

Explanatory Notes

- (i) **Reference Period** of data on all bank offices/branches prescribed in this volume relate to 31st March 2002, 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 Table nos. 2 and 3 respectively are worked out based on estimated population as on 1st March 2002 received from the Office of the Registrar General & 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. 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:
 - a. 'Rural' group includes all centres with population of less than 10,000.
 - b. 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh.
 - c. 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh.
 - d. 'Metropolitan' group includes centres with population of 10 lakh and more.
 - (viii) **Commercial Banks** refer to both scheduled and non-scheduled commercial banks which are regulated by Banking Regulation Act, 1949.
 - (i) 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.
 - (ii) Non-Scheduled Commercial Banks (including 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. 10 and 11 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 2002 have merged/ renamed/closed thereafter:

Sl. No.	Name of the Bank	Branches	Remarks
1.	Standard Chartered Grindlays Bank Ltd.	48	merged with Standard Chartered Bank w.e.f 31-08-2002.
2.	Benaras State Bank Ltd.	111	merged with Bank of Baroda w.e.f 20-06-2002.
3.	Nedungadi Bank Ltd.	180	merged with Punjab National Bank w.e.f. 31-01-2003.
4.	Fuji Bank Ltd.	1	name changed to Mizuho Corporate Bank Ltd. w.e.f. 01-04-2002.
5.	Dresdner Bank A.G.	2	closed w.e.f. 21-09-2002.
6.	Commerzbank A.G.	1	closed w.e.f. 18-12-2002.
7.	KBC Bank N.V.	1	closed w.e.f. 23-01-2003.
8.	The Siam Commercial Bank Ltd.	1	closed w.e.f. 27-02-2003.

- (xv) A Foreign bank, viz., Antwerp Diamond Bank N.V. has started functioning from 20-06-2002.
- (xvi) Due to systems limitations, closed, merged and converted branches/offices of banks have been treated as “closed” branches/offices only in Table Nos. 15,16, 17,18,&19.