

TABLE 37 : DEPOSITS, CREDIT AND NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@

(Amount in Rs. lakh)

Banks	State Bank Group	Nationalised Banks	Foreign Banks	Other Scheduled commercial Banks	Regional Rural Banks	Total
	(1)	(2)	(3)	(4)	(5)	(6)
July 1969 to June 1974						
i) No. of offices	2257	5759	2	662	—	8680
ii) Deposits	2269781	6049210	12864	555795	—	8887650
iii) Credit	1091299	2277288	2117	363188	—	3733892
July 1974 to June 1979						
i) No. of offices	2714	7336	3	1340	2006	13399
ii) Deposits	2229410	6609738	54478	1023407	364181	10281214
iii) Credit	1460176	2559135	91709	607631	171293	4889944
July 1979 to June 1984						
i) No. of offices	2450	5643	6	707	6752	15558
ii) Deposits	1318983	2586590	272592	453871	794448	5426484
iii) Credit	830654	1165122	190844	226571	395898	2809089
July 1984 to June 1989						
i) No. of offices	1738	4732	5	302	5361	12138
ii) Deposits	855802	1742674	161508	151650	491437	3403071
iii) Credit	656624	1327671	126035	87352	269741	2467423
July 1989 to June 1994						
i) No. of offices	1166	2371	12	278	385	4212
ii) Deposits	537814	993192	186709	316323	25152	2059190
iii) Credit	1421975	812319	212785	313440	12828	2773347
June 1994 to March 1997						
i) No. of offices	265	805	25	346	9	1450
ii) Deposits	140623	358915	88465	1093985	1171	1683159
iii) Credit	778951	445382	164058	785646	332	2174369
Total						
i) No. of offices	10590	26646	53	3635	14513	55437
ii) Deposits	7352413	18340319	776616	3595031	1676389	31740768
iii) Credit	6239679	8586917	787548	2383828	850092	18848064

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

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@ - 1997

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	State Bank of India and its Associates			Nationalised banks			Foreign banks		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Northern Region	1897	1684766	1646541	4209	4767798	1861862	11	164373	253380
	(17.9)	(22.9)	(26.4)	(15.8)	(26.0)	(20.7)	(21.6)	(21.2)	(32.2)
Haryana	233	162334	85549	665	529054	184656	—	—	—
Himachal Pradesh	192	89853	26523	395	173001	40306	—	—	—
Jammu & Kashmir	116	76236	11576	115	82645	16643	—	—	—
Punjab	468	332123	171044	1310	1142516	360153	1	2884	12
Rajasthan	601	279394	135698	1011	478698	196907	—	—	—
Chandigarh	43	80229	38331	73	179966	82357	1	3070	1899
Delhi	244	664597	1177820	640	2181918	980840	9	158419	251469
North Eastern Region	398	205090	47490	758	337067	116395	—	—	—
	(3.8)	(2.8)	(0.8)	(2.8)	(1.8)	(1.4)	—	—	—
Arunachal Pradesh	42	31284	2724	7	6963	983	—	—	—
Assam	165	89696	23807	596	232180	84958	—	—	—
Manipur	14	6966	2812	40	12154	10664	—	—	—
Meghalaya	83	26426	4240	37	32555	4163	—	—	—
Mizoram	24	20895	2312	2	4426	643	—	—	—
Nagaland	41	17014	8041	19	21308	5378	—	—	—
Tripura	29	12809	3554	57	27481	9606	—	—	—
Eastern Region	1931	1140559	612576	5079	2773323	954563	3	12503	12389
	(18.2)	(15.5)	(9.8)	(19.1)	(15.1)	(11.1)	(5.9)	(1.6)	(1.6)
Bihar	810	422951	122499	1984	950362	241964	—	—	—
Orissa	414	160082	88890	818	303094	127896	—	—	—
Sikkim	25	6676	1158	16	10384	1485	—	—	—
West Bengal	665	545175	399045	2248	1499915	581526	3	12503	12389
Andaman & Nicobar	17	5675	984	13	9568	1692	—	—	—
Central Region	2048	1161416	523921	5266	3077858	937145	—	—	—
	(19.3)	(15.8)	(8.4)	(19.8)	(16.8)	(10.9)	—	—	—
Madhya Pradesh	863	424203	288741	1641	731577	325686	—	—	—
Uttar Pradesh	1185	737213	235180	3625	2346281	611459	—	—	—
Western Region	1428	1422917	1725726	4874	4079815	2588626	26	518463	426355
	(13.5)	(19.4)	(27.6)	(18.3)	(22.2)	(30.1)	(30.1)	(66.8)	(54.1)
Goa	41	24377	6670	139	118939	25883	—	—	—
Gujarat	589	378502	323627	1702	1190811	499457	2	2882	10481
Maharashtra	793	1014706	1392545	3022	2758870	2061363	24	515581	415874
Dadra&Nagar Haveli	1	2094	426	6	6077	1090	—	—	—
Daman & Diu	4	3238	2458	5	5118	833	—	—	—
Southern Region	2888	1737682	1686425	6460	3304459	2128326	13	81277	95423
	(27.3)	(23.6)	(27.0)	(24.2)	(18.0)	(24.8)	(25.5)	(10.5)	(12.1)
Andhra Pradesh	1055	524570	569787	1898	878961	565193	1	850	4390
Karnataka	690	415629	419941	1636	842313	529488	5	46618	55885
Kerala	617	452778	196303	779	524995	171324	3	23871	4316
Tamil Nadu	515	334693	496679	2097	1026244	851076	4	9938	30832
Lakshadweep	—	—	—	9	3093	271	—	—	—
Pondicherry	11	10012	3715	41	28853	10974	—	—	—
Total	10590	7352430	6242679	26646	18340320	8586917	51	776616	787547
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

2. Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS BRANCHES OPENED AFTER NATIONALISATION@ - 1997 (Concl.d.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	Other Scheduled Commercial banks			Regional Rural banks			Total		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
Northern Region	611	782186	366729	1960	229842	89381	8688	7628945	4217893
	(16.8)	(21.8)	(15.4)	(13.5)	(13.7)	(10.5)	(15.7)	(24.3)	(22.3)
Haryana	22	16781	4981	292	55351	24156	1212	763520	299342
Himachal Pradesh	2	1096	221	129	20116	4698	718	284066	71748
Jammu & Kashmir	261	188846	123506	268	23231	5918	760	370958	157643
Punjab	30	44076	9545	201	27992	12801	2010	1549591	553555
Rajasthan	194	98916	33233	1070	103152	41808	2876	960140	407646
Chandigarh	12	49602	17264	—	—	—	129	312867	139851
Delhi	90	382869	177979	—	—	—	983	3387802	2588108
North Eastern Region	7	12366	1651	652	66750	32291	1815	621273	194827
	(0.2)	(0.3)	(0.1)	(4.5)	(4.0)	(3.8)	(3.2)	(2.0)	(1.0)
Arunachal Pradesh	—	—	—	19	1146	519	68	39393	4226
Assam	5	7481	1307	404	39000	19493	1170	368357	129565
Manipur	—	—	—	29	955	509	83	20075	13985
Meghalaya	1	2649	219	51	6579	1541	172	68209	10163
Mizoram	—	—	—	52	3134	1035	78	28455	3990
Nagaland	1	2236	125	8	215	109	69	40773	10653
Tripura	—	—	—	89	15721	9085	175	56011	22245
Eastern Region	56	126526	93595	3574	394178	165414	10643	4447089	1838538
	(1.5)	(3.5)	(3.9)	(24.6)	(23.5)	(19.5)	(19.2)	(14.0)	(9.8)
Bihar	6	7073	900	1886	201049	72966	4686	1581435	438330
Orissa	3	4586	696	822	71770	43373	2057	539532	260855
Sikkim	—	—	—	—	—	—	41	17060	2643
West Bengal	47	114867	91999	866	121359	49075	3829	2293819	1134034
Andaman & Nicobar	—	—	—	—	—	—	30	15243	2676
Central Region	177	113604	46184	4628	599131	230002	12119	4952009	1737252
	(4.9)	(3.2)	(1.9)	(31.9)	(35.7)	(27.0)	(21.9)	(15.6)	(9.2)
Madhya Pradesh	23	22291	22658	1581	151239	60772	4108	1329310	697857
Uttar Pradesh	154	91313	23526	3047	447892	169230	8011	3622699	1039395
Western Region	527	1107590	909766	1010	88291	53298	7854	7205838	5703773
	(14.5)	(30.8)	(38.2)	(6.9)	(5.3)	(6.2)	(14.2)	(22.7)	(30.3)
Goa	18	22477	5329	—	—	—	198	165793	37883
Gujarat	62	77940	76907	420	39052	22815	2773	1689186	933288
Maharashtra	447	1007173	827530	590	49239	30483	4876	5345569	4727795
Dadra&Nagar Haveli	—	—	—	—	—	—	7	8171	1516
Daman & Diu	—	—	—	—	—	—	9	8356	3291
Southern Region	2257	1452760	965903	2689	298201	279707	14307	6782744	5155783
	(62.1)	(40.4)	(40.5)	(18.6)	(17.8)	(33.0)	(258)	(21.4)	(25.8)
Andhra Pradesh	260	262612	142424	1132	130332	111856	4346	1797325	1393650
Karnataka	370	297604	170935	1078	114866	106021	3779	1717030	1282269
Kerala	851	469181	222032	272	33018	43783	2522	1503843	637758
Tamil Nadu	765	414355	427398	207	19985	18047	3588	1805215	1824032
Lakshadweep	—	—	—	—	—	—	9	3093	271
Pondicherry	11	9008	3114	—	—	—	63	47873	17803
Total	3635	3595032	2383828	14513	1676389	850092	55437	31740769	18848063
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

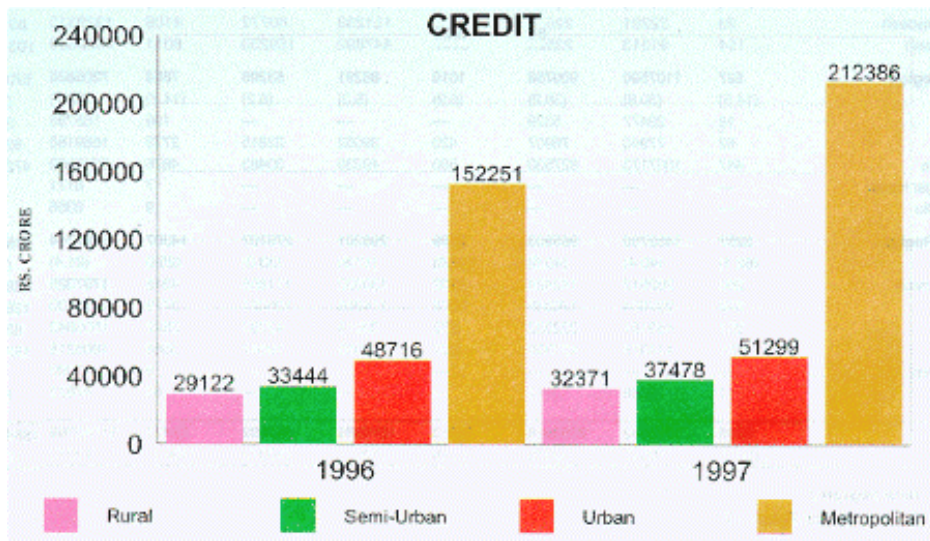
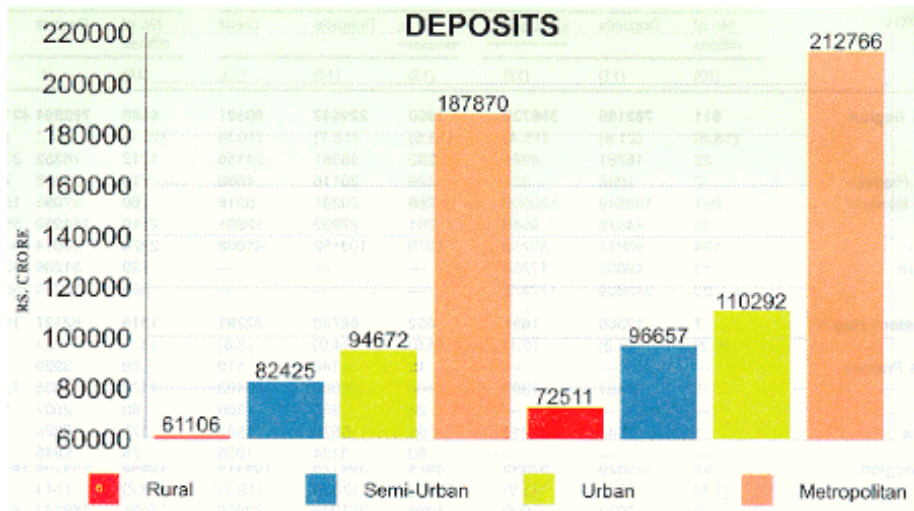
Notes : 1. @ Offices opened after June 1969 (first phase of nationalisation).

2. Figures in brackets indicate percent share in total.

— : Nil or negligible.

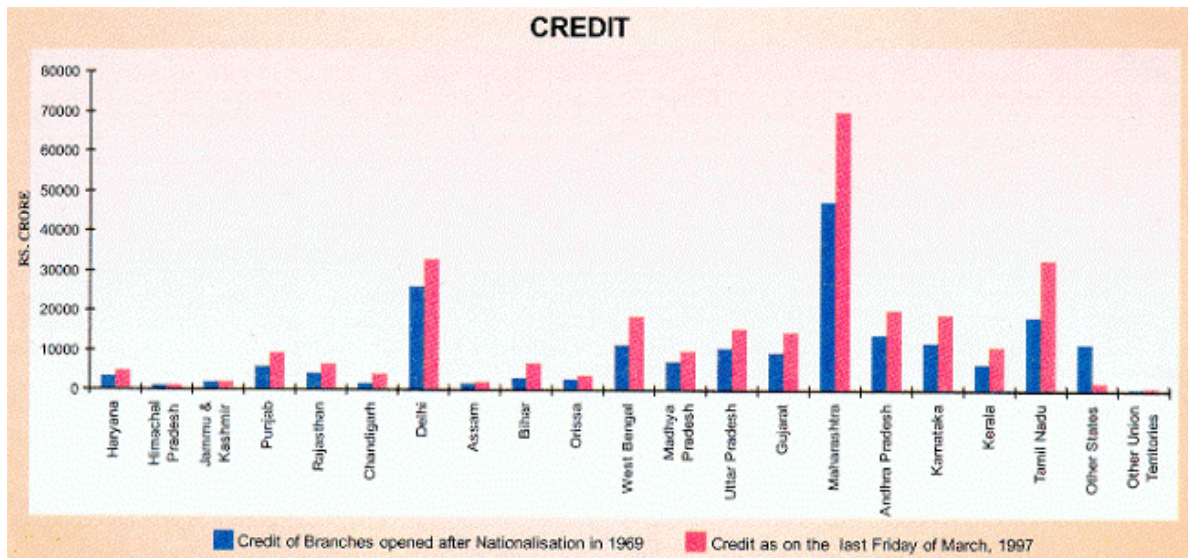
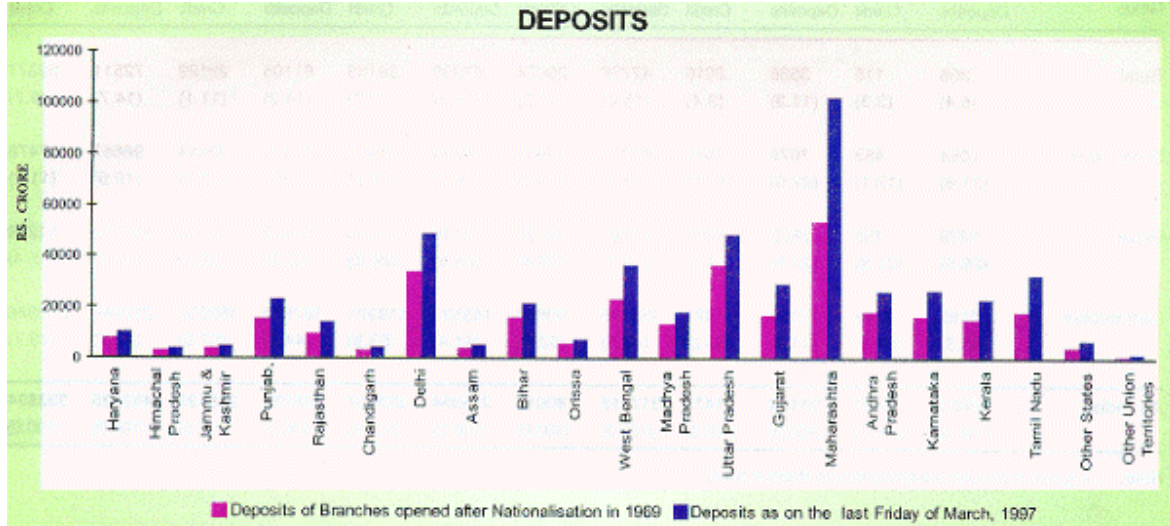
Source : Basic Statistical Return - 7.

GRAPH- 12
Population group-wise distribution of Scheduled Commercial Banks'
deposits and credit - 1996-97
(As on the last Friday of March)



GRAPH - 13

State-wise distribution of deposits and credit of Scheduled Commercial Banks - 1997
(As on the last Friday of March)



**TABLE 39 : POPULATION GROUP-WISE DISTRIBUTION OF
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS :
1969, 1979, 1994, 1995 , 1996 AND 1997**

(Amount in Rs. crore)

Population Group	June 1969		June 1979		March 1994		March 1995		March 1996		March 1997	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Rural	306 (6.4)	115 (3.3)	3538 (11.3)	2016 (9.4)	47776 (15.0)	25074 (13.9)	57399 (15.3)	28183 (12.7)	61106 (14.3)	29122 (11.1)	72511 (14.7)	32371 (9.7)
Semi-Urban	1054 (21.8)	453 (13.1)	7079 (22.5)	3435 (16.0)	61814 (19.5)	24650 (13.7)	74224 (19.7)	28665 (12.9)	82425 (19.3)	33444 (12.7)	96657 (19.6)	37478 (11.2)
Urban	1279 (26.5)	756 (21.8)	7828 (24.9)	4603 (21.4)	73221 (23.0)	36685 (20.4)	88716 (23.6)	45758 (20.5)	94672 (22.2)	48716 (18.5)	110292 (22.4)	51299 (15.4)
Metropolitan	2183 (45.3)	2143 (61.8)	12993 (41.3)	11421 (53.2)	135106 (42.5)	93609 (52.0)	155525 (41.4)	119901 (53.9)	187870 (44.1)	152251 (57.8)	212766 (43.2)	212386 (63.7)
All India	4823 (100.0)	3467 (100.0)	31438 (100.0)	21476 (100.0)	317918 (100.0)	180017 (100.0)	375864 (100.0)	222507 (100.0)	426073 (100.0)	263533 (100.0)	492226 (100.0)	333534 (100.0)

Note : Figures in bracket indicate percent share in total.

Source: Basic Statistical Return-7.

TABLE 40 : MONEY RATES-1996-97

	April 1996	May 1996	June 1996	July 1996	August 1996	Septem- ber 1996	Octo- ber 1996	Novem- ber 1996	Decem- ber 1996	January 1997	February 1997	March 1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Call Money Rate(1)	11.38	10.88	10.87	3.59	6.06	8.36	9.58	6.26	8.07	4.84	5.08	4.35

Note : (1) Weighted average of borrowing rates reported by selected major scheduled commercial banks and DFHI, the weights being the amounts borrowed.

Source : Department of Economic Analysis and Policy.

**TABLE 41 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 1997**

Sr.No.	Name of the Country	As on 31st March
1	Bahama	2
2	Bahrain	1
3	Bangladesh	1
4	Belgium	2
5	Cayman Island	1
6	Channel Islands	1
7	Fiji	9 +
8	France	2
9	Guyana	1
10	Hongkong	7
11	Japan	4
12	Kenya	2
13	Maldiv Island	1
14	Mauritius	7 @
15	Oman	3
16	Pakistan	\$
17	Panama	1
18	Seychelles	1
19	Singapore	7
20	South Korea	1
21	Sri Lanka	6
22	Thailand	1
23	United Arab Emirates	6
24	United Kingdom	21
25	United States of America	8
26	West Germany	1
Total		97

+ includes two mobile offices

@ Includes one mobile office

- Notes** : 1. The table does not include representative office opened by Indian Banks outside India.
2. The table gives the position of branches of Indian Banks as on 31 March 1997 and excludes the following :
(a) 22 Offices in former East Pakistan before the formation of Bangladesh. The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged.
\$ (b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
3. Non- scheduled banks have no office outside the Indian Union.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	255018	252554	2185454	601769	117504	234679
State Bank of India	176613	200432	1656068	456975	72330	187193
State Bank of Bikaner & Jaipur	10688	3919	81645	26094	2968	10751
State Bank of Hyderabad	24108	22846	103764	34044	14973	11832
State Bank of Indore	3149	1725	57925	8474	6726	9167
State Bank of Mysore	14634	4897	144588	29528	12255	5833
State Bank of Patiala	6880	3217	57334	24557	—	—
State Bank of Saurashtra	3290	2978	17821	11754	232	584
State Bank of Travancore	15656	12540	66309	10343	8020	9319
B. Nationalised Banks	361481	215504	6480101	1792770	288852	441569
Allahabad Bank	7854	8219	158549	32401	4893	15447
Andhra Bank	36723	13408	427041	48262	11368	12026
Bank of Baroda	21410	9152	629316	87480	23633	42302
Bank of India	39435	23418	359718	114980	7447	105066
Bank of Maharashtra	10366	6758	158933	53725	3136	7496
Canara Bank	34313	17737	742430	289644	10974	14333
Central Bank of India	47842	9483	599432	102267	39012	44836
Corporation Bank	10218	2493	303571	17725	20068	2105
Dena Bank	2459	2846	41809	42697	4913	11386
Indian Bank	10581	3011	711063	64071	2339	2470
Indian Overseas Bank	26611	9421	288423	44295	26588	19452
Oriental Bank of Commerce	8772	10285	101316	29378	3430	15067
Punjab National Bank	9102	22078	571934	402480	6674	13120
Punjab & Sind Bank	1892	9903	33865	29066	1041	18192
Syndicate Bank	21771	9118	194544	42106	33531	17795
Union Bank of India	34535	29833	402432	183426	32220	67176
United Bank of India	12977	6602	430069	66015	2641	1687
UCO Bank	11528	8081	306611	113487	1232	10303
Vijaya Bank	13092	13658	19045	29265	53712	21310
Total (A+B)	616499	468058	8665555	2394539	406356	676248

— : Nil or negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group/Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	1247	239	12158	13011	2559223	1088388
State Bank of India	—	—	10945	9908	1905011	845637
State Bank of Bikaner & Jaipur	1160	222	—	—	96461	40986
State Bank of Hyderabad	—	—	575	396	142845	68901
State Bank of Indore	—	—	—	2648	67800	16718
State Bank of Mysore	—	—	503	—	171477	40761
State Bank of Patiala	—	—	36	—	64214	27810
State Bank of Saurashtra	87	17	—	—	21430	15333
State Bank of Travancore	—	—	99	59	89985	32242
B. Nationalised Banks	530925	172123	19306	14168	7661359	2627104
Allahabad Bank	2743	1037	—	—	174039	57104
Andhra Bank	73756	5067	—	—	548888	78763
Bank of Baroda	—	—	—	—	674359	138934
Bank of India	11904	71878	734	4130	418504	311946
Bank of Maharashtra	2572	1647	—	—	175007	69626
Canara Bank	136836	27322	—	—	924553	349036
Central Bank of India	10687	5480	—	—	696973	162066
Corporation Bank	6400	743	—	—	340257	23066
Dena Bank	—	—	—	—	49181	56929
Indian Bank	19960	4769	—	—	743943	74321
Indian Overseas Bank	—	—	—	—	341622	73168
Oriental Bank of Commerce	—	—	1169	69	113518	55830
Punjab National Bank	—	—	16391	6769	587710	447300
Punjab & Sind Bank	1068	6042	—	—	37866	63203
Syndicate Bank	256359	40715	—	—	506205	109734
Union Bank of India	4078	6457	—	—	473265	286892
United Bank of India	—	—	—	—	445687	74304
Uco Bank	4562	966	—	—	323933	132837
Vijaya Bank	—	—	1012	3200	85849	62045
Total (A+B)	532172	172362	31464	27179	10220582	3715492

— : Nil or negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	2527	358	33999	2019	3466	598
Bank of Rajasthan	3242	3393	41380	27408	1929	4006
Bareilly Corporation Bank	362	210	6231	1449	113	143
Benaras State Bank	594	90	9735	359	726	508
Bharat Overseas Bank	1377	1065	13785	1980	305	293
Catholic Syrian Bank	5407	1221	85928	10532	15158	2607
City Union Bank	3262	842	38646	4625	1906	1246
Dhanalakshmi Bank	3388	967	61392	4684	1918	512
Federal Bank	7492	2774	60595	10970	2333	2353
Jammu & Kashmir Bank	1186	3188	11811	8874	835	15030
Karnataka Bank	1469	546	67701	7464	1303	4938
Karur Vysya Bank	4615	885	76466	3433	43	25
Lakshmi Vilas Bank	7442	1465	68208	2969	890	819
Lord krishna Bank	8	6	236	227	35	46
Nainital Bank	216	127	6483	1470	223	257
Nedungadi Bank	1222	537	11542	4654	4336	1668
Punjab Co-operative Bank	2	11	1623	765	47	319
Ratnakar Bank	588	347	29829	2654	989	295
Sangli Bank	8843	3366	102928	14961	1325	2459
South Indian Bank	938	249	19341	301	606	99
Tamilnad Mercantile Bank	1871	818	13632	3741	2088	1290
United Western Bank	740	72	51167	1764	2465	155
Vysya Bank	1229	1462	34716	12930	950	1823
Ganesh Bank of Kurundwad	448	73	3738	172	24	46
Development Credit Bank	156	2	147	—	1	—
Total (A+ B)	58624	24074	851259	130405	44014	41535

— : Nil or negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group/Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	—	—	—	—	39992	2975
Bank of Rajasthan	—	—	950	-254	46551	36011
Bareilly Corporation Bank	198	36	14	26	6904	1826
Benares State Bank	—	—	18	—	11055	975
Bharat Overseas Bank	—	—	—	—	15467	3338
Catholic Syrian Bank	7892	561	—	—	114385	14921
City Union Bank	—	—	—	—	43814	6713
Dhanalakshmi Bank	—	—	4	4	66698	6163
Federal Bank	23271	2752	—	—	93691	18849
Jammu & Kashmir Bank	25760	11722	—	—	39592	38814
Karnataka Bank	11238	905	—	—	81711	13853
Karur Vysya Bank	4069	142	—	—	85193	4485
Lakshmi Vilas Bank	3092	747	—	—	79632	6000
Lord krishna Bank	—	—	—	—	279	279
Nainital Bank	133	33	—	—	7055	1887
Nedungadi Bank	—	—	—	419	17100	6440
Punjab Co-operative Bank	15	6	—	—	1687	1102
Ratnakar Bank	—	—	72	3	31406	3365
Sangli Bank	3235	960	—	—	116331	21746
South Indian Bank	—	—	—	—	20885	649
Tamilnad Mercantile Bank	—	—	—	—	17591	5849
United Western Bank	—	—	—	—	54372	1991
Vysya Bank	5015	1227	—	—	41910	17442
Ganesh Bank of Kurundwad	37	3	—	—	4247	294
Development Credit Bank	—	—	—	—	304	2
Total (A+B)	83955	19094	1058	198	1037852	215969

— : Nil or negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	23	3	—	—	4	20
American Express Bank	113	695	573	3466	43	582
ANZ Grindlays Bank	24040	18479	42834	63110	1621	15751
Bank of America	11	365	196	901	59	330
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	7	97	62	1247	8	82
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	8	242	7	423	33	614
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	3	27	42	439	15	452
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	102	2124	624	7082	418	3720
Mashreq Bank	—	—	—	—	—	—
Oman International Bank	—	—	—	—	—	—
Sakura Bank	—	—	730	126	—	—
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	3375	24685	3533	17197	383	2632
Total	27682	46717	48601	93991	2584	24183
All Scheduled Commercial Banks	702805	538850	9565415	2618935	452954	741966

— : Nil or negligible.

Source : Department of Banking Operations and Development.

**TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS - 1997 (Concl.d.)**

(Amount in Rs. thousand)

Bank Group/Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	—	—	—	—	27	23
American Express Bank	—	—	—	—	729	4743
ANZ Grindlays Bank	—	—	—	—	68495	97340
Bank of America	—	—	—	—	266	1596
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	—	—	—	—	77	1426
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	—	—	—	—	48	1279
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	—	—	—	—	60	918
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	1	6	—	—	1145	12932
Mashreq Bank	—	—	—	—	—	—
Oman International Bank	—	—	—	—	—	—
Sakura Bank	42	122	—	—	772	248
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	530	766	—	—	7821	45280
Foreign Banks	573	894	—	—	79440	165785
All Scheduled Commercial Banks	616700	192350	32522	27377	11337874	4097246

— : Nil or negligible.

Source : Department of Banking Operations and Development.

TABLE 43: CHEQUE CLEARANCES : 1991-92 TO 1996-97

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

Centres	1991-92		1992-93		1993-94		1994-95		1995-96		1996-97@	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Calcutta	396	128250	455	138723	453	157629	503	200710	435	204398	312	137981
2. Mumbai	1461	2022122	1535	2350535	1672	2146405	1783	2255693	1609	2375141	1739	3070602
3. Chennai	399	196638	448	209346	464	224718	413	219313	439	250926	560	315052
4. Kanpur	59	10974	69	11912	62	14251	71	15924	62	17539	64	18642
5. New Delhi	655	395748	752	328238	748	410704	856	561044	779	616334	850	597170
6. Bangalore	231	36452	256	47513	275	62085	260	75614	212	69467	292	108236
7. Nagpur	60	8713	68	9635	61	10746	68	13220	61	15028	76	19840
8. Patna	28	5232	37	5911	34	6188	31	6042	32	7185	36	10733
9. Hyderabad	197	36852	232	45608	217	54591	113	27311	279	84242	265	94352
10. Bhubaneswar	10	3580	12	4961	12	4529	15	5456	12	5983	13	7815
11. Ahmedabad	496	57000	588	60746	582	78314	569	97943	357	122119	369	145626
12. Thiruvananthapuram	23	3698	23	3942	28	5415	29	6889	15	4289	31	8622
13. Jaipur	97	12304	117	14352	106	16374	116	20870	84	21271	84	23977
14. Guwahati	20	5427	26	6051	22	6840	27	8373	22	8563	24	9949
15. Other Centres	4550	481264	3059	464535	2870	670124	2516	586677	3192	822155	3118	854878
Total	8682	3404254	7677	3702008	7606	3868913	7370	4101079	7590	4624640	7833	5423475

Note : @ Provisional.

Source : Department of Economic Analysis and Policy.

TABLE 44 : NUMBER OF CLEARING HOUSES – 1978 - 1997

As on 31st March	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	
1978	11	377	112	1	501
1979	11	405	141	1	558
1983	12	462	165	1	640
1984	12	472	166	1	651
1985	13	443	196	1	653
1986	14	457	202	1	674
1987	14	470	209	1	694
1988	14	499	215	1	729
1989	14	574	228	6	822
1990	14	575	240	6	835
1991	14	576	249	6	845
1992	14	576	250	6	846
1993	14	577	251	6	848
1994	14	577	253	6	850
1995	14	577	255	6	852
1996	14	577	262	6	859
1997	14	578	262	6	860

Source : Department of Information Technology.

**TABLE 45: LIABILITIES AND ASSETS OF INDIAN
SCHEDULED COMMERCIAL BANKS IN
FOREIGN COUNTRIES - 1996-97**

Items	(US \$ million)	
	As on 31st March	
	1996	1997
No. of banks	8	8
No. of branches	96	98
<u>Liabilities</u>		
1. H. O. funds	922.13	1139.05
2. Customer deposits	5653.35	5230.04
3. Inter branch borrowings	1984.96	5826.34
4. Inter bank borrowings	3316.51	3092.95
5. Other debt borrowings	6.06	154.56
6. Other liabilities	385.12	507.11
Total	12268.13	15950.04
<u>Assets</u>		
1. Cash on hand & balances with Central Banks	87.10	32.42
2. Investments in securities	917.40	1208.22
3. Inter branch deposits	480.39	1808.65
4. Inter bank deposits	4407.94	7141.46
5. Customer credit	5625.48	5299.18
6. Other assets	749.82	460.11
Total	12268.13	15950.04

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

TABLE 46: CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS – 1992-1997

Name of the Circle	As at the end of year											
	1992		1993		1994		1995		1996		1997	
	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	2147087	17482	2186351	18516	2321128	103427	2474417	105393	2629034	157694	1581452	181169
Assam	703798	2914	500320	2918	942980	3930	1389483	5143	1840879	6333	2281621	8139
Bihar	4963646	64791	5101274	27893	5209445	27293	5301316	28471	5395478	32245	5478612	34812
Delhi	363956	21167	354600	9717	355369	10643	370310	11998	395272	12312	442243	31255
Gujarat	873751	22912	892154	14783	932432	14959	948286	14924	972869	16304	989164	17042
Haryana	939771	12289	954434	11359	1436242	12962	1465648	14032	1489439	13770	1516091	14318
Himachal Pradesh	561300	11479	574566	8983	588492	11002	606958	17588	637706	50830	706195	6900
Jammu & Kashmir	344631	3089	354975	2977	360332	3516	369911	4081	381450	4778	394412	5126
Karnataka	1478723	13862	1084941	16810	1137368	14629	1200831	14331	1279587	17019	1350804	18464
Kerala	714547	6493	748867	7466	784832	7470	838316	11962	880046	12612	662662	13002
Madhya Pradesh	1334851	9572	1374077	9317	1407369	10523	1444108	11413	1447832	11345	1479926	11699
Maharashtra	2702397	42940	2690065	41537	2705781	39617	2709518	40738	2727129	42399	2817850	43998
North Eastern	242835	4978	202065	4294	262126	4723	358101	4463	475353	4794	612737	5140
Punjab	1379181	22696	1415463	25619	1484734	25232	1531679	23482	759464	25287	812858	25504
Orissa	11687431	37282	3840048	33981	3954548	34536	4036236	35904	4252081	35996	2700066	37448
Rajasthan	747540	11987	710500	14168	732415	13104	763012	12797	810522	14054	872267	21105
Tamil Nadu	1819451	29136	1998263	49912	2143639	59272	2281114	49620	2474080	48111	2587334	51029
Uttar Pradesh	10035916	38408	10231724	34113	10466496	32754	10761682	29446	11057129	33734	11356529	35996
West Bengal	3487892	28219	2235993	26901	5349128	33472	8574569	40697	11919759	46079	15389262	50290
Base#	68588	624	68591	603	74823	750	85593	885	96173	778	105879	1015
Total	46597292	402320	37519271	361867	42649679	463814	47511088	477368	51921282	586474	54137964	613451

Note : # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.

Source : Department of Post.

TABLE 47. CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS -1996-97

(Amount in Rs. lakh)

Name of the Circle	Period	Period of Maturity							
		1 Year		2 Years		3 Years		5 Years	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
Andhra Pradesh	1996	12060	1373	5350	370	2179	492	1377	(725)
	1997	10719	926	4097	279	4063	390	5530	(725)
Assam	1996	9518	257	3223	97	3090	261	28995	54487
	1997	10500	292	3473	107	4168	1595	34528	55294
Bihar	1996	16170	2261	4293	621	5610	(747)	75580	15153
	1997	19769	1990	6293	906	4241	(687)	82284	16140
Delhi	1996	4460	782	5014	804	1649	1777	5212	4871
	1997	4545	912	5119	887	1450	931	4748	4985
Gujarat	1996	7772	3111	3639	821	5477	991	11077	5272
	1997	7116	3021	3390	787	4512	961	9673	4937
Haryana	1996	34110	4540	39116	4168	6571	997	13221	4102
	1997	33428	1509	37474	2197	6504	969	11504	3476
Himachal Pradesh	1996	10896	1521	3927	755	2966	623	3162	1484
	1997	11446	1664	3938	748	3046	469	2723	1155
Jammu & Kashmir	1996	7872	1170	7021	777	1386	260	(1557)	2635
	1997	7422	493	6820	784	1493	278	12480	2644
Karnataka	1996	25134	1107	5839	272	7540	699	14865	1927
	1997	24718	200	5504	211	7106	456	14449	1622
Kerala	1996	60562	2109	18409	1107	836	313	4901	4076
	1997	68147	2190	17412	1243	1936	290	6305	5031
Madhya Pradesh	1996	6143	1106	2677	970	3712	376	11197	963
	1997	5646	913	2737	988	3494	373	11180	995
Maharashtra	1996	10423	2778	3935	2071	6446	1519	33242	3166
	1997	8555	2308	3159	1558	5805	1455	31251	3052
North Eastern	1996	1642	147	1183	72	1091	57	8833	9419
	1997	1792	156	1192	64	1594	46	10071	9408
Orissa	1996	25316	18	1669	1086	7612	98	17991	(1650)
	1997	22511	50	1877	1088	8688	98	18114	(1658)
Punjab	1996	29161	6725	12416	2235	3803	1161	13971	3891
	1997	33460	7535	11120	2144	3498	897	12585	3710
Rajasthan	1996	12595	4009	10012	247	6929	794	24063	7236
	1997	12052	3141	9784	263	6170	691	35306	5746
Tamil Nadu	1996	214485	3205	15915	699	57503	1465	5260	2939
	1997	211543	3018	14903	591	42798	1347	6116	2784
Uttar Pradesh	1996	68661	3710	38213	2519	13665	2393	31762	8225
	1997	71733	2133	38145	2499	13358	2217	20514	8716
West Bengal	1996	57125	4383	41619	1344	44715	1611	152630	50899
	1997	60851	4743	42917	1383	48011	1323	194607	51692
Base #	1996	244	42	37	10	69	22	258	11
	1997	252	49	26	10	54	17	258	13
Total	1996	614349	44354	223507	21045	182849	15162	456040	178381
	1997	626205	37243	219380	18737	171989	14116	524226	179017

Notes : 1. # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.

2. Negative figures are indicated in brackets.

Source : Department of Post.