

**TABLE 1: LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1996-97**  
**BANKING DEPARTMENT**

(Amount in Rs. lakh)

LIABILITIES	As on 29th	As on 28th	ASSETS	As on 29th	As on 28th
	March 1996	March 1997		March 1996	March 1997
	(1)	(2)		(3)	(4)
1. Capital paid-up	500	500	1. Notes	3472	1846
			2. Rupee coin	13	15
			3. Small coin	9	8
2. Reserve fund	650000	650000	4. Bills purchased and discounted		
			(a) Internal	—	—
			(b) External	—	—
			(c) Government Treasury bills	77195	784623
3. National Industrial credit (long-term operations) fund	567800	567900	5. Balances held abroad	4362320	4435008
			6. Investments	2917305	2358963
			7. Loans and advances to :		
			(i) Central Government	—	—
4. National Housing credit (long-term operations) fund	17800	17900	(ii) State Governments	30477	114432
			8. Loans and advances to:		
			(i) Scheduled commercial banks	484706	56003
5. Deposits			(ii) Scheduled state Co-operative banks	141	—
a) Government			(iii) Other scheduled Co-operative banks	4360	—
(i) Central Government	5363	5333	(iv) Non-scheduled state Co-operative banks	—	—
(ii) State Governments	1751	4436	(v) National Bank for Agriculture and Rural Development (NABARD)	462938	460504
b) Banks			(vi) Others	26277	13854
(i) Scheduled commercial banks	5066695	4984749	9. Loans, advances and investments from National Industrial Credit (long-term operations) fund :		
(ii) Scheduled state Co-operative banks	70471	109504	(a) Loans and advances to:		
(iii) Other scheduled Co-operative banks	44514	66725	(i) Industrial Development Bank of India	280941	256274
(iv) Non-scheduled state Co-operative banks	2474	5704	(ii) Export Import Bank of India	87700	87700
(v) Other banks	15456	17092	(iii) Industrial Reconstruction Bank of India	17000	17000
c) Others	623778	540217	(iv) Others	160475	172975
			(b) Investments in bonds/debentures issued by:		
6. Bills payable	2753	5501	(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Reconstruction Bank of India	—	—
			(iv) Others	—	—
7. Other liabilities	2678726	2635625	10. Loans, advances and investments from National Housing Credit (long-term operations) fund		
			(a) Loans and advances to National Housing Bank	17500	17500
			(b) Investments in bonds/debentures issued by National Housing Bank	—	—
			11. Other assets *	815253	834481
<b>Total Liabilities</b>	<b>9748081</b>	<b>9611188</b>	<b>Total Assets</b>	<b>9748081</b>	<b>9611188</b>

**TABLE 1: LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1996-97 (Concl'd.)****ISSUE DEPARTMENT**

(Amount in Rs. lakh)

LIABILITIES	As on 29th	As on 28th	ASSETS	As on 29th	As on 28th
	March 1996	March 1997		March 1996	March 1997
	(1)	(2)		(3)	(4)
1. Notes held in the Banking Department	3472	1846	1. Gold coin and bullion	1375123	1192229
			i) Held in India	1375123	1192229
			ii) Held outside India	—	—
2. Notes in circulation	12007273	13488853	2. Foreign Securities	1020000	2520000
Total notes issued (1+2)	12010745	13490699	Total (1+2)	2395123	3712229
			3. Rupee coin	11479	14433
			4. Government of India rupee securities	9604142	9764036
			5. Internal bills of exchange & other commercial paper	—	—
<b>Total Liabilities</b>	<b>12010745</b>	<b>13490699</b>	<b>Total Assets</b>	<b>12010745</b>	<b>13490699</b>

**Note** : \*Includes gold of Rs. 271259 lakh on 29th March, 1996 and Rs. 235191 lakh on 28th March 1997.

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

— : Nil or negligible.

**TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED COMMERCIAL  
BANKS IN INDIA -1996-97**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>No. of reporting banks</b>	<b>287</b>	<b>288</b>	<b>290</b>	<b>290</b>	<b>292</b>	<b>292</b>
<b>I. Liabilities to the banking system</b>	<b>17648</b>	<b>16583</b>	<b>20054</b>	<b>20781</b>	<b>22990</b>	<b>17333</b>
(a) Demand and time deposits from banks	12066	13762	13818	14631	15400	15116
(b) Borrowings from banks	3387	2528	5419	5150	7147	1917
(c) Other demand and time liabilities	2195	293	817	1000	442	300
<b>II. Liabilities to others in India</b>	<b>462966</b>	<b>464371</b>	<b>471625</b>	<b>476244</b>	<b>479426</b>	<b>484205</b>
(a) Aggregate deposits	433819	434514	438167	444811	448133	454846
(i) Demand deposits	80614	74125	73870	76331	75350	75967
(ii) Time deposits	353205	360390	364297	368480	372783	378879
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	587	1067	3962	3519	3145	470
(c) Other demand and time liabilities	28560	28790	29496	27914	28148	28889
<b>III. Assets with the banking system</b>	<b>16571</b>	<b>13934</b>	<b>15943</b>	<b>16337</b>	<b>18319</b>	<b>15476</b>
of which						
Money at call and short notice	5154	3978	6604	6852	8639	5330
<b>IV. Cash in hand</b>	<b>53780</b>	<b>60665</b>	<b>63657</b>	<b>63139</b>	<b>59788</b>	<b>55039</b>
<b>V. Investments in India</b>	<b>164782</b>	<b>164566</b>	<b>167710</b>	<b>169039</b>	<b>173276</b>	<b>176549</b>
(a) Government securities	132227	132530	135783	137467	141680	145033
(b) Other approved securities	32555	32036	31927	31572	31596	31516
<b>VI. Bank credit</b>	<b>254016</b>	<b>252149</b>	<b>250634</b>	<b>250114</b>	<b>250867</b>	<b>248735</b>
(a) Loans, cash credit and overdrafts	224671	223100	223019	223515	224705	222800
(b) Inland bills purchased	4305	4333	4375	4062	3938	3862
(c) Inland bills discounted	9416	9201	8650	8576	8516	8629
(d) Foreign bills purchased	9164	9030	8538	8082	7918	7761
(e) Foreign bills discounted	6460	6485	6052	5879	5790	5683

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

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

**TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED COMMERCIAL  
BANKS IN INDIA -1996-97 (Concl'd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>No. of reporting banks</b>	<b>292</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>295</b>
<b>I. Liabilities to the banking system</b>	<b>18258</b>	<b>17970</b>	<b>22612</b>	<b>18980</b>	<b>19451</b>	<b>18827</b>	<b>21193</b>
(a) Demand and time deposits from banks	15910	15616	15504	16020	16701	15755	17396
(b) Borrowings from banks	2012	2001	6244	2315	2468	2763	3258
(c) Other demand and time liabilities	336	353	864	645	282	309	539
<b>II. Liabilities to others in India</b>	<b>494419</b>	<b>491964</b>	<b>503110</b>	<b>503892</b>	<b>518890</b>	<b>523217</b>	<b>540789</b>
(a) Aggregate deposits	464418	462827	469767	471018	485742	490738	505599
(i) Demand deposits	79515	75910	77340	75785	80801	82082	90610
(ii) Time deposits	384903	386917	392427	395233	404941	408656	414989
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	689	741	2862	747	1064	770	937
(c) Other demand and time liabilities	29312	28396	30481	32127	32084	31709	34253
<b>III. Assets with the banking system</b>	<b>15838</b>	<b>15059</b>	<b>18283</b>	<b>15960</b>	<b>18251</b>	<b>16704</b>	<b>19892</b>
of which							
Money at call and short notice	5234	4750	8055	5309	7041	6410	7959
<b>IV. Cash in hand</b>	<b>55756</b>	<b>55369</b>	<b>56815</b>	<b>53116</b>	<b>47837</b>	<b>47091</b>	<b>53195</b>
<b>V. Investments in India</b>	<b>177540</b>	<b>178287</b>	<b>181563</b>	<b>182462</b>	<b>191559</b>	<b>193991</b>	<b>190514</b>
(a) Government securities	145778	146592	149894	150934	160309	162314	158890
(b) Other approved securities	31762	31695	31669	31528	31250	31677	31624
<b>VI. Bank credit</b>	<b>252107</b>	<b>255354</b>	<b>258652</b>	<b>259696</b>	<b>267354</b>	<b>268236</b>	<b>278400</b>
(a) Loans, cash credit and overdrafts	227414	230680	233047	234329	240950	241296	251622
(b) Inland bills purchased	3880	3929	4067	3893	4171	4174	4187
(c) Inland bills discounted	7997	7852	8354	8147	8590	9180	8605
(d) Foreign bills purchased	7284	7133	7368	7404	7453	7506	7649
(e) Foreign bills discounted	5532	5760	5816	5923	6,190	6080	6337

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

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>State Bank of India and its Associates</b>						
<b>No. of reporting banks</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>
<b>I. Liabilities to the banking system</b>	<b>6536</b>	<b>6310</b>	<b>6921</b>	<b>7146</b>	<b>6785</b>	<b>6814</b>
(a) Demand and time deposits from banks	4593	6097	6225	6276	6403	6633
(b) Borrowings from banks	2	50	41	1	89	—
(c) Other demand and time liabilities	1941	163	654	869	293	180
<b>II. Liabilities to others in India</b>	<b>132390</b>	<b>132242</b>	<b>133854</b>	<b>136318</b>	<b>135083</b>	<b>136591</b>
(a) Aggregate deposits	119243	118619	120533	123084	121548	122983
(i) Demand deposits	24119	21296	21055	21589	21434	22309
(ii) Time deposits	95124	97323	99478	101495	100115	100674
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	14	—	—	—	—	—
(c) Other demand and time liabilities	13133	13623	13321	13234	13535	13608
<b>III. Assets with the banking system</b>	<b>5636</b>	<b>3916</b>	<b>4751</b>	<b>4831</b>	<b>4176</b>	<b>3926</b>
of which						
Money at call and short notice	1772	902	1813	2044	1472	887
<b>IV. Cash in hand</b>	<b>488</b>	<b>446</b>	<b>509</b>	<b>485</b>	<b>441</b>	<b>474</b>
<b>V. Investments in India</b>	<b>51718</b>	<b>51730</b>	<b>52687</b>	<b>53216</b>	<b>53945</b>	<b>54680</b>
(a) Government securities	41268	41879	42915	43556	44298	45066
(b) Other approved securities	10450	9851	9772	9659	9647	9614
<b>VI. Bank credit</b>	<b>75795</b>	<b>74704</b>	<b>74109</b>	<b>73713</b>	<b>73910</b>	<b>73994</b>
(a) Loans, cash credit and overdrafts	67170	65811	66174	66002	66604	66521
(b) Inland bills purchased	559	605	660	606	569	534
(c) Inland bills discounted	4732	4924	4127	4043	3767	4001
(d) Foreign bills purchased	1207	1206	1114	1060	1055	1037
(e) Foreign bills discounted	2126	2157	2033	2001	1915	1901

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>State Bank of India and its Associates</b>							
<b>No. of reporting banks</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>
<b>I. Liabilities to the banking system</b>	<b>6949</b>	<b>7048</b>	<b>7643</b>	<b>7618</b>	<b>7301</b>	<b>5754</b>	<b>6457</b>
(a) Demand and time deposits from banks	6724	6835	6854	7078	7140	5570	6040
(b) Borrowings from banks	10	1	168	27	1	1	2
(c) Other demand and time liabilities	214	212	620	513	160	183	415
<b>II. Liabilities to others in India</b>	<b>137787</b>	<b>137292</b>	<b>141329</b>	<b>141304</b>	<b>145611</b>	<b>147009</b>	<b>149373</b>
(a) Aggregate deposits	123906	123666	126873	126141	131136	133693	134586
(i) Demand deposits	22572	21640	22251	21370	24159	25657	26890
(ii) Time deposits	101334	102026	104622	104772	106976	108037	107697
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	—
(c) Other demand and time liabilities	13881	13626	14456	15163	14476	13315	14786
<b>III. Assets with the banking system</b>	<b>3624</b>	<b>3681</b>	<b>5104</b>	<b>3982</b>	<b>5334</b>	<b>2860</b>	<b>3276</b>
of which							
Money at call and short notice	712	706	2035	883	2298	1298	1515
<b>IV. Cash in hand</b>	<b>468</b>	<b>481</b>	<b>515</b>	<b>464</b>	<b>522</b>	<b>498</b>	<b>498</b>
<b>V. Investments in India</b>	<b>54761</b>	<b>54602</b>	<b>55359</b>	<b>54915</b>	<b>58563</b>	<b>59712</b>	<b>57406</b>
(a) Government securities	45179	45091	45846	45414	49069	50218	47906
(b) Other approved securities	9582	9510	9513	9501	9493	9494	9500
<b>VI. Bank credit</b>	<b>74380</b>	<b>75728</b>	<b>77409</b>	<b>77336</b>	<b>79527</b>	<b>79328</b>	<b>81604</b>
(a) Loans, cash credit and overdrafts	67439	68872	70004	70261	72424	71721	75009
(b) Inland bills purchased	579	557	648	619	674	664	587
(c) Inland bills discounted	3531	3313	3738	3361	3453	3967	3308
(d) Foreign bills purchased	1038	1036	1017	1030	684	830	614
(e) Foreign bills discounted	1792	1950	2003	2065	2291	2146	2087

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Nationalised Banks</b>						
<b>No. of reporting banks</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>
<b>I. Liabilities to the banking system</b>	<b>5495</b>	<b>5921</b>	<b>7163</b>	<b>7106</b>	<b>7720</b>	<b>6344</b>
(a) Demand and time deposits from banks	5232	5435	5411	5528	6073	6057
(b) Borrowings from banks	232	457	1702	1546	1613	251
(c) Other demand and time liabilities	31	30	50	32	34	36
<b>II. Liabilities to others in India</b>	<b>248353</b>	<b>247885</b>	<b>251190</b>	<b>252488</b>	<b>254077</b>	<b>256518</b>
(a) Aggregate deposits	237985	237290	237523	240340	242429	245790
(i) Demand deposits	42886	39348	39039	40464	39694	39325
(ii) Time deposits	195099	197942	198484	199876	202735	206465
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	50	2280	2030	1571	—
(c) Other demand and time liabilities	10368	13623	11387	10118	10077	10727
<b>III. Assets with the banking system</b>	<b>3347</b>	<b>2455</b>	<b>2532</b>	<b>2555</b>	<b>4401</b>	<b>2756</b>
of which						
Money at call and short notice	722	248	814	862	2737	776
<b>IV. Cash in hand</b>	<b>1972</b>	<b>1771</b>	<b>2060</b>	<b>2053</b>	<b>1949</b>	<b>1952</b>
<b>V. Investments in India</b>	<b>92143</b>	<b>91316</b>	<b>93353</b>	<b>94099</b>	<b>96132</b>	<b>98175</b>
(a) Government securities	72648	71826	74042	74983	77114	79277
(b) Other approved securities	19495	19489	19311	19117	19018	18898
<b>VI. Bank credit</b>	<b>126838</b>	<b>125999</b>	<b>125551</b>	<b>124959</b>	<b>124344</b>	<b>122294</b>
(a) Loans, cash credit and overdrafts	113076	112521	112808	113033	112837	110757
(b) Inland bills purchased	2933	2824	2733	2518	2490	2480
(c) Inland bills discounted	2471	2366	2259	2157	1922	1913
(d) Foreign bills purchased	5446	5421	5062	4635	4602	4683
(e) Foreign bills discounted	2912	2866	2689	2615	2493	2461

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Nationalised Banks</b>							
<b>No. of reporting banks</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>
<b>I. Liabilities to the banking system</b>	<b>6400</b>	<b>6216</b>	<b>6942</b>	<b>6315</b>	<b>6160</b>	<b>6147</b>	<b>6778</b>
(a) Demand and time deposits from banks	6099	6025	5908	6008	5868	5885	6258
(b) Borrowings from banks	271	149	979	266	255	231	492
(c) Other demand and time liabilities	29	41	55	42	38	31	28
<b>II. Liabilities to others in India</b>	<b>264208</b>	<b>261534</b>	<b>265844</b>	<b>266983</b>	<b>273786</b>	<b>275755</b>	<b>286473</b>
(a) Aggregate deposits	253579	251460	253797	255062	261353	263048	273467
(i) Demand deposits	42345	39831	40242	39870	41145	40860	46346
(ii) Time deposits	211234	211629	213555	215192	220208	222188	227121
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	—	1118	70	40	40	70
(c) Other demand and time liabilities	10601	10074	10930	11851	12392	12667	12936
<b>III. Assets with the banking system</b>	<b>3045</b>	<b>2643</b>	<b>4360</b>	<b>3158</b>	<b>3509</b>	<b>4085</b>	<b>5610</b>
of which							
Money at call and short notice	778	633	2377	1009	1162	1603	2824
<b>IV. Cash in hand</b>	<b>1944</b>	<b>1950</b>	<b>2090</b>	<b>1980</b>	<b>2006</b>	<b>2005</b>	<b>2096</b>
<b>V. Investments in India</b>	<b>98758</b>	<b>98934</b>	<b>100863</b>	<b>102175</b>	<b>105921</b>	<b>106499</b>	<b>105261</b>
(a) Government securities	79907	80122	82078	83421	87204	87763	86530
(b) Other approved securities	18851	18812	18785	18753	18717	18736	18731
<b>VI. Bank credit</b>	<b>123886</b>	<b>124366</b>	<b>125393</b>	<b>125802</b>	<b>128962</b>	<b>129098</b>	<b>134450</b>
(a) Loans, cash credit and overdrafts	112688	113118	113887	114304	116932	117244	121789
(b) Inland bills purchased	2489	2530	2563	2431	2573	2536	2689
(c) Inland bills discounted	1874	1849	1847	1950	2052	2031	2188
(d) Foreign bills purchased	4416	4376	4573	4563	4839	4742	5039
(e) Foreign bills discounted	2420	2493	2523	2554	2567	2544	2745

— : Nil or negligible.

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



**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Regional Rural Banks</b>						
<b>No. of reporting banks</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>
<b>I. Liabilities to the banking system</b>	<b>86</b>	<b>85</b>	<b>85</b>	<b>93</b>	<b>100</b>	<b>87</b>
(a) Demand and time deposits from banks	10	10	26	30	27	25
(b) Borrowings from banks	54	47	39	42	47	41
(c) Other demand and time liabilities	22	27	20	21	26	21
<b>II. Liabilities to others in India</b>	<b>13807</b>	<b>13996</b>	<b>14140</b>	<b>14405</b>	<b>14808</b>	<b>15216</b>
(a) Aggregate deposits	13370	13502	13622	13907	14325	14737
(i) Demand deposits	2475	2403	2358	2374	2394	2523
(ii) Time deposits	10895	11099	11263	11533	11931	12214
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	2	5	4	—	5	—
(c) Other demand and time liabilities	435	489	514	499	478	479
<b>III. Assets with the banking system</b>	<b>5641</b>	<b>5834</b>	<b>5944</b>	<b>6203</b>	<b>6653</b>	<b>6627</b>
of which						
Money at call and short notice	2237	2376	2719	2678	2973	3166
<b>IV. Cash in hand</b>	<b>177</b>	<b>142</b>	<b>162</b>	<b>188</b>	<b>165</b>	<b>157</b>
<b>V. Investments in India</b>	<b>1826</b>	<b>1916</b>	<b>1981</b>	<b>1998</b>	<b>2006</b>	<b>2174</b>
(a) Government securities	842	830	745	801	661	738
(b) Other approved securities	983	1086	1237	1197	1344	1437
<b>VI. Bank credit</b>	<b>7289</b>	<b>7325</b>	<b>7315</b>	<b>7295</b>	<b>7442</b>	<b>7537</b>
(a) Loans, cash credit and overdrafts	7234	7308	7300	7278	7384	7531
(b) Inland bills purchased	16	15	14	14	57	6
(c) Inland bills discounted	1	2	1	1	1	1
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	2	—	—

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Regional Rural Banks</b>							
<b>No. of reporting banks</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>196</b>
<b>I. Liabilities to the banking system</b>	<b>94</b>	<b>86</b>	<b>110</b>	<b>109</b>	<b>127</b>	<b>123</b>	<b>125</b>
(a) Demand and time deposits from banks	23	27	35	39	42	28	34
(b) Borrowings from banks	46	41	56	50	62	71	67
(c) Other demand and time liabilities	24	18	19	19	22	24	25
<b>II. Liabilities to others in India</b>	<b>15653</b>	<b>15791</b>	<b>15902</b>	<b>16270</b>	<b>16389</b>	<b>16660</b>	<b>17542</b>
(a) Aggregate deposits	15166	15277	15370	15741	15829	16097	16971
(i) Demand deposits	2547	2535	2530	2550	2607	2683	2947
(ii) Time deposits	12620	12743	12840	13190	13222	13414	14025
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	12	1	1	1	2	2	1
(c) Other demand and time liabilities	475	513	531	528	558	561	570
<b>III. Assets with the banking system</b>	<b>6514</b>	<b>6448</b>	<b>6488</b>	<b>6872</b>	<b>6748</b>	<b>6840</b>	<b>7594</b>
of which							
Money at call and short notice	3016	2893	2923	3034	3024	2839	3110
<b>IV. Cash in hand</b>	<b>162</b>	<b>150</b>	<b>151</b>	<b>168</b>	<b>171</b>	<b>168</b>	<b>226</b>
<b>V. Investments in India</b>	<b>2477</b>	<b>2529</b>	<b>2561</b>	<b>2447</b>	<b>2563</b>	<b>2625</b>	<b>2488</b>
(a) Government securities	709	753	744	724	1107	790	723
(b) Other approved securities	1768	1777	1817	1723	1457	1835	1765
<b>VI. Bank credit</b>	<b>7760</b>	<b>7929</b>	<b>8045</b>	<b>8177</b>	<b>8254</b>	<b>8301</b>	<b>8544</b>
(a) Loans, cash credit and overdrafts	7753	7924	8037	8171	8244	8293	8531
(b) Inland bills purchased	6	4	5	6	7	7	11
(c) Inland bills discounted	1	2	3	1	2	1	1
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Foreign Banks</b>						
<b>No. of reporting banks</b>	<b>29</b>	<b>30</b>	<b>32</b>	<b>32</b>	<b>34</b>	<b>34</b>
<b>I. Liabilities to the banking system</b>	<b>3428</b>	<b>2306</b>	<b>3284</b>	<b>3436</b>	<b>4181</b>	<b>1519</b>
(a) Demand and time deposits from banks	396	480	358	658	545	311
(b) Borrowings from banks	2840	1769	2853	2714	3561	1161
(c) Other demand and time liabilities	192	57	73	65	74	47
<b>II. Liabilities to others in India</b>	<b>33539</b>	<b>34636</b>	<b>35969</b>	<b>35977</b>	<b>37450</b>	<b>37240</b>
(a) Aggregate deposits	30414	31434	32300	32655	34043	34524
(i) Demand deposits	5446	5833	6075	6274	6580	6240
(ii) Time deposits	24968	25602	26225	26381	27463	28284
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	543	908	1261	1084	1149	417
(c) Other demand and time liabilities	2581	2293	2407	2238	2257	2299
<b>III. Assets with the banking system</b>	<b>491</b>	<b>523</b>	<b>904</b>	<b>862</b>	<b>854</b>	<b>640</b>
of which						
Money at call and short notice	419	145	453	476	404	174
<b>IV. Cash in hand</b>	<b>27</b>	<b>72</b>	<b>74</b>	<b>76</b>	<b>81</b>	<b>78</b>
<b>V. Investments in India</b>	<b>9323</b>	<b>9436</b>	<b>9364</b>	<b>9379</b>	<b>10101</b>	<b>10153</b>
(a) Government securities	8988	9118	9045	9065	9796	9864
(b) Other approved securities	334	318	319	314	305	289
<b>VI. Bank credit</b>	<b>22181</b>	<b>22207</b>	<b>21455</b>	<b>21507</b>	<b>21989</b>	<b>21974</b>
(a) Loans, cash credit and overdrafts	19327	19398	18651	18841	19131	19043
(b) Inland bills purchased	227	301	299	256	233	265
(c) Inland bills discounted	942	850	860	784	967	1110
(d) Foreign bills purchased	1039	949	972	1037	973	1013
(e) Foreign bills discounted	645	708	673	589	683	642

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Foreign Banks</b>							
<b>No. of reporting banks</b>	<b>34</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>37</b>
<b>I. Liabilities to the banking system</b>	<b>1834</b>	<b>1952</b>	<b>4188</b>	<b>2305</b>	<b>2676</b>	<b>2976</b>	<b>3309</b>
(a) Demand and time deposits from banks	586	503	519	584	695	752	808
(b) Borrowings from banks	1190	1385	3621	1667	1929	2174	2457
(c) Other demand and time liabilities	58	64	48	55	53	51	44
<b>II. Liabilities to others in India</b>	<b>37374</b>	<b>37562</b>	<b>39219</b>	<b>38385</b>	<b>39637</b>	<b>39614</b>	<b>40574</b>
(a) Aggregate deposits	34178	34635	35302	35073	36038	35798	36335
(i) Demand deposits	6251	6515	6655	6366	6853	6901	7570
(ii) Time deposits	27927	28120	28647	28706	29185	28897	28766
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	604	641	1334	662	833	648	805
(c) Other demand and time liabilities	2593	2286	2582	2651	2766	3169	3434
<b>III. Assets with the banking system</b>	<b>577</b>	<b>696</b>	<b>1084</b>	<b>612</b>	<b>804</b>	<b>840</b>	<b>771</b>
of which							
Money at call and short notice	62	110	468	51	112	171	95
<b>IV. Cash in hand</b>	<b>87</b>	<b>86</b>	<b>84</b>	<b>77</b>	<b>83</b>	<b>82</b>	<b>82</b>
<b>V. Investments in India</b>	<b>10018</b>	<b>10552</b>	<b>10590</b>	<b>10779</b>	<b>11162</b>	<b>11069</b>	<b>11318</b>
(a) Government securities	9750	10243	10322	10511	10885	10797	11029
(b) Other approved securities	268	309	269	268	276	272	290
<b>VI. Bank credit</b>	<b>23096</b>	<b>23555</b>	<b>23475</b>	<b>23888</b>	<b>24826</b>	<b>25364</b>	<b>26538</b>
(a) Loans, cash credit and overdrafts	20240	20791	20736	21129	21943	22379	23424
(b) Inland bills purchased	234	242	267	266	323	330	273
(c) Inland bills discounted	1037	998	955	970	988	1003	1031
(d) Foreign bills purchased	907	873	860	868	901	935	990
(e) Foreign bills discounted	675	650	657	656	672	716	821

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Contd.)**

(Amount in Rs. crore)

Items	As on the last Friday of					
	March	April	May	June	July	August
	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Other Scheduled Commercial Banks</b>						
<b>No. of reporting banks</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>
<b>I. Liabilities to the banking system</b>	<b>2102</b>	<b>1961</b>	<b>2601</b>	<b>3000</b>	<b>4203</b>	<b>2570</b>
(a) Demand and time deposits from banks	1834	1741	1798	2180	2352	2090
(b) Borrowings from banks	259	205	782	847	1836	464
(c) Other demand and time liabilities	9	15	21	13	15	16
<b>II. Liabilities to others in India</b>	<b>34877</b>	<b>35612</b>	<b>36472</b>	<b>37054</b>	<b>38007</b>	<b>38640</b>
(a) Aggregate deposits	32807	36668	34190	34824	35787	36812
(i) Demand deposits	5687	5244	5342	5630	5248	5570
(ii) Time deposits	27120	28424	28847	29194	30539	31242
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	28	104	416	404	420	53
(c) Other demand and time liabilities	2042	1840	1866	1825	1800	1775
<b>III. Assets with the banking system</b>	<b>1455</b>	<b>1206</b>	<b>1813</b>	<b>1886</b>	<b>2234</b>	<b>1528</b>
of which						
Money at call and short notice	398	306	805	792	1053	326
<b>IV. Cash in hand</b>	<b>411</b>	<b>402</b>	<b>2219</b>	<b>476</b>	<b>464</b>	<b>529</b>
<b>V. Investments in India</b>	<b>9772</b>	<b>10168</b>	<b>10325</b>	<b>10347</b>	<b>11092</b>	<b>11365</b>
(a) Government securities	8480	8876	9037	9062	9811	10087
(b) Other approved securities	1292	1292	1288	1285	1281	1274
<b>VI. Bank credit</b>	<b>21911</b>	<b>21915</b>	<b>22204</b>	<b>22639</b>	<b>23181</b>	<b>22935</b>
(a) Loans, cash credit and overdrafts	17864	18061	18087	18361	18748	18946
(b) Inland bills purchased	569	588	670	668	588	577
(c) Inland bills discounted	1268	1059	1402	1590	1859	1705
(d) Foreign bills purchased	1471	1453	1389	1349	1287	1027
(e) Foreign bills discounted	740	754	657	670	699	679

— : Nil or negligible.

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

**TABLE 3 : MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA  
ACCORDING TO BANK GROUPS - 1996-97 (Concl.)**

(Amount in Rs. crore)

Items	As on the last Friday of						
	September	October	November	December	January	February	March
	1996	1996	1996	1996	1997	1997	1997
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Other Scheduled Commercial Banks</b>							
<b>No. of reporting banks</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>
<b>I. Liabilities to the banking system</b>	<b>2982</b>	<b>2669</b>	<b>3729</b>	<b>2632</b>	<b>3187</b>	<b>3825</b>	<b>4524</b>
(a) Demand and time deposits from banks	2478	2226	2188	2310	2956	3519	4256
(b) Borrowings from banks	494	425	1419	306	221	287	242
(c) Other demand and time liabilities	11	18	122	17	9	19	27
<b>II. Liabilities to others in India</b>	<b>39395</b>	<b>39785</b>	<b>40816</b>	<b>40950</b>	<b>43467</b>	<b>44179</b>	<b>46827</b>
(a) Aggregate deposits	37588	37789	38424	39001	41386	42101	44238
(i) Demand deposits	5799	5389	5662	5628	6036	5982	6858
(ii) Time deposits	31789	32400	32761	33373	35349	36120	37381
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	45	99	409	14	189	81	61
(c) Other demand and time liabilities	1762	1897	1983	1935	1893	1997	2527
<b>III. Assets with the banking system</b>	<b>2078</b>	<b>1591</b>	<b>1247</b>	<b>1335</b>	<b>1857</b>	<b>2079</b>	<b>2641</b>
of which							
Money at call and short notice	666	408	252	331	445	500	414
<b>IV. Cash in hand</b>	<b>490</b>	<b>470</b>	<b>527</b>	<b>438</b>	<b>478</b>	<b>448</b>	<b>445</b>
<b>V. Investments in India</b>	<b>11527</b>	<b>11670</b>	<b>12189</b>	<b>12146</b>	<b>13349</b>	<b>14085</b>	<b>14040</b>
(a) Government securities	10234	10383	10904	10864	12042	12746	12702
(b) Other approved securities	1293	1287	1285	1282	1307	1340	1338
<b>VI. Bank credit</b>	<b>22987</b>	<b>23776</b>	<b>24330</b>	<b>24493</b>	<b>25785</b>	<b>26146</b>	<b>27264</b>
(a) Loans, cash credit and overdrafts	19294	19976	20383	20465	21406	21660	22869
(b) Inland bills purchased	572	596	584	570	594	636	627
(c) Inland bills discounted	1554	1689	1812	1866	2096	2177	2077
(d) Foreign bills purchased	922	848	918	943	1029	1000	1007
(e) Foreign bills discounted	644	667	633	648	660	673	685

— : Nil or negligible.

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

**TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1996-97**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>34</b>	<b>30</b>	<b>33</b>	<b>194</b>	<b>190</b>	<b>284</b>	<b>284</b>
<b>LIABILITIES</b>												
<b>1. Capital</b>	<b>95491</b>	<b>100720</b>	<b>1317680</b>	<b>1286235</b>	<b>128629</b>	<b>128889</b>	<b>75935</b>	<b>102075</b>	<b>34241</b>	<b>70348</b>	<b>1651975</b>	<b>1688267</b>
<b>2. Reserves and Surplus</b>	<b>612214</b>	<b>880608</b>	<b>814505</b>	<b>1058295</b>	<b>200067</b>	<b>260914</b>	<b>424943</b>	<b>513691</b>	<b>7406</b>	<b>19238</b>	<b>2059134</b>	<b>2732746</b>
2.1. Statutory Reserves	209363	335838	185274	246353	51209	73225	65811	78773	4920	5640	516576	739829
(i) Opening balance	132087	209363	142609	185274	34125	50556	51617	64932	4291	3951	364729	514076
(ii) Additions during the year	77276	126475	42665	61079	17095	22669	14194	13841	879	1836	152109	225900
(iii) Deductions during the year	—	—	—	—	12	—	—	—	250	147	262	147
2.2. Capital Reserves	4897	7879	281669	266542	14219	12796	102852	147219	20	1535	403657	435971
(i) Opening balance	4808	4897	254528	254408	11851	11923	56563	122972	20	623	327770	394823
(ii) Additions during the year	89	2982	35898	19444	3194	1284	46821	24297	—	912	86003	48919
(iii) Deductions during the year	—	—	8757	7310	827	411	532	50	—	—	10116	7771
2.3. Share Premium	246723	372863	32274	148499	47649	60902	—	—	708	8483	327353	590747
(i) Opening balance	224917	246723	32274	85899	15915	49034	—	—	676	8483	273782	390139
(ii) Additions during the year	21805	126141	—	75281	31907	13809	—	—	32	—	53744	215231
(iii) Deductions during the year	—	1	—	12681	173	1941	—	—	—	—	173	14623
2.4. Revenue and other Reserves	151200	163994	324874	394986	80229	109996	127027	127838	9066	15351	692395	812165
(i) Opening balance	137206	151200	199861	341469	51581	83141	109759	108260	6532	12362	504939	696432
(ii) Additions during the year	13994	15146	127021	57749	28806	27000	18699	29270	2751	4154	191271	133319
(iii) Deductions during the year	—	2352	2008	4232	159	145	1431	9692	217	1165	3815	17586
2.5. Balance of Profit	31	34	-9585	1915	6762	3995	129253	159861	-7307	-11771	119153	154034
<b>3. Deposits (3.1+3.2+3.3)</b>	<b>12818854</b>	<b>14789241</b>	<b>26263148</b>	<b>30143678</b>	<b>3617465</b>	<b>4977250</b>	<b>3061188</b>	<b>3728491</b>	<b>1402384</b>	<b>1736884</b>	<b>47163039</b>	<b>55375544</b>
<b>3.1. Demand deposits [(i)+(ii)]</b>	<b>2777359</b>	<b>3220627</b>	<b>3632806</b>	<b>4265326</b>	<b>534145</b>	<b>570026</b>	<b>503281</b>	<b>743166</b>	<b>77973</b>	<b>85507</b>	<b>7525563</b>	<b>8884652</b>
(i) From banks	400420	491999	167749	176736	18908	18154	16230	21876	1389	764	604696	709529
(ii) From others	2376939	2728628	3465057	4088590	515237	551872	487052	721290	76584	84743	6920868	8175123
<b>3.2. Savings bank deposits</b>	<b>2846392</b>	<b>3202929</b>	<b>6227123</b>	<b>7095623</b>	<b>507503</b>	<b>586119</b>	<b>232410</b>	<b>271049</b>	<b>615164</b>	<b>717557</b>	<b>10428591</b>	<b>11873277</b>
<b>3.3. Term deposits [(i)+(ii)]</b>	<b>7195103</b>	<b>8365685</b>	<b>16403220</b>	<b>18782729</b>	<b>2575817</b>	<b>3821105</b>	<b>2325497</b>	<b>2714276</b>	<b>709248</b>	<b>933820</b>	<b>29208885</b>	<b>34617615</b>
(i) From banks	283215	307607	867229	869355	192537	464231	162913	80549	10241	10525	1516135	1732267
(ii) From others	6911888	8058078	15535991	17913374	2383280	3356874	2162584	2633727	699006	923295	27692749	32885348
3.A. Deposits of branches in India	12193852	14095857	24640961	28550600	3617465	4901269	3061188	3728491	1402384	1736883	44915850	53013100
3.B. Deposits of branches outside India	625001	693383	1622187	1593079	—	75980	—	—	—	—	2247188	2362442
<b>Total (3.A. + 3.B.)</b>	<b>12818854</b>	<b>14789240</b>	<b>26263148</b>	<b>30143679</b>	<b>3617465</b>	<b>4977249</b>	<b>3061188</b>	<b>3728491</b>	<b>1402384</b>	<b>1736883</b>	<b>47163038</b>	<b>55375542</b>

— : Nil or negligible.

Source : Annual accounts of banks. 4<sup>th</sup> PROOF/15/2/99<sup>th</sup> PROOF/15/2/99.

**TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1996-97 (Contd.)**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>4. Borrowings</b>	<b>1481682</b>	<b>797231</b>	<b>1549566</b>	<b>540850</b>	<b>353990</b>	<b>191318</b>	<b>841481</b>	<b>746529</b>	<b>255334</b>	<b>290289</b>	<b>4482053</b>	<b>2566217</b>
4.1. Borrowings in India	593397	133636	1442577	455042	340144	185966	739247	572674	255200	288941	3370565	1636259
(i) From Reserve Bank of India	451061	6	704964	9165	193813	14944	187850	70507	2146	1710	1539834	96332
(ii) From other banks	3042	15563	131764	94257	64409	55732	377781	328057	76252	80017	653248	573626
(iii) From other institutions and agencies	139294	118067	605849	351620	81922	115290	173616	174110	176803	207214	1177483	966301
4.2. Borrowings outside India	888285	663595	106989	85808	13846	5352	102234	173855	134	1348	1111488	929958
Secured borrowings included in 4.	726283	123484	76391	123575	35766	8817	47218	18820	64912	66316	950570	341012
<b>5. Other liabilities and provisions</b>	<b>3668557</b>	<b>3867782</b>	<b>1962796</b>	<b>2161441</b>	<b>251592</b>	<b>318302</b>	<b>351215</b>	<b>416856</b>	<b>172543</b>	<b>246228</b>	<b>6406702</b>	<b>7010609</b>
(i) Bills Payable	897204	1046090	654546	763910	79269	110810	84386	107529	10268	13300	1725674	2041639
(ii) Inter-office adjustments	81965	96492	148865	169057	38681	29887	32163	46774	10978	9283	312653	351493
(iii) Interest accrued	902635	1009786	293638	293662	37653	60260	94945	103510	39420	54532	1368291	1521750
(iv) Others (including provisions)	1786753	1715414	865747	934812	95988	117345	139721	159043	111876	169113	3000084	3095727
<b>Total Liabilities</b>	<b>18676798</b>	<b>20435582</b>	<b>31907694</b>	<b>35190499</b>	<b>4551742</b>	<b>5876673</b>	<b>4754762</b>	<b>5507642</b>	<b>1871908</b>	<b>2362987</b>	<b>61762904</b>	<b>69373383</b>
<b>ASSETS</b>												
<b>6. Cash and balances with RBI</b>	<b>2139823</b>	<b>1804764</b>	<b>3867296</b>	<b>3356588</b>	<b>542943</b>	<b>552072</b>	<b>457968</b>	<b>356823</b>	<b>67955</b>	<b>88248</b>	<b>7075987</b>	<b>6158495</b>
6.1. Cash in hand	58573	67154	218980	265657	46297	58439	6686	9378	25211	34985	355746	435613
6.2. Balances with RBI	2081250	1737610	3648316	3090931	496647	493633	451283	347445	42745	53263	6720240	5722882
(i) in current account	2081250	1736276	3648316	3090931	462795	493633	451283	347445	41935	52448	6685579	5720733
(ii) in other account	—	1334	—	—	33852	—	—	—	810	815	34661	2149
<b>7. Balances with banks and money at call and short notice (7.1+7.2)</b>	<b>1132882</b>	<b>1858411</b>	<b>1298648</b>	<b>2054755</b>	<b>226261</b>	<b>324014</b>	<b>365834</b>	<b>434527</b>	<b>544313</b>	<b>740573</b>	<b>3567938</b>	<b>5412280</b>
7.1. In India (7.1.1+7.1.2)	260303	288918	403320	634527	166190	252037	75909	122646	544313	740573	1450036	2038701
7.1.1. Balances with banks	29753	87418	190535	299951	96943	216100	59897	70611	395110	590848	772238	1264928
(i) in current account	20105	27192	155252	188279	46450	50079	49244	59901	75681	93509	346732	418960
(ii) in other deposit account	9648	60226	35283	111672	50493	166021	10653	10710	319429	497339	425506	845968
7.1.2. Money at call and short notice	230550	201500	212785	334576	69247	35937	16012	52035	149204	149725	677798	773773
(i) with banks	221550	195500	199785	271360	65929	34037	16012	52035	139044	146832	642321	699764
(ii) with other institutions	9000	6000	13000	63216	3318	1900	—	—	10159	2893	35477	74009
7.2. Outside India (7.2.1+7.2.2)	872579	1569493	895327	1420228	60072	71977	289925	311881	—	—	2117902	3373579
7.2.1. Balances with banks	222955	255436	757432	1001685	47472	57024	245610	285396	—	—	1273468	1599541
(i) in current account	105190	88373	167610	135276	20782	23172	152650	107335	—	—	446232	354156
(ii) in other deposit account	117764	167063	589822	866409	26690	33852	92960	178061	—	—	827236	1245385
7.2.2. Money at call and short notice	649624	1314057	137896	418543	12600	14953	44315	26485	—	—	844434	1774038

— : Nil or negligible.

Source : Annual accounts of banks.



**TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1996-97 (Concl'd.)**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>8. Investments (8.1+8.2)</b>	<b>5562861</b>	<b>6174585</b>	<b>10703816</b>	<b>12930889</b>	<b>1230952</b>	<b>1766753</b>	<b>1118571</b>	<b>1412944</b>	<b>286086</b>	<b>377778</b>	<b>18902287</b>	<b>22662949</b>
8.1. In India in	5471888	6063072	10453499	12640058	1228827	1764175	1118571	1412944	286086	377778	18558872	22258027
(i) Government securities	3938541	4540548	7173646	8738373	817451	1236912	870961	1116007	49001	49088	12849601	15680928
(ii) Other approved securities	973418	929373	1903863	1833855	123521	133281	30675	28403	53876	48049	3085352	2972961
(iii) Shares	49013	54466	111642	120573	17836	19461	2831	2302	5566	5145	186888	201947
(iv) Debentures and Bonds	412317	418000	1029293	1527457	142060	281846	153540	160609	84792	174271	1822001	2562183
(v) Subsidiaries and/or joint ventures	78984	89410	47806	72322	2791	3324	15	2948	4933	28	134529	168032
(vi) Others	19615	31275	187249	347478	125169	89351	60549	102675	87918	101197	480501	671976
8.2. Outside India in	90973	111513	250317	290831	2125	2578	—	—	—	—	343415	404922
(i) Government securities	8908	8666	149382	167388	2125	2577	—	—	—	—	160415	178631
(ii) Subsidiaries and/or joint ventures	23434	32504	13330	11320	—	—	—	—	—	—	36763	43824
(iii) Others	58632	70343	87605	112123	—	1	—	—	—	—	146236	182467
<b>9. Advances</b>	<b>7812570</b>	<b>8290159</b>	<b>12941357</b>	<b>13734939</b>	<b>2193234</b>	<b>2806217</b>	<b>2249589</b>	<b>2652812</b>	<b>694419</b>	<b>770974</b>	<b>25891170</b>	<b>28255101</b>
(i) Bills purchased and discounted	1040294	831810	1405993	1388737	462798	536646	289055	296559	5589	8379	3203729	3062131
(ii) Cash credits, overdrafts & loans	4968970	5306256	8086614	8358596	1199266	1572107	1086725	893797	225624	266374	15567199	16397130
(iii) Term loans	1803306	2152093	3448751	3987606	531170	697464	873809	1462456	463205	496221	7120241	8795840
<b>10. Fixed Assets (10.1+10.2+10.3)</b>	<b>109997</b>	<b>143769</b>	<b>548796</b>	<b>568802</b>	<b>138929</b>	<b>176575</b>	<b>153726</b>	<b>185618</b>	<b>3745</b>	<b>4049</b>	<b>955194</b>	<b>1078813</b>
10.1. Premises	45566	51656	427046	434931	36733	57688	115426	137356	356	309	625126	681940
(i) At cost as on 31st March of the preceding year	42706	61613	331856	405402	22452	41671	80455	112779	436	360	477906	621825
(ii) Additions during the year	19324	7908	141322	89081	18428	21999	39725	29540	59	37	218858	148565
(iii) Deductions during the year	14	14	2453	66	85	265	899	114	5	—	3457	459
(iv) Depreciation to date	16450	17851	43680	59486	4061	5717	3856	4849	134	88	68181	87991
10.2. Assets under construction	20759	20848	3886	3621	3769	605	1865	1190	—	20	30280	26284
10.3. Other Fixed assets	43673	71265	117864	130250	98427	118282	36435	47072	3388	3720	299787	370589
(i) At cost as on 31st March of the preceding year	87318	104693	195369	246614	64277	121990	55855	70109	6477	7188	409296	550594
(ii) Additions during the year	18602	40503	54736	42686	56858	43785	13983	21483	825	862	145005	149319
(iii) Deductions during the year	820	1286	3448	3162	724	878	1592	2916	115	74	6700	8316
(iv) Depreciation to date	61428	72645	128793	155888	21984	46615	31810	41604	3799	4256	247814	321008
<b>11. Other Assets</b>	<b>1918664</b>	<b>2163896</b>	<b>2547781</b>	<b>2544526</b>	<b>219421</b>	<b>251044</b>	<b>409072</b>	<b>464914</b>	<b>275390</b>	<b>381365</b>	<b>5370328</b>	<b>5805745</b>
(i) Inter - office adjustments (net)	265413	451046	114603	82600	19864	17100	29717	40104	6480	13405	436078	604255
(ii) Interest accrued	334364	329376	442949	507996	55078	66204	70104	67764	34069	59264	936565	1030604
(iii) Tax paid in advance/ Tax deducted at source	295827	277740	432230	453379	26889	51253	48675	58138	343	451	803964	840961
(iv) Stationery and Stamps	8267	9032	9578	9910	6373	1714	349	559	3339	1345	27907	22560
(v) Others	1014796	1096702	1548420	1490641	111217	114773	260227	298349	231158	306900	3165814	3307365
<b>Total Assets</b>	<b>18676798</b>	<b>20435584</b>	<b>31907694</b>	<b>35190499</b>	<b>4551741</b>	<b>5876675</b>	<b>4754761</b>	<b>5507638</b>	<b>1871908</b>	<b>2362987</b>	<b>61762902</b>	<b>69373383</b>

—: Nil or negligible.

Source: Annual accounts of banks.

**TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS@ IN INDIA -1996-97**

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1996	April 1996	May 1996	June 1996	July 1996	August 1996	September 1996	October 1996	November 1996	December 1996	January 1997	February 1997	March 1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>No. of reporting banks</b>	<b>90</b>	<b>93</b>	<b>94</b>	<b>93</b>	<b>95</b>	<b>96</b>	<b>96</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>98</b>
<b>A. LIABILITIES IN INDIA</b>													
<b>1. Paid-up Capital</b>	<b>1903257</b>	<b>1684653</b>	<b>1697890</b>	<b>1710945</b>	<b>1737290</b>	<b>1671994</b>	<b>1675742</b>	<b>1860570</b>	<b>1695141</b>	<b>1657139</b>	<b>1656884</b>	<b>1653868</b>	<b>1655787</b>
<b>2. Reserve Fund &amp; Other Reserves</b>	<b>1653328</b>	<b>1802612</b>	<b>1798717</b>	<b>1960332</b>	<b>1949711</b>	<b>2033929</b>	<b>2103525</b>	<b>2162432</b>	<b>2270064</b>	<b>2251967</b>	<b>2294842</b>	<b>2343336</b>	<b>2348021</b>
2.1 Reserve Fund	547128	595436	597434	724692	706816	769503	760131	674400	763802	788427	760011	760186	836894
2.2 Other Reserves	793376	868054	856118	890375	896607	910602	979111	1003299	1021521	976108	1039352	975992	969138
2.3 Share Premium Account	312824	339123	345165	345265	346288	353824	364283	484733	484741	487432	495479	607158	541989
<b>3. Deposits</b>	<b>43226389</b>	<b>43293639</b>	<b>43691660</b>	<b>44385395</b>	<b>44789228</b>	<b>45342877</b>	<b>46334571</b>	<b>45757676</b>	<b>46886667</b>	<b>47322358</b>	<b>48466545</b>	<b>49038072</b>	<b>50594689</b>
3.1 Current Deposits	6892862	6263065	6209031	6404028	6202504	6129564	6465964	6132813	6313097	6390751	6601890	6718255	7609494
3.1.1 From Banks ( including Co-op. Banks )	429210	414750	422143	421191	414641	404078	402585	398250	405320	422605	454499	461253	508866
3.1.2 From Others	6463652	5848315	5786888	5982837	5787863	5725486	6063379	5734564	5907777	5968147	6147391	6257002	7100628
3.2 Saving Deposits	9592628	9586160	9676651	9796344	9381788	9347730	9429877	9403654	9498611	9543989	9832697	9994025	10135113
3.3 Fixed Deposits	26740899	27444414	27805978	28185023	29204936	29865583	30438730	30221209	31074959	31387618	32031958	32325792	32850082
3.3.1 From Banks ( including Co-op. Banks )	793666	1802857	834329	879693	972801	984576	1104929	1084711	1069862	1048288	1044703	1112686	1231083
3.3.2 From Others	25947233	25641557	26971649	27305330	28232135	28881007	29333801	29136498	30005096	30339330	30987256	31213106	31619000
<b>4. Borrowings</b>	<b>1904832</b>	<b>1858802</b>	<b>2407845</b>	<b>2384313</b>	<b>2055728</b>	<b>1245936</b>	<b>1218803</b>	<b>1188472</b>	<b>1868504</b>	<b>1841581</b>	<b>1387782</b>	<b>1422377</b>	<b>1422260</b>
4.1 From Banks in India	823289	686729	1027829	847349	718015	342464	286945	235908	576108	577425	300390	344510	345972
4.1.1 Reserve Bank of India	527609	427144	536549	322517	21154	117573	126263	77206	860	123428	26721	47564	31892
4.1.2 State Bank of India	36377	44301	43708	45852	33262	79332	12480	9594	20790	19506	10887	8719	8193
4.1.3 Associates of State Bank of India	29841	4221	39456	38432	73809	9004	17644	29513	46541	26938	13454	18419	10574
4.1.4 Other Commercial Banks	226254	189440	386562	394656	535510	131389	122735	117403	464474	357761	227565	248335	257104
4.1.5 Co-operative Banks	3208	21623	21554	45892	54280	5166	7823	2191	43443	49793	21763	21474	38212
4.2 From Banks outside India	496583	458784	482348	581398	431165	338824	337135	363522	496433	431214	508765	518613	477413
4.3 From Financial Institutions in India	583464	675311	863040	943344	883769	547878	584176	569807	777465	815648	555826	537831	585735
4.3.1 I. D. B. I.	176466	191257	194917	164151	192993	169431	175150	171334	182429	178020	182373	173697	175303
4.3.2 NABARD	266524	276321	282514	291149	285930	230140	232237	234784	237852	245513	215389	202450	224100
4.3.3 EXIM Bank	37382	35703	36327	36113	26115	31211	30361	32953	25671	28151	27817	31570	22189
4.3.4 Other Financial Institutions	103092	172030	349282	451931	378731	117096	146428	130736	331513	363965	130247	130114	164142
4.4 From Financial Institutions outside India	1496	37978	34628	12222	22779	16770	10547	19235	18498	17294	22801	21423	13140

**Note** : @ Excluding Regional Rural Banks.

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

**TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS@ IN INDIA -1996-97 (Contd.)**

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1996	April 1996	May 1996	June 1996	July 1996	August 1996	September 1996	October 1996	November 1996	December 1996	January 1997	February 1997	March 1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>5. Other Liabilities</b>	<b>8453305</b>	<b>8086097</b>	<b>8500815</b>	<b>8301885</b>	<b>8262984</b>	<b>8556530</b>	<b>8589001</b>	<b>8603652</b>	<b>8840082</b>	<b>9067263</b>	<b>9372450</b>	<b>8758082</b>	<b>9145943</b>
5.1 Bills payable in India	1076676	1057041	1011803	1242361	1038186	1074680	1163834	990449	1081552	1027312	1020882	1057589	1326518
5.1.1 Drawn by Indian Offices	1067413	1047978	1002558	1233750	1029982	1065075	1143015	980969	1072013	1018200	1010951	1047980	1318094
5.1.2 Drawn by Foreign Offices	9262	9063	9245	8611	8204	9605	20819	9479	9539	9111	9932	9609	8424
5.2 Bills Payable outside India	51712	6411	5934	11912	5048	5526	5854	5166	5151	4852	5887	4687	4933
5.3 Calls Received in advance	275	269	269	245	226	2556	261	235	205532	216	858	803	235
5.4 Miscellaneous Liabilities	7324642	7022376	7482809	7047367	7219524	7473768	7419052	7607802	7547847	8034883	8344823	7695003	7814257
<b>6. Branch Adjustments</b>	<b>944002</b>	<b>1111125</b>	<b>1031112</b>	<b>522744</b>	<b>611869</b>	<b>460016</b>	<b>377947</b>	<b>564832</b>	<b>533859</b>	<b>507749</b>	<b>603745</b>	<b>637875</b>	<b>670989</b>
6.1 Among Offices in India	999415	1062380	876215	457750	549665	351140	283555	485209	460160	378113	452427	506141	536616
6.2 With Offices outside India	-55413	48745	154897	64994	62204	108876	94392	79623	73699	129636	151318	131734	134373
<b>7. Total Demand &amp; Time Liabilities</b> (Total of items A3, A4, & A5)	<b>53584526</b>	<b>53238538</b>	<b>54600320</b>	<b>55071593</b>	<b>55107940</b>	<b>55145343</b>	<b>56142375</b>	<b>55549800</b>	<b>57595253</b>	<b>58231202</b>	<b>59226777</b>	<b>59218531</b>	<b>61162892</b>
8. Balance of Profit	498521	240994	287087	282442	389831	338735	428409	372870	463541	513001	686855	707332	676810
<b>Total Liabilities</b>	<b>58583634</b>	<b>58077922</b>	<b>59415126</b>	<b>59548359</b>	<b>59796641</b>	<b>59650017</b>	<b>60727998</b>	<b>60510504</b>	<b>62557858</b>	<b>63161058</b>	<b>64469103</b>	<b>64560942</b>	<b>66514499</b>
<b>B. ASSETS IN INDIA</b>													
<b>1. Cash in Hand</b>	<b>304806</b>	<b>284130</b>	<b>321168</b>	<b>322018</b>	<b>307290</b>	<b>317515</b>	<b>314700</b>	<b>313526</b>	<b>338739</b>	<b>347561</b>	<b>325811</b>	<b>317822</b>	<b>332450</b>
<b>2. Balances with Reserve Bank of India</b>	<b>5430610</b>	<b>5277192</b>	<b>5550303</b>	<b>5723161</b>	<b>5481135</b>	<b>5092959</b>	<b>5065810</b>	<b>5068371</b>	<b>5187725</b>	<b>5156230</b>	<b>4547797</b>	<b>4508819</b>	<b>4772999</b>
3. Balances with other banks in India	363130	251037	237006	217305	214697	228888	237494	247371	245225	241054	261375	283444	312520
3.1 State Bank of India	175549	153337	138580	131551	135696	141954	142898	144405	150565	147034	150526	161476	187721
3.2 Associates of State Bank of India	81041	28362	30228	27882	21105	24884	33334	40252	29671	28445	31771	43593	44190
3.3 Other Commercial Banks	101130	63913	67731	57519	57682	59763	57562	60620	63785	61328	75712	74633	77709
3.4 Co-operative Banks	5410	5425	467	353	214	2287	3700	2094	1204	4247	3366	3742	2900
<b>4. Money at call &amp; short notice</b>	<b>290730</b>	<b>161348</b>	<b>405665</b>	<b>443665</b>	<b>604592</b>	<b>235917</b>	<b>244806</b>	<b>191654</b>	<b>515215</b>	<b>327869</b>	<b>389650</b>	<b>350086</b>	<b>488404</b>
4.1 With Commercial Banks	278374	141826	392694	365945	467295	189735	159974	166928	513000	302793	375355	290001	423056
4.2 With Co-operative Banks	5000	6022	2056	15119	17172	2122	37742	3626	1390	16040	5270	24785	4020
4.3 With Other Financial Institutions	7356	13500	10915	62601	120125	44060	47090	21100	825	9036	9025	35300	61328

**Note** : @ Excluding Regional Rural Banks.

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

**TABLE 4A : MONTH-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS@ IN INDIA -1996-97 (Concl.)**

(Amount in Rs. lakh)

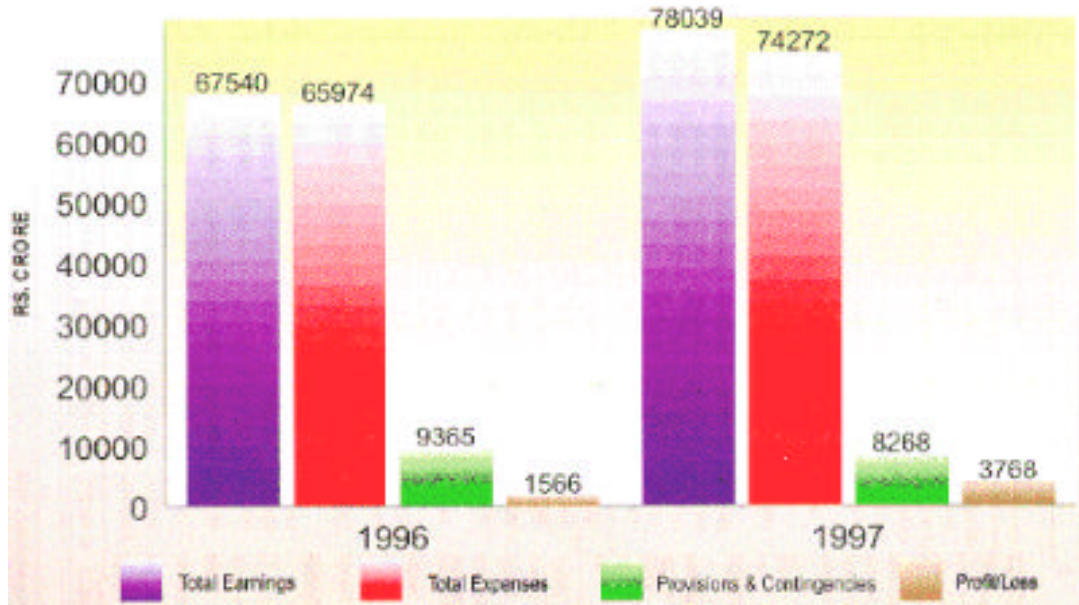
Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	1996	1996	1996	1996	1996	1996	1996	1996	1996	1996	1997	1997	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>5. Investments</b>	<b>18709474</b>	<b>18729935</b>	<b>19002964</b>	<b>19174152</b>	<b>19759054</b>	<b>20149124</b>	<b>20362714</b>	<b>20481168</b>	<b>20863623</b>	<b>21139321</b>	<b>22138207</b>	<b>22461825</b>	<b>22304755</b>
5.1 Treasury Bills	269907	358302	444251	487066	666169	534809	570233	566804	604985	614825	929956	1041697	770554
5.2 Other Central Govt. securities	10267529	10167121	10231207	10394158	10664603	10972877	11034662	11117639	11409823	11639639	12104381	12172213	12151595
5.3 State Govt. securities	2565206	2550225	2692502	2676725	2673183	2831370	2816892	2784593	2820133	2809068	2886568	2901911	2868652
5.4 Other Approved securities	3096666	3096284	3073350	3038469	3028027	3009789	3005261	2990720	2985841	2981747	2981138	2987924	2989587
5.5 Shares & Debentures of Cos' & Corpns. not included in 5.4	1350002	1362753	1358659	1368868	1456715	1528020	1569114	1556105	1614040	1623047	1685562	1699906	1779376
5.6 Fixed Deposits with Banks (including Co-op. Banks)	72138	48583	70863	93005	91461	89092	124820	164446	104412	84741	114803	166102	168089
5.7 Other Investments in India	1088026	1146667	1132132	1115861	1178896	1183167	1241732	1300861	1324389	1386254	1435799	1492072	1576902
<b>6. Bills Purchased &amp; Discounted</b>	<b>2960534</b>	<b>3918290</b>	<b>2799615</b>	<b>2682313</b>	<b>2626994</b>	<b>2609288</b>	<b>2484647</b>	<b>2479341</b>	<b>2576152</b>	<b>2587527</b>	<b>2658891</b>	<b>2713617</b>	<b>2710199</b>
6.1 Inland Bills	1411286	2401031	1330478	1290436	1262109	1264698	1201759	1190259	1257273	1242716	1293304	1356469	1310994
6.2 Foreign Bills	1549248	1517259	1469137	1391877	1364885	1344590	1282888	1289082	1318879	1344811	<b>1365587</b>	<b>1357148</b>	<b>1399205</b>
6.2.1 Export bills drawn in India	940966	922038	877459	834713	824397	810294	764296	779181	798801	813485	842334	848208	893478
6.2.2 Import Bills drawn on & Payable in India	133805	136042	133360	132728	126292	151336	157772	150977	150795	146415	140340	132895	112038
6.2.3 Other Foreign Bills	474477	459179	458318	424436	414196	382960	360820	358924	369283	384911	381924	376045	<b>393689</b>
6.2.3.1 Payable in India	200889	193629	205658	179243	181216	146022	121896	123770	126450	125595	116514	110259	129673
6.2.3.2 Payable outside India	273588	265550	252660	245193	232980	236938	238924	235154	242833	259316	265409	265786	264016
<b>7. Loans &amp; Advances</b>	<b>22999728</b>	<b>21803767</b>	<b>23061905</b>	<b>23128008</b>	<b>22957248</b>	<b>22614254</b>	<b>23008488</b>	<b>23332480</b>	<b>23658723</b>	<b>23810971</b>	<b>24351784</b>	<b>24452379</b>	<b>25376459</b>
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	22613445	21458991	22615522	22641254	22665436	22390343	22722875	23043033	23331683	23524563	24023821	24032276	24992640
7.2 Due From Banks	386283	344776	446383	486754	291812	223911	285613	289447	327040	286408	327963	420103	383819
7.2.1 Co - operative Banks in India	33692	36203	37008	28385	27479	26580	20823	35012	30339	31092	18817	13118	12667
7.2.2 Commercial Banks in India	109429	103887	96611	91666	71234	91619	95741	92993	102616	122098	127479	134366	163575
7.2.3 Banks outside India	243162	204686	312764	366703	193099	105712	169049	161442	194085	133219	181668	272619	207577
<b>8. Premises, Furnitures, Fixtures &amp; other Fixed Assets</b>	<b>792616</b>	<b>789764</b>	<b>830724</b>	<b>821229</b>	<b>842981</b>	<b>849391</b>	<b>860882</b>	<b>940559</b>	<b>889083</b>	<b>878969</b>	<b>898728</b>	<b>910598</b>	<b>921624</b>
9. Branch Adjustments	743073	930349	552488	876729	897717	1256632	1643115	956503	820521	1227753	1113546	1132862	1466507
9.1 Among Offices in India	666109	824226	428993	768982	787603	1028290	1506232	813626	659529	1072005	886977	960335	1308701
9.2 With Offices outside India	76964	106123	123495	107747	110114	228342	136883	142877	160992	155748	226569	172527	157806
10. Capitalised Expenses	545953	663955	694694	768490	754643	785467	750338	694500	686455	684410	682029	668504	692859
11. Non - Banking Assets acquired in satisfaction of claims	121944	1000	6349	3161	28618	26886	25831	38058	29589	24528	24301	25398	98949
12. Other Tangible Assets	5146415	5097505	5668684	5210661	5018953	5157998	5398404	5350137	6389969	6424297	6775544	6394539	6671929
<b>Total Assets</b>	<b>58409013</b>	<b>57908272</b>	<b>59131565</b>	<b>59370892</b>	<b>59493922</b>	<b>59324319</b>	<b>60397229</b>	<b>60093668</b>	<b>62201019</b>	<b>62850490</b>	<b>64167663</b>	<b>64219893</b>	<b>66149654</b>

Note : @ Excluding Regional Rural Banks.

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

GRAPH-3

*Earnings, Expenses and Profits of Scheduled Commercial Banks - 1996-97  
(For the year ended 31<sup>st</sup> March)*



**TABLE 5: BANK GROUP-WISE INCOME AND EXPENDITURE OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1996-97**

(Amount in Rs. lakh)

Items	For the year ended 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>34</b>	<b>30</b>	<b>33</b>	<b>194</b>	<b>191</b>	<b>284</b>	<b>285</b>
<b>I. Interest earned</b>	<b>1711445</b>	<b>1992303</b>	<b>2950582</b>	<b>3398785</b>	<b>553588</b>	<b>622590</b>	<b>496862</b>	<b>611472</b>	<b>140266</b>	<b>198983</b>	<b>5852742</b>	<b>6824133</b>
a) Interest/discount on advances/bills	917292	1120189	1594874	1853650	284239	417332	316735	417301	52783	70234	3165922	3878706
b) Income on Investments	652962	714570	1144748	1339016	238795	176578	146730	152430	38932	68063	2222166	2450657
c) Interest on balances with RBI and other inter-bank funds	107077	92367	181184	178237	28500	25102	26111	30471	44766	54861	387639	381038
d) Others	34114	65177	29776	27882	2054	3578	7286	11270	3786	5825	77015	113732
<b>II. Other income</b>	<b>345233</b>	<b>335380</b>	<b>359250</b>	<b>400639</b>	<b>76549</b>	<b>95160</b>	<b>111428</b>	<b>138432</b>	<b>8840</b>	<b>10192</b>	<b>901300</b>	<b>979803</b>
a) Commission, exchange and brokerage	229899	235264	216788	219558	35944	43729	65251	83653	3309	4136	551191	586340
b) Net Profit (loss) on sale of investments	(5,815)	3,584	1984	19350	3140	9417	4383	9599	2	32	3694	41982
i) Profit on sale of investments	526	3818	4979	22913	4718	10456	5203	9957	2	32	15429	47176
ii) Loss on sale of investments	6342	234	2995	3563	1578	1039	820	358	—	—	11734	5194
c) Net Profit (loss) on sale of land, building & other assets	67	62	676	439	69	88	596	-116	19	18	1428	491
i) Profit on sale of land, building & other assets	74	68	691	456	69	112	653	41	19	20	1507	697
ii) Loss on sale of land, building & other assets	7	6	15	17	—	24	57	157	—	2	78	206
d) Net Profit (loss) on exchange transaction	110385	84134	77007	73421	12660	14253	39962	42624	—	—	240013	214432
i) Profit on exchange transaction	110385	84134	78065	74563	12900	14673	107384	94947	—	—	308734	268317
ii) Loss on exchange transaction	—	—	1058	1142	241	420	67423	52323	—	—	68721	53885
e) Miscellaneous income	10697	12336	62794	87871	24737	27673	1236	2672	5509	6006	104974	136558
<b>Total (I+II)</b>	<b>2056678</b>	<b>2327683</b>	<b>3309832</b>	<b>3799424</b>	<b>630137</b>	<b>717750</b>	<b>608290</b>	<b>749904</b>	<b>149106</b>	<b>209175</b>	<b>6754043</b>	<b>7803936</b>
<b>III. Interest expended</b>	<b>1087179</b>	<b>1281944</b>	<b>2008900</b>	<b>2351915</b>	<b>312745</b>	<b>451754</b>	<b>318364</b>	<b>386644</b>	<b>104777</b>	<b>142163</b>	<b>3831965</b>	<b>4614420</b>
a) Interest on deposits	903790	1136342	1771105	2206289	267587	413642	215884	313954	86574	120905	3244939	4191132
b) Interest on RBI/inter-bank borrowings	87937	51874	131269	51782	30118	17082	74391	51194	14017	15676	337731	187608
c) Others	95453	93728	106526	93844	15041	21030	28090	21496	4186	5582	249295	235680
<b>IV. Operating expenses</b>	<b>577176</b>	<b>599958</b>	<b>936366</b>	<b>1003514</b>	<b>111621</b>	<b>138090</b>	<b>132330</b>	<b>166345</b>	<b>71399</b>	<b>78066</b>	<b>1828893</b>	<b>1985973</b>
a) Payments to and provisions for employees	430751	435309	682888	727844	65284	71937	46539	58761	59374	65645	1284836	1359496
b) Rent, taxes and lighting	35122	39642	61696	68463	9022	12249	11758	14397	1501	1640	119099	136391
c) Printing and stationery	8478	9848	15471	17794	2415	3052	4079	5043	862	1007	31304	36744
d) Advertisement and publicity	1716	1496	3533	3409	2286	2647	7310	10195	16	18	14860	17765
e) Depreciation on bank's property	11598	13384	25409	32710	10730	18875	10094	12536	463	637	58295	78142
f) Directors' fees, allowances and expenses	91	118	212	273	119	216	82	100	10	6	514	713
g) Auditors' fees and expenses	1803	2062	4220	4560	271	344	159	166	126	165	6579	7297
h) Law charges	1360	1929	4802	6655	516	524	1464	1707	48	57	8189	10872
i) Postage, telegrams, telephones, etc.	7473	7792	12159	11777	2915	3751	8103	10304	391	447	31041	34071
j) Repairs and maintenance	3798	4899	10067	11536	1689	2659	6027	7660	158	175	21739	26929
k) Insurance	31841	29318	31654	26666	1786	2460	2507	2771	2615	1904	70403	63119
l) Other expenditure	43145	54161	84255	91827	14589	19376	34208	42705	5836	6365	182033	214434
<b>V. Provisions and contingencies</b>	<b>311975</b>	<b>278792</b>	<b>478400</b>	<b>299476</b>	<b>46926</b>	<b>63040</b>	<b>83746</b>	<b>119897</b>	<b>15488</b>	<b>65572</b>	<b>936535</b>	<b>826777</b>
<b>Total expenses</b>	<b>1976331</b>	<b>2160694</b>	<b>3423666</b>	<b>3654905</b>	<b>471293</b>	<b>652884</b>	<b>534440</b>	<b>672886</b>	<b>191664</b>	<b>285801</b>	<b>6597393</b>	<b>7427170</b>
<b>VI. Profit (loss)</b>	<b>80347</b>	<b>166989</b>	<b>(113834)</b>	<b>144519</b>	<b>158845</b>	<b>64866</b>	<b>73850</b>	<b>77018</b>	<b>(42558)</b>	<b>(76626)</b>	<b>156650</b>	<b>376766</b>

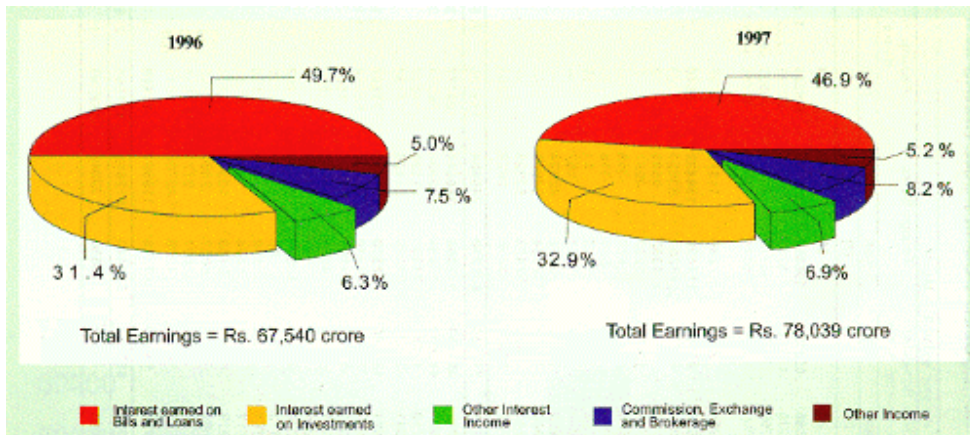
Note : Figures in bracket indicate loss.

— : Nil or negligible

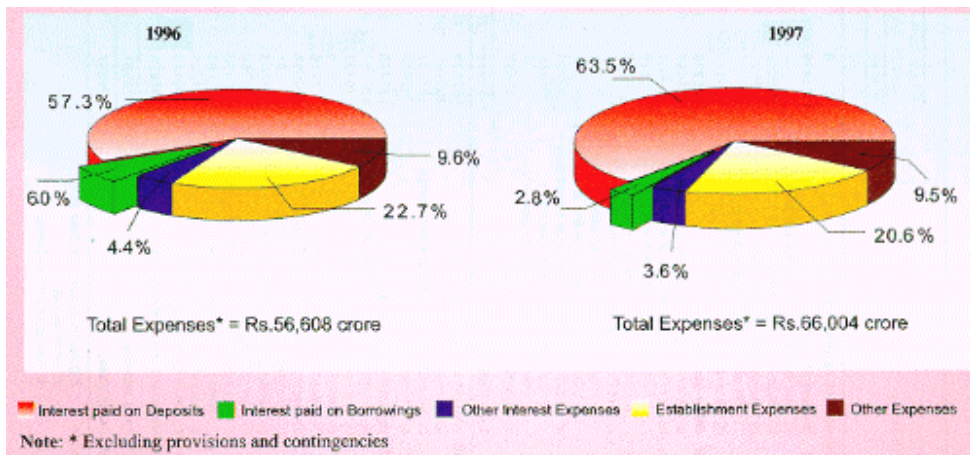
Source : Annual accounts of banks

GRAPH-4

Composition of major items in Total Earnings of Scheduled Commercial Banks - 1995-96  
(For the year ended 31st March)



Composition of major items in Total Expenses\* of Scheduled Commercial Banks - 1995-96  
(For the year ended 31st March)



**TABLE 6: COMPONENTS OF BANK CREDIT OF SCHEDULED COMMERCIAL BANKS - 1996-97**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>34</b>	<b>30</b>	<b>33</b>	<b>194</b>	<b>190</b>	<b>284</b>	<b>284</b>
A. (i) Bills Purchased and discounted	1040294	831810	1405993	1388737	462798	536646	289055	296559	5589	8379	3203729	3062131
(ii) Cash credits, overdrafts and loans repayable on demand	4968970	5306256	8086614	8358596	1199266	1572107	1086725	893797	225624	266374	15567199	16397130
(iii) Term loans	1803306	2152093	3448751	3987606	531170	697464	873809	1462456	463205	496221	7120241	8795840
<b>Total</b>	<b>7812570</b>	<b>8290159</b>	<b>12941357</b>	<b>13734939</b>	<b>2193234</b>	<b>2806217</b>	<b>2249589</b>	<b>2652812</b>	<b>694419</b>	<b>770974</b>	<b>25891170</b>	<b>28255101</b>
B. (i) Secured by tangible assets	6592678	7190535	10477754	11277430	1848456	2260090	1640651	1841945	497556	602013	21057095	23172013
(ii) Covered by Bank/ Government Guarantees	954470	920982	1399829	1231861	173365	344204	95265	147966	105018	74266	2727947	2719279
(iii) Unsecured	265422	178643	1063774	1225648	171413	201923	513674	662902	91845	94695	2106129	2363811
<b>Total</b>	<b>7812570</b>	<b>8290160</b>	<b>12941357</b>	<b>13734939</b>	<b>2193234</b>	<b>2806217</b>	<b>2249589</b>	<b>2652813</b>	<b>694419</b>	<b>770974</b>	<b>25891170</b>	<b>28255103</b>
C. I. Advances in India	6997819	7555704	11733286	12591461	2178335	2792087	2246703	2652582	694419	770973	23850563	26362807
(i) Priority sectors	2139319	2420752	4041563	4472273	589473	872989	444017	509494	570740	614607	7785112	8890115
(ii) Public sectors	1269904	1257350	1064016	1162548	47855	176060	30252	51326	2269	75	2414296	2647359
(iii) Banks	88559	26540	58305	52290	20353	55371	17903	59166	4930	—	190051	193367
(iv) Others	3500038	3851062	6569401	6904350	1520654	1687667	1754531	2032596	116480	156291	13461104	14631966
C. II. Advances outside India	814751	734455	1208071	1143479	14899	14131	2886	231	—	—	2040607	1892296
(i) Due from Banks	10513	4480	306462	290284	—	—	—	—	—	—	316975	294764
(ii) Due from others	804238	729975	901609	853195	14899	14131	2886	231	—	—	1723632	1597532
a) Bills purchased and discounted	227487	188510	117672	120964	2325	—	2711	—	—	—	350197	309474
b) Syndicate loans	108152	114381	156157	118430	—	2409	—	124	—	—	264309	235344
c) Others	468598	427084	627780	613801	12574	11722	175	107	—	—	1109127	1052714
<b>Total</b>	<b>7812570</b>	<b>8290159</b>	<b>12941357</b>	<b>13734940</b>	<b>2193234</b>	<b>2806218</b>	<b>2249589</b>	<b>2652813</b>	<b>694419</b>	<b>770973</b>	<b>25891170</b>	<b>28255103</b>

— : Nil or negligible

Source : Annual accounts of banks



**TABLE 6A: CLASSIFICATION OF ASSETS OF PUBLIC SECTOR BANKS – 1993 - 97**

(Amount in Rs. crore)

Classification of Assets	As on 31st March				
	1993	1994	1995	1996	1997
	(1)	(2)	(3)	(4)	(5)
1. Standard Assets	130087 (76.8)	124580 (75.2)	158967 (80.2)	189660 (82.2)	200637 (84.0)
2. Sub-Standard Assets	12552 (7.4)	12163 (7.4)	7758 (3.9)	9299 (4.0)	12471 (5.1)
3. Doubtful Assets	20106 (11.9)	23317 (14.1)	22913 (11.6)	24707 (10.7)	26015 (10.6)
4. Loss Assets	3930 (2.3)	4073 (2.4)	3732 (1.9)	4351 (1.9)	5090 (2.1)
5. Advances with balances less than Rs. 25,000 included in NPA	2665 (1.6)	1488 (0.9)	3982 (2.0)	3304 (1.4)	— —
<b>6. Total NPAs (2 to 5)</b>	<b>39253</b> (23.2)	<b>41041</b> (24.8)	<b>38385</b> (19.4)	<b>41661</b> (18.0)	<b>43576</b> (17.8)
<b>7. Total Advances (1+6)</b>	<b>169340</b> (100.0)	<b>165621</b> (100.0)	<b>197352</b> (100.0)	<b>231321</b> (100.0)	<b>244213</b> (100.0)

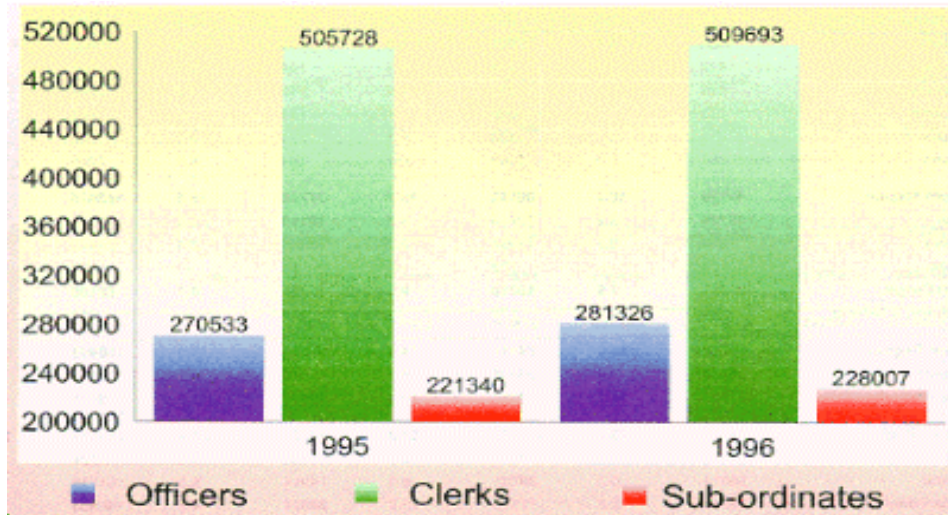
**Note** : Figures in bracket indicate percentage share in total advances.

— : Nil or negligible.

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

GRAPH-5

Category-wise number of employees of Scheduled Commercial Banks - 1995-96  
(As on 31<sup>st</sup> March)



**TABLE 7: STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - 1996**

Region/State/ Union Territory	As on 31st March							
	Officers		Clerks		Subordinates		Total	
	Number	Percent share	Number	Percent share	Number	Percent share	Number	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Northern Region</b>	<b>48683</b>	<b>17.3</b>	<b>86123</b>	<b>16.9</b>	<b>39475</b>	<b>17.3</b>	<b>174281</b>	<b>17.1</b>
Haryana	5646	2.0	10788	2.1	4908	2.2	21342	2.1
Himachal Pradesh	2135	0.8	3513	0.7	2054	0.9	7702	0.8
Jammu & Kashmir	2114	0.8	4331	0.8	2064	0.9	8509	0.8
Punjab	10222	3.6	20597	4.0	9941	4.4	40760	4.0
Rajasthan	10525	3.7	16866	3.3	8863	3.9	36254	3.6
Chandigarh	2557	0.9	3334	0.7	1364	0.6	7255	0.7
Delhi	15484	5.5	26694	5.2	10281	4.5	52459	5.1
<b>North-Eastern Region</b>	<b>6481</b>	<b>2.3</b>	<b>10806</b>	<b>2.1</b>	<b>5389</b>	<b>2.4</b>	<b>22676</b>	<b>2.2</b>
Arunachal Pradesh	194	0.1	337	0.1	166	0.1	697	0.1
Assam	4366	1.6	7421	1.5	3648	1.6	15435	1.5
Manipur	227	0.1	458	0.1	194	0.1	879	0.1
Meghalaya	626	0.2	920	0.2	545	0.2	2091	0.2
Mizoram	143	—	225	—	124	—	492	—
Nagaland	258	0.1	400	0.1	224	0.1	882	0.1
Tripura	667	0.2	1045	0.2	488	0.2	2200	0.2
<b>Eastern Region</b>	<b>45726</b>	<b>16.3</b>	<b>80143</b>	<b>15.7</b>	<b>37746</b>	<b>16.6</b>	<b>163615</b>	<b>16.1</b>
Bihar	15726	5.6	22728	4.5	12110	5.3	50564	5.0
Orissa	7526	2.7	11052	2.2	5565	2.4	24143	2.4
Sikkim	108	—	172	—	84	—	364	—
West Bengal	22285	7.9	46016	9.0	19894	8.7	88195	8.7
Andaman & Nicobar	81	—	175	—	93	—	349	—
<b>Central Region</b>	<b>46714</b>	<b>16.6</b>	<b>74341</b>	<b>14.6</b>	<b>37938</b>	<b>16.6</b>	<b>158993</b>	<b>15.6</b>
Madhya Pradesh	15220	5.4	23504	4.6	11448	5.0	50172	4.9
Uttar Pradesh	31494	11.2	50837	10.0	26490	11.6	108821	10.7
<b>Western Region</b>	<b>53642</b>	<b>19.1</b>	<b>111271</b>	<b>21.8</b>	<b>48763</b>	<b>21.4</b>	<b>213676</b>	<b>21.0</b>
Goa	1295	0.5	2861	0.6	1068	0.5	5224	0.5
Gujarat	16024	5.7	30781	6.0	14914	6.5	61719	6.1
Maharashtra	36249	12.9	77510	15.2	32694	14.3	146453	14.4
Dadra & Nagar Haveli	24	—	38	—	28	—	90	—
Daman & Diu	50	—	81	—	59	—	190	—
<b>Southern Region</b>	<b>80080</b>	<b>28.5</b>	<b>147009</b>	<b>28.8</b>	<b>58695</b>	<b>25.7</b>	<b>285784</b>	<b>28.0</b>
Andhra Pradesh	23144	8.2	33782	6.6	18967	8.3	75893	7.4
Karnataka	19211	6.8	39169	7.7	13627	6.0	72007	7.1
Kerala	12925	4.6	26981	5.3	9658	4.2	49564	4.9
Tamil Nadu	24308	8.6	46206	9.1	16145	7.1	86659	8.5
Lakshadweep	14	—	24	—	14	—	52	—
Pondicherry	478	0.2	847	0.2	284	0.1	1609	0.2
<b>All India</b>	<b>281326</b>	<b>100.0</b>	<b>509693</b>	<b>100.0</b>	<b>228006</b>	<b>100.0</b>	<b>1019025</b>	<b>100.0</b>

— : Nil or negligible.

Source : Basic Statistical Return-2.

**TABLE 8 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - 1996**

Population Group	As on 31st March							
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	State Bank of India and its Associates				Nationalised Banks			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural	12777	19788	13727	<b>46292</b>	26410	42081	26181	<b>94672</b>
Semi-Urban	21612	46953	25031	<b>93596</b>	26151	53220	23144	<b>102515</b>
Urban/Metropolitan	43412	90006	37301	<b>170719</b>	102170	196009	74450	<b>372629</b>
<b>Total</b>	<b>77801</b>	<b>156747</b>	<b>76059</b>	<b>310607</b>	<b>154731</b>	<b>291310</b>	<b>123775</b>	<b>569816</b>
	Regional Rural Banks				Other Scheduled Commercial Banks			
Rural	19937	16778	12057	<b>48772</b>	1598	3190	1507	<b>6295</b>
Semi-Urban	5563	5792	2494	<b>13849</b>	4456	9153	3424	<b>17033</b>
Urban/Metropolitan	2137	2249	758	<b>5144</b>	10282	18260	6097	<b>34639</b>
<b>Total</b>	<b>27637</b>	<b>24819</b>	<b>15309</b>	<b>67765</b>	<b>16336</b>	<b>30603</b>	<b>11028</b>	<b>57967</b>
	Foreign Banks				All Scheduled Commercial Banks			
Rural	—	—	—	—	60722	81837	53472	<b>196031</b>
Semi-Urban	12	24	10	<b>46</b>	57794	115142	54103	<b>227039</b>
Urban/Metropolitan	4809	6190	1825	<b>12824</b>	162810	312714	120431	<b>595955</b>
<b>Total</b>	<b>4821</b>	<b>6214</b>	<b>1835</b>	<b>12870</b>	<b>281326</b>	<b>509693</b>	<b>228006</b>	<b>1019025</b>

— : Nil.

Source : Basic Statistical Return - 2.

**TABLE 9: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED  
COMMERCIAL BANKS - 1993, 1994, 1995 AND 1996**

(Amount in Rs. lakh)

Period of maturity	As on 31st March							
	1993		1994		1995		1996	
	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)	
Upto 90 days	6384327 (6.7)	2154539 (13.1)	6118093 (5.9)	2573704 (13.3)	6453545 (6.5)	3137488 (14.1)	6561866 (6.4)	3126619 (12.1)
91 days & above but less than 6 months	2569711 (2.7)	853984 (5.2)	3058154 (3.0)	1377164 (7.1)	3070359 (3.1)	1002585 (4.5)	3535477 (3.4)	1562738 (6.1)
6 months & above but less than 1 year	4754179 (5.0)	1357171 (8.2)	5863053 (5.7)	1505597 (7.8)	6182474 (6.2)	1645229 (7.4)	7511376 (7.3)	2678150 (10.4)
1 year & above but less than 2 years	19671067 (20.7)	3532184 (21.4)	26413126 (25.5)	4919538 (25.4)	28472827 (28.6)	6634954 (29.8)	24559122 (23.8)	6127659 (23.8)
2 years & above but less than 3 years	16170144 (17.0)	2363079 (14.3)	20093544 (19.4)	2697481 (13.9)	18730358 (18.8)	3440373 (15.5)	21804889 (21.1)	4898760 (19.0)
3 years & above but less than 5 years	23145984 (24.4)	3677637 (22.3)	21532587 (20.8)	3803072 (19.6)	18344012 (18.4)	3853022 (17.3)	19533734 (18.9)	4365742 (16.9)
5 years & above	22269846 (23.5)	2537069 (15.4)	20477629 (19.8)	2485492 (12.8)	18251066 (18.3)	2538382 (11.4)	19672501 (19.1)	3013810 (11.7)
<b>Total</b>	<b>94965258</b> (100.0)	<b>16475663</b> (100.0)	<b>103556186</b> (100.0)	<b>19362048</b> (100.0)	<b>99504641</b> (100.0)	<b>22252033</b> (100.0)	<b>103178965</b> (100.0)	<b>25773478</b> (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 - 1996-97**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	<b>1079569</b>	<b>1390894</b>	<b>734025</b>	<b>877471</b>	<b>2204909</b>	<b>2116461</b>	<b>4018503</b>	<b>4384826</b>
	(17.0 )	(19.1 )	(7.1 )	(7.7 )	(8.1 )	(6.6 )	(9.2 )	(8.6 )
1. Central & State Governments	383555	459682	350873	357241	673626	504527	1408054	1321450
	(6.0 )	(6.3 )	(3.4 )	(3.1 )	(2.5 )	(1.6 )	(3.2 )	(2.6 )
i) Central Government	196322	208061	24919	45351	339837	173694	561078	427106
	(3.1 )	(2.9 )	(0.2 )	(0.4 )	(1.3 )	(0.5 )	(1.3 )	(0.8 )
ii) State Governments	187234	251621	325953	311889	333789	330832	846976	894342
	(2.9 )	(3.5 )	(3.2 )	(2.7 )	(1.2 )	(1.0 )	(1.9 )	(1.8 )
2. Local Authorities	98406	111380	183287	217533	449223	453627	730916	782540
	(1.5 )	(1.5 )	(1.8 )	(1.9 )	(1.7 )	(1.4 )	(1.7 )	(1.5 )
3. Quasi-Government Bodies of which	224154	375065	80968	122226	555743	512543	860865	1009834
	(3.5 )	(5.1 )	(0.8 )	(1.1 )	(2.1 )	(1.6 )	(2.0 )	(2.0 )
State Electricity Boards	104260	125920	3098	1269	85909	61503	193267	188692
	(1.6 )	(1.7 )	—	—	(0.3 )	(0.2 )	(0.4 )	(0.4 )
4. Public Sector Corporations and Companies	373453	444766	118898	180472	526316	645764	1018667	1271002
	(5.9 )	(6.1 )	(1.1 )	(1.6 )	(1.9 )	(2.0 )	(2.3 )	(2.5 )
i) Non-Departmental Commercial Undertakings	195508	225981	19509	36559	250854	333622	465871	596162
	(3.1 )	(3.1 )	(0.2 )	(0.3 )	(0.9 )	(1.0 )	(1.1 )	(1.2 )
ii) Others	177945	218786	99389	143913	275463	312143	552797	674842
	(2.8 )	(3.0 )	(1.0 )	(1.3 )	(1.0 )	(1.0 )	(1.3 )	(1.3 )
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>718040</b>	<b>1054946</b>	<b>25231</b>	<b>35450</b>	<b>834595</b>	<b>932065</b>	<b>1577866</b>	<b>2022461</b>
	(11.3 )	(14.5 )	(0.2 )	(0.3 )	(3.1 )	(2.9 )	(3.6 )	(4.0 )
1. Non-Financial Companies	676848	1004176	8519	15343	769885	844281	1455252	1863800
	(10.6 )	(13.8 )	(0.1 )	(0.1 )	(2.8 )	(2.6 )	(3.3 )	(3.7 )
2. Non-Credit Co-operative Institutions	41192	50769	16712	20107	64710	87784	122614	158660
	(0.6 )	(0.7 )	(0.2 )	(0.2 )	(0.2 )	(0.3 )	(0.3 )	(0.3 )
<b>III. Financial Sector</b>	<b>1189079</b>	<b>1286002</b>	<b>99293</b>	<b>136094</b>	<b>1390411</b>	<b>2488401</b>	<b>2678783</b>	<b>3910497</b>
	(18.7 )	(17.6 )	(1.0 )	(1.2 )	(5.1 )	(7.7 )	(6.1 )	(7.7 )
1. Banks	394759	558855	15979	29846	730603	1357272	1141341	1945973
	(6.2 )	(7.7 )	(0.2 )	(0.3 )	(2.7 )	(4.2 )	(2.6 )	(3.8 )
i) Indian Commercial Banks	246339	379528	7482	14257	463092	615406	716913	1009191
	(3.9 )	(5.2 )	(0.1 )	(0.1 )	(1.7 )	(1.9 )	(1.6 )	(2.0 )
ii) Foreign Resident Banks (Offices of foreign banks in India)	33328	32342	112	1	8448	24486	41888	56829
	(0.5 )	(0.4 )	—	—	—	(0.1 )	(0.1 )	(0.1 )
iii) Co-operative Banks & Credit Societies	115092	146985	8385	15589	259064	717380	382541	879954
	(1.8 )	(2.0 )	(0.1 )	(0.1 )	(1.0 )	(2.2 )	(0.9 )	(1.7 )
a. Co-operative Banks	108482	132581	1279	4643	230156	655384	339917	792608
	(1.7 )	(1.8 )	—	—	(0.8 )	(2.0 )	(0.8 )	(1.6 )
b. Credit Societies	6609	14404	7106	10946	28908	61996	42623	87346
	(0.1 )	(0.2 )	(0.1 )	(0.1 )	(0.1 )	(0.2 )	(0.1 )	(0.2 )

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Basic Statistical Return - 4.

**TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED  
COMMERCIAL BANKS - 1996-97 (Contd.)**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	431502	399290	55884	64719	240023	663731	727409	1127740
	(6.8)	(5.5)	(0.5)	(0.6)	(0.9)	(2.1)	(1.7)	(2.2)
i) Financial Companies	39124	40700	154	5969	43339	48765	82617	95434
	(0.6)	(0.6)	—	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
a. Housing Finance Companies	35068	32418	154	5927	36548	43783	71770	82128
	(0.6)	(0.4)	—	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
b. Auto Finance Companies	4056	8281	—	42	6791	4982	10847	13305
	(0.1)	(0.1)	—	—	—	—	—	—
ii) Total of Mutual Funds in Private Sector & Mutual Funds	34454	26423	185	6839	12103	37388	46742	70650
	(0.5)	(0.4)	—	(0.1)	—	(0.1)	(0.1)	(0.1)
a. Mutual Funds in Private Sector	3664	7401	185	5	5605	10114	9454	17520
	(0.1)	(0.1)	—	—	—	—	—	—
b. Other Mutual Funds	30790	19023	—	6834	6497	27273	37287	53130
	(0.5)	(0.3)	—	(0.1)	—	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	14102	32162	21	538	1637	76275	15760	108975
	(0.2)	(0.4)	—	—	—	(0.2)	—	(0.2)
iv) Insurance Corporations and Companies (Life and General)	191518	184449	6865	11153	65388	143302	263771	338904
	(3.0)	(2.5)	(0.1)	(0.1)	(0.2)	(0.4)	(0.6)	(0.7)
v) Term Lending Institutions	120863	79667	47	65388	53345	295274	174255	440329
	(1.9)	(1.1)	—	(0.6)	(0.2)	(0.9)	(0.4)	(0.9)
vi) Provident Fund Institutions	31442	35889	48612	53345	64212	62727	144266	151961
	(0.5)	(0.5)	(0.5)	(0.5)	(0.2)	(0.2)	(0.3)	(0.3)
3. Other Financial Companies	362818	327857	27431	64212	419784	467399	810033	859468
	(5.7)	(4.5)	(0.3)	(0.6)	(1.5)	(1.5)	(1.8)	(1.7)
i) Financial Services Companies	103352	48065	516	419784	25083	47322	128951	515171
	(1.6)	(0.7)	—	(3.7)	(0.1)	(0.1)	(0.3)	(1.0)
ii) Other Financial Companies	116741	118242	1543	25083	200426	203621	318710	346946
	(1.8)	(1.6)	—	(0.2)	(0.7)	(0.6)	(0.7)	(0.7)
iii) Others	142726	161550	25372	200426	194275	216457	362373	578433
	(2.2)	(2.2)	(0.2)	(1.8)	(0.7)	(0.7)	(0.8)	(1.1)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Basic Statistical Return - 4.

**TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED  
COMMERCIAL BANKS - 1996-97 (Concl'd.)**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>IV. Household Sector</b>	<b>3226341</b>	<b>3408087</b>	<b>8981376</b>	<b>194275</b>	<b>18112570</b>	<b>21051835</b>	<b>30320287</b>	<b>24654197</b>
	(50.7 )	(46.7 )	(86.8 )	(1.7 )	(66.9 )	(65.4 )	(69.2 )	(48.5 )
1. Individuals (including Hindu Undivided Families)	1498503	1528349	7731621	18112570	14275420	16668631	23505544	36309550
	(23.5 )	(21.0 )	(74.7 )	(159.0 )	(52.7 )	(51.8 )	(53.7 )	(71.4 )
i) Farmers	50354	66456	1577243	14275420	3116718	3560399	4744315	17902275
	(0.8 )	(0.9 )	(15.2 )	(125.3 )	(11.5 )	(11.1 )	(10.8 )	(35.2 )
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	995851	1009205	1280241	3116718	2909688	3648216	5185780	7774139
	(15.6 )	(13.8 )	(12.4 )	(27.4 )	(10.7 )	(11.3 )	(11.8 )	(15.3 )
iii) Wage and Salary Earners	85542	105060	2307633	2909688	3429789	4369604	5822964	7384352
	(1.3 )	(1.4 )	(22.3 )	(25.5 )	(12.7 )	(13.6 )	(13.3 )	(14.5 )
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion, etc.	70747	85708	59959	3429789	140473	125449	271179	3640946
	(1.1 )	(1.2 )	(0.6 )	(30.1 )	(0.5 )	(0.4 )	(0.6 )	(7.2 )
v) Other Individuals	296009	261919	2506545	2532468	4678753	4964962	7481307	7759349
	(4.7 )	(3.6 )	(24.2 )	(22.2 )	(17.3 )	(15.4 )	(17.1 )	(15.3 )
2. Trusts, Associations, Clubs, etc.	57180	93918	152591	143646	428742	456216	638513	693780
	(0.9 )	(1.3 )	(1.5 )	(1.3 )	(1.6 )	(1.4 )	(1.5 )	(1.4 )
3. Proprietary and Partnership Concerns, etc.	1247067	1366041	42857	36505	652679	682803	1942603	2085349
	(19.6 )	(18.7 )	(0.4 )	(0.3 )	(2.4 )	(2.1 )	(4.4 )	(4.1 )
4. Educational Institutions	71893	72900	196903	184432	271294	347051	540090	604383
	(1.1 )	(1.0 )	(1.9 )	(1.6 )	(1.0 )	(1.1 )	(1.2 )	(1.2 )
5. Religious Institutions	7025	13128	57482	80131	216808	282597	281315	375856
	(0.1 )	(0.2 )	(0.6 )	(0.7 )	(0.8 )	(0.9 )	(0.6 )	(0.7 )
6. Others (Not elsewhere Classified)	344672	333752	799922	693500	2267629	2614538	3412223	3641790
	(5.4 )	(4.6 )	(7.7 )	(6.1 )	(8.4 )	(8.1 )	(7.8 )	(7.2 )
<b>V. Foreign Sector</b>	<b>152590</b>	<b>153022</b>	<b>504405</b>	<b>544257</b>	<b>4547962</b>	<b>5591728</b>	<b>5204957</b>	<b>6289007</b>
	(2.4 )	(2.1 )	(4.9 )	(4.8 )	(16.8 )	(17.4 )	(11.9 )	(12.4 )
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	21310	19703	2060	19132	6177	84649	29547	123484
	(0.3 )	(0.3 )	—	(0.2 )	—	(0.3 )	(0.1 )	(0.2 )
2. Non-Residents	41164	81198	474966	478790	4053654	5214664	4569784	5774652
	(0.6 )	(1.1 )	(4.6 )	(4.2 )	(15.0 )	(16.2 )	(10.4 )	(11.4 )
3. Others	90116	52120	27378	46334	488131	292415	605625	390869
	(1.4 )	(0.7 )	(0.3 )	(0.4 )	(1.8 )	(0.9 )	(1.4 )	(0.8 )
<b>Total</b>	<b>6365617</b>	<b>7292950</b>	<b>10344331</b>	<b>11391754</b>	<b>27090448</b>	<b>32180491</b>	<b>43800396</b>	<b>50865195</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 4.



**TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENT OF SCHEDULED COMMERCIAL BANKS IN  
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES -1995-96**

(Book value in Rs. lakh)

State/Union Territory	As on 31st March									
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards		Municipalities & Municipal Corporations & Port Trust	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Andhra Pradesh	228145	249983	482	577	3241	3274	16944	15068	534	534
2. Arunachal Pradesh	1960	2332	—	109	—	—	—	60	—	—
3. Assam	44545	52341	113	166	9	8	44768	44662	—	—
4. Bihar	233125	264674	695	1780	198	93	66187	65718	2	2
5. Goa	4074	4149	—	—	—	—	—	—	—	—
6. Gujarat	83262	90443	271	517	3676	3713	53800	51853	23445	22472
7. Haryana	49179	56582	140	776	3083	3136	23797	22961	—	—
8. Himachal Pradesh	15549	16963	376	375	408	473	12529	14325	—	—
9. Jammu & Kashmir	24256	27092	87	381	132	127	14654	12959	—	5
10. Karnataka	104408	114430	368	913	4760	5146	7586	6327	610	851
11. Kerala	131337	148513	61	61	4230	4098	24846	25792	206	25
12. Madhya Pradesh	109733	124541	665	2210	2228	1781	119891	117974	289	—
13. Maharashtra	107315	120252	280	532	2531	2386	87433	84806	36448	34237
14. Manipur	8590	9266	18	35	—	—	—	—	—	—
15. Meghalaya	5988	6964	35	91	—	—	8261	8119	—	—
16. Mizoram	994	1979	26	211	—	—	—	—	—	—
17. Nagaland	11782	13644	26	100	—	2	—	—	—	—
18. Orissa	146502	164851	245	1288	21	15	11046	10150	—	—
19. Punjab	46931	58549	122	152	2321	2021	30951	29990	—	—
20. Rajasthan	159038	183478	1021	1557	846	509	31024	22358	—	76
21. Sikkim	3293	3620	—	—	—	225	—	5865	—	—
22. Tamil Nadu	166993	184297	87	93	1567	1312	61780	59709	3238	3320
23. Tripura	9492	10344	26	26	—	—	—	—	—	—
24. Uttar Pradesh	428439	482244	1179	1910	681	444	67399	65239	—	—
25. West Bengal	156007	174595	253	774	80	254	64342	61292	5099	4478
26. Delhi	—	—	—	—	—	1055	—	—	—	—
27. Pondicherry	—	—	—	—	25	25	—	—	—	—
<b>Total</b>	<b>2279677</b>	<b>2566126</b>	<b>6576</b>	<b>14634</b>	<b>30037</b>	<b>30097</b>	<b>747238</b>	<b>725281</b>	<b>69871</b>	<b>66000</b>

**Notes** : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.

2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

3. Remaining States/ Union Territories have nil or negligible investments.

— Nil or negligible.

Source : Basic Statistical Return - 5.

**TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENT OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES -1995-96 (Concl.)**

(Book value in Rs. lakh)

State/Union Territory	As on 31st March											
	State Financial Corporation		Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi Govt. Bodies		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1. Andhra Pradesh	27482	29259	1830	1772	335	535	—	—	—	1	278993	301003
2. Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	1960	2501
3. Assam	3176	3580	—	—	—	—	—	—	—	—	92611	100757
4. Bihar	15467	15168	1073	962	—	—	929	909	83	15	317759	349321
5. Goa	—	—	—	—	—	—	—	—	390	375	4464	4524
6. Gujarat	26729	25738	1907	1687	3485	3267	320	214	8558	9815	204553	209719
7. Haryana	9109	9749	620	497	—	—	—	—	—	82	85928	93783
8. Himachal Pradesh	5270	5418	—	—	—	—	—	—	—	—	34132	37554
9. Jammu & Kashmir	6369	6902	—	—	—	—	155	—	—	—	45653	47466
10. Karnataka	33703	36308	1872	1553	2125	2183	616	551	21557	20947	177245	189209
11. Kerala	15258	16750	3476	3346	3692	2533	945	959	9652	10292	193703	212369
12. Madhya Pradesh	16279	17615	3356	3315	2234	1918	—	—	—	263	254675	269617
13. Maharashtra	22003	23176	2030	1431	5667	6844	—	—	38289	35690	301996	309354
14. Manipur	—	—	—	—	—	—	—	—	—	—	8608	9301
15. Meghalaya	—	—	—	—	—	—	—	—	—	—	14284	15174
16. Mizoram	—	—	—	—	—	—	—	—	—	—	1020	2190
17. Nagaland	—	—	—	—	—	—	—	—	—	—	11808	13746
18. Orissa	20704	23041	—	—	—	—	—	—	3455	2739	181973	202084
19. Punjab	11856	13076	—	—	1000	1600	—	—	—	80	93181	105468
20. Rajasthan	21068	20917	3229	2557	3068	1843	69	72	12502	7499	231865	240866
21. Sikkim	—	—	—	562	—	270	—	12	—	5547	3293	16101
22. Tamil Nadu	19867	21317	6053	5629	8371	7736	—	10	2303	1966	270259	285389
23. Tripura	—	—	—	—	—	—	—	—	—	—	9518	10370
24. Uttar Pradesh	37528	38363	721	660	125	105	—	—	4415	6826	540487	595845
25. West Bengal	9709	9788	1652	1406	5379	5160	—	—	41063	43869	283584	301616
26. Delhi	1720	1372	3306	3144	—	—	—	—	9847	8973	14873	14544
27. Pondicherry	—	—	—	—	—	—	—	—	—	—	25	25
<b>Total</b>	<b>303297</b>	<b>317766</b>	<b>31125</b>	<b>28521</b>	<b>35481</b>	<b>33994</b>	<b>3034</b>	<b>2727</b>	<b>152114</b>	<b>154979</b>	<b>3658450</b>	<b>3940125</b>

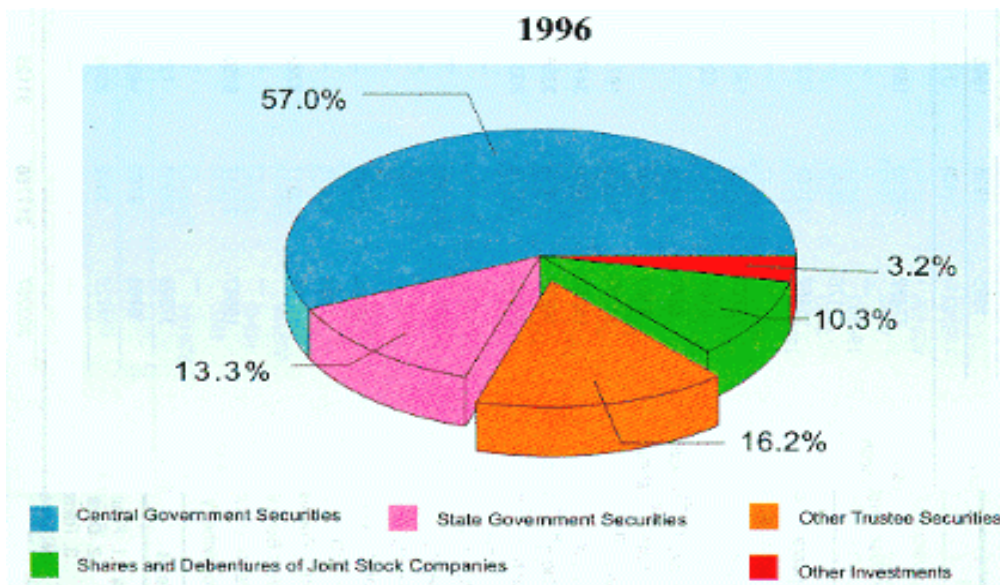
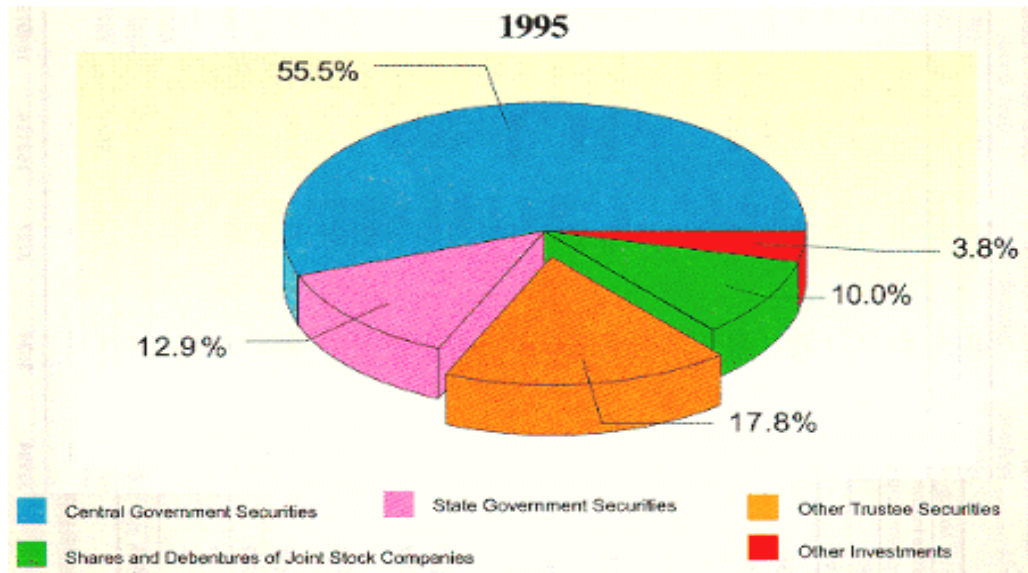
**Notes :** 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.  
 2. Data on State Government Securities are exclusive of loans matured but still held by the banks.  
 3. Remaining States/ Union Territories have nil or negligible investments.

—: Nil or negligible.

Source : Basic Statistical Return - 5.

GRAPH-6

Composition of investments of Scheduled Commercial Banks - 1995-96  
(As on 31st March)



**TABLE 12: INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 1995-96**

(Amount in Rs. lakh)

Items	As on 31st March			
	1995		1996	
	Amount (1)	Percent share (2)	Amount (3)	Percent share (4)
<b>I. Investments by offices in India</b>	<b>17414608</b>	<b>98.8</b>	<b>19023331</b>	<b>98.5</b>
A. Indian Government Securities	12086041	68.5	13598033	70.4
1. Central Government	9786838	55.5	11007526	57.0
2. State Governments	2279678	12.9	2566146	13.3
3. Others *	19525	0.1	24361	0.1
B. Other domestic securities, bonds, shares, etc.	5320226	30.2	5410931	28.0
1. Other trustee securities (excluding units of UTI)	3132990	17.8	3126673	16.2
2. Fixed Deposits	31050	0.2	37817	0.2
3. Shares and Debentures of Joint Stock Companies (market value)	1767794	10.0	1997312	10.3
4. Initial contribution to Share Capital of UTI	123	—	131	—
5. Units of UTI	79350	0.5	52458	0.3
6. Certificate of Deposits and Commercial Papers	209577	1.2	82985	0.4
7. Mutual Funds	51383	0.3	53220	0.3
8. Others @	47959	0.3	60335	0.3
C. Foreign Securities	8341	—	14367	—
1. Foreign Governments' Securities	445	—	2169	—
2. Other Foreign Investments	7896	—	12198	—
<b>II. Investments by Foreign Offices of Indian Banks</b>	<b>218513</b>	<b>1.2</b>	<b>293651</b>	<b>1.5</b>
1. Indian Securities	—	—	—	—
2. Foreign Countries Securities	159227	0.9	103006	0.5
3. Other Investments	59286	0.3	190645	1.0
<b>Total</b>	<b>17633121</b>	<b>100.0</b>	<b>19316982</b>	<b>100.0</b>

**Notes** : \* Includes Postal Savings Deposits Certificates and Other Postal Obligations.

@ Includes Investments in Debentures & bonds of Quasi-Government bodies, Venture Capital Funds, etc.

— : Nil or negligible.

Source : Basic Statistical Return - 5.

**TABLE 13: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 1996**

(Amount in Rs. lakh)

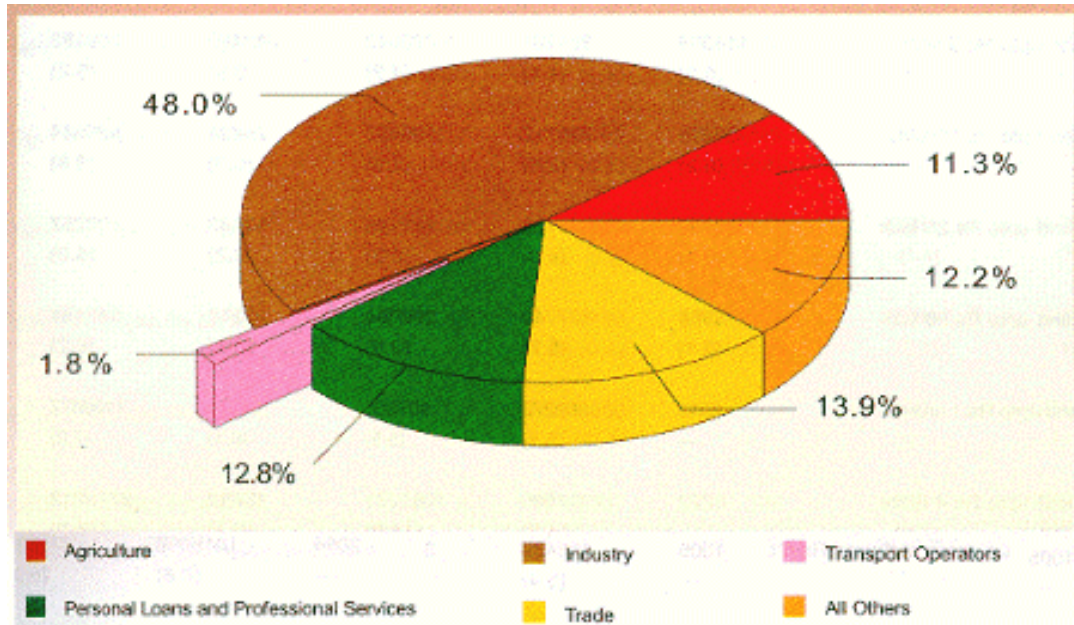
Occupation	As on 31st March					
	No. of Accounts	Percent Share	Credit Limit		Outstanding	
			Amount	Percent Share	Amount	Percent Share
	(1)	(2)	(3)	(4)	(5)	(6)
<b>I. Agriculture</b>	<b>24188573</b>	<b>42.7</b>	<b>3291640</b>	<b>10.7</b>	<b>2880895</b>	<b>11.3</b>
1. Direct Finance	23868444	42.1	2746411	8.9	2455613	9.6
2. Indirect Finance	320129	0.6	545229	1.8	425282	1.7
<b>II. Industry</b>	<b>4623051</b>	<b>8.2</b>	<b>15227931</b>	<b>49.3</b>	<b>12225951</b>	<b>48.0</b>
1. Mining and Quarrying	12456	—	247175	0.8	194292	0.8
2. Food Manufacturing and Processing	122057	0.2	1260493	4.1	1015371	4.0
a) Rice, flour and dal mills	35029	0.1	216126	0.7	173974	0.7
b) Sugar	1467	—	213607	0.7	181078	0.7
c) Edible oils & vanaspati	16303	—	235684	0.8	184244	0.7
d) Tea processing	1649	—	151166	0.5	113019	0.4
e) Processing of fruits & vegetables	2089	—	25424	0.1	20121	0.1
f) Others	65520	0.1	418486	1.4	342935	1.3
3. Beverage and Tobacco	6045	—	212016	0.7	163860	0.6
4. Textiles	132801	0.2	2583890	8.4	2049539	8.0
a) Cotton textiles	36481	0.1	1032286	3.3	835472	3.3
b) Jute textiles	1568	—	55800	0.2	45062	0.2
c) Handloom textiles & Khadi	9610	—	68302	0.2	53319	0.2
d) Other textiles and textile goods	85142	0.2	1427502	4.6	1115686	4.4
5. Paper, Paper Products and Printing	42027	0.1	419011	1.4	345391	1.4
6. Leather and Leather Products	15247	—	246374	0.8	205132	0.8
7. Rubber and Rubber Products	13069	—	229688	0.7	188016	0.7
8. Chemicals & Chemical Products	74281	0.1	2154495	7.0	1681043	6.6
a) Heavy industrial chemicals	7498	—	412940	1.3	308451	1.2
b) Fertilisers	2099	—	267800	0.9	201150	0.8
c) Drugs and pharmaceuticals	14828	—	628345	2.0	492898	1.9
d) Non-edible oils	1651	—	34977	0.1	29891	0.1
e) Other Chemicals & Chemical Products	48205	0.1	810433	2.6	648653	2.5
9. Petroleum, Coal Products & Nuclear Fuels	5623	—	293151	1.0	238953	0.9
10. Manufacture of Cement & Cement Products	8610	—	241742	0.8	176678	0.7
11. Basic Metals and Metal Products	84994	0.1	1866125	6.0	1519183	6.0
a) Iron and steel	27454	—	1294247	4.2	1060131	4.2
b) Non-ferrous metals	6211	—	137235	0.4	112154	0.4
c) Other metal products	51329	0.1	434643	1.4	346898	1.4
12. Engineering	100219	0.2	2460736	8.0	1970134	7.7
a) Heavy engineering	15108	—	732685	2.4	552041	2.2
b) Light engineering	42955	0.1	552576	1.8	445949	1.8
c) Electrical machinery & goods	24830	—	608017	2.0	493114	1.9
d) Electronic machinery & goods	17326	—	567458	1.8	479030	1.9
13. Vehicles, Vehicle Parts & Transport Equipments	30737	0.1	593775	1.9	438309	1.7
14. Other Industries	3938507	6.9	1727194	5.6	1457767	5.7
15. Electricity, Gas & Water	11343	—	312257	1.0	237163	0.9
a) Electricity Generation & Transmission	10027	—	288345	0.9	215334	0.8
b) Non-Conventional Energy	371	—	11390	—	10609	—
c) Gas, Steam & Water Supply	945	—	12522	—	11220	—
16. Construction	25035	—	379809	1.2	345120	1.4
<b>III. Transport operators</b>	<b>1103665</b>	<b>1.9</b>	<b>554267</b>	<b>1.8</b>	<b>457748</b>	<b>1.8</b>
<b>IV. Professional and other services</b>	<b>2435662</b>	<b>4.3</b>	<b>1078832</b>	<b>3.5</b>	<b>904441</b>	<b>3.6</b>
<b>V. Personal Loans</b>	<b>9769658</b>	<b>17.2</b>	<b>2772580</b>	<b>9.0</b>	<b>2362868</b>	<b>9.3</b>
1. Loans for Purchase of Consumer Durables	701457	1.2	101983	0.3	88138	0.3
2. Loans for Housing	819856	1.4	805567	2.6	711360	2.8
3. Rest of the Personal Loans	8248345	14.6	1865029	6.0	1563369	6.1
<b>VI. Trade</b>	<b>9246430</b>	<b>16.3</b>	<b>4213420</b>	<b>13.7</b>	<b>3534254</b>	<b>13.9</b>
1. Wholesale Trade	361467	0.6	2769139	9.0	2287725	9.0
of which : Food Procurement	109	—	1079739	3.5	986694	3.9
2. Retail Trade	8884963	15.7	1444281	4.7	1246529	4.9
<b>VII. Finance</b>	<b>22044</b>	<b>—</b>	<b>1105608</b>	<b>3.6</b>	<b>901267</b>	<b>3.5</b>
<b>VIII. All others</b>	<b>5283346</b>	<b>9.3</b>	<b>2613657</b>	<b>8.5</b>	<b>2201786</b>	<b>8.6</b>
<b>Total Bank Credit</b>	<b>56672429</b>	<b>100.0</b>	<b>30857935</b>	<b>100.0</b>	<b>25469210</b>	<b>100.0</b>
Of which : 1. Artisan & Village Industries	2341592	4.1	168665	0.5	150364	0.6
2. Other Small Scale Industries	1752054	3.1	3129693	10.1	2582270	10.1

— : Nil or negligible.

Source : Basic Statistical Return - 1.

### GRAPH-7

*Occupation-wise distribution of advances by Scheduled Commercial Banks - 1996  
(As on 31st March)*



**TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1996**

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	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	12841803 (90.4)	1120267 (12.2)	1015861 (13.7)	23034651 (89.5)	1825347 (11.9)	1710999 (13.2)
Above Rs.25,000 and upto Rs.50,000	452844 (3.2)	165507 (1.8)	160067 (2.2)	1039926 (4.0)	380732 (2.5)	395558 (3.0)
Above Rs.50,000 and upto Rs.1 lakh	345113 (2.4)	278252 (3.0)	231597 (3.1)	668206 (2.6)	524904 (3.4)	473148 (3.6)
Above Rs.1 lakh and upto Rs.2 lakh	363135 (2.6)	544760 (5.9)	464588 (6.3)	566410 (2.2)	852248 (5.5)	755457 (5.8)
Above Rs.2 lakh and upto Rs.5 lakh	114384 (0.8)	374481 (4.1)	320843 (4.3)	242460 (0.9)	799183 (5.2)	698712 (5.4)
Above Rs.5 lakh and upto Rs.10 lakh	30255 (0.2)	230712 (2.5)	196452 (2.6)	75824 (0.3)	585644 (3.8)	508608 (3.9)
Above Rs.10 lakh and upto Rs.25 lakh	20737 (0.1)	371175 (4.0)	281146 (3.8)	53480 (0.2)	902757 (5.9)	767031 (5.9)
Above Rs.25 lakh and upto Rs.50 lakh	15968 (0.1)	527742 (5.7)	292054 (3.9)	25211 (0.1)	947481 (6.2)	769028 (5.9)
Above Rs.50 lakh and upto Rs.1 crore	6544 —	502272 (5.5)	407366 (5.5)	14774 (0.1)	1109877 (7.2)	881844 (6.8)
Above Rs.1 crore and upto Rs.4 crore	6222 —	1307680 (14.2)	1081221 (14.6)	13692 (0.1)	2772212 (18.0)	2230157 (17.2)
Above Rs.4 crore and upto Rs.6 crore	1005 —	498489 (5.4)	382063 (5.1)	2054 —	1018668 (6.6)	778806 (6.0)
Above Rs.6 crore and upto Rs.10 crore	801 —	628149 (6.8)	485344 (6.5)	1398 —	1118983 (7.3)	876281 (6.7)
Above Rs.10 crore	702 —	2655113 (28.8)	2104459 (28.4)	976 —	2537827 (16.5)	2156986 (16.6)
<b>Total</b>	<b>14199513</b> (100.0)	<b>9204599</b> (100.0)	<b>7423061</b> (100.0)	<b>25739062</b> (100.0)	<b>15375863</b> (100.0)	<b>13002615</b> (100.0)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Basic Statistical Return - 1.

**TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1996 (Contd.)**

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	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	12901984 (98.8)	698855 (83.8)	612006 (83.3)	1063901 (86.3)	152730 (5.0)	89576 (3.9)
Above Rs.25,000 and upto Rs.50,000	87334 (0.7)	29969 (3.6)	28428 (3.9)	96651 (7.8)	26307 (0.9)	8729 (0.4)
Above Rs.50,000 and upto Rs.1 lakh	23454 (0.2)	18550 (2.2)	16558 (2.3)	10005 (0.8)	7587 (0.3)	4638 (0.2)
Above Rs.1 lakh and upto Rs.2 lakh	30129 (0.2)	48685 (5.8)	43635 (5.9)	12095 (1.0)	18698 (0.6)	14534 (0.6)
Above Rs.2 lakh and upto Rs.5 lakh	10962 (0.1)	29833 (3.6)	26808 (3.7)	20858 (1.7)	74020 (2.4)	62587 (2.7)
Above Rs.5 lakh and upto Rs.10 lakh	517 —	3756 (0.5)	3045 (0.4)	3326 (0.3)	24935 (0.8)	21536 (0.9)
Above Rs.10 lakh and upto Rs.25 lakh	159 —	2469 (0.3)	1778 (0.2)	17731 (1.4)	217107 (7.2)	199705 (8.7)
Above Rs.25 lakh and upto Rs.50 lakh	32 —	1156 (0.1)	1268 (0.2)	1386 (0.1)	52637 (1.7)	39023 (1.7)
Above Rs.50 lakh and upto Rs.1 crore	9 —	668 (0.1)	758 (0.1)	1590 (0.1)	125350 (4.1)	96904 (4.2)
Above Rs.1 crore and upto Rs.4 crore	3 —	337 —	130 —	3027 (0.2)	666023 (22.0)	505668 (22.0)
Above Rs.4 crore and upto Rs.6 crore	— —	— —	— —	704 (0.1)	354842 (11.7)	257740 (11.2)
Above Rs.6 crore and upto Rs.10 crore	— —	— —	— —	529 —	430753 (14.2)	317067 (13.8)
Above Rs.10 crore	— —	— —	— —	436 —	873821 (28.9)	675964 (29.5)
<b>Total</b>	<b>13054583</b> (100.0)	<b>834278</b> (100.0)	<b>734414</b> (100.0)	<b>1232239</b> (100.0)	<b>3024810</b> (100.0)	<b>2293671</b> (100.0)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Basic Statistical Return - 1.



**TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 1996 (Concl'd.)**

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	2062319 (84.3)	216552 (9.0)	196876 (9.8)	51904658 (91.6)	4013750 (13.0)	3625319 (14.2)
Above Rs.25,000 and upto Rs.50,000	124485 (5.1)	47432 (2.0)	42712 (2.1)	1801240 (3.2)	649947 (2.1)	635494 (2.5)
Above Rs.50,000 and upto Rs.1 lakh	87714 (3.6)	69988 (2.9)	60409 (3.0)	1134492 (2.0)	899281 (2.9)	786350 (3.1)
Above Rs.1 lakh and upto Rs.2 lakh	83967 (3.4)	132949 (5.5)	108412 (5.4)	1055736 (1.9)	1597341 (5.2)	1386626 (5.4)
Above Rs.2 lakh and upto Rs.5 lakh	53544 (2.2)	179937 (7.4)	148070 (7.3)	442208 (0.8)	1457455 (4.7)	1257020 (4.9)
Above Rs.5 lakh and upto Rs.10 lakh	14753 (0.6)	113514 (4.7)	94830 (4.7)	124675 (0.2)	958560 (3.1)	824471 (3.2)
Above Rs.10 lakh and upto Rs.25 lakh	9419 (0.4)	160665 (6.6)	130814 (6.5)	101526 (0.2)	1654173 (5.4)	1380474 (5.4)
Above Rs.25 lakh and upto Rs.50 lakh	4707 (0.2)	180586 (7.5)	142134 (7.1)	47304 (0.1)	1709602 (5.5)	1243508 (4.9)
Above Rs.50 lakh and upto Rs.1 crore	2841 (0.1)	219939 (9.1)	173998 (8.6)	25758 —	1958105 (6.3)	1560870 (6.1)
Above Rs.1 crore and upto Rs.4 crore	2543 (0.1)	515021 (21.3)	424471 (21.1)	25487 —	5261273 (17.0)	4241647 (16.7)
Above Rs.4 crore and upto Rs.6 crore	446 —	222269 (9.2)	185138 (9.2)	4209 —	2094268 (6.8)	1603747 (6.3)
Above Rs.6 crore and upto Rs.10 crore	199 —	162326 (6.7)	138265 (6.9)	2927 —	2340211 (7.6)	1816957 (7.1)
Above Rs.10 crore	95 —	197208 (8.2)	169318 (8.4)	2209 —	6263969 (20.3)	5106728 (20.1)
<b>Total</b>	<b>2447032</b> (100.0)	<b>2418384</b> (100.0)	<b>2015447</b> (100.0)	<b>56672429</b> (100.0)	<b>30857935</b> (100.0)	<b>25469211</b> (100.0)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Basic Statistical Return - 1.

**TABLE 15: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE - 1996**

(Amount in Rs. lakh)

Interest Rate Range	As on 31st March		
	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)
Less than 6%	253791 (5.4)	268712 (1.2)	241327 (1.3)
6% and above but less than 10%	46968 (1.0)	189511 (0.8)	152778 (0.8)
10% and above but less than 12%	146448 (3.1)	319438 (1.4)	285899 (1.5)
12% and above but less than 14%	643134 (13.7)	2689840 (11.5)	2145695 (11.1)
14% and above but less than 15%	1471058 (31.4)	1820864 (7.8)	1564789 (8.1)
15% and above but less than 16%	695073 (14.8)	2114522 (9.1)	1749993 (9.1)
16% and above but less than 17%	227558 (4.9)	1772686 (7.6)	1517818 (7.9)
17% and above but less than 18%	562015 (12.0)	4317745 (18.5)	3488656 (18.1)
18% and above but less than 20%	355196 (7.6)	5358318 (23.0)	4330075 (22.5)
20% and Above	283702 (6.1)	4464899 (19.1)	3801645 (19.7)
<b>Total Loans &amp; Advances</b>	<b>4684943</b> (100.0)	<b>23316535</b> (100.0)	<b>19278675</b> (100.0)
Inland & Foreign Bills purchased/discounted	82828	3527650	2565218
<b>Total</b>	<b>4767771</b>	<b>26844185</b>	<b>21843893</b>

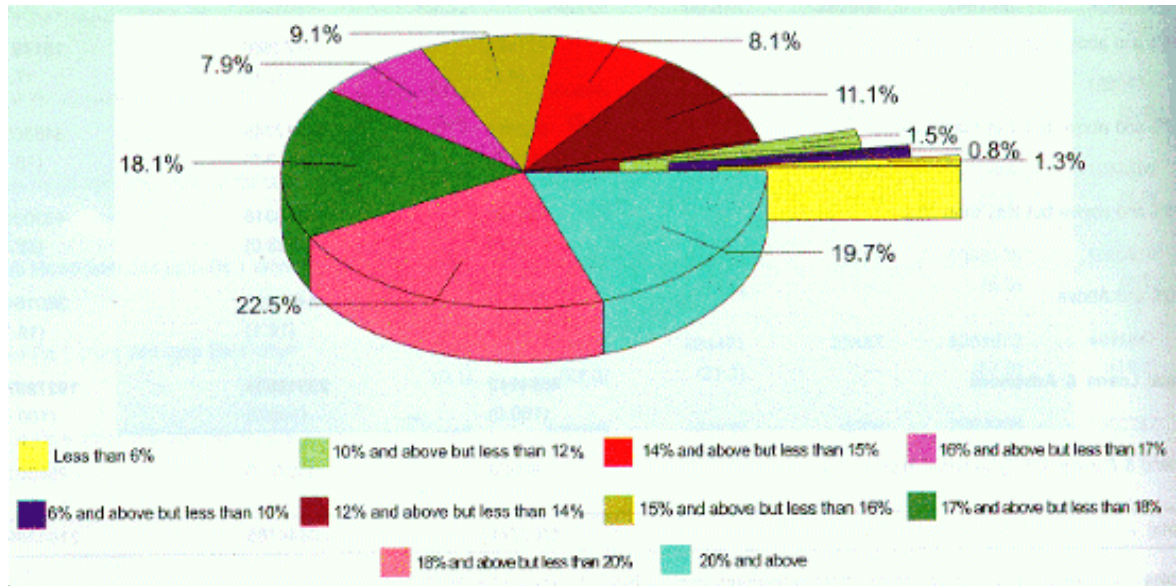
**Notes** : 1. Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.

2. Figures in bracket represent percent share in total.

*Source* : Basic Statistical Return-1.

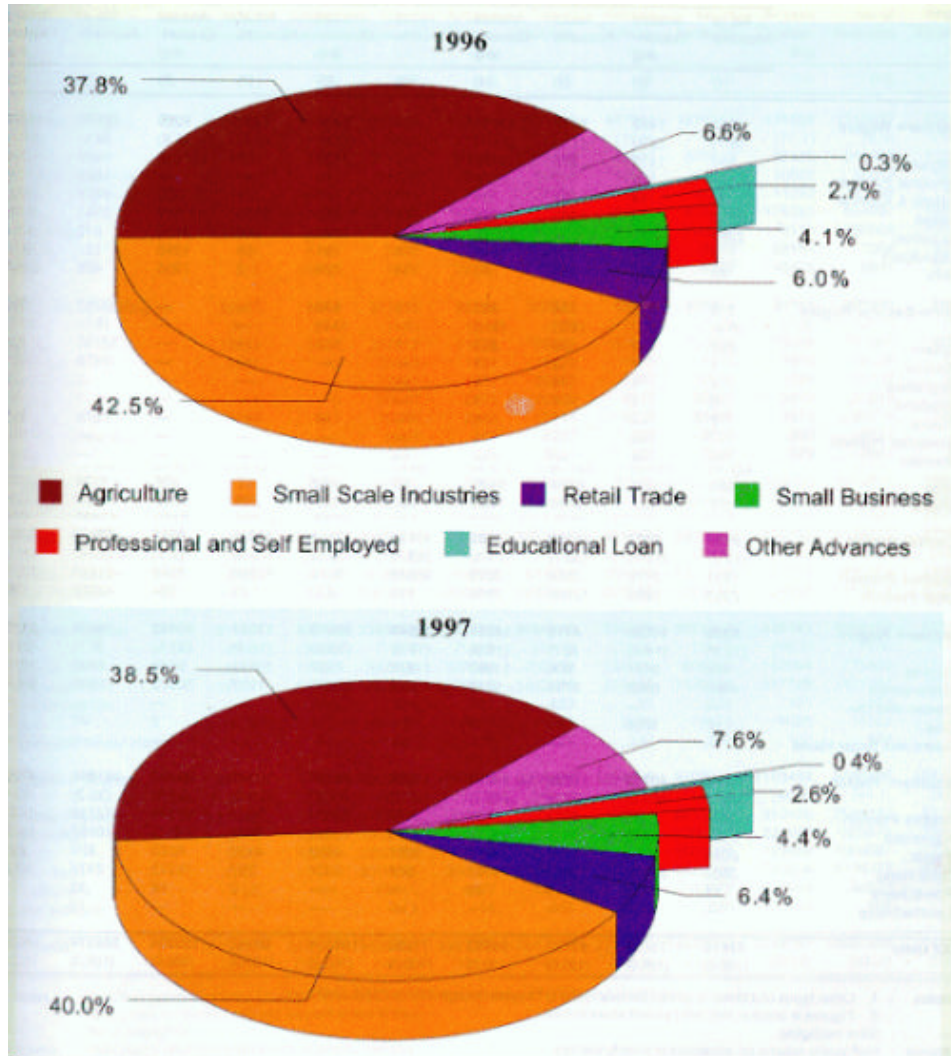
GRAPH-8

*Distribution of loans and advances of Scheduled Commercial Banks according to interest rate range - 1996  
(As on 31st March)*



GRAPH-9

Composition of priority sector advances of Public Sector Banks - 1996-97  
(As on the last Friday of March)



**TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 1996-97**

(Amount in Rs.lakh)

Regions/State/ Union Territory	As on the last Friday of March									
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finance	
	1996		1997		1996		1997		1996	
	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)	
<b>Northern Region</b>	<b>4512</b>	<b>7462</b>	<b>5119</b>	<b>13671</b>	<b>409</b>	<b>5309</b>	<b>3782</b>	<b>8205</b>	<b>18680</b>	<b>49581</b>
	(8.7)	(9.9)	(7.8)	(14.1)	(0.6)	(5.0)	(5.6)	(6.8)	(6.5)	(26.7)
Haryana	596	1413	675	2489	57	1130	62	1056	5956	3764
Himachal Pradesh	11	9	7	8	—	—	—	—	1685	1129
Jammu & Kashmir	16	14	61	84	—	—	1	400	6779	6230
Punjab	1562	3654	1905	7224	95	329	3391	619	2843	5765
Rajasthan	2299	2029	2431	2426	219	3233	268	3620	872	8251
Chandigarh	2	47	5	1347	4	91	58	1255	137	5578
Delhi	26	296	35	93	34	526	2	1255	408	18864
<b>North-Eastern Region</b>	<b>210</b>	<b>475</b>	<b>146</b>	<b>257</b>	<b>1</b>	<b>632</b>	<b>—</b>	<b>—</b>	<b>23252</b>	<b>1390</b>
	(0.4)	(0.6)	(0.2)	(0.3)	—	(0.6)	—	—	(8.0)	(0.7)
Assam	201	472	136	252	1	632	—	—	13155	806
Manipur	1	1	3	1	—	—	—	—	2419	71
Meghalaya	4	1	4	1	—	—	—	—	1	2
Nagaland	3	1	1	1	—	—	—	—	1	—
Tripura	1	—	1	1	—	—	—	—	7676	511
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Sikkim	1	1	1	1	—	—	—	—	—	—
<b>Eastern Region</b>	<b>14445</b>	<b>7953</b>	<b>20551</b>	<b>11511</b>	<b>450</b>	<b>4126</b>	<b>410</b>	<b>3831</b>	<b>68351</b>	<b>15724</b>
	(27.9)	(10.5)	(31.3)	(11.9)	(0.6)	(3.9)	(0.6)	(3.1)	(23.6)	(8.5)
Bihar	6089	2307	6474	5420	60	383	7	328	1276	3173
Orissa	1125	1322	1234	1438	152	1201	208	1043	19605	4595
West Bengal	7231	4324	12843	4653	238	2542	195	2460	47469	7924
Andaman & Nicobar	—	—	—	—	—	—	—	—	1	32
<b>Central Region</b>	<b>9184</b>	<b>8394</b>	<b>20150</b>	<b>10785</b>	<b>45756</b>	<b>10114</b>	<b>42675</b>	<b>8633</b>	<b>57836</b>	<b>20338</b>
	(17.7)	(11.1)	(30.7)	(11.1)	(63.7)	(9.6)	(62.8)	(7.1)	(20.0)	(10.9)
Madhya Pradesh	1531	2772	2564	3279	45646	9514	42596	8249	11113	13274
Uttar Pradesh	7653	5622	17586	7506	110	600	79	384	46723	7064
<b>Western Region</b>	<b>5286</b>	<b>10582</b>	<b>4419</b>	<b>16351</b>	<b>12648</b>	<b>35516</b>	<b>11151</b>	<b>40462</b>	<b>19445</b>	<b>51702</b>
	(10.2)	(14.0)	(6.7)	(16.9)	(17.6)	(33.6)	(16.4)	(33.5)	(6.7)	(27.8)
Gujarat	402	2611	606	11083	11815	7487	10111	9588	6449	19112
Maharashtra	4866	6962	3795	5259	829	28025	1037	30872	12949	32529
Daman and Diu	—	—	—	—	—	—	—	—	—	—
Goa	18	1009	18	9	4	4	3	2	47	61
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
<b>Southern Region</b>	<b>18179</b>	<b>40713</b>	<b>15336</b>	<b>44254</b>	<b>12588</b>	<b>50137</b>	<b>10149</b>	<b>62203</b>	<b>101810</b>	<b>47251</b>
	(35.1)	(53.9)	(23.3)	(45.7)	(17.5)	(47.4)	(14.9)	(51.5)	(35.2)	(25.4)
Andhra Pradesh	6784	5931	5783	9638	2440	25828	2446	27946	77710	14325
Karnataka	5554	5980	4514	12022	3980	10385	2881	12873	20657	15124
Kerala	2018	5754	1978	3453	5661	4623	4113	6053	920	2567
Tamil Nadu	3802	23014	3050	19101	507	9301	707	15273	2473	15225
Pondicherry	21	34	11	40	—	—	2	58	33	7
Lakshadweep	—	—	—	—	—	—	—	—	17	3
<b>All India</b>	<b>51816</b>	<b>75579</b>	<b>65721</b>	<b>96829</b>	<b>71852</b>	<b>105834</b>	<b>68167</b>	<b>123334</b>	<b>289374</b>	<b>185986</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

2. Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Half yearly returns on advances to priority sectors.

**TABLE 16: STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 1996-97 (Concl'd).**

(Amount in Rs. lakh)

Regions/State/ Union Territory	As on the last Friday of March									
	Other types of indirect finance		Direct Finance to farmers				Total			
	1997		1996		1997		1996		1997	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
<b>Northern Region</b>	<b>20085</b>	<b>60944</b>	<b>1850742</b>	<b>408014</b>	<b>1687461</b>	<b>447954</b>	<b>1874343</b>	<b>470366</b>	<b>1716447</b>	<b>530774</b>
	(7.3)	(21.9)	(9.5)	(17.1)	(9.0)	(16.3)	(9.5)	(17.1)	(8.9)	(16.4)
Haryana	4159	4153	364014	84141	307110	94697	370623	90448	312006	102395
Himachal Pradesh	1129	192	91925	9484	94413	12303	93621	10622	95549	12503
Jammu & Kashmir	3234	6010	36093	5048	38296	5537	42888	11292	41592	12031
Punjab	6620	8528	608138	165507	543081	182344	612638	175255	554997	198715
Rajasthan	4481	8096	739816	104597	692828	116647	743206	118110	700008	130789
Chandigarh	44	5795	3082	16448	2197	14772	3225	22164	2304	23169
Delhi	418	28170	7674	22789	9536	21654	8142	42475	9991	51172
<b>North-Eastern Region</b>	<b>23963</b>	<b>6283</b>	<b>373421</b>	<b>32293</b>	<b>362320</b>	<b>49090</b>	<b>396885</b>	<b>34791</b>	<b>386429</b>	<b>55630</b>
	(8.7)	(2.3)	(1.9)	(1.4)	(1.9)	(1.8)	(1.9)	(1.2)	(2.0)	(1.7)
Assam	12939	5568	207613	21289	188585	37035	220970	23199	201660	42855
Manipur	2881	49	15353	1431	16222	1675	17773	1503	19106	1725
Meghalaya	—	—	22931	1321	22768	1487	22936	1324	22772	1488
Nagaland	4	5	20217	2971	23309	2810	20221	2972	23314	2816
Tripura	8134	660	75728	3362	78144	4030	83405	3873	86279	4691
Arunachal Pradesh	—	—	9653	969	8777	933	9653	969	8777	933
Mizoram	—	—	3597	379	3841	403	3597	379	3841	403
Sikkim	5	1	18329	571	20674	717	18330	572	20680	719
<b>Eastern Region</b>	<b>66102</b>	<b>24528</b>	<b>3288732</b>	<b>235408</b>	<b>3222809</b>	<b>281135</b>	<b>3371978</b>	<b>263211</b>	<b>3309872</b>	<b>321005</b>
	(23.9)	(8.8)	(16.9)	(9.9)	(17.1)	(10.2)	(17.0)	(9.6)	(17.2)	(9.8)
Bihar	2782	2001	1316956	98067	1258753	97975	1324381	103930	1268016	105724
Orissa	17403	3268	909048	53003	894343	57200	929930	60121	913188	62949
West Bengal	45916	19206	1059979	84104	1065330	125445	1114917	98894	1124284	151764
Andaman & Nicobar	1	53	2749	234	4383	515	2750	266	4384	568
<b>Central Region</b>	<b>49759</b>	<b>25866</b>	<b>3210578</b>	<b>391889</b>	<b>3033887</b>	<b>431729</b>	<b>3323354</b>	<b>430735</b>	<b>3146471</b>	<b>477013</b>
	(18.0)	(9.3)	(16.5)	(16.5)	(16.1)	(15.7)	(16.8)	(15.7)	(16.3)	(14.7)
Madhya Pradesh	5613	18708	948850	145784	934787	169443	1007140	171344	985560	199679
Uttar Pradesh	44146	7158	2261728	246105	2099100	262286	2316214	259391	2160911	277334
<b>Western Region</b>	<b>21195</b>	<b>90437</b>	<b>2283633</b>	<b>348361</b>	<b>2166417</b>	<b>390475</b>	<b>2321012</b>	<b>446161</b>	<b>2203182</b>	<b>537725</b>
	(7.7)	(32.5)	(11.8)	(14.6)	(11.5)	(14.2)	(11.7)	(16.2)	(11.4)	(16.6)
Gujarat	2564	19632	847214	122884	702339	131020	865880	152094	715620	171323
Maharashtra	18577	69130	1420538	220212	1448572	253443	1439182	287728	1471981	358704
Daman and Diu	—	1674	636	121	423	99	636	121	423	1773
Goa	54	1	14509	5006	14247	5780	14578	6080	14322	5792
Dadra and Nagar Haveli	—	—	736	138	836	133	736	138	836	133
<b>Southern Region</b>	<b>95503</b>	<b>70416</b>	<b>8397244</b>	<b>965392</b>	<b>8374420</b>	<b>1144390</b>	<b>8529821</b>	<b>1103493</b>	<b>8495408</b>	<b>1321263</b>
	(34.5)	(25.3)	(43.3)	(40.5)	(44.4)	(41.7)	(43.1)	(40.2)	(44.1)	(40.8)
Andhra Pradesh	81589	15983	2730635	306402	2557029	358068	2817569	352486	2646847	411635
Karnataka	10302	25831	1353098	205113	1305952	247719	1383289	236602	1323649	298445
Kerala	1138	13096	1252694	113008	1299368	147474	1261293	125952	1306597	170076
Tamil Nadu	2452	15412	3016586	336396	3169168	385997	3023368	383936	3175377	435783
Pondicherry	22	94	43618	4427	42338	5086	43672	4468	42373	5278
Lakshadweep	—	—	613	46	565	46	630	49	565	46
<b>All India</b>	<b>276607</b>	<b>278474</b>	<b>19404350</b>	<b>2381357</b>	<b>18847314</b>	<b>2744773</b>	<b>19817393</b>	<b>2748757</b>	<b>19257809</b>	<b>3243410</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

2. Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Half yearly returns on advances to priority sectors.

**TABLE 17: STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 1996-97**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1996		1997		1996		1997	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
<b>Northern Region</b>	<b>363117</b>	<b>738015</b>	<b>363568</b>	<b>813470</b>	<b>1050</b>	<b>1332</b>	<b>1125</b>	<b>217</b>
	(12.2)	(21.6)	(11.5)	(21.3)	(58.2)	(30.7)	(45.3)	(4.2)
Haryana	49779	106305	72319	113783	70	25	61	48
Himachal Pradesh	20561	16319	19079	14971	2	1	—	—
Jammu & Kashmir	15748	23149	20092	24856	918	1002	1038	76
Punjab	116511	194655	102626	215745	16	117	14	76
Rajasthan	107738	91458	100895	109253	—	—	1	5
Chandigarh	5254	21323	4878	24669	1	2	—	—
Delhi	47526	284806	43679	310193	43	185	11	12
<b>North-Eastern Region</b>	<b>109563</b>	<b>35226</b>	<b>106677</b>	<b>36393</b>	<b>1</b>	<b>24</b>	<b>1</b>	<b>24</b>
	(3.7)	(1.0)	(3.4)	(1.0)	(0.1)	(0.6)	—	(0.5)
Assam	71151	24474	62086	25634	1	24	1	24
Manipur	14591	3247	14272	4016	—	—	—	—
Meghalaya	4011	849	4254	974	—	—	—	—
Nagaland	5093	3879	5988	2676	—	—	—	—
Tripura	11911	1891	16569	2069	—	—	—	—
Arunachal Pradesh	753	290	1371	377	—	—	—	—
Mizoram	2053	595	2137	647	—	—	—	—
<b>Eastern Region</b>	<b>1000147</b>	<b>339970</b>	<b>1193999</b>	<b>358157</b>	<b>35</b>	<b>599</b>	<b>14</b>	<b>499</b>
	(33.6)	(9.9)	(37.9)	(9.4)	(1.9)	(13.8)	(0.6)	(9.8)
Bihar	225810	80609	221306	87148	2	—	—	—
Orissa	166135	43801	343998	45769	6	384	5	372
Sikkim	803	423	892	456	—	—	—	—
West Bengal	606792	214891	627149	224458	9	127	9	127
Andaman & Nicobar	607	246	654	326	18	88	—	—
<b>Central Region</b>	<b>447104</b>	<b>385732</b>	<b>443905</b>	<b>416488</b>	<b>49</b>	<b>226</b>	<b>136</b>	<b>160</b>
	(15.0)	(11.3)	(14.1)	(10.9)	(2.7)	(5.2)	(5.5)	(3.1)
Madhya Pradesh	123902	112824	123702	121550	4	3	1	44
Uttar Pradesh	323202	272909	320203	294938	45	223	135	116
<b>Western Region</b>	<b>266240</b>	<b>926908</b>	<b>243291</b>	<b>1045241</b>	<b>114</b>	<b>1367</b>	<b>149</b>	<b>2134</b>
	(8.9)	(27.1)	(7.7)	(27.4)	(6.3)	(31.5)	(6.0)	(41.8)
Gujarat	99388	231848	96546	242061	52	400	142	131
Maharashtra	162006	682292	142639	789124	25	468	7	2003
Daman and Diu	400	2349	130	1128	—	—	—	—
Goa	4372	9992	3903	12157	37	499	—	—
Dadra and Nagar Haveli	74	428	73	771	—	—	—	—
<b>Southern Region</b>	<b>789727</b>	<b>998706</b>	<b>796821</b>	<b>1149832</b>	<b>554</b>	<b>785</b>	<b>1057</b>	<b>2073</b>
	(26.5)	(29.2)	(25.3)	(30.1)	(30.7)	(18.1)	(42.6)	(40.6)
Andhra Pradesh	160006	198780	159812	222137	334	104	54	53
Karnataka	126635	199329	110253	243070	114	567	929	1865
Kerala	251271	137193	251836	152292	95	61	11	15
Tamil Nadu	245353	459209	268311	528247	11	53	63	140
Pondicherry	6403	4045	6552	3913	—	—	—	—
Lakshadweep	59	149	57	173	—	—	—	—
<b>All India</b>	<b>2975898</b>	<b>3424558</b>	<b>3148261</b>	<b>3819581</b>	<b>1803</b>	<b>4334</b>	<b>2482</b>	<b>5107</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Half yearly return on advances to priority sectors.

**TABLE 17 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 1996-97 (Concl'd.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to Road & Water Transport Operators				Total			
	1996		1997		1996		1997	
	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing	No. of Accounts	Amount Outstand- ing
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
<b>Northern Region</b>	<b>83397</b>	<b>55193</b>	<b>73599</b>	<b>58987</b>	<b>447564</b>	<b>794540</b>	<b>438292</b>	<b>872675</b>
	(11.6)	(16.3)	(11.0)	(15.4)	(12.1)	(21.1)	(11.4)	(20.7)
Haryana	14363	8021	12549	8234	64212	114351	84929	122066
Himachal Pradesh	6430	7257	5761	9272	26993	23577	24840	24243
Jammu & Kashmir	4797	6675	4827	7011	21463	30826	25957	31943
Punjab	31270	12237	25473	14618	147797	207009	128113	230439
Rajasthan	15397	10436	17284	12257	123135	101894	118180	121515
Chandigarh	1166	1075	962	1117	6421	22400	5840	25786
Delhi	9974	9492	6743	6478	57543	294482	50433	316683
<b>North-Eastern Region</b>	<b>27829</b>	<b>12724</b>	<b>25373</b>	<b>12427</b>	<b>137393</b>	<b>47973</b>	<b>132050</b>	<b>48844</b>
	(3.9)	(3.8)	(3.8)	(3.2)	(3.7)	(1.3)	(3.5)	(1.2)
Assam	22624	8697	20910	8437	93776	33195	82997	34096
Manipur	1024	653	1031	678	15615	3900	15303	4694
Meghalaya	584	596	458	658	4595	1445	4712	1632
Nagaland	781	819	713	807	5874	4698	6701	3483
Tripura	2488	1401	1863	1336	14399	3292	18432	3404
Arunachal Pradesh	202	356	262	346	955	646	1633	723
Mizoram	126	203	136	165	2179	797	2273	812
<b>Eastern Region</b>	<b>211223</b>	<b>51267</b>	<b>186483</b>	<b>69110</b>	<b>1211405</b>	<b>391837</b>	<b>1380482</b>	<b>427766</b>
	(29.5)	(15.1)	(27.8)	(18.0)	(32.8)	(10.4)	(36.1)	(10.2)
Bihar	82484	17924	77694	22368	308296	98534	299000	109516
Orissa	29363	10994	19122	23284	195504	55180	363125	69425
Sikkim	136	87	108	77	939	510	1000	533
West Bengal	99077	22152	89435	23286	705878	237170	716593	247871
Andaman & Nicobar	163	110	124	95	788	444	778	421
<b>Central Region</b>	<b>107760</b>	<b>50337</b>	<b>96364</b>	<b>52819</b>	<b>554913</b>	<b>436296</b>	<b>540405</b>	<b>469466</b>
	(15.0)	(14.8)	(14.3)	(13.8)	(15.0)	(11.6)	(14.1)	(11.2)
Madhya Pradesh	22185	17488	20964	19734	146091	130315	144667	141328
Uttar Pradesh	85575	32849	75400	33085	408822	305981	395738	328138
<b>Western Region</b>	<b>109440</b>	<b>62323</b>	<b>112067</b>	<b>68467</b>	<b>375794</b>	<b>990598</b>	<b>355358</b>	<b>1115842</b>
	(15.3)	(18.4)	(16.7)	(17.9)	(10.2)	(26.3)	(9.3)	(26.5)
Gujarat	43013	17411	50535	19255	142453	249658	147223	261446
Maharashtra	62657	40372	57656	44381	224688	723132	200302	835508
Daman and Diu	151	152	60	47	551	2502	190	1176
Goa	3550	4305	3730	4665	7959	14795	7633	16822
Dadra and Nagar Haveli	69	83	86	119	143	511	159	890
<b>Southern Region</b>	<b>177058</b>	<b>107312</b>	<b>178088</b>	<b>121368</b>	<b>967339</b>	<b>1106803</b>	<b>975966</b>	<b>1273302</b>
	(24.7)	(31.6)	(26.5)	(31.7)	(26.2)	(29.4)	(25.5)	(30.3)
Andhra Pradesh	68251	14374	64115	19333	228591	213258	223981	241523
Karnataka	29264	23579	34971	28570	156013	223475	146153	273505
Kerala	41227	36924	42657	37369	292593	174178	294504	189675
Tamil Nadu	37562	31937	35638	35613	282926	491200	304012	564000
Pondicherry	683	395	620	375	7086	4440	7172	4288
Lakshadweep	71	103	87	108	130	253	144	281
<b>All India</b>	<b>716707</b>	<b>339156</b>	<b>671974</b>	<b>383178</b>	<b>3694408</b>	<b>3768048</b>	<b>3822717</b>	<b>4207865</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Note** : Figures in bracket indicate percent share in total.

— : Nil or negligible.

**Source** : Half yearly return on advances to priority sectors.



**TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR  
BANKS TO PRIORITY SECTORS - 1996- 97**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last 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
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>A. State Bank Group</b>	<b>7602170</b>	<b>928411</b>	<b>7346240</b>	<b>1062503</b>	<b>1433506</b>	<b>1070983</b>	<b>1624099</b>	<b>1185078</b>	<b>10</b>	<b>416</b>	<b>638</b>	<b>549</b>
State Bank of India	5566657	662311	5296781	734590	1034217	778985	1249051	863842	—	—	—	—
State Bank of Bikaner & Jaipur	215138	35671	219486	40559	49103	45683	48957	55959	1	—	1	—
State Bank of Hyderabad	402197	53910	435077	61143	58609	54095	46633	54564	5	342	—	—
State Bank of Indore	133975	23780	136314	25588	27914	25557	27572	25668	—	—	—	—
State Bank of Mysore	199852	27937	206087	39357	31128	31574	18884	38451	4	74	629	528
State Bank of Patiala	206836	51827	207670	69209	39778	53605	38650	63400	—	—	—	—
State Bank of Saurashtra	161552	25823	162168	32685	20333	41942	22701	43082	—	—	8	21
State Bank of Travancore	715963	47152	682657	59372	172424	39541	171651	40112	—	—	—	—
<b>B. Nationalised Banks</b>	<b>11741940</b>	<b>1701883</b>	<b>11362534</b>	<b>1968039</b>	<b>1465286</b>	<b>1886398</b>	<b>1435329</b>	<b>1967617</b>	<b>794</b>	<b>2432</b>	<b>693</b>	<b>3650</b>
Allahabad Bank	425554	60199	463211	68258	143086	64778	148281	68790	—	—	4	15
Andhra Bank	384079	43353	396858	52155	25950	31776	25467	36715	—	—	—	—
Bank of Baroda	1052142	205469	1028751	215679	98508	218374	89296	213034	28	189	7	52
Bank of India	924302	159982	910298	209426	93435	173107	99607	197711	—	—	109	46
Bank of Maharashtra	284574	49387	254480	56657	22754	43504	19373	43291	4	19	2	11
Canara Bank	1240211	198179	1325340	246236	93066	196405	95482	212277	8	184	8	278
Central Bank of India	1140555	101807	1120462	113253	146528	150913	145187	155766	—	—	—	—
Corporation Bank	129575	20071	133667	25709	12655	43141	12683	41087	29	87	26	5
Dena Bank	281001	43878	114057	57222	56998	63860	54446	61011	16	32	16	32
Indian Bank	971068	115419	949534	116456	40708	111967	38244	101640	7	59	6	43
Indian Overseas Bank	935221	92457	960799	109844	40891	96609	38101	97893	2	139	—	—
Oriental Bank of Commerce	149463	82645	147818	97943	16719	80570	17649	85205	11	92	1	6
Punjab National Bank	1140726	174490	1046772	192921	217715	223834	197259	235606	10	124	6	82
Punjab & Sind Bank	122211	42104	101796	43753	23410	57028	28977	61436	—	—	—	—
Syndicate Bank	522964	68390	443884	76656	52522	57722	43182	56579	660	829	488	2370
Union Bank of India	617864	117794	572245	122444	69950	135115	69514	152933	—	—	1	44
United Bank of India	597465	43582	610994	63721	217042	57407	221358	58688	18	656	18	657
UCO Bank	574271	46860	556176	63078	75232	46210	74058	54626	1	24	1	9
Vijaya Bank	248694	35819	225392	36628	18117	34078	17165	33329	—	—	—	—
<b>Public Sector Banks (A+B)</b>	<b>19344110</b>	<b>2630294</b>	<b>18708774</b>	<b>3030542</b>	<b>2898792</b>	<b>2957381</b>	<b>3059428</b>	<b>3152695</b>	<b>804</b>	<b>2848</b>	<b>1331</b>	<b>4199</b>

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR  
BANKS TO PRIORITY SECTORS - 1996- 97 (Concl'd.)**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last 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				
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997		
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
<b>A. State Bank Group</b>	<b>3549394</b>	<b>395226</b>	<b>3770971</b>	<b>528622</b>	<b>12585080</b>	<b>2395035</b>	<b>12741948</b>	<b>2776752</b>	<b>7553908</b>	<b>7289752</b>	<b>31.7</b>	<b>38.1</b>
State Bank of India	2476943	260550	2457992	336970	9077817	1701846	9003824	1935401	5623400	5169300	30.3	37.4
State Bank of Bikaner & Jaipur	119686	16121	121813	22147	383928	97475	390257	118665	252728	297398	38.6	39.9
State Bank of Hyderabad	224919	32076	241224	37005	685730	140422	722934	152711	424364	403201	33.1	37.9
State Bank of Indore	72756	12855	75549	13853	234645	62192	239435	65110	154070	152331	40.4	42.7
State Bank of Mysore	171907	16174	96354	19269	402891	75759	321954	97606	225877	269303	33.5	36.2
State Bank of Patiala	82846	17092	85639	23992	329460	122524	331959	156601	330500	402900	37.1	38.9
State Bank of Saurashtra	44868	7866	52228	9509	226753	75631	237105	85297	181681	202300	41.6	42.2
State Bank of Travancore	355469	32493	640172	65877	1243856	119187	1494480	165361	361288	393019	33.0	42.1
<b>B. Nationalised Banks</b>	<b>7426777</b>	<b>974870</b>	<b>7115833</b>	<b>1155857</b>	<b>20634797</b>	<b>4565584</b>	<b>19914389</b>	<b>5095163</b>	<b>11842368</b>	<b>12428815</b>	<b>38.6</b>	<b>41.0</b>
Allahabad Bank	350220	36536	467318	44072	918860	161513	1078814	181136	492608	511732	32.8	35.4
Andhra Bank	261523	21067	203724	27223	671552	96196	626049	116093	276057	279918	34.8	41.5
Bank of Baroda	563530	101722	519508	104867	1714208	525754	1637562	533632	1180178	1262300	44.5	42.3
Bank of India	600749	86025	541980	115845	1618486	419114	1551994	523027	1032608	1136253	40.6	46.0
Bank of Maharashtra	221451	31016	184640	34483	528783	123925	458495	134442	307760	339997	40.3	39.5
Canara Bank	475767	94326	490843	111423	1809052	489095	1911673	570214	1391144	1545618	35.2	36.9
Central Bank of India	975757	94376	968171	112791	2262840	347096	2233820	381810	947879	916109	36.6	41.7
Corporation Bank	98246	23376	102782	30502	240505	86674	249158	97303	239855	296931	36.1	32.8
Dena Bank	208963	31222	270191	47664	546978	138992	438710	165928	376012	437953	37.0	37.9
Indian Bank	367630	52130	351781	51381	1379413	279574	1339565	269520	682503	564924	41.0	47.7
Indian Overseas Bank	486229	29330	490024	37790	1462343	218535	1488924	245527	500440	521640	43.7	47.1
Oriental Bank of Commerce	103551	17828	91176	22324	269744	181135	256644	205477	447130	488962	40.5	42.0
Punjab National Bank	723400	88840	633615	114215	2081851	487287	1877652	542824	1280438	1397774	38.1	38.8
Punjab & Sind Bank	88946	29783	68215	31371	234567	128915	198988	136561	318995	309733	40.4	44.1
Syndicate Bank	359435	41444	271749	49600	935581	168385	759303	185205	529534	542395	31.8	34.1
Union Bank of India	364943	63173	320705	74378	1052757	316081	962465	349798	810472	817741	39.0	42.8
United Bank of India	437146	50760	440975	51266	1251671	152405	1273345	174333	363320	386197	41.9	45.1
UCO Bank	589026	50331	573929	59138	1238530	143424	1204164	176852	429053	449571	33.4	39.3
Vijaya Bank	150265	31587	124507	35524	417076	101484	367064	105481	236382	223067	42.9	47.3
<b>Public Sector Banks (A+B)</b>	<b>10976171</b>	<b>1370096</b>	<b>10886804</b>	<b>1684479</b>	<b>33219877</b>	<b>6960619</b>	<b>32656337</b>	<b>7871915</b>	<b>19396275</b>	<b>19718567</b>	<b>35.9</b>	<b>39.9</b>

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

**TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO  
'OTHER PRIORITY SECTORS' - 1996-97**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Reporting Friday of March													
	Small Road & 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	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
<b>A. State Bank Group</b>	<b>150837</b>	<b>105110</b>	<b>1507567</b>	<b>118510</b>	<b>1422087</b>	<b>151720</b>	<b>1385758</b>	<b>100879</b>	<b>1674102</b>	<b>149015</b>	<b>330509</b>	<b>43375</b>	<b>364904</b>	<b>42255</b>
State Bank of India	97923	74438	987963	71755	950355	96135	1077518	68369	1089390	83546	168381	27448	191036	25342
State Bank of Bikaner & Jaipur	3065	2405	50146	6576	46227	7688	58480	6159	64182	8482	2463	590	2507	77
State Bank of Hyderabad	13935	4563	96107	11567	116364	12685	97197	11200	88362	11922	11087	2431	16018	3155
State Bank of Indore	1746	1921	50252	5987	51197	6051	15559	2332	17135	2535	5018	1046	5075	1198
State Bank of Mysore	3221	2321	139459	7154	62819	10903	18501	2122	18918	2736	9744	4473	9808	1688
State Bank of Patiala	11664	7475	55288	6515	58359	7480	6385	2171	6496	2467	6507	1439	6883	1650
State Bank of Saurashtra	2778	1909	11527	1717	12845	1632	23878	2885	28488	3891	4568	882	4467	1078
State Bank of Travancore	16505	10078	116825	7237	123921	9146	88240	5642	361131	33436	122741	5065	129110	7370
<b>B. Nationalised Banks</b>	<b>479325</b>	<b>221307</b>	<b>2847111</b>	<b>302505</b>	<b>2833717</b>	<b>352379</b>	<b>2304878</b>	<b>182146</b>	<b>2071222</b>	<b>200369</b>	<b>1535515</b>	<b>146941</b>	<b>1450006</b>	<b>163299</b>
Allahabad Bank	27659	5555	202900	18921	258046	21954	67579	5649	79617	6701	53046	4706	52724	5094
Andhra Bank	22693	6250	109021	5762	79747	6528	56849	3954	44035	4616	61410	4165	51764	4639
Bank of Baroda	50410	22684	163006	20193	148725	20281	243700	22129	193967	24604	90705	12203	104168	11686
Bank of India	33650	23904	218686	30276	208479	35195	160742	11373	147897	12867	145718	14044	134495	16999
Bank of Maharashtra	13753	8981	93600	10250	76640	10880	68798	6573	55965	6515	43724	4688	35438	5103
Canara Bank	31106	28558	209711	26062	214408	31832	100715	10381	103462	12686	105423	11621	106848	14434
Central Bank of India	71011	15754	332914	27104	329164	33563	320859	19683	281672	20133	232515	19540	236776	23892
Corporation Bank	8599	9219	36195	4302	36204	5010	32546	2774	33949	3535	19202	4196	20960	5543
Dena Bank	14064	7799	52512	7469	65191	10734	96923	8502	120326	12218	43450	4918	53942	7056
Indian Bank	12526	4973	159774	19828	154602	18370	107824	10786	102580	12463	73451	8518	73746	7897
Indian Overseas Bank	18007	6258	193676	6758	193731	8514	144381	6251	148570	8062	125629	5579	123998	7228
Oriental Bank of Commerce	6733	5432	39979	4549	39244	5605	33145	3180	32788	3549	7818	1449	6050	1703
Punjab National Bank	39291	20312	259207	30466	243339	36231	315953	25023	260714	26018	84704	10003	74435	10806
Punjab & Sind Bank	7259	6547	40154	9017	30605	8411	32071	5889	24930	5481	5566	1769	4034	1507
Syndicate Bank	11338	6369	154256	15939	118803	16831	85280	6812	62145	6619	86344	6892	62858	6796
Union Bank of India	20906	15512	161931	24601	146262	26939	68355	6769	56513	6879	106693	10243	89941	10900
United Bank of India	45469	10499	156289	19034	243388	28180	116387	7943	91262	6499	83674	8181	57650	5967
UCO Bank	39289	12137	219179	15394	210340	19049	187336	11804	179069	13412	133968	9359	132994	10283
Vijaya Bank	5562	4564	44121	6581	36799	8272	65435	6671	51761	7512	32475	4865	27185	5766
<b>Public Sector Banks (A+B)</b>	<b>630162</b>	<b>326417</b>	<b>4354678</b>	<b>421015</b>	<b>4255804</b>	<b>504099</b>	<b>3690636</b>	<b>283026</b>	<b>3745324</b>	<b>349384</b>	<b>1866024</b>	<b>190316</b>	<b>1814910</b>	<b>205554</b>

**Notes** : @ Indicates Total Housing loans under priority sectors.  
 # Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.  
 — : Nil or negligible.  
 Source : Half yearly return on Advances to priority sectors.

**TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO  
'OTHER PRIORITY SECTORS' - 1996-97 (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 outstanding	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	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	
<b>A. State Bank Group</b>	<b>21103</b>	<b>2471</b>	<b>19834</b>	<b>4593</b>	<b>66888</b>	<b>4196</b>	<b>60568</b>	<b>8587</b>	<b>74386</b>	<b>37670</b>	<b>57359</b>	<b>64470</b>	<b>4170</b>	<b>2185</b>	<b>21280</b>	<b>2877</b>
State Bank of India	14915	1354	12785	2533	63076	3996	56491	8289	54354	24080	39418	44059	4063	1837	20594	2628
State Bank of Bikaner & Jaipur	225	33	116	31	471	30	414	33	5793	930	5302	2734	—	—	—	—
State Bank of Hyderabad	1258	423	1802	1086	271	24	1206	184	2884	2746	3312	3383	—	—	225	27
State Bank of Indore	29	19	27	24	—	—	—	—	268	1789	307	1945	—	—	62	179
State Bank of Mysore	576	105	593	297	—	—	—	—	476	644	598	1285	—	—	398	41
State Bank of Patiala	273	97	297	106	594	3	745	4	2234	2570	1194	4810	105	346	—	—
State Bank of Saurashtra	200	30	649	96	211	68	122	26	2571	733	2878	877	2	2	1	2
State Bank of Travancore	3627	409	3565	420	2265	76	1590	51	5806	4179	4350	5377	—	—	—	—
<b>B. Nationalised Banks</b>	<b>52858</b>	<b>15869</b>	<b>94086</b>	<b>23446</b>	<b>31232</b>	<b>2045</b>	<b>20194</b>	<b>3251</b>	<b>113144</b>	<b>112853</b>	<b>139679</b>	<b>181855</b>	<b>21895</b>	<b>14954</b>	<b>27600</b>	<b>9950</b>
Allahabad Bank	101	72	108	88	190	6	1626	36	4389	2237	47428	4576	3	28	110	67
Andhra Bank	887	551	1152	741	1802	38	1801	8	1764	872	2224	4310	6	931	308	131
Bank of Baroda	3329	838	3077	962	2876	106	1976	137	13001	25029	16251	22893	177	250	934	1621
Bank of India	3940	1128	4828	1357	1199	420	930	1483	26842	10059	11664	24038	—	—	37	1
Bank of Maharashtra	1077	218	909	218	36	3	39	17	1474	1876	1868	2630	182	141	28	137
Canara Bank	25496	8577	27703	11848	244	9	294	22	6972	14226	6973	12034	8	106	49	10
Central Bank of India	3257	719	41699	3861	1821	478	1225	227	6513	9767	5288	15200	1350	563	1336	161
Corporation Bank	676	182	633	171	136	20	142	16	1800	1142	2271	6933	22	2784	24	74
Dena Bank	922	155	1145	223	1623	208	2015	299	2205	4541	2068	8038	—	—	11440	1294
Indian Bank	1157	716	1587	835	995	124	987	143	3710	4459	3757	4977	2159	2105	1996	1723
Indian Overseas Bank	1189	302	1619	375	998	43	1287	53	2147	5188	2300	6970	667	690	512	330
Oriental Bank of Commerce	284	45	115	52	35	—	5	—	5634	725	6235	5983	9908	2805	—	—
Punjab National Bank	586	255	554	192	1655	117	1420	202	10118	6066	11486	19960	4280	680	2376	495
Punjab & Sind Bank	27	16	44	41	399	81	361	72	1225	5641	962	9285	4	1	20	28
Syndicate Bank	6313	1109	5910	1283	3963	91	2381	305	9970	4905	8175	11372	749	115	139	27
Union Bank of India	1221	458	1484	614	183	13	235	32	4570	7252	5364	13502	—	—	—	—
United Bank of India	763	95	122	33	9912	106	998	4	6315	326	2088	84	—	—	—	—
UCO Bank	687	96	301	78	1971	63	1598	105	3170	2548	2055	2251	2362	350	8283	1823
Vijaya Bank	946	336	1096	474	1194	118	874	90	1325	5992	1222	6819	18	3405	8	2028
<b>Public Sector Banks(A+B)</b>	<b>73961</b>	<b>18340</b>	<b>113920</b>	<b>28039</b>	<b>98120</b>	<b>6242</b>	<b>80762</b>	<b>11838</b>	<b>187530</b>	<b>150523</b>	<b>197038</b>	<b>246325</b>	<b>26065</b>	<b>17139</b>	<b>48880</b>	<b>12827</b>

**Notes** : @ Indicates Total Housing loans under priority sectors.  
# Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.  
— : Nil or negligible.  
Source : Half yearly return on Advances to priority sectors.

**TABLE 20: LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL-SCALE INDUSTRIES- 1996 - 97**

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March															
	Loans and advances to small-scale sector				Loans for setting up of Industrial Estates				Term loans to small-scale Industries				Loans and advances to artisans, village and cottage Industries			
	No. of Accounts	Amount outstanding	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	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
<b>A. State Bank and its Associates</b>	<b>1433506</b>	<b>1070983</b>	<b>1624099</b>	<b>1185078</b>	<b>10</b>	<b>416</b>	<b>638</b>	<b>549</b>	<b>664187</b>	<b>211996</b>	<b>823677</b>	<b>219811</b>	<b>314575</b>	<b>44583</b>	<b>447102</b>	<b>69282</b>
State Bank of India	1034217	778985	1249051	863842	—	—	—	—	478931	151673	565646	139632	265896	27812	355843	40259
State Bank of Bikaner & Jaipur	49103	45683	48957	55959	1	—	1	—	34681	6508	31256	14542	2211	232	2106	206
State Bank of Hyderabad	58609	54095	46633	54564	5	342	—	—	25643	8648	16359	11870	7917	5801	9717	6848
State Bank of Indore	27914	25557	27572	25668	—	—	—	—	17664	3832	17605	3953	7160	425	4860	304
State Bank of Mysore	31128	31574	18884	38451	4	74	629	528	9331	5491	8131	5397	3743	231	3434	375
State Bank of Patiala	39778	53605	38650	63400	—	—	—	—	22355	16441	21698	20135	10947	8348	12737	8129
State Bank of Saurashtra	20333	41942	22701	43082	—	—	8	21	13569	6263	13364	8310	5338	530	6015	567
State Bank of Travancore	172424	39541	171651	40112	—	—	—	—	62013	13141	149618	15972	11363	1204	52390	12594
<b>B. Nationalised Banks</b>	<b>1465286</b>	<b>1886398</b>	<b>1435329</b>	<b>1967617</b>	<b>794</b>	<b>2432</b>	<b>693</b>	<b>3650</b>	<b>788167</b>	<b>407152</b>	<b>771592</b>	<b>462805</b>	<b>362191</b>	<b>62024</b>	<b>314104</b>	<b>65482</b>
Allahabad Bank	143086	64778	148281	68790	—	—	4	15	81737	25767	70698	36650	70827	5499	52742	9312
Andhra Bank	25950	31776	25467	36715	—	—	—	—	4566	4043	1293	2548	774	296	72	93
Bank of Baroda	98508	218374	89296	213034	28	189	7	52	47570	41181	42011	38017	41525	9195	30061	7633
Bank of India	93435	173107	99607	197711	—	—	109	46	29671	18672	31431	22857	16090	2075	17489	2166
Bank of Maharashtra	22754	43504	19373	43291	4	19	2	11	14235	15168	12533	15836	1767	297	1696	499
Canara Bank	93066	196405	95482	212277	8	184	8	278	52910	50709	59160	67016	24378	5212	26906	8005
Central Bank of India	146528	150913	145187	155766	—	—	—	—	53454	31814	51661	29962	13870	921	14410	929
Corporation Bank	12655	43141	12683	41087	29	87	26	5	7851	8803	7891	11021	977	84	916	87
Dena Bank	56998	63860	54446	61011	16	32	16	32	27962	6387	26710	6092	17146	652	16378	623
Indian Bank	40708	111967	38244	101640	7	59	6	43	5000	8323	5056	7666	385	36	440	37
Indian Overseas Bank	40891	96609	38101	97893	2	139	1	44	17005	26902	14473	20325	4843	4389	4070	3791
Oriental Bank of Commerce	16719	80570	17649	85205	11	92	1	6	8845	14297	9656	35504	1472	254	1333	736
Punjab National Bank	217715	223834	197259	235606	10	124	6	82	167385	63543	153265	64863	112645	19115	98491	19987
Punjab & Sind Bank	23410	57028	28977	61436	—	—	—	—	14440	14744	19811	18918	10575	5522	5550	2049
Syndicate Bank	52522	57722	43182	56579	660	829	488	2370	22460	12310	18330	12494	8393	2319	5766	1797
Union Bank of India	69950	135115	69514	152933	—	—	—	—	41830	25294	41726	25469	24810	4289	23666	4530
United Bank of India	217042	57407	221358	58688	18	656	18	657	141229	15500	146313	17006	—	—	—	—
UCO Bank	75232	46210	74058	54626	1	24	1	9	39969	17994	47755	23926	6109	1354	7291	2430
Vijaya Bank	18117	34078	17165	33329	—	—	—	—	10048	5700	11819	6635	5605	517	6827	778
<b>Public Sector Banks</b>	<b>2898792</b>	<b>2957381</b>	<b>3059428</b>	<b>3152695</b>	<b>804</b>	<b>2848</b>	<b>1331</b>	<b>4199</b>	<b>1452354</b>	<b>619147</b>	<b>1595269</b>	<b>682616</b>	<b>676766</b>	<b>106607</b>	<b>761206</b>	<b>134764</b>

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

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.