

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March					
	Agriculture					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	1687461	447953	28986	82821	1716447	530774
Haryana	307110	94697	4896	7698	312006	102395
Himachal Pradesh	94413	12303	1136	200	95549	12503
Jammu & Kashmir	38296	5537	3296	6494	41592	12031
Punjab	543081	182344	11916	16372	554997	198716
Rajasthan	692828	116647	7180	14141	700008	130788
Chandigarh	2197	14771	107	8397	2304	23168
Delhi	9536	21654	455	29519	9991	51173
North Eastern Region	362320	49090	24109	6540	386429	55630
Arunachal Pradesh	8777	933	—	—	8777	933
Assam	188585	37035	13075	5820	201660	42855
Manipur	16222	1675	2884	50	19106	1725
Meghalaya	22768	1487	4	2	22772	1489
Mizoram	3841	403	—	—	3841	403
Nagaland	23309	2810	5	5	23314	2815
Tripura	78144	4030	8135	661	86279	4691
Sikkim	20674	717	6	2	20680	719
Eastern Region	3222809	281135	87063	39870	3309872	321005
Bihar	1258753	97975	9263	7749	1268016	105724
Orissa	894343	57200	18845	5749	913188	62949
West Bengal	1065330	125445	58954	26319	1124284	151764
Andaman & Nicobar	4383	515	1	53	4384	568
Central Region	3033887	431729	112584	45284	3146471	477013
Madhya Pradesh	934787	169443	50773	30236	985560	199679
Uttar Pradesh	2099100	262286	61811	15048	2160911	277334
Western Region	2166417	390475	36765	147248	2203182	537723
Goa	14247	5780	75	1685	14322	7465
Gujarat	702339	131020	13281	40303	715620	171323
Maharashtra	1448572	253443	23409	105260	1471981	358703
Dadra & Nagar Haveli	836	133	—	—	836	133
Daman & Diu	423	99	—	—	423	99
Southern Region	8374420	1144390	120988	176874	8495408	1321264
Andhra Pradesh	2557029	358068	89818	53567	2646847	411635
Karnataka	1305952	247719	17697	50726	1323649	298445
Kerala	1299368	147474	7229	22602	1306597	170076
Tamil Nadu	3169168	385997	6209	49786	3175377	435783
Lakshadweep	565	46	—	—	565	46
Pondicherry	42338	5086	35	193	42373	5279
All India	18847314	2744772	410495	498637	19257809	3243409

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Small Scale Industries		Of total SSI Advances Term Loans		Of Term Loans (SSI), Comp. Loans to Art. Vill. & Cott. Industries		Of total Adv. to SSI, Adv. to Cott. Village & Tiny Industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	363568	813470	174617	175446	65058	21260	114032	85219
Haryana	72319	113783	23615	41500	12146	9312	14407	14464
Himachal Pradesh	19079	14971	12374	4196	8252	1044	7845	2548
Jammu & Kashmir	20092	24856	4145	2194	1840	379	1258	1348
Punjab	102626	215745	53351	51580	15948	4026	27122	24587
Rajasthan	100895	109253	63883	33920	24896	4856	52063	17595
Chandigarh	4878	24669	1299	5092	490	357	1066	2325
Delhi	43679	310193	15950	36964	1486	1286	10271	22352
North Eastern Region	107569	36849	69266	16885	25702	5031	33230	7447
Arunachal Pradesh	1371	377	1224	173	236	14	97	13
Assam	62086	25634	38112	10752	12477	2657	21668	5740
Manipur	14272	4016	9276	2440	1874	668	4473	1097
Meghalaya	4254	974	3051	565	1855	200	418	131
Mizoram	2137	647	1785	561	1658	478	—	—
Nagaland	5988	2676	3810	854	1669	244	119	83
Tripura	16569	2069	11433	1193	5580	522	6448	383
Sikkim	892	456	575	347	353	248	7	—
Eastern Region	1193107	357701	635411	106754	302520	34023	330116	65302
Bihar	221306	87148	100310	37022	56830	10558	57133	22971
Orissa	343998	45769	130920	11844	14317	2893	31553	4863
West Bengal	627149	224458	403803	57771	231024	20487	241328	37369
Andaman & Nicobar	654	326	378	117	349	85	102	99
Central Region	443905	416488	236162	95832	153252	29571	177864	72494
Madhya Pradesh	123702	121550	62036	24906	31412	5819	49563	19107
Uttar Pradesh	320203	294938	174126	70926	121840	23752	128301	53387
Western Region	243291	1045241	97276	148313	36955	5922	33827	37776
Goa	3903	12157	1486	2939	205	79	901	828
Gujarat	96546	242061	45715	43666	26869	3516	7456	8131
Maharashtra	142639	789124	49950	101305	9847	2314	25468	28816
Dadra & Nagar Haveli	73	771	61	360	22	6	—	—
Daman & Diu	130	1128	64	43	12	7	2	1
Southern Region	796821	1149832	415277	235619	185534	40525	159515	124930
Andhra Pradesh	159812	222137	59211	40976	35438	11820	37453	32271
Karnataka	110253	243070	46924	55529	21582	5019	40234	29292
Kerala	251836	152292	192347	52878	67036	14517	26950	14023
Tamil Nadu	268311	528247	115867	84762	61126	9113	54172	48922
Lakshadweep	57	173	6	4	3	—	32	8
Pondicherry	6552	3913	922	1470	349	56	674	414
All India	3148261	3819581	1628009	778849	769021	136332	848584	393168

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Setting up of Industrial Estates		Small Road & Water Transport Operators		Retail Trade		Small Business	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	1125	217	73599	58987	436769	82815	310288	44549
Haryana	61	48	12549	8234	79751	12840	43127	5741
Himachal Pradesh	—	—	5761	9272	30727	7026	14467	2293
Jammu & Kashmir	1038	76	4827	7011	34296	9639	8449	1689
Punjab	14	76	25473	14618	116712	21447	72849	11014
Rajasthan	1	5	17284	12257	143890	22651	137904	18080
Chandigarh	—	—	962	1117	3676	1422	2290	685
Delhi	11	12	6743	6478	27717	7790	31202	5047
North Eastern Region	1	24	25481	12504	204192	23795	126252	10995
Arunachal Pradesh	—	—	262	346	948	290	379	58
Assam	1	24	20910	8437	151797	17377	74628	7223
Manipur	—	—	1031	678	8283	1726	5301	988
Meghalaya	—	—	458	658	5620	949	4781	583
Mizoram	—	—	136	165	1317	507	1838	168
Nagaland	—	—	713	807	6056	583	1345	221
Tripura	—	—	1863	1336	27991	2058	36547	1611
Sikkim	—	—	108	77	2180	305	1433	143
Eastern Region	14	499	186375	69033	1055948	105773	1036253	70750
Bihar	—	—	77694	22368	290190	35770	363296	28095
Orissa	5	372	19122	23284	251951	21945	393578	18567
West Bengal	9	127	89435	23286	511884	47654	278296	23975
Andaman & Nicobar	—	—	124	95	1923	404	1083	113
Central Region	136	160	96364	52819	882413	109971	677759	64618
Madhya Pradesh	1	44	20964	19734	324024	39647	329801	24220
Uttar Pradesh	135	116	75400	33085	558389	70324	347958	40398
Western Region	149	2134	112067	68467	461107	70374	455316	58477
Goa	—	—	3730	4665	5905	1329	6361	1974
Gujarat	142	131	50535	19255	100618	14109	162075	17415
Maharashtra	7	2003	57656	44381	354092	54864	286176	38984
Dadra & Nagar Haveli	—	—	86	119	392	34	341	36
Daman & Diu	—	—	60	47	100	38	363	68
Southern Region	1057	2073	178088	121368	1378172	160160	1230623	121463
Andhra Pradesh	54	53	64115	19333	421807	38233	300509	24535
Karnataka	929	1865	34971	28570	305019	47117	159355	22281
Kerala	11	15	42657	37369	247539	34784	436313	48537
Tamil Nadu	63	140	35638	35613	395031	39073	327429	25674
Lakshadweep	—	—	87	108	164	49	101	13
Pondicherry	—	—	620	375	8612	904	6916	423
All India	2482	5107	671974	383178	4418601	552888	3836491	370852

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Professional & Self Employed		Education		Consumption Loan		SC/ST Orgn. for onlending to other priority sectors		SSO for SC/ST for purchase and supply to inputs	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	130215	24870	3467	1316	12383	2376	334	2232	58	54
Haryana	22107	4156	385	124	1435	268	7	601	2	—
Himachal Pradesh	8732	1255	111	29	1653	795	—	—	—	—
Jammu & Kashmir	3723	998	69	20	734	229	—	—	23	2
Punjab	27695	5448	446	202	2679	617	26	20	19	28
Rajasthan	54877	6495	683	186	4181	154	280	641	—	—
Chandigarh	1539	592	111	82	160	20	—	—	7	22
Delhi	11542	5926	1662	673	1541	293	21	970	7	2
North Eastern Region	45081	5443	263	84	125	2	5250	1263	2993	374
Arunachal Pradesh	54	22	1	—	—	—	—	—	—	—
Assam	33390	4059	180	66	74	1	5249	1263	2830	371
Manipur	2813	454	3	—	13	—	—	—	—	—
Meghalaya	839	248	11	5	5	—	1	—	—	—
Mizoram	80	27	—	—	—	—	—	—	—	—
Nagaland	583	107	42	8	—	—	—	—	—	—
Tripura	6460	470	14	3	30	—	—	—	163	3
Sikkim	862	56	12	2	3	1	—	—	—	—
Eastern Region	408626	33745	41274	3800	8635	968	232	579	543	94
Bihar	171694	15248	39348	3220	305	16	15	6	2	—
Orissa	93888	6140	1097	247	647	7	107	86	52	2
West Bengal	142487	12280	820	331	7678	944	109	487	488	92
Andaman & Nicobar	557	77	9	2	5	1	1	—	1	—
Central Region	261737	35145	1898	738	9542	2453	132	549	467	377
Madhya Pradesh	108483	16125	622	220	276	58	59	31	62	179
Uttar Pradesh	153254	19020	1276	518	9266	2395	73	518	405	198
Western Region	302822	45278	14532	4035	28383	4107	12343	5014	230	70
Goa	6372	1133	136	67	27	12	—	—	—	—
Gujarat	106084	13228	2325	818	9858	2609	12255	2117	6	6
Maharashtra	190117	30880	12068	3147	18433	1484	88	2897	224	64
Dadra & Nagar Haveli	93	9	—	—	—	—	—	—	—	—
Daman & Diu	156	28	3	3	65	2	—	—	—	—
Southern Region	738650	83273	53679	18705	27300	3623	12063	3347	14305	2017
Andhra Pradesh	166857	18355	10684	5232	4107	320	8570	2304	13356	1874
Karnataka	124952	18919	17542	6310	10169	1589	2172	123	776	104
Kerala	224728	19777	8983	2026	3864	719	102	14	13	3
Tamil Nadu	216506	25713	16221	5082	8910	992	1210	905	160	36
Lakshadweep	68	6	1	—	—	—	—	—	—	—
Pondicherry	5539	503	248	55	250	3	9	1	—	—
All India	1887131	227754	115113	28678	86368	13529	30354	12984	18596	2986

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Housing Loans (Direct Finance)		Housing Loans (Indirect Finance)		Total Housing Loans		Total Advances to other Priority Sector	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Northern Region	43427	12501	1862	66740	45289	79240	1012402	296442
Haryana	3262	1614	11	3507	3273	5120	162636	37086
Himachal Pradesh	684	587	10	13	694	600	62145	21270
Jammu & Kashmir	643	630	7	91	650	721	52771	20308
Punjab	7154	2714	42	2544	7196	5258	253095	58653
Rajasthan	22874	5008	1667	7432	24541	12440	383640	72904
Chandigarh	744	310	8	135	752	445	9497	4386
Delhi	8066	1638	117	53018	8183	54656	88618	81835
North Eastern Region	821	458	1	1	822	460	410459	54922
Arunachal Pradesh	8	—	—	—	8	1	1652	717
Assam	515	338	1	1	516	339	289574	39136
Manipur	105	44	—	—	105	44	17549	3890
Meghalaya	91	48	—	—	91	48	11806	2491
Mizoram	2	2	—	—	2	2	3373	869
Nagaland	9	9	—	—	9	9	8748	1737
Tripura	85	12	—	—	85	12	73153	5493
Sikkim	6	5	—	—	6	5	4604	589
Eastern Region	15096	17448	118	5116	15214	22565	2753100	307306
Bihar	1864	1971	66	20	1930	1992	944474	106716
Orissa	2319	10696	44	963	2363	11659	762805	81937
West Bengal	10846	4770	8	4133	10854	8903	1042051	117951
Andaman & Nicobar	67	11	—	—	67	11	3770	702
Central Region	12361	13148	54178	17182	66539	30330	1996851	297000
Madhya Pradesh	3488	3750	408	94	3896	3844	788187	104058
Uttar Pradesh	8873	9398	53770	17088	62643	26486	1208664	192942
Western Region	27295	29791	8519	47807	35814	77597	1422614	333419
Goa	989	556	3	2	992	558	23523	9737
Gujarat	7529	5444	5975	3804	13504	9247	457260	78803
Maharashtra	8767	23782	2541	44001	21308	67783	940162	244484
Dadra & Nagar Haveli	8	7	—	—	8	7	920	206
Daman & Diu	2	2	—	—	2	2	749	189
Southern Region	59116	60140	63466	45713	122582	105853	3755462	619810
Andhra Pradesh	15482	15302	14631	16060	30113	31362	1020118	141548
Karnataka	12595	14756	4569	19142	17164	33898	672120	158910
Kerala	24004	19234	13412	2547	37416	21781	1001615	165009
Tamil Nadu	6824	10684	30853	7964	37677	18648	1038782	151736
Lakshadweep	3	—	1	—	4	—	22402	2429
Pondicherry	208	164	—	—	208	164	425	178
All India	158116	133486	128144	182559	286260	316045	11350888	1908899

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

TABLE 21: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 1997 (Concl'd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Export Credit (Preshipment and Postshipment) by foreign banks						Total Advances under Priority Sector	
	SSI Sector		Non SSI Sector		Total Export Credit			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Northern Region	62	4914	199	71336	261	76250	3093741	1712236
Haryana	5	127	8	822	13	949	547030	254134
Himachal Pradesh	—	—	1	149	1	149	176774	48893
Jammu & Kashmir	—	—	—	—	—	—	115493	57270
Punjab	1	16	18	7812	19	7828	910750	481000
Rajasthan	—	—	3	1967	3	1967	1184547	314917
Chandigarh	—	—	2	766	2	766	16681	52989
Delhi	56	4771	167	59820	223	64591	142466	503033
North Eastern Region	—	—	3	1871	3	1871	904461	149295
Arunachal Pradesh	—	—	—	—	—	—	11800	2027
Assam	—	—	3	1871	3	1871	553324	109520
Manipur	—	—	—	—	—	—	50927	9631
Meghalaya	—	—	—	—	—	—	38832	4955
Mizoram	—	—	—	—	—	—	9351	1918
Nagaland	—	—	—	—	—	—	38050	7228
Tripura	—	—	—	—	—	—	176001	12253
Sikkim	—	—	—	—	—	—	26176	1763
Eastern Region	18	2939	189	41417	207	44356	7256282	1027927
Bihar	—	—	—	—	—	—	2433796	299588
Orissa	—	—	2	114	2	114	2019998	191140
West Bengal	18	2939	187	41303	205	44242	2793680	535602
Andaman & Nicobar	—	—	—	—	—	—	8808	1597
Central Region	17	1601	27	10886	44	12487	5587390	1201546
Madhya Pradesh	—	—	6	1221	6	1221	1897456	426552
Uttar Pradesh	17	1601	21	9665	38	11266	3689934	774994
Western Region	98	29720	823	221072	921	250791	3870059	2139591
Goa	—	—	2	255	2	255	41750	29615
Gujarat	1	660	16	12402	17	13062	1269584	504720
Maharashtra	97	29060	802	208004	899	237063	2555591	1602319
Dadra & Nagar Haveli	—	—	—	—	—	—	1829	1109
Daman & Diu	—	—	3	411	3	411	1305	1828
Southern Region	36	5020	202	57133	238	62153	13048950	3150111
Andhra Pradesh	—	—	12	6154	12	6154	3826843	781527
Karnataka	3	492	60	20602	63	21094	2107011	722892
Kerala	1	404	8	1733	9	2137	2560067	489125
Tamil Nadu	32	4124	122	28644	154	32768	4482655	1144550
Lakshadweep	—	—	—	—	—	—	1047	397
Pondicherry	—	—	—	—	—	—	71327	11620
All India	231	44194	1443	403715	1674	447908	33760883	9380706

— : Nil or negligible.

Source : Half yearly returns on priority sector advances.

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

(Amount in Rs. crore)

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

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

Source : Monetary Policy Department.

**TABLE 23 : ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL
RATES OF INTEREST (DRI) SCHEME - 1996**

(Amount in Rs. lakh)

Bank Name	As on the last Friday of March					
	DRI Scheme - March 1996@				Total Bank Credit March 1995 #	Percentage of Col.(3) to Col.(5)
	No. of Accounts	Percent Share	Amount Outstanding	Percent Share		
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank Group	470238	30.3	13959	20.6	5751877	0.24
State Bank of India	282147	18.2	6531	9.6	4161900	0.16
State Bank of Bikaner & Jaipur	19559	1.3	1225	1.8	227180	0.54
State Bank of Hyderabad	37494	2.4	2147	3.2	361667	0.59
State Bank of Indore	22308	1.4	1056	1.6	131147	0.81
State Bank of Mysore	20736	1.3	839	1.2	171058	0.49
State Bank of Patiala	12660	0.8	1161	1.7	289300	0.40
State Bank of Saurashtra	4256	0.3	317	0.5	166062	0.19
State Bank of Travancore	71078	4.6	683	1.0	243563	0.28
Nationalised Banks	1081838	69.7	53886	79.4	10785837	0.50
Allahabad Bank	100948	6.5	2155	3.2	456854	0.47
Andhra Bank	78300	5.0	2624	3.9	260090	1.01
Bank of Baroda	69167	4.5	7037	10.4	1207900	0.58
Bank of India	91653	5.9	5415	8.0	952300	0.57
Bank of Maharashtra	15621	1.0	1031	1.5	280087	0.37
Canara Bank	147161	9.5	4517	6.7	1099999	0.41
Central Bank of India	91020	5.8	2406	3.5	891751	0.27
Corporation Bank	10379	0.7	338	0.5	207032	0.16
Dena Bank	18879	1.2	937	1.4	316061	0.30
Indian Bank	38761	2.5	2504	3.7	632695	0.40
Indian Overseas Bank	54347	3.5	4122	6.0	448200	0.92
Oriental Bank of Commerce	24736	1.6	2405	3.5	360483	0.67
Punjab National Bank	146150	9.4	7957	11.7	1187281	0.67
Punjab & Sind Bank	8304	0.5	2208	3.3	294988	0.75
Syndicate Bank	23040	1.5	2142	3.2	458421	0.47
Union Bank of India	29357	1.9	2579	3.8	699577	0.37
United Bank of India	59653	3.8	984	1.5	348224	0.28
UCO Bank	53789	3.5	1091	1.6	429053	0.25
Vijaya Bank	20573	1.3	1355	1.9	254841	0.53
Public Sector Banks	1552076	100.0	67845	100.0	16537714	0.41

Source : @ Half yearly return on Advances under D.R.I. Scheme.

Half yearly return on Advances to priority sectors.

**TABLE 24 : QUARTER-WISE OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS:
1995-96 AND 1996-97**

(Amount in Rs. lakh)

Bank Group	As on the last Reporting Friday								
	March 1995	June 1995	September 1995	December 1995	March 1996	June 1996	September 1996	December 1996	March 1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. SBI & its Associates	340134	496350	384172	384008	304157	392259	263788	295726	247496
2. Nationalised Banks	871629	1033015	860893	764116	659017	781565	552128	577179	485079
3. Public Sector Banks (1+2)	1211763	1529365	1245065	1148124	963174	1173824	815916	872905	732575
4. Other Scheduled Commercial Banks	15691	87842	85547	109372	107464	28316	27638	28877	27085
5. Foreign Banks	—	—	—	—	—	—	—	—	—
Total (3+4+5)	1227454	1617207	1330612	1257496	1070638	1202140	843554	901782	759660

Note : —: Nil or negligible.

Source : Department of Economic Analysis & Policy.

TABLE 25 : TRANSACTIONS OF ALL INDIA FINANCIAL INSTITUTIONS WITH BANKS

(Amount in Rs. crore)

Items	As on 31st March				
	1993	1994	1995	1996	1997
	(1)	(2)	(3)	(4)	(5)
(1) Lendings by FIs in the Notice and Call money Market @	2836	1727	491	1536	2630
(2) Borrowings by FIs from Scheduled Commercial Banks, Co-operative Banks and DFHI*	NA	NA	1286	184	540
(3) Long term loans and advances by FIs to banks **	11679	12063	13056	14788	17254

Notes : 1. @ Include IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD, SIDBI, NHB, LIC, UTI and GIC.

2. * Represents borrowing by FIs (IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD and SIDBI) from the term money market.

3. ** Represents refinance by IDBI, EXIM Bank, NABARD, SIDBI and NHB.

NA : Not available.

Source : Financial Institutions Cell.

**TABLE 26 : OUTSTANDING BALANCES AND INFLOWS UNDER VARIOUS NRI DEPOSITS
(INCLUDING ACCRUED INTEREST)**

(US \$ Million)

Schemes	Balances		Inflows	
	March 31, 1996	March 31, 1997	1995-96	1996-97
	(1)	(2)	(3)	(4)
FCNRA	4255	2306	-2796	-1949
FCNR (B)	5723	7505	2669	1782
NR (E) RA	3916	5092	-208	1353
NR (NR) RD	3544	5611	1279	2253
FC (B&O) D	—	—	—	—
Total	17438	20514	944	3439

Notes : 1. (i) FCNRA : Foreign Currency Non-Resident Accounts.

(ii) FCNR (B) : Foreign Currency Non-Resident Accounts (Banks).

(iii) NR (E) RA : Non-Resident (External) Rupee Accounts.

(iv) NR (NR) RD : Non-Resident (Non-Repatriable) Rupee Deposits.

(v) FCON : Foreign Currency (Ordinary) Non-Repatriable.

(vi) FC(B&O)D : Foreign Currency (Banks & Others) Deposits.

2. The difference between the outstanding balances does not match with the inflow figures in case of rupee deposits because of the fluctuations in the exchange rate of the rupee during the years 1995-96 and 1996-97.

— : Nil or negligible.

Source : Reserve Bank of India Annual Report, 1996-97.

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

Bank Group	As on 31st March					
	1992	1993	1994	1995	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8671	8782	8853	8883	8929	8931
Associates of State Bank of India	3843	3922	4043	4120	4193	4307
Nationalised Banks	31644	32013	31672	31973	32424	32720
Regional Rural Banks	14750	14759	14748	14716	14704	14677
Foreign Banks	151	152	155	165	173	186
Other Scheduled Commercial Banks	4038	4107	4247	4339	4507	4714
Non-Scheduled Commercial Banks	37	37	37	38	8	9
Total	63134	63772	63755	64234	64938	65544

Notes : 1. No. of office includes Administrative offices also.

2. Data for 1996 have been revised.

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

TABLE 28: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS - 1996-97

Bank Group	Number of offices										
	As on 31st March 1995	Opened during 1st April 1995 to 31st March 1996					As on 31st March 1996				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	13003	17	48	31	26	122	5511	3872	2132	1607	13122
Nationalised Banks	31974	22	134	170	140	466	13890	6529	6383	5622	32424
Regional Rural Banks	14715	4	6	2	—	12	12438	1876	383	7	14704
Foreign Banks	166	—	—	—	7	7	—	3	16	154	173
Other Scheduled Commercial Banks	4338	1	52	45	79	177	1140	1550	1048	769	4507
Non-Scheduled Commercial Banks	38	—	—	—	1	1	3	2	2	1	8
Total	64234	44	240	248	253	785	32982	13832	9964	8160	64938

Bank Group	Number of offices										
	As on 31st March 1996	Opened during 1st April 1996 to 31st March 1997					As on 31st March 1997				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	13122	13	41	44	34	132	5509	3913	2175	1641	13238
Nationalised Banks	32424	16	78	129	87	310	13895	6606	6510	5709	32720
Regional Rural Banks	14704	3	19	2	—	24	12390	1895	385	7	14677
Foreign Banks	173	—	—	1	13	14	—	3	17	166	186
Other Scheduled Commercial Banks	4507	2	47	70	91	210	1141	1596	1118	859	4714
Non-Scheduled Commercial Banks	8	—	—	—	1	1	3	2	2	2	9
Total	64938	34	185	246	226	691	32938	14015	10207	8384	65544

Notes : Classification of population groups is based on 1991 Census.

— : Nil.

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

TABLE 29A : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP - 1996

	Total Number of Offices										
	As on 31st March 1995	Opened during 1st April 1995 to 31st March 1996					As on 31st March 1996				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andaman & Nicobar	30	—	1	—	—	1	17	14	—	—	31
Andhra Pradesh	4945	3	17	25	17	62	2464	1122	919	498	5003
Arunachal Pradesh	69	—	—	—	—	0	68	1	—	—	69
Assam	1270	—	3	2	—	5	841	256	178	—	1275
Bihar	5001	2	15	12	—	29	3525	889	616	—	5030
Chandigarh	151	—	1	12	—	13	9	10	145	—	164
Dadra & Nagar Haveli	7	—	—	—	—	—	5	2	—	—	7
Daman & Diu	12	—	1	—	—	1	1	12	—	—	13
Delhi	1255	—	—	—	46	46	56	15	—	1230	1301
Goa	282	—	7	—	—	7	154	135	—	—	289
Gujarat	3590	4	9	4	14	31	1567	779	445	820	3611
Haryana	1359	2	12	21	—	35	692	315	387	—	1394
Himachal Pradesh	766	3	3	—	—	6	647	124	—	—	771
Jammu & Kashmir	808	5	2	3	—	10	580	80	157	—	817
Karnataka	4558	3	13	14	32	62	2244	983	710	682	4619
Kerala	3133	—	29	9	—	38	345	2224	602	—	3171
Lakshadweep	8	1	—	—	—	1	9	—	—	—	9
Madhya Pradesh	4502	4	9	7	5	25	2748	906	559	301	4514
Maharashtra	6073	2	10	24	60	96	2322	1029	853	1958	6162
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	38	34	—	—	72
Orissa	2186	1	2	4	—	7	1681	299	276	—	2193
Pondicherry	75	—	—	1	—	1	23	15	38	—	76
Punjab	2297	4	35	22	14	75	1104	586	507	175	2372
Rajasthan	3236	—	21	14	21	56	1925	704	442	220	3291
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4687	—	28	24	23	75	1847	1183	982	744	4756
Tripura	186	—	—	—	—	—	123	29	32	—	184
Uttar Pradesh	8860	8	20	43	10	81	5455	1469	1461	521	8906
West Bengal	4421	2	2	7	11	22	2276	567	589	1011	4443
Total	64234	44	240	248	253	785	32982	13832	9964	8160	64938

Note : Population group classification is based on 1991 census.

— : Nil.

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

TABLE 29B : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP - 1997

Total Number of Offices											
		Opened during 1st April 1996 to 31st March 1997					As on 31st March 1997				
	As on 31st March 1996	Rural	Semi- urban	Urban	Metro- politan	Total	Rural	Semi- urban	Urban	Metro- politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5003	1	10	31	18	60	2449	1132	950	516	5047
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1275	—	2	1	—	3	839	258	179	—	1276
Bihar	5030	2	7	8	—	17	3527	896	624	—	5047
Chandigarh	164	—	—	12	—	12	9	10	157	—	176
Dadra & Nagar Haveli	7	—	—	—	—	—	5	2	—	—	7
Daman & Diu	13	—	—	—	—	—	1	12	—	—	13
Delhi	1301	—	—	—	32	32	56	15	—	1262	1333
Goa	289	2	5	—	—	7	156	140	—	—	296
Gujarat	3611	—	6	12	21	39	1560	784	457	841	3642
Haryana	1394	1	9	20	—	30	693	324	407	—	1424
Himachal Pradesh	771	3	—	—	—	3	650	124	—	—	774
Jammu & Kashmir	817	1	—	4	—	5	581	80	160	—	821
Karnataka	4619	3	24	12	20	59	2237	1007	722	702	4668
Kerala	3171	1	32	16	—	49	346	2256	618	—	3220
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4514	2	6	17	15	40	2732	912	576	316	4536
Maharashtra	6162	1	15	19	57	92	2322	1044	872	2014	6252
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	38	34	—	—	72
Orissa	2193	—	—	3	—	3	1611	299	279	—	2189
Pondicherry	76	—	—	1	—	1	23	15	39	—	77
Punjab	2372	11	28	22	7	68	1115	614	529	182	2440
Rajasthan	3291	1	13	10	11	35	1926	717	452	231	3326
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4756	3	12	16	21	52	1849	1194	998	765	4806
Tripura	184	—	—	—	—	—	123	29	32	—	184
Uttar Pradesh	8906	2	13	34	6	55	5441	1482	1494	527	8944
West Bengal	4443	—	3	8	18	29	2276	570	596	1028	4470
Total	64938	34	185	246	226	691	32938	14015	10207	8384	65544

Note : Population group classification is based on 1991 census.

— : Nil.

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

TABLE 30A: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 1996

Bank Group	Number of offices									
	As on 31st March 1996					Opened during 1st April 1995 to 31st March 1996				
	Rural	Semi-Urban	Urban	Metropo-litan	Total	Rural	Semi-Urban	Urban	Metropo-litan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4141	2416	1401	971	8929	13	12	14	10	49
Associates of State Bank of India	1370	1456	731	636	4193	4	36	17	16	73
Nationalised Banks	13890	6529	6383	5622	32424	22	134	170	140	466
Foreign Banks	—	3	16	154	173	—	—	—	7	7
Regional Rural Banks	12438	1876	383	7	14704	4	6	2	—	12
Other Scheduled Commercial Banks	1140	1550	1048	769	4507	1	52	45	79	177
Non-scheduled Commercial Banks	3	2	2	1	8	—	—	—	1	1
Total	32982	13832	9964	8160	64938	44	240	248	253	785
	Closed during 1st April 1995 to 31st March 1996					Net increase (+) or decrease (-)				
State Bank of India	3	—	—	—	3	10	12	14	10	46
Associates of State Bank of India	—	—	—	—	—	4	36	17	16	73
Nationalised Banks	13	—	1	2	16	9	134	169	138	450
Foreign Banks	—	—	—	—	—	—	—	—	7	7
Regional Rural Banks	23	—	—	—	23	-19	6	2	—	-11
Other Scheduled Commercial Banks	—	—	6	2	8	1	52	39	77	169
Non-scheduled Commercial Banks	11	10	9	1	31	-11	-10	-9	—	-30
Total	50	10	16	5	81	-6	230	232	248	704

Notes : 1. Population group classification is based on 1991 census.

2. The number of closure of offices under any population group includes conversion/merger of offices.

— : Nil.

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

TABLE 30B: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 1997

Bank Group	Number of offices									
	As on 31st March 1997					Opened during 1st April 1996 to 31st March 1997				
	Rural	Semi-Urban	Urban	Metropo-litan	Total	Rural	Semi-Urban	Urban	Metropo-litan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4126	2420	1407	978	8931	—	4	6	7	17
Associates of State Bank of India	1383	1493	768	663	4307	13	37	38	27	115
Nationalised Banks	13895	6606	6510	5709	32720	16	78	129	87	310
Foreign Banks	—	3	17	166	186	—	—	1	13	14
Regional Rural Banks	12390	1895	385	7	14677	3	19	2	—	24
Other Scheduled Commercial Banks	1141	1596	1118	859	4714	2	47	70	91	210
Non-scheduled Commercial Banks	3	2	2	2	9	—	—	—	1	1
Total	32938	14015	10207	8384	65544	34	185	246	226	691
	Closed during 1st April 1996 to 31st March 1997					Net increase (+) or decrease (-)				
State Bank of India	15	—	—	—	15	-15	4	6	7	2
Associates of State Bank of India	—	—	1	—	1	13	37	37	27	114
Nationalised Banks	11	1	2	—	14	5	77	127	87	296
Foreign Banks	—	—	—	1	1	—	—	1	12	13
Regional Rural Banks	51	—	—	—	51	-48	19	2	—	-27
Other Scheduled Commercial Banks	1	1	—	1	3	1	46	70	90	207
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	1	1
Total	78	2	3	2	85	-44	183	243	224	606

Notes : 1. Population group classification is based on 1991 census.

2. The number of closure of offices under any population group includes conversion/merger of offices.

— : Nil.

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

TABLE 31A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS - 1996

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4652	5013	451	1834	37	1638	3	1625	5143	10110
	(15.0)	(15.2)	(9.0)	(13.3)	(12.5)	(16.4)	(16.7)	(19.9)	(14.2)	(15.6)
Haryana	644	692	91	315	12	387	—	—	747	1394
Himachal Pradesh	604	647	14	124	—	—	—	—	618	771
Jammu & Kashmir	489	580	22	80	2	157	—	—	513	817
Punjab	1030	1104	99	586	9	507	1	175	1139	2372
Rajasthan	1821	1925	211	704	13	442	1	220	2046	3291
Chandigarh	9	9	2	10	1	145	—	—	12	164
Delhi	55	56	12	15	—	—	1	1230	68	1301
North Eastern Region	1232	1313	118	360	9	276	—	—	1359	1949
	(4.0)	(4.0)	(2.3)	(2.6)	(3.0)	(2.8)	—	—	(3.7)	(3.0)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	791	841	73	256	5	178	—	—	869	1275
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	35	38	8	34	—	—	—	—	43	72
Tripura	113	123	13	29	1	32	—	—	127	184
Eastern Region	7069	7472	774	1779	67	1481	1	1011	7911	11743
	(22.9)	(22.7)	(15.4)	(12.9)	(22.6)	(14.9)	(5.6)	(12.4)	(21.8)	(18.1)
Bihar	3317	3525	401	889	16	616	—	—	3734	5030
Orissa	1550	1618	93	299	6	276	—	—	1649	2193
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2276	277	567	45	589	1	1011	2478	4443
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7557	8203	801	2375	60	2020	4	822	8422	13420
	(24.4)	(24.9)	(15.9)	(17.2)	(20.2)	(20.3)	(22.2)	(10.1)	(23.2)	(20.7)
Madhya Pradesh	2462	2748	286	906	21	559	2	301	2771	4514
Uttar Pradesh	5095	5455	515	1469	39	1461	2	521	5651	8906
Western Region	3841	4049	666	1957	43	1298	7	2778	4557	10082
	(12.4)	(12.3)	(13.2)	(14.1)	(14.5)	(13.0)	(38.9)	(34.0)	(12.6)	(15.5)
Goa	141	154	9	135	—	—	—	—	150	289
Gujarat	1480	1567	256	779	14	445	3	820	1753	3611
Maharashtra	2214	2322	398	1029	29	853	4	1958	2645	6162
Dadra & Nagar Haveli	5	5	1	2	—	—	—	—	6	7
Daman & Diu	1	1	2	12	—	—	—	—	3	13
Southern Region	6585	6932	2218	5527	81	3251	3	1924	8887	17634
	(21.3)	(21.0)	(44.1)	(40.0)	(27.3)	(32.6)	(16.7)	(23.6)	(24.5)	(27.2)
Andhra Pradesh	2348	2464	467	1122	34	919	1	498	2850	5003
Karnataka	2131	2244	279	983	14	710	1	682	2425	4619
Kerala	309	345	1033	2224	7	602	—	—	1349	3171
Tamil Nadu	1766	1847	434	1183	25	982	1	744	2226	4756
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	15	1	38	—	—	28	76
All India	30936	32982	5028	13832	297	9964	18	8160	36297	64938
	(100.0)	(100.0)	(100.1)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Population group classification is based on 1991 census.

2. Figures in bracket indicate percent share in total.

— : Nil.

Source : Master Office File (latest updated version) based on Proforma II and III returns from banks meant for opening of offices/branches and relocation/merger/closure of branches/offices respectively.

TABLE 31B: STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS - 1997

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4654	5030	451	1884	37	1705	3	1675	5145	10294
	(15.1)	(15.3)	(9.0)	(13.4)	(12.5)	(16.7)	(16.7)	(20.0)	(14.2)	(15.7)
Haryana	644	693	91	324	12	407	—	—	747	1424
Himachal Pradesh	605	650	14	124	—	—	—	—	619	774
Jammu & Kashmir	490	581	22	80	2	160	—	—	514	821
Punjab	1030	1115	99	614	9	529	1	182	1139	2440
Rajasthan	1821	1926	211	717	13	452	1	231	2046	3326
Chandigarh	9	9	2	10	1	157	—	—	12	176
Delhi	55	56	12	15	—	—	1	1262	68	1333
North Eastern Region	1230	1311	118	362	9	277	—	—	1357	1950
	(4.0)	(4.0)	(2.3)	(2.6)	(3.0)	(2.7)	—	—	(3.7)	(3.0)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	789	839	73	258	5	179	—	—	867	1276
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	35	38	8	34	—	—	—	—	43	72
Tripura	113	123	13	29	1	32	—	—	127	184
Eastern Region	7064	7467	774	1789	67	1499	1	1028	7906	11783
	(22.9)	(22.7)	(15.4)	(12.8)	(22.6)	(14.7)	(5.6)	(12.3)	(21.8)	(18.0)
Bihar	3318	3527	401	896	16	624	—	—	3735	5047
Orissa	1544	1611	93	299	6	279	—	—	1643	2189
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2276	277	570	45	596	1	1028	2478	4470
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7527	8173	802	2394	60	2070	4	843	8393	13480
	(24.4)	(24.8)	(15.9)	(17.1)	(20.2)	(20.3)	(22.2)	(10.1)	(23.2)	(20.6)
Madhya Pradesh	2447	2732	286	912	21	576	2	316	2756	4536
Uttar Pradesh	5080	5441	516	1482	39	1494	2	527	5637	8944
Western Region	3834	4044	666	1982	43	1329	7	2855	4550	10210
	(12.4)	(12.3)	(13.2)	(14.1)	(14.5)	(13.0)	(38.9)	(34.1)	(12.6)	(15.6)
Goa	142	156	9	140	—	—	—	—	151	296
Gujarat	1473	1560	256	784	14	457	3	841	1746	3642
Maharashtra	2213	2322	398	1044	29	872	4	2014	2644	6252
Dadra & Nagar Haveli	5	5	1	2	—	—	—	—	6	7
Daman & Diu	1	1	2	12	—	—	—	—	3	13
Southern Region	6561	6913	2218	5604	81	3327	3	1983	8863	17827
	(21.3)	(21.0)	(44.1)	(40.0)	(27.3)	(32.6)	(16.7)	(23.7)	(24.5)	(27.2)
Andhra Pradesh	2332	2449	467	1132	34	950	1	516	2834	5047
Karnataka	2122	2237	279	1007	14	722	1	702	2416	4668
Kerala	309	346	1033	2256	7	618	—	—	1349	3220
Tamil Nadu	1767	1849	434	1194	25	998	1	765	2227	4806
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	15	1	39	—	—	28	77
All India	30870	32938	5029	14015	297	10207	18	8384	36214	65544
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Population group classification is based on 1991 census.

2. Figures in bracket indicate percent share in total.

— : Nil.

Source : Master Office File (latest updated version) based on Proforma II and III returns from banks meant for opening of offices/branches and relocation/merger/closure of branches/offices respectively.

TABLE 32A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS (CENTRAL AND STATE) - 1996-97

Region/State/ Union Territory	As on 31st March																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1996		1997		1996		1997		1996		1997		1996		1997		1996		1997	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	874	964	1287	1371	368	438	417	488	154	228	135	203	3	25	15	27	1399	1655	1854	2089
Haryana	116	177	—	—	40	69	—	—	36	60	—	—	—	—	—	—	192	306	—	—
Himachal Pradesh	94	94	339	339	9	9	20	20	1	6	8	8	1	1	1	1	105	110	368	368
Jammu & Kashmir@	6	32	6	32	41	60	41	60	13	23	13	23	—	—	—	—	60	115	60	115
Punjab	509	509	678	675	95	95	133	136	91	91	60	59	—	—	12	12	695	695	883	882
Rajasthan**	144	144	141	141	183	205	183	203	13	48	17	49	1	13	2	14	341	410	343	407
Chandigarh	—	—	6	6	—	—	1	1	—	—	1	2	—	—	—	—	—	—	8	9
Delhi	5	8	117	178	—	—	39	68	—	—	36	62	1	11	—	—	6	19	192	308
North-Eastern Region	48	83	27	27	38	54	11	11	44	71	10	21	—	—	48	59	130	208	96	118
Assam	17	27	10	10	22	30	8	8	24	33	3	4	—	—	21	22	63	90	42	44
Manipur	—	5	—	—	—	3	—	—	—	2	—	—	—	—	—	—	—	10	—	—
Meghalaya	17	17	17	17	3	3	3	3	7	14	7	17	—	—	27	37	27	34	54	74
Nagaland	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tripura	14	14	—	—	13	13	—	—	6	6	—	—	—	—	—	—	33	33	—	—
Arunachal Pradesh	—	20	—	—	—	5	—	—	—	6	—	—	—	—	—	—	—	31	—	—
Mizoram	—	—	—	—	—	—	—	—	7	10	—	—	—	—	—	—	7	10	—	—
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	363	367	2013	398	318	342	309	337	235	311	243	330	5	16	5	16	921	1036	2570	1081
Bihar	188	190	181	183	155	165	154	164	81	105	82	106	—	—	—	—	424	460	417	453
Orissa	117	117	1768	124	98	112	90	108	56	73	63	91	2	2	2	2	273	304	1923	325
West Bengal	58	60	58	60	65	65	65	65	98	133	98	133	3	14	3	14	224	272	224	272
Andaman & Nicobar Islands	—	—	6	31	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6	31
Central Region	462	1024	1137	1131	757	1150	957	1072	185	362	223	339	1	13	1	13	1405	2549	2318	2555
Madhya Pradesh	—	568	675	675	—	390	200	312	—	138	38	115	—	—	—	—	—	1096	913	1102
Uttar Pradesh***	462	456	462	456	757	760	757	760	185	224	185	224	1	13	1	13	1405	1453	1405	1453
Western Region	5815	3152	5738	3241	493	786	479	773	68	274	73	239	23	136	22	95	6399	4348	6312	4348
Gujarat	701	701	709	709	191	219	191	220	24	49	24	50	2	53	2	53	918	1022	926	1032
Maharashtra	5105	2433	4988	2488	289	549	281	540	44	225	49	189	21	83	20	42	5459	3290	5338	3259
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	9	18	41	44	13	18	7	13	—	—	—	—	—	—	—	—	22	36	48	57
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	659	748	564	716	743	806	533	858	338	552	333	592	11	160	11	164	1734	2249	1441	2330
Andhra Pradesh	283	286	256	256	174	178	160	164	77	95	110	135	2	28	2	32	536	587	528	587
Karnataka	172	251	188	260	64	74	80	85	83	165	104	170	6	37	6	37	325	527	378	552
Kerala*	85	88	—	76	212	227	—	280	59	123	—	114	—	—	—	—	356	438	—	470
Tamil Nadu	119	123	119	123	276	310	276	311	119	169	119	173	3	95	3	95	517	697	517	702
Pondicherry	—	—	1	1	17	17	17	18	—	—	—	—	—	—	—	—	18	18	18	19
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	8221	6338	10766	6884	2717	3576	2706	3539	1024	1798	1017	1724	43	350	102	374	12006	12063	14591	12521

Notes: 1. @ There was no census in 1991 in Jammu & Kashmir State.

2. * Including 3 regional offices of Kerala State Co-operative Banks Limited.

3. ** Including 5 regional offices of Rajasthan State Co-operative Bank & 26 head offices of Central Co-operative Banks.

4. *** Information in respect of 7 centres/offices have not been incorporated.

— : Nil.

Source: Rural Planning and Credit Department.

TABLE 32B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS (URBAN) - 1996-97

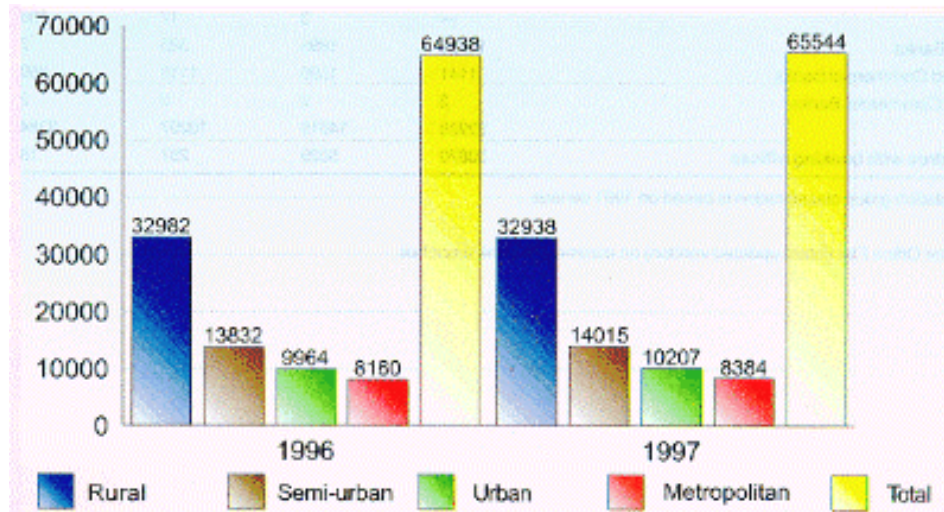
Region/State/ Union Territory	As on 31st March																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1996		1997		1996		1997		1996		1997		1996		1997		1996		1997	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	3	3	—	—	37	41	22	22	35	72	43	93	2	56	2	61	77	172	67	176
Haryana	—	—	—	—	2	4	1	1	6	8	7	11	—	—	—	—	8	12	8	12
Himachal Pradesh	—	—	—	—	3	3	4	4	1	1	—	—	—	—	—	—	4	4	4	4
Jammu & Kashmir	—	—	—	—	6	6	2	2	7	7	1	12	—	—	—	—	13	13	3	14
Punjab	—	—	—	—	4	6	2	2	4	6	3	13	—	—	—	—	8	12	5	15
Rajasthan	3	3	—	—	22	22	13	13	17	50	32	57	—	—	1	13	42	75	46	83
Delhi	—	—	—	—	—	—	—	—	—	—	—	—	2	56	1	48	2	56	1	48
North-Eastern Region	1	1	—	—	6	8	8	8	7	20	9	12	—	—	—	—	14	29	17	20
Assam	—	—	—	—	3	5	3	3	2	8	4	7	—	—	—	—	5	13	7	10
Manipur	—	—	—	—	2	2	2	2	1	8	3	3	—	—	—	—	3	10	5	5
Meghalaya	1	1	—	—	1	1	1	1	1	1	1	1	—	—	—	—	3	3	2	2
Nagaland	—	—	—	—	—	—	1	1	1	1	—	—	—	—	—	—	1	1	1	1
Tripura	—	—	—	—	—	—	—	—	1	1	1	1	—	—	—	—	1	1	1	1
Mizoram	—	—	—	—	—	—	1	1	1	1	—	—	—	—	—	—	1	1	1	1
Eastern Region	3	4	1	1	58	65	64	74	28	60	27	49	2	15	2	13	91	144	94	137
Bihar	—	—	—	—	3	4	1	1	8	11	2	2	—	—	1	1	11	15	4	4
Orissa	—	—	—	—	19	19	10	18	11	25	5	26	—	—	—	—	30	44	15	44
West Bengal	3	4	1	1	36	42	53	55	9	24	20	21	2	15	1	12	50	85	75	89
Central Region	—	—	1	1	35	42	55	86	63	121	38	84	6	27	2	47	104	190	96	218
Madhya Pradesh	—	—	1	1	10	13	42	58	36	70	17	38	—	—	—	—	46	83	60	97
Uttar Pradesh	—	—	—	—	25	29	13	28	27	51	21	46	6	27	2	47	58	107	36	121
Western Region	124	127	368	527	686	1,036	306	886	137	680	46	782	14	1,065	8	1231	961	2908	728	3426
Gujarat	50	50	67	74	172	306	129	232	33	191	18	132	4	185	4	404	259	732	218	842
Maharashtra	59	59	280	430	490	694	164	626	101	485	28	650	10	880	4	827	660	2118	476	2533
Goa	15	18	21	23	24	36	13	28	3	4	—	—	—	—	—	—	42	58	34	51
Southern Region	52	63	37	48	477	651	292	692	98	325	81	313	13	139	4	227	640	1178	414	1280
Andhra Pradesh	—	—	—	—	59	65	29	31	30	70	21	59	7	44	1	75	96	179	51	165
Karnataka	31	39	37	48	141	233	124	240	38	171	14	172	6	95	1	125	216	538	176	585
Kerala	13	15	—	—	131	193	49	244	7	27	10	38	—	—	—	—	151	235	59	282
Tamil Nadu	8	9	—	—	142	155	89	172	23	57	35	43	—	—	2	27	173	221	126	242
Pondicherry	—	—	—	—	4	5	1	5	—	—	1	1	—	—	—	—	4	5	2	6
All India	183	198	407	577	1299	1843	747	1768	368	1278	244	1333	37	1302	18	1579	1887	4621	1416	5257

— : Nil or negligible.

Source : Urban Banks Department.

GRAPH-10

*Population group-wise distribution of number of offices
of Commercial Banks - 1996-97
(As on 31st March)*



**TABLE 33: POPULATION AND BANK GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS-1996-97**

Bank Group	Number of Offices				
	Rural	Semi- Urban	Urban	Metropo- litan	Total
	(1)	(2)	(3)	(4)	(5)
<u>As on 31st March 1996</u>					
State Bank of India	4141	2416	1401	971	8929
Associates of State Bank of India	1370	1456	731	636	4193
Nationalised Banks	13890	6529	6383	5622	32424
Foreign Banks	—	3	16	154	173
Regional Rural Banks	12438	1876	383	7	14704
Other Scheduled Commercial Banks	1140	1550	1048	769	4507
Non-scheduled Commercial Banks	3	2	2	1	8
Total Offices	32982	13832	9964	8160	64938
Number of centres with banking offices	30936	5028	297	18	36297
<u>As on 31st March 1997</u>					
State Bank of India	4126	2420	1407	978	8931
Associates of State Bank of India	1383	1493	768	663	4307
Nationalised Banks	13895	6606	6510	5709	32720
Foreign Banks	—	3	17	166	186
Regional Rural Banks	12390	1895	385	7	14677
Other Scheduled Commercial Banks	1141	1596	1118	859	4714
Non-scheduled Commercial Banks	3	2	2	2	9
Total Offices	32938	14015	10207	8384	65544
Number of centres with banking offices	30870	5029	297	18	36214

Note : Population group classification is based on 1991 census.

— : Nil.

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

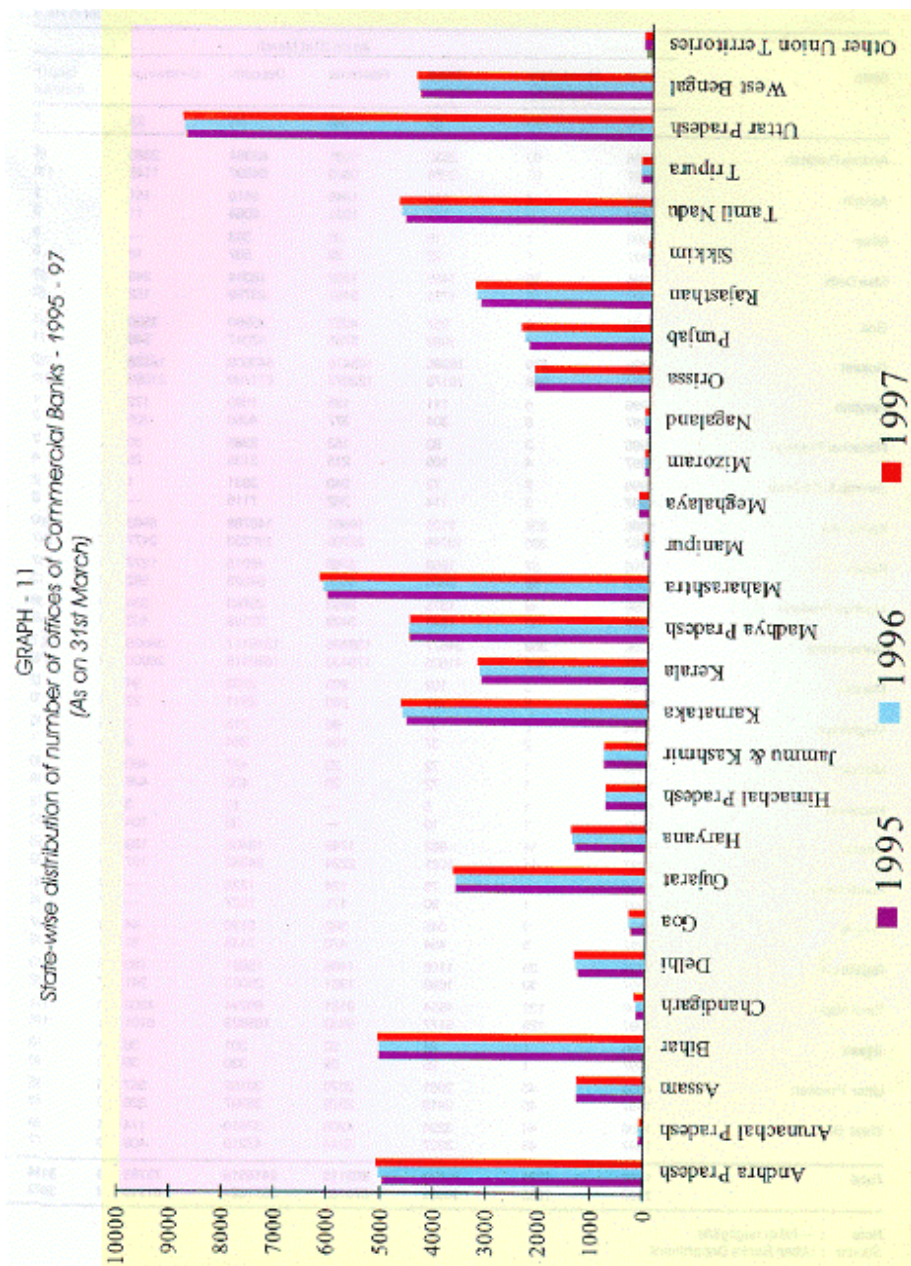


TABLE 34: STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN CO-OPERATIVE BANKS - 1996-97

(Amount in Rs. lakh)

State	As on 31st March							
	Year	No. of reporting banks	Share Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities/Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1996	60	2632	5081	63384	2080	16073	89251
	1997	65	3256	6800	84537	1145	17412	113148
Assam	1996	7	114	1949	5410	151	787	8411
	1997	7	112	1991	6064	11	774	8953
Bihar	1996	1	15	30	343	—	32	419
	1997	1	22	39	507	18	24	610
New Delhi	1996	15	1485	1862	18344	245	3346	25282
	1997	16	1731	2467	23759	152	4594	32702
Goa	1996	6	957	4057	35990	1520	3147	45671
	1997	7	1092	5785	42047	548	3040	52511
Gujarat	1996	279	16395	105476	543508	18536	67845	751760
	1997	258	18178	122077	671789	21093	81069	914205
Haryana	1996	6	111	195	1599	172	814	2891
	1997	8	304	377	4066	205	1205	6157
Himachal Pradesh	1996	3	83	153	2386	60	204	2887
	1997	4	105	215	3135	25	234	3714
Jammu & Kashmir	1996	2	72	240	3931	1	108	4352
	1997	3	114	362	7116	—	139	7732
Karnataka	1996	208	9105	18661	146788	6563	20473	201590
	1997	206	10746	22705	190233	2477	22365	248527
Kerala	1996	57	1958	3768	48215	1277	3649	58867
	1997	59	2404	4695	64023	982	5410	77513
Madhya Pradesh	1996	49	1375	2893	25593	364	3373	33598
	1997	50	1642	3429	32199	403	4083	41756
Maharashtra	1996	359	34577	138998	1316117	38929	145696	1674317
	1997	407	41605	179430	1690115	26906	172842	2110908
Manipur	1996	5	109	205	2233	94	291	2932
	1997	5	127	280	2911	22	330	3670
Meghalaya	1996	2	31	96	215	7	35	385
	1997	2	37	104	284	2	44	471
Mizoram	1996	1	72	20	427	460	41	1020
	1997	1	72	20	430	428	37	986
Nagaland	1996	1	5	—	10	3	—	18
	1997	1	10	—	36	104	—	150
Orissa	1996	14	862	1749	18406	189	2751	23956
	1997	14	1021	2224	24982	197	3978	32403
Pondicherry	1996	1	75	124	1225	—	142	1566
	1997	1	90	171	1527	—	107	1895
Punjab	1996	3	345	332	5130	44	456	6307
	1997	5	454	470	7433	81	701	9138
Rajasthan	1996	23	1108	1486	15881	180	2418	21073
	1997	30	1699	1981	25063	241	2897	31882
Tamil Nadu	1996	132	4554	9181	88294	4202	8430	114661
	1997	125	5177	9833	105823	6101	10365	137298
Tripura	1996	1	24	50	301	36	35	446
	1997	1	25	55	330	36	52	498
Uttar Pradesh	1996	43	2061	2070	30162	567	5395	40255
	1997	45	2419	2378	35997	326	6610	47729
West Bengal	1996	44	3224	4208	37610	174	11974	57189
	1997	43	3927	5244	47219	408	15879	72677
Total	1996	1326	81637	303116	2416516	75785	297309	3174364
	1997	1364	96368	373132	3071624	61910	354189	3957233

Note : — Nil or negligible.**Source** : Urban Banks Department.

**TABLE 34: STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN
CO-OPERATIVE BANKS - 1996-97(Concl'd.)**

(Amount in Rs. lakh)

State	As on 31st March						
	Year	No. of repo- ring banks	Cash in hand	Balances with banks	Investments	Loans & Advances	Other Assets
	(1)	(2)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	1996	60	1319	2696	21423	48345	15468
	1997	65	1827	4147	31111	62335	13728
Assam	1996	7	136	527	2418	3626	1704
	1997	7	190	643	3874	3092	2155
Bihar	1996	1	2	15	38	81	283
	1997	1	7	58	64	128	353
New Delhi	1996	15	379	981	10419	10686	2816
	1997	16	420	1237	14601	13165	3280
Goa	1996	6	340	1208	12457	26087	5578
	1997	7	447	2572	13056	30398	6039
Gujarat	1996	279	10420	29880	223993	408074	79392
	1997	258	13055	46399	293468	462507	98776
Haryana	1996	6	33	101	1146	1345	266
	1997	8	64	193	2215	2940	746
Himachal Pradesh	1996	3	12	105	840	1688	242
	1997	4	16	215	1147	1974	361
Jammu & Kashmir	1996	2	99	334	1142	2273	505
	1997	3	336	421	2943	3274	757
Karnataka	1996	208	3355	8752	48343	120027	21114
	1997	206	4849	10990	60605	150342	21740
Kerala	1996	57	938	2277	14907	36308	4438
	1997	59	1988	4155	16482	48177	6712
Madhya Pradesh	1996	49	384	2037	9200	14892	7085
	1997	50	564	3109	11236	18679	8167
Maharashtra	1996	359	19078	79157	434254	966349	175480
	1997	407	30930	108074	611762	1177628	182514
Manipur	1996	5	57	93	628	1198	957
	1997	5	111	247	758	1486	1068
Meghalaya	1996	2	4	31	89	102	160
	1997	2	4	44	135	120	169
Mizoram	1996	1	9	17	141	750	103
	1997	1	8	16	112	720	130
Nagaland	1996	1	1	1	8	2	5
	1997	1	—	15	103	22	10
Orissa	1996	14	293	1345	5235	13932	3150
	1997	14	605	1509	9538	16493	4257
Pondicherry	1996	1	23	49	322	1061	112
	1997	25	59	383	1309	118	
Punjab	1996	3	99	242	1892	3572	503
	1997	5	205	403	2372	5313	845
Rajasthan	1996	27	341	812	7001	13207	4970
	1997	30	376	1525	9125	16485	4371
Tamil Nadu	1996	132	1551	4343	30913	69445	8408
	1997	125	1660	4557	38362	82711	10009
Tripura	1996	1	3	24	82	134	203
	1997	1	4	29	233	134	98
Uttar Pradesh	1996	43	437	1372	14494	16965	6987
	1997	45	493	2022	18270	19523	7422
West Bengal	1996	44	482	2038	19341	30631	4697
	1997	43	641	2873	28091	36216	4856
Total	1996	1326	39795	138437	860726	1790782	344623
	1997	1364	58824	195511	1169047	2155170	378681

Note : — Nil or negligible.**Source** : Urban Banks Department.

**TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED
COMMERCIAL BANKS IN INDIA –1996-97**

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Deposits					
	1996		1997		1996			1997		
	No. of reporting offices	Population per office	No. of reporting offices	Population per office	Amount (in Rs. lakh)	Percent share to Total deposits	Per capita deposits (Rs.)	Amount (in Rs. lakh)	Percent share to Total deposits	Per capita deposits (Rs.)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	9738	11923	9904	12194	9442087	22.2	8132	10875458	22.1	9005
Haryana	1361	13553	1378	13726	893049	2.1	4842	1035449	2.1	5474
Himachal Pradesh	760	7523	761	8108	313893	0.7	5490	367640	0.7	5959
Jammu & Kashmir	795	10940	795	11536	403149	0.9	4635	471694	1.0	5143
Punjab	2275	9625	2349	9668	2007545	4.7	9168	2304276	4.7	10147
Rajasthan	3191	15412	3239	15660	1201711	2.8	2444	1405530	2.9	2771
Chandigarh	133	6105	146	5473	375077	0.9	46194	406142	0.8	50831
Delhi	1223	9286	1236	9937	4247663	10.0	37402	4884727	9.9	39771
North Eastern Region	1893	18783	1899	19206	688152	1.6	1935	810150	1.6	2221
Arunachal Pradesh	68	14488	68	15794	35987	0.1	3653	39393	0.1	3668
Assam	1232	20395	1238	20314	439272	1.0	1748	508388	1.0	2022
Manipur	85	24452	85	26741	23093	0.1	1111	26421	0.1	1162
Meghalaya	179	11203	179	12268	73009	0.2	3641	89162	0.2	4060
Mizoram	78	10436	78	10987	20929	—	2571	28455	0.1	3320
Nagaland	71	20149	71	21296	37740	0.1	2638	48957	0.1	3238
Tripura	180	17309	180	18956	58122	0.1	1866	69374	0.1	2033
Eastern Region	11451	18086	11497	17928	5541362	12.9	2676	6525374	13.2	3166
Bihar	4934	19644	4952	19118	1792166	4.2	1849	2122237	4.3	2242
Orissa	2154	16195	2160	16123	600596	1.4	1722	715272	1.5	2054
Sikkim	42	11481	42	12000	20589	—	4270	23998	—	4762
West Bengal	4291	17357	4312	17571	3112703	7.3	4179	3645008	7.4	4811
Andaman & Nicobar	30	11323	31	11226	15308	—	4506	18859	—	5419
Central Region	13091	17280	13194	17825	5710194	13.4	2524	6643150	13.5	2825
Madhya Pradesh	4421	16631	4443	17003	1565113	3.7	2129	1812735	3.7	2400
Uttar Pradesh	8670	17610	8751	18241	4145081	9.7	2715	4830415	9.8	3026
Western Region	9660	13927	9785	13881	11779354	27.7	8756	13513404	27.5	9949
Goa	275	4721	280	5150	312739	0.7	24089	383351	0.8	26585
Gujarat	3512	12924	3518	13132	2526528	5.9	5566	2905936	5.9	6290
Maharashtra	5854	14960	5967	14728	8917262	20.9	10182	10195367	20.7	11601
Dadra & Nagar Haveli	7	22857	7	24571	5987	—	3742	8171	—	4751
Daman & Diu	12	9408	13	9692	16838	0.1	14915	20579	0.1	16333
Southern Region	17016	12506	17255	12491	9446187	22.3	4439	10855205	22.1	5037
Andhra Pradesh	4851	15031	4912	14853	2160476	5.1	2963	2585033	5.3	3543
Karnataka	4445	10968	4509	11102	2325777	5.5	4771	2635740	5.4	5265
Kerala	3073	10195	3123	10037	1979283	4.6	6318	2299527	4.7	7336
Tamil Nadu	4567	12884	4628	12985	2905234	6.8	4937	3248697	6.6	5406
Lakshadweep	8	7363	9	7111	2478	0.1	4207	3093	0.1	4833
Pondicherry	72	12500	74	13527	72939	0.2	8104	83115	0.2	8303
All India	62849	14834	63534	14951	42607336	100.0	4570	49222741	100.0	5182

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

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA -1996-97 (Concl'd.)

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Credit					
	1996		1997		1996			1997		
	No. of reporting offices	Population per office	No. of reporting offices	Population per office	Amount (in Rs. lakh)	Percent share to Total credit	Per capita credit (Rs.)	Amount (in Rs. lakh)	Percent share to Total credit	Per capita credit (Rs.)
	(1)	(2)	(3)	(4)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	9738	11923	9904	12194	5741597	21.8	4945	5859297	20.8	4852
Haryana	1361	13553	1378	13726	410782	1.6	2227	442175	1.6	2338
Himachal Pradesh	760	7523	761	8108	81004	0.3	1417	86090	0.3	1395
Jammu & Kashmir	795	10940	795	11536	154012	0.6	1771	182935	0.6	1995
Punjab	2275	9625	2349	9668	840690	3.2	3839	901506	3.2	3970
Rajasthan	3191	15412	3239	15660	560187	2.1	1139	621528	2.2	1225
Chandigarh	133	6105	146	5473	520455	2.0	64098	357425	1.3	44734
Delhi	1223	9286	1236	9937	3174467	12.0	27952	3267638	11.6	26605
North Eastern Region	1893	18783	1899	19206	237461	0.8	668	252922	1.0	693
Arunachal Pradesh	68	14488	68	15794	3743	—	380	4226	—	393
Assam	1232	20395	1238	20314	172613	0.7	687	178869	0.6	711
Manipur	85	24452	85	26741	12406	0.1	597	15195	0.1	668
Meghalaya	179	11203	179	12268	10505	—	524	12724	0.1	579
Mizoram	78	10436	78	10987	3385	—	416	3990	—	466
Nagaland	71	20149	71	21296	10348	—	723	11768	0.1	778
Tripura	180	17309	180	18956	24461	0.1	785	26150	0.1	766
Eastern Region	11451	18086	11497	17928	2643984	10.0	1277	2828513	10.0	1372
Bihar	4934	19644	4952	19118	573159	2.2	591	646725	2.3	683
Orissa	2154	16195	2160	16123	329182	1.2	944	350449	1.2	1006
Sikkim	42	11481	42	12000	3968	—	823	4241	—	841
West Bengal	4291	17357	4312	17571	1735155	6.6	2330	1824074	6.5	2407
Andaman & Nicobar	30	11323	31	11226	2520	—	742	3024	—	869
Central Region	13091	17280	13194	17825	2312919	8.8	1022	2475489	8.8	1053
Madhya Pradesh	4421	16631	4443	17003	893428	3.4	1215	948613	3.4	1256
Uttar Pradesh	8670	17610	8751	18241	1419491	5.4	930	1526876	5.4	957
Western Region	9660	13927	9785	13881	8180527	31.1	6081	8546481	30.3	6292
Goa	275	4721	280	5150	84192	0.3	6485	95729	0.3	6639
Gujarat	3512	12924	3518	13132	1339306	5.1	2951	1444902	5.1	3128
Maharashtra	5854	14960	5967	14728	6751864	25.6	7710	6999819	24.8	7965
Dadra & Nagar Haveli	7	22857	7	24571	1240	—	775	1516	—	881
Daman & Diu	12	9408	13	9692	3925	0.1	3477	4515	—	3583
Southern Region	17016	12506	17255	12491	7236834	27.5	3401	8260958	29.3	3833
Andhra Pradesh	4851	15031	4912	14853	1746052	6.6	2395	2006105	7.1	2750
Karnataka	4445	10968	4509	11102	1620536	6.1	3324	1884170	6.7	3764
Kerala	3073	10195	3123	10037	898457	3.4	2868	1078287	3.8	3440
Tamil Nadu	4567	12884	4628	12985	2940978	11.2	4998	3259704	11.5	5424
Lakshadweep	8	7363	9	7111	237	—	402	271	—	423
Pondicherry	72	12500	74	13527	30574	0.1	3397	32421	0.1	3239
All India	62849	14834	63534	14951	26353322	100.0	2827	28223660	100.0	2971

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

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS -1996-97**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	State Bank of India and its Associates				Nationalised Banks			
	1996		1997		1996		1997	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	2606189	2354117	2729287	2076951	5582954	2514372	6418240	2684710
	(23.0)	(28.2)	(21.9)	(24.8)	(23.5)	(19.5)	(23.6)	(19.9)
Haryana	222431	130535	257104	145397	613040	257323	706212	267640
Himachal Pradesh	120600	31812	142606	35147	172910	44223	200414	45981
Jammu & Kashmir	83563	17950	96195	19245	86757	20327	101727	21890
Punjab	550692	259645	599823	300332	1413397	564472	1618382	576816
Rajasthan	463867	214811	533779	252721	523391	255905	605023	264958
Chandigarh	122629	408098	115977	223651	246233	109459	237493	114610
Delhi	1042407	1291266	983803	1100457	2527226	1262663	2948988	1392816
North Eastern Region	276134	75498	320125	77738	347501	132423	405097	140823
	(2.4)	(0.9)	(2.6)	(0.9)	(1.5)	(1.0)	(1.5)	(1.0)
Arunachal Pradesh	28674	2409	31284	2724	6425	1057	6963	983
Assam	150047	52739	174261	51515	248245	102573	281832	106135
Manipur	9987	2787	11568	3470	12390	9154	13899	11216
Meghalaya	31757	4394	36624	5556	34281	4710	43310	5409
Mizoram	15171	2041	20895	2312	3245	575	4426	643
Nagaland	19377	5884	25199	6156	16334	4190	21308	5378
Tripura	21121	5244	20294	6004	26581	10164	33359	11061
Eastern Region	1581880	862404	1884582	913213	3241315	1354999	37561616	1408752
	(14.0)	(10.3)	(15.1)	(10.9)	(13.6)	(10.5)	(17.3)	(10.4)
Bihar	614721	215834	723890	232355	1014100	292818	1190225	340503
Orissa	244259	141295	284016	150123	295501	150812	354900	156256
Sikkim	10107	2499	13614	2757	10482	1468	10384	1485
West Bengal	704305	501562	853770	526646	1914411	908595	2186539	908816
Andaman & Nicobar	8488	1214	9291	1332	6821	1306	9568	1692
Central Region	1702654	835675	1916962	884482	3398102	1236055	3944932	1299864
	(15.0)	(10.0)	(15.4)	(10.5)	(14.3)	(9.6)	(14.5)	(9.6)
Madhya Pradesh	618837	425516	687350	430903	819106	408813	947794	433302
Uttar Pradesh	1083817	410159	1229612	453579	2578996	827242	2997138	866562
Western Region	2408315	1844282	2525225	1787242	6401232	4317345	7353476	4368610
	(21.3)	(22.1)	(20.2)	(21.3)	(27.0)	(33.6)	(27.1)	(32.3)
Goa	75993	22213	91913	24436	223920	57340	266245	65823
Gujarat	678334	455120	727088	496338	1766995	819604	2058528	838110
Maharashtra	1640113	1363764	1689641	1262480	4401366	3438420	5016535	3462634
Dadra & Nagar Haveli	1789	319	2094	426	4198	922	6077	1090
Daman & Diu	12086	2866	14488	3562	4753	1059	6091	954
Southern Region	2741129	2369939	3111802	2651736	4780160	3309253	5299492	3616568
	(24.2)	(28.4)	(24.9)	(31.6)	(20.1)	(25.7)	(19.5)	(26.8)
Andhra Pradesh	807402	755275	960207	873486	1039147	778891	1196089	855543
Karnataka	621198	522829	688844	602338	1264026	766188	1362121	858614
Kerala	680239	319001	761828	362809	713205	285514	821098	318865
Tamil Nadu	615418	766534	680740	806361	1713055	1457072	1863842	1560904
Lakshadweep	—	—	—	—	2478	237	3093	271
Pondicherry	16872	6300	20183	6742	48249	21351	53248	22370
All India	11316301	8341915	12487982	8391361	23751264	12864447	27172854	13519328
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS -1996-97 (Contd.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1996		1997		1996		1997	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	476201	506501	592799	599160	190423	77160	229842	89381
	(15.6)	(22.3)	(16.7)	(22.7)	(14.4)	(10.8)	(13.7)	(10.5)
Haryana	—	—	—	—	47891	20252	55351	24156
Himachal Pradesh	2450	71	3407	43	17333	4746	20116	4698
Jammu & Kashmir	5286	109	5927	47	19273	5065	23231	5918
Punjab	10186	1559	12389	1413	22793	11813	27992	12801
Rajasthan	—	—	—	—	83133	35284	103152	41808
Chandigarh	—	—	3070	1899	—	—	—	—
Delhi	458279	504762	568006	595758	—	—	—	—
North Eastern Region	3432	198	5813	419	49686	27546	66749	32290
	(0.1)	—	(0.2)	—	(3.8)	(3.9)	(4.0)	(3.8)
Arunachal Pradesh	—	—	—	—	888	277	1146	519
Assam	3432	198	5813	419	30601	15812	39000	19493
Manipur	—	—	—	—	717	465	955	509
Meghalaya	—	—	—	—	4384	1097	6579	1541
Mizoram	—	—	—	—	2512	769	3134	1035
Nagaland	—	—	—	—	164	73	215	109
Tripura	—	—	—	—	10420	9053	15721	9085
Eastern Region	296402	218698	368474	247538	304720	142925	394178	165414
	(9.7)	(9.6)	(10.4)	(9.4)	(23.1)	(20.0)	(23.5)	(19.5)
Bihar	—	—	—	—	157006	63723	201049	72966
Orissa	—	—	—	—	57535	36523	71770	43373
Sikkim	—	—	—	—	—	—	—	—
West Bengal	296402	218698	368474	247538	90179	42679	121359	49075
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	11594	1925	14406	2004	463512	200154	599131	230002
	(0.4)	(0.1)	—	—	(35.2)	(28.1)	(35.7)	(27.1)
Madhya Pradesh	—	—	—	—	109802	50482	151239	60772
Uttar Pradesh	11594	1925	14406	2004	353710	149672	447892	169230
Western Region	2070003	1222277	2328434	1357489	71945	44368	88291	53298
	(67.8)	(53.7)	(65.7)	(51.5)	(5.5)	(6.2)	(5.3)	(6.3)
Goa	437	141	2715	141	—	—	—	—
Gujarat	—	—	2882	10481	29918	18107	39052	22815
Maharashtra	2069566	1222136	2322837	1346867	42027	26261	49239	30483
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	194734	325027	232540	427400	237970	221346	298200	279707
	(6.4)	(14.3)	(6.6)	(16.2)	(18.1)	(31.0)	(17.8)	(32.9)
Andhra Pradesh	15896	10828	17951	13238	101969	84457	130332	111856
Karnataka	50446	66996	73522	93666	93135	87258	114866	106021
Kerala	24549	3766	31520	6217	26597	35264	33018	43783
Tamil Nadu	103843	243437	109547	314279	16269	14367	19985	18047
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	3052366	2274626	3542466	2634010	1318256	713499	1676389	850092
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS -1996-97 (Concl'd.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1996		1997		1996		1997	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	586320	289446	905291	409093	9442087	5741596	10875458	5859296
	(18.5)	(13.4)	(20.8)	(14.5)	(22.2)	(21.8)	(22.1)	(20.8)
Haryana	9688	2671	16781	4981	893050	410781	1035449	442175
Himachal Pradesh	600	153	1096	221	313893	81005	367639	86090
Jammu & Kashmir	208270	110561	244614	135835	403149	154012	471694	182935
Punjab	10476	3201	45690	10144	2007544	840690	2304276	901506
Rajasthan	131320	54187	163577	62041	1201711	560187	1405531	621528
Chandigarh	6215	2898	49602	17264	375077	520455	406142	357424
Delhi	219751	115775	383930	178607	4247663	3174466	4884727	3267638
North Eastern Region	11400	1795	12366	1652	688153	237460	810150	252922
	(0.4)	(0.1)	(0.3)	(0.1)	(1.6)	(0.9)	(1.6)	(0.9)
Arunachal Pradesh	—	—	—	—	35987	3743	39393	4226
Assam	6948	1291	7481	1307	439273	172613	508388	178869
Manipur	—	—	—	—	23094	12406	26421	15195
Meghalaya	2587	303	2649	219	73009	10504	89162	12724
Mizoram	—	—	—	—	20928	3385	28455	3990
Nagaland	1865	201	2236	125	37740	10348	48957	11768
Tripura	—	—	—	—	58122	24461	69374	26150
Eastern Region	117047	64959	126525	93596	5541364	2643985	6525375	2828512
	(3.7)	(3.0)	(2.9)	(3.3)	(13.0)	(10.0)	(13.3)	(10.0)
Bihar	6339	785	7073	900	1792166	573160	2122237	646724
Orissa	3301	552	4586	696	600596	329182	715272	350448
Sikkim	—	—	—	—	20589	3967	23998	4242
West Bengal	107407	63622	114867	91999	3112704	1735156	3645009	1824074
Andaman & Nicobar	—	—	—	—	15309	2520	18859	3024
Central Region	134333	39110	167719	59137	5710195	2312919	6643150	2475489
	(4.2)	(1.8)	(3.9)	(2.1)	(13.4)	(8.8)	(13.5)	(8.8)
Madhya Pradesh	17368	8617	26352	23635	1565113	893428	1812735	948612
Uttar Pradesh	116965	30493	141367	35502	4145082	1419491	4830415	1526877
Western Region	827860	752255	1217979	979843	11779355	8180527	13513405	8546482
	(26.1)	(34.8)	(28.0)	(34.6)	(27.6)	(31.0)	(27.5)	(30.3)
Goa	12389	4498	22477	5329	312739	84192	383350	95729
Gujarat	51281	46475	78386	77158	2526528	1339306	2905936	1444902
Maharashtra	764190	701282	1117116	897356	8917262	6751863	10195368	6999820
Dadra & Nagar Haveli	—	—	—	—	5987	1241	8171	1516
Daman & Diu	—	—	—	—	16839	3925	20579	4516
Southern Region	1492195	1011271	1913172	1285548	9446188	7236836	10855206	8260959
	(47.1)	(46.8)	(44.1)	(45.4)	(22.2)	(27.5)	(22.1)	(29.3)
Andhra Pradesh	196063	116602	280455	151982	2160477	1746053	2585034	2006105
Karnataka	296971	177265	396387	223531	2325776	1620536	2635740	1884170
Kerala	534693	254912	652063	346614	1979283	898457	2299527	1078288
Tamil Nadu	456650	459569	574583	560112	2905235	2940979	3248697	3259703
Lakshadweep	—	—	—	—	2478	237	3093	271
Pondicherry	7818	2923	9684	3309	72939	30574	83115	32421
All India	3169155	2158836	4343051	2828869	42607342	26353323	49222744	28223660
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.