

INTRODUCTION

The Reserve Bank of India collects various data/information from the banks through periodical returns/statements. For processing these data on a computer system, it is necessary to keep a unique identity of the source of data. This is achieved through allotting suitable code number, named as Uniform Code Numbers, to all the bank offices. Evolving a code numbering system that could be uniformly used in all returns to be submitted by bank branches/offices was considered in late sixties by the Reserve Bank of India and put in place initially for commercial banks in 1972. Similarly, allotment of Uniform Code Numbers to all the co-operative credit institutions and the state financial corporations, which participated in the Lead Bank Scheme, was attempted in 1982.

The Uniform codes alongwith other particulars of each and every branch/office of commercial and co-operative banks are maintained in the computer system of the Department of Statistical Analysis and Computer Services in the form of Master Office Files(MOF). MOFs are being maintained separately for commercial and co-operative banks.

Detailed information on branches/offices of banks are regularly collected in the prescribed proforma viz. Proforma-I and proforma-II. Details of new branches/offices opened in banked/unbanked centres such as date of opening of branch/office, names and addresses of branch/office, other locational details, population of centre, nature of business activities pursued and a host of auxiliary information such as AD category, currency chest details, status of computerisation, etc. are reported through Proforma-I. The information of relocation/closure/merger/conversion of a bank branch/change of branch name/AD category/change of any auxiliary information are collected through Proforma-II. These data on branches/ offices alongwith Part-I and Part-II of Uniform Code Number of 7 digits each, assigned by DESACS, are maintained in MOF. As the opening of new bank branches, closure/relocation, etc. of existing branches, formation/reorganisation of new/existing districts etc. are on an on-going process, updation of MOF is accordingly carried out. MOF updation also takes into account decennial population census and gazette notification on merger/reorganisation of centres, districts, etc..

2. Earlier, MOFs used to be maintained on the COBOL based mainframe system. Recently, COBOL system has been replaced by ORACLE based Relational Data Based Management System (RDBMS).

3. Comprehensive and updated list of branches of banks available from the MOF constitutes the frame of various BSR surveys, other bank related surveys and various foreign exchange related returns received in DESACS. MOF based data are regularly published in Statistical Tables Relating to Banks in India, Report on Currency and Finance, Report on Trend and Progress of Banking in India, etc. Bank- branch related Parliamentary questions are attended from MOF. Besides, data from MOF are also supplied to other users from time to time. It may not be out of place to mention here that MOF is the only official and reliable source of bank branch details in India. This publication, second in the series, brings out branch banking statistics of commercial banks as on 31st March 2001, in 24 tables. Some of these data are available in the existing publications of the Bank. A sample list of tables based on Master Office File on commercial banks available in various publications of the Bank and elsewhere is given in Annex at the end of the publication.

4. To facilitate comprehension of data, explanatory notes on tables presented in this volume are given separately. It is hoped that the volume will be of immense use for all concerned in the areas of banking, management, economics and statistics.

5. This Volume is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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Explanatory Notes

- i) **Reference Period** of data on all bank offices/branches prescribed in this volume relate to 31st March 2001, unless otherwise specified.
- ii) **Population Group Classification** of centres is based on 1991 population census data obtained from the Office of the Registrar General and Census Commissioner, Government of India.
- iii) The state-wise data on **Average Population per Bank Office (APPBO)** and **Average Population per Bank Branch (APPBB)** presented in the table nos. 1 and 2 respectively, are worked out based on estimated population as on 1st March 2001 received from the Office of the Registrar General and Census Commissioner, Government of India.
- iv) **Bank Offices** comprise of branches doing banking business (i.e. either accepting deposit and/or offering credit to their customers) as well as administrative offices.
- v) **Branches of banks** refer to those offices which are engaged in either;
 0. banking business (i.e. either accepting deposit and/or offering credit to their customer); or
 1. banking and foreign exchange business; or
 2. administration, banking & foreign exchange; or
 3. administration and banking; or
 4. administration and foreign exchange; or
 5. only foreign exchange business; or
 6. only administration/training/etc; or
 7. non-scheduled banks doing banking business.
- vi) **Administrative Offices** relate to those offices which offer exclusive administrative support to their branches. These include Head Office, Zonal Office, Regional Office, Local Head Office, Training Centres, Clearing Cell, Service Branch, Asset Recovery Branch, Divisional Office, etc.
- vii) **Population groups of the banked centres** presented in this Volume are based on the 1991 census. The population groups are defined as under:
 1. 'Rural' group includes all centres with population of less than 10,000.

2. 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh.
 3. 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs.
 4. 'Metropolitan' group includes centres with population of 10 lakhs and more.
- viii) **Commercial Banks** refer to both scheduled and non-scheduled commercial banks which are regulated by Banking Regulation Act, 1949.
- a. Scheduled Commercial Banks are grouped under following categories:
 - 1) State Bank of India and its Associates
 - 2) Nationalised Banks
 - 3) Foreign Banks
 - 4) Regional Rural Banks
 - 5) Other Scheduled Commercial Banks.
 - b. Non-Scheduled Commercial Banks (comprising local area banks)
- Note:** Banks in the groups (1) & (2) above are known as public sector banks, whereas, other scheduled commercial banks mentioned at group (5) above are known as private sector banks.
- ix) **Banked Centre** is a centre in which atleast one office of any commercial/co-operative bank is functioning.
 - x) **Unbanked Centre** is a centre in which no office of any commercial/co-operative bank is functioning.
 - xi) **Lead Bank:** Under Lead Bank Scheme formulated in 1969 every public sector bank and Jammu & Kashmir Bank Ltd. is allotted a district in which it functions as a lead bank of the district. In that role the bank assists in the overall development of that particular area by collecting certain data and formulating district credit plan, etc.
 - xii) Throughout this book, the symbol '—' indicates nil or negligible.
 - xiii) District-wise data presented in table nos. 8 and 9 are based on the latest available information on districts, inclusive of all details on formation/re- organisation of districts and as such some of the districts formed/re- organised in the recent past may not have found place in the publication for want of details.
 - xiv) Following banks in existence/operation as on 31st March 2001 but merged/underwent change of name:

Sl. No.	Name of the Bank	<u>Branches</u>	<u>Remarks</u>
1.	Bank of Madura Ltd.	265	Although Bank of Madura Ltd. has merged with ICICI Banking Corporation Ltd. w.e.f 10-03-2001, for want of details of branches of Bank of Madura Ltd. merger could not be effected in the system. In this connection please see "Notes on Tables" at the end.
2.	Morgan Guarantee Trust	1	merged with The Chase

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| | Company of New York | | Manhattan Bank N.A. w.e.f. 10.11.2001 and Bank's name underwent change to "JPMORGAN CHASE BANK" |
| 3. | Sakura Bank Ltd. | 2 | merged with Sumitomo Bank Ltd. on 1-04-2001 |
| 4. | The Sanwa Bank Ltd. | | underwent change in name to UFJ Bank Ltd. w.e.f. 15-01-2002. |
- xv) While compiling state-wise data for different years, the issue of formation of new states of Jharkhand, Chhattisgarh and Uttaranchal in November 2000 from Bihar, Madhya Pradesh and Uttar Pradesh respectively, was duly considered .

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NOTES ON TABLES

Table No. 5, 6, 10, 11, 18, 19 & 23

Though Bank of Madura Ltd. has merged with ICICI Banking Corporation Ltd. on 10th March 2001 yet data of these two banks have been provided separately for want of merger details from the latter bank.

Table No. 5, 6, 7, 10, 11, 14, 17 & 18

There are 5 local area banks (LABs) coming under non-scheduled commercial bank group. Due to non submission of branch details by Krishna Bhima Samruddhi Local Area Bank branch details furnished in the publication correspond to 4 LABs.

Table No. 15, 16, 17, 18 & 19

Due to systems limitations, closed, merged and converted branches/offices of banks have been treated as "closed" branches/offices only.

Annex

List of tables based on MOF of commercial banks available in other publications:

1. Report on Trend and Progress of Banking in India:
 - (I) Appendix Table : Bank group-wise/population group-wise distribution of commercial bank branches in India.
 - (II) Appendix Table : Region/State/Union Territory-wise distribution of commercial banks.
2. Report on Currency and Finance
 - (I) Region/State/Union Territory-wise distribution of offices/branches of scheduled commercial banks in India.

- (II) State-wise distribution of scheduled commercial bank branches and average population per bank branch.
 - (III) Bank group-wise & population group-wise distribution of scheduled commercial bank branches.
3. Statistical Tables Relating to Banks in India
- (I) Bank group-wise offices of scheduled and non-scheduled commercial banks in India.
 - (II) Bank group-wise & population group-wise offices of scheduled and non-scheduled commercial banks in India.
 - (III) State and Union Territory-wise distribution of commercial banks according to population group.
 - (IV) Bank group-wise & population group-wise offices opened or closed by scheduled commercial banks.
 - (V) State and Population group-wise distribution of offices of commercial banks. (VI) Population and Bank group-wise distribution of offices of commercial banks.
4. Ministry of Finance, Govt. of India: "Economic Survey"
Bank group-wise data on number of offices (branch expansion of public sector banks & other commercial banks)
5. Government of West Bengal: "Economic Review" of West Bengal
- (I) District-wise distribution of offices of commercial banks (including non-scheduled commercial banks) in West Bengal.
 - (II) State-wise distribution of offices/branches of commercial banks (including non scheduled commercial banks) in India.
6. Directorate of Economics & Statistics, Govt. of Andhra Pradesh: Statistical Abstract of Andhra Pradesh
District-wise and population group-wise number of offices/branches of commercial banks in Andhra Pradesh.
7. Economic Adviser to Govt. of Punjab: Statistical Abstract of Punjab
- (I) Number of branches/offices of Indian commercial banks & foreign banks operating in Punjab.
 - (II) District-wise number of bank offices/branches in the state of Punjab
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