6	31
Central Region	1137	1132	1136	1136	957	1071	957	1072	223	338	223	337	1	1	1	1	2318	2542	2317	2546
Madhya Pradesh	675	675	674	679	200	311	200	312	38	114	38	113	—	—	—	—	913	1100	912	1104
Uttar Pradesh***	462	457	462	457	757	760	757	760	185	224	185	224	1	1	1	1	1405	1442	1405	1442
Western Region	6027	3322	6603	3140	1238	791	513	765	96	246	99	236	26	149	5	137	7387	4508	7220	4278
Gujarat	728	728	728	728	919	223	203	233	28	55	32	62	2	53	2	65	1677	1059	965	1088
Maharashtra	5257	2548	5875	2412	312	553	310	532	68	191	67	174	24	96	3	72	5661	3388	6255	3190
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	42	46	—	—	7	15	—	—	—	—	—	—	—	—	—	—	49	61	—	—
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	567	749	556	786	507	866	531	979	261	529	275	547	5	127	12	143	1340	2271	1374	2455
Andhra Pradesh	280	280	281	281	157	162	172	178	75	115	63	101	2	32	2	32	514	589	518	592
Karnataka	167	269	155	294	57	82	66	137	67	126	93	158	—	—	7	7	291	477	321	596
Kerala*	—	76	—	76	—	283	—	291	—	115	—	117	—	—	—	—	—	474	—	484
Tamil Nadu	119	123	119	134	276	321	276	355	119	173	119	171	3	95	3	104	517	712	517	764
Pondicherry	1	1	1	1	17	18	17	18	—	—	—	—	—	—	—	—	18	19	18	19
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	10676	6727	11135	5757	3320	3425	2603	3369	914	2024	933	1984	40	319	27	336	14950	12495	14698	11446

Notes

1. @ : There was no census in 1991 in Jammu & Kashmir State.
2. * : Including 3 regional offices of Kerala State Co-operative Banks Limited.
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.

Source : Rural Planning and Credit Department.

TABLE 32B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF URBAN CO-OPERATIVE BANKS : 1998 AND 1999

Region/State/ Union Territory	As on March 31																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1998		1999		1998		1999		1998		1999		1998		1999		1998		1999	
	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	—	—	—	—	31	49	36	55	22	78	22	86	2	75	2	76	55	202	60	208
Haryana	—	—	—	—	1	1	1	1	7	11	6	10	—	—	—	—	8	12	7	11
Himachal Pradesh	—	—	—	—	4	4	5	5	—	—	—	—	—	—	—	—	4	4	5	5
Jammu & Kashmir	—	—	—	—	2	2	2	3	1	12	2	17	—	—	—	—	3	14	4	20
Punjab	—	—	—	—	2	2	2	2	3	15	3	13	—	—	—	—	5	17	5	15
Rajasthan	—	—	—	—	22	40	26	44	11	40	11	46	1	16	1	18	34	96	38	108
Delhi	—	—	—	—	—	—	—	—	—	—	—	—	1	59	1	58	1	59	1	58
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	—	—	—	—	45	53	46	54	49	70	61	82	2	25	13	20	96	148	120	156
Bihar	—	—	—	—	3	3	3	3	2	2	2	2	1	2	1	2	6	7	6	7
Orissa	—	—	—	—	10	18	11	19	5	26	5	26	—	—	—	—	15	44	16	45
West Bengal	—	—	—	—	32	32	32	32	42	42	54	54	1	23	12	18	75	97	98	104
Central Region	1	1	—	—	67	107	73	117	40	88	42	108	2	55	2	63	110	251	117	288
Madhya Pradesh	1	1	—	—	53	69	59	75	17	38	20	45	—	—	—	—	71	108	79	120
Uttar Pradesh	—	—	—	—	14	38	14	42	23	50	22	63	2	55	2	63	39	143	38	168
Western Region	391	569	198	325	403	1004	414	1241	47	906	149	1095	8	1298	7	1259	849	3777	768	3920
Gujarat/Dadra & Nagar Haveli	67	103	68	104	129	248	129	270	18	155	18	164	4	429	4	455	218	935	219	993
Maharashtra	303	443	116	203	261	724	271	932	29	751	123	916	4	869	3	804	597	2787	513	2855
Goa	21	23	14	18	13	32	14	39	—	—	8	15	—	—	—	—	34	55	36	72
Southern Region	56	63	61	69	321	771	342	792	79	335	80	398	4	256	9	313	461	1425	492	1572
Andhra Pradesh	—	—	—	—	34	80	30	35	25	39	25	90	1	88	1	132	60	207	56	257
Karnataka	50	57	54	61	156	280	163	313	17	178	15	189	1	147	1	160	224	662	233	723
Kerala	—	—	—	—	48	239	48	256	6	46	6	46	—	—	—	—	54	285	54	302
Tamil Nadu	6	6	7	8	82	171	100	187	30	69	33	70	2	20	6	20	120	266	146	285
Pondicherry	—	—	—	—	1	1	1	1	1	3	1	3	—	1	1	1	3	5	3	5
All India	448	633	259	394	875	1992	919	2267	246	1453	363	1781	18	1709	33	1731	1588	5823	1574	6173

Source : Urban Banks Department.

GRAPH - 10
POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF
COMMERCIAL BANKS : 1998 TO 2000
 (As on March 31)

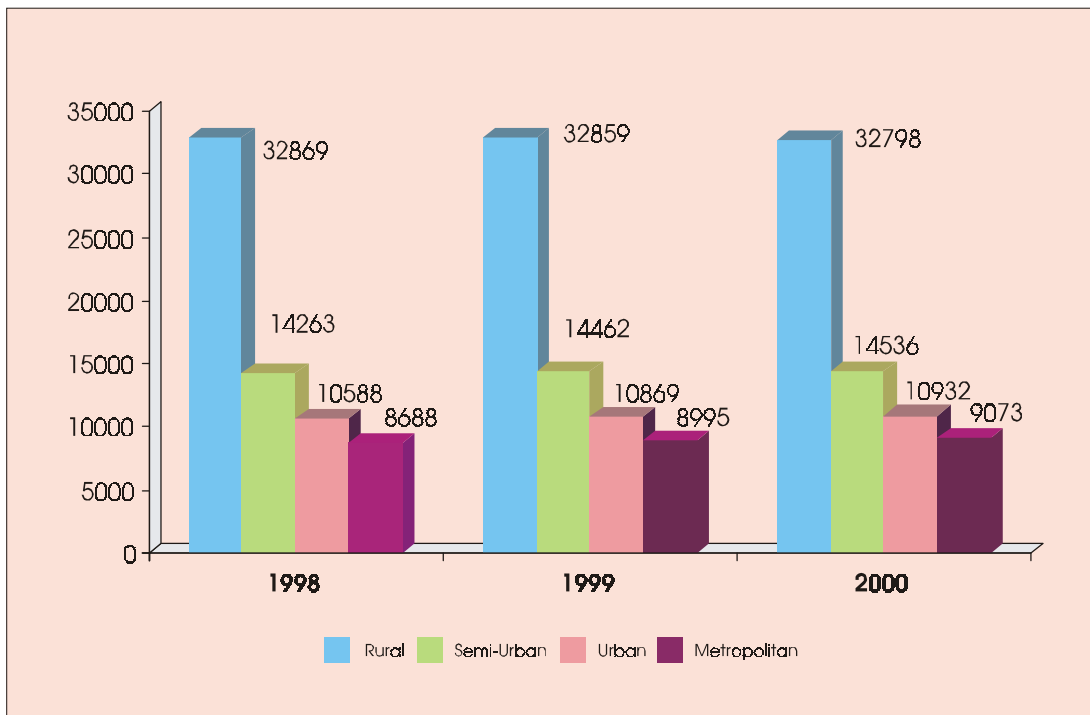


TABLE 33 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 1999 AND 2000

Bank Group	Rural	Semi-Urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)
As on March 31, 1999					
State Bank of India	4119	2422	1442	1007	8990
Associates of State Bank of India	1398	1517	827	716	4458
Nationalised Banks	13933	6834	6901	6018	33686
Foreign Banks	—	3	16	173	192
Regional Rural Banks	12260	2002	428	15	14705
Other Scheduled Commercial Banks	1146	1683	1254	1063	5146
Non-Scheduled Commercial Banks	3	1	1	3	8
Total Offices	32859	14462	10869	8995	67185
Number of centres with banking offices	30635	5036	296	18	35985
As on March 31, 2000					
State Bank of India	4115	2428	1456	1018	9017
Associates of State Bank of India	1400	1529	845	724	4498
Nationalised Banks	13921	6858	6931	6064	33774
Foreign Banks	—	2	14	175	191
Regional Rural Banks	12224	2028	444	15	14711
Other Scheduled Commercial Banks	1138	1691	1242	1077	5148
Non-Scheduled Commercial Banks	—	—	—	—	—
Total Offices	32798	14536	10932	9073	67339
Number of centres with banking offices	30560	5038	296	18	35912

Notes

1. Number of offices includes Administrative offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Population group classification is based on 1991 census.

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 : 1998 AND 1999**

(Amount in Rs. lakh)

State	As on March 31							
	Year	No. of reporting banks	Share Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities/Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1998	82	4247	9100	117450	1042	32263	164102
	1999	111	6548	12879	198725	2828	27428	248408
Assam	1998	8	116	2159	7038	153	1136	10602
	1999	7	114	2106	7977	145	997	11339
Bihar	1998	3	57	227	618	—	80	982
	1999	2	42	109	775	—	92	1018
New Delhi	1998	16	1907	3432	30982	22	4927	41270
	1999	16	2163	4845	39697	700	4680	52085
Goa	1998	7	1217	6852	49725	1266	3502	62562
	1999	7	1412	8734	60062	997	4083	75288
Gujarat	1998	273	23130	154769	916784	23687	113130	1231500
	1999	251	25347	173691	1133140	30835	147368	1510381
Haryana	1998	8	335	434	4866	206	1511	7352
	1999	8	451	651	6138	208	1976	9424
Himachal Pradesh	1998	3	111	254	3902	16	251	4534
	1999	5	152	328	5199	22	248	5949
Jammu & Kashmir	1998	3	138	311	8615	—	245	9309
	1999	4	178	476	10703	66	212	11635
Karnataka	1998	227	13912	28937	267939	2164	31312	344264
	1999	239	16409	32386	350451	3935	38187	441368
Kerala	1998	59	2755	5998	80223	328	8688	97992
	1999	53	2858	6933	106760	976	8128	125655
Madhya Pradesh	1998	69	2412	4707	43897	560	7091	58667
	1999	62	2505	5147	51152	596	7950	67350
Maharashtra	1998	462	51644	231759	2195884	51658	201939	2732884
	1999	535	62727	304378	2865647	52729	304406	3589887
Manipur	1998	3	130	341	3739	4	582	4796
	1999	3	136	303	4209	3	707	5358
Meghalaya	1998	2	38	103	341	2	52	536
	1999	2	41	90	382	27	65	605
Mizoram	1998	1	71	20	416	501	329	1337
	1999	1	70	19	477	575	176	1317
Nagaland	1998	1	10	—	37	103	2	152
	1999	..	..	..	..	..	..	..
Orissa	1998	13	1116	2976	29419	283	4475	38269
	1999	14	1281	3884	32589	246	5574	43574
Pondicherry	1998	1	113	169	2010	—	215	2507
	1999	1	148	175	2604	34	242	3203
Punjab	1998	5	532	648	10175	—	1290	12645
	1999	4	611	955	12186	—	1588	15340
Rajasthan	1998	28	1780	2623	33485	265	4402	42555
	1999	32	1916	3057	42428	481	5981	53863
Tamil Nadu	1998	124	6383	11291	143125	5138	12149	178086
	1999	127	8133	14158	200848	7045	17173	247357
Tripura	1998	1	27	69	409	36	58	599
	1999	1	29	81	498	36	69	713
Uttar Pradesh	1998	56	3101	3807	58974	644	15175	81701
	1999	60	3671	4555	66082	1264	7924	83496
West Bengal	1998	47	4773	7486	59098	493	22310	94160
	1999	42	5117	9358	62959	304	24601	102339
Total	1998	1502	120055	478472	4069151	88571	467114	5223363
	1999	1587	142059	589298	5261688	104052	609855	6706952

Source : Urban Banks Department.

**TABLE 34 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN
CO-OPERATIVE BANKS : 1998 AND 1999 (Concl.)**

(Amount in Rs. lakh)

State	As on March 31						
	Year	No. of reporting banks	Cash in hand	Balances with banks	Investments	Loans & Advances	Other Assets
	(1)	(2)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	1998	82	2260	7591	51667	81744	20839
	1999	111	3274	8992	79640	129376	27126
Assam	1998	8	157	689	4049	3849	1857
	1999	7	163	1013	4585	3782	1796
Bihar	1998	3	17	15	64	589	297
	1999	2	12	44	87	449	425
New Delhi	1998	16	525	1537	19738	14913	4558
	1999	16	800	1681	25509	18004	6090
Goa	1998	7	435	3876	15957	34408	7886
	1999	7	489	4293	18972	40762	10772
Gujarat	1998	273	14857	49202	433339	628410	105695
	1999	251	17279	57974	575250	704531	155347
Haryana	1998	8	55	221	2870	3270	935
	1999	8	54	296	3180	4712	1181
Himachal Pradesh	1998	3	18	183	1681	2195	456
	1999	5	30	211	2356	2819	532
Jammu & Kashmir	1998	3	207	474	4092	3773	762
	1999	4	252	531	5107	4820	925
Karnataka	1998	227	6144	16223	93840	194059	33998
	1999	239	6880	19161	137377	231553	46397
Kerala	1998	59	2253	5226	27240	55231	8042
	1999	53	2780	7384	43241	62725	9525
Madhya Pradesh	1998	69	853	3471	15054	27086	12202
	1999	62	877	3625	18099	31048	13700
Maharashtra	1998	462	34125	135853	817620	1505344	239942
	1999	535	38980	168636	1162396	1813060	406814
Manipur	1998	3	112	526	1006	1966	1186
	1999	3	126	139	999	1951	2143
Meghalaya	1998	2	4	35	197	119	181
	1999	2	5	28	215	170	187
Mizoram	1998	1	4	8	73	786	467
	1999	1	4	14	104	846	351
Nagaland	1998	1	1	76	31	33	11
	1999	..	..	..	..	..	..
Orissa	1998	13	618	1715	13558	16600	5778
	1999	14	786	1650	16648	18208	6281
Pondicherry	1998	1	37	72	546	1715	137
	1999	1	42	68	705	2235	154
Punjab	1998	5	306	390	3627	7305	1014
	1999	4	256	609	4216	8932	1327
Rajasthan	1998	28	501	1506	14004	20887	5657
	1999	32	848	2020	18152	23883	8960
Tamil Nadu	1998	124	1944	6366	56401	101019	12357
	1999	127	2389	8560	86106	131901	18401
Tripura	1998	1	5	31	291	159	114
	1999	1	5	33	302	196	177
Uttar Pradesh	1998	56	773	2920	31500	31199	15310
	1999	60	964	3611	34443	32166	12313
West Bengal	1998	47	758	3701	38565	44040	7094
	1999	42	802	3430	41537	48815	7754
Total	1998	1502	66969	241907	1647010	2780699	486775
	1999	1587	78097	294003	2279226	3316944	738678

Source : Urban Banks Department.

TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

Region/State/ Union Territory	As on the last Friday of March									
	No. of reporting offices		Deposits				Credit			
			Amount (in Rs. lakh)	Per cent share to total deposits	Amount (in Rs. lakh)	Percent share to total deposits	Amount (in Rs. lakh)	Per cent share to total credit	Amount (in Rs. lakh)	Per cent share to total credit
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Northern Region	10347	10441	15976596	22.8	18924733	23.0	9111481	23.4	10968764	23.4
Haryana	1467	1491	1433682	2.0	1705250	2.1	605009	1.6	706138	1.5
Himachal Pradesh	775	778	525499	0.7	617464	0.8	115437	0.3	141372	0.3
Jammu & Kashmir	814	809	716853	1.0	865785	1.1	277217	0.7	350738	0.7
Punjab	2474	2504	3279786	4.7	3857207	4.7	1269168	3.3	1506296	3.2
Rajasthan	3308	3317	2053196	2.9	2378442	2.9	925990	2.4	1110506	2.4
Chandigarh	166	170	516787	0.7	629712	0.8	433275	1.1	331111	0.7
Delhi	1343	1372	7450792	10.6	8870874	10.8	5485385	14.1	6822604	14.5
North Eastern Region	1904	1892	1116747	1.6	1323620	1.6	313069	0.9	366894	0.8
Arunachal Pradesh	68	69	48444	0.1	53694	0.1	6814	—	8896	—
Assam	1242	1232	703501	1.0	847803	1.0	221405	0.6	266890	0.6
Manipur	86	86	40622	0.1	46073	0.1	16923	—	16780	—
Meghalaya	179	179	114704	0.2	140917	0.2	19131	0.1	22148	—
Mizoram	78	78	30476	—	31801	—	6278	—	7732	—
Nagaland	71	69	73939	0.1	76733	0.1	11607	0.1	11845	—
Tripura	180	179	105061	0.1	126599	0.2	30910	0.1	32603	0.1
Eastern Region	11660	11695	9411127	13.4	11104360	13.5	3518383	9.0	4086368	8.7
Bihar	5004	5008	3089358	4.4	3687126	4.5	777394	2.0	830442	1.8
Orissa	2209	2219	1023954	1.5	1273396	1.5	435259	1.1	506215	1.1
Sikkim	42	46	34227	—	51068	0.1	6857	—	7049	—
West Bengal	4374	4391	5235580	7.5	6059339	7.4	2294225	5.9	2737058	5.8
Andaman & Nicobar	31	31	28008	—	33431	—	4648	—	5604	—
Central Region	13382	13397	9759072	13.9	11274833	13.7	3221047	8.3	3767275	8.0
Madhya Pradesh	4480	4492	2679079	3.8	3078797	3.7	1296571	3.3	1513435	3.2
Uttar Pradesh	8902	8905	7079994	10.1	8196036	10.0	1924476	4.9	2253840	4.8
Western Region	10125	10188	18282288	26.0	20725325	25.2	12044835	30.9	15348204	32.7
Goa	307	311	547574	0.8	620494	0.8	137124	0.4	149913	0.3
Gujarat	3611	3635	4121596	5.9	4751767	5.8	2016489	5.2	2368755	5.1
Maharashtra	6182	6216	13570826	19.3	15299610	18.6	9883276	25.4	12820100	27.3
Dadra & Nagar Haveli	10	11	13513	—	16824	—	2874	—	3648	—
Daman & Diu	15	15	28779	—	36630	—	5071	—	5787	—
Southern Region	17700	17908	15641286	22.3	18860406	22.9	10737187	27.6	12365666	26.4
Andhra Pradesh	5040	5111	3797128	5.4	4646470	5.7	2600492	6.7	2955095	6.3
Karnataka	4658	4710	3782054	5.4	4580860	5.6	2440479	6.3	2794913	6.0
Kerala	3188	3233	3326318	4.7	3893263	4.7	1365676	3.5	1646501	3.5
Tamil Nadu	4727	4762	4614525	6.6	5594317	6.8	4290899	11.0	4922967	10.5
Lakshadweep	9	9	5254	—	6137	—	407	—	474	—
Pondicherry	78	83	116006	0.2	139359	0.2	39235	0.1	45716	0.1
All India	65118	65521	70187116	100.0	82213277	100.0	38946002	100.0	46903171	100.0

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.

Source : Basic Statistical Return - 7.

**TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED
COMMERCIAL BANKS : 1999 AND 2000 (Concl'd.)**

Region/State/ Union Territory	As on the last Friday of March									
	Population per office		Per capita deposits (in Rs.)		Deposits per office (in Rs. lakh)		Per capita credit (in Rs.)		Credit per office (Rs. lakh)	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	12178	12301	12680	14735	1544	1813	7231	8540	881	1051
Haryana	13324	13300	7335	8599	977	1144	3095	3561	412	474
Himachal Pradesh	8445	8626	8029	9201	678	794	1764	2107	149	182
Jammu & Kashmir	11928	12293	7383	8706	881	1070	2855	3527	341	434
Punjab	9411	9399	14086	16389	1326	1540	5451	6400	513	602
Rajasthan	15913	16147	3901	4441	621	717	1759	2073	280	335
Chandigarh	5181	5224	60092	70914	3113	3704	50381	37287	2610	1948
Delhi	9991	10178	55528	63527	5548	6466	40881	48859	4084	4973
North Eastern Region	19983	20485	2935	3415	587	700	823	947	164	194
Arunachal Pradesh	16985	17275	4194	4505	712	778	590	746	100	129
Assam	20835	21263	2719	3236	566	688	856	1019	178	217
Manipur	28384	29279	1664	1830	472	536	693	666	197	195
Meghalaya	13179	13598	4862	5790	641	787	811	910	107	124
Mizoram	11821	12205	3305	3340	391	408	681	812	80	99
Nagaland	22944	24406	4539	4557	1041	1112	713	703	163	172
Tripura	20361	21128	2867	3347	584	707	843	862	172	182
Eastern Region	18230	18448	4428	5147	807	949	1655	1894	302	349
Bihar	19611	19956	3148	3689	617	736	792	831	155	166
Orissa	16086	16159	2882	3551	464	574	1225	1412	197	228
Sikkim	12881	12152	6327	9136	815	1110	1267	1261	163	153
West Bengal	17826	17993	6715	7669	1197	1380	2942	3464	525	623
Andaman & Nicobar	12065	12452	7489	8661	903	1078	1243	1452	150	181
Central Region	18289	18656	3987	4511	729	842	1316	1507	241	281
Madhya Pradesh	17486	17753	3420	3861	598	685	1655	1898	289	337
Uttar Pradesh	18693	19112	4255	4816	795	920	1157	1324	216	253
Western Region	13782	13868	13102	14668	1806	2034	8632	10863	1190	1506
Goa	5039	5129	35396	38902	1784	1995	8864	9399	447	482
Gujarat	13170	13274	8667	9848	1141	1307	4240	4909	558	652
Maharashtra	14578	14658	15059	16792	2195	2461	10967	14070	1599	2062
Dadra & Nagar Haveli	18400	17273	7344	8855	1351	1529	1562	1920	287	332
Daman & Diu	9000	9333	21318	26164	1919	2442	3756	4134	338	386
Southern Region	12454	12440	7096	8466	884	1053	4871	5551	607	691
Andhra Pradesh	14805	14765	5089	6157	753	909	3485	3916	516	578
Karnataka	11043	11060	7353	8794	812	973	4745	5365	524	593
Kerala	10032	9979	10401	12068	1043	1204	4270	5104	428	509
Tamil Nadu	12959	12972	7533	9056	976	1175	7005	7969	908	1034
Lakshadweep	7667	7889	7614	8644	584	682	590	668	45	53
Pondicherry	13795	13386	10781	12544	1487	1679	3646	4115	503	551
All India	15070	15216	7152	8247	1078	1255	3969	4705	598	716

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.

Source : Basic Statistical Return - 7.

**TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	State Bank of India and its Associates				Nationalised Banks			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Northern Region	3817039	3262012	4636766	3936133	9235145	4261453	10776540	5012852
	(22.2)	(28.5)	(22.8)	(28.8)	(24.0)	(22.5)	(24.3)	(22.4)
Haryana	341375	189944	404182	219973	965056	368941	1130725	431547
Himachal Pradesh	199214	43630	237339	54055	287195	64257	331837	77150
Jammu & Kashmir	126070	23560	165491	27258	142955	34684	164389	41201
Punjab	818684	390624	998030	452490	2281824	828632	2653186	982873
Rajasthan	773194	339994	876439	388552	876686	409053	1026570	513354
Chandigarh	132099	225311	181425	98059	295399	171243	344275	203377
Delhi	1426403	2048949	1773860	2695746	4386030	2384643	5125558	2763350
North Eastern Region	426879	99732	496355	109510	556434	174033	663754	213405
	(2.5)	(0.9)	(2.4)	(0.8)	(1.4)	(0.9)	(1.5)	(1.0)
Arunachal Pradesh	38764	3983	43255	4762	7661	1124	8115	1539
Assam	225287	65119	269570	70662	395233	133446	474505	170624
Manipur	18420	4389	20546	4701	20810	11933	23458	11359
Meghalaya	50562	8252	64814	9415	52187	8204	61974	9732
Mizoram	20237	4237	21139	5395	5774	667	6443	829
Nagaland	42845	6178	40199	6702	26526	5149	31332	4795
Tripura	30764	7574	36832	7873	48243	13510	57927	14527
Eastern Region	2621028	1093447	3150777	1319574	5285572	1810860	6164998	2015404
	(15.3)	(9.6)	(15.5)	(9.7)	(13.7)	(9.6)	(13.9)	(9.0)
Bihar	1033871	273716	1249655	287277	1706023	411582	2010351	447053
Orissa	362519	157989	470870	179756	534773	214823	630050	245753
Sikkim	18284	3488	21530	3925	15942	3369	29538	3124
West Bengal	1192859	656184	1392371	846066	3014321	1178508	3477979	1316420
Andaman & Nicobar	13495	2070	16351	2550	14513	2578	17080	3054
Central Region	2774695	1126620	3134423	1304697	5706180	1693860	6668266	2004680
	(16.2)	(9.8)	(15.4)	(9.5)	(14.8)	(9.0)	(15.0)	(9.0)
Madhya Pradesh	1077776	604086	1191297	688780	1308261	562421	1520908	661224
Uttar Pradesh	1696919	522534	1943126	615917	4397919	1131439	5147358	1343456
Western Region	3374434	2687108	3850691	3370659	10301167	6264857	11421901	7762500
	(19.6)	(23.5)	(18.9)	(24.7)	(26.8)	(33.2)	(25.7)	(34.8)
Goa	120486	27732	139148	30871	372611	87784	424835	104244
Gujarat	954062	639698	1126521	756528	2915582	1118152	3276809	1290038
Maharashtra	2277442	2015675	2557106	2579532	6994441	5055093	7696926	6363236
Dadra & Nagar Haveli	2188	507	2155	506	10103	2265	12805	2869
Daman & Diu	20256	3496	25761	3222	8430	1563	10526	2113
Southern Region	4164170	3174118	5060481	3625895	7385406	4692986	8664140	5323211
	(24.2)	(27.7)	(24.9)	(26.5)	(19.2)	(24.8)	(19.5)	(23.8)
Andhra Pradesh	1341398	1059885	1583995	1157000	1717108	1129371	2072474	1263214
Karnataka	887654	708769	1099503	773975	1901617	1165430	2244106	1359987
Kerala	1054253	451003	1271087	537551	1148786	419344	1344081	511975
Tamil Nadu	853353	945091	1071715	1145788	2540269	1953926	2912402	2160279
Lakshadweep	—	—	—	—	5254	407	6137	474
Pondicherry	27512	9370	34181	11581	72372	24508	84940	27282
All India	17178245	11443037	20329493	13666468	38469904	18898049	44359599	22332052
	(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 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Northern Region	928572	732648	1002553	879112	357723	135161	426402	161304
	(20.9)	(24.1)	(21.3)	(23.3)	(13.7)	(12.2)	(13.3)	(12.3)
Haryana	1841	129	4772	275	75555	36502	88562	42473
Himachal Pradesh	4446	27	4803	35	32612	7218	41387	9745
Jammu & Kashmir	6981	52	7956	32	40168	8805	49971	9109
Punjab	21876	1327	9281	83	38962	15938	47826	17976
Rajasthan	—	—	—	—	170426	66698	198656	82001
Chandigarh	5285	4194	5452	3180	—	—	—	—
Delhi	888143	726919	970289	875507	—	—	—	—
North Eastern Region	10026	630	10200	690	103484	35781	131561	39893
	(0.2)	—	(0.2)	—	(4.0)	(3.2)	(4.1)	(3.0)
Arunachal Pradesh	—	—	—	—	2019	1707	2324	2594
Assam	10026	630	10200	690	61049	19815	80743	22065
Manipur	—	—	—	—	1392	601	2070	720
Meghalaya	—	—	—	—	8174	2333	9896	2662
Mizoram	—	—	—	—	4465	1374	4219	1509
Nagaland	—	—	—	—	331	125	469	139
Tripura	—	—	—	—	26054	9826	31840	10204
Eastern Region	580616	238635	573514	267896	626320	211616	788320	243602
	(13.1)	(7.9)	(12.2)	(7.1)	(23.9)	(19.0)	(24.6)	(18.6)
Bihar	—	—	—	—	328942	90790	398484	92134
Orissa	—	—	—	—	113887	60218	150473	75868
Sikkim	—	—	—	—	—	—	—	—
West Bengal	580616	238635	573514	267896	183491	60608	239363	75600
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	38201	2455	38319	2393	956735	304352	1124485	349398
	(0.9)	(0.1)	(0.8)	(0.1)	(36.6)	(27.4)	(35.1)	(26.7)
Madhya Pradesh	—	—	—	—	237279	84264	289353	97136
Uttar Pradesh	38201	2455	38319	2393	719456	220088	835132	252262
Western Region	2444624	1424309	2575417	1895773	136760	76670	169105	90534
	(55.1)	(46.9)	(54.7)	(50.3)	(5.2)	(6.9)	(5.3)	(6.9)
Goa	2155	36	—	—	—	—	—	—
Gujarat	5262	19016	22478	14915	63209	34565	77527	44025
Maharashtra	2437207	1405257	2552939	1880858	73551	42105	91578	46509
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	433581	636139	508611	726041	434708	347338	560976	425515
	(9.8)	(21.0)	(10.8)	(19.2)	(16.6)	(31.3)	(17.5)	(32.5)
Andhra Pradesh	32698	17796	47699	39227	193775	133817	255367	164414
Karnataka	161095	112711	197378	112363	163536	136830	200584	162420
Kerala	39468	4737	36216	5347	45389	55596	62612	73445
Tamil Nadu	200320	500895	227318	569104	32008	21095	42413	25236
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	4435620	3034816	4708614	3771905	2615730	1110918	3200849	1310246
	(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 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Concl.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
Northern Region	1638115	720206	2082470	979365	15976595	9111480	18924731	10968766
	(21.9)	(16.2)	(21.7)	(16.8)	(22.8)	(23.4)	(23.0)	(23.4)
Haryana	49854	9492	77009	11870	1433682	605008	1705250	706138
Himachal Pradesh	2032	304	2099	388	525499	115436	617465	141373
Jammu & Kashmir	400679	210117	477978	273138	716853	277218	865785	350738
Punjab	118440	32646	148883	52874	3279786	1269167	3857206	1506296
Rajasthan	232890	110245	276776	126599	2053196	925990	2378441	1110506
Chandigarh	84004	32527	98559	26495	516787	433275	629711	331111
Delhi	750216	324875	1001166	488001	7450792	5485386	8870873	6822604
North Eastern Region	19924	2891	21750	3397	1116746	313067	1323620	366895
	(0.3)	(0.1)	(0.2)	(0.1)	(1.6)	(0.8)	(1.6)	(0.8)
Arunachal Pradesh	—	—	—	—	48444	6814	53694	8895
Assam	11906	2395	12786	2849	703502	221405	847804	266890
Manipur	—	—	—	—	40621	16923	46074	16780
Meghalaya	3780	342	4232	339	114703	19131	140916	22148
Mizoram	—	—	—	—	30476	6278	31801	7733
Nagaland	4238	154	4732	209	73939	11606	76732	11845
Tripura	—	—	—	—	105061	30910	126599	32604
Eastern Region	297590	163826	426753	239891	9411126	3518384	11104362	4086367
	(4.0)	(3.7)	(4.4)	(4.1)	(13.4)	(9.0)	(13.5)	(8.7)
Bihar	20522	1305	28637	3978	3089358	777393	3687127	830442
Orissa	12774	2230	22004	4837	1023953	435260	1273397	506214
Sikkim	—	—	—	—	34226	6857	51068	7049
West Bengal	264294	160291	376112	231076	5235581	2294226	6059339	2737058
Andaman & Nicobar	—	—	—	—	28008	4648	33431	5604
Central Region	283263	93761	309340	106108	9759074	3221048	11274833	3767276
	(3.8)	(2.1)	(3.2)	(1.8)	(13.9)	(8.3)	(13.7)	(8.0)
Madhya Pradesh	55764	45800	77239	66296	2679080	1296571	3078797	1513436
Uttar Pradesh	227499	47961	232101	39812	7079994	1924477	8196036	2253840
Western Region	2025304	1591890	2708210	2228738	18282289	12044834	20725324	15348204
	(27.0)	(35.7)	(28.2)	(38.3)	(26.0)	(30.9)	(25.2)	(32.7)
Goa	52322	21572	56510	14798	547574	137124	620493	149913
Gujarat	183481	205059	248432	263250	4121596	2016490	4751767	2368756
Maharashtra	1788184	1365146	2401061	1949965	13570825	9883276	15299610	12820100
Dadra & Nagar Haveli	1223	102	1864	273	13514	2874	16824	3648
Daman & Diu	94	11	343	452	28780	5070	36630	5787
Southern Region	3223421	1886606	4066198	2265003	15641286	10737187	18860406	12365665
	(43.1)	(42.3)	(42.3)	(38.9)	(22.3)	(27.6)	(22.9)	(26.4)
Andhra Pradesh	512148	259623	686934	331240	3797127	2600492	4646469	2955095
Karnataka	668152	316739	839289	386167	3782054	2440479	4580860	2794912
Kerala	1038423	434995	1179267	518182	3326319	1365675	3893263	1646500
Tamil Nadu	988576	869892	1340470	1022561	4614526	4290899	5594318	4922968
Lakshadweep	—	—	—	—	5254	407	6137	474
Pondicherry	16122	5357	20238	6853	116006	39235	139359	45716
All India	7487617	4459180	9614721	5822502	70187116	38946000	82213276	46903173
	(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.

GRAPH - 11
POPULATION GROUP-WISE DISTRIBUTION OF SCHEDULED
COMMERCIAL BANKS' DEPOSITS AND CREDIT : 1999 AND 2000
 (As on the last Friday of March)

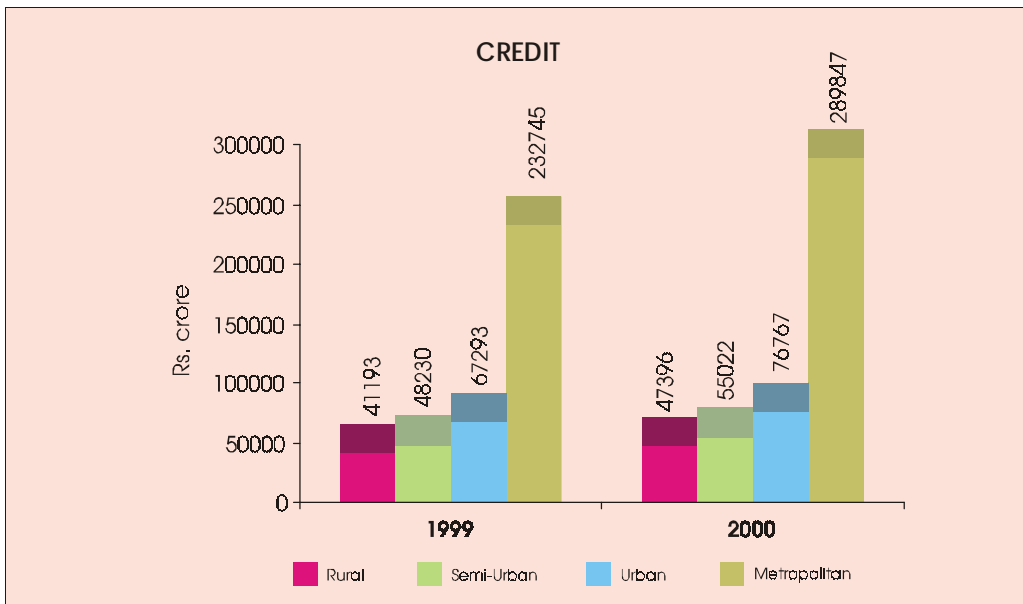
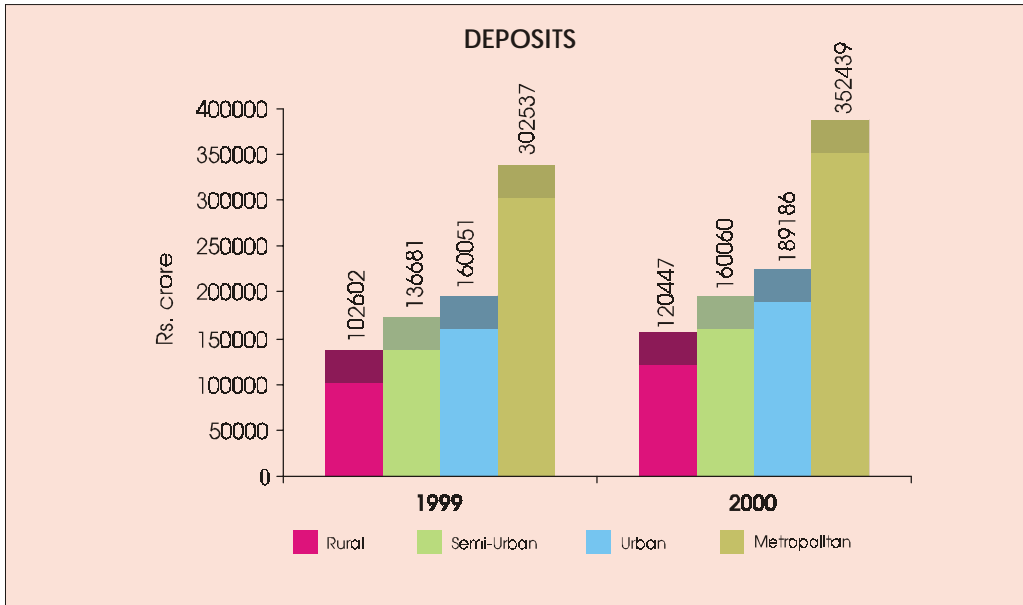


TABLE 37 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS

(Amount in Rs. crore)

Population Group	June 1969		June 1979		March 1994		March 1995		March 1996		March 1997		March 1998		March 1999		March 2000	
	Deposits	Credit	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)	(11)	(12)	(13)	(14)	(15)	(16)
Rural	306 (6.4)	115 (3.3)	3538 (11.3)	2016 (9.4)	47776 (15.0)	25074 (13.9)	57399 (15.3)	28183 (12.7)	61106 (14.3)	29122 (11.1)	72511 (14.7)	32371 (9.7)	86484 (14.6)	36697 (11.2)	102602 (14.6)	41193 (10.6)	120447 (14.7)	47396 (10.1)
Semi-Urban	1054 (21.8)	453 (13.1)	7079 (22.5)	3435 (16.0)	61814 (19.4)	24650 (13.7)	74224 (19.7)	28665 (12.9)	82425 (19.3)	33444 (12.7)	96657 (19.6)	37478 (11.2)	114483 (19.3)	41680 (12.7)	136681 (19.5)	48230 (12.4)	160060 (19.5)	55022 (11.7)
Urban	1279 (26.5)	756 (21.8)	7828 (24.9)	4603 (21.4)	73221 (23.0)	36685 (20.4)	88716 (23.6)	45758 (20.6)	94672 (22.2)	48716 (18.5)	110292 (22.4)	51299 (15.4)	133605 (22.6)	57409 (17.5)	160051 (22.8)	67293 (17.3)	189186 (23.0)	76767 (16.4)
Metropolitan	2183 (45.3)	2143 (61.8)	12993 (41.3)	11421 (53.2)	135106 (42.5)	93609 (52.0)	155525 (41.4)	119901 (53.9)	187870 (44.1)	152251 (57.8)	212766 (43.2)	161088 (57.1)	257496 (43.5)	192852 (58.7)	302537 (43.1)	232745 (59.8)	352440 (42.9)	289847 (61.8)
All India	4823 (100.0)	3467 (100.0)	31438 (100.0)	21476 (100.0)	317918 (100.0)	180017 (100.0)	375864 (100.0)	222507 (100.0)	426073 (100.0)	263533 (100.0)	492226 (100.0)	282236 (100.0)	592068 (100.0)	328637 (100.0)	701871 (100.0)	389461 (100.0)	822133 (100.0)	469032 (100.0)

Note

Figures in bracket indicate per cent share in total.

Source : Basic Statistical Return-7.

TABLE 38 : NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION AND THEIR DEPOSITS AND CREDIT : 2000

(Amount in Rs. lakh)

Offices opened during	As on the last Friday of March					Total
	State Bank Group	Nationalised Banks	Foreign Banks	Other Scheduled commercial Banks	Regional Rural Banks	
	(1)	(2)	(3)	(4)	(5)	
July 1969 to June 1974						
i) No. of offices	2257	5753	1	657	—	8668
ii) Deposits	3636396	9390922	11533	918584	—	13957435
iii) Credit	1398594	3442347	3351	567907	—	5412199
July 1974 to June 1979						
i) No. of offices	2717	7332	3	1322	2003	13377
ii) Deposits	3522594	10631575	77568	1689902	637826	16559465
iii) Credit	1934041	3886982	128315	971630	246403	7167371
July 1979 to June 1984						
i) No. of offices	2441	5624	6	679	6662	15412
ii) Deposits	2114163	4261568	344576	767594	1489246	8977147
iii) Credit	1201421	1893326	213902	366566	590129	4265344
July 1984 to June 1989						
i) No. of offices	1715	4704	5	284	5205	11913
ii) Deposits	1334298	3062820	166879	262794	969897	5796688
iii) Credit	760585	2296087	119051	170756	431268	3777747
July 1989 to June 1994						
i) No. of offices	1147	2366	12	268	372	4165
ii) Deposits	976244	1844276	254585	488151	59643	3622899
iii) Credit	2803754	1583565	246073	500668	24255	5158315
July 1994 to June 1999						
i) No. of offices	572	1964	45	910	194	3685
ii) Deposits	652991	1940527	305180	4183774	41852	7124324
iii) Credit	2706021	1617111	387047	2502776	17384	7230339
After June 1999						
i) No. of offices	57	119	9	53	26	264
ii) Deposits	33991	46802	188883	62959	2385	335020
iii) Credit	52728	36841	100830	61881	808	253088
Total						
i) No. of offices	10906	27862	81	4173	14462	57484
ii) Deposits	12270677	31178490	1349204	8373758	3200849	56372978
iii) Credit	10857144	14756259	1198569	5142184	1310247	33264403

Note

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

Source : Basic Statistical Return - 7.

MAP - 2
STATE-WISE CREDIT-DEPOSIT RATIO (IN PER CENT) OF
SCHEDULED COMMERCIAL BANKS : 2000
 (As on March 31)



GRAPH - 12
STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED
COMMERCIAL BANKS : 2000
 (As on the last Friday of March)

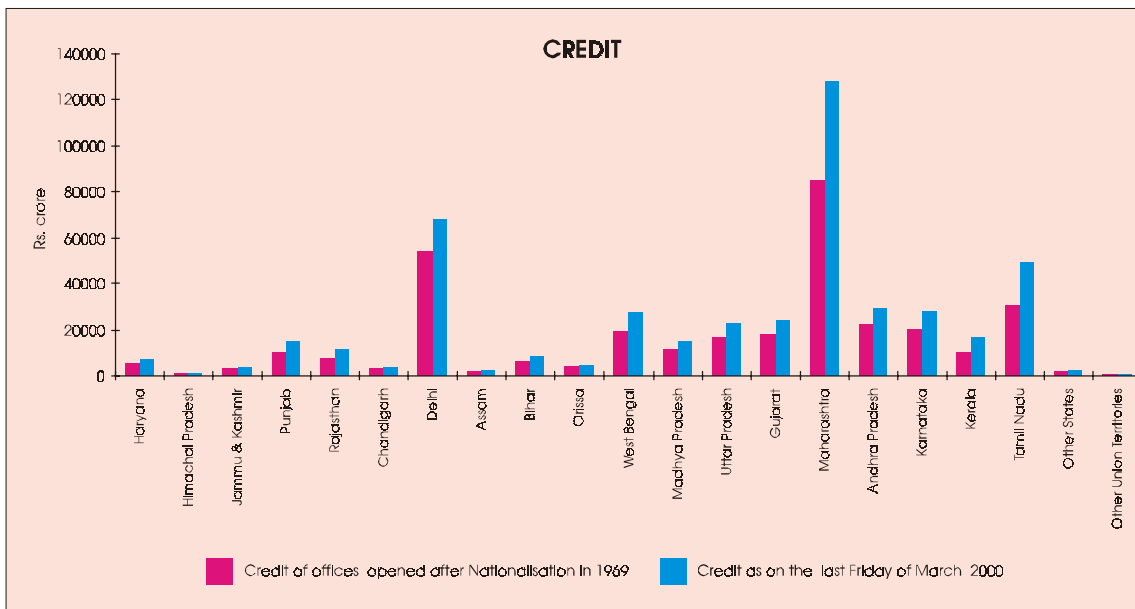
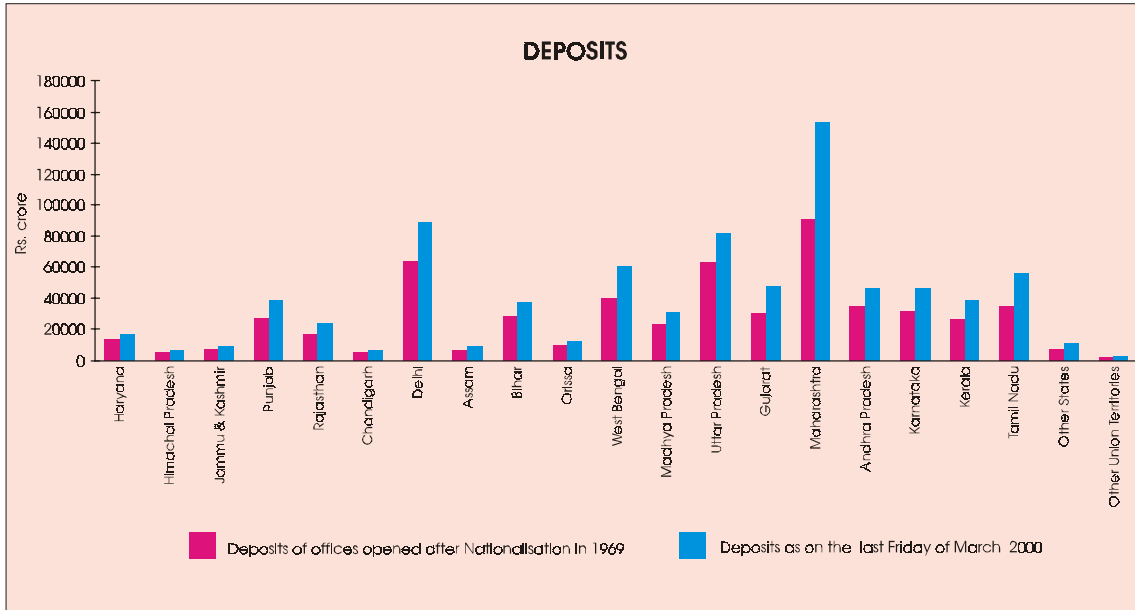


TABLE 39 : STATE-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION@ AND THEIR DEPOSITS AND CREDIT : 2000

(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	1986 (18.2)	2820066 (23.0)	3454284 (31.8)	4565 (16.4)	8283064 (26.6)	3594940 (24.4)	17 (21.0)	312307 (23.1)	379009 (31.6)
Haryana	251	256179	167030	747	872697	312733	1	4772	275
Himachal Pradesh	194	158313	39644	408	287247	67153	—	—	—
Jammu & Kashmir	116	129760	18605	123	135377	29504	—	—	—
Punjab	496	549060	325233	1407	1957905	620732	1	9281	83
Rajasthan	633	473062	221283	1060	828883	385894	—	—	—
Chandigarh	46	133301	83514	89	271342	167401	1	5452	3180
Delhi	250	1120391	2598975	731	3929613	2011523	14	292802	375471
North Eastern Region	402 (3.7)	313334 (2.6)	64479 (0.6)	752 (2.7)	557657 (1.8)	157723 (1.1)	—	—	—
Arunachal Pradesh	42	43255	4762	7	8115	1539	—	—	—
Assam	168	139529	32442	590	397684	119394	—	—	—
Manipur	15	12817	3389	40	19373	10654	—	—	—
Meghalaya	83	45844	7864	37	47556	7684	—	—	—
Mizoram	24	21139	5395	2	6443	829	—	—	—
Nagaland	41	26521	5573	18	31332	4795	—	—	—
Tripura	29	24229	5054	58	47154	12828	—	—	—
Eastern Region	1954 (17.9)	1960257 (16.0)	1058473 (9.7)	5218 (18.7)	4659963 (14.9)	1382968 (9.4)	2 (2.5)	14976 (1.1)	19078 (1.6)
Bihar	817	756037	199869	2037	1636659	322205	—	—	—
Orissa	422	284614	130430	845	554928	208281	—	—	—
Sikkim	25	11639	1986	20	29538	3124	—	—	—
West Bengal	673	898581	724414	2303	2421758	846304	2	14976	19078
Andaman & Nicobar	17	9386	1774	13	17080	3054	—	—	—
Central Region	2077 (19.0)	1964975 (16.0)	910562 (8.4)	5531 (19.9)	5314900 (17.0)	1472837 (10.0)	—	—	—
Madhya Pradesh	874	766537	500403	1707	1201316	494492	—	—	—
Uttar Pradesh	1203	1198438	410159	3824	4113584	978345	—	—	—
Western Region	1484 (13.6)	2215686 (18.1)	2800844 (25.8)	5055 (18.1)	6692845 (21.5)	4766559 (32.3)	38 (46.9)	768636 (57.0)	575603 (48.0)
Goa	43	42299	22584	153	213755	41027	—	—	—
Gujarat	628	615786	581115	1759	2011584	865326	3	22478	14915
Maharashtra	808	1550622	2194440	3129	4445750	3855356	35	746158	560688
Dadra & Nagar Haveli	1	2155	506	8	12805	2869	—	—	—
Daman & Diu	4	4824	2199	6	8951	1981	—	—	—
Southern Region	3003 (27.5)	2996357 (24.4)	2568502 (23.7)	6741 (24.2)	5670065 (18.2)	3381235 (22.9)	24 (29.6)	253285 (18.8)	224880 (18.8)
Andhra Pradesh	1108	949247	844445	1964	1560800	878725	5	19584	24475
Karnataka	733	708195	560473	1718	1456453	920310	8	119306	74602
Kerala	623	775520	313540	826	879292	296674	3	32050	5247
Tamil Nadu	527	547064	843417	2180	1719301	1269073	8	82345	120556
Lakshadweep	—	—	—	9	6137	474	—	—	—
Pondicherry	12	16331	6627	44	48082	15979	—	—	—
Total	10906 (100.0)	12270675 (100.0)	10857144 (100.0)	27862 (100.0)	31178494 (100.0)	14756262 (100.0)	81 (100.0)	1349204 (100.0)	1198570 (100.0)

Notes

1. @ : Offices opened after June 1969 (first phase of nationalisation).
2. Figures in brackets indicate per cent share in total.

Source : Basic Statistical Return - 7.

TABLE 39 : STATE-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION@ AND THEIR DEPOSITS AND CREDIT : 2000 (Concl.)

(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	725 (17.4)	1893888 (22.6)	899503 (17.5)	1939 (13.4)	426402 (13.3)	161304 (12.3)	9232 (16.1)	13735727 (24.4)	8489040 (25.5)
Haryana	33	77009	11870	293	88562	42473	1325	1299219	534381
Himachal Pradesh	3	2099	388	130	41387	9745	735	489046	116930
Jammu & Kashmir	274	379803	241563	260	49971	9109	773	694911	298781
Punjab	66	148883	52874	201	47826	17976	2171	2712955	1016898
Rajasthan	206	187939	78961	1055	198656	82001	2954	1688540	768139
Chandigarh	17	98559	26495	—	—	—	153	508654	280590
Delhi	126	999596	487352	—	—	—	1121	6342402	5473321
North Eastern Region	7 (0.2)	21750 (0.3)	3397 (0.1)	647 (4.5)	131561 (4.1)	39893 (3.0)	1808 (3.1)	1024302 (1.8)	265492 (0.8)
Arunachal Pradesh	—	—	—	20	2324	2594	69	53694	8895
Assam	5	12786	2849	401	80743	22065	1164	630742	176750
Manipur	—	—	—	29	2070	720	84	34260	14763
Meghalaya	1	4232	339	51	9896	2662	172	107528	18549
Mizoram	—	—	—	52	4219	1509	78	31801	7733
Nagaland	1	4732	209	7	469	139	67	63054	10716
Tripura	—	—	—	87	31840	10204	174	103223	28086
Eastern Region	93 (2.2)	426753 (5.1)	239891 (4.7)	3584 (24.8)	788320 (24.6)	243602 (18.6)	10851 (18.9)	7850269 (13.9)	2944012 (8.9)
Bihar	9	28637	3978	1879	398484	92134	4742	2819817	618186
Orissa	10	22004	4837	839	150473	75868	2116	1012019	419416
Sikkim	—	—	—	—	—	—	45	41177	5110
West Bengal	74	376112	231076	866	239363	75600	3918	3950790	1896472
Andaman & Nicobar	—	—	—	—	—	—	30	26466	4828
Central Region	167 (4.0)	248549 (3.0)	96115 (1.9)	4568 (31.6)	1124485 (35.1)	349398 (26.7)	12343 (21.5)	8652909 (15.3)	2828912 (8.5)
Madhya Pradesh	35	70348	64811	1541	289353	97136	4157	2327554	1156842
Uttar Pradesh	132	178201	31304	3027	835132	252262	8186	6325355	1672070
Western Region	722 (17.3)	2520768 (30.1)	2120610 (41.2)	983 (6.8)	169105 (5.3)	90534 (6.9)	8282 (14.4)	12367040 (21.9)	10354150 (31.1)
Goa	34	56510	14798	—	—	—	230	312564	78409
Gujarat	104	247715	262908	399	77527	44025	2893	2975090	1768289
Maharashtra	581	2214336	1842179	584	91578	46509	5137	9048444	8499172
Dadra & Nagar Haveli	2	1864	273	—	—	—	11	16824	3648
Daman & Diu	1	343	452	—	—	—	11	14118	4632
Southern Region	2459 (58.9)	3262048 (39.0)	1782664 (34.7)	2741 (19.0)	560976 (17.5)	425515 (32.5)	14968 (26.0)	12742731 (22.6)	8382796 (25.2)
Andhra Pradesh	331	656083	310539	1139	255367	164414	4547	3441081	2222598
Karnataka	419	677508	308928	1102	200584	162420	3980	3162046	2026733
Kerala	895	873315	350757	288	62612	73445	2635	2622789	1039663
Tamil Nadu	798	1036028	805868	212	42413	25236	3725	3427151	3064150
Lakshadweep	—	—	—	—	—	—	9	6137	474
Pondicherry	16	19114	6572	—	—	—	72	83527	29178
Total	4173 (100.0)	8373756 (100.0)	5142180 (100.0)	14462 (100.0)	3200849 (100.0)	1310246 (100.0)	57484 (100.0)	56372978 (100.0)	33264402 (100.0)

Notes

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

2. Figures in brackets indicate per cent share in total.

Source : Basic Statistical Return - 7.

TABLE 40 : CALL MONEY RATES : 1999-2000
(Per cent per annum)

	April 1999	May 1999	June 1999	July 1999	August 1999	Sept. 1999	Oct. 1999	Nov. 1999	Dec. 1999	Jan. 2000	Feb. 2000	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Call Money Rate (low)	0.25	7.00	6.75	7.00	7.00	6.75	7.50	7.50	4.25	4.00	7.50	4.50
2. Call Money Rate (high)	9.5	11.10	9.00	9.50	35.00	12.60	23.00	9.50	8.25	9.50	31.00	25.00

Note

The source of data prior to February 2000 has been DFHI and from February 2000 the source is RBI and the latter data is not strictly comparable with that pertaining to earlier periods due to wider coverage of Call Market Business.

Source : Department of Economic Analysis and Policy.

**TABLE 41 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA : 1998 TO 2000**

Sr.No.	Name of the Country	As on March 31		
		1998	1999	2000
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 @	8 @
15.	Oman	3	3	3
16.	Pakistan	-\$	-\$	\$
17.	Panama	—	—	—
18.	Seychelles	1	1	1
19.	Singapore	6	6	6
20.	South Africa	2	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	19	18
26.	United States of America	8	8	8
27.	West Germany	1	1	1
Total		97	95	95

Notes

1. + : includes two mobile offices.
 2. @ : Includes one mobile office.
 3. The table does not include representative office opened by Indian Banks outside India.
 4. The table gives the position of branches of Indian Banks as on March 31 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.
 5. Non-Scheduled banks have no office outside the Indian Union.
 6. During 1999-2000, one branch of Bank of Baroda in Mauritius was opened and its one branch in the United Kingdom was closed.
- Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	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	251107	253294	2208229	652477	166924	278117
State Bank of India	176291	208267	1697897	492595	78474	211226
State Bank of Bikaner & Jaipur	12099	6305	75563	36055	5394	15416
State Bank of Hyderabad	17987	10069	81445	28756	53755	17987
State Bank of Indore	3511	2132	61604	10061	7093	10254
State Bank of Mysore	15642	5897	151923	33292	12835	10095
State Bank of Patiala	7335	3375	58734	24909	—	—
State Bank of Saurashtra	3900	3710	22930	15809	351	915
State Bank of Travancore	14342	13539	58133	11000	9022	12224
B. Nationalised Banks	382886	275263	7614810	2050646	340562	508182
Allahabad Bank	4084	7780	123691	30435	5435	29720
Andhra Bank	37617	14246	424395	51639	13693	21693
Bank of Baroda	21996	17285	521379	93748	27503	72387
Bank of India	36556	20938	365516	91949	7812	58049
Bank of Maharashtra	10555	7414	190222	70540	3707	8508
Canara Bank	36381	18715	773083	319022	11447	15084
Central Bank of India	49689	11592	1418491	113762	44335	54265
Corporation Bank	10435	2576	311199	19442	23156	2468
Dena Bank	2429	2670	44264	44549	5126	12166
Indian Bank	10310	3252	671514	72415	3072	4019
Indian Overseas Bank	30035	11715	316024	52641	32187	27223
Oriental Bank of Commerce	9474	10915	107356	31578	3905	15936
Punjab National Bank	11173	46886	636899	501827	6526	12716
Punjab & Sind Bank	2017	12535	34205	33689	1161	21275
Syndicate Bank	29306	15436	134670	44554	47310	25397
Union Bank of India	36996	41380	417095	208905	35707	87418
United Bank of India	14133	7619	605518	86665	3710	1998
UCO Bank	14182	10434	312864	133767	4388	13797
Vijaya Bank	15518	11875	206425	49519	60382	24063
Total (A+B)	633993	528557	9823039	2703123	507486	786299

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 (Contd.)

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	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	178	173	14558	14012	2626438	1184607
State Bank of India	—	—	10183	11097	1952662	911174
State Bank of Bikaner & Jaipur	—	—	990	499	93056	58267
State Bank of Hyderabad	—	—	2008	1584	153187	57236
State Bank of Indore	—	—	237	179	72208	22505
State Bank of Mysore	—	—	978	534	180400	49728
State Bank of Patiala	—	—	55	—	66069	28339
State Bank of Saurashtra	178	173	—	—	27359	20607
State Bank of Travancore	—	—	107	119	81497	36751
B. Nationalised Banks	1130104	157761	12878	6055	9468362	2998675
Allahabad Bank	1819	970	215	2130	135029	66990
Andhra Bank	79766	8725	—	—	555471	96303
Bank of Baroda	—	—	1524	1589	570878	183355
Bank of India	11373	14656	—	—	421257	185592
Bank of Maharashtra	3225	2917	—	—	207709	89379
Canara Bank	140685	29045	—	—	961596	381866
Central Bank of India	481455	7286	—	—	1993970	186905
Corporation Bank	6749	779	—	—	351539	25265
Dena Bank	—	—	924	96	51819	60213
Indian Bank	21483	5258	—	—	706379	84944
Indian Overseas Bank	—	—	—	—	378246	91579
Oriental Bank of Commerce	—	—	1248	75	120735	59602
Punjab National Bank	—	—	—	—	654598	561429
Punjab & Sind Bank	1218	6818	11	—	38601	74328
Syndicate Bank	374302	74951	—	—	585588	160338
Union Bank of India	3482	5392	8956	2165	493280	349886
United Bank of India	—	—	—	—	623361	96282
UCO Bank	4547	964	—	—	335981	158962
Vijaya Bank	—	—	—	—	282325	85457
Total (A+B)	1130282	157934	27436	20067	12094800	4183282

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 (Contd.)

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	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	2522	358	33570	2043	3473	599
Bank of Rajasthan	3775	4199	37955	24504	2023	4318
Benaras State Bank	592	91	9826	344	710	423
Bharat Overseas Bank	1914	1554	21899	3580	576	556
Catholic Syrian Bank	6060	1523	95544	12620	15889	3248
City Union Bank	3437	905	40340	4938	2041	1335
Dhanalakshmi Bank	3523	1148	63622	4795	2237	740
Federal Bank	7762	3268	63940	14262	24809	6120
Jammu & Kashmir Bank	1061	2892	9362	6897	634	16630
Karnataka Bank	1589	590	70412	10237	1524	5373
Karur Vysya Bank	5033	1237	83102	4159	43	25
Lakshmi Vilas Bank	7994	1665	76872	3459	1053	922
Lord Krishna Bank	8	6	285	362	44	63
Nainital Bank	348	456	6347	2834	734	1477
Nedungadi Bank	1328	581	12054	5190	4768	1820
Ratnakar Bank	984	595	32905	3280	914	347
Sangli Bank	9438	4808	96873	16661	1326	2977
South Indian Bank	1002	327	19258	290	606	99
Tamilnad Mercantile Bank	1578	957	12541	4170	2049	1663
United Western Bank	740	72	51167	1764	2458	150
Vysya Bank	1688	2174	38720	15547	1035	2191
Ganesh Bank of Kurundwad	448	82	4209	248	32	68
Development Credit Bank	156	2	147	—	1	—
Total	62980	29490	880950	142184	68979	51144

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 (Contd.)

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	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	—	—	—	—	3965	3000
Bank of Rajasthan	—	—	—	—	43753	33021
Benaras State Bank	—	—	—	—	11128	858
Bharat Overseas Bank	—	—	—	—	24389	5690
Catholic Syrian Bank	8341	616	468	—	125834	18475
City Union Bank	—	—	—	—	45818	7178
Dhanalakshmi Bank	—	—	19	1	69382	6701
Federal Bank	22182	3270	397	348	118693	26969
Jammu & Kashmir Bank	22487	11028	229	13	33544	37663
Karnataka Bank	11574	1065	144	58	85099	17351
Karur Vysya Bank	4605	314	—	—	92783	5735
Lakshmi Vilas Bank	3497	936	—	—	89416	6982
Lord Krishna Bank	—	—	—	—	337	431
Nainital Bank	180	123	92	30	7609	4952
Nedungadi Bank	—	—	—	227	18150	7364
Ratnakar Bank	—	—	71	4	34803	4289
Sangli Bank	2936	1367	—	—	110573	25813
South Indian Bank	—	—	7	—	20866	723
Tamilnad Mercantile Bank	—	—	—	—	16168	6790
United Western Bank	—	—	—	—	54365	1986
Vysya Bank	6530	1509	—	—	47973	21421
Ganesh Bank of Kurundwad	31	2	—	—	4720	400
Development Credit Bank	—	—	—	—	304	2
Total	82363	20230	1427	681	1095272	243793

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 (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	—	—	5	28
American Express Bank	116	756	602	3643	43	585
ANZ Grindlays Bank	24148	19839	40557	78056	1676	18024
Bank of America	14	353	244	1288	14	63
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	7	94
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	7	119	70	1907	13	139
Banque Indosuez	6	102	—	—	—	—
Banque Nationale de Paris	3	174	6	395	29	579
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	6	43	43	438	16	502
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	103	2547	662	865	465	4480
Oman International Bank	—	—	—	—	—	—
Sakura Bank	—	—	730	125	—	—
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	3469	32588	4418	20978	502	3468
Total	27895	56524	47332	107695	2770	27962
All Scheduled Commercial Banks	724868	614571	10751321	2953002	579235	865405

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 (Concl.)

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	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	—	—	—	—	28	31
American Express Bank	—	—	—	—	761	4984
ANZ Grindlays Bank	—	—	—	—	66381	115919
Bank of America	—	—	—	—	272	1704
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	7	94
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	—	—	75	9	90	2231
Banque Indosuez	—	—	—	—	6	102
Banque Nationale de Paris	1	52	8	1	39	1207
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	—	—	—	—	65	983
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	1	6	—	—	1231	7898
Oman International Bank	—	—	—	—	—	—
Sakura Bank	42	122	—	—	772	247
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	712	1077	—	—	9101	58111
Total	756	1257	83	10	78753	193511
All Scheduled Commercial Banks	1213401	179421	28946	20758	13268824	4620587

Source : Department of Banking Operations and Development.

TABLE 43 : CHEQUE CLEARANCES : 1993-94 TO 1999-2000

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

Centres	1993-94		1994-95		1995-96		1996-97		1997-98		1998-99 @		1999-2000 @	
	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	453	157629	503	200710	435	204398	312	137981	507	251088	497	268759	512	318420
2. Mumbai	1672	2146405	1783	2255693	1609	2375141	1739	3070602	1794	3806421	1791	4252073	1800	5587215
3. Chennai	464	224718	413	219313	439	250926	560	315052	556	342050	556	396110	505	430104
4. Kanpur	62	14251	71	15924	62	17539	64	18642	62	20927	62	23717	59	22905
5. New Delhi	748	410704	856	561044	779	616334	850	597170	884	649204	904	750660	967	847094
6. Bangalore	275	62085	260	75614	212	69467	292	108236	304	127054	168	81974	311	175977
7. Nagpur	61	10746	68	13220	61	15028	76	19840	80	22683	83	29617	93	31722
8. Patna	34	6188	31	6042	32	7185	36	10733	39	11594	37	12949	26	14135
9. Hyderabad	217	54591	113	27311	279	84242	265	94352	267	95904	231	119097	266	151310
10. Bhubaneswar	12	4529	15	5456	12	5983	13	7815	12	9300	20	11902	19	13931
11. Ahmedabad	582	78314	569	97943	357	122119	369	145626	391	178030	341	187002	372	189286
12. Thiruvananthapuram	28	5415	29	6889	15	4289	31	8622	32	10625	33	12571	33	14332
13. Jaipur	106	16374	116	20870	84	21271	84	23977	88	26183	93	38733	103	44073
14. Guwahati	22	6840	27	8373	22	8563	24	9949	24	11470	24	13235	25	14731
15. Other Centres	2870	670124	2516	586677	2912	756099	3118	854878	3539	1035617	3773	1367031	3411	1203447
Total	7606	3868913	7370	4101079	7310	4558584	7833	5423475	8579	6598150	8613	7565430	8502	9058682

Note

@ : Provisional.

Source : Department of Economic Analysis and Policy.

TABLE 44 : NUMBER OF CLEARING HOUSES : 1978 TO 2000

As on March 31	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	
	(1)	(2)	(3)	(4)	
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
2000	14	647	316	7	984

Source : Department of Information Technology.

TABLE 45 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS IN FOREIGN COUNTRIES : 1997 TO 2000

(US \$ million)

Items	As on March 31			
	1997	1998	1999	2000
	(1)	(2)	(3)	(4)
No. of banks	8	8	9	9
No. of branches	98	96	96	96
Liabilities				
1. H. O. funds	1052.8	1363.3	1435.25	1359.69
2. Customer deposits	5159.38	5422.68	5473.59	5728.15
3. Inter-branch borrowings	5854.81	5795.3	6628.31	6111.85
4. Inter-bank borrowings	2753.20	3157.76	3681.42	2995.24
5. Other debt Instruments	0.46	0.31	0.11	0.01
6. Other liabilities	533.04	495.57	467.84	360.35
Total liabilities	15353.69	16234.92	17686.52	16555.29
Assets				
1. Cash on hand & balances with Central Banks	29.04	87.07	153.89	181.02
2. Investments in securities	1054.37	1398.13	1690.38	1847.78
3. Inter-branch deposits	1767.18	1477.7	1114.13	1717.28
4. Inter-bank deposits	7024.74	7305.44	8428.75	6408.39
5. Customer credit	4886.54	5418.92	5768.26	5889.80
6. Accumulated loss	390.94	294.88	216.32	184.56
7. Other assets	200.88	252.78	314.79	326.46
Total assets	15353.69	16234.92	17686.52	16555.29

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

TABLE 46 : CIRCLE-WISE DISTRIBUTION OF POST OFFICE SAVINGS BANKS : 1994 TO 1999

Name of the Circle	As at the end of year											
	1994		1995		1996		1997		1998		1999	
	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	2321128	103427	2474417	105393	2629034	157694	1581452	181169	1628887	181342	1657064	180486
Assam	942980	3930	1389483	5143	1840879	6333	2281621	8139	2567894	10552	2975515	12791
Bihar	5209445	27293	5301316	28471	5395478	32245	5478612	34812	5563145	34974	5654122	35153
Delhi	355369	10643	370310	11998	395272	12312	442243	31255	490233	33075	502421	33432
Gujarat	932432	14959	948286	14924	972869	16304	989164	17042	981404	17719	1046160	12335
Haryana	1436242	12962	1465648	14032	1489439	13770	1516091	14318	1548136	15028	1571428	17088
Himachal Pradesh	588492	11002	606958	17588	637706	50830	706195	6900	743893	108629	760551	91283
Jammu & Kashmir	360332	3516	369911	4081	381450	4778	394412	5126	394412	5126	407670	5771
Karnataka	1137368	14629	1200831	14331	1279587	17019	1350804	18464	1410841	18731	1418545	19468
Kerala	784832	7470	838316	11962	880046	12612	662662	13002	714642	13771	768015	15557
Madhya Pradesh	1407369	10523	1444108	11413	1447832	11345	1479926	11699	1534390	11428	1536960	12287
Maharashtra	2705781	39617	2709518	40738	2727129	42399	2817850	43998	2909810	57954	2941174	56662
North Eastern	262126	4723	358101	4463	475353	4794	612737	5140	862272	6122	966102	6200
Punjab	1484734	25232	1531679	23482	759464	25287	812858	25504	2677947	39574	891785	32096
Orissa	3954548	34536	4036236	35904	4252081	35996	2700066	37448	848892	28316	2690046	40861
Rajasthan	732415	13104	763012	12797	810522	14054	872267	21105	742673	27722	730265	28517
Tamil Nadu	2143639	59272	2281114	49620	2474080	48111	2587334	51029	2759689	135690	2985698	137176
Uttar Pradesh	10466496	32754	10761682	29446	11057129	33734	11356529	35996	11703251	43340	11953874	47165
West Bengal	5349128	33472	8574569	40697	11919757	46079	15389262	50290	17763785	57053	17436492	63960
Base #	74823	750	85593	885	96173	778	105879	1015	118736	1592	116734	1608
Total	42649679	463814	47511088	477368	51921282	586474	54137964	613451	57964932	847738	59010621	849896

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 : 1998 AND 1999

(Amount in Rs. lakh)

Name of the Circle	Period	Period of Maturity							
		1 Year		2 Years		3 Years		5 Years	
		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)	
Andhra Pradesh	1998	12771	1473	3983	321	3738	578	5474	(764)
	1999	15233	4134	4431	528	4000	749	5630	(649)
Assam	1998	11167	455	3837	160	4934	1616	34792	54507
	1999	11353	547	3843	221	5080	84	35025	66141
Bihar	1998	23463	1727	7297	1191	2677	(625)	88084	17117
	1999	23878	1806	8311	1413	2963	(470)	101132	18139
Delhi	1998	6363	1478	5994	1420	1469	4209	4745	8369
	1999	8473	2139	8517	1636	2108	4947	6385	8996
Gujarat	1998	13141	4503	3845	843	4091	839	9125	5008
	1999	4203	5589	4967	1869	4272	1590	10753	5086
Haryana	1998	40697	2148	36965	987	6552	809	11573	1978
	1999	45861	3266	38351	1599	5570	805	12011	2121
Himachal Pradesh	1998	13505	2239	4239	881	2870	489	1239	1212
	1999	14931	2604	5077	1068	2873	558	279	1332
Jammu & Kashmir	1998	7422	493	6820	784	1493	278	12480	2644
	1999	8799	787	7229	6279	1342	301	11652	2992
Karnataka	1998	25946	13215	5545	212	6919	5744	13907	1656
	1999	25361	13216	5802	269	7330	5932	13895	1938
Kerala	1998	73707	2598	14591	1249	2299	306	6336	5505
	1999	71105	2878	15461	1307	1834	336	5574	6799
Madhya Pradesh	1998	6435	1007	2791	1019	3473	385	11435	1014
	1999	7992	1007	4303	1022	3537	385	11987	1014
Maharashtra	1998	18341	4789	17389	1864	19304	963	37210	3761
	1999	40824	4081	22214	2386	19363	1210	36637	3464
North Eastern	1998	1861	337	1217	103	1700	41	10121	9479
	1999	2147	543	1329	150	1838	72	10639	9837
Orissa	1998	17698	179	2225	1124	8578	102	17870	(1518)
	1999	15636	394	2250	1185	8502	115	17676	(1449)
Punjab	1998	49567	12091	11762	2675	3139	551	10634	3258
	1999	64633	16065	13887	3426	3286	649	13399	3526
Rajasthan	1998	25708	4670	10615	1142	5670	1412	36972	10600
	1999	39080	6706	12972	1835	6630	1639	37598	11107
Tamil Nadu	1998	213094	3038	14336	528	49155	930	5110	2547
	1999	213148	3291	14438	653	51647	883	5358	2709
Uttar Pradesh	1998	81838	2668	39486	2975	12559	2321	6903	10786
	1999	88914	4417	42083	3751	12553	2611	163806	6033
West Bengal	1998	68028	7135	43946	2097	49772	1471	213487	55098
	1999	68756	8550	44042	2968	49804	1854	217036	60003
Base #	1998	419	183	40	15	66	16	271	18
	1999	656	247	96	36	132	55	75	48
Total	1998	711171	66426	236923	21590	190458	22435	537768	192275
	1999	770983	82267	259603	33601	194664	24305	716547	209187

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.

Detailed Tables