

Explanatory Notes

1. **Reference Period** of data on all bank offices/branches prescribed in this volume relate to 31st March 2009, unless otherwise specified.
2. **Population Group Classification** of centres is based on 2001 population census data obtained from the Office of the Registrar General and Census Commissioner, Government of India.
3. The state-wise data on **Average Population Per Bank Office** (APPBO) and **Average Population per Bank Branch** (APPBB) presented in Table nos. 2 and 3 respectively are worked out based on estimated population as on 1st March 2009 received from the Office of the Registrar General and Census Commissioner, Government of India.
4. **Bank Offices** comprise of branches doing banking business (i.e., either accepting deposit and/or offering credit to their customers) as well as administrative offices.
5. **Branches of Banks** refer to those offices which are engaged in either;
 0. banking business (i.e., either accepting deposit and/or offering credit to their customer); or
 1. banking and foreign exchange business; or
 2. administration, banking and foreign exchange; or
 3. administration and banking; or
 4. administration and foreign exchange; or
 5. only foreign exchange business; or
 6. non-scheduled banks doing banking business.
6. **Administrative Offices** relate to those offices which offer exclusive administrative support to their branches. These include Head Office, Zonal Office, Regional Office, Local Head Office, Training Centre, Clearing Cell, Service Branch, Asset Recovery Branch, Divisional Office, etc.
7. **Population groups of the banked centres** presented in this Volume are based on the 2001 census. The population groups are defined as under:
 - a) 'Rural' group includes all centres with population of less than 10,000.
 - b) 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh.
 - c) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh.
 - d) 'Metropolitan' group includes centres with population of 10 lakh and more.
8. **Commercial Banks** refer to both scheduled and non-scheduled commercial banks which are regulated by Banking Regulation Act, 1949.
 - I. Scheduled Commercial Banks are grouped under following categories:
 - i) **Public Sector Banks**
 - a. SBI and its 6 Associates
 - . 19 Nationalised Banks
 - . Other Public Sector Banks (IDBI Ltd.)
 - ii) **Regional Rural Banks**
 - iii) **Foreign Banks**
 - iv) **Other Scheduled Commercial Banks (Private Banks)**
 - a. Old Private Sector Banks
 - b. New Private Sector Banks
 - II. Non-scheduled Commercial Banks (Local Area Banks)
9. **Banked Centre** is a center having at least a branch/office of a commercial or co-operative bank or a temporary office, such as an extension counter or a satellite office or an off-site ATM of a commercial or co-operative bank is functioning.

10. **Unbanked Centre** is a centre in which no branch/office of any commercial/co-operative bank is functioning.

11. **Lead Bank:** Under Lead Bank Scheme formulated in 1969, every public sector bank and Jammu and Kashmir Bank Ltd., is allotted a district in which it functions as a lead bank of the district. In that role, the bank assists in the overall development of that particular area by collecting certain data and formulating district credit plan, etc.

12. Throughout this book, the symbol '—' indicates nil or negligible.

13. District-wise data presented in Table nos. 10 and 11 are based on the latest available information on districts, inclusive of all details on formation/re-organisation of districts and as such some of the districts formed/re-organised in the recent past may not have found place in the publication for want of details.

14. Following banks in existence/operation as on 31st March 2005 have merged/renamed/closed thereafter:

Sr.No.	Name of the bank	Branches	Remarks
1	Bank of Punjab Ltd	125	Merged with Centurion Bank Ltd and named as Centurion Bank of Punjab Ltd w.e.f. October 17, 2005
2	UFJ Bank Ltd	1	Merged with Bank of Tokyo-Mitsubishi Ltd. and named as Bank of Tokyo-Mitsubishi UFJ Ltd w.e.f. January 1, 2006
3	Cho Hung Bank	2	Bank Name Changed to Shinhan Bank w.e.f. July 26, 2006
4	Sangli Bank Ltd	198	Merged with ICICI Bank Ltd. w.e.f. April 19, 2007
5	UTI Bank Ltd.	872	Bank name changed to AXIS Bank Ltd w.e.f. August 2, 2007
6	Bharat Overseas Bank Ltd	106	Merged with Indian Overseas Bank w.e.f. April 01, 2007
7	Lord Krishna Bank Ltd	31	Merged with Centurion Bank of Punjab Ltd. w.e.f. August 29, 2007
8	Centurion Bank of Punjab Ltd.	419	Merged with HDFC Bank Ltd. w.e.f. May 23, 2008
9	American Express Bank Ltd	8	Merged with Standard Chartered Bank w.e.f. March 05, 2008

15. Following foreign banks started functioning from January 2008:

Sr.No.	Name of the bank	Started functioning w.e.f.
1	JSC VTB Bank	10-Jan-08
2	UBS AG	27-Feb-08
3	American Express Banking Corp.	1-Mar-08
4	First Rand Bank Ltd	18-Feb-09

16. In Table Nos. 15, 16, 17, 18 and 19 closed, merged and converted branches/offices of banks have been treated as "closed" branches/offices only.