STATISTICAL TABLES RELATING TO BANKS IN INDIA

1975

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INTRODUCTION

The Statistical Tables relating to Banks in India for the year 1975 is the thirty-fourth edition since the publication was taken over by the Reserve Bank of India from the Government of India in 1941. The information giving an alphabetical list of bank offices, offices of Indian banks abroad and such other information relevant to the geographic aspects of the banks' operations is being published separately in a publication entitled Directory of Bank Offices, 1976.

2. The publication covers all commercial banks operating in India including those registered abroad. The number of banks covered in the 1975 Statistical Tables along with the comparative data for the previous years are given below:

	1969	1971	1972	1973	1974	1975
I. **Scheduled Commercial Banks£**						
(i) Indian Banks						
(*a*) Functioning	58	60	61	61	60	65
(*b*) Reporting	58	60	61	61	60	65
(ii) Foreign Banks						
(*a*) Functioning	15	14	13	13	14	14
(*b*) Reporting*	13	12	11	11	12	12
Total of (i) and (ii)						
(*a*) Functioning	73	74	74	74	74	79
(*b*) Reporting	71	72	72	72	72	77
II. **Non-Scheduled Commercial Banks**						
(*a*) Functioning	14	9	9	9	9	8
(*b*) Reporting	14	9	9	9	9	8
III. **All Commercial Banks (Total of I and II)**						
(*a*) Functioning	87	83	83	83	83	87
(*b*) Reporting	85	81	81	81	81	85

£ Commercial banks which carry on business of banking in India and which (*a*) have paid-up capital and reserves of an aggregate real or exchangeable value of not less than Rs. 5 lakhs, and (*b*) satisfy the Reserve Bank of India that their affairs are not being conducted in a manner detrimental to the interest of their depositors are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934, and when so included are known as 'Scheduled Commercial Banks'.

* Two foreign commercial banks viz., Habib Bank Ltd. and the National Bank of Pakistan Ltd., which have been under the Custodian of Enemy Property since September 7, 1965, have been exempted from filing returns for Statistical Tables with effect from 1966. However, their offices have been included in Appendix I and Tables 26, 30, 31, 33 and 35.

All the scheduled and non-scheduled commercial banks functioning at the end of 1975 have been covered in the 1975 Statistical Tables, with the exception of the two Pakistani banks which are under the Custodian of Enemy Property since September 7, 1965. During 1975, the number of scheduled commercial banks increased from 60 to 65 due to the inclusion of six regional rural banks, *viz.*, Bhojpur-Rohtas Gramin Bank, Gaur Gramin Bank, Gorakhpur Kshetriya Gramin Bank, Haryana Kshetriya Gramin Bank, Jaipur Nagaur Aanchalik Gramin Bank and Prathama Bank in the Second Schedule to the Reserve Bank of India Act, 1934 and the exclusion of Belgaum Bank from the Second Schedule consequent on the acquisition of its business by Union Bank of India. The number of non-scheduled commercial banks, at the end of 1975, declined from 9 to 8 as a result of the acquisition of business of Gauhati Bank by Purbanchal Bank.

3. The publication is divided into three parts: (i) Summary Tables, (ii) Detailed Tables and (iii) Appendices. The Summary Tables give the consolidated position in respect of the important items of liabilities and assets of different classes of banks and other aspects of their

working, while the Detailed Tables give such particulars for individual banks. The Appendices portion of this publication gives other useful information, such as a list of commercial banks and their offices in States and Union Territories, and allocation of districts to Indian Scheduled Commercial Banks under the lead bank scheme.

4. The data presented in this publication relate only to the operations of the commercial banks—both scheduled and non-scheduled. Wherever feasible, the data in respect of scheduled commercial banks have been presented separately for (i) State Bank of India, (ii) Subsidiaries of the State Bank of India, (iii) 14 Nationalised Banks, (iv) Regional Rural Banks, (v) Other Indian scheduled commercial banks and (vi) Foreign scheduled commercial banks.

5. The item "Balance of Profit" shown in certain tables of this publication needs some clarification. While some commercial banks show in their balance sheets the balance of profits carried forward to the next year's account *after making various appropriations* for the year (as for example, transfers to reserves and provisions for other known liabilities), others show the amount as carried forward to next year *without making such allocations.* In the case of the latter, the necessary appropriations are made by the banks in the next year's account. However, with a view to ensuring the uniform presentation of data for all the banks, the item balance of profit for the year is shown *net* of appropriations on the basis of details available in the Directors' Annual Reports of the concerned banks. Thus, except in Table 10 which is compiled from the banks' published profit and loss accounts, in all other tables 'balance of profit' represents the balance carried forward to the next year's account, after making all appropriations for the year, and, therefore, would not be comparable in all the cases with the corresponding item given in the banks' balance sheets. In the case of the 14 Nationalised banks, the balance of profit is to be transferred to the Government of India in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. Since in the case of nationalised banks this amount does not represent the profit carried to next year's account, it is included under 'other liabilities'.

6. Tables 5, 6, 51, 52 and 53 relating to the liabilities and assets of commercial banks have been compiled on the basis of data reported in the Special Return on Form A-1 submitted by the banks and they relate to December 31. However, Table 4 gives details of liabilities and assets of different bank-groups as reported in their balance sheets. Therefore, the figures of assets and liabilities, particularly those relating to deposits, reserves, etc., given in this Table may not tally with those in the tables based on Form A-1. Unlike the classification of deposits into 'fixed', 'savings', 'current' and 'others' adopted in the banks' balance sheets, deposits are classified in the Special Return (A-1) under three categories *viz.*, 'fixed', 'savings' and 'current'. In the balance sheet classification, current deposits include contingency accounts, whereas for the purpose of Special Return (A-1) contingency accounts are segregated from current accounts and included in 'other liabilities.' Further, in the balance sheet, employees' provident fund deposits, staff security deposits, etc. are classified as 'other' deposits, whereas in Special Return (A-1) such deposits are treated as 'other liabilities'. Similarly, in the A-1 return, the item 'reserves' means 'free' reserves and therefore, it does not include provisions made for specific purposes, such as, investment, depreciation fund, sinking fund, reserves for bad and doubtful debts, provision for dividend, taxation, pension, provident fund, gratuity, etc. and funds set aside for charity. In tables based on Special Return (A-1) these provisions are treated as 'other liabilities'. The figures of 'profit made during the year', are shown in these tables after deducting the provisions made for taxation, gratuity and bonus to staff during the year.

7. The data collected under some of the Banking Surveys conducted by the Economic Department of the Reserve Bank are being presented in this publication. These relate to the 'Survey based on Special Return on Maturity Classification of Fixed Deposits' as on last Friday of March and 'Survey of Investments' as on March 31 of the scheduled commercial banks and the relative data are given in Tables 12, 13 and 14. Table 39 introduced in the 1968 edition, gives the deposits and credit of scheduled commercial banks into population groups for the years 1961, 1966, 1971, 1974 and 1975. The data for 1961 and 1966 in this table are based on the Survey of Debits to Deposit Accounts with Banks. For 1971 the data are based on the Special Return on Form A-1 and those for 1974 and 1975 on Basic Statistical Returns 1 and 2. This publication also contains some tables (Nos. 15, 16, 17, 36, 37 and 38), which are drawn from

the data collected under the Basic Statistical Return system (BSR) introduced by the Reserve Bank in December 1972, replacing the earlier Uniform Balance Book system (UBB). The deposit figures in the Tables based on BSR data exclude inter-bank deposits; advances data comprise loans, cash credit, overdraft, bills purchased and discounted and due from banks.

8. Certain tables have been introduced in this publication since 1970 to bring out the progress of new policy directions given to banking after the nationalisation of the major banks. These relate to (i) Advances to priority sectors (Tables 19 to 24); (ii) Advances under the Differential Interest Rates Scheme (Table 25); (iii) Deposits and Credit of Offices opened after Nationalisation (Tables 37 and 38); (iv) State-wise details of Commercial Banks' Investments (Table 14); (v) State-wise figures of commercial bank employees according to categories of staff (Table 11); (vi) Performance of Lead banks in branch expansion (Table 40); (vii) Occupation-wise bank advances (Table 15); (viii) Maturity pattern of fixed deposits (Table 12); and (ix) Scheduled commercial banks' advances for food procurement operations (Table 18).

EXPLANATORY NOTES TO THE TABLES

9. Table 1—**Liabilities and Assets of the Reserve Bank of India, 1971-75:** The figures are based on the weekly Statement of Affairs of the Issue and Banking Department and relate to the last Friday of the calendar year.

10. Tables 2 and 3—**Consolidated Position of Scheduled Commercial Banks, 1975:** The data are compiled from the weekly returns submitted by the scheduled commercial banks under Section 42 (2) of the Reserve Bank of India Act, 1934 and relate to their business in the Indian Union. Data on banks' borrowings from the Reserve Bank of India are, however, as available in the Reserve Bank records. Table 2 shows data for the scheduled commercial banks as a whole, as on the last Friday of each month, whereas in Table 3 the same data are shown bank-group-wise.

11. Table 4—**Liabilities and Assets of Different Classes of Commercial Banks, 1974 and 1975:** The Table shows bank-group-wise details of liabilities and assets as given by the banks in their balance sheets and therefore, they will not tally with the figures of liabilities and assets of commercial banks given in other Tables (i.e. Nos. 5, 6, 51, 52 and 53), as the latter tables are based on the special return on Form A-1 (for particulars please see para 6 above). The data in Table 4 relate to total business (including those of overseas offices,) of the Indian commercial banks and the business in India of foreign banks.

12. Tables 5 and 6—**Liabilities and Assets of Different Classes of Commercial Banks, 1974-75:** These tables present in a consolidated form the more important items of liabilities and assets of different bank-groups culled out from the detailed data furnished by the banks in Special Return on Form A-1. The number of offices shown in these tables exclude bank offices not transacting banking business. In Table 5, figures in respect of Indian banks relate to their total business (including that of their overseas offices) and those in respect of foreign banks relate to their business in India. In Table 6, however, the data relate only to Indian commercial banks and their business in India. As stated earlier, the data shown in Tables 5 and 6 will not tally with those given in Table 4 since the information is taken from different sources (for particulars please see para 6 above).

13. Table 7—**Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1974 and 1975:** The data are compiled from the returns submitted by the banks relating to their foreign business. As the offices of Indian commercial banks in Pakistan were taken over by the Custodian of Enemy Property (Pakistan) in 1965, no returns have been received in respect of these offices. Therefore, this table does not give figures relating to the business of Indian Banks which are under the Custodian of Enemy Property.

14. Tables 8 and 9—**Earnings and Expenses of Commercial Banks, 1974 and 1975:** These tables are compiled from the data available in Special Return on Form A-2 submitted by banks. The information for Indian commercial banks given in these tables relates to their total

business (inclusive of foreign offices), while that for foreign banks relates only to their business in the Indian Union. The item 'balance of profit' shown in these tables represents profits prior to providing for taxation and gratuity and bonus to staff uniformly in case of all banks and it will, therefore, be higher than the figure of profit made during the year shown in Table 5. The balance of profit to be transferred by the 14 nationalised banks to the Government under Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 is shown against item XIV (c) of Table 8 i.e. dividend, bonus, etc. to shareholders.

15. Table 10—**Income, Expenditure and Profits of Different Classes of Scheduled Commercial Banks, 1974 and 1975:** This table is compiled from the profit and loss accounts as published by the banks in their annual reports. As such, the data in this table will not tally with those shown in Tables 8 and 9, which are based on Special Return on Form A-2. In Table 10, while data are given separately foı each of the public sector banks, those in respect of other scheduled commercial banks are shown bank-group-wise.

16. Table 11—**State-wise Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1975:** This table is mainly based on the data collected from the scheduled commercial banks on BSR-2 for December 1975 submitted by these banks in respect of their reporting offices. Similar information in respect of non-scheduled banks was, however, specially collected along with their Special Return on Form A-2 for December 1975.

17. Table 12—**Maturity Classification of Fixed Depostis with the Scheduled Commercial Banks, 1969-72 and 1975:** The data presented in this table for 1969 to 1972 are based on the information made available by the banks on Form A-4. The data for 1975 are, however, based on Special Return on Maturity Classification of Fixed deposits, and relate to the last Friday of March. The periods of maturity classification of deposits are slightly different for 1975 compared with earlier years.

18. Tables 13 and 14—**Investments of Scheduled Commercial Banks:** The data for both the tables are based on Survey of Investments. The data in Table 13 relate to the position as on March 31, 1972 to 1976. Table 14 gives State-wise investments of the scheduled commercial banks in State Government Securities and shares, bonds and debentures of the State-associated bodies as on March, 31, 1975 and 1976.

19. Tables 15 and 16—**Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation, 1975 and According to Bank-group and Size of Credit Limit, 1975:** The data presented in these tables are compiled from the information furnished by banks in BSR-1 as on the last Friday of December 1975.

20. Table 17—**Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1974 and 1975:** The data are based on the information available in Part A of the Basic Statistical Return-I and they relate to accounts with credit limits of over Rs. 10,000.

21. Table 18—**Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1975:** This table is based on information supplied to the Banking Division of the Economic Department by the concerned banks.

22. Tables 19 to 24—**Scheduled Commercial Banks' Advances to Priority Sectors:** The data for Tables 19 and 20 are drawn from the Department of Banking Operations and Development and those for Table 21 are compiled by the Industrial Finance Department on the basis of quarterly statements on advances to priority sectors received by them from scheduled commercial banks. Tables 22 to 24 give such data in respect of individual public sector banks specially collected from them.

23. Table 25—**Advances of Public Sector Banks Under the Scheme of Differential Rates of Interest, 1974 and 1975:** This table is based on information furnished by the individual public sector banks and relates to December 31.

24. Table 26—**Offices of Scheduled and Non-Scheduled Commercial Banks in India, 1969-75:** The Table shows the number of offices of scheduled and non-scheduled commercial

banks in India (bank-group-wise) as compiled by the Department of Banking Operations and Development, whereas the data in respect of number of centres with banking offices for 1969 to 1973 are based on A-1 returns filed by the banks and for 1974 and 1975 on the B.S.R.

25. Table 27—**Offices of Indian Commercial Banks outside the Indian Union, 1969-75:** This table is compiled on the basis of information furnished to the Department of Banking Operations and Development. The table includes offices in Pakistan taken over by the Custodian of Enemy Property (Pakistan) in September 1965.

26. Tables 28, 29 and 30—**Distribution of Offices of Commercial Banks According to Rural, Semi-urban and Urban Centres, 1975 and Distribution by population groups of Offices Opened or Closed by Commercial Banks, 1975:** The Tables 28 and 29 give distribution of offices of commercial banks according to Rural, Semi-urban and Urban centres bank-group-wise and state-wise respectively for 1975. Distribution by population groups of offices opened or closed by commercial banks, bank-group-wise during 1975 are given in table 30. The data in these tables are compiled on the basis of monthly statement on offices opened/closed submitted by banks to the Department of Banking Operations and Development and relate to the year ending December 1975.

27. Tables 31 to 33—**Distribution of Offices of Commercial and Co-operative Banks in Different States According to Population Groups, 1975:** Tables 31 and 32 respectively give the number of offices of Commercial and Co-operative banks State-wise and number of places classified according to population groups. Table 33 shows these data on a consolidated basis according to bank-groups. Data on offices of commercial banks in Tables 31 and 33 correspond with those given in Table 26. Data in respect of co-operative banks in Table No. 32 include all offices of (i) State Co-operative Banks, (ii) Central Co-operative Banks and (iii) Urban Co-operative Banks, Banking Unions and Industrial Co-operative Banks covered under Banking Regulation Act, 1949, and also some of the Co-operative Banks which do not accept deposits from non-members and hence do not come under the purview of Banking Regulation Act. Data in respect of commercial banks are as on December 31, 1975 and those in respect of co-operative banks relate to March 31, 1976.

28. Tables 34 and 35—**State-wise Distribution of Offices, Deposits and Bank Credit of Commercial Banks in India, 1974 and 1975:** Data in respect of non-scheduled commercial banks are shown in Table 34 and those for scheduled commercial banks in Table 35. The data for Tables 34 and 35 are based on the data furnished in the BSR 1 and 2 filed by Scheduled and non-scheduled Commercial Banks as on the last Friday of December. The number of offices shown in these tables are based on data furnished by the Department of Banking Operations and Development.

29. Table 36—**State-wise Distribution of Deposits and Bank Credit of Scheduled Commercial Banks (Bank-Group-wise), 1975:** The data for this table are compiled from the BSR 1 and 2 and they relate to the last Friday of December 1975.

30. Tables 37 and 38—**Deposits and Bank Credit of Offices of Scheduled Commercial Banks Opened after Nationalisation, 1975 (Bank-group-wise and State-wise):** The data for these tables are compiled from the information furnished by the scheduled commercial banks in BSR 1 and 2 and they relate to the last Friday of December 1975.

31. Table 39—**Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1961-75:** Data given in this table are derived from various surveys conducted by the Banking Division of the Economic Department, a reference to which is already made in para 7 above.

32. Table 40—**Performance of Lead Banks in Opening Offices in their Lead Districts during 1970-75:** The data given in this table are based on the information received by the Department of Banking Operations and Development from the banks.

33. Table 42—**Money Rates, 1975:** The data are compiled by the Department of Statistics on the basis of weekly returns received by them from the local head offices of selected scheduled commercial banks. The rates are the weighted averages for the month (exclusive of brokerage), the weight being proportional to the amount accepted at each rate during the period.

34. Table 43—**Unclaimed Deposits held by Commercial Banks, 1971-75:** The data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on December 31 of respective years and are based on returns submitted by the banks on Form IX under Section 26 of the Banking Regulation Act, 1949.

35. Tables 45 and 46—**Commercial Banks which have been amalgamated or have transferred their Liabilities and Assets to Other Banks and banks which have gone into Liquidation or, have been Classified as Non-banking Companies or which are Struck off the Register, 1971-75:** The data on paid-up capital and deposits, relate to the date of amalgamation, transfer of liabilities and assets, liquidation, classification as non-banking company as on the nearest available date. The banks, which have already been included in Table 45, are excluded from Table 46 to avoid double counting of banks, which first transferred their liabilities and assets to other banks and subsequently went into liquidation or converted themselves into non-banking companies.

36. Tables 50 to 53—**Liabilities and Assets of Foreign and Indian Commercial Banks, 1974 and 1975:** Table 50 relates to total business of foreign banks based on their global balance sheets, while Table 51 pertains to their business in the Indian Union. Tables 51 to 53 are compiled from the information furnished by the scheduled commercial banks (foreign and Indian) and the non-scheduled commercial banks in Special Return on Form A-1 (for details please see para 6 above). In Tables 52 and 53, the date of registration or incorporation of the bank is shown below the name of each bank and the name of the town in which the registered office of the bank is located is shown after the name of the bank. The number of offices shown in Tables 51 to 53 are based on data furnished by the Department of Banking Operations and Development. The number of offices of the Indian scheduled commercial banks outside India is shown in bracket alongside the number of offices in India.

37. Table 54—**Principal Ratios of Commercial Banks, 1974 and 1975:** This table gives ratios of various items of assets and liabilities of individual banks. The data are based on the information furnished by banks in Special Return on Form A-1 and relate to total business of the Indian commercial banks and the business in India of the foreign commercial banks.

EXPLANATORY NOTES ON THE APPENDICES

38. Appendix I—**Commercial Banks and their Offices in States and Union Territories, 1975:** This appendix gives names of the banks alongwith their offices in different States and Union Territories and the data are furnished by the Department of Banking Operations and Development.

39. Appendix II—**Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme:** This appendix gives the names of Indian scheduled commercial banks alongwith the names of districts allocated to them under the Lead Bank Scheme. The information is based on data furnished by the Department of Banking Operations and Development.

40. As in the last publication, the alphabetical list of bank offices, the location and nature of their offices, Indian commercial banks' offices abroad, the particulars of their foreign correspondents, members and sub-members of the clearing houses, etc., which were published in the Statistical Tables, have not been included in this publication. Such information has been given the status of a separate publication viz., 'Directory of Bank Offices' since 1975.

41. The Reserve Bank appreciates the co-operation and assistance offered by commercial banks and the Director General, Indian Posts and Telegraphs in connection with the compilation of data for this publication.

MEENAKSHI TYAGARAJAN
Director,
Banking Division.

RESERVE BANK OF INDIA,
ECONOMIC DEPARTMENT,
Bombay, June 27, 1977.

I. SUMMARY TABLES

STATISTICS AT A GLANCE

End of	1956	1961	1966	1969	1973	1974	1975
1. Number of Banks (Reporting)	423	292	100	85	81	81	85‡
(*a*) Scheduled Banks	89	82	73	71	72	72	77
(*b*) Non-scheduled Banks	334	210	27	14	9	9	8
2. Number of Offices of Banks in India ..	4,067	5,012	6,593	9,011	16,468	18,178	20,452£
(*a*) Scheduled Banks	2,966	4,390	6,380	8,830	16,352	18,048	20,307£
(*b*) Non-scheduled Banks	1,101	622	213	181	116	130	145
3. Population§ per Office (in 000's) ..	98	88	76	60	33	30	27
4. Total Deposits in India (Rs. lakhs) ..	1,159,36	2,011,52	3,586,78	5,172,83	10,520,56	12,204,28	14,668,53
(*a*) Current Deposits ,, ,, ..	450,45	567,50	977,37	1,303,98	2,372,23	2,790,82	3,301,91
(*b*) Savings Deposits ,, ,, ..	199,36	327,98	821,81	1,268,79	2,626,99	3,083,42	3,684,65
(*c*) Fixed Deposits ,, ,, ..	366,24	948,72	1,787,60	2,600,06	5,521,34	6,330,04	7,681,97
(*d*) Other Deposits ,, ,, ..	143,31	167,32					
5. Average Deposits per Office (Rs. lakhs)	29	40	54	57	64	67	72
(*a*) Scheduled Banks ,, ,, ..	37	45	56	58	64	68	72
(*b*) Non-scheduled Banks ,, ,, ..	7	6	12	13	14	16	17
6. Deposits per capita (Rs.)	29	46	72	96	192	223	268
7. Credit@Outstanding in India (Rs. lakhs)	824,15	1,293,17	2,454,53	3,729,04	7,118,03	8,233,68	10,234,77
(*a*) Scheduled Banks ,, ,,	781,66	1,268,18	2,440,82	3,716,72	7,107,19	8,221,06	10,219,21
(*b*) Non-scheduled Banks ,, ,,	42,49	24,99	13,71	12,32	10,84	12,62	15,56
8. Average Credit per Office	20	26	37	41	43	45	50
(*a*) Scheduled Banks	26	29	38	42	43	46	50
(*b*) Non-scheduled Banks	4	4	6	7	9	10	11
9. Credit per capita (Rs.)	21	29	49	69	130	150	187
10. National Income (at current prices) (Rs. crores)	99,80	132,63	206,37	286,07	396,43*	493,96*	581,37*
11. Deposits as per cent of National Income†	10	13	14	15	22	21	21
12. Paid-up Capital and Reserves (Rs. lakhs)	72,23	76,36	98,92	111,41	136,29	169,44	211,25
(*a*) Indian Scheduled Banks ,, ,,	60,15	70,56	96,79	109,81	135,43	168,54	210,53
(*b*) Non-scheduled Banks ,, ,,	12,08	5,80	2,13	1,60	86	90	72
13. Ratio of Paid-up Capital and Reserves to Deposits	6.7	4.1	3.1	2.4	1.4	1.4	1.4
14. Ratio of Credit to Deposits	72	64	69	72	68	67	70
15. Ratio of Investments to Deposits ..	..	36	32	30	32	32	32
16. Ratio of Cash in hand and balances with R. B. I. to deposits	..	8	7	7	9	8	8
17. Number of Bank Employees (in 000's)	79	1,15	1,70	2,20	3,34	3,74	3,92
18. Total Earnings (Rs. lakhs) ..	64,89	124,00	297,59	427,35	932,31	1,320,05	1,754,38
19. Total Expenses ,, ,, ..	51,27	95,73	257,97	378,85	850,67	1,186,07	1,578,80
20. Interest paid on deposits and borrowings ,, ,, ..	20,29	44,84	133,53	189,55	440,57	656,18	852,96
21. Establishment expenses ,, ,, ..	21,74	35,83	89,88	140,66	305,85	395,08	480,95
22. Profit before tax ,, ,, ..	13,62	28,27	39,63	48,50	81,64	133,98	175,57
23. Ratio of profit before tax to total earnings	21	23	13	11	9	10	10
24. Ratio of profit after tax to total working funds	0.6	0.6	0.5	0.4	0.4	0.4	0.4

‡ Includes Regional Rural Banks. £ Exclusive of an office of State Bank of India in Sikkim.

§ Estimated except for the years 1961 and 1973 to 1975; for the years 1973 to 1975 population figures are based on 1971 census data published by the Government of India.

@ Loans and advances and bills purchased and discounted.

* Provisional estimates.

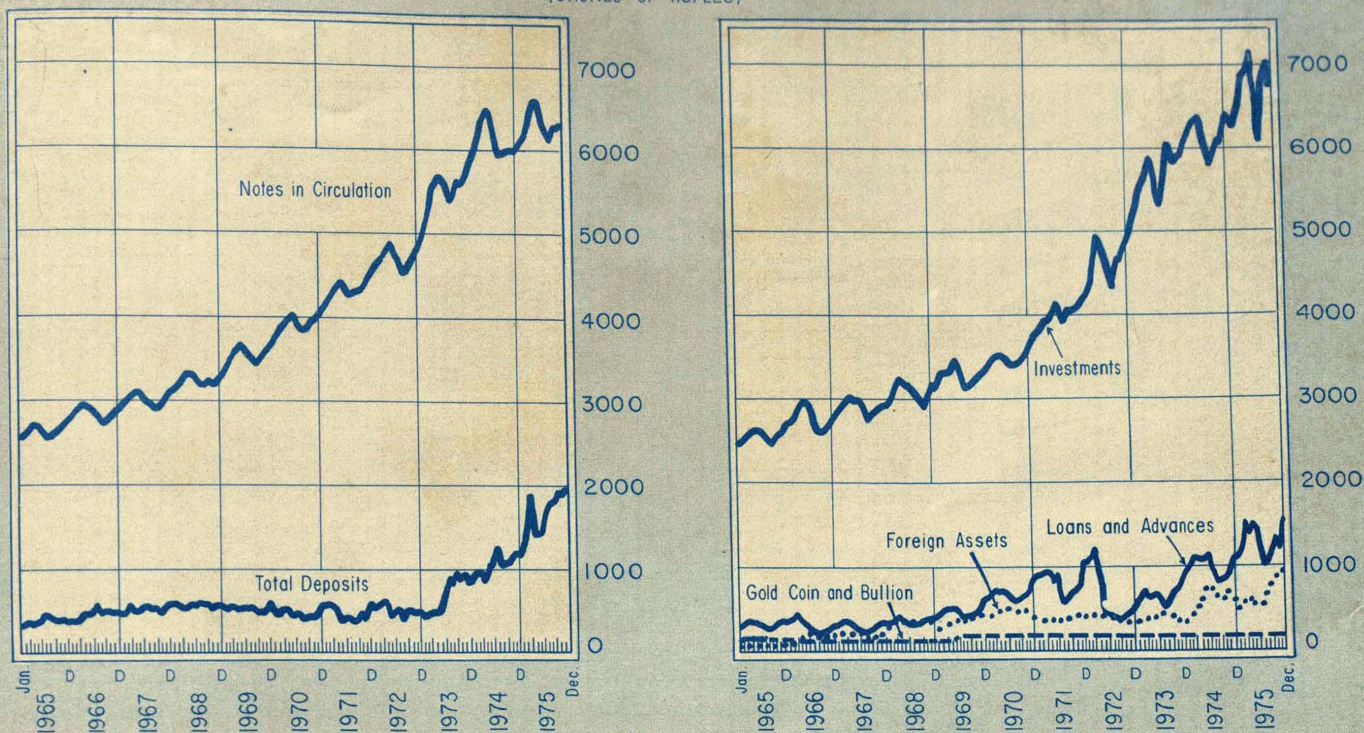
† Figures for National Income and Deposits relate to year ending March; National Income data relate to revised series, 1975-76.

Notes: (1) Information presented in this Table pertains to banks other than co-operative banking institutions.

(2) Item 13 relates to Indian scheduled commercial banks only; items 14 to 24 relate to all scheduled commercial banks.

LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA

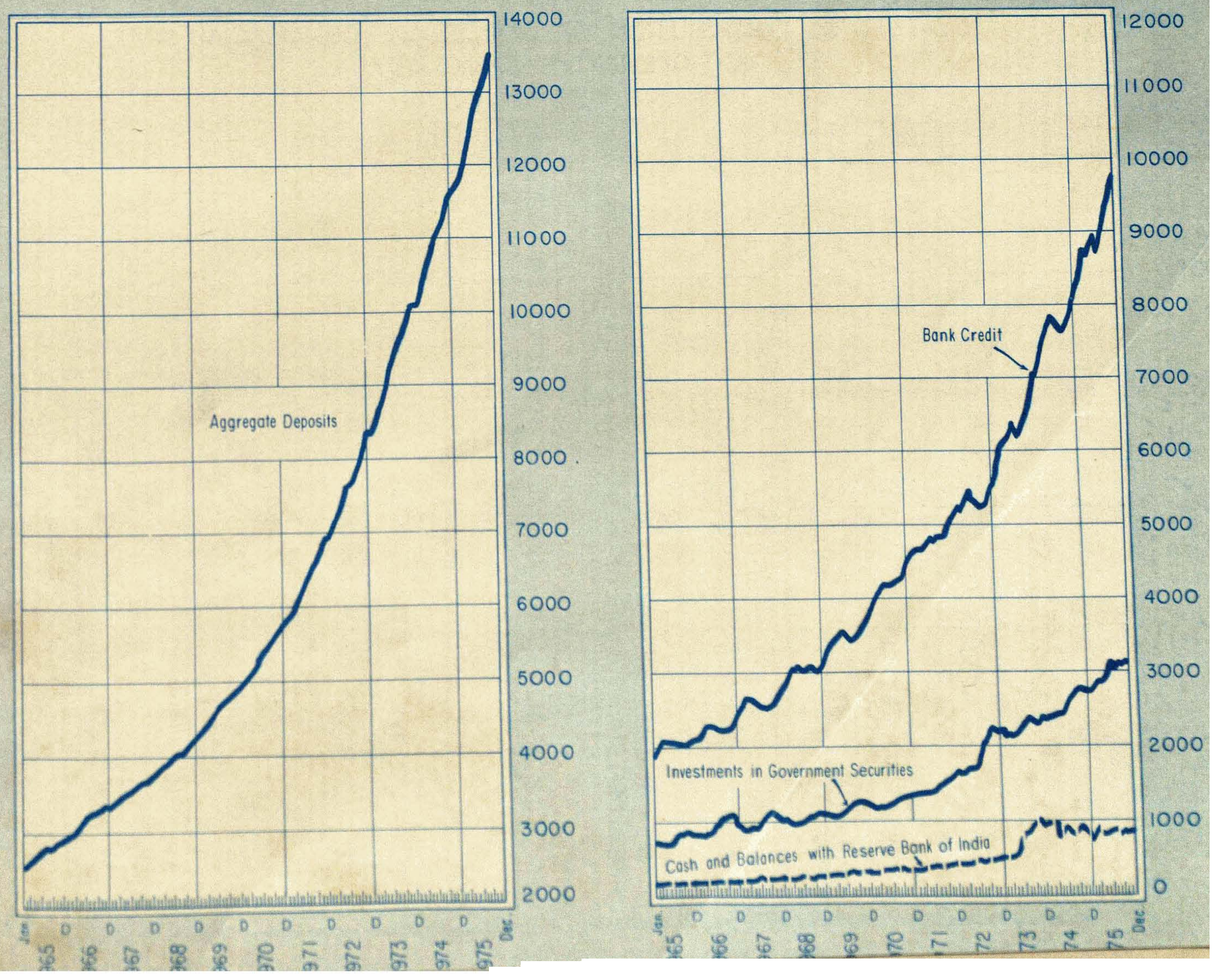
AS ON LAST FRIDAY OF THE MONTH
(CRORES OF RUPEES)



GRAPH-2

SCHEDULED COMMERCIAL BANKS' CONSOLIDATED POSITION

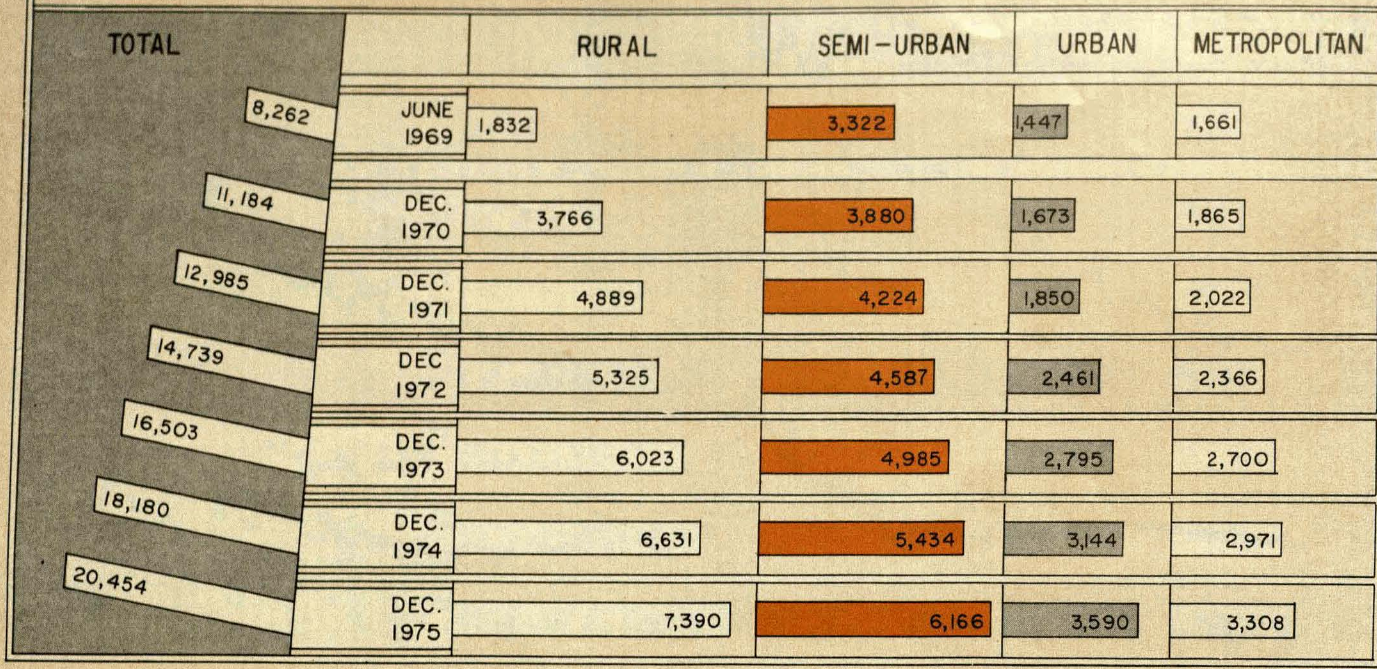
AS ON LAST FRIDAY OF THE MONTH
(CRORES OF RUPEES)



GRAPH-3

CENTRE-WISE DISTRIBUTION OF COMMERCIAL BANK OFFICES

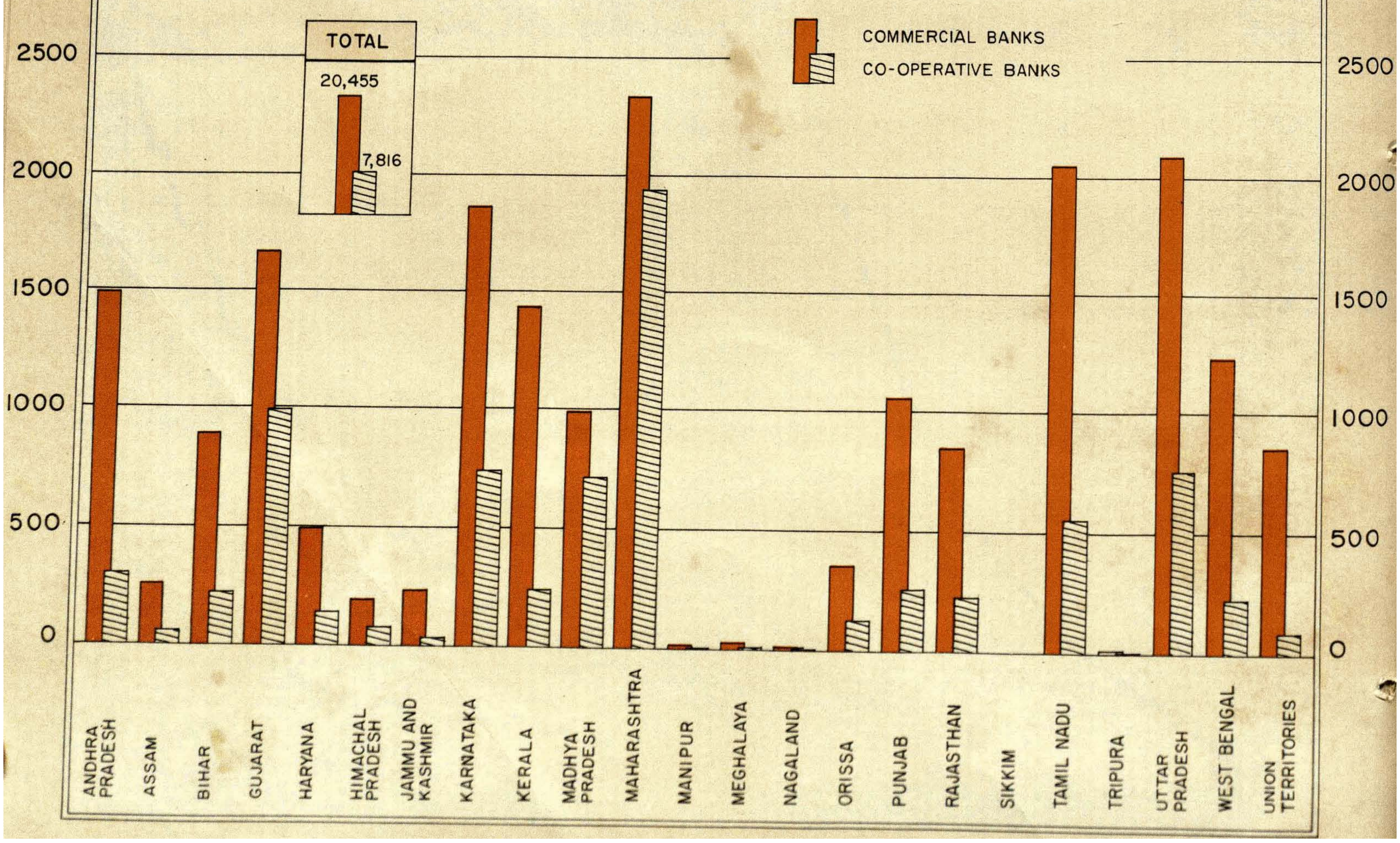
(NUMBERS)



GRAPH-4

STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL AND CO-OPERATIVE BANKS-1975

(NUMBERS)



No. 1—LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA, 1971-75

(i) ISSUE DEPARTMENT

(In lakhs of rupees)

As on last Friday of	Notes held in the Banking Department	Notes in Circulation	Total Liabilities (Total Notes Issued) or Assets	Gold Coin and Bullion@	Foreign Securities	Total Gold Coin and Bullion@ and Foreign Securities	Rupee Coin*	Government of India Rupee Securities
1971	12,28	4,419,52	4,431,80	182,53	185,92	368,45	42,80	4,020,55
1972	4,92	4,794,34	4,799,26	182,53	171,65	354,18	20,73	4,424,34
1973	52,33	5,639,19	5,691,52	182,53	101,74	284,27	11,90	5,395,35
1974	49,69	5,966,61	6,016,30	182,53	141,74	324,27	16,70	5,675,33
1975	24,81	6,320,62	6,345,43	182,53	121,74	304,27	15,76	6,025,41

(ii) BANKING DEPARTMENT

As on last Friday of	Paid-up Capital† and Reserves	Deposits					Other Liabilities$	Total Liabilities or Assets	Cash	Balances held Abroad††	Loans and Advances to		Bills Purchased and Discounted	Investments	Other Assets
		Central Government	Other Government Accounts	Banks	Others	Total					Governments @@	Others‡			
1971	155,00	196,34	2,18	267,89	96,16	562,57	756,32	1,473,89	12,40	216,37	480,94	605,62	47,71	68,03	42,81
1972	155,00	64,03	10,96	310,98	89,35	475,32	884,51	1,514,84	5,03	158,90	132,94	467,15	261,48	420,34	69,01
1973	155,00	56,81	6,13	680,71	76,64	820,29	1,091,50	2,066,78	52,39	241,24	173,56	734,74	327,92	463,12	73,81
1974	155,00	55,23	7,05	547,74	558,04	1,168,06	1,483,77	2,806,84	49,77	503,27	201,45	909,12	570,81	416,27	156,16
1975	155,00	57,93	7,93	537,65	1,379,11	1,982,62	1,860,82	3,998,45	24,91	849,55	189,47	1,425,78	429,08	706,66	373,00

@ The gold reserves of the Issue Department are valued at Rs. 84.39 per 10 grams.
* Including Government of India one rupee notes issued from July 1940.
† Paid-up capital Rs. 5 crores.
$ Includes the following amounts—

Year	National Agricultural Credit (Long-term Operations) Fund (Rs. Crores)	National Agricultural Credit (Stabilisation) Fund (Rs. Crores)	National Industrial Credit (Long-term Operations) Fund (Rs. Crores)
1971	190	39	135
1972	209	45	175
1973	239	85	205
1974	284	95	265
1975	334	140	390

†† Including cash, short-term securities and fixed deposits.
@@ Including temporary overdrafts to State Governments.
‡ Includes loans and advances to the Industrial Development Bank of India from the National Industrial Credit (Long-term Operations) Fund with effect from 1965 and to the Agricultural Refinance Corporation from the National Agricultural Credit (Long-term Operations) Fund with effect from 1972.

No. 2—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (MONTHLY)

(From weekly returns under Section 42 (2) of the Reserve Bank of India Act, 1934)

(BUSINESS IN INDIA)

(Amount in lakhs of rupees)

	No. of reporting banks (a)	Demand Liabilities					Time Liabilities					Total of Demand and Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India(c)			Borrowings from State Bank of India and/or a notified bank (d)
		Total	Demand Deposits		Borrowings from banks (b)	Other liabilities	Total	Time Deposits		Borrowings from banks (b)	Other liabilities			Against usance bills and/or promissory Notes	Others	Total (15+16)	
			From banks	From others				From banks	From others								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Average of Friday Figures																	
1969 ..	73	**2,283,58**	109,89	2,012,29	42,57	118,83	**2,633,92**	49,98	2,548,69	8,73	26,52	**4,917,50**	**4,560,98**	49,48	37,42	**86,90**	56,75
1970 ..	73	**2,618,75**	126,10	2,313,50	35,11	144,04	**3,038,03**	43,81	2,954,12	8,70	31,40	**5,656,78**	**5,267,62**	86,55	126,70	**213,25**	57,32
1971 ..	74	**3,072,46**	147,99	2,711,49	44,96	168,02	**3,634,29**	49,75	3,530,02	11,11	43,41	**6,706,75**	**6,241,51**	104,16	83,50	**187,66**	54,76
1972 ..	74	**3,673,66**	179,18	3,226,78	58,19	209,51	**4,424,83**	84,96	4,279,18	10,57	50,12	**8,098,49**	**7,505,96**	18,19	38,33	**56,52**	69,43
1973 ..	74	**4,462,70**	207,17	3,851,70	94,96	308,87	**5,445,08**	111,76	5,262,41	16,28	54,62	**9,907,78**	**9,114,11**	8,97	60,20	**69,17**	88,10
1974 ..	74	**5,270,88**	209,01	4,516,39	73,09	472,40	**6,328,62**	82,17	6,191,40	20,23	34,83	**11,599,51**	**10,707,79**	53,34	189,85	**243,20**	103,93
1975 ..	79	**6,024,05**	255,55	5,180,70	87,72	500,08	**7,482,88**	99,38	7,316,51	30,12	36,87	**13,506,93**	**12,497,21**	91,50	126,68	**218,18**	142,81
1975: Last Friday of:																	
January ..	74	**5,713,38**	254,16	4,853,19	71,75	534,28	**6,946,43**	86,90	6,794,66	27,63	37,24	**12,659,81**	**11,647,85**	15,07	69,94	**85,01**	158,71
February ..	74	**5,786,37**	240,53	4,927,64	78,26	539,95	**6,988,40**	78,30	6,850,06	26,54	33,50	**12,774,77**	**11,777,70**	35,92	151,47	**187,39**	129,85
March ..	74	**5,829,90**	251,41	4,962,67	110,13	505,69	**7,004,72**	76,85	6,864,48	26,94	36,45	**12,834,62**	**11,827,15**	200,51	272,21	**472,72**	178,50
April ..	74	**5,918,56**	263,46	5,012,49	90,79	551,82	**7,164,97**	85,19	7,016,02	27,61	36,15	**13,083,53**	**12,028,51**	153,87	92,51	**246,38**	142,72
May ..	74	**5,942,11**	273,88	5,078,86	68,17	521,20	**7,286,52**	90,65	7,135,22	25,95	34,70	**13,228,63**	**12,214,08**	192,33	118,25	**310,58**	129,54
June ..	74	**6,115,09**	281,14	5,256,52	88,20	489,23	**7,450,27**	99,07	7,287,94	29,16	34,10	**13,565,36**	**12,544,46**	197,97	76,01	**273,98**	145,18
July ..	74	**6,263,61**	273,76	5,368,87	81,01	539,97	**7,616,22**	106,90	7,442,43	30,91	35,98	**13,879,83**	**12,811,30**	32,69	15,68	**48,37**	146,85
August ..	74	**6,241,86**	274,50	5,349,67	104,73	512,96	**7,737,25**	101,42	7,569,41	31,58	34,84	**13,979,11**	**12,919,08**	23,92	13,35	**37,27**	137,40
September ..	74	**6,208,91**	247,10	5,400,41	112,37	449,03	**7,840,94**	104,04	7,669,79	32,53	34,58	**14,049,85**	**13,070,20**	47,77	140,73	**188,50**	142,92
October ..	79	**6,204,94**	239,48	5,404,79	95,39	465,28	**7,975,55**	116,61	7,790,49	32,81	35,64	**14,180,49**	**13,195,28**	45,17	162,66	**207,83**	202,84
November ..	79	**6,277,27**	258,20	5,481,66	78,59	458,82	**8,120,66**	131,70	7,918,00	33,43	37,53	**14,397,93**	**13,399,66**	40,82	123,10	**163,92**	197,33
December ..	79	**6,363,81**	252,50	5,602,12	66,59	442,60	**8,246,01**	146,89	8,026,32	35,17	37,63	**14,609,82**	**13,628,44**	95,72	387,95	**483,67**	169,31

(a) At the end of the period.
(b) Exclude borrowings from the Reserve Bank of India, the State Bank of India and other notified banks.
(c) As available in the Reserve Bank records.
(d) Include borrowings from the Industrial Development Bank of India and the Agricultural Refinance Corporation.

No. 2—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (MONTHLY)—(*Concld.*)

(Amount in lakhs of rupees)

	Cash in hand	Balances with the Reserve Bank (e)	Excess of average balances with R.B.I. over the statutory minimum	Total Cash and Balances with R.B.I. (19+20)	*Percentage of (22) to (14)*	Balances with other banks in current account	Investments in		*Percentage of (25+26) to (14)*	Money at call and short notice	Bank Credit				Total (29+30+31)	*Percentage of (33) to (14)*
							Government securities (f)	Other approved securities			Inland Bills purchased and discounted	Foreign Bills purchased and discounted	Advances	Due from banks		
	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Average of Friday figures																
1969 ..	123,67	164,77	19,88	288,44	*6.3*	48,27	1,161,10	235,69	*30.6*	70,93	451,79	169,53	2,81,494	31,43	3,436,26	*75.3*
1970 ..	152,15	181,75	21,33	333,90	*6.3*	60,02	1,239,37	323,37	*29.7*	52,24	530,51	184,17	3,403,73	41,98	4,118,41	*78.2*
1971 ..	171,18	208,34	27,87	379,52	*6.1*	73,82	1,445,43	434,97	*30.1*	59,82	750,34	209,86	3,799,10	39,10	4,759,31	*76.3*
1972 ..	195,59	255,42	32,63	451,02	*6.0*	89,89	1,869,85	595,77	*32.8*	91,37	784,02	217,44	4,254,14	44,03	5,255,60	*70.0*
1973 ..	244,61	485,09	39,25	729,70	*8.0*	113,45	2,245,77	777,40	*33.2*	144,27	881,12	262,51	5,090,52	37,00	6,234,15	*68.4*
1974 ..	266,87	602,16	—39,53	869,03	*8.1*	118,64	2,523,69	978,20	*32.7*	62,71	1,036,47	380,05	6,174,72	38,30	7,591,23	*70.9*
1975 ..	301,83	538,05	55,58	839,88	*6.7*	140,00	2,937,65	1,165,60*	*32.8*	112,89	1,28,273	364,15	7,223,45	37,33	8,870,33	*71.0*
1975: Last Friday of :																
January ..	285,18	435,36	53,10	720,54	*6.2*	120,44	2,747,96	1,084,85	*32.9*	147,83	1,085,66	411,85	6,732,39	44,21	8,229,90	*70.7*
February ..	294,72	570,12	139,11	864,84	*7.3*	151,06	2,749,72	1,083,27	*32.5*	100,73	1,186,08	371,20	6,812,44	44,90	8,369,72	*71.1*
March ..	296,21	611,45	81,06	907,66	*7.7*	156,80	2,826,43	1,088,14	*33.1*	179,47	1,271,48	384,64	7,105,70	43,02	8,761,82	*74.1*
April ..	319,39	504,78	76,08	824,17	*6.9*	163,25	2,868,49	1,098,45	*33.0*	125,25	1,278,72	353,97	7,045,61	33,61	8,678,30	*72.2*
May ..	319,57	503,51	51,18	823,08	*6.7*	166,72	2,850,68	1,121,51	*32.5*	78,76	1,252,61	347,65	7,248,44	52,79	8,848,70	*72.5*
June ..	383,17	477,65	64,27	860,82	*6.9*	150,08	2,888,64	1,190,43	*32.5*	112,78	1,366,60	320,26	7,267,65	36,13	8,954,51	*71.4*
July ..	294,18	590,07	58,65	884,25	*6.9*	120,53	3,114,31	1,206,96	*24.3*	112,42	1,290,09	320,52	7,121,72	29,52	8,732,33	*68.2*
August ..	285,53	577,52	47,23	863,05	*6.7*	133,30	3,046,33	1,235,56	*23.6*	120,84	1,268,88	329,56	7,246,85	25,07	8,845,29	*68.5*
September ..	287,48	530,53	54,56	818,01	*6.3*	128,70	3,118,67	1,247,64	*23.9*	118,62	1,312,29	344,23	7,401,04	21,20	9,057,56	*69.3*
October ..	287,72	579,18	38,96	866,90	*6.6*	124,97	3,095,05	1,316,92	*23.5*	154,02	1,380,15	380,13	7,627,28	29,49	9,387,56	*71.1*
November ..	306,67	495,34	35,36	802,01	*6.0*	139,12	3,119,62	1,243,96	*23.3*	148,52	1,456,89	389,55	7,667,57	30,47	9,514,01	*71.0*
December ..	347,26	517,91	48,74	865,17	*6.4*	146,54	3,145,02	1,271,00	*23.1*	110,04	1,499,72	397,05	7,977,65	42,96	9,874,42	*72.5*

(e) As per Statement of Affairs of the R.B.I. with effect from July 6, 1973.
(f) At book value; include Treasury Bills and Treasury Deposit Receipts.
* Data for 1975 are Provisional.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1975

(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1934)

(BUSINESS IN INDIA)

(Amount in lakhs of rupees)

Last Friday of	No. of reporting banks	Demand Liabilities					Time Liabilities					Total of Demand and Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India (b)			Borrowings from State Bank of India and/or a notified bank (c)
		Total	Demand Deposits		Borrowings from banks (a)	Other liabilities	Total	Time Deposits		Borrowings from banks (a)	Other liabilities			Against usance bills and/or promissory notes	Others	Total (15+16)	
			From banks	From others				From banks	From others								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
State Bank of India and its Subsidiaries																	
January ..	8	1,671,79	194,28	1,436,84	5,93	34,74	1,958,44	25,24	1,909,60	20,34	3,26	3,630,23	3,346,44	—	28,32	28,32	28,06
February ..	8	1,715,73	199,01	1,469,78	3,98	42,96	1,957,46	24,45	1,909,57	20,34	3,10	3,673,19	3,379,35	—	2,87	2,87	30,47
March ..	8	1,767,75	208,29	1,519,75	71	39,00	1,961,04	22,16	1,915,41	20,34	3,13	3,728,79	3,435,16	61,20	79,30	140,50	24,12
April	8	1,759,94	208,89	1,516,24	2,17	32,64	2,016,53	23,38	1,970,99	20,34	1,82	3,776,47	3,487,23	8,45	7,99	16,44	26,05
May	8	1,784,65	218,22	1,528,97	23	37,23	2,044,01	26,98	1,994,86	20,34	1,83	3,828,66	3,523,83	71,25	75,35	146,60	25,40
June	8	1,796,13	228,02	1,529,04	5,42	33,65	2,088,45	32,41	2,034,59	19,59	1,86	3,884,58	3,563,63	82,85	32,75	115,60	26,81
July	8	1,833,96	213,12	1,588,98	2,96	28,90	2,143,53	48,32	2,072,77	20,61	1,83	3,977,49	3,661,75	—	—	—	34,98
August ..	8	1,805,34	204,15	1,550,43	26,01	24,75	2,167,05	42,64	2,101,97	20,61	1,83	3,972,39	3,652,41	7,00	70	7,70	32,19
September ..	8	1,841,02	192,86	1,603,79	16,75	27,62	2,179,94	34,34	2,123,13	20,61	1,86	4,020,96	3,726,92	10,75	36,00	46,75	33,89
October ..	8	1,831,55	183,48	1,610,89	8,67	28,51	2,234,95	28,66	2,180,73	23,61	1,95	4,066,50	3,791,62	10,75	7,34	18,09	39,20
November ..	8	1,860,22	203,71	1,618,51	10,97	27,03	2,269,16	26,18	2,216,41	24,61	1,96	4,129,38	3,834,92	6,75	7,00	13,75	42,78
December ..	8	1,818,46	192,33	1,593,88	2,91	29,34	2,278,05	23,50	2,227,35	25,66	1,54	4,096,51	3,821,23	49,75	95,43	145,18	50,29
14 Nationalised Indian Banks																	
January ..	14	3,223,28	47,25	2,756,49	50,51	369,03	3,873,40	49,80	3,796,53	6,77	20,30	7,096,68	6,553,02	12,47	39,04	51,51	93,26
February ..	14	3,244,46	28,92	2,784,52	56,82	374,20	3,816,75	42,98	3,750,89	5,85	17,03	7,061,21	6,535,41	31,59	141,12	172,71	80,92
March ..	14	3,236,38	29,85	2,773,51	90,02	343,00	3,829,13	44,59	3,759,31	3,74	21,49	7,065,51	6,532,82	131,71	183,99	315,70	136,78
April	14	3,301,48	41,17	2,816,44	69,52	374,35	3,911,75	49,62	3,835,92	3,57	22,64	7,213,23	6,652,36	139,86	79,94	219,80	97,86
May	14	3,317,78	41,37	2,853,66	54,30	368,45	3,981,29	49,10	3,906,56	4,69	20,94	7,299,07	6,760,22	116,31	38,79	155,10	88,18
June	14	3,449,94	36,79	2,997,73	62,15	353,27	4,070,57	51,84	3,992,20	7,48	19,05	7,520,51	6,989,93	108,92	36,49	145,41	100,73
July	14	3,529,23	45,26	3,026,72	46,42	410,82	4,168,43	47,17	4,090,76	9,05	21,45	7,697,66	7,117,48	25,74	11,50	37,24	94,55
August ..	14	3,522,82	48,98	3,052,41	43,11	378,32	4,237,94	44,87	4,162,50	10,18	20,39	7,760,77	7,214,91	16,12	9,48	25,60	86,15
September ..	14	3,454,86	30,44	3,052,18	52,25	319,99	4,296,84	46,57	4,218,72	11,21	20,34	7,751,71	7,270,90	32,92	99,88	132,80	84,88
October ..	14	3,471,61	34,27	3,043,28	56,20	337,86	4,362,60	60,26	4,272,92	8,59	20,83	7,834,21	7,316,20	26,82	148,48	175,30	132,23
November ..	14	3,511,51	34,14	3,096,84	42,56	337,97	4,550,10	79,78	4,440,25	8,56	21,51	8,061,61	7,537,09	26,13	108,76	134,89	126,76
December ..	14	3,619,47	39,97	3,224,49	38,12	316,89	4,562,56	91,51	4,440,61	9,22	21,22	8,182,03	7,665,10	34,63	278,38	313,01	95,97

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1975 (*contd.*

(Amount in lakhs of rupees)

Last Friday of	No. of reporting banks	Demand Liabilities: Total	Demand Deposits: From banks	Demand Deposits: From others	Borrowings from banks (a)	Other liabilities	Time Liabilities: Total	Time Deposits: From banks	Time Deposits: From others	Borrowings from banks (a)	Other liabilities	Total of Demand and Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India (b): Against usance bills and/or promissory notes	Others	Total (15+16)	Borrowings from State Bank of India and/or a notified bank (c)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Other Indian Scheduled Commercial Banks																	
January ..	38	474,96	4,21	389,28	9,57	71,90	573,47	11,76	557,93	50	3,28	1,048,43	947,21	—	2,56	2,56	6,91
February ..	38	476,75	5,44	394,03	10,89	66,40	668,12	10,77	653,67	33	3,35	1,144,87	1,047,70	1,37	6,08	7,45	8,54
March ..	38	480,14	6,06	394,78	8,86	70,44	674,63	10,04	658,51	2,70	3,38	1,154,77	1,053,29	3,10	7,52	10,62	8,61
April	38	512,05	4,25	402,64	9,62	95,54	692,01	12,13	672,78	3,68	3,42	1,204,06	1,075,42	2,62	3,55	6,17	9,37
May	38	500,40	3,29	418,36	9,57	69,18	706,39	14,51	687,39	90	3,59	1,206,79	1,105,75	3,52	3,08	6,60	6,65
June	38	518,50	4,93	445,52	6,56	61,47	732,18	14,76	710,29	1,95	5,18	1,250,68	1,155,81	4,70	6,71	11,41	6,52
July	38	524,55	4,36	453,87	6,94	59,39	744,59	11,35	727,50	1,23	4,51	1,269,14	1,181,37	6,95	4,12	11,07	6,37
August ..	38	530,75	4,23	453,40	7,05	66,07	767,64	13,85	748,50	77	4,52	1,298,38	1,201,89	80	3,11	3,91	6,56
September ..	38	528,92	6,46	454,18	7,92	60,36	796,73	23,08	768,25	69	4,71	1,325,64	1,222,43	2,00	4,69	6,69	11,50
October ..	43	527,39	6,52	452,90	6,98	60,99	810,88	27,63	777,77	59	4,89	1,338,27	1,230,67	7,60	6,54	14,14	10,47
November ..	43	538,12	5,71	462,17	8,63	61,61	722,33	25,68	691,47	24	4,94	1,260,45	1,153,64	7,94	6,29	14,23	10,27
December ..	43	567,18	8,54	491,28	8,28	59,08	849,53	31,82	811,48	27	5,96	1,416,71	1,302,76	9,45	8,27	17,71	11,45
Foreign Banks																	
January ..	14	343,35	8,42	270,58	5,74	58,61	541,12	10	530,60	2	10,40	884,47	801,18	2,60	2	2,62	30,48
February ..	14	349,43	7,16	279,31	6,57	56,39	546,07	10	535,93	2	10,02	895,50	815,24	2,96	1,40	4,36	9,92
March ..	14	345,63	7,21	274,63	10,54	53,25	539,92	6	531,25	16	8,45	885,55	805,88	4,50	1,40	5,90	8,90
April	14	345,09	9,15	277,17	9,48	49,29	544,68	6	536,33	2	8,27	889,77	813,50	2,94	1,03	3,97	9,44
May	14	339,28	11,00	277,87	4,07	46,34	554,83	6	546,41	2	8,34	894,11	824,28	1,25	1,03	2,28	9,31
June	14	350,52	11,38	284,23	14,07	40,84	559,07	6	550,86	14	8,01	909,59	835,09	1,50	6	1,56	11,12
July	14	375,87	11,02	299,30	24,69	40,86	559,67	6	551,40	2	8,19	935,54	850,70	—	6	6	10,95
August ..	14	382,95	17,14	293,43	28,56	43,82	564,62	6	556,44	2	8,10	947,57	849,87	—	6	6	12,50
September ..	14	384,11	17,34	290,26	35,45	41,06	567,43	5	559,69	2	7,67	951,54	849,95	2,10	16	2,26	12,65
October ..	14	374,39	15,21	297,72	23,54	37,92	567,12	6	559,07	2	7,97	941,51	856,79	—	30	30	20,94
November ..	14	367,42	14,64	304,14	16,43	32,21	579,07	6	569,87	2	9,12	946,49	874,01	—	1,05	1,05	17,52
December ..	14	358,70	11,66	292,47	17,28	37,29	555,87	6	546,88	2	8,91	914,57	839,35	1,90	5,87	7,77	11,60

(*a*) Exclude borrowings from the Reserve Bank of India, the State Bank of India and other notified banks.
(*b*) As available in the Reserve Bank records.
(*c*) Include borrowings from the Industrial Development Bank of India and the Agricultural Refinance Corporation.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1975—(*Contd.*)

(Amount in lakhs of rupees)

Last Friday of	Cash in hand	Balances with the Reserve Bank	Excess of average balances with R.B.I. over the statutory minimum	Total cash and balances with the Reserve Bank (19+20)	*Percentage of (22) to (14)*	Balances with other banks in current account	Investmens in: Government securities (d)	Investmens in: Other approved securities*	*Percentage of (25+26) to (14)*	Money at call and short notice	Bank Credit: Inland Bills purchased and discounted	Bank Credit: Foreign Bills purchased and discounted	Bank Credit: Advances	Bank Credit: Due from banks	Bank Credit: Total (29+30+31)	*Percentage of (33) to (14)*
	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
State Bank of India and its Subsidiaries																
January	65,26	108,02	24,30	173,28	*5.2*	18,88	796,11	368,36	*34.8*	99,13	206,05	103,48	2,057,40	36,65	2,366,93	*70.7*
February	66,05	150,62	50,94	216,67	*6.4*	22,18	795,58	371,75	*34.5*	61,30	210,76	87,03	2,088,25	37,85	2,386,04	*70.6*
March	69,86	190,88	45,15	260,74	*7.6*	23,39	870,31	372,40	*36.2*	136,95	259,70	95,72	2,232,87	33,60	2,588,29	*75.3*
April	69,82	132,59	10,29	202,41	*5.4*	28,48	888,95	376,59	*36.3*	47,95	200,14	75,39	2,185,51	26,51	2,461,04	*70.6*
May	70,93	124,75	11,83	195,68	*5.6*	44,21	845,38	386,16	*34.9*	17,31	193,26	80,17	2,382,21	47,04	2,655,64	*75.4*
June	124,10	119,35	19,83	243,45	*6.8*	22,08	859,86	396,07	*35.2*	44,95	246,68	68,30	2,348,60	27,55	2,663,58	*74.7*
July	64,74	137,69	8,41	202,43	*5.5*	14,19	959,95	413,11	*37.5*	32,23	187,56	67,34	2,191,61	21,74	2,446,51	*66.8*
August	60,16	154,54	9,56	214,70	*5.9*	26,50	901,58	421,20	*36.2*	15,33	201,08	67,87	2,230,83	18,44	2,519,78	*69.0*
September ..	57,48	129,28	6,72	186,76	*5.0*	26,66	907,42	422,55	*35.7*	27,37	216,07	70,44	2,311,42	13,05	2,597,93	*69.7*
October	55,88	137,53	9,85	193,41	*5.1*	24,14	897,59	425,56	*34.9*	90,75	215,16	85,37	2,399,10	15,02	2,699,63	*71.2*
November	60,80	96,77	3,80	156,57	*4.1*	29,01	907,44	432,84	*34.9*	67,85	219,77	82,09	2,461,62	13,80	2,763,48	*72.1*
December	61,82	107,41	5,85	169,23	*4.4*	26,43	908,22	435,29	*35.2*	25,40	253,77	78,11	2,563,23	23,73	2,895,11	*75.8*
14 Nationalised Indian Banks																
January	171,22	237,27	—63,01	408,49	*6.2*	61,15	1,465,96	611,34	*31.7*	26,45	706,01	217,08	3,687,70	6,23	4,610,79	*70.4*
February	177,67	253,13	66,61	430,80	*6.6*	75,63	1,483,98	598,82	*31.9*	10,48	799,62	201,17	3,729,12	5,49	4,729,91	*72.4*
March	177,99	269,84	48,22	447,83	*6.9*	90,88	1,475,23	611,30	*31.9*	11,54	833,84	211,39	3,800,37	6,93	4,845,60	*74.2*
April	193,99	257,77	52,05	451,76	*6.8*	91,17	1,503,61	617,74	*31.9*	36,15	878,44	200,20	3,850,51	5,52	4,929,15	*74.1*
May	193,03	247,49	23,65	440,52	*6.5*	80,18	1,517,59	631,36	*31.8*	8,97	863,87	194,68	3,853,66	4,26	4,912,21	*72.7*
June	200,70	266,74	14,02	467,54	*6.7*	86,73	1,532,67	678,51	*31.6*	23,07	920,80	180,27	3,889,50	5,07	4,990,57	*71.4*
July	177,86	287,77	—7,03	465,63	*6.5*	68,86	1,610,62	696,24	*32.4*	18,95	906,70	179,56	3,703,49	3,80	4,789,75	*67.3*
August	174,55	277,91	22,04	452,46	*6.3*	68,52	1,621,29	711,33	*32.3*	45,36	863,81	190,45	3,944,99	4,86	4,999,25	*69.3*
September	178,51	237,47	19,70	415,98	*5.7*	61,73	1,671,47	707,35	*32.7*	39,91	887,09	194,67	4,000,85	4,04	5,082,31	*69.9*
October	179,93	290,79	18,63	470,72	*6.4*	62,57	1,658,96	726,81	*32.6*	28,92	956,40	207,50	4,115,73	4,42	5,279,63	*72.2*
November	189,50	269,74	19,06	459,24	*6.1*	69,91	1,671,13	596,67	*30.1*	28,04	1,021,36	211,51	4,101,89	4,11	5,334,76	*70.8*
December	220,94	288,29	23,40	509,23	*6.6*	76,04	1,701,16	620,33	*30.3*	46,11	1,040,44	224,72	4,278,84	7,34	5,544,00	*72.3*

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1975—(*Concld.*)

(Amount in lakhs of rupees)

Last Friday of	Cash in hand	Balances with the Reserve Bank	Excess of average balances with R.B.I. over the statutory minimum	Total cash and balances with the Reserve Bank (19+20)	*Percentage of (22) to (14)*	Balances with other banks in current account	Investmens in: Government securities (d)	Investmens in: Other approved securities*	*Percentage of (25+26) to (14)*	Money at call and short notice	Bank Credit: Inland Bills purchased and discounted	Bank Credit: Foreign Bills purchased and discounted	Bank Credit: Advances	Bank Credit: Due from banks	Bank Credit: Total (29+30)+31)	*Percentage of (33) to (14)*
	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Other Indian Scheduled Commercial Banks																
January	40,62	37,40	89,86	**78,02**	*8.2*	25,73	**227,19**	**85,07**	*33.0*	8,49	98,26	13,56	555,35	4	**667,17**	*70.4*
February	42,15	118,69	14,96	**160,84**	*15.4*	37,11	**210,57**	**92,90**	*29.4*	10,66	103,85	15,10	555,79	7	**674,74**	*64.4*
March	39,86	113,80	—15,69	**153,66**	*14.6*	25,24	**224,25**	**84,25**	*29.3*	9,48	103,06	13,06	621,87	13	**737,99**	*70.1*
April	46,16	67,46	12,45	**113,62**	*10.6*	28,32	**217,37**	**83,91**	*28.0*	9,27	111,51	15,90	586,09	6	**713,50**	*66.3*
May	46,97	77,46	12,98	**124,43**	*11.3*	31,23	**222,70**	**83,71**	*27.7*	14,13	111,18	16,56	589,65	8	**717,39**	*64.9*
June	49,89	31,51	26,87	**81,30**	*7.0*	32,68	**229,56**	**95,35**	*28.1*	13,34	105,83	15,50	598,82	9	**720,15**	*62.3*
July	42,91	130,17	53,99	**173,08**	*14.6*	28,87	**237,54**	**77,15**	*26.6*	27,10	100,07	17,21	795,50	2	**912,78**	*77.3*
August	42,88	90,07	13,85	**132,95**	*11.1*	29,16	**244,25**	**81,61**	*27.1*	23,29	112,96	15,76	611,49	9	**720,21**	*59.9*
September	43,29	128,45	26,15	**171,74**	*14.0*	28,99	**260,29**	**96,27**	*29.2*	21,67	114,78	15,94	622,34	85	**753,36**	*61.6*
October	43,14	98,31	8,40	**141,45**	*11.5*	29,82	**264,25**	**99,77**	*29.6*	20,09	123,06	17,84	644,57	85	**785,47**	*63.8*
November	47,90	80,84	11,14	**129,74**	*11.2*	31,68	**264,76**	**192,88**	*39.7*	24,18	130,78	18,57	651,94	34	**801,29**	*69.5*
December	55,18	98,86	16,46	**154,04**	*11.8*	36,36	**265,06**	**193,80**	*35.2*	23,14	129,72	17,85	673,35	13	**820,92**	*63.0*
Foreign Banks																
January	8,08	52,67	1,95	**60,75**	*7.6*	14,68	**258,70**	**20,08**	*34.8*	13,76	75,34	77,73	431,94	1,29	**585,01**	*73.0*
February	8,85	47,68	6,60	**56,53**	*6.9*	16,14	**259,59**	**19,80**	*34.3*	18,29	71,85	67,90	439,28	1,49	**579,03**	*71.0*
March	8,50	36,93	3,38	**45,43**	*5.6*	17,29	**256,64**	**20,19**	*34.4*	21,50	74,88	64,47	450,59	2,36	**589,94**	*73.2*
April	9,42	46,96	1,29	**56,38**	*6.9*	15,28	**258,56**	**20,21**	*34.3*	31,88	88,63	62,48	423,50	1,52	**574,61**	*70.6*
May	8,64	53,81	2,72	**62,45**	*7.6*	11,10	**265,01**	**20,28**	*34.6*	38,35	84,30	56,24	422,92	1,41	**563,46**	*68.4*
June	8,48	60,05	3,55	**68,53**	*8.2*	8,59	**266,55**	**20,50**	*34.4*	31,42	93,29	56,19	430,73	3,42	**580,21**	*69.5*
July	8,67	34,44	3,28	**43,11**	*5.1*	8,61	**306,20**	**20,46**	*38.4*	34,14	95,77	56,40	431,12	3,96	**583,29**	*68.6*
August	7,94	55,00	1,78	**62,94**	*7.4*	9,12	**279,21**	**21,42**	*35.4*	36,86	91,03	55,48	459,54	1,68	**606,05**	*71.3*
September	8,20	35,33	1,99	**43,53**	*5.1*	11,32	**279,49**	**21,47**	*35.4*	29,67	94,35	63,18	466,43	3,26	**623,96**	*73.4*
October	8,77	52,55	2,08	**61,32**	*7.2*	8,44	**274,25**	**64,78**	*39.6*	14,26	85,53	69,42	467,88	9,20	**622,83**	*72.7*
November	8,47	47,99	1,36	**56,46**	*6.5*	8,52	**276,29**	**21,57**	*34.1*	28,45	84,98	77,38	452,12	12,21	**614,48**	*70.3*
December	9,32	23,35	3,03	**32,67**	*3.9*	7,71	**270,58**	**21,58**	*34.8*	15,39	75,79	76,37	462,23	11,76	**614,39**	*73.2*

(d) At book value; Include Treasury Bills and Treasury *Deposit Receipts*.
* Provisional.

No. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(1)

Number of Reporting Banks	Scheduled Commercial Banks						
	State Bank of India		Subsidiaries of State Bank of India		14 Nationalised Indian Banks		Regional Rural Banks
	1	1	7	7	14	14	6
Year	1974	1975	1974	1975	1974	1975	1975
A. LIABILITIES							
1. Capital:							
(*i*) Authorised	20,00	20,00	10,00	10,00	—	—	6,00
(*ii*) Issued	5,63	5,63	5,00	5,00	—	—	1,34
(*iii*) Subscribed	5,63	5,63	5,00	5,00	—	—	1,34
(*iv*) Called-up	5,63	5,63	5,00	5,00	—	—	1,34
(*v*) Calls in arrears	—	—	—	—	—	—	—
(*vi*) Paid-up	5,63	5,63	5,00	5,00	31,00	31,00	1,34
(*vii*) Calls received in advance	—	—	—	—	—	—	—
(*viii*) Forfeited shares	—	—	—	—	—	—	—
2. Reserve fund and other reserves ..	45,83	70,83	4,72	5,40	58,14	70,28	1
3. Deposits and other accounts:							
(*i*) Fixed	1,448,33	1,787,21	358,69	416,05	3,688,98	4,556,63	12
(*ii*) Savings	523,04	631,59	181,67	211,81	1,976,21	2,338,55	6
(*iii*) Current and contingency accounts ..	1,173,90	1,179,01	187,17	231,58	1,575,90	1,932,43	2
(*iv*) Others	—	—	—	—	82	86	—
Total of item 3	3,145,27	3,597,81	727,53	859,44	7,241,91	8,828,47	20
4. Borrowings from other banks, agents, etc.							
(*i*) In India	42,25	226,16	35,86	49,88	356,43	545,22	—
(*ii*) Outside India	20,47	39,09	2,29	2,41	30,45	28,25	—
Particulars of Item 4							
(*a*) Secured	43,64	144,22	9,33	8,28	95,81	192,60	—
(*b*) Unsecured	19,08	121,03	28,82	44,01	291,07	380,87	—
5. Bills payable	31,64	44,38	16,34	17,68	120,66	117,92	—
6. Bills for collection being bills receivable *per contra:*	32,65	36,79	31,91	30,29	531,66	595,06	—
i) Payable in India	22,79	33,50	30,01	28,36	393,16	421,74	—
(*ii*) Payable outside India	9,86	3,29	1,90	1,93	138,50	173,32	—
7. Other liabilities	107,26	335,28	35,88	36,15	188,87	185,31	1
8. Acceptances, endorsements and other obligations *per contra*	230,14	557,82	38,79	33,54	557,13	565,54	—
9. Profit carried to next year's account ..	10	11	1	—	3,96*	4,35*	—
Total liabilities or assets	**3,661,24**	**4,913,90**	**898,33**	**1,039,79**	**9,120,21**	**10,971,40**	**1,56**

* Represents the amount to be transferred to Central Government in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970.

Note: Data on deposits, reserves, etc. given in Table No. 4 may not tally with corresponding items appearing in Table No. 5 as the source for both the tables are different. For details please see para 6 of Introduction.

OF COMMERCIAL BANKS, 1974 AND 1975

of the Banking Regulation Act, 1949)

(In lakhs of rupees)

Scheduled Commercial Banks											
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercia Banks	
38	37	60	65	12	12	72	77	9	8	81	85
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
20,62	21,53	50,62	57,53	—	—	50,62	57,53	93	43	51,55	57,96
11,89	12,05	22,52	24,02	—	—	22,52	24,02	73	24	23,25	24,26
11,64	12,20	22,27	24,17	—	—	22,27	24,17	44	23	22,71	24,40
8,79	9,53	19,42	21,50	—	—	19,42	21,50	41	19	19,83	21,69
1	4	1	4	—	—	1	4	3	—	4	4
8,78	9,49	50,41	52,46	—	—	50,41	52,46	38	19	50,79	52,65
—	—	—	—	—	—	—	—	—	—	—	—
1	1	1	1	—	—	1	1	1	—	2	1
9,52	11,48	118,21	158,00	—	—	118,21	158,00	49	49	118,70	158,49
633,82	816,80	6,129,82	7,576,81	442,23	451,48	6,572,05	8,028,29	11,17	13,54	6,583,22	8,041,83
269,23	351,74	2,950,15	3,533,75	171,40	184,68	3,121,55	3,718,43	7,17	9,08	3,128,72	3,727,51
221.81	295,29	3,158,78	3,638,33	225,83	256,99	3,384,61	3,895,32	2,07	2,04	3,386,68	3,897,36
45	56	1,27	1,42	—	—	1,27	1,42	3	4	1,30	1,46
1,125,31	1,464,39	12,240,02	14,750,31	839,46	893,15	13,079,48	15,643,46	20,44	24,70	13,099,92	15,668,16
30,17	44,36	464,71	865,62	76,94	59,99	541,65	925,61	14	11	541,79	925,72
63	75	53,84	70,50	3,85	4,28	57,69	74,78	—	—	57,69	74,78
6,98	10,73	155,76	355,83	18,46	4,81	174,22	360,64	14	11	174,36	360,75
23,82	34,38	362,79	580,29	62,33	59,46	425,12	639,75	—	—	425,12	639,75
22,92	25,44	191,56	205,42	34,35	19,91	225,91	225,33	6	11	225,97	225,44
72,98	90,21	669,20	752,35	94,03	103,02	763,23	855,37	1,03	72	764,26	856,09
68,60	79,82	514,56	563,42	55,86	58,78	570,42	622,20	87	68	571,29	622,88
4,38	10,39	154,64	188,93	38,17	44,24	192,81	233,17	16	4	192,97	233,21
43,86	49,26	375,87	606,01	33,03	34,21	408,90	640,22	78	90	409,68	641,12
104,94	132,93	931,00	1,289,83	145,52	127,43	1,076,52	1,417,26	79	94	1,077,31	1,418,20
1,11	1,25	5,18	5,71	5,96	7,15	11,14	12,86	6	12	11,20	12,98
1,420,23	**1,829,57**	**15,100,01**	**18,756,22**	**1,233,14**	**1,249,14**	**16,333,15**	**20,005,36**	**24,18**	**28,28**	**16,357,33**	**20,033,64**

No. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(1)

	Scheduled Commercial Banks						
Number of Reporting Banks	State Bank of India		Subsidiaries of State Bank of India		14 Nationalised Indian Banks		Regional Rural Banks
	1	1	7	7	14	14	6
Year	1974	1975	1974	1975	1974	1975	1975
B. ASSETS							
10. Cash:							
(i) In hand and with R.B.I. and S.B.I. ..	258,35	317,00	76,40	88,49	614,87	676,86	5
(ii) Balances with other banks in current accounts:							
(a) In India	9	15	5,18	1,61	14,94	22,87	41
(b) Outside India	138,22	79,11	2,17	4,08	32,59	32,83	—
(iii) Balances with other banks in savings and fixed deposit accounts:							
(a) In India	—	—	—	—	1,00	7,25	39
(b) Outside India	—	65,79	—	—	71,39	81,53	29
11. Money at call and short notice	44,20	139,52	8,89	9,00	68,30	64,60	27
12. Investments:							
(i) Securities of Central and State Governments and trustee securities	924,44	1,088,93	214,78	242,78	2,097,10	2,451,09	1
(ii) Shares	71	77	18	20	19,69	22,80	—
(iii) Debentures and bonds	4,34	4,23	80	58	47,12	63,40	—
(iv) Other investments	4,65	5,80	24	24	23,25	33,08	—
(v) Gold	—	—	—	—	—	—	—
13. Advances:							
(i) Loans, advances, cash credits and overdrafts:							
(a) In India	—	2,175,34	405,28	475,20	3,740,39	4,424,75	10
(b) Outside India	1,706,97	96,99	—	—	114,71	142,54	—
(ii) Bills discounted and purchased:							
(a) Payable in India	—	157,72	58,48	90,18	668,21	1,149,02	—
(b) Payable outside India	192,51	70,97	12,25	16,41	274,74	315,40	—
14. Particulars of item 13:							
(a) Debts considered good, fully secured	1,593,38	2,185,10	420,84	483,04	3,726,41	4,480,13	..
(b) Debts considered good, but having no other security than the debtors' personal security	120,12	110,22	14,31	13,70	316,48	458,78	..
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	185,98	205,70	40,86	85,05	755,16	1,092,80	..
(d) Debts considered doubtful or bad, not provided for	—	—	—	—	—	—	..
(e) Debts due by directors or officers of the bank	2,17	2,01	2,25	2,35	21,07	29,19	..
(f) Debts due by companies or firms in which the directors of the bank are interested	2,51	3,11	—	7	3,35	4,09	..
(g) Maximum total amount of loans including temporary advances made at any time during the year to directors or managers or officers of the banking company or any one of them either severally or jointly with any other persons	2,67	2,75	2,39	2,54	21,44	29,79	..
(h) Maximum total amount of loans including temporary advances granted during the year to the companies or firms in which the directors of the bank are intersted	9,66	7,75	2,79	9	3,35	4,69	..
(i) Due from banks	20,16	11,92	1,33	1,49	18,72	31,74	..
15. Premises less depreciation	16,17	16,56	3,04	3,51	27,70	30,24	—
16. Non-banking assets acquired in satisfaction of claims	—	—	8	7	39	47	—
17. Furniture and fixtures less depreciation ..	14,26	15,12	4,25	4,33	43,88	51,11	2
18. Other assets including silver	93,54	85,29	35,61	39,28	171,15	240,96	2
19. Loss	—	—	—	—	—	—	—

.. Not available

OF COMMERCIAL BANKS, 1974 AND 1975 (*Concld.*)

of the Banking Regulation Act, 1949)

(In lakhs of rupees)

Scheduled Commercial Banks											
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
38	37	60	65	12	12	72	77	9	8	81	85
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
145,92	186,92	1,095,54	1,269,32	47,35	50,87	1,142,89	1,320,19	2,05	1,69	1,144,94	1,321,88
15,64	19,75	35,85	44,79	2,31	4,44	38,16	49,23	87	67	39,03	49,90
2,06	3,37	175,04	119,39	1,19	2,80	176,23	122,19	14	19	176,37	122,38
21,01	42,33	22,01	49,97	1,50	4,75	23,51	54,72	85	1,34	24,36	56,06
7	—	71,46	147,61	—	—	71,46	147,61	—	—	71,46	147,61
21,29	19,97	142,68	233,36	13,29	14,73	155,97	248,09	—	4	155,97	248,13
290,09	369,98	3,526,41	4,152,79	277,76	288,54	3,804,17	4,441,33	3,88	4,83	3,808,05	4,446,16
1,90	2,34	22,48	26,11	2,06	2,07	24,54	28,18	5	2	24,59	28,20
4,15	12,31	56,41	80,52	1,45	1,12	57,86	81,64	81	96	58,67	82,60
1,36	1,39	29,50	40,51	1,29	2,59	30,79	43,10	8	11	30,87	43,21
—	—	—	—	—	—	—	—	—	—	—	—
565,66	688,85	4,711,33	7,764,24	446,37	460,95	5,157,70	8,225,19	11,51	14,40	5,169,21	8,239,59
1,85	3,07	1,823,53	242,60	—	8	1,823,53	242,68	—	—	1,823,53	242,68
108,76	167,60	835,45	1,564,52	83,74	74,63	919,19	1,639,15	78	59	919,97	1,639,74
13,62	18,18	493,12	420,96	82,03	72,51	575,15	493,47	28	49	575,43	493,96
586,39	712,82	6,327,02	7,861,09	422,38	443,01	6,749,40	8,304,10	11,33	14,34	6,760,73	8,318,44
62,45	94,57	513,36	677,27	74,55	59,83	587,91	737,10	94	75	588,85	737,85
40,97	69,64	1,022,97	1,453,19	114,48	104,34	1,137,45	1,557,53	17	38	1,137,62	1,557,91
8	67	8	67	73	99	81	1,66	13	1	94	1,67
2,23	3,11	27,72	36,66	2,75	2,35	30,47	39,01	5	8	30,52	39,09
2,55	3,50	8,41	10,77	3,25	3,04	11,66	13,81	—	—	11,66	13,81
2,57	3,42	29,07	38,50	2,25	2,61	31,32	41,11	7	10	31,39	41,21
3,88	4,39	19,68	16,92	6,53	3,77	26,21	20,69	—	—	26,21	20,69
48	3,01	40,69	48,16	1,31	3,64	42,00	51,80	—	—	42,00	51,80
3,92	4,78	50,83	55,09	12,72	12,93	63,55	68,02	8	8	63,63	68,10
11	13	58	67	—	—	58	67	2	2	60	69
9,10	13,15	71,49	83,73	3,85	4,59	75,34	88,32	17	26	75,51	88,58
35,79	52,21	336,09	417,76	16,67	21,08	352,76	438,84	66	93	353,42	439,77
1	10	1	10	1	1	2	11	13	—	15	11

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF

	Year	No. of Reporting Banks	Paid-up Capital*	Reserves*	Total Paid-up Capital & Reserves (4+5)	*Percentage of (6) to (11)*	Deposits				Cash	
							Fixed	Savings	Current	Total	In Hand	At Banks
1	2	3	4	5	6	7	8	9	10	11	12	13
I. Scheduled Banks												
(a) *Public Sector Banks:*												
(i) State Bank of India	1974	1	5,63	45,83	51,46	*1.73*	1,448,34	523,03	996,68	2,968,05	219,23	155,41
	1975	1	5,63	70,83	76,46	*2.19*	1,787,21	631,59	1,075,37	3,494,17	174,02	227,14
(ii) Subsidiaries of State Bank of India	1974	7	5,00	4,72	9,72	*1.41*	348,84	179,88	161,72	690,44	24,44	59,29
	1975	7	5,00	5,40	10,40	*1.27*	408,10	209,76	199,30	817,16	24,58	69,56
(iii) 14 Nationalised Indian Banks	1974	14	31,00	58,11	89,11	*1.27*	3,636,20	1,976,21	1,419,02	7,031,43	218,98	447,88
	1975	14	31,00	70,47	101,47	*1.18*	4,534,27	2,338,55	1,707,62	8,580,44	249,27	482,48
TOTAL (i+ii+iii)	**1974**	**22**	**41,63**	**108,66**	**150,29**	***1.41***	**5,433,38**	**2,679,12**	**2,577,42**	**10,689,92**	**462,65**	**662,58**
	1975	**22**	**41,63**	**146,70**	**188,33**	***1.46***	**6,729,58**	**3,179,90**	**2,982,29**	**12,891,77**	**447,87**	**779,18**
(b) Regional Rural Banks	1975	6	1,34	1	1,35	*675.00*	12	7	1	20	2	83
(c) *Private Sector Banks:*												
(i) Other Indian Scheduled Banks	1974	38	8,78	9,56	18,34	*1.66*	629,94	269,09	207,76	1,106,79	58,58	105,68
	1975	37	9,48	11,45	20,93	*1.46*	800,34	366,10	266,83	1,433,27	67,58	142,79
(ii) Foreign Banks+	1974	12	—	—	—	—	441,63	171,37	202,67	815,67	6,62	44,37
	1975	12	—	—	—	—	451,12	184,66	235,86	871,64	7,59	50,35
TOTAL (i+ii)	**1974**	**50**	**8,78**	**9,56**	**18,34**	***0.95***	**1,071,57**	**440,46**	**410,43**	**1,922,46**	**65,20**	**150,05**
	1975	**49**	**9,48**	**11,45**	**20,93**	***0.91***	**1,251,46**	**550,76**	**502,69**	**2,304,91**	**75,17**	**193,14**
Total Scheduled Banks (*a*+*b*+*c*)	**1974**	**72**	**50,41**	**118,22**	**168,63**	***1.34***	**6,504,95**	**3,119,58**	**2,987,85**	**12,612,38**	**527,85**	**812,63**
	1975	**77**	**52,45**	**158,16**	**210,61**	***1.39***	**7,981,16**	**3,730,73**	**3,484,99**	**15,196,88**	**523,06**	**973,15**
II. Non-Scheduled Banks	1974	9	40	50	90	*4.45*	11,18	7,17	1,89	20,24	1,13	1,90
	1975	8	19	53	72	*2.93*	13,58	9,08	1,88	24,54	97	1,55
Total of Scheduled and Non-Scheduled Banks (I+II)	**1974**	**81**	**50,81**	**118,72**	**169,53**	***1.34***	**6,516,13**	**3,126,75**	**2,989,74**	**12,632,62**	**528,98**	**814,53**
	1975	**85**	**52,64**	**158,69**	**211,33**	***1.39***	**7,994,74**	**3,739,81**	**3,486,87**	**15,221,42**	**524,03**	**974,70**

\+ Figures relate to business in the Indian Union.
* Relates only to banks registered in the Indian Union.

COMMERCIAL BANKS, 1974 AND 1975 (TOTAL BUSINESS)

(Amount in lakhs of rupees

Total Cash (12+13)	*Percentage of (14) to (11)*	Investments: Govt. Securities	Investments: Other Approved securities	Investments: Others	Total Investments (16+17+18)	*Percentage of (19) to (11)*	Money at Call and Short Notice	Loans and Advances	Bills Discounted and Purchased	Total Bank Credit (22+23)	*Percentage of (24) to (11)*	Profit made during the year	No. of Offices: Indian	No. of Offices: Foreign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
374,64	*12.62*	924,44	4,65	27,06	956,15	*32.21*	44,20	1,706,97	192,51	1,899,48	*64.00*	4,61	3,382	13
401,16	*11.48*	1,088,93	5,80	65,89	1,160,62	*33.22*	139,52	2,272,33	228,69	2,501,02	*71.58*	6,53	3,802	14
83,73	*12.13*	121,08	93,62	1,30	216,00	*31.28*	8,89	405,39	70,73	476,12	*68.96*	61	1,710	—
94,14	*11.52*	132,53	110,25	1,02	243,80	*29.84*	9,00	475,30	106,59	581,89	*71.21*	92	1,802	—
666,86	*9.48*	1,522,00	589,58	143,73	2,255,31	*32.07*	68,30	3,843,10	942,96	4,786,06	*68.07*	11,99	9,621	79
731,75	*8.53*	1,769,85	702,09	187,36	2,659,30	*30.99*	64,60	4,558,61	1,464,42	6,023,03	*70.19*	14,36	10,718	91
1,125,23	***10.53***	**2,567,52**	**687,85**	**172,09**	**3,427,46**	***32.06***	**121,39**	**5,955,46**	**1,206,20**	**7,161,66**	***66.99***	**17,21**	**14,713**	**92**
1,227,05	***9.52***	**2,991,31**	**818,14**	**254,27**	**4,063,72**	***31.52***	**213,12**	**7,306,24**	**1,799,70**	**9,105,94**	***70.63***	**21,81**	**16,322**	**105**
85	*425.00*	1	—	29	30	*150.00*	27	10	—	10	*50.00*	1	17	—
164,26	*14.84*	191,57	98,58	27,81	317,96	*28.73*	21,29	567,51	122,38	689,89	*62.33*	2,78	3,206	9
210,37	*14.68*	251,12	119,74	57,16	428,02	*29.86*	19,97	691,97	185,78	877,75	*61.24*	3,27	3,841	9
50,99	*6.25*	232,81	45,30	5,46	283,57	*34.77*	13,29	471,44	140,70	612,14	*75.05*	6,27	131	—
57,94	*6.65*	282,96	5,89	10,23	299,08	*34.31*	14,73	461,03	147,14	608,17	*69.77*	5,27	130	—
215,25	***11.20***	**424,38**	**143,88**	**33,27**	**601,53**	***31.29***	**34,58**	**1,038,95**	**263,08**	**1,302,03**	***67.73***	**9,05**	**3,337**	**9**
268,31	***11.64***	**534,08**	**125,63**	**67,39**	**727,10**	***31.55***	**34,70**	**1,153,00**	**332,92**	**1,485,92**	***64.47***	**8,54**	**3,971**	**9**
1,340,48	***10.63***	**2,991,90**	**831,73**	**205,36**	**4,028,99**	***31.94***	**155,97**	**6,994,41**	**1,469,28**	**8,463,69**	***67.11***	**26,26**	**18,050**	**101@**
1,496,21	***9.85***	**3,525,40**	**943,77**	**321,95**	**4,791,12**	***31.53***	**248,09**	**8,459,34**	**2,132,62**	**10,591,96**	***69.70***	**30,36**	**20,310**	**114@**
3,03	*14.97*	3,37	1,31	90	5,58	*27.57*	10	11,56	1,06	12,62	*62.35*	6	130	—
2,52	*10.27*	4,20	1,57	1,31	7,08	*28.85*	21	14,48	1,08	15,56	*63.41*	11	145	—
1,343,51	***10.64***	**2,995,27**	**833,04**	**206,26**	**4,034,57**	***31.94***	**156,07**	**7,005,97**	**1,470,34**	**8,476,31**	***67.10***	**26,32**	**18,180**	**101@**
1,498,73	***9.85***	**3,529,60**	**945,34**	**323,26**	**4,798,20**	***31.52***	**248,30**	**8,473,82**	**2,133,70**	**10,607,52**	***69.69***	**30,47**	**20,455**	**114@**

@ Excludes an office in Pakistan of erstwhile National Bank of Lahore Ltd.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1974 AND 1975

(INDIAN BUSINESS)

(Amount in lakhs of rupees)

	Year	No. of reporting banks	Paid-up Capital	Reserves	Deposits: Fixed	Deposits: Savings	Deposits: Current	Deposits: Total	Profit made during the year‡	Total liabilities or assets as per balance sheet	Cash: In hand	Cash: At banks	Investments: Government securities	Investments: Other approved securities	Investments: Others	Money at call and short notice	Loans and advances	Bills discounted and purchased	No. of Offices: Indian	No. of Offices: Foreign
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
I. Scheduled Banks																				
(a) *Public Sector Banks:*																				
(i) State Bank of India & its Subsidiaries	1974	8	10,63	50,54	1,786,39	695,96	1,058,73	3,541,08	5,21	4,559,58	243,02	98,52	1,044,33	94,04	6,29	30,89	2,084,41	255,67	5,092	13
	1975	8	10,63	76,23	2,133,38	829,98	1,208,75	4,172,11	7,44	5,953,69	198,35	286,96	1,220,01	110,79	5,96	27,00	2,650,57	327,15	5,604	14
(ii) 14 Nationalised Indian Banks	1974	14	31,00	58,03	3,463,96	1,940,33	1,320,36	6,724,65	10,00	9,117,17	215,87	428,97	1,507,74	589,58	68,31	45,45	3,729,25	853,35	9,621	79
	1975	14	31,00	70,39	4,287,73	2,295,44	1,589,41	8,172,58	13,61	10,971,62	246,25	462,56	1,748,20	702,09	95,69	24,59	4,416,87	1,343,93	10,718	91
TOTAL (i+ii)	1974	22	41,63	108,57	5,250,35	2,636,29	2,379,09	10,265,73	15,21	13,676,75	458,89	527,49	2,552,07	683,62	74,60	76,34	5,813,66	1,109,02	14,713	92
	1975	22	41,63	146,62	6,421,11	3,125,42	2,798,16	12,344,69	21,05	16,925,31	444,60	749,52	2,968,21	812,88	101,65	51,59	7,067,44	1,671,08	16,322	105
(b) Regional Rural Banks	1975	6	1,34	1	12	7	1	20	1	1,56	2	83	1	—	29	27	10	—	17	—
(c) *Private Sector Banks:* Other Indian Scheduled Banks	1974	38	8,78	9,56	626,88	268,59	207,17	1,102,64	2,78	1,420,23	58,57	104,96	191,57	98,58	26,92	20,72	565,66	120,58	3,206	9
	1975	37	9,48	11,45	796,04	365,42	266,00	1,427,46	3,27	1,829,55	67,53	141,90	250,29	119,74	57,09	19,66	688,90	183,52	3,841	9
Total Scheduled Banks (a+b+c)	1974	60	50,41	118,13	5,877,23	2,904,88	2,586,26	11,368,37	17,99	15,096,98	517,46	632,45	2,743,64	782,20	101,52	97,06	6,379,32	1,229,60	17,919	101*
	1975	65	52,45	158,08	7,217,27	3,490,91	3,064,17	13,772,35	24,33	18,756,42	512,15	892,25	3,218,51	932,62	159,03	71,52	7,756,44	1,854,60	20,180	114*
II. Non-Scheduled Banks	1974	9	40	50	11,18	7,17	1,89	20,24	6	24,18	1,13	1,90	3,37	1,31	90	10	11,56	1,06	130	—
	1975	8	19	53	13,58	9,08	1,88	24,54	11	28,28	97	1,55	4,20	1,57	1,31	21	14,48	1,08	145	—
Total of Indian Commercial Banks (I+II)	1974	69	50,81	118,63	5,888,41	2,912,05	2,588,15	11,388,61	18,05	15,121,16	518,59	634,35	2,747,01	783,51	102,42	97,16	6,390,88	1,230,66	18,049	101*
	1975	73	52,64	158,61	7,230,85	3,499,99	3,066,05	13,796,89	24,44	18,784,70	513,12	893,80	3,222,71	934,19	160,34	71,73	7,770,92	1,855,68	20,325	114*

‡Relates to Indian Business

*Excludes an office in Pakistan of erstwhile National Bank of Lahore Ltd.

No. 7—LIABILITIES AND ASSETS IN FOREIGN COUNTRIES OF INDIAN SCHEDULED COMMERCIAL BANKS AS ON THE LAST FRIDAY OF DECEMBER 1974 AND 1975

(In lakhs of rupees)

	United Kingdom		Singapore		Hongkong		Sri Lanka		Other Countries		Total	
	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
Number of Banks	5	5	4	4	3	3	3	3	4	4	8	8
Number of Offices	15	20	6	6	5	9	3	3	34@	39@	63@	77@
LIABILITIES												
1. Demand Deposits	59,18	79,47	12,66	17,08	7,09	11,61	6,84	5,48	103,91	125,46	189,68	239,10
2. Time Deposits	98,88	126,26	34,27	47,83	20,49	26,37	4,85	5,70	58,68	164,25	217,17	370,41
3. Total Deposits	158,06	205,73	46,93	64,91	27,58	37,98	11,69	11,18	162,59	289,71	406,85	609,51
4. Due to Other Banks	1,54	23,90	4,07	4,54	4,41	5,31	1	1	9,33	7,16	19,36	40,92
5. Branch Adjustments	21,36	18,37	4,92	5,74	1,75	6,34	10	4	13,47	59,57	41,60	90,06
6. Other Liabilities	*26,38*	*35,56*	*16,84*	*22,16*	*10,54*	*18,21*	*1,64*	*1,51*	*39,39*	*54,90*	*94,79*	*132,34*
7. **Total**	**207,34**	**283,56**	**72,76**	**97,35**	**44,28**	**67,84**	**13,44**	**12,74**	**224,78**	**411,34**	**562,60**	**872,83**
ASSETS												
8. Cash in Hand	20	13	86	72	12	23	25	27	3,74	2,18	5,17	3,53
9. Balances with Central Bank ..	1,45	1,95	1,37	1,55	—	—	1,74	98	11,19	17,16	15,75	21,64
10. Balances with Other Banks in Current Account	62,11	80,30	1,15	1,60	46	1,69	47	38	47,99	12,22	112,18	96,19
11. *Cash-Deposit Ratio*	*1.0*	*1.0*	*4.8*	*3.5*	*0.4*	*0.6*	*17.0*	*11.2*	*9.2*	*6.7*	*5.1*	*4.1*
12. Money at Call and Short Notice	25,48	44,56	7,76	6,13	64	1,25	95	1,77	19,23	110,70	54,06	164,41
13. Investments in Foreign Government Securities ..	5,85	6,38	3,63	7,30	8	9	2,11	1,41	7,07	10,19	18,74	25,37
14. Other Investments	8,69	12,50	2,15	35	1	1	2	2	8,39	15,09	19,26	27,97
15. *Investment-Deposit Ratio* ..	*9.2*	*9.2*	*12.3*	*11.8*	*0.3*	*0.3*	*18.2*	*12.8*	*9.5*	*8.7*	*9.3*	*8.7*
16. Bills Purchased and Discounted	21,75	23,62	18,42	25,96	20,20	39,51	2,36	2,07	33,37	37,99	96,10	129,15
17. Loans and Advances	53,37	72,31	22,56	34,19	12,74	11,22	4,52	4,85	49,33	117,11	142,52	239,68
18. Due from Banks	2	—	13	1	1	90	31	37	4,55	10,62	5,02	11,90
19. *Credit-Deposit Ratio*	*47.5*	*46.6*	*87.3*	*92.7*	*119.4*	*133.6*	*58.9*	*61.9*	*50.9*	*53.5*	*58.7*	*60.5*
20. Branch Adjustments	36	7,53	—	—	—	—	1	1	3,58	25,70	3,95	33,24
21. Other Assets	28,06	34,28	14,73	19,54	10,02	12,94	70	61	36,34	52,38	89,85	119,75
22. **Total**	207,34	283,56	72,76	97,35	44,28	67,84	13,44	12,74	224,78	411,34	562,60	872,83

@ Includes five mobile offices in Kenya, Fiji Islands and Mauritius.

Note: Excludes assets and liabilities of offices of the Indian Banks in Pakistan and Bangladesh as also of the subsidiaries of Bank of India in Nigeria and Bank of Baroda in Uganda. However the assets and liabilities of a branch of State Bank of India opened in May 1975 in Bangladesh have been included.

No. 8—EARNINGS AND EXPENSES

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks
Year	1974	1975	1974	1975	1975
Number of Reporting Banks	8	8	14	14	6
EARNINGS					
I. Interest, dividend, commission and exchange earned on:					
(a) Bills purchased and discounted	31,17.5	46,24.4	103,15.1	153,13.5	—
(b) Loans and advances	234,30.5	291,62.0	439,26.6	568,68.2	0.6
(c) Investments					
(i) Government securities (Central & State)	26,07.1	45,51.5	67,82.1	82,42.3	—
(ii) Others	14,04.0	20,29.7	32,04.2	43,83.8	—
(d) Deposits with banks	5,48.3	3,83.6	9,74.7	8,66.1	1.5
(e) Other Sources:					
(i) Commission on letters of credit	6,11.9	9,11.4	13,82.9	10,57.0	—
(ii) Bills for collection	5,18.8	5,77.6	15,36.5	17,99.3	—
(iii) T.T.'s and D.D.'s sold	15,56.5	16,94.6	9,83.5	11,21.0	—
(iv) Other service charges	28,21.5	79,69.1	21,54.2	28,45.0	—
II. Total current operating earnings (Total of I)	**366,16.1**	**519,03.9**	**712,59.8**	**924,96.2**	**2.1**
III. Recoveries on assets previously written down and gains from other revaluation or sale of assets	2.0	0.6	26.7	47.3	—
IV. Other income	5,89.7	12,30.2	11,24.5	14,86.0	—
V. Total Earnings (Total of II to IV)	**372,07.8**	**531,34.7**	**724,11.0**	**940,29.5**	**2.1**
EXPENSES					
VI. Interest, commission and brokerage paid on:					
(a) Deposits	155,36.8	217,11.9	348,67.7	455,76.5	0.1
(b) Borrowings	17,32.7	13,76.5	38,25.3	40,32.3	—
(c) Other accounts	89.3	26.4	445.4	5,18.6	—
VII. (a) Establishment expenses	137,91.2	165,55.0	204,46.9	250,22.5	0.1
(b) Other working expenses:					
(i) Directors' and other Local Committee Members' fees and allowances	6.7	8.1	10.8	9.9	—
(ii) Others	27,12.8	33,58.5	55,00.0	67,92.2	0.5
VIII. (a) Taxes and dues of the nature of operating expenses (e.g. municipal charges on land and buildings, district/local board rates paid, etc. but excluding taxes on profits)	72.1	83.4	1,35.8	1,60.2	—
(b) Interest tax £	..	24,43.8	..	49,27.6	—
IX. Total Current Operating Expenses (Total of VI to VIII)	**339,41.6**	**455,63.6**	**652,31.9**	**870,39.8**	**0.7**
X. Depreciation written off and loss incurred on sale of assets ..	4,18.1	4,62.0	10,48.2	7,90.8	0.1
XI. Total Expenses (Total of IX & X)	**343,59.7**	**460,25.6**	**662,80.1**	**878,30.6**	**0.8**
XII. Balance of profit or loss (—) before taxes (V—XI)	**28,48.1**	**71,09.1**	**61,30.9**	**61,98.9**	**1.3**
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS					
XIII. Sources of sums made available:					
(i) Balance of profit or loss(—) before taxes	28,48.1	71,09.1	61,30.9	61,98.9	1.3
(ii) Surplus or deficit (—) brought forward from preceding year	9.4	10.5	—	—	—
(iii) Taken from reserves	—	—	1,90.0	1,04.0	—
Total	**28,57.5**	**71,19.6**	**63,20.9**	**63,02.9**	**1.3**
XIV. Allocation of sums made available					
(a) Provision for taxes on profits £	11,89.4	52,76.8	36,00.3	32,51.0	
(b) Carried to reserves	4,40.9	5,61.3	6,27.2	10,09.0	0.9
(c) Dividend, bonus, etc. to shareholders	79.5	1,82.3	3,96.2+	4,34.8+	—
(d) Employees' share (bonus) in the profit	10,56.8	7,56.9	13,86.6	8,99.3	—
(e) Allocated to other special purposes	4.5	—	25.5	2,83.2	—
(f) For payment of gratuity in future years	75.9	3,31.2	2,85.1	4,25.6	—
(g) Amount remitted to Head Office by Foreign banks	—	—	—	—	—
(h) Balance carried forward to next year's account	10.5	11.1	—	—	0.4
Total	**28,57.5**	**71,19.6**	**63,20.9**	**63,02.9**	**1.3**

£ Figures of interest tax for the year 1974 are included under item XIV(a)
\+ Represents amount transferred to Government of India.
.. Not separately available.

OF COMMERCIAL BANKS, 1974 AND 1975*

(In lakhs of rupees)

Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
38	37	60	65	12	12	72	77	9	8	81	85
12,62.6	22,06.5	146,95.2	221,44.4	26,78.8	24,26.4	173,74.0	245,70.8	8.7	7.1	173,82.7	245,77.9
70,24.1	93,24.8	743,81.2	953,55.6	48,64.2	64,54.7	792,45.4	1018,10.3	1,48.7	1,69.5	793,94.1	1,019,79.8
8,92.7	14,52.1	102,81.9	142,45.9	10,26.4	11,92.7	113,08.3	154,38.6	18.9	23.6	113,27.2	154,62.2
5,62.3	4,87.7	51,70.5	69,01.2	2,40.4	2,05.5	54,10.9	71,06.7	6.6	9.4	54,17.5	71,16.1
4,50.3	6,19.5	19,73.3	18,70.7	1,38.8	1,35.2	21,12.1	20,05.9	10.9	17.5	21,23.0	20,23.4
24.2	31.4	20,19.0	19,99.8	1,39.4	1,36.4	21,58.4	21,36.2	—	—	21,58.4	21,36.2
2,58.3	3,78.4	23,13.6	27,55.3	1,78.7	1,60.5	24,92.3	29,15.8	4.0	3.7	24,96.3	29,19.5
1,42.7	2,27.8	26,82.7	30,43.4	3,05.5	2,97.7	29,88.2	33,41.1	1.8	1.0	29,90.0	33,42.1
3,44.3	6,04.9	53,20.0	114,19.0	5,98.2	5,49.6	59,18.2	119,68.6	21.4	48.3	59,39.6	120,16.9
109,61.5	**153,33.1**	**1,188,37.4**	**1,597,35.3**	**101,70.4**	**115,58.7**	**1,290,07.8**	**1,712,94.0**	**2,21.0**	**2,80.1**	**1,292,28.8**	**1,715,74.1**
33.1	39.8	61.8	87.7	83.9	19.5	1,45.7	1,07.2	0.3	0.2	1,46.0	1,07.4
4,16.7	4,46.8	21,30.9	31,63.0	7,20.7	8,73.3	28,51.6	40,36.3	5.4	9.3	28,57.0	40,45.6
114,11.3	**158,19.7**	**1,210,30.1**	**1,629,86.0**	**109,75.0**	**124,51.5**	**1,320,05.1**	**1,754,37.5**	**2,26.7**	**2,89.6**	**1,322,31.8**	**1,757,27.1**
51,48.6	72,99.5	555,53.1	745,88.0	33,04.4	40,84.2	588,57.5	786,72.2	1,05.8	1,35.6	589,63.3	788 07.8
3,00.8	3,88.2	58,58.8	57,97.0	9,01.4	8,26.3	67,60.2	66,23.3	4.0	1.7	67,64.2	66,25.0
17.8	41.6	5,52.5	5,86.6	2,94.0	50.2	8,46.5	6,36.8	—	—	8,46.5	6,36.8
32,39.0	42,92.6	374,77.1	458,70.2	20,30.4	22,24.7	395,07.5	480,94.9	72.8	92.6	395,80.3	481,87.5
6.2	6.7	23.7	24.7	3.2	3.2	26.9	27.9	0.2	0.2	27.1	28.1
12,00.2	17,66.9	94,13.0	119,18.1	12,37.6	14,10.6	106,50.6	133,28.7	19.5	25.8	106,70.1	133,54.5
10.5	23.8	2,18.4	2,67.4	26.6	13.4	2,45.0	2,80.8	0.4	0.2	2,45.4	2,81.0
..	7,28.2	..	80,99.6	..	5,74.1	..	86,73.7	—	—	..	86,73.7
99,23.1	**145,47.5**	**1,090,96.6**	**1,471,51.6**	**77,97.6**	**91,86.7**	**1,168,94.2**	**1,563,38.3**	**2,02.7**	**2,56.1**	**1,170,96.9**	**1,565,94.4**
1,53.4	1,94.3	16,19.7	14,47.2	93.3	94.7	1713.0	15,41.9	2.4	3.8	17,15.4	15,45.7
100,76.5	**147,41.8**	**1,107,16.3**	**1,485,98.8**	**78,90.9**	**92,81.4**	**1,186,07.2**	**1,578,80.2**	**2,05.1**	**2,59.9**	**1,188,12.3**	**1,581,40.1**
13,34.8	**10,77.9**	**103,13.8**	**143,87.2**	**30,84.1**	**31,70.1**	**133,97.9**	**175,57.3**	**21.6**	**29.7**	**134,19.5**	**175,87.0**
13,34.8	10,77.9	103,13.8	143,87.2	30,84.1	31,70.1	133,97.9	175,57.3	21.6	29.7	134,19.5	175,87.0
3.8	12.6	13.2	23.1	1,40.6	5,07.5	1,53.8	5,30.6	—13.8	0.4	1,40.0	5,31.0
1.6	0.7	1,91.6	1,04.7	7.0	2.0	1,98.6	1,06.7	—	—	1,98.6	1,06.7
13,40.2	**10,91.2**	**105,18.6**	**145,15.0**	**32,31.7**	**36,79.6**	**137,50.3**	**181,94.6**	**7.8**	**30.1**	**137,58.1**	**182,24.7**
6,72.5	5,49.1	54,62.2	90,76.9	22,44.0	25,18.6	77,06.2	115,95.5	9.4	11.1	77,15.6	116,06.6
1,76.9	1,83.0	12,45.0	17,54.2	—	—	12,45.0	17,54.2	3.3	7.2	12,48.3	17,61.4
73.8	98.3	5,49.5	7,15.4	—	—	5,49.5	7,15.4	1.7	1.6	5,51.2	7,17.0
2,55.8	99.4	26,99.2	17,55.6	2,02.3	32.9	29,01.5	17,88.5	4.9	0.5	29,06.4	17,89.0
55.2	39.0	85.2	3,22.2	6.8	68.6	92.0	3,90.8	0.3	1.2	92.3	3,92.0
92.4	65.8	4,53.4	8,22.6	1.3	20.0	4,54.7	8,42.6	0.8	7.8	4,55.5	8,50.4
—	—	—	—	5,01.8	4,34.5	5,01.8	4,34.5	—	—	5,01.8	4,34.5
13.6	56.6	24.1	68.1	2,75.5	6,05.4	2,99.6	6,73.1	—12.6	0.7	2,87.0	6,73.8
13,40.2	**10,91.2**	**105,18.6**	**145,15.0**	**32,31.7**	**36,79.6**	**137,50.3**	**181,94.6**	**7.8**	**30.1**	**137,58.1**	**182,24.7**

* See para 14 of the Introduction page.

No. 9—EARNINGS AND EXPENSES OF

(Percentage Distribution of Earnings,

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks	Other Indian Scheduled Banks	
Year	1974	1975	1974	1975	1975	1974	1975
Number of Reporting Banks	8	8	14	14	6	38	37
1. Current operating earnings	366,16.1	519,03.9	712,59.8	924,96.2	2.1	109,61.5	153,33.1
2. Current operating expenses	339,41.6	455,63.6	652,31.9	870,39.8	0.7	99,23.1	145,47.5
3. Net current operating earnings (1 - 2) ..	26,74.5	63,40.3	60,27.9	54,56.4	1.4	10,38.4	7,85.6
4. Net recovery (+) or depreciation (—) ..	—4,16.1	—4,61.4	—10,21.5	—7,43.5	—0.1	—1,20.3	—1,54.5
5. Balance of profit or loss (—) before taxes	28,48.1	71,09.1	61,30.9	61,98.9	1.3	13,34.8	10,77.9
						As Percentage of Current	
EARNINGS							
Bills and loans	*72.5*	*65.1*	*76.1*	*78.0*	*28.6*	*75.6*	*75.2*
Government securities	*7.1*	*8.8*	*9.5*	*8.9*	—	*8.1*	*9.5*
Other investments including deposits with banks	*5.3*	*4.6*	*5.9*	*5.7*	*71.4*	*9.3*	*7.2*
Other earnings	*15.1*	*21.5*	*8.5*	*7.4*	—	*7.0*	*8.1*
EXPENSES							
Establishment expenses	*37.7*	*31.9*	*28.7*	*27.1*	*4.8*	*29.5*	*28.0*
Interest on deposits	*42.4*	*41.8*	*48.9*	*49.3*	*4.8*	*47.0*	*47.6*
Interest on borrowings and other accounts ..	*5.0*	*2.7*	*6.0*	*4.9*	—	*2.9*	*2.8*
Other expenses	*7.6*	*12.8*	*7.9*	*12.9*	*23.8*	*11.1*	*16.5*
Balance of profit or loss (—) before taxes ..	*7.8*	*13.7*	*8.6*	*6.7*	*61.9*	*12.2*	*7.0*
						As Percentage	
ALLOCATIONS							
Provision for taxes on profits @..	*41.8*	*74.2*	*58.7*	*52.4*	—	*50.4*	*50.9*
General reserves	*15.5*	*7.9*	*10.2*	*16.3*	*69.2*	*13.3*	*17.0*
Allocation to other special purposes	*0.2*	—	*0.4*	*4.6*	—	*4.1*	*3.6*
Dividend, bonus, etc. to shareholders	*2.8*	*2.6*	*6.5**	*7.0**	—	*5.5*	*9.1*
Employees' share (bonus) in the profit ..	*37.1*	*10.6*	*22.6*	*14.5*	—	*19.2*	*9.2*

@Includes provision for interest tax for the year 1974.

*Represents amount transferred to Government of India.

COMMERCIAL BANKS, 1974 AND 1975

Expenses, Profits and Allocations)

(In lakhs of rupees)

All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
60	65	12	12	72	77	9	8	81	85
1,188,37.4	1,597,35.3	101,70.4	115,58.7	1,290,07.8	1,712,94.0	2,21.0	2,80.1	1,292,28.8	1,715,74.1
1,090,96.6	1,471,51.6	77,97.6	91,86.7	1,168,94.2	1,563,38.3	2,02.7	2,56.1	1,170,96.9	1,565,94.4
97,40.8	125,83.7	23,72.8	23,72.0	121,13.6	149,55.7	18.3	24.0	121,31.9	149,79.7
—15,57.9	—13,59.5	—9.4	—75.2	—15,67.3	—14,34.7	—2.1	—3.6	—15,69.4	—14,38.3
103,13.8	143,87.2	30,84.1	31,70.1	133,97.9	175,57.3	21.6	29.7	134,19.5	175,87.0
Operating Earnings									
75.0	*73.6*	*74.2*	*76.8*	*74.9*	*73.8*	*71.2*	*63.1*	*74.9*	*73.8*
8.7	*8.9*	*10.1*	*10.3*	*8.8*	*9.0*	*8.6*	*8.4*	*8.8*	*9.0*
6.0	*5.5*	*3.7*	*3.0*	*5.8*	*5.3*	*7.9*	*9.6*	*5.8*	*5.3*
10.3	*12.0*	*12.0*	*9.9*	*10.5*	*11.9*	*12.3*	*18.9*	*10.5*	*11.9*
31.5	*28.7*	*20.0*	*19.2*	*30.6*	*28.1*	*32.9*	*33.1*	*30.6*	*28.1*
46.7	*46.7*	*32.5*	*35.3*	*45.6*	*45.9*	*47.9*	*48.4*	*45.6*	*45.9*
5.4	*4.0*	*11.8*	*7.6*	*5.9*	*4.2*	*1.8*	*0.6*	*5.9*	*4.2*
8.1	*12.7*	*12.5*	*17.3*	*8.5*	*13.0*	*9.1*	*9.4*	*8.5*	*13.0*
8.7	*9.0*	*30.3*	*27.4*	*10.4*	*10.2*	*9.8*	*10.6*	*10.4*	*10.3*
of Profits									
53.0	*63.1*	*72.8*	*79.4*	*57.5*	*66.0*	*43.5*	*37.4*	*57.5*	*66.0*
12.1	*12.2*	—	—	*9.3*	*10.0*	*15.3*	*24.2*	*9.3*	*10.0*
0.8	*2.2*	*0.2*	*2.2*	*0.7*	*2.2*	*1.4*	*4.0*	*0.7*	*2.2*
5.3	*5.0*	—	—	*4.1*	*4.1*	*7.9*	*5.4*	*4.1*	*4.1*
26.2	*12.2*	*6.6*	*1.0*	*21.7*	*10.2*	*22.7*	*1.7*	*21.7*	*10.2*

No. 10—INCOME, EXPENDITURE AND PROFITS OF DIFFERENT CLASSES OF SCHEDULED COMMERCIAL BANKS, 1974 AND 1975

(In lakhs of rupees)

	Interest and Discount		Commission, Exchange and Brokerage		Other Earnings		Total Earnings		Interest paid on Deposits, Borrowings, etc.		Salaries, Allowances, Provident Fund, Bonus, etc.		Other Expenditure		Total Expenditure		Profits*	
	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
A. State Bank of India	**233,43**	**291,63**	**46,64**	**64,35**	**1,91**	**1,32**	**281,98**	**357,30**	**135,84**	**183,98**	**113,81**	**132,18**	**27,72**	**34,61**	**277,37**	**350,77**	**4,61**	**6,53**
B. Subsidiaries of the State Bank																		
1. State Bank of Bikaner & Jaipur	11,21	13,82	2,74	4,20	25	13	14,20	18,15	5,85	7,74	6,90	8,44	1,36	1,77	14,11	17,95	9	20
2. State Bank of Hyderabad	11,88	14,04	2,52	2,98	22	10	14,62	17,12	6,86	7,98	6,16	7,17	1,54	1,89	14,56	17,04	6	8
3. State Bank of Indore	5,36	6,48	90	1,26	21	10	6,47	7,84	3,16	3,90	2,74	3,16	53	69	6,43	7,75	4	9
4. State Bank of Mysore	9,87	11,57	2,00	2,10	15	9	12,02	13,76	6,57	7,07	4,35	5,32	97	1,20	11,89	13,59	13	17
5. State Bank of Patiala	8,80	11,28	85	1,49	1	—	9,66	12,77	5,59	7,78	3,23	3,97	78	95	9,60	12,70	6	7
6. State Bank of Saurashtra	8,17	10,21	1,11	1,40	9	11	9,37	11,72	4,56	5,88	3,79	4,64	91	1,09	9,26	11,61	11	11
7. State Bank of Travancore	8,97	11,23	1,27	1,71	1	1	10,25	12,95	5,17	6,75	4,14	5,09	81	91	10,12	12,75	13	20
Total of B	**64,26**	**78,63**	**11,39**	**15,14**	**94**	**54**	**76,59**	**94,31**	**37,76**	**47,10**	**31,31**	**37,79**	**6,90**	**8,50**	**75,97**	**93,39**	**62**	**92**
C. Nationalised Banks																		
1. Allahabad Bank	20,37	26,71	2,11	2,38	36	35	22,84	29,44	12,13	15,76	7,74	9,20	2,76	3,98	22,63	28,94	21	50
2. Bank of Baroda	66,30	81,75	10,82	10,31	46	42	77,58	92,48	45,83	55,06	22,85	26,94	7,71	8,60	76,39	90,60	1,19	1,88
3. Bank of India	78,42	94,67	9,96	11,50	63	84	89,01	107,01	55,48	65,93	23,69	29,35	7,86	9,64	87,03	104,92	1,98	2,09
4. Bank of Maharashtra	18,72	25,08	1,68	2,28	8	9	20,48	27,45	12,15	17,53	6,25	7,29	1,91	2,45	20,31	27,27	17	18
5. Canara Bank	46,52	61,30	4,47	5,30	2,70	1,64	53,69	68,24	29,62	38,95	17,45	21,14	5,89	7,01	52,96	67,10	73	1,14
6. Central Bank of India	88,59	1,09,22	11,46	13,60	31	39	100,36	123,21	55,09	67,82	35,82	44,49	8,38	9,60	99,29	121,91	1,07	1,30
7. Dena Bank	29,58	34,73	2,33	2,62	60	70	32,51	38,05	18,50	21,39	10,89	13,25	2,92	3,21	32,31	37,85	20	20
8. Indian Bank	21,79	28,96	2,91	3,35	42	68	25,12	32,99	13,85	19,25	7,96	9,37	2,86	3,53	24,67	32,15	45	84
9. Indian Overseas Bank	20,35	27,33	3,62	4,63	12	13	24,09	32,09	13,56	18,19	7,11	8,90	2,81	3,83	23,48	30,92	61	1,17
10. Punjab National Bank	63,91	76,48	7,44	8,49	38	44	71,73	85,41	42,51	51,59	22,80	26,00	5,03	6,20	70,34	83,79	1,39	1,62
11. Syndicate Bank	33,90	49,44	3,33	3,54	1,01	1,28	38,24	54,26	19,79	30,99	13,55	17,10	4,24	5,49	37,58	53,58	66	68
12. Union Bank of India	32,02	44,68	4,79	5,57	66	96	37,47	51,21	19,16	27,69	13,32	16,46	4,43	6,30	36,91	50,45	56	76
13. United Bank of India	34,98	47,39	2,63	3,44	12	14	37,73	50,97	21,68	31,26	12,14	14,35	3,67	4,52	37,49	50,13	24	84
14. United Commercial Bank	46,13	54,67	5,30	6,07	27	33	51,70	61,07	29,37	34,54	16,60	18,96	4,81	5,52	50,78	59,02	92	2,05
Total of C	**601,58**	**762,41**	**72,85**	**83,08**	**8,12**	**8,39**	**682,55**	**853,88**	**388,72**	**495,95**	**218,17**	**262,80**	**65,28**	**79,88**	**672,17**	**838,63**	**10,38**	**15,25**
D. Other Indian Scheduled Commercial Banks@	91,08	125,20	9,77	11,91	5,16	8,10	106,01	145,21	53,77	76,80	35,35	44,67	13,81	20,31	102,93	141,78	3,08	3,43
E. Foreign Banks	82,10	96,72	21,89	21,69	1,04	1,08	105,03	119,49	45,27	49,51	22,82	23,48	30,66	41,24	98,75	114,23	6,28	5,26
F. All Scheduled Commercial Banks (A+B+C+D+E)	1,072,45	1,354,59	162,54	196,17	17,17	19,43	1,252,16	1,570,19	661,36	853,34	421,46	500,92	144,37	184,54	1,227,19	1,538,80	24,97	31,39

* Net of taxes and bonus provision but before allocation to published reserves.

@ Excluding six regional rural banks established during 1975.

No. 11—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF, 1975

(*As on December 31*)

States/Union Territories	Scheduled Commercial Banks				Non-Scheduled Commercial Banks				All Commercial Banks			
	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total
States:												
Andhra Pradesh ..	6,204	13,519	4,515	**24,238**	—	—	—	—	6,204	13,519	4,515	**24,238**
Assam	1,181	2,409	827	**4,417**	—	—	—	—	1,181	2,409	827	**4,417**
Bihar	4,668	8,008	2,371	**15,047**	2	—	1	3	4,670	8,008	2,372	**15,050**
Gujarat	7,504	16,020	6,175	**29,699**	—	—	—	—	7,504	16,020	6,175	**29,699**
Haryana	1,778	3,477	1,247	**6,502**	—	—	—	—	1,778	3,477	1,247	**6,502**
Himachal Pradesh ..	539	779	302	**1,620**	—	—	—	—	539	779	302	**1,620**
Jammu & Kashmir ..	716	1,269	513	**2,498**	—	—	—	—	716	1,269	513	**2,498**
Karnataka	5,063	17,057	6,516	**28,636**	1	2	1	4	5,064	17,059	6,517	**28,640**
Kerala	3,534	8,725	3,470	**15,729**	186	547	225	958	3,720	9,272	3,695	**16,687**
Madhya Pradesh ..	4,297	8,970	2,865	**16,132**	—	—	—	—	4,297	8,970	2,865	**16,132**
Maharashtra	17,191	40,075	14,618	**71,884**	8	13	7	28	17,199	40,088	14,625	**71,912**
Manipur	57	194	44	**295**	—	—	—	—	57	194	44	**295**
Meghalaya	193	331	152	**676**	—	—	—	—	193	331	152	**676**
Nagaland	35	105	26	**166**	—	—	—	—	35	105	26	**166**
Orissa	1,586	2,672	967	**5,225**	—	—	—	—	1,586	2,672	967	**5,225**
Punjab	4,083	8,320	3,113	**15,516**	3	2	2	7	4,086	8,322	3,115	**15,523**
Rajasthan	3,153	6,569	2,100	**11,822**	—	—	—	—	3,153	6,569	2,100	**11,822**
Sikkim	12	23	5	**40**	—	—	—	—	12	23	5	**40**
Tamil Nadu	7,603	19,979	7,221	**34,803**	1	2	2	5	7,604	19,981	7,223	**34,808**
Tripura	98	235	78	**411**	—	—	—	—	98	235	78	**411**
Uttar Pradesh ..	10,171	18,659	5,808	**34,638**	46	84	24	154	10,217	18,743	5,832	**34,792**
West Bengal	12,272	24,284	8,054	**44,610**	—	—	—	—	12,272	24,284	8,054	**44,610**
Union Territories:												
Andaman & Nicobar Islands ..	19	45	17	**81**	—	—	—	—	19	45	17	**81**
Arunachal Pradesh ..	26	49	18	**93**	—	—	—	—	26	49	18	**93**
Chandigarh	429	1,166	409	**2,004**	—	—	—	—	429	1,166	409	**2,004**
Dadra & Nagar Haveli	4	9	7	**20**	—	—	—	—	4	9	7	**20**
Delhi	5,280	13,077	4,234	**22,591**	—	—	—	—	5,280	13,077	4,234	**22,591**
Goa, Daman & Diu ..	503	1,076	436	**2,015**	—	—	—	—	503	1,076	436	**2,015**
Lakshadweep ..	7	21	9	**37**	—	—	—	—	7	21	9	**37**
Mizoram	9	16	5	**30**	—	—	—	—	9	16	5	**30**
Pondicherry	103	276	121	**500**	—	—	—	—	103	276	121	**500**
Total	**98,318**	**2,17,414**	**76,243**	**3,91,975**	**247**	**650**	**262**	**1,159**	**98,565**	**2,18,064**	**76,505**	**3,93,134**

No. 12—MATURITY CLASSIFICATION OF FIXED DEPOSITS WITH THE SCHEDULED COMMERCIAL BANKS, 1969-72 AND 1975

(As on March 31)

(Number of accounts in thousands)
(Amount in crores of rupees)

Period of Maturity	1969		1970		1971		1972		1975*
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	Amount
1. 6 months or less	308	456.0 (*20.2*)	309	441.5 (*16.9*)	302	463.4 (*15.1*)	288	463.5 (*12.5*)	500.7 (*8.2*)
2. More than 6 months but upto 1 year ..	1,499	882.1 (*39.1*)	1,678	987.1 (*37.8*)	1,839	1,042.4 (*33.9*)	2,032	1,183.1 (*32.0*)	370.5 (*6.0*)
3. More than one year but upto 2 years ..	440	197.6 (*8.8*)	565	304.6 (*11.7*)	777	444.1 (*14.4*)	982	545.7 (*14.8*)	1,607.0 (*26.3*)
4. More than 2 years but upto 3 years ..	341	118.5 (*5.3*)	438	155.5 (*6.0*)	539	262.6 (*8.5*)	635	272.0 (*7.4*)	1,092.6 (*17.9*)
5. More than 3 years but upto 5 years ..	885	461.2 (*20.4*)	1,024	537.9 (*20.6*)	1,174	553.5 (*18.0*)	1,560	733.1 (*19.9*)	870.0 (*14.2*)
6. Above 5 years	394	139.9 (*6.2*)	492	182.7 (*7.0*)	703	309.6 (*10.1*)	1,010	493.8 (*13.4*)	1,675.4 (*27.4*)
Total	**3,867**	**2,255.3** (*100.0*)	**4,506**	**2,609.3** (*100.0*)	**5,334**	**3,075.6** (*100.0*)	**6,507**	**3,691.2** (*100.0*)	**6,116.2** (*100.0*)

* Data are provisional and relate to the last Friday of March 1975. Data relating to number of accounts are not available. The periods of maturity classification at the end of March 1975 were slightly different in respect of the first 4 categories as follows: (1) less than 6 months, (2) 6 months and above but less than 1 year, (3) 1 year and above but less than 2 years and (4) 2 years and above but upto and inclusive of 3 years.

Note: Figures in brackets indicate percentages to total.

No. 13—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1972-76

(Amount in lakhs of rupees)

	As at the end of March									
	1972		1973		1974		1975		1976	
	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*
Number of reporting banks	72		72		72		71		87	
I. Investments by offices in India:										
A. Indian Government securities ..										
1. Central	1,113,12	*48.7*	1,499,85	*49.6*	1,604,57	*47.2*	1,889,09	*46.8*	2,489,05	*48.4*
2. State	545,84	*23.8*	676,40	*22.4*	753,85	*22.1*	922,00	*22.8*	1,123,38	*21.9*
3. Others*	25	—	21	—	20	—	89	—	24	—
Total of A	**1,659,21**	*72.5*	**2,176,46**	*72.0*	**2,358,62**	*69.3*	**2,811,98**	*69.6*	3,612,67	*70.3*
B. Other domestic investments ..										
1. Other trustee securities ..	550,09	*24.1*	751,98	*24.9*	939,66	*27.6*	1,102,46	*27.3*	1,328,19	*25.8*
2. Fixed deposits	2,74	*0.1*	3,81	*0.1*	3,27	*0.1*	4,29	*0.1*	25,12	*0.5*
3. Shares and debentures of joint stock companies† ..	45,19	*2.0*	60,31	*2.0*	71,37	*2.1*	79,71	*2.0*	92,67	*1.8*
4. Initial contribution to the share capital of the Unit Trust of India	1,26	—	1,28	—	1,38	—	1,36	—	1,31	*0.1*
5. Units of the Unit Trust of India	24	—	27	—	32	—	21	—	51	—
6. Real estate	—	—	—	—	—	—	—	—	—	—
7. Bullion	—	—	—	—	—	—	—	—	—	—
8. Others	4,11‡	*0.2*	4,75‡	*0.2*	3,81‡	*0.1*	11,52‡	*0.3*	15,14‡	*0.3*
Total of B	603,63	*26.4*	822,40	*27.2*	1,019,81	*29.9*	1,199,55	*29.7*	1,462,94	*28.5*
C. Investments in										
(*a*) Foreign Government Securities										
1. Pakistan securities ..	18	—	12	—	1	—	1	—	2	—
2. U. K. securities	2,17	*0.1*	2,06	*0.1*	94	—	94	—	—	—
3. Other countries' securities	1	—	1	—	2	—	2	—	19	—
(*b*) Other foreign investments ..	12	—	41	—	2,27	*0.1*	1,30	*0.1*	1,30	—
Total of C	2,48	*0.1*	2,60	*0.1*	3,24	*0.1*	2,27	*0.1*	1,51	—
Total of I (A+B+C)	2,265,32	*99.0*	3,001,46	*99.3*	3,381,67	*99.3*	4,013,80	*99.4*	5,077,12	*98.8*
II. Investments by foreign offices of Indian Banks:										
1. Indian securities	—	—	1	—	1	—	1	—	1	—
2. Pakistan securities	1,49	—	44	—	—	—	9	—	10	—
3. U. K. securities	3,63	*0.2*	3,95	*0.1*	6,79	*0.2*	4,69	*0.1*	7,15	*0.2*
4. Other countries' securities ..	17,45	*0.8*	17,07	*0.6*	16,93	*0.5*	20,97	*0.5*	5,146	*1.0*
5. Other investments	88	—	1,29	—	1,23	—	1,29	—	50	—
Total of II	23,45	*1.0*	22,76	*0.7*	24,96	*0.7*	27,05	*0.6*	59,22	*1.2*
Total of I and II	2,288,77	*100.0*	3,024,22	*100.0*	3,406,63	*100.0*	4,040,85	*100.0*	5,136,34	*100.0*

* Include Treasury Savings Deposit Certificates and other postal obligations.
† Include shares and debentures quoted on a recognised stock exchange as well as those not quoted on any recognised stock exchange.
‡ Include investments in shares of Credit Guarantee Corporation of India, Ltd.

Note: Investments in Government securities and other trustee securities and fixed deposits with banks are shown at face value and those in shares and debentures at market value, or where it is not available, at book value. Data for 1976 include Regional Rural Banks.

No. 14—STATE-WISE DETAILS OF SCHEDULED COMMERCIAL BANKS' DEBENTURES/BONDS OF STATE

(*As at the*

States/Union Territories	State Government Securities		SHARES/DEBENTURES/							
			Land Mortgage Banks		State Electricity Boards		Municipalities and Port Trusts		State Financial Corporations	
	1975	1976	1975	1976	1975	1976	1975	1976	1975	1976
States:										
Andhra Pradesh	91,41	109,55	18,08	18,35	26,02	32,46	4,51	4,56	6,09	5,95
Assam	16,67	22,58	11	13	11,31	15,63	—	—	1,63	1,84
Bihar	35,70	46,94	12,63	14,09	26,35	35,42	—	—	1,89	2,30
Gujarat	70,87	82,50	16,07	16,94	24,64	26,88	21,40	23,04	11,62	13,55
Haryana	26,76	32,17	5,44	5,62	14,54	17,13	—	—	3,79	4,77
Himachal Pradesh.. ..	2,65	3,70	32	32	3,20	4,32	—	—	29	54
Jammu & Kashmir ..	4,95	6,33	62	64	5,72	8,00	—	—	96	1,16
Karnataka	70,21	82,89	10,64	10,64	32,65	38,89	1,62	1,58	5,07	5,75
Kerala	33,66	39,57	3,34	3,72	29,81	34,89	20	15	4,27	4,84
Madhya Pradesh	32,27	38,64	10,22	10,58	23,40	28,09	—	—	2,25	2,87
Maharashtra	110,84	136,75	25,82	22,28	22,35	20,46	63,88	71,34	11,64	13,08
Manipur	4,39	5,25	—	—	—	—	—	—	—	—
Meghalaya	4,49	5,38	—	—	—	1,01	—	—	—	—
Nagaland	6,30	7,44	—	—	—	—	—	—	—	—
Orissa	31,51	46,45	5,92	5,87	17,40	22,07	—	—	1,02	1,19
Punjab	35,10	40,48	14,67	14,32	18,18	21,18	—	—	2,51	2,73
Rajasthan	55,94	67,62	3,85	3,92	15,97	17,70	31	—	3,20	3,30
Tamil Nadu	124,08	143,49	24,63	26,29	36,14	42,24	15,04	15,26	2,37	48
Tripura	1,54	2,43	—	—	—	—	—	—	—	—
Uttar Pradesh	101,19	131,44	24,32	24,29	32,09	36,17	—	—	4,52	5,36
West Bengal	44,03	55,89	2,17	2,45	32,36	37,62	10,30	8,10	1,38	1,59
Union Territories:	—	—	33	38	31	90	3,39	3,19	1,45	1,41
Delhi	—	—	12	16	31	90	20	—	1,45	1,41
Other Union Territories ..	—	—	21	22	—	—	3,19	3,19	—	—
TOTAL	**904,56**	**1,107,49**	**179,18**	**180,83**	**372,44**	**441,06**	**120,65**	**127,22**	**65,95**	**72,71**

INVESTMENTS IN STATE GOVERNMENT SECURITIES AND SHARES/ ASSOCIATED BODIES, 1975 AND 1976

end of March)

(Book value-Rs. lakhs)

BONDS OF Housing Boards 1975	1976	State Industrial Development Corporations 1975	1976	Road Transport Corporations 1975	1976	Other Govt. & Quasi-Govt. bodies 1975	1976	Shares & Debentures of Joint Stock Companies in the State 1975	1976	Others 1975	1976	Total 1975	1976
1,04	1,34	1,61	2,25	—	—	—	18	80	1,81	50	1,57	150,06	178,02
—	—	—	—	—	—	—	—	17	15	—	—	29,89	40,33
2,49	2,92	—	—	2,64	3,50	—	9	1	1	—	—	81,71	105,27
5,88	6,41	8,28	9,19	72	72	6,21	5,05	2,05	1,87	3,20	2,19	170,94	188,34
1,44	1,94	—	—	—	—	—	10	5	10	—	—	52,02	61,83
—	—	—	—	—	—	—	—	—	—	—	—	6,46	8,88
—	16	—	—	—	—	—	—	—	—	—	—	12,25	16,29
7,74	7,92	64	1,83	4,62	5,08	8,68	8,52	1,49	1,85	—	5	143,36	165,00
4,45	4,83	4,93	6,48	1,35	1,45	4,11	4,72	7	37	12	22	86,31	101,24
2,77	3,39	16	75	—	—	—	—	11	14	—	—	71,18	84.46
2,67	2,45	14,38	14,12	—	—	3,04	1,49	32,65	41,07	2	2	287,29	323,06
—	—	—	—	—	—	—	—	—	—	—	—	4,39	5,25
—	—	—	—	—	—	—	—	—	—	—	—	4,49	6,39
—	—	—	—	—	—	—	—	—	—	—	—	6,30	7,44
—	—	—	—	—	—	99	1,00	—	10	—	—	56,84	76,68
—	—	—	—	—	—	—	—	6	6	—	—	70,52	78,77
4,66	5,53	3,00	3,24	—	—	15	35	8	69	—	52	87,16	102,87
5,56	6,13	5,95	5,72	—	—	3,09	5,48	1,36	1,98	6,60	6,12	224,82	253,19
—	—	—	—	—	—	—	—	—	—	—	—	1,54	2,43
5,91	6,13	10	56	—	—	60	2,21	49	1,55	—	1,83	169,22	209,54
1,74	1,74	6,15	8,57	85	85	49,73	63,03	4,25	4,39	—	—	152,96	184,23
5	25	5	2	1	1	3,10	1,38	56	1,54	—	—	9,25	9,08
5	25	5	2	1	1	3,10	1,38	38	1,25	—	—	5,67	5,38
—	—	—	—	—	—	—	—	18	29	—	—	3,58	3,70
46,40	51,14	45,25	52,73	10,19	11,61	79,70	93,60	44,20	57,68	10,44	12,52	1,878,96	2,208,59

No. 15—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION, 1975

(As on the last Friday of December)

(Amount in lakhs of rupees)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE AND ALLIED ACTIVITIES	**30,42,170**	**1,493,39**	**1,070,58**
1. Agriculture excluding Plantations	28,48,270	1,138,65	840,12
(a) *Direct Finance*	26,56,887	680,65	589,36
(b) *Indirect Finance*	1,91,383	458,00	250,76
2. Allied Activities	1,76,205	101,95	75,74
3. Plantations	17,695	252,79	154,72
II. INDUSTRY	**6,71,428**	**9,575,42**	**6,215,72**
A. Mining and Quarrying	**1,985**	**188,34**	**131,65**
B. Manufacturing Industry	**2,95,760**	**8,552,70**	**5,468,57**
1. Rice Mills, Flour and Dal Mills	6,773	124,94	65,88
2. Sugar	973	370,07	122,71
3. Edible Oils and Vanaspati	4,543	195,98	82,97
4. Beverage and Tobacco	2,378	147,33	82,18
5. Textiles	31,457	1,618,71	1,056,38
(a) *Cotton Textiles*	14,042	928,04	615,22
(b) *Jute Textiles*	502	190,84	126,90
(c) *Other Textiles*	16,913	499,83	314,26
6. Paper, Paper Products and Printing	10,103	255,03	178,30
7. Leather and Leather Products	2,691	91,29	70,83
8. Rubber and Rubber Products	3,330	145,28	104,22
9. Chemicals and Chemical Products	20,827	932,74	589,92
(a) *Heavy Industrial Chemicals*	818	96,91	64,23
(b) *Fertilisers*	733	223,37	135,76
(c) *Drugs and Pharmaceuticals*	3,516	194,86	118,74
(d) *Others*	15,760	417,60	271,19
10. Manufacture of Basic Minerals	964	209,47	109,24
11. Cement	418	76,49	53,83
12. Basic Metal and Metal Products	23,462	1,070,21	755,25
(a) *Iron and Steel*	7,763	625,60	466,93
(b) *Others*	15,699	444,61	288,32
13. Engineering	27,082	1,867,96	1,230,67
(a) *Heavy Engineering*	5,836	1,349,42	877,51
(b) *Light Engineering*	21,246	518,54	353,16
14. Vehicles, Vehicle Parts and Transport Equipment	8,510	432,50	311,12
15. Others	1,52,249	1,014,70	655,07
C. Electricity-Generation, Transmission and Distribution	**1,650**	**174,38**	**106,23**
D. Construction	**5,477**	**90,08**	**70,06**
E. Transport Operators	**1,03,758**	**327,92**	**259,32**
F. Personal and Professional Services	**2,62,798**	**242,00**	**179,89**
1. Professional Services	45,752	38,35	29,85
2. Artisans and Craftsmen	66,794	20,21	15,83
3. Other Services	1,50,252	183,44	134,21
III. TRADE	**4,44,255**	**3,251,56**	**1,819,93**
1. Wholesale Trade	83,864	2,866,58	1,556,92
2. Retail Trade	3,60,391	384,98	263,01
IV. PERSONAL LOANS (Including Consumer Durables)	**13,05,786**	**393,80**	**316,63**
V. ALL OTHERS	**18,95,442**	**985,77**	**592,23**
TOTAL BANK CREDIT (I+II+III+IV+V)	**73,59,081**	**15,699,94**	**10,015,09**
Of which: Small-scale Industry	*2,62,301*	*1,772,98*	*1,177,96*

No. 16—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK-GROUP AND SIZE OF CREDIT LIMIT, 1975

(As on the last Friday of December)

(Amount in lakhs of rupees)

Credit size	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Indian Banks		Foreign Banks		All Scheduled Commercial Banks	
	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*	Amount	*Percentage*
	1	2	3	4	5	6	7	8	9	10
Rs. 10,000 and less	270,18	*9.4*	563,12	*9.9*	146,98	*17.8*	5,01	*0.8*	985,29	*9.8*
Above Rs. 10,000 and upto Rs. 1 lakh	282,99	*9.9*	809,19	*14.3*	174,32	*21.1*	20,15	*3.1*	1,286,65	*12.8*
Above Rs. 1 lakh and upto Rs. 5 lakhs	209,61	*7.3*	666,17	*11.7*	169,23	*20.5*	56,79	*8.8*	1,101,80	*11.0*
Above Rs. 5 lakhs and upto Rs. 10 lakhs	95,44	*3.3*	368,53	*6.5*	83,67	*10.1*	50,98	*7.9*	598,62	*6.0*
Above Rs. 10 lakhs and upto Rs. 50 lakhs	313,23	*10.9*	1,091,40	*19.2*	160,55	*19.4*	200,50	*31.1*	1,765,68	*17.6*
Above Rs. 50 lakhs and upto Rs. 1 crore	223,66	*7.8*	536,43	*9.5*	38,76	*4.7*	127,09	*19.7*	925,94	*9.2*
Above Rs. 1 crore and upto Rs. 10 crores	852,12	*29.7*	1,094,96	*19.3*	50,84	*6.1*	181,11	*28.0*	2,179,03	*21.8*
Above Rs. 10 crores	619,25	*21.6*	523,97	*9.2*	—	—	4,01	*0.6*	1,147,23	*11.5*
Composite Limit and Unclassified	1,77	*0.1*	20,97	*0.4*	2,11	*0.3*	..	..	24,85	*0.3*
TOTAL	2,868,25	*100.0*	5,674,74	*100.0*	826,46	*100.0*	645,64	*100.0*	10,015,09	*100.0*

.. Negligible.

No. 17—DISTRIBUTION OF LOANS AND ADVANCES* OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RANGE, 1974 AND 1975

(As on the last Friday of December)

(Amount in crores of rupees)

Interest Range	1974		1975	
	Amount	*Percentage to total*	Amount	*Percentage to total*
	1	2	3	4
6% and Less	1,29	*2.2*	1,70	*2.4*
Above 6% and upto 9%	1,08	*1.8*	98	*1.4*
Above 9% and upto 10%	1,30	*2.2*	1,18	*1.7*
Above 10% and upto 11%	2,49	*4.2*	1,02	*1.4*
Above 11% and upto 12%	6,11	*10.4*	10,32	*14.4*
Above 12% and upto 13%	3,08	*5.2*	2,97	*4.1*
Above 13% and upto 14%	9,24	*15.6*	6,62	*9.2*
Above 14% and upto 15%	13,22	*22.4*	18,43	*25.7*
Above 15% and upto 16%	12,06	*20.4*	15,66	*21.9*
Above 16% and upto 17%	5,13	*8.7*	7,20	*10.0*
Above 17% and upto 18%	3,03	*5.1*	4,44	*6.2*
More than 18%	1,07	*1.8*	1,13	*1.6*
TOTAL	59,10	*100.0*	71,65	*100.0*

Note: Data relate to accounts with credit limit over Rs. 10,000.

*Excludes inland and foreign bills purchased and discounted.

No. 25—ADVANCES OF PUBLIC SECTOR BANKS UNDER THE SCHEME OF DIFFERENTIAL RATES OF INTEREST, 1974 AND 1975

(As on 31st December)

(Rs. Lakhs)

Name of the Bank	1974		1975	
	No. of Accounts	Balance outstanding	No. of Accounts	Balance outstanding
	1	2	3	4
A. State Bank Group:				
1. State Bank of India	109,428	449.04	180,319	768.13
2. State Bank of Bikaner & Jaipur	6,439	21.08	8,396	50.42
3. State Bank of Hyderabad	4,312	15.63	9,006	37.81
4. State Bank of Indore	2,480	7.59	3,253	12.67
5. State Bank of Mysore	3,648	13.20	6,110	23.06
6. State Bank of Patiala	983	5.57	1,858	12.15
7. State Bank of Saurashtra	2,223	7.62	3,848	16.85
8. State Bank of Travancore	4,033	7.38	9,721	18.69
B. Nationalised Banks:				
9. Allahabad Bank	1,562	6.06	1,658	6.87
10. Bank of Baroda	12,673	87.46	13,573	90.61
11. Bank of India	13,132	64.26	17,098	88.62
12. Bank of Maharashtra	6,348	25.75	7,552	32.53
13. Canara Bank	24,750	74.95	44,128	154.86
14. Central Bank of India	11,735	52.93	18,108	82.88
15. Dena Bank	6,615	20.41	7,196	26.13
16. Indian Bank	5,914	24.14	8,540	37.66
17. Indian Overseas Bank	2,588	9.87	6,596	29.55
18. Punjab National Bank	18,674	127.93	23,988	161.78
19. Syndicate Bank	30,510	119.99	31,805	144.72
20. Union Bank of India	24,569	117.23	34,624	183.36
21. United Bank of India	12,439	40.39	13,050	45.77
22. United Commercial Bank	8,895	42.68	14,503	74.16
Total	**313,950**	**1341.16**	**464,930**	**2399.28**

No. 26—OFFICES OF SCHEDULED AND NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1969-75

As on December 31.	Number of places with banking offices£	SCHEDULED BANKS											
		Public Sector Banks					Private Sector Banks			Total Scheduled Banks	Non-Scheduled Banks	Total Scheduled and Non-Scheduled Banks
		State Bank of India	14 Nationalised Indian Banks	Subsidiaries of State Bank of India	Total Public Sector Banks	Regional Rural Banks	Other Indian Banks	Foreign Banks@	Total Private Sector Banks			
1969	**3,573**	1,661	4,641	944	**7,246**	—	1,490	131	**1,621**	**8,867**	**184**	**9,051**
1970	**5,021**	2,108	5,925	1,146	**9,179**	—	1,731	130	**1,861**	**11,040**	**144**	**11,184**
1971	**6,135**	2,473	6,908	1,299	**10,680**	—	2,078	130	**2,208**	**12,888**	**97**	**12,985**
1972	**6,906**	2,755	7,802	1,509	**12,066**	—	2,434	130	**2,564**	**14,630**	**109**	**14,739**
1973	**7,576**	3,002	8,805	1,627	**13,434**	—	2,823	130	**2,953**	**16,387**	**116**	**16,503**
1974	**8,111**	3,382	9,621	1,710	**14,713**	—	3,206	131	**3,337**	**18,050**	**130**	**18,180**
1975	**8,667**	3,801†	10,718	1,802	**16,321**	17	3,841	130	**3,971**	**20,309**	**145**	**20,454**

£ Relates only to places served by offices of commercial banks.
@ Includes offices of two banks which are under the Custodian of Enemy Property.
† Exclusive of an office in Sikkim.

No. 27—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE THE INDIAN UNION, 1969-75

Country	As at the end of						
	1969	1970	1971	1972	1973	1974	1975
Bahamas	—	—	—	—	—	—	1
Bangladesh**	—	—	22	22	22	22	23@
Fiji Islands	5*	5*	7*	8*	8*	8*	10*
France	—	—	—	—	—	1	1
Guyana	2	2	2	2	2	2	2
Hong Kong	4	4	4	4	4	5	9
Japan	2	2	2	2	2	2	2
Kenya	10++	10++	10++	9++ $	9++	9++	9++
Malaysia	11+	11+	11+	11+	—	—	—
Maldive Islands..	—	—	—	—	—	1	1
Mauritius	2++	3++	3++	4++	5++	5++	5++
Pakistan	39£	39£	17£	17£	17£	17£	17£
Sikkim	1	1	1	1	1	1	—
Singapore	6	6	6	6	6	6	6
Sri Lanka	3	3	3	3	3	3	3
Thailand	1	1	1	1	1	1	1
United Arab Emirates	—	—	—	—	—	2	3
United Kingdom	9	11	11	12	13	15	20
United States of America ..	—	—	1	1	1	1	2
West Germany	—	—	—	—	—	1	1
Total	**95**	**98**	**101**	**103**	**94**	**102**	**116**

** The offices in Bangladesh were included in Pakistan before 1971. The status of the properties of these offices, which were formerly vested with the Pakistan Custodian of Enemy Property, remains unchanged.
@ Including an office of State Bank of India opened on May 5, 1975.
* Includes three mobile offices.
++ Includes one mobile office.
$ The business of the Kisumu branch of Bank of India in Kenya was sold to the National Bank of Kenya from the close of business on December 30, 1972.
\+ United Asian Bank Berhad, which was registered on December 26, 1972, took over the business of these branches on May 26, 1973.
£ Taken over by the Pakistan Custodian of Enemy Property in September 1965.

Note: (1) Non-scheduled banks have no offices outside the Indian Union.
(2) The Statement does not include representative offices opened by Indian banks outside India.

No. 28—DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1975

	Total number of offices at the end of 1974	Offices opened during 1975						Total number of offices at the end of 1975			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/ Metropolitan†	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/ Metropolitan†					
A. **Public Sector Banks:**											
State Bank of India and its subsidiaries	5,092	221	18	29	121	123	**512**	2,331	1,902	1,370	**5,603**
14 Nationalised Indian Banks	9,621	294	18	64	338	389	**1,103**	3,761	2,888	4,069	**10,718**
TOTAL	**14,713**	**515**	**36**	**93**	**459**	**512**	**1,615**	**6,092**	**4,790**	**5,439**	**16,321**
B. **Regional Rural Banks**	—	11	—	2	3	1	**17**	13	3	1	**17**
C. **Private Sector Banks:**											
Other Indian Scheduled Commercial Banks	3,206	128	32	35	203	286	**684**	1,222	1,307	1,312	**3,841**
Foreign Banks	131	—	—	—	—	—	—	—	3	127	**130**
TOTAL	**3,337**	**128**	**32**	**35**	**203**	**286**	**684**	**1,222**	**1,310**	**1,439**	**3,971**
D. All Scheduled Commercial Banks (A+B+C)	18,050	654	68	130	665	799	**2,316**	7,327	6,103	6,879	**20,309**
E. Non-Scheduled Commercial Banks ..	130	8	5	—	7	1	**21**	63	63	19	**145**
ALL COMMERCIAL BANKS (D+E)	**18,180**	**662**	**73**	**130**	**672**	**800**	**2,337**	**7,390**	**6,166**	**6,898**	**20,454**

No. 29—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1975

State/Union Territory	Total number of offices at the end of 1974	Offices opened during 1975						Total number of offices at the end of 1975			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/ Metropolitan†	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/ Metropolitan†					
States:											
Andhra Pradesh	1,338	41	7	6	53	50	**157**	541	492	461	**1,494**
Assam	207	14	1	4	26	8	**53**	115	102	36	**253**
Bihar	755	53	2	9	35	37	**136**	384	312	195	**891**
Gujarat	1,525	35	1	4	43	60	**143**	641	509	516	**1,666**
Haryana	425	26	2	5	23	11	**67**	208	211	73	**492**
Himachal Pradesh	176	12	—	5	5	—	**22**	159	39	—	**198**
Jammu & Kashmir	174	22	—	10	5	16	**53**	118	33	76	**227**
Karnataka	1,700	46	3	13	53	71	**186**	801	511	545	**1,857**
Kerala	1,247	39	39	12	61	37	**188**	541	636	258	**1,435**
Madhya Pradesh	882	30	—	10	40	38	**118**	400	328	271	**999**
Maharashtra	2,144	46	3	9	57	93	**208**	554	584	1,197	**2,335**
Manipur	10	1	—	—	—	—	**1**	7	—	4	**11**
Meghalaya	21	4	—	1	2	—	**7**	13	15	—	**28**
Nagaland	8	2	—	—	3	—	**5**	5	8	—	**13**
Orissa	291	38	3	1	13	10	**65**	170	109	77	**356**
Punjab	937	49	2	6	30	38	**125**	516	306	240	**1,062**
Rajasthan	775	11	1	4	38	25	**79**	371	280	202	**853**
Tamil Nadu	1,880	34	4	7	48	87	**180**	556	725	777	**2,058**
Tripura	20	1	—	—	1	—	**2**	11	11	—	**22**
Uttar Pradesh	1,823	108	2	11	73	81	**275**	859	581	658	**2,098**
West Bengal	1,059	41	3	12	50	78	**184**	293	313	637	**1,243**
Union Territories:											
Andaman & Nicobar Islands	5	—	—	—	—	—	—	2	—	3	**5**
Arunachal Pradesh	7	2	—	—	—	—	**2**	9	—	—	**9**
Chandigarh	52	1	—	—	3	1	**5**	2	—	55	**57**
Dadra & Nagar Haveli ..	4	—	—	—	—	—	—	4	—	—	**4**
Delhi	548	1	—	—	—	57	**58**	1	—	603	**604**
Goa, Daman & Diu ..	136	5	—	1	8	—	**14**	94	53	2	**149**
Lakshadweep	4	—	—	—	—	—	—	4	—	—	**4**
Mizoram	1	—	—	—	—	—	—	—	1	—	**1**
Pondicherry	26	—	—	—	2	2	**4**	11	7	12	**30**
TOTAL	**18,180**	**662**	**73**	**130**	**672**	**800**	**2,337**	**7,390**	**6,166**	**6,898**	**20,454**

* Include mobile and satellite offices. †Include Port towns.

Notes for Tables 28 and 29:

Rural Centres—Places with a population upto 10,000.
Semi-urban Centres—Places with a population over 10,000 and upto 1,00,000.
Urban Centres—Places with a population over 1,00,000 and upto 10,00,000.
Metropolitan Centres—Places with a population over 10,00,000.
The data are exclusive of an office opened by State Bank of India in Sikkim.

No. 30—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS, 1975 *

Classification according to population	Number of offices opened during 1975								Number of offices closed during 1975							
	Foreign Banks	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Regional Rural Banks	Other Indian Scheduled Banks	Non-Scheduled Banks	Total	Foreign Banks	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Regional Rural Banks	Other Indian Scheduled Banks	Non-Scheduled Banks	Total
Rural ..	—	231	20	354	13	151	7	776	—	—	1	5	—	14	—	20
Semi-urban	—	107	33	359	3	248	13	763	—	—	—	—	—	24	4	28
Urban ..	—	52	27	231	1	171	1	483	—	—	—	1	—	8	2	11
Metropolitan	—	30	13	159	—	114	—	316	1	—	—	—	—	3	—	4
Total	—	420	93	1,103	17	684	21	2,338	1	—	1	6	—	49	6	63

Classification according to population	Net increase (+) or decrease (—) during 1975								Number of offices as on December 31, 1975							
	Foreign Banks	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Regional Rural Banks	Other Indian Scheduled Banks	Non-Scheduled Banks	Total	Foreign Banks	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Regional Rural Banks	Other Indian Scheduled Banks	Non-Scheduled Banks	Total
Rural ..	—	+231	+19	+349	+13	+137	+ 7	+ 756	—	1,552	779	3,759	13	1,222	63	7,388
Semi-urban	—	+107	+33	+359	+ 3	+224	+ 9	+ 735	3	1,296	617	2,904	3	1,312	63	6,198
Urban ..	—	+ 52	+27	+230	+ 1	+163	— 1	+ 472	14	566	240	2,180	1	818	19	3,838
Metropolitan	—1	+ 30	+13	+159	—	+111	—	+ 312	113	388	166	1,875	—	489	—	3,031
Total	—1	+420	+92	+1,097	+17	+635	+15	+2,275	130	3,802	1,802	10,718	17	3,841	145	20,455

* Figures are adjusted for offices of banks which have been transferred to or taken over from other banks as a result of transfer of assets and liabilities, mergers and amalgamations.

No. 31—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS IN DIFFERENT STATES ACCORDING TO POPULATION GROUPS

(As at the end of December 1975)

States/Union Territories	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
STATES:										
Andhra Pradesh	496	541	182	492	12	258	1	203	691	1,494
Assam	102	115	36	102	2	36	—	—	140	253
Bihar	343	384	124	312	9	195	—	—	476	891
Gujarat	576	641	137	514	6	272	1	239	720	1,666
Haryana	177	208	41	211	3	73	—	—	221	492
Himachal Pradesh.. ..	135	159	7	39	—	—	—	—	142	198
Jammu & Kashmir ..	91	118	8	33	2	76	—	—	101	227
Karnataka	683	801	165	511	10	259	1	286	859	1,857
Kerala	392	541	218	636	5	258	—	—	615	1,435
Madhya Pradesh	368	400	119	328	10	271	—	—	497	999
Maharashtra	459	554	202	584	16	463	1	734	678	2,335
Manipur	7	7	—	—	1	4	—	—	8	11
Meghalaya	12	13	5	15	—	—	—	—	17	28
Nagaland	5	5	3	8	—	—	—	—	8	13
Orissa	160	171	46	109	4	76	—	—	210	356
Punjab	454	516	68	306	4	240	—	—	526	1,062
Rajasthan	345	371	110	280	7	202	—	—	462	853
Sikkim	—	—	1	1	—	—	—	—	1	1
Tamil Nadu	521	556	246	734	16	415	1	353	784	2,058
Tripura	10	11	5	11	—	—	—	—	15	22
Uttar Pradesh	751	859	202	581	21	544	1	114	975	2,098
West Bengal	258	293	129	313	16	139	1	498	404	1,243
UNION TERRITORIES:										
Andaman and Nicobar Islands	2	2	1	3	—	—	—	—	3	5
Arunachal Pradesh ..	9	9	—	—	—	—	—	—	9	9
Chandigarh	—	—	—	—	1	57	—	—	1	57
Dadra and Nagar Haveli	4	4	—	—	—	—	—	—	4	4
Delhi	—	—	—	—	—	—	1	604	1	604
Goa, Daman and Diu ..	78	94	5	55	—	—	—	—	83	149
Lakshadweep	4	4	—	—	—	—	—	—	4	4
Mizoram	—	—	1	1	—	—	—	—	1	1
Pondicherry	9	11	2	19	—	—	—	—	11	30
Total	6,451	7,388	2,063	6,198	145	3,838	8	3,031	8,667	20,455

No. 32—DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS IN DIFFERENT STATES ACCORDING TO POPULATION GROUPS

(As at the end of March 1976)

States/Union Territories	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
STATES:										
Andhra Pradesh	86	87	137	166	13	39	1	9	**237**	**301**
Assam	19	19	20	39	2	7	—	—	**41**	**65**
Bihar	98	98	81	103	8	25	—	—	**187**	**226**
Gujarat	463	515	145	295	6	86	1	100	**615**	**996**
Haryana	95	95	37	47	2	7	—	—	**134**	**149**
Himachal Pradesh.. ..	71	72	6	12	—	—	—	—	**77**	**84**
Jammu & Kashmir ..	31	31	6	6	2	5	—	—	**39**	**42**
Karnataka	253	279	148	305	9	99	1	57	**411**	**740**
Kerala	40	43	114	164	6	40	—	—	**160**	**247**
Madhya Pradesh	492	493	120	173	10	55	—	—	**622**	**721**
Maharashtra	908	975	233	461	17	275	1	227	**1,159**	**1,938**
Manipur	5	5	—	—	1	2	—	—	**6**	**7**
Meghalaya	5	5	1	1	—	—	—	—	**6**	**6**
Nagaland	4	4	3	3	—	—	—	—	**7**	**7**
Orissa	77	80	34	43	4	9	—	—	**115**	**132**
Punjab	188	189	59	69	4	11	—	—	**251**	**269**
Rajasthan	100	106	79	89	6	36	—	—	**185**	**231**
Tamil Nadu	175	181	184	261	14	68	1	49	**374**	**559**
Tripura	7	7	5	6	—	—	—	—	**12**	**13**
Uttar Pradesh	499	507	152	185	21	59	1	15	**673**	**766**
West Bengal	83	87	65	78	11	21	1	41	**160**	**227**
UNION TERRITORIES:										
Andaman and Nicobar Islands	3	3	—	—	—	—	—	—	**3**	**3**
Arunachal Pradesh ..	—	—	—	—	—	—	—	—	—	—
Chandigarh	1	1	—	—	1	8	—	—	**2**	**9**
Dadra and Nagar Haveli	1	2	—	—	—	—	—	—	**1**	**2**
Delhi	2	2	—	—	—	—	1	40	**3**	**42**
Goa, Daman and Diu ..	10	14	6	16	—	—	—	—	**16**	**30**
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Pondicherry	1	1	1	1	1	2	—	—	**3**	**4**
Total	**3,717**	**3,901**	**1,636**	**2,523**	**138**	**854**	**8**	**538**	**5,499**	**7,816**

Note: In addition to the offices of co-operative banks which are covered under the Banking Regulation Act 1949, some of the co-operative banks which do not accept deposits from non-members and hence do not come under the purview of the B.R. Act are also covered in the above Table.

GRAPH-5

CENTRE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT

(CROHES OF RUPEES)

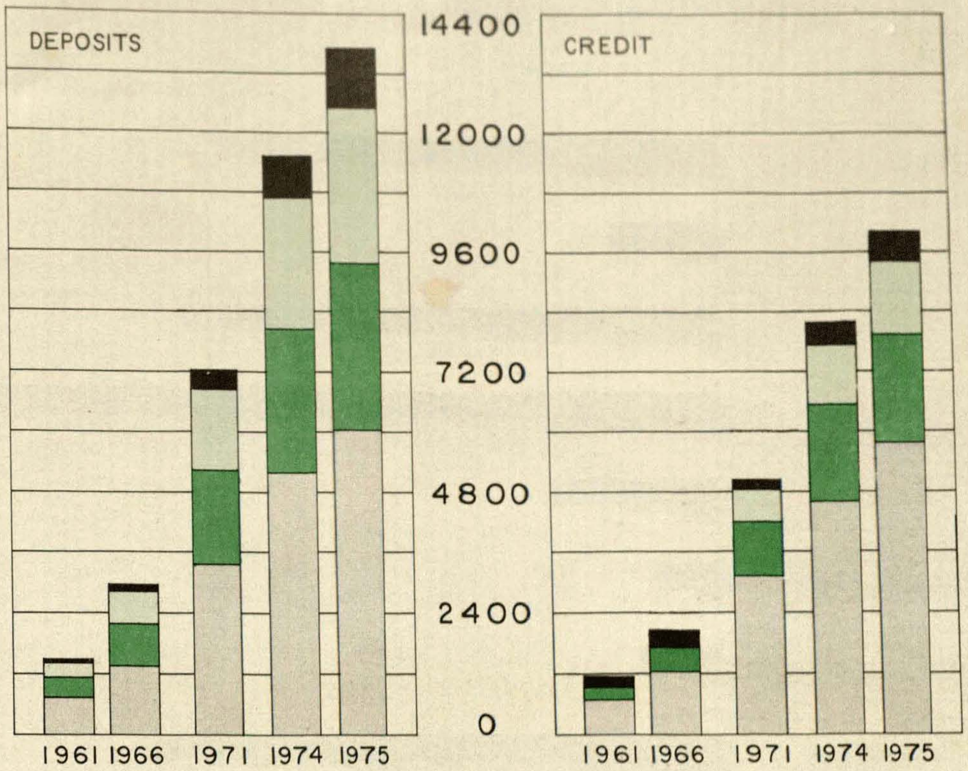
RURAL

SEMI-URBAN

URBAN

METROPOLITAN

Note: For 1961 and 1966, credit data for semi-urban centres are not available separately, hence included under 'Rural'.



GRAPH-6

ADVANCES OF SCHEDULED COMMERCIAL BANKS AT VARIOUS RATES OF INTEREST 1974 AND 1975

AS ON THE LAST FRIDAY OF DECEMBER
(CRORES OF RUPEES)
(FIGURES IN BRACKETS REFER TO THE PERCENTAGE TO TOTAL)

RATE OF INTEREST AT

6% AND LESS

ABOVE 6% AND UPTO 11%

ABOVE 11% AND UPTO 12%

ABOVE 12% AND UPTO 13%

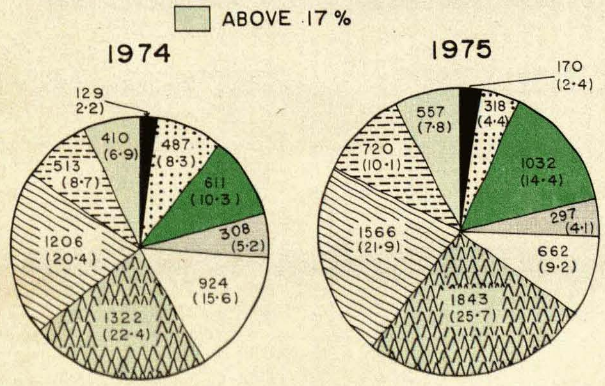
ABOVE 13% AND UPTO 14%

ABOVE 14% AND UPTO 15%

ABOVE 15% AND UPTO 16%

ABOVE 16% AND UPTO 17%

ABOVE 17%



TOTAL Rs. 5910 Crores

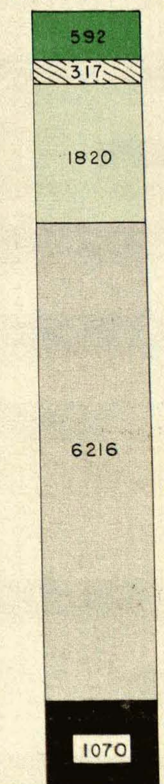
TOTAL Rs. 7165 Crores

GRAPH-7

OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED COMMERCIAL BANKS

AS ON THE LAST FRIDAY OF DECEMBER 1975

TOTAL
Rs. 10015 Crores



ALL OTHERS

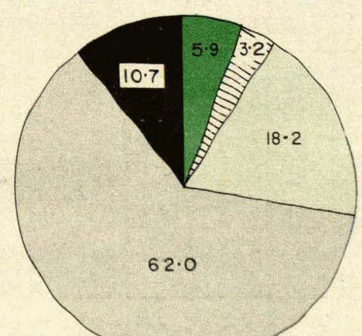
PERSONAL LOANS (INCLUDING CONSUMER DURABLES)

TRADE

INDUSTRY

AGRICULTURE AND ALLIED ACTIVITIES

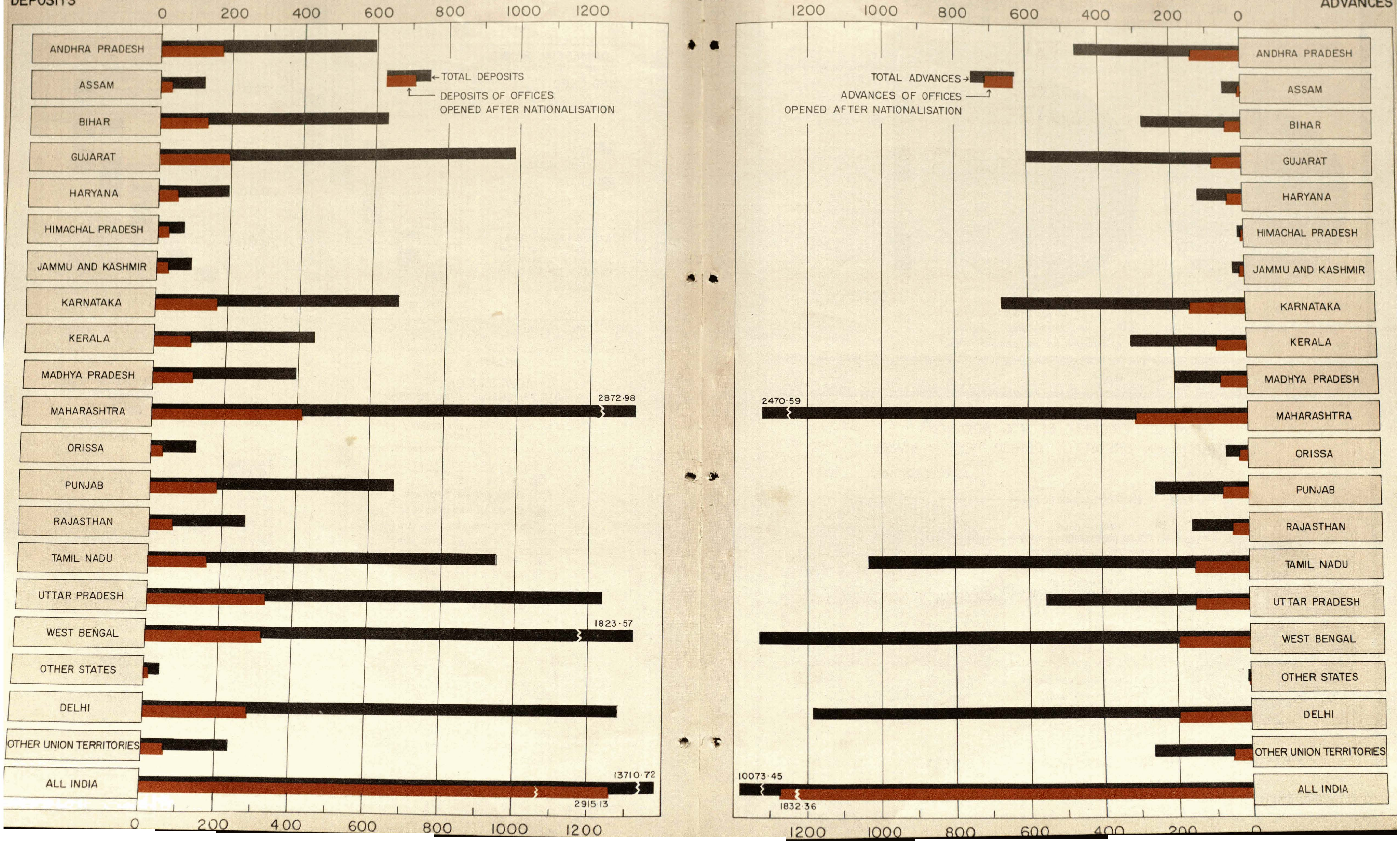
PERCENTAGE TO TOTAL CREDIT



STATE-WISE DISTRIBUTION OF DEPOSITS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS

(AS ON THE LAST FRIDAY OF DECEMBER 1975)

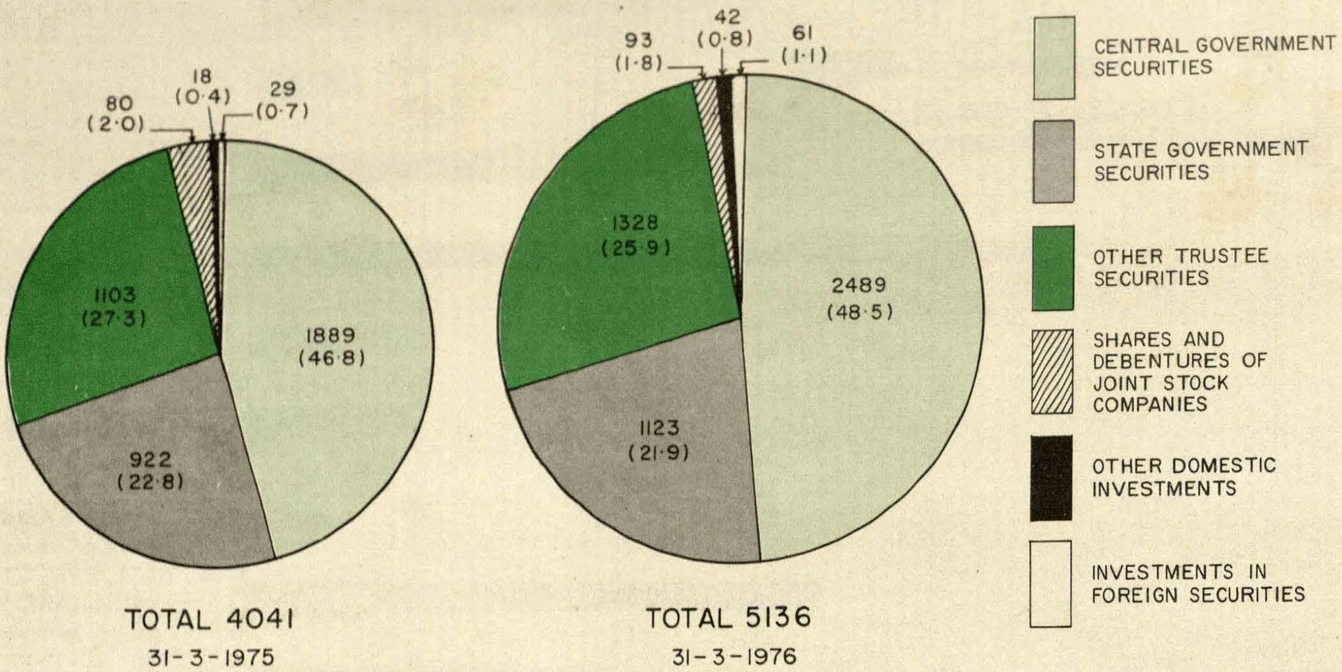
(CRORES OF RUPEES)



GRAPH-9

DISTRIBUTION PATTERN OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS

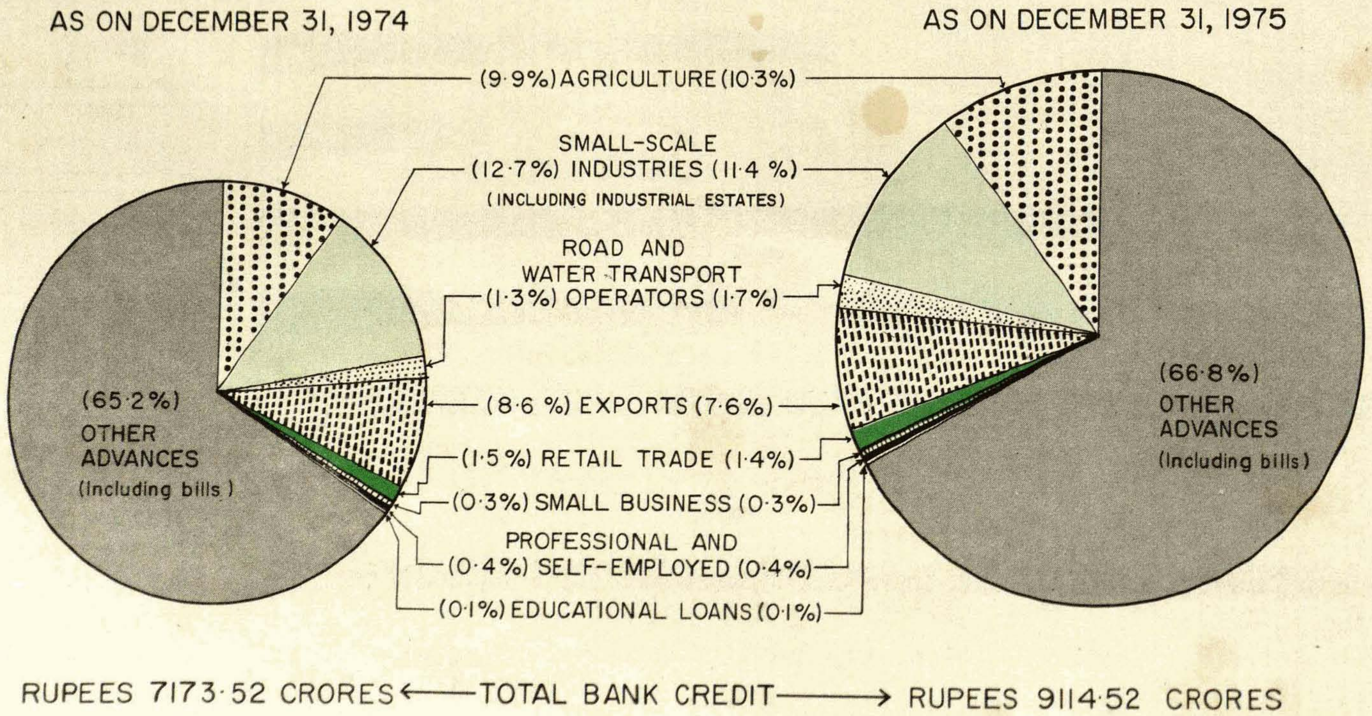
(CRORES OF RUPEES)



Note: Figures in brackets are percentages to total

GRAPH-10

SHARE OF PRIORITY SECTOR ADVANCES IN TOTAL BANK CREDIT OF PUBLIC SECTOR BANKS



No. 36—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND BANK CREDIT OF SCHEDULED COMMERCIAL BANKS, 1975

(As on the last Friday of December)

(Amount in lakhs of rupees)

States/Union Territories	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Banks		TOTAL	
	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit
STATES:								
Andhra Pradesh	216,93	191,07	208,93	186,85	170,73	84,39	569,59	462,31
Assam	44,87	14,80	73,52	37,45	5,39	3,66	123,78	55,91
Bihar	340,00	174,61	287,00	102,94	3,71	2,01	630,71	279,56
Gujarat	184,60	164,53	792,04	428,81	7,11	6,72	983,75	600,06
Haryana	55,02	41,68	106,30	57,68	35,36	23,81	196,68	123,17
Himachal Pradesh	33,71	7,16	30,31	4,63	7,91	1,66	71,93	13,45
Jammu & Kashmir	18,90	4,77	31,68	7,17	47,45	23,01	98,03	34,95
Karnataka	149,18	208,59	363,61	349,73	158,09	112,63	670,88	670,95
Kerala	136,72	95,28	181,37	143,21	124,19	78,58	442,28	317,07
Madhya Pradesh	189,47	79,52	193,38	109,25	11,32	8,40	394,17	197,17
Maharashtra	535,17	530,63	1,847,78	1,604,42	490,03	335,54	2,872,98	2,470,59
Manipur	1,93	66	2,25	99	—	—	4,18	1,65
Meghalaya	8,44	60	10,12	2,05	17	2	18,73	2,67
Nagaland	4,58	48	92	33	9	1	5,59	82
Orissa	57,24	16,77	63,69	39,55	6,87	3,67	127,80	59,99
Punjab	173,72	84,37	360,53	115,32	135,20	55,09	669,45	254,78
Rajasthan	108,32	62,94	103,36	68,38	49,97	24,25	261,65	155,57
Sikkim	1,87	3	—	—	—	—	1,87	3
Tamil Nadu	221,95	293,27	547,99	556,86	180,03	186,13	949,97	1,036,26
Tripura	3,21	52	8,99	1,83	—	—	12,20	2,35
Uttar Pradesh	392,46	178,54	733,86	316,61	109,37	58,45	1,235,69	553,60
West Bengal	482,81	382,77	974,30	681,45	366,56	265,14	1,823,67	1,329,36
UNION TERRITORIES:								
Andaman and Nicobar Islands	1,21	10	1,42	46	—	—	2,63	56
Arunachal Pradesh	2,09	10	—	—	—	—	2,09	10
Chandigarh	29,04	92,08	41,76	74,97	17,79	19,93	88,59	186,98
Dadra and Nagar Haveli	—	—	31	36	—	—	31	36
Delhi	421,83	293,82	630,05	718,33	228,13	174,44	1280,01	1186,59
Goa, Daman and Diu	28,77	14,73	94,47	46,96	2,41	1,39	125,65	63,08
Lakshadweep	—	—	39	4	—	—	39	4
Mizoram	1,20	5	—	—	—	—	1,20	5
Pondicherry	4,41	4,95	12,25	8,16	62	31	17,28	13,42
TOTAL	3,84,965	2,939,42	7,702,58	5,664,79	2,158,50	1,469,24	13,710,73	10,073,45

Note: Amounts relate to reporting offices.

No. 37—DEPOSITS AND BANK CREDIT OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION, 1975

(As on last Friday of December)

(Amount in lakhs of rupees)

Bank Group	Offices opened during																		Total		
	July 1969 to June 1970			July 1970 to June 1972			July 1972 to June 1973			July 1973 to June 1974			July 1974 to June 1975			July 1975 to December 1975					
	No. of Offices	De-posits	Ad-vances	No. of Offices	De-posits	Ad-vances	No. of Offices	De-posits	Ad-vances	No. of Offices	De-posits	Ad-vances	No. of Offices	De-posits	Ad-vances	No. of Offices	De-posits	Ad-vances	No. of Offices	Deposits	Advan-ces
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1. State Bank of India and its Subsidiaries	424	120,71	37,88	1,009	238,39	124,98	478	117,67	156,48	302	80,07	41,36	484	39,15	40,18	317	11,64	377	3,014	607,63	404,65
2. 14 Nationalised Banks	1,181	471,38	212,89	1,874	607,00	442,39	939	324,21	204,31	903	208,31	105,38	844	135,38	87,95	642	29,08	949	6,383	1,775,36	1,062,41
3. Other Scheduled Commercial Banks	271	102,44	65,45	596	151,15	111,15	341	99,74	71,18	374	77,48	54,15	443	72,54	46,68	467	28,79	16,69	2,492	532,14	365,30
Total (1 to 3)	**1,876**	**694,53**	**316,22**	**3,479**	**996,54**	**678,52**	**1,758**	**541,62**	**431,97**	**1,579**	**365,86**	**200,89**	**1,771**	**247,07**	**174,81**	**1,426**	**69,51**	**29,95**	**11,889**	**2,915,13**	**1,832,36**

Note: *i*) Data for 1975 are provisional.
ii) Deposits and advances are as on December 26, 1975.

No. 38—STATE AND BANK-GROUP-WISE DEPOSITS AND BANK CREDIT OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION, 1975

(As on the last Friday of December)

(Amount in lakhs of rupees)

States/Union Territories	State Bank and its Subsidiaries			14 Nationalised Banks			Other Scheduled Commercial Banks			Total		
	No. of Offices	Deposits	Advances	No. of Offices	Deposits	Advances	No. of Offices	Deposits	Advances	No. of Offices	Deposits	Advances
States:												
1. Andhra Pradesh	306	37,50	47,31	346	71,25	59,48	274	64,76	33,75	926	173,51	140,54
2. Assam	26	6,67	41	129	23,51	7,87	18	3,17	2,03	173	33,35	10,31
3. Bihar	231	33,98	15,37	357	100,18	28,89	11	2,16	1,44	599	136,32	45,70
4. Gujarat	216	37,13	19,79	645	156,34	59,64	32	5,84	4,56	893	199,31	83,99
5. Haryana	78	8,61	12,91	141	30,85	19,39	92	16,90	10,52	311	56,36	42,82
6. Himachal Pradesh	53	10,42	1,58	79	16,51	2,49	24	3,83	1,06	156	30,76	5,13
7. Jammu & Kashmir	58	8,21	1,56	34	11,47	3,26	99	16,09	8,50	191	35,77	13,32
8. Karnataka	223	30,15	37,58	516	89,91	78,38	353	50,38	38,46	1,092	170,44	154,42
9. Kerala	166	24,86	21,57	252	43,48	33,31	343	34,15	26,65	761	102,49	81,53
10. Madhya Pradesh	243	39,39	26,01	358	63,89	38,31	40	8,74	7,74	641	112,02	72,06
11. Maharashtra	193	56,68	51,23	803	299,22	193,06	186	62,94	64,25	1,182	418,84	308,54
12. Manipur	1	—	—	8	96	29	—	—	—	9	96	29
13. Meghalaya	12	81	18	8	2,72	78	1	17	2	21	3,70	98
14. Nagaland	6	2,44	5	3	92	33	1	9	1	10	3,45	39
15. Orissa	85	5,30	3,96	146	23,70	15,28	18	5,07	2,53	249	34,07	21,77
16. Punjab	174	32,69	19,38	248	70,74	22,56	278	80,53	27,98	700	183,96	69,92
17. Rajasthan	151	14,68	12,00	227	34,89	23,27	98	18,00	11,01	476	67,57	46,28
18. Sikkim	1	1,87	3	—	—	—	—	—	—	1	1,87	3
19. Tamil Nadu	155	25,29	25,76	522	98,88	82,24	339	38,98	40,04	1,016	163,15	148,04
20. Tripura	—	—	—	16	2,48	89	—	—	—	16	2,48	89
21. Uttar Pradesh	364	72,46	34,34	793	215,29	93,45	153	37,92	18,07	1,310	325,67	145,86
22. West Bengal	169	77,82	16,86	486	219,20	160,74	43	21,77	15,39	698	318,79	192,99
Union Territories:												
23. Andaman & Nicobar Islands	2	28	1	2	1,42	46	—	—	—	4	1,70	47
24. Arunachal Pradesh	9	2,09	10	—	—	—	—	—	—	9	2,09	10
25. Chandigarh	12	9,01	10,55	15	12,57	11,69	7	11,92	14,22	34	33,50	36,46
26. Dadra & Nagar Haveli	—	—	—	4	31	36	—	—	—	4	31	36
27. Delhi	66	66,23	40,39	183	167,40	119,69	72	47,16	36,15	321	280,79	196,23
28. Goa, Daman & Diu	11	1,29	4,14	45	14,60	4,14	7	1,06	78	63	16,95	9,06
29. Lakshadweep	—	—	—	4	39	4	—	—	—	4	39	4
30. Mizoram	1	1,20	5	—	—	—	—	—	—	1	1,20	5
31. Pondicherry	2	57	1,53	13	2,28	2,12	3	51	14	18	3,36	3,79
Total	3,014	607,63	404,65	6,383	1,775,36	1,062,41	2,492	532,14	365,30	11,889	2,915,13	1,832,36

Note: Data are provisional.

No. 39—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1961-75

(Rupees in crores)

Population Group	1961		1966		1971		1974		1975	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
Rural	49.1	224.8	108.3	370.6	378.2	159.0*	923.3	482.8	1167.7	608.1
Semi-urban	304.2		706.7		1,604.8	684.6*	2,624.0	1,220.5	3,107.7	1,456.3
Urban	381.5	242.8	772.9	454.9	1,855.2	1,047.3	2,857.0	1,874.2	3,390.3	2,180.9
Metropolitan	760.5	692.5	1,392.2	1,239.2	3,404.9	3,160.5	5,206.3	4,667.9	6,045.0	5,828.2
Total:	1,495.3	1,160.1	2,980.1	2,064.7	7,243.1	5,051.4	11,610.6	8,245.4	13,710.7	10,073.5

Notes: (*i*) Figures for 1961 and 1966 are month-end averages during the year and are based on Survey of Debits to Deposits Accounts with banks.
(*ii*) Figures for 1971 are based on data furnished by banks in a special return on Form A-1 and they relate to December 31.
(*iii*) Figures for 1974 and 1975 are based on data furnished by banks in Basic Statistical Return and relate to the last Friday of December.
* Similar break-up of data for the earlier years is not available.

No. 40—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS DURING 1970-75

Name of the Bank	No. of districts allotted under the lead bank scheme	No. of offices opened			Out of the total number of offices opened, those opened in under-banked districts
		In lead districts	Outside lead districts	Total	
(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks:					
State Bank of India Group (a) ..	97(1)	806	2165	2971	38
14 Nationalised Indian Banks:					
Allahabad Bank	9	94	236	330	18
Bank of Baroda	30	244	202	446	—
Bank of India	32	268	350	618	6
Bank of Maharashtra (a) ..	4(1)	120	154	274	1
Canara Bank (a) ..	18(1)	237	301	538	2
Central Bank of India (a) ..	47(1)	205	421	626	10
Dena Bank	10	131	216	347	—
Indian Bank (b)	10(2)	118	209	327	1
Indian Overseas Bank (b) ..	6(2)	58	229	287	5
Punjab National Bank	39	259	326	585	8
Syndicate Bank (a)	16(1)	218	205	423	—
Union Bank of India	8	91	409	500	1
United Bank of India	17	163	139	302	13
United Commercial Bank ..	24	226	233	459	15
Private Sector Banks:					
Andhra Bank	5	81	101	182	—
Bank of Rajasthan (a)	—(1)	9	43	52	—
Punjab & Sind Bank	1	21	269	290	—

Note: Banks against which (a) is indicated have been allotted one district each jointly with another bank. Similarly, banks against which (b) have been indicated have been allotted 2 and 4 districts each, respectively, jointly with other banks. The districts jointly allotted have been included in the main figures of the banks with higher resources.

No. 41—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1975

(Amount in thousands of rupees)

States/Union Territories	Scheduled Banks				Non-Scheduled Banks				Total			
	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*
	1	2	3	4	5	6	7	8	9	10	11	12
States:												
Andhra Pradesh ..	2	1,35,99	1,77,57	1,492	—	—	—	—	2	1,35,99	1,77,57	1,492
Assam	1	15,00	2,49	252	—	—	—	—	1	15,00	2,49	252
Bihar	1	8,75	—	890	1	1,00	1,64	1	2	9,75	1,64	891
Gujarat	2	3,50,00	8,37,79	1,666	—	—	—	—	2	3,50,00	8,37,79	1,666
Haryana	1	25,00	24	492	—	—	—	—	1	25,00	24	492
Himachal Pradesh ..	—	—	—	197	—	—	—	—	—	—	—	197
Jammu and Kashmir	1	11,79	42,50	226	—	—	—	—	1	11,79	42,50	226
Karnataka	7	5,94,75	11,96,86	1,855	—	—	—	1	7	5,94,75	11,96,86	1,856
Kerala	6	1,68,42	1,78,06	1,307	3	13,32	27,76	124	9	1,81,74	2,05,82	1,431
Madhya Pradesh ..	1	35,00	33,72	999	—	—	—	—	1	35,00	33,72	999
Maharashtra ..	10	13,47,80	29,90,63	2,293	1	50	1,31	4	11	13,48,30	29,91,94	2,297
Manipur	—	—	—	11	—	—	—	—	—	—	—	11
Meghalaya	—	—	—	28	—	—	—	—	—	—	—	28
Nagaland	—	—	—	13	—	—	—	—	—	—	—	13
Orissa	—	—	—	356	—	—	—	—	—	—	—	356
Punjab	3	74,36	1,36,18	1,058	1	2,00	16,15	1	4	76,36	1,52,33	1,059
Rajasthan	3	1,34,95	1,12,46	853	—	—	—	—	3	1,34,95	1,12,46	853
Sikkim	—	—	—	1	—	—	—	—	—	—	—	1
Tamil Nadu	10	5,81,24	6,36,31	2,045	—	—	—	1	10	5,81,24	6,36,31	2,046
Tripura	—	—	—	22	—	—	—	—	—	—	—	22
Uttar Pradesh ..	5	2,04,30	45,64	2,083	2	2,75	6,73	13	7	2,07,05	52,37	2,096
West Bengal	6	12,63,28	83,06,45	1,196	—	—	—	—	6	12,63,28	83,06,45	1,196
Union Territories:												
Andaman and Nicobar Islands	—	—	—	5	—	—	—	—	—	—	—	5
Arunachal Pradesh ..	—	—	—	9	—	—	—	—	—	—	—	9
Chandigarh	—	—	—	57	—	—	—	—	—	—	—	57
Dadra and Nagar Haveli	—	—	—	4	—	—	—	—	—	—	—	4
Delhi	6	2,94,20	11,18,83	587	—	—	—	—	6	2,94,20	11,18,83	587
Goa, Daman and Diu	—	—	—	148	—	—	—	—	—	—	—	148
Lakshadweep ..	—	—	—	4	—	—	—	—	—	—	—	4
Mizoram	—	—	—	1	—	—	—	—	—	—	—	1
Pondicherry	—	—	—	30	—	—	—	—	—	—	—	30
Total..	65	52,44,83	158,15,73	20,180	8	19,57	53,59	145	73	52,64,40	158,69,32	20,325

* Relates to all Indian commercial banks functioning in States/Union Territories.

No. 42—MONEY RATES, 1975

(Per cent per annum)

	STATE BANK OF INDIA				OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS		
			Call Loan		Call Money from Banks		
	Hundi Rate	Advance Rate@	Scheduled Commercial banks	Co-operative banks**	Bombay	Calcutta	Madras
	1	2	3	4	5	6	7
1975:							
January	13.00—16.50	13.50	15.00	14.00	8.44	8.29	14.51
February	13.50—16.50	13.50	15.00	14.00	14.39	15.00	13.99
March	13.50—16.50	13.50	15.00	14.00	14.77	14.98	14.81
April	14.00—16.50	14.00	15.50	14.50	13.32	14.32	11.98
May	14.00—16.50	14.00	15.50	14.50	12.17	11.83	11.14
June	14.00—16.00	14.00	15.50	14.50	8.80	8.02	8.23
July	14.00—16.00	14.00	15.50	14.50	6.54	8.61	7.98
August	14.00—16.00	14.00	15.50	14.50	6.43	8.26	5.61
September	14.00—16.00	14.00	15.50	14.50	7.70	7.39	8.23
October	14.00—16.00	14.00	15.50	14.50	8.72	9.92	9.08
November	14.00—16.00	14.00	15.50	14.50	11.64	—	9.00
December	14.00—16.00	14.00	15.50	14.50	11.83	15.00	11.29

@The bank's prime lending rate, which regulates all interest rates for the various categories and classes of advances granted by the bank.
[illegible] loans below Rs. 1 lakh are charged half per cent less.

No. 43—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1971-75

(Amount in lakhs of rupees

As on December 31	Number of reporting banks	Number of banks showing un-claimed accounts	CURRENT				SAVINGS			
			Number of Accounts	*(3) as % of (19)*	Amount	*(5) as % of (20)*	Number of Accounts	*(7) as % of (19)*	Amount	*(9) as % of (20)*
	1	2	3	4	5	6	7	8	9	10
1971	87	82	1,26,971	*17.1*	2,29	*25.3*	5,84,247	*78.6*	5,51	*60.9*
1972	87	81	1,33,792	*16.5*	2,47	*24.9*	6,39,673	*78.8*	6,02	*60.6*
1973	87	80	1,39,848	*15.8*	2,64	*24.5*	6,99,832	*79.3*	6,57	*60.9*
1974	85	79	1,44,618	*14.9*	2,76	*24.2*	7,80,795	*80.3*	7,08	*62.0*
1975	78	69	1,52,724	*14.0*	2,98	*23.8*	8,87,997	*81.3*	7,75	*61.9*

As on December 31	FIXED				OTHERS				TOTAL	
	Number of Accounts	*(11) as % of (19)*	Amount	*(13) as % of (20)*	Number of Accounts	*(15) as % of (19)*	Amount	*(17) as % of (20)*	Number of Accounts	Amount
	11	12	13	14	15	16	17	18	19	20
1971	3,978	*0.5*	78	*8.7*	27,846	*3.8*	31	*3.4*	**7,43,042**	**9,04†**
1972	4,518	*0.6*	89	*9.0*	33,722	*4.1*	38	*3.9*	**8,11,705**	**9,93†**
1973	5,260	*0.6*	99	*9.2*	37,817	*4.3*	42	*3.9*	**8,82,757**	**10,78†**
1974	5,830	*0.6*	1,08	*9.4*	40,784	*4.2*	50	*4.4*	**9,72,027**	**11,42**
1975	8,185	*0.7*	1,31	*10.5*	43,523	*4.0*	48	*3.8*	**10,92,429**	**12,52**

† After adjusting for interest credited and incidental charges debited.

No. 44—BANKS INCLUDED IN AND EXCLUDED FROM THE SECOND SCHEDULE TO THE RESERVE BANK OF INDIA ACT, 1934, DURING 1975

Name of the Bank	Date	No. of offices in the Indian Union as on the respective date
I. *Banks included in the Schedule*		
1. Prathama Bank	2-10-1975	3
2. Gorakhpur Kshetriya Gramin Bank	2-10-1975	1
3. Jaipur Nagaur Aanchalik Gramin Bank	2-10-1975	2
4. Gaur Gramin Bank	2-10-1975	3
5. Haryana Kshetriya Gramin Bank	2-10-1975	1
6. Bhojpur-Rohtas Gramin Bank	26-12-1975	2
II. *Banks excluded from the Schedule*		
NIL	NIL	NIL

No. 45—COMMERCIAL BANKS WHICH HAVE BEEN AMALGAMATED OR HAVE TRANSFERRED THEIR LIABILITIES AND ASSETS, 1971-75

(Amount in thousands of rupees)

	Banks which have been Amalgamated (under Section 45 of the Banking Regulation Act, 1949)					Banks which have been Voluntarily Amalgamated (under Section 44 (A) of the Banking Regulation Act, 1949)					Banks which have Transferred their Liabilities and Assets to other banks (under Section 293(*i*)(*a*) of the Companies Act, 1956, under Section 35 of the State Bank of India Act, 1955 and under Section 38 of the State Bank of India (Subsidiary Banks) Act, 1959)				
	No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits
		Authorised	Subscribed	Paid-up			Authorised	Subscribed	Paid-up			Authorised	Subscribed	Paid-up	
						A. STATE-WISE									
1975															
Assam	—	—	—	—	—	1	50,00	20,10	20,10	1,07,04	—	—	—	—	—
Karnataka	—	—	—	—	—	—	—	—	—	—	1	10,00	8,12	8,12	11,51
Total	—	—	—	—	—	**1**	**50,00**	**20,10**	**20,10**	**1,07,04**	**1**	**10,00**	**8,12**	**8,12**	**11,51**
						B. INDIAN UNION									
1971*	—	—	—	—	—	—	—	—	—	—	1	—	—	—	32,64
1972*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1973	—	—	—	—	—	—	—	—	—	—	1	2,00,00	1,00,00	50,00	3,38,04
1974	—	—	—	—	—	—	—	—	—	—	1	1,00,00†	50,00†	25,00†	5,02,84@
1975	—	—	—	—	—	1	50,00	20,10	20,10	1,07,04	1	10,00	8,12	8,12	11,51

† As per the balance sheet for the year 1973. @ As per the return in the Form XII on March 29, 1974.

Note: The data on paid-up capital and deposits relate to the date of amalgamation, transfer of liabilities and assets or as on the nearest available date.

* Excludes one foreign bank, merged with another foreign bank during the year, as this merger did not take place under the Banking Regulation Act, 1949.

No. 46—COMMERCIAL BANKS WHICH HAVE GONE INTO LIQUIDATION OR HAVE BEEN CLASSIFIED AS NON-BANKING COMPANIES OR HAVE BEEN STRUCK OFF THE REGISTER, 1971-75

(Amount in thousands of rupees)

	Banks which have gone into Voluntary Liquidation					Banks which have gone into Compulsory Liquidation (ordered to be wound up)					Banks which have been Classified as Non-Banking Companies ‡					Banks which are Struck off the Register (under Section 560(5) of the Companies Act, 1956)				
	No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits
		Authorised	Subscribed	Paid-up			Authorised	Subscribed	Paid-up			Authorised	Subscribed	Paid-up			Authorised	Subscribed	Paid-up	
A. STATE-WISE																				
1975																				
Manipur	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	N.A.	N.A.	N.A.	N.A.
Total	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	N.A.	N.A.	N.A.	N.A.
B. INDIAN UNION																				
1971	2	6,00	3,30	3,05	—	1	75	31	31	3	1	25,00	5,00	5,00	—	1	2,00	87	66	94
1972†	1	3,00,00	1,05,00	1,05,00	N.A.	—	—	—	—	—	4	31,50	12,38	10,19	—	—	—	—	—	—
1973	2	1,05,00	91,17	91,17	—	—	—	—	—	—	1	2,00	2,00	1,51	Nil	—	—	—	—	—
1974	1	2,00	1,00	77	—	—	—	—	—	—	1	N.A.	N.A.	N.A.	N.A.	—	—	—	—	—
1975	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	N.A.	N.A.	N.A.	N.A.

Note: The data on paid-up capital and deposits relate to the date of liquidation, classification as non-banking company or as on the nearest available date.

‡ Banks which are included in Table 45 are not included here; the table also excludes banks which have gone into voluntary liquidation and which had been earlier notified by the Reserve Bank under Section 36A(2) of the Banking Regulation Act, 1949.

† Revised.

N.A.: Not available.

No. 47—CHEQUE CLEARANCES, 1971-75

(Number of cheques in thousands)
(Amount in lakhs of rupees)

Centre	1971		1972		1973		1974		1975	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY:										
1. RESERVE BANK										
Calcutta	1,30,60	7,314,53	1,29,96	8,183,20	1,44,86	8,851,81	2,13,56	10,698,75	1,94,30	12,210,87
Bombay	3,96,60	14,421,99	4,23,22	16,100,65	4,53,80	19,519,57	4,92,62	24,042,67	4,98,45	26,486,91
Madras	69,24	2,363,42	73,13	2,788,14	68,06	3,174,07	63,08	4,411,99	84,82	5,073,03
Kanpur	18,56	667,36	19,17	764,08	19,57	817,55	19,47	995,67	21,03	1,122,03
New Delhi	70,28	3,215,51	74,48	3,509,23	81,44	4,624,66	85,26	5,100,14	86,38	7,028,34
Bangalore	40,53	1,115,47	45,53	1,311,46	51,71	1,613,86	52,73	1,953,97	59,95	2,282,12
Nagpur	11,06	260,59	11,50	277,28	13,42	331,42	13,94	418,05	15,83	510,05
Patna	4,61	217,48	4,55	247,54	4,42@	304,26@	4,88	376,76	5,44	527,86
Hyderabad	20,41	598,48	18,20	549,50	24,06	787,24	27,48	1,117,21	30,73	1,574,36
2. OTHERS**										
Ahmedabad	57,16	3,131,10	28,13	2,245,77	43,82	2,720,73	66,95	3,117,08	98,56	4,402,83
Other Centres	3,33,33	8,617,56	3,57,33	9,691,68	3,91,40	12,030,18	4,22,65£	15,264,93£	4,72,60£	18,396,49£
TOTAL	**11,52,38**	**41,923,49**	**11,85,20**	**45,668,53**	**12,96,56**	**54,775,35**	**14,62,62£**	**67,497,22£**	**15,68,09£**	**79,614.89£**

@ Clearing house at Patna remained suspended from June 9 to July 12, 1973 and from August 12 to September 3, 1973.
** Clearing houses managed by the State Bank of India and its subsidiaries.
£ Provisional.

No. 48—NUMBER OF CLEARING HOUSES, 1968-76

As on March 31	Managed by			
	Reserve Bank of India	State Bank of India	Subsidiaries of State Bank of India	**Total**
1968	7	69	16	**92**
1969	8	70	19	**97**
1970	9	76	18	**103**
1971	9	98	22	**129**
1972	9	117	28	**154**
1973	9	141	37	**187**
1974	9	162	43	**214**
1975	9	176	44	**229**
1976	9	204	50	**263**

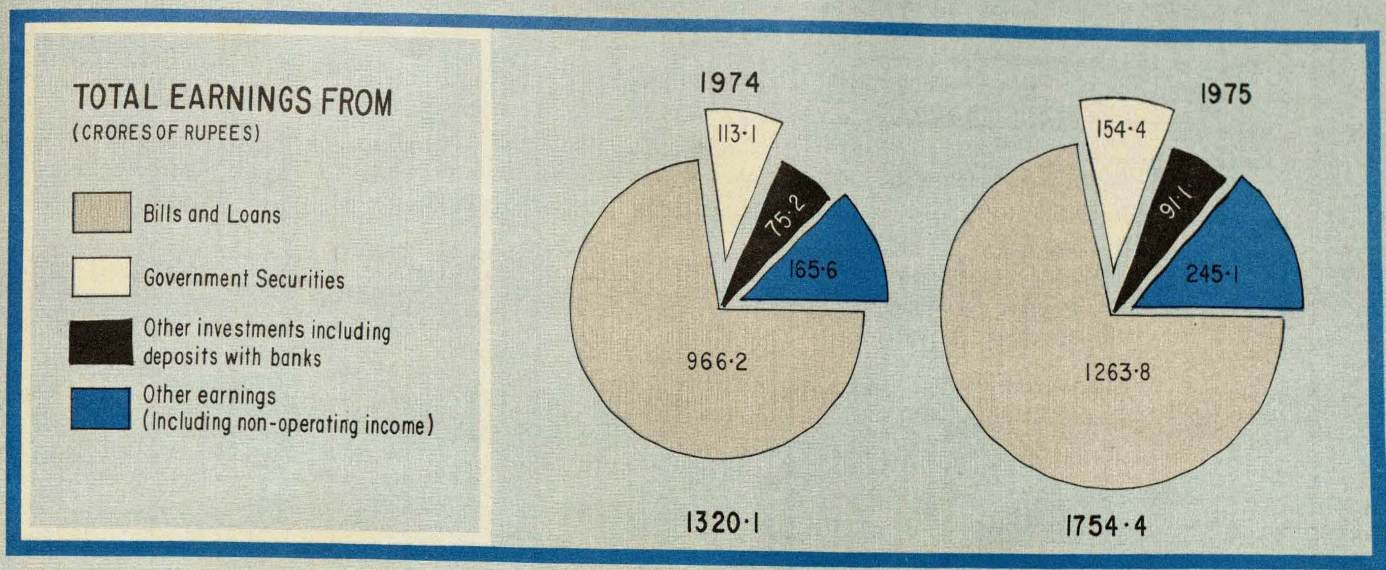
No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1971-75

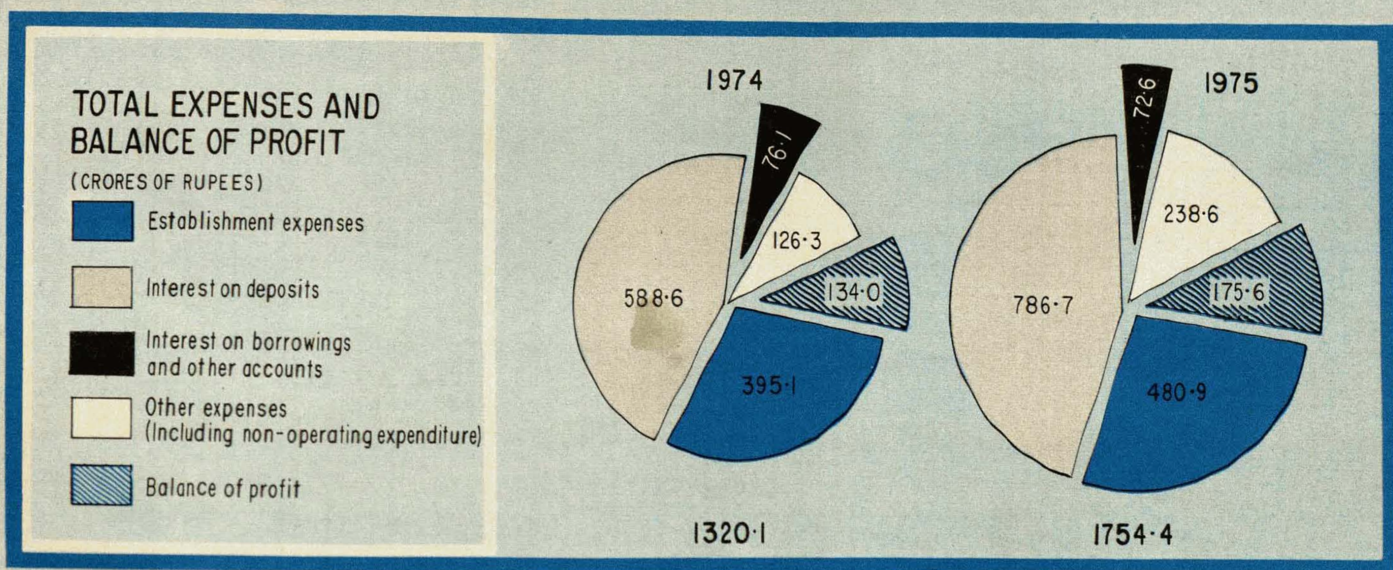
Name of Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Andhra	1971	41	1,813	9,95,306	22,67.4	537	1,22.4	228
	1972	41	1,883	10,49,115	23,22.8	545	1,20.7	221
	1973	47	1,909	10,96,994	24,76.8	561	1,26.6	225
	1974	51	1,978	11,85,789	30,33.4	584	1,49.5	256
	1975	51	1,979	12,44,063	31,83.6	613	1,56.8	256
Bihar	1971	31	1,215	13,92,047	91,18.1	1,117	7,31.8	655
	1972	31	1,251	15,05,740	98,22.5	1,174	7,66.1	652
	1973	31	1,290	16,09,093	108,45.2	1,218	8,21.0	674
	1974	34	1,811	17,39,128	126,59.1	943	6,86.1	727
	1975	34	1,302	18,47,482	131,96.0	1,383	9,87.7	714
Delhi	1971	4	238	4,83,741	35,32.9	1,999	14,59.9	730
	1972	4	253	5,20,462	37,95.2	2,028	14,76.7	729
	1973	4	263	5,34,741	40,60.6	2,002	15,20.8	759
	1974	4	269	5,96,670	44,31.5	2,185	16,23.3	743
	1975	6	275	6,25,872	44,63.9	2,227	15,88.6	713
Gujarat	1971	22	1,001	7,91,080	41,99.9	773	4,10.5	531
	1972	25	1,018	8,40,449	45,08.8	807	4,32.2	536
	1973	27	1,097	8,67,566	47,40.0	772	4,21.7	546
	1974	28	1,140	10,28,255	53,63.5	880	4,59.2	521
	1975	29	1,138	10,66,043	53,31.9	913	4,56.9	500
Jammu & Kashmir ..	1971	4	169	1,60,674	12,43.6	929	7,18.8	774
	1972	4	169	1,71,074	13,29.0	989	7,68.2	777
	1973	6	169	1,84,548	14,48.8	1,054	8,27.9	785
	1974	6	169	1,98,616	14,71.0	1,135	8,40.6	741
	1975	7	195	2,09,712	13,96.0	1,038	6,91.1	665
Karnataka	1971	32	1,248	5,71,941	13,73.5	447	1,07.3	240
	1972	32	1,288	6,12,249	14,56.4	465	1,10.3	238
	1973	33	1,303	6,41,315	15,70.6	480	1,17.6	245
	1974	37	1,345	6,88,502	17,94.7	498	1,29.9	261
	1975	38	1,336	7,31,049	19,83.0	532	1,44.3	271
Kerala	1971	25	1,058	5,76,703	18,20.4	532	1,68.1	316
	1972	25	1,081	6,21,829	18,89.8	563	1,70.8	304
	1973	28	1,184	6,60,669	19,23.4	545	1,58.7	291
	1974	28	1,204	7,26,868	22,42.9	590	1,82.0	308
	1975	29	1,219	7,81,744	22,48.9	626	1,80.2	287
Madhya Pradesh ..	1971	30	952	11,92,165	47,83.4	1,214	4,87.1	401
	1972	30	903	12,58,159	49,90.0	1,347	5,34.8	397
	1973	34	1,012	13,27,698	52,62.8	1,269	5,03.1	396
	1974	36	1,052	15,00,463	57,79.5	1,379	5,31.2	385
	1975	37	1,077	15,76,224	59,24.2	1,415	5,31.8	375
Maharashtra ..	1971	39	1,440	30,41,732	85,14.6	2,057	5,75.7	279
	1972	41	1,483	32,03,677	89,01.6	2,102	5,84.1	278
	1973	41	1,572	33,20,512	94,59.8	2,058	5,86.5	285
	1974	45	1,609	34,82,938	102,98.7	2,106	6,22.6	295
	1975	46	1,639	35,57,614	100,32.3	2,111	5,99.4	282
North-Eastern* ..	1971	18	625	5,67,670	31,94.3	883	4,96.8	563
	1972	18	653	6,06,935	35,34.9	904	5,26.8	582
	1973	18	656	6,52,932	37,86.0	983	5,70.1	579
	1974	19	656	7,02,860	41,21.6	1,041	6,10.6	586
	1975	19	656	7,43,219	42,53.2	1,101	6,30.0	572
Orissa	1971	17	650	6,63,911	24,12.7	995	3,61.7	363
	1972	17	684	7,28,554	27,22.4	1,040	3,88.4	374
	1973	25	729	7,92,419	39,09.1	1,051	5,18.5	493
	1974	25	765	8,72,995	44,12.2	1,105	5,58.5	505
	1975	26	775	9,53,557	46,63.6	1,190	5,82.2	489
Punjab	1971	30	1,219	18,65,101	157,72.3	1,493	12,62.8	846
	1972	30	1,262	20,04,731	152,72.6	1,552	11,82.1	762
	1973	36	1,280	21,18,950	176,49.0	1,610	13,41.1	832
	1974	43	1,380	22,65,659	218,36.9	1,592	15,34.6	964
	1975	44	1,340	23,57,320	166,98.5	1,703	12,06.5	708

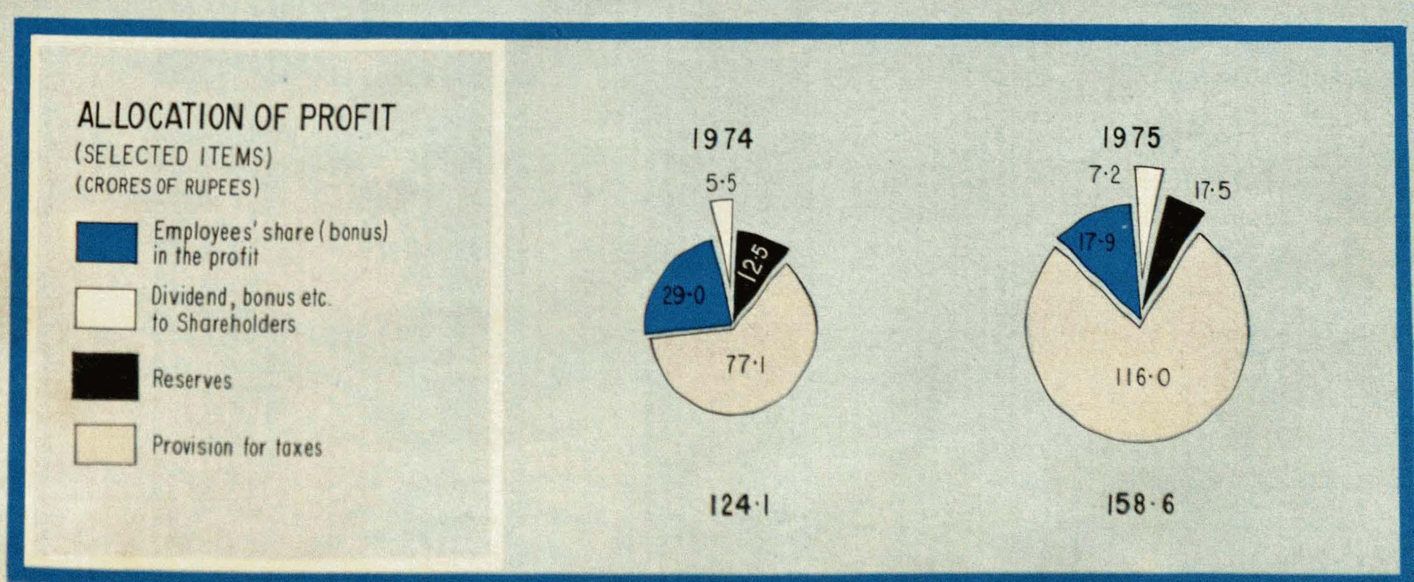
*Previously Assam circle.

GRAPH- II

MAJOR ITEMS OF EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS 1974 AND 1975







No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1971-75—(*Concld.*)

Name of Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Rajasthan	1971	26	960	6,24,597	14,75.7	634	1,49.8	236
	1972	26	982	6,84,087	16,94.4	679	1,68.1	248
	1973	29	1,042	7,15,449	18,27.4	668	1,70.6	225
	1974	29	1,045	7,86,796	21,97.8	732	2,04.6	279
	1975	29	1,043	8,13,205	23,24.8	758	2,16.9	285
Tamil Nadu	1971	44	2,091	15,66,875	33,53.6	734	1,57.1	214
	1972	48	2,292	16,83,100	36,30.3	719	1,55.1	216
	1973	57	2,554	17,91,402	40,37.0	775	1,74.7	225
	1974	61	2,592	19,66,000	48,49.2	741	1,82.8	246
	1975	65	2,633	34,39,725	46,07.3	1,274	1,70.8	133
Uttar Pradesh ..	1971	53	2,157	40,92,999	210,17.2	1,852	9,51.0	513
	1972	53	2,251	42,08,476	226,79.1	1,826	9,84.3	539
	1973	55	2,332	45,70,955	245,22.8	1,914	10,27.3	536
	1974	57	2,399	48,73,993	273,49.4	1,984	11,13.6	561
	1975	58	2,422	54,07,037	308,89.3	2,180	12,45.5	571
West Bengal	1971	25	1,092	19,96,447	132,90.3	1,787	11,89.8	666
	1972	25	1,140	21,00,809	139,82.7	1,803	12,00.2	665
	1973	25	1,215	22,24,244	143,37.1	1,718	11,59.0	694
	1974	33	1,237	23,68,996	154,77.4	1,865	12,18.7	653
	1975	35	1,279	24,41,994	153,94.6	1,858	11,71.6	630
Total	**1971**	**441**	**17,928**	**2,05,82,989**	**973,69.9**	**1,120**	**5,30.1**	**473**
	1972	**450**	**18,593**	**2,17,99,446**	**1,025,32.5**	**1,145**	**5,38.4**	**470**
	1973	**496**	**19,607**	**2,31,09,487**	**1,118,56.4**	**1,149**	**5,56.4**	**484**
	1974	**536**	**20,651**	**2,49,84,528**	**1,273,18.8**	**1,179**	**6,00.9**	**509**
	1975	**553**	**20,308**	**2,77,95,860**	**1,265,91.1**	**1,332**	**6,06.8**	**455**

Note : In addition to the head and sub-banks indicated above, branch post offices also do savings bank work and the number of such branch offices throughout India was 95,247 at the end of March 1975.

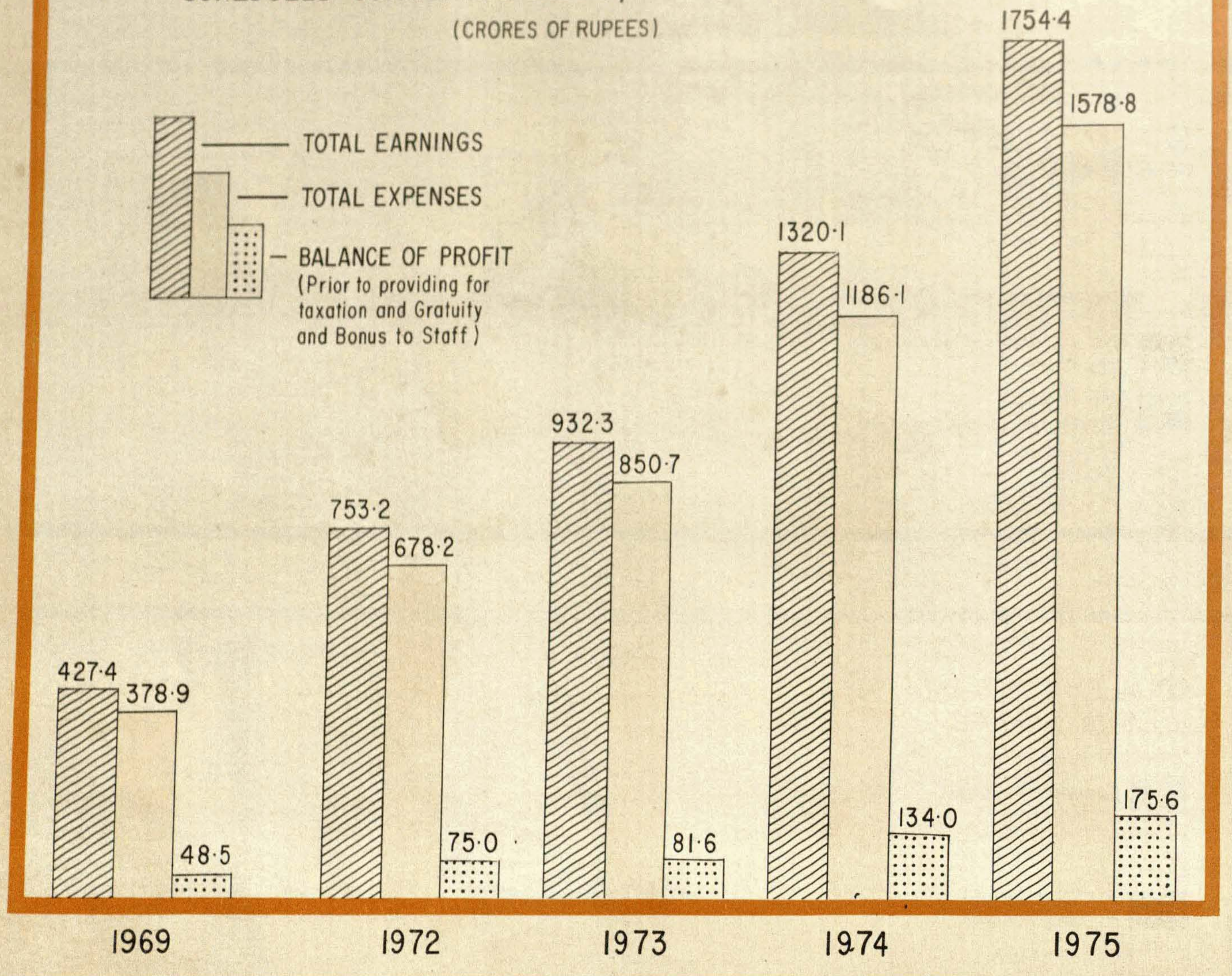
Source : Indian Posts and Telegraphs Department.

II. DETAILED TABLES

GRAPH-12

TOTAL EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL BANKS, 1969 AND 1972 TO 1975

(CRORES OF RUPEES)

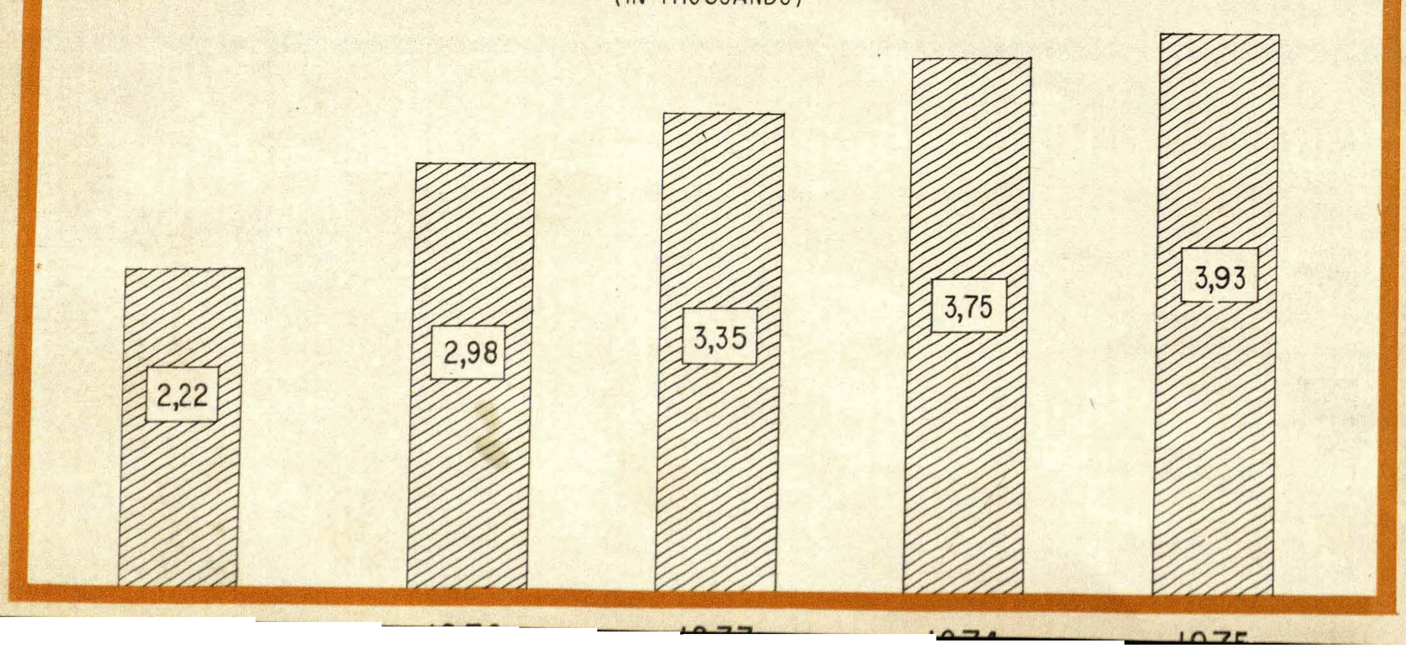


GRAPH-13

TOTAL NUMBER OF EMPLOYEES OF COMMERCIAL BANKS, 1969 AND 1972 TO 1975

(AS ON DECEMBER 31)

(IN THOUSANDS)



No. 50—LIABILITIES AND ASSETS OF

TOTAL

No.	Name of Bank	As on	LIABILITIES				
			Capital	Reserves	Deposits and Current Accounts	Notes in Circulation	Acceptances, Loans and Bills Payable
1	Algemene Bank Nederland N. V. (General Bank of the Netherlands)	Dec. 31, 1974 „ „ 1975	*Fl.* 264,688 368,081	*Fl.* 555,334 872,376	*Fl.* 28,126,039 33,852,253	*Fl.* — —	*Fl.* 3,225,427‡ 5,988,147‡
2	American Express International Banking Corporation(*a*)	Dec. 31, 1974 „ „ 1975	*U.S.* $ 31,000 31,000	*U.S.* $ 89,742† 101,001†	*U.S.* $ 1,861,478 2,126,697	*U.S.* $ — —	*U.S.* $ 254,873 229,667
3	Bank of America National Trust and Savings Association	Dec. 31, 1974 „ „ 1975	*U.S.* $ 440,463 440,463	*U.S.* $ 787,207† 841,823†	*U.S.* $ 51,192,118 57,274,116	*U.S.* $ — —	*U.S.* $ 3,924,825 4,044,250
4	Bank of Tokyo	Sept. 30, 1974 „ „ 1975	*Yen* 40,000,000 60,000,000	*Yen* 64,568,874† 74,463,626†	*Yen* 3,114,082,071 3,625,065,652	*Yen* — —	*Yen* 3,630,637,748 3,824,858,643
5	Banque Nationale de Paris	Dec. 31, 1974 „ „ 1975	*N.F.* 500,000 500,000	*N.F.* 652,000 715,000	*N.F.* 76,726,007 92,176,527	*N.F.* — —	*N.F.* 49,749,187 45,900,855
6	British Bank of the Middle-East	Dec. 31, 1974 „ „ 1975	£ 15,000 17,500	£ 15,000 18,500	£ 680,200* 980,053*	£ — —	£ 328,218‡ 451,467‡
7	Chartered Bank	Dec. 31, 1974 „ „ 1975	£ 9,680 9,680	£ 62,535† 68,929†	£ 1,459,270* 1,492,320*	£ 46,827 70,973	£ 419,827‡ 430,729‡
8	First National City Bank(*b*)	Dec. 31, 1974 „ „ 1975	*U.S.* $ 638,191 750,691	*U.S.* $ 1,582,437† 1,951,496†	*U.S.* $ 44,989,342 44,976,479	*U.S.* $ — —	*U.S.* $ 6,454,283 4,720,533
9	Grindlays Bank	Dec. 31, 1974 „ „ 1975	£ 13,410 15,776	£ 39,507† 20,196†	£ 989,487 1,307,262	£ — —	£ 50,856‡ 91,990‡
10	Mercantile Bank	Dec. 31, 1974 „ „ 1975	£ 2,940 2,940	£ 6,400 6,500	£ 92,406* 91,659*	£ 2,545 2,813	£ 25,720‡ 26,207‡
11	Mitsui Bank	Sept. 30, 1974 „ „ 1975	*Yen* 40,000,000 40,000,000	*Yen* 93,346,221† 101,898,210†	*Yen* 3,714,645,681 4,164,182,237	*Yen* — —	*Yen* 1,929,009,409 2,113,425,133
12	Sonali Bank	Dec. 31, 1974 „ „ 1975	*Taka* 30,000 30,000	*Taka* 8,755 33,875	*Taka* 2,239,232 3,329,314	*Taka* — —	*Taka* 2,318,650 3,778,411

(*a*) A wholly owned subsidiary of American Express Company.
(*b*) Figures relate to the First National City Bank and its subsidiaries.
‡ Includes confirmed credits, guarantees and endorsements.
* Includes other accounts, reserves for contingencies and provision for taxation on profits.
† Includes balance of profit or loss.

FOREIGN COMMERCIAL BANKS

BUSINESS

(Amount in thousands)

Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets	ASSETS: Cash in Hand and at Banks and Bullion**	ASSETS: Investments in Govt. and other Securities	ASSETS: Bills of Exchange and Bills Receivable	ASSETS: Bills Discounted, Loans and Advances	ASSETS: Building and Sundries including Loans for Acceptances	No.
Fl.	*Fl.*	*Fl.*	*Fl.*	*Fl.*	*Fl.*	*Fl.*	*Fl.*	
464,884	682	32,637,054	10,809,332	4,303,704	910,334	14,238,092	2,375,592	1
759,963	1,004	41,841,824	14,494,918	5,125,256	1,039,676	16,535,855	4,646,119	
U.S. $	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	
209,229	—	2,446,322	577,403	441,076	74,123	1,205,689	148,031	2
194,828	—	2,683,193	606,132	420,207	66,533	1,431,509	158,812	
U.S. $	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	
1,552,982	811,978	58,709,573	14,883,352	7,554,953	—	31,920,890	4,350,378	3
2,162,927	1,028,110	65,791,689	18,075,814	10,154,531	—	33,567,899	3,993,445	
Yen	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	
240,924,262	—	7,090,212,955	685,168,851	437,761,999	1,988,857,740	2,396,945,988	1,581,478,377	4
250,758,159	—	7,835,146,080	759,969,189	511,964,406	2,044,387,190	2,883,350,599	1,635,474,696	
N.F.	*N.F.*	*N.F.*	*N.F.*	*N.F.*	*N.F.*	*N.F.*	*N.F.*	
19,860,709	141,083	147,628,986	44,155,463	1,969,210	15,605,272	68,095,847	17,803,194	5
21,491,753	216,161	161,000,296	42,537,095	1,994,374	21,769,084	81,181,163	13,518,580	
£	£	£	£	£	£	£	£	
1,317	529	1,040,264	265,808	18,324	—	415,439	340,693	6
2,240	541	1,470,301	469,855	24,278	—	506,256	469,912	
£	£	£	£	£	£	£	£	
29,005	—	2,027,144	202,300	183,308	—	1,197,927	443,609	7
16,927	—	2,089,558	207,903	191,142	—	1,227,627	462,886	
U.S. $	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	*U.S. $*	
1,583,315	—	55,247,568	12,113,616	4,119,829	—	33,561,740	5,452,383	8
1,901,836	—	54,301,035	11,605,475	5,021,358	—	33,836,414	3,837,788	
£	£	£	£	£	£	£	£	
5,415	—	1,098,675	256,796	125,272	—	594,631	121,976	9
7,519	—	1,442,743	341,152	148,332	—	778,322	174,937	
£	£	£	£	£	£	£	£	
26,029	153	156,193	25,204	21,066	—	82,391	27,532	10
23,758	181	154,058	15,674	20,364	—	89,819	28,201	
Yen	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	*Yen*	
305,234,834	—	6,082,236,145	603,700,139	521,344,348	494,204,550	3,355,396,121	1,107,590,987	11
323,384,385	—	6,742,889,965	681,154,595	557,165,529	460,847,523	3,762,941,758	1,280,780,560	
Taka	*Taka*	*Taka*	*Taka*	*Taka*	*Taka*	*Taka*	*Taka*	
44,004	101	4,640,742	195,984	505,398	538,768	1,676,975	1,723,617	12
99,610	2	7,271,212	523,604	636,231	738,798	2,150,541	3,222,038	

** Includes money at call and short notice.

No. 51—LIABILITIES AND ASSETS OF

BUSINESS IN

No.	Name of Bank	As on December 31	DEPOSITS Fixed	Savings	Current	Total	Borrowings from Banks	Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets
1	2	3	4	5	6	7	8	9	10	11
1	Algemene Bank Nederland N.V. (General Bank of the Netherlands)	1974	6,25,07	71,34	3,83,70	10,80,11	71,38	13,37,34	11,45	25,00,28
		1975	5,61,13	86,44	4,86,85	11,34,42	87,66	12,00,23	12,36	24,34,67
2	American Express International Banking Corporation	1974	51,29,23	3,76,23	10,77,58	65,83,04	9,04,37	23,50,74	86,24	99,24,39
		1975	52,88,23	4,36,27	13,41,32	70,65,82	4,96,10	45,22,01	1,58,50	122,42,43
3	Bank of America National Trust and Savings Association	1974	49,00,03	2,01,59	8,01,64	59,03,26	3,04,32	18,97,27	—	81,04,85
		1975	42,95,96	2,06,54	9,35,34	54,37,84	3,45,20	17,62,94	—	75,45,98
4	Bank of Tokyo	1974	7,61,61	2,14,90	5,03,79	14,80,30	—	4,76,16	5,39	19,61,85
		1975	9,11,21	2,52,08	6,47,70	18,10,99	48,00	6,19,36	4,25	24,82,60
5	Banque Nationale de Paris	1974	6,01,35	2,18,74	7,08,72	15,28,81	28,57	9,85,50	—	25,42,88
		1975	5,97,74	2,68,48	9,96,26	18,62,48	13,36	13,56,25	—	32,32,09
6	British Bank of the Middle-East	1974	5,14,21	1,31,54	6,99,40	13,45,15	1,17	5,21,09	20,00	18,87,41
		1975	5,68,30	1,92,27	8,42,24	16,02,81	3,46	4,75,88	28,87	21,11,02
7	Chartered Bank	1974	46,19,09	22,64,47	36,90,86	105,74,42	25,81,00	107,26,58	34,70	239,16,70
		1975	49,97,97	25,34,40	44,29,08	119,61,45	7,55,00	75,81,03	1,08,93	204,06,41
8	First National City Bank	1974	51,47,56	8,85,03	21,35,21	81,67,80	12,34,61	21,27,51	1,97,19	117,27,11
		1975	51,22,73	9,00,88	26,92,54	87,16,15	25,19,32	15,73,83	1,12,91	129,22,21
9	Grindlays Bank	1974	184,24,87	107,59,93	82,11,42	373,96,22	28,83,85	91,89,64	2,30,34	497,00,05
		1975	192,04,02	113,30,56	89,11,39	394,45,97	20,55,03	80,82,07	2,81,02	498,64,09
10	Mercantile Bank	1974	32,66,67	19,19,52	19,64,04	71,50,23	52,87	33,74,43	—	105,77,53
		1975	33,47,75	21,46,27	21,56,14	76,50,16	94,74	32,58,87	—	110,03,77
11	Mitsui Bank	1974	1,44,42	90,29	85,39	3,20,10	16,85	80,24	11,08	4,28,27
		1975	1,96,60	1,07,21	1,19,59	4,23,40	9,00	1,03,37	8,35	5,44,12
12	Sonali Bank	1974	28,85	3,17	5,13	37,15	—	5,37	—	42,52
		1975	20,79	4,54	27,98	53,31	—	70,86	—	1,24,17

FOREIGN COMMERCIAL BANKS, 1974 AND 1975

THE INDIAN UNION

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year†	No. of Offices in the Indian Union	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments					
12	13	14	15	16	17	18	19	20	21	22	23	24
19,76	46,53	—	2,78,56	4,85,99	3,57,08	36,48	1,81	7,57	12,66,50	19,51	3	1
19,50	57,40	9,00	2,32,27	5,57,67	3,49,71	30,56	1,76	7,53	11,69,27	19,74	3	
21,17	3,69,11	—	6,37,40	45,93,31	24,09,41	79,23	15,22	8,38	17,91,16	86,24	4	2
28,98	2,81,00	—	10,18,85	43,05,02	24,37,66	90,61	16,89	8,15	40,55,27	92,25	3	
17,96	3,89,59	—	4,55,57	34,63,14	18,78,87	22,44	23,44	—	18,53,84	55,34	3	3
48,25	5,69,44	—	2,53,22	33,02,80	16,43,14	—	36,69	—	16,92,44	59,13	3	
11,51	1,62,67	90,00	1,56,91	5,32,16	4,76,32	—	1,32,71	—	3,99,57	15,51	3	4
24,86	1,20,73	2,00,00	2,52,44	5,47,29	5,15,70	1,07,60	2,65,61	—	4,48,37	—28,56	3	
21,29	1,73,66	72,00	2,85,54	6,86,78	4,38,92	85,24	11,80	16,60	7,51,05	6,27	5	5
26,59	1,54,38	1,20,00	4,33,92	6,99,28	5,30,33	1,17,07	15,61	18,32	11,16,59	11,02	5	
15,48	71,99	1,20,00	3,02,77	3,82,09	4,46,31	15,86	1,04,44	—	4,28,47	18,96	1	6
28,00	87,51	75,00	2,90,44	5,96,91	5,20,80	17,35	79,69	—	4,15,32	27,41	1	
69,22	7,62,11	—	—	91,55,59	35,29,05	52,79	78,57	2,17,19	100,52,18	38,80	24	7
1,16,78	8,60,04	—	24,62,74	59,26,98	37,85,95	67,67	73,51	2,46,81	68,65,93	72,39	24	
94,18	2,13,16	—	12,13,08	50,58,85	31,16,20	—	15,35	37,72	19,78,57	1,28,65	8	8
65,48	5,21,54	—	13,58,59	62,88,09	30,26,75	—	17,85	37,41	16,06,50	1,02,66	8	
3,00,16	18,02,85	8,00,00	91,03,97	192,26,36	86,35,98	36,62,27	1,16,33	6,57,52	53,94,61	2,30,34	56	9
3,01,87	18,07,27	10,00,00	71,26,27	199,77,71	130,50,91	—	66,52	6,47,78	58,85,76	1,26,17	56	
81,08	4,16,82	2,10,00	16,08,34	33,48,16	19,23,06	5,72,90	36,14	3,27,00	20,54,03	20,73	20	10
86,75	5,04,93	50,00	12,21,47	36,36,09	23,51,24	1,52,41	4,39,43	3,27,00	22,34,45	42,68	20	
9,37	21,56	5,00	27,79	2,11,66	69,37	2,50	10,17	—	70,85	8,60	1	11
11,37	58,83	—	44,94	2,60,14	83,70	5,43	8,99	—	70,72	2,94	1	
83	6,62	32,00	—	—	—	—	17	—	2,90	—1,61	1	12
84	11,82	19,00	18,37	4,89	—	—	35	—	68,90	—63	1	

†After providing for taxation and for gratuity and bonus to staff.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS Fixed	Savings	Current	Total	Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank, Calcutta. (17-4-1865†)	1974	1,05,00	2,19,07	128,44,24	66,98,24	36,34,49	231,76,97	4,14,76	50,76,72	—	289,92,52
		1975	1,05,00	2,71,49	159,66,76	79,30,96	49,87,32	288,85,04	81,65	50,82,46	—	344,25,64
2	Andhra Bank, Hyderabad. (20-11-1923)	1974	50,44	83,82	82,18,09	29,07,31	22,64,21	133,89,61	18,48,85	39,10,78	37	192,83,87
		1975	85,99	96,57	102,34,86	38,93,49	26,90,49	168,18,84	18,00,20	54,17,96	22	242,19,78
3	Bank of Baroda, Baroda. (20-7-1908†)	1974	2,50,00	5,81,27	419,75,77	208,67,87	178,43,67	806,87,31	34,65,60	196,90,16	—	1,046,74,34
		1975	2,50,00	7,32,97	526,98,79	247,61,62	212,04,30	986,64,71	53,67,97	197,89,92	—	1,248,05,57
4	Bank of India, Bombay. (7-9-1906†)	1974	4,05,00	9,70,16	470,89,17	237,98,46	204,03,48	912,91,11	82,04,21	194,32,65	—	1,203,03,13
		1975	4,05,00	10,75,47	584,33,96	281,15,09	244,12,51	1,109,61,56	105,63,03	235,62,40	—	1,465,67,46
5	Bank of Karad, Karad. (12-3-1946)	1974	6,07	9,87	4,25,54	1,01,52	85,81	6,12,87	—	90,54	18	7,19,53
		1975	6,41	11,48	5,00,02	1,28,67	1,01,94	7,30,63	6,80	93,08	13	8,48,53
6	Bank of Madura, Madurai. (8-2-1943)	1974	56,21	29,57	20,50,82	8,08,16	7,34,25	35,93,23	54	17,54,91	6	54,34,52
		1975	56,21	33,47	32,10,19	10,18,22	6,88,47	49,16,88	1,33,38	24,97,15	7	76,37,16
7	Bank of Maharashtra, Pune. (16-9-1935†)	1974	1,48,69	96,06	102,25,74	74,94,44	31,21,48	208,41,66	22,20,06	43,84,28	—	276,90,75
		1975	1,48,69	1,11,06	130,63,56	86,52,96	40,37,16	257,53,68	42,36,05	50,00,19	—	352,49,67
8	Bank of Rajasthan, Udaipur. (8-5-1943)	1974	30,00	41,14	20,94,06	9,14,14	7,38,70	37,46,90	72,32	11,50,69	1	50,41,06
		1975	30,00	48,75	24,27,99	11,80,95	8,53,33	44,62,27	1,25,82	11,65,12	13	58,32,09
9	Bareilly Corporation (Bank), Bareilly. (19-7-1928)	1974	6,32	9,31	3,60,00	2,40,21	1,10,93	7,11,14	27,25	1,02,48	16	8,56,66
		1975	6,32	10,11	4,23,18	2,77,50	1,42,20	8,42,88	6,60	1,04,15	5	9,70,11
10	Belgaum Bank,@ Belgaum. (11-1-1930)	1974	8,12	13,42	7,19,67	2,74,51	91,39	10,85,57	72	1,86,12	3	12,93,98
11	Benares State Bank, Varanasi. (12-9-1946)	1974	20,00	9,25	8,18,94	5,63,24	1,79,13	15,61,31	2,55	5,39,53	6	21,32,70
		1975	22,98	9,29	9,62,18	6,26,69	2,17,01	18,05,88	—	4,74,29	3,09	23,15,53
12	Bharat Overseas Bank, Madras. (22-9-1973)	1974	50,00	5,00	4,96,38	53,49	63,39	6,13,26	1,50,99	3,93,30	1,32	12,13,87
		1975	50,00	6,00	8,60,62	1,25,50	1,95,47	11,81,59	1,35,13	5,03,67	1,36	18,77,75
13	Bhojpur-Rohtas Gramin Bank, Bhojpur. (26-12-1975)	1975	8,75	—	—	2	—	2	—	20	—	8,97
14	Canara Bank, Mangalore. (1-7-1906†)	1974	1,75,00	3,47,50	284,81,31	140,43,46	109,71,84	534,96,61	13,89,98	118,36,88	—	672,45,97
		1975	1,75,00	4,80,00	381,09,73	173,18,66	135,84,63	690,13,02	32,12,26	122,77,99	—	851,58,27

† Date refers to original date of registration; nationalised with effect from July 19, 1969.
@ Merged with Union Bank of India with effect from December 1, 1975.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975

(Amount in thousands of rupees)

CASH: In Hand	CASH: At Banks	Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS: Govt. Securities	INVESTMENTS: Other Approved Securities	INVESTMENTS: Other Investments	Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
14	15	16	17	18	19	20	21	22	23	24	25	26	27
10,07,62	11,53,59	9,00,00	24,35,28	131,78,85	46,39,47	18,32,77	91,44	88,78	36,64,72	70,10	—	391	1
10,58,04	14,95,25	19,50,00	33,66,62	147,09,18	61,21,24	14,37,95	1,02,14	93,13	40,92,09	50,10	—	499	
6,06,58	7,63,64	—	31,53,06	73,13,42	32,33,54	11,41,17	86,14	40,11	29,46,21	19,08	10	306	2
6,39,85	9,51,68	5,00	39,64,26	78,01,89	44,01,61	11,63,05	6,08,66	39,45	46,44,33	24,50	10	343	
24,44,59	49,75,62	9,97,84	96,08,74	419,69,33	157,36,51	64,03,23	57,44,99	5,06,57	162,86,92	1,19,43	—	796(29)	3
26,99,32	54,80,43	13,25,65	155,12,03	495,96,06	191,33,05	70,13,64	62,95,56	5,11,78	172,38,05	1,88,16	—	852(35)	
21,99,41	40,44,51	2,85,30	129,93,63	539,85,81	172,36,38	74,06,70	32,61,18	3,34,86	185,55,35	1,98,35	—	847(14)	4
25,18,07	46,17,34	14,21,52	215,56,82	594,25,31	179,85,15	104,43,36	45,00,33	4,11,97	236,87,59	2,09,14	—	946(15)	
14,46	84,70	40,00	19,04	2,97,94	73,31	1,09,39	5,58	2,33	72,78	2,15	10	18	5
17,26	1,10,65	80,00	31,90	3,48,90	81,45	88,10	7,20	2,34	80,73	2,28	10	23	
1,61,74	3,61,21	2,13,26	2,00,70	19,23,94	6,68,54	2,86,77	16,57	3,34	15,98,45	8,47	10	136	6
1,52,43	4,14,21	—	6,85,57	27,98,09	9,08,51	4,64,37	61,42	12,74	21,39,82	9,52	10	145	
5,79,42	12,50,08	—	22,32,91	130,73,49	44,73,74	17,16,92	4,62,03	1,84,19	37,17,97	17,00	—	396	7
5,71,25	13,63,48	—	31,91,66	168,32,39	50,02,53	31,36,92	4,88,66	1,81,98	44,80,80	18,00	—	453	
1,25,21	3,14,89	14,00	6,74,41	18,63,67	9,43,44	2,31,20	24,47	18,33	8,31,44	9,87	12	104	8
1,27,85	3,16,16	3,68,50	6,67,97	20,54,53	10,96,41	2,76,33	34,79	21,50	8,68,05	11,32	12	119	
29,59	69,96	—	21,65	3,60,78	1,46,04	1,26	1,32,07	2,76	92,55	2,13	10	21	9
28,46	79,57	—	26,15	3,29,43	1,60,54	1,26	2,35,57	3,10	1,06,03	1,93	10	23	
42,00	98,13	—	1,25,02	5,96,23	3,16,98	24,14	4,79	1,48	85,21	4,17	9	46	10
1,09,54	1,26,16	—	1,84,14	7,01,07	2,81,39	1,17,82	1,99,96	80	4,11,82	6,00	—	50	11
93,67	1,84,56	—	1,38,62	7,42,39	3,30,58	1,19,79	3,49,76	86	3,55,30	3,61	—	57	
3,08	1,53,70	54,00	2,39,54	2,56,53	59,16	—	88,20	—	3,59,66	7,39	—	3(1)	12
22,16	1,40,40	28,80	3,17,38	5,93,25	2,33,09	53,73	12,40	—	4,76,54	1,04	—	13(1)	
15	8,42	—	—	20	—	—	—	—	20	—	—	3	13
21,10,05	29,08,00	—	68,03,03	288,62,11	100,88,67	53,83,16	6,46,43	1,01,03	103,43,49	72,71	—	816	14
25,94,68	31,97,19	—	108,36,29	368,74,79	98,57,17	100,72,90	10,42,44	97,64	105,85,17	1,13,80	—	909	

@ After providing for taxation and for gratuity and bonus to staff.
£ Excludes offices doing purely administrative functions; the number of offices outside the Indian Union is shown in brackets.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS Fixed	DEPOSITS Savings	DEPOSITS Current	DEPOSITS Total	Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
1	2	3	4	5	6	7	8	9	10	11	12	13
15	Catholic Syrian Bank, Trichur. (20-11-1920)	1974	15,00	17,79	13,72,18	3,94,32	3,83,07	21,49,57	70,80	2,89,85	4	25,43,05
		1975	15,00	19,34	16,17,11	5,11,01	4,56,39	25,84,51	69,14	3,61,45	6	30,49,50
16	Central Bank of India, Bombay. (21-12-1911†)	1974	4,75,14	10,34,27	491,48,90	278,58,08	191,93,42	962,00,40	45,78,99	209,79,89	—	1,232,68,69
		1975	4,75,14	11,62,29	607,19,33	317,79,94	184,51,92	1,109,51,19	84,00,74	226,91,77	—	1,436,81,13
17	Corporation Bank, Udipi. (28-5-1906)	1974	50,00	51,45	41,42,70	10,96,89	12,74,01	65,13,60	1,12,29	20,20,24	12	87,47,70
		1975	50,00	55,50	48,05,78	12,98,82	16,17,27	77,21,87	1,70,50	16,02,98	15	96,01,00
18	Dena Bank, Bombay. (26-5-1938†)	1974	1,25,00	2,39,02	149,20,76	100,69,77	48,81,81	298,72,34	35,01,80	68,62,74	—	406,00,90
		1975	1,25,00	2,54,06	173,02,82	113,26,97	60,88,00	347,17,79	31,03,85	53,39,05	—	435,39,75
19	Federal Bank, Alwaye. (23-4-1931)	1974	15,00	25,92	13,35,99	8,48,31	3,27,00	25,11,30	83,78	7,92,51	4	34,28,55
		1975	24,90	37,86	20,43,62	12,94,61	4,73,46	38,11,69	1,45,10	9,85,91	2	50,05,48
20	Gaur Gramin Bank, Malda. (2-10-1975)	1975	25,00	6	18	33	11	62	—	12	22	26,02
21	Gorakhpur Kshetriya Gramin Bank, Gorakhpur. (2-10-1975)	1975	25,00	14	11,57	2,03	—	13,60	—	29	14	39,17
22	Haryana Kshetriya Gramin Bank, Bhiwani. (2-10-1975)	1975	25,00	24	8	1,33	—	1,41	—	1	—	26,66
23	Hindustan Commercial Bank, Kanpur. (14-5-1943)	1974	1,25,00	25,00	12,56,81	8,41,64	7,56,03	28,54,48	2,55	7,44,33	36	37,51,72
		1975	1,25,00	26,00	15,86,79	9,77,81	8,38,42	34,03,02	5,39	7,80,82	40	43,40,63
24	Indian Bank, Madras. (5-3-1907†)	1974	2,00,00	68,29	161,19,30	62,39,76	52,17,53	275,76,59	13,18,21	61,32,73	—	352,95,82
		1975	2,00,00	1,48,29	205,44,84	80,94,35	71,14,28	357,53,47	21,39,68	61,89,16	—	444,30,60
25	Indian Overseas Bank, Madras. (20-11-1936†)	1974	2,00,00	89,37	139,48,46	56,04,22	45,93,93	241,46,61	18,50,21	52,95,42	—	315,81,61
		1975	2,00,00	3,03,93	188,40,27	75,55,90	56,67,61	320,63,78	26,25,81	57,28,92	—	409,22,44
26	Jaipur Nagaur Aanchalik Gramin Bank, Jaipur. (2-10-1975)	1975	25,00	35	14	82	7	1,03	—	2	3	26,43
27	Jammu & Kashmir Bank, Srinagar. (1-10-1938)	1974	11,65	35,58	13,50,57	8,06,68	10,06,77	31,64,02	99,33	3,56,01	5	36,66,64
		1975	11,79	42,50	18,79,79	9,69,75	13,31,11	41,80,65	1,15,34	5,29,20	14	48,79,62

† Date refers to original date of registration; nationalised with effect from July 19, 1969.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975—(*Contd.*)

(Amount in thousands of rupees)

CASH: In Hand	CASH: At Banks	Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS: Govt. Securities	INVESTMENTS: Other Approved Securities	INVESTMENTS: Other Investments	Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
14	15	16	17	18	19	20	21	22	23	24	25	26	27
1,14,70	3,09,70	—	1,04,98	13,48,22	2,66,58	2,05,61	19	8,41	1,84,66	5,45	8	114	15
1,29,64	3,42,94	—	77,95	15,58,74	3,89,72	2,59,87	11	8,28	2,82,25	2,45	8	133	
23,06,12	56,62,23	94,00	127,12,57	544,82,76	251,12,90	73,01,41	10,71,18	2,60,44	142,65,08	1,06,60	—	1,206(6)	16
22,73,68	44,69,62	3,62,60	207,62,58	622,66,65	258,70,90	92,45,41	15,47,16	2,73,05	166,09,48	39,56	—	1,289(6)	
2,76,87	5,97,18	3,30,00	6,79,08	32,58,15	9,72,80	5,53,93	84,60	22,56	19,72,53	10,98	12	162	17
3,17,02	9,28,54	1,05,00	7,63,96	36,48,55	11,07,42	6,44,66	3,55,10	40,93	16,89,82	11,91	12	184	
10,06,33	22,42,66	—	49,52,90	166,93,55	69,77,89	22,45,14	4,97,02	89,01	58,96,40	20,01	—	586	18
11,80,52	16,56,14	10,00	67,00,04	182,89,60	77,59,52	24,40,48	7,11,62	89,64	47,02,19	20,11	—	604	
1,14,46	3,05,05	—	3,71,85	12,88,45	4,09,93	77,03	43,71	7,00	8,11,07	8,17	9	135	19
1,90,75	3,99,08	60,00	5,97,76	18,14,02	7,08,84	1,25,80	72,58	8,06	10,28,59	11,90	10	188	
20	23,57	—	—	1,61	—	—	—	—	64	28	—	4	20
55	2,75	4,00	—	1,91	—	—	28,85	—	1,11	28	—	3	21
32	22,05	—	—	2,69	1,00	—	—	—	60	24	—	2	22
1,59,39	2,51,00	91,10	2,52,25	15,14,89	6,00,50	2,54,54	23,42	14,66	5,89,97	9,34	—	65(1)	23
1,77,97	2,45,90	1,30,00	4,86,41	16,00,06	7,34,03	2,66,41	21,73	14,21	6,63,91	1,04	—	79(1)	
9,42,08	13,91,32	7,72,41	47,47,30	143,51,94	58,58,60	23,70,09	43,90	1,16,48	47,01,70	44,86	—	498(2)	24
15,37,62	25,37,86	4,39,18	71,08,50	172,72,87	71,80,22	28,21,10	2,12,66	1,34,57	51,86,02	84,09	—	578(2)	
8,20,40	17,67,98	2,12,10	48,85,00	114,81,90	53,71,90	19,86,38	3,96,69	1,14,02	45,45,24	61,60	—	431(4)	25
10,60,76	19,77,72	1,60,93	76,72,46	147,45,69	63,23,49	28,63,92	6,60,81	1,57,38	52,99,28	1,16,25	—	496(6)	
19	1,19	23,00	—	1,12	—	—	—	—	93	38	—	2	26
1,79,45	4,06,76	1,25,00	1,82,33	12,16,88	6,98,54	86,45	4,73,35	6,08	2,91,80	5,60	10	70	27
3,30,98	4,60,67	—	5,83,79	15,86,89	7,85,87	97,74	5,72,35	6,46	4,54,87	8,01	11	108	

@ After providing for taxation and for gratuity and bonus to staff.
£ Excludes offices doing purely administrative functions; the number of offices outside the Indian Union is shown in brackets.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS				Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
28	Karnataka Bank, Mangalore. (28-2-1924)	1974	19,98	23,11	21,55,20	8,12,89	3,09,62	32,77,71	57,66	5,16,55	50	38,95,51
		1975	19,99	28,20	27,94,01	9,67,02	4,62,42	42,23,45	1,59,63	6,89,52	56	51,21,35
29	Karur Vysya Bank, Karur. (22-6-1916)	1974	20,00	32,96	13,82,48	4,35,11	5,47,10	23,64,69	10,69	3,85,79	4	28,14,17
		1975	20,00	41,52	5,13,65	19,50,10	4,37,20	29,00,95	8,52	5,73,62	34	35,44,95
30	Kumbakonam City Union Bank, Kumbakonam. (31-10-1904)	1974	6,76	13,04	3,76,91	1,39,02	39,53	5,55,46	—	50,81	—	6,26,07
		1975	6,76	14,72	4,44,38	1,74,86	43,24	6,62,48	—	70,27	1	7,54,24
31	Lakshmi Commercial Bank, New Delhi. (3-4-1939)	1974	16,54	32,10	13,07,27	9,32,20	6,74,48	29,13,95	—	6,43,44	4	36,06,07
		1975	16,54	44,08	14,36,50	11,84,14	8,39,38	34,60,02	—	6,39,62	9	41,60,35
32	Lakshmi Vilas Bank, Karur. (3-11-1926)	1974	19,05	26,44	9,92,52	3,30,34	3,83,18	17,06,04	80	2,60,80	16	20,13,29
		1975	22,88	33,84	11,14,15	4,01,34	3,75,47	18,90,96	47	4,12,60	14	23,60,89
33	Lord Krishna Bank, Kodungallur. (22-4-1940)	1974	2,05	5,78	2,91,09	1,22,75	29,44	4,43,28	—	48,20	1	4,99,32
		1975	2,05	7,33	3,47,65	1,40,11	32,00	5,19,76	—	51,86	2	5,81,02
34	Miraj State Bank, Miraj. (30-4-1929)	1974	6,00	8,84	1,71,54	76,22	26,31	2,74,07	1,01	34,96	5	3,24,93
		1975	6,00	9,20	1,88,18	94,64	43,12	3,25,94	—	45,11	1	3,86,26
35	Narang Bank of India, New Delhi. (24-12-1942)	1974	5,13	3,23	56,38	11,03	8,77	76,18	—	69,96	—	1,54,50
		1975	5,13	2,07	48,57	11,96	9,47	70,00	—	54,93	—	1,32,13
36	Nedungadi Bank, Kozhikode. (29-5-1913)	1974	8,36	10,38	7,22,45	2,49,58	1,40,59	11,12,62	7,45	1,71,60	3	13,10,44
		1975	8,36	10,58	10,02,49	2,92,71	1,37,21	14,32,41	18,90	2,12,62	2	16,82,89
37	New Bank of India, New Delhi. (21-12-1936)	1974	50,36	91,27	58,39,60	26,81,03	24,03,84	109,24,47	43,82	35,12,33	4,12	146,26,37
		1975	50,38	1,19,27	71,75,71	37,27,75	35,41,61	144,45,07	3,40,16	38,95,26	8,79	188,58,93
38	Oriental Bank of Commerce, Delhi. (19-2-1943)	1974	16,61	45,70	33,22,51	16,33,36	19,60,51	69,16,38	3,00	13,41,39	5	83,23,13
		1975	16,61	45,75	42,13,38	20,38,42	23,18,86	85,70,66	40,46	15,87,20	—	102,60,68
39	Prathama Bank,@@ Moradabad. (2-10-1975)	1975	25,00	10	13	2,72	34	3,19	—	4	—	28,33
40	Punjab & Sind Bank, Amritsar. (24-6-1908)	1974	24,74	51,48	49,00,91	32,84,60	17,40,00	99,25,51	3,01,57	18,57,42	1,67	121,62,39
		1975	29,36	67,48	75,60,69	49,02,09	23,09,36	147,72,14	3,53,89	23,37,04	4,12	175,64,03

@@ Figures are based on published balance sheet.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975—(*Contd.*)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
1,51,32	2,67,40	—	1,22,93	20,86,30	5,01,31	3,58,06	13,26	19,38	3,75,55	10,76	10	146	28
1,65,49	5,03,89	5,00	4,25,92	24,05,71	5,95,01	4,50,35	29,26	18,96	5,21,76	10,71	10	156	
1,58,44	2,04,66	—	3,81,37	9,34,46	3,78,41	1,37,71	3,20,08	8,10	2,90,94	8,71	12	67	29
1,52,15	2,57,30	—	6,06,90	11,19,39	4,43,58	1,74,27	3,46,50	9,68	4,35,18	14,14	12	86	
18,62	41,36	7,25	21,14	3,47,61	85,60	64,56	98	4,13	34,82	1,56	10	36	30
18,89	56,09	—	28,57	4,20,41	91,58	77,48	8,86	4,03	48,33	2,51	10	39	
2,11,58	3,76,34	29,50	1,34,65	15,03,61	5,34,70	1,80,98	59,40	10,67	5,64,64	4,92	8½	75(1)	31
2,41,89	5,02,18	34,00	1,86,45	14,11,46	6,19,00	2,02,72	3,72,32	11,10	5,79,23	13,79	12	96(1)	
86,54	97,75	80,00	2,19,23	7,35,61	2,12,19	3,08,38	99,80	4,44	1,69,35	7,10	12	86	32
89,80	1,30,61	20,00	2,07,84	10,29,66	1,99,98	3,49,04	27,19	4,34	3,02,43	10,02	12	109	
22,97	48,24	—	4,91	2,47,62	82,64	20,20	26,25	67	45,82	71	7	30	33
20,13	63,66	—	7,34	2,83,62	97,87	23,43	27,50	65	56,82	1,70	7	34	
9,16	21,88	—	18,54	1,62,73	68,18	9,36	5,62	84	28,62	75	4½	11	34
14,33	37,11	—	9,61	1,86,55	78,71	8,36	14,12	82	36,65	84	7	13	
1,72	14,59	4,00	5,02	41,26	14,55	—	2,69	—	70,67	83	—	4	35
2,25	15,22	4,50	1,57	36,09	11,20	30	3,19	—	57,81	1	—	4	
71,78	1,82,16	—	58,06	6,17,99	2,10,15	51,20	1,94	4,88	1,12,28	3,33	6	54	36
58,84	1,68,92	—	62,49	8,40,92	2,99,15	74,99	2,09	5,22	1,70,27	1,41	5	71	
4,96,91	10,69,36	3,63,35	11,84,50	48,57,77	18,54,92	9,47,25	5,79,18	95,29	31,77,84	25,54	12	171(1)	37
6,12,25	15,39,27	3,72,35	23,58,86	55,41,33	24,95,12	9,55,75	12,43,80	99,76	36,40,44	39,72	12	205(1)	
4,92,86	8,63,99	4,03,00	8,79,66	29,24,40	10,22,17	6,09,01	35,89	13,47	10,78,68	6,60	—	137(1)	38
4,93,31	10,61,51	5,28,00	13,50,29	33,46,39	12,44,88	7,55,07	1,60,08	12,84	13,08,31	11,80	—	179(1)	
46	24,91	—	1	2,74	—	—	—	—	21	—	—	3	39
8,70,24	7,51,02	25,00	8,75,07	57,70,98	18,01,93	4,01,16	60	24,43	16,41,96	21,87	12	277(1)	40
9,62,99	16,51,27	16,00	14,77,66	78,64,95	30,90,90	5,40,90	18,18	44,96	18,96,22	22,07	12	342(1)	

@ After providing for taxation and for gratuity and bonus to staff.
£ Excludes offices doing purely administrative functions; the number of offices outside the Indian Union is shown in brackets.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS Fixed	Savings	Current	Total	Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
1	2	3	4	5	6	7	8	9	10	11	12	13
41	Punjab Co-operative Bank, Amritsar.	1974	10,00	17,46	59,96	17,71	25,36	1,03,03	—	27,12	43	1,58,04
	(31-10-1904)	1975	10,00	18,01	60,97	19,57	28,19	1,08,73	—	25,96	66	1,63,36
42	Punjab National Bank, New Delhi.	1974	2,00,00	7,98,69	392,99,64	275,14,52	135,00,29	803,14,45	3,69,06	187,08,97	—	1,003,91,17
	(19-5-1894)†	1975	2,00,00	9,07,28	456,54,00	312,71,05	155,47,46	924,72,51	25,19,55	195,78,57	—	1,156,77,91
43	Purbanchal Bank, Gauhati.	1974	15,00	98	80,08	25,13	26,52	1,31,73	—	33,18	—	1,80,89
	(18-1-1972)	1975	15,00	2,49	1,75,27	97,94	85,68	3,58,89	—	60,69	—	4,37,07
44	Ratnakar Bank, Kolhapur.	1974	7,55	7,02	1,94,68	90,14	60,16	3,44,98	—	50,69	—	4,10,24
	(14-6-1943)	1975	7,56	7,62	2,39,36	1,15,59	78,04	4,32,99	3,14	55,91	—	5,07,72
45	Sangli Bank, Sangli.	1974	29,00	31,55	22,61,20	7,57,96	3,76,26	33,95,42	32,72	6,78,03	13	41,66,85
	(16-10-1916)	1975	29,00	35,75	24,68,44	8,61,61	5,64,34	38,94,39	1,63,40	8,20,66	12,72	49,55,92
46	South India Bank, Tirunelveli.	1974	10,00	13,45	3,37,70	2,37,99	1,05,57	6,81,26	14	75,48	1	7,80,34
	(12-1-1903)	1975	10,00	14,79	3,67,11	2,58,62	91,35	7,17,08	—	88,29	9	8,30,25
47	South Indian Bank, Trichur.	1974	18,03	20,12	20,32,81	6,60,60	2,67,35	29,60,76	2,93	5,11,69	30	35,13,83
	(25-1-1929)	1975	18,11	21,52	26,13,04	8,85,53	4,57,80	39,56,37	10,87	6,31,55	42	46,38,84
48	State Bank of Bikaner and Jaipur, Jaipur.	1974	79,95	49,05	59,85,85	30,49,99	29,62,54	119,98,38	3,24,51	33,17,37	2	157,69,28
	(1-1-1963)*	1975	79,95	63,36	62,37,95	36,78,24	36,37,48	135,53,67	4,77,74	31,21,08	2	172,95,82
49	State Bank of Hyderabad, Hyderabad.	1974	50,00	73,02	54,52,82	26,60,78	32,67,21	113,80,81	11,45,76	34,33,72	8	160,83,39
	(25-8-1941)‡	1975	50,00	81,00	64,51,06	31,60,37	46,40,66	142,52,09	14,73,78	35,38,01	1	193,94,89
50	State Bank of India, Calcutta.	1974	5,62,50	45,82,75	1,448,33,61	523,03,77	996,67,60	2,968,04,98	62,71,66	578,92,36	9,99	3,661,24,24
	(1-7-1955)††	1975	5,62,50	70,82,75	1,787,21,37	631,58,60	1,075,37,21	3,494,17,18	265,24,47	1,077,92,16	10,82	4,913,89,88
51	State Bank of Indore, Indore.	1974	35,00	27,81	35,59,13	11,16,86	15,48,35	62,24,34	2,37,51	8,59,87	2	73,84,55
	(23-3-1920)‡	1975	35,00	33,72	40,34,28	13,74,44	18,47,46	72,56,18	61,99	8,12,24	4	81,99,17
52	State Bank of Mysore, Bangalore.	1974	1,00,38	1,16,12	58,08,57	23,11,39	16,36,08	97,56,04	12,44,46	18,50,37	8	130,67,45
	(19-5-1913)‡	1975	1,00,38	1,24,92	68,37,05	25,49,80	20,88,42	114,75,27	4,42,77	23,45,92	1	144,89,27
53	State Bank of Patiala, Patiala.	1974	35,00	44,06	46,90,40	35,61,00	22,60,36	105,11,76	5,66,17	20,89,60	—	132,46,59
	(14-11-1917)‡	1975	35,00	50,69	56,69,70	42,06,58	29,86,16	128,62,44	16,90,97	18,87,20	—	165,26,30

* Date refers to the date of amalgamation of the State Bank of Bikaner with the State Bank of Jaipur.
‡ Date refers to original date of registration. † Date refers to original date of registration; nationalised with effect from July 19, 1969.
†† Successor to the Imperial Bank of India, which was set up in 1921.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975—(*Contd.*)

(Amount in thousands of rupees)

CASH: In Hand	CASH: At Banks	Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS: Govt. Securities	INVESTMENTS: Other Approved Securities	INVESTMENTS: Other Investments	Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
14	15	16	17	18	19	20	21	22	23	24	25	26	27
5,99	9,68	14,50	6,00	52,22	25,53	1,86	21,71	82	19,73	1,76	5	4(1)	41
6,36	13,27	6,40	5,12	48,66	26,50	1,86	31,13	4,11	19,95	2,19	7	4(1)	
22,96,93	44,61,66	30,62,00	84,87,72	396,04,47	223,31,77	51,12,19	4,55,88	1,67,98	144,10,57	1,39,36	—	1,109(2)	42
24,52,51	55,33,05	1,00,00	171,37,16	440,24,45	242,47,00	58,35,17	6,99,02	1,73,04	154,76,51	1,62,10	—	1,211(2)	
5,66	20,63	18,60	2	77,31	26,82	8,48	—	—	23,37	92	—	8	43
20,94	60,34	20,62	11,96	2,05,33	44,23	16,89	—	3,18	53,58	—	—	15	
32,53	56,77	—	21,96	1,90,04	76,26	20	52	3,03	28,93	1,75	7	20	44
26,90	56,87	—	69,28	2,12,01	95,96	20	2	6,24	39,74	1,94	—	31	
1,60,18	3,17,57	—	1,79,76	19,78,47	6,59,38	3,19,29	54,30	13,60	4,84,30	16,85	12	92	45
1,50,18	4,98,55	80,00	2,18,65	22,42,03	6,93,06	3,71,21	54,36	21,99	6,25,89	16,79	12	95	
39,55	1,21,13	—	35,89	3,50,40	66,87	76,48	35,07	1,33	53,62	1,05	7½	39	46
34,32	94,78	—	27,02	3,68,81	72,46	80,01	83,09	3,01	66,75	2,86	9	44	
1,88,26	2,58,78	—	1,46,45	16,93,38	4,97,85	1,78,25	1,40,04	13,66	3,97,16	6,71	9	126	47
2,48,23	4,19,50	—	2,65,05	21,60,36	5,99,22	2,92,20	87,30	14,14	5,52,84	3,52	10	149	
7,55,33	14,33,57	7,60,00	14,99,28	64,86,74	19,87,53	16,16,23	16,74	22,11	11,91,75	8,50	3½	364	48
8,49,12	10,10,96	—	26,50,04	76,99,23	21,74,74	18,13,18	20,59	37,13	10,40,83	20,30	7	382	
3,82,97	7,84,82	—	12,12,67	75,26,15	21,34,24	18,32,70	34,32	82,35	20,93,17	6,22	—	323	49
3,89,21	11,98,84	3,00,00	24,52,64	79,99,01	22,32,17	23,11,36	16,12	78,62	24,16,92	7,92	—	326	
219,22,66	155,40,74	44,20,29	192,51,13	1,706,97,36	924,43,78	4,64,87	27,06,40	16,16,97	370,60,04	4,60,83	12	3,382(10)	50
174,01,87	227,14,34	139,51,59	228,68,89	2,272,32,65	1,088,92,82	5,80,47	65,88,87	16,56,15	695,02,23	6,52,70	12	3,802(14)	
2,69,32	3,80,91	—	5,79,34	33,91,77	10,65,37	6,52,59	18,56	27,56	9,99,13	3,71	3½	129	51
2,16,99	3,97,89	1,50,00	6,78,81	39,12,40	11,67,65	7,89,96	15,48	46,07	8,23,92	9,02	8	131	
1,92,70	12,02,08	—	12,61,66	59,70,60	14,03,02	16,47,25	15,67	1,03,94	12,70,53	13,24	4	247	52
2,21,19	7,70,18	—	14,49,38	71,12,49	16,11,49	18,57,16	5,75	1,05,85	13,55,78	16,98	10	265	
2,45,35	9,72,14	—	7,94,00	61,05,84	21,14,51	12,75,56	6,34	11,04	17,21,81	5,66	—	201	53
2,97,43	19,20,28	—	8,78,46	76,67,25	23,24,93	15,03,98	6,26	10,98	19,16,73	6,63	—	221	

@ After providing for taxation and for gratuity and bonus to staff.
£ Excludes offices doing purely administrative functions; the number of offices outside the Indian Union is shown in brackets.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS Fixed	Savings	Current	Total	Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
1	2	3	4	5	6	7	8	9	10	11	12	13
54	State Bank of Saurashtra, Bhavnagar. (19-1-1950)‡	1974	1,00,00	93,57	47,26,54	18,10,12	16,94,08	82,30,74	2,00,77	20,00,81	19	106,26,08
		1975	1,00,00	1,04,82	52,24,60	18,68,58	24,96,65	95,89,83	6,82,35	16,55,78	4	121,32,82
55	State Bank of Travancore, Trivandrum. (12-9-1945)‡	1974	1,00,00	68,10	46,60,45	34,78,28	28,03,59	109,42,32	95,71	24,49,73	9	136,55,95
		1975	1,00,00	81,43	63,54,98	41,37,51	22,33,50	127,25,99	3,99,58	26,33,47	17	159,40,64
56	Syndicate Bank, Manipal. (20-10-1925)†	1974	1,41,97	2,85,48	244,69,58	108,02,03	70,66,17	423,37,78	30,88,31	85,18,99	—	543,72,53
		1975	1,41,97	3,61,00	315,14,35	132,24,44	89,20,90	536,59,69	44,52,03	99,33,66	—	685,48,35
57	Tamilnad Mercantile Bank, Tuticorin. (11-5-1921)	1974	5,13	18,20	3,08,11	1,90,02	1,53,84	6,51,97	—	83,73	1	7,59,04
		1975	5,13	22,40	3,72,00	2,42,62	2,01,96	8,16,58	—	1,20,28	6	9,64,45
58	Tanjore Permanent Bank, Tanjore. (26-7-1901)	1974	10,26	15,33	7,93,28	2,91,57	95,81	11,80,66	—	92,98	35	12,99,58
		1975	10,26	17,35	9,38,07	3,16,34	79,19	13,33,60	54,17	1,24,36	2,82	15,42,56
59	Traders' Bank, New Delhi. (28-7-1933)	1974	5,54	38	10,48	2,52	5,52	18,52	3,53	14,61	—	42,58
		1975	5,54	38	4,69	2,19	5,01	11,89	2,27	9,64	—	29,72
60	Union Bank of India, Bombay. (11-11-1919)†	1974	1,25,00	2,30,00	174,70,81	89,48,76	115,55,75	379,75,32	42,30,84	98,88,89	—	524,50,05
		1975	1,25,00	3,00,00	249,97,62	116,38,19	149,37,55	515,73,36	47,45,94	105,05,22	—	672,49,52
61	United Bank of India, Calcutta. (12-10-1950)†	1974	2,68,77	2,06,60	202,21,30	149,07,33	88,00,11	439,28,74	18,39,52	73,64,70	—	536,08,33
		1975	2,68,77	2,38,94	248,07,42	171,96,39	126,76,89	546,80,70	30,53,30	91,39,08	—	673,80,79
62	United Commercial Bank, Calcutta. (6-1-1943)†	1974	2,80,00	6,45,00	274,04,87	127,74,07	111,18,06	512,97,00	19,54,87	170,64,13	—	712,41,00
		1975	2,80,00	7,00,00	307,73,24	149,88,32	131,31,74	588,93,30	28,45,63	168,05,79	—	795,24,72
63	United Industrial Bank, Calcutta. (21-2-1940)	1974	22,01	11,76	11,19,13	5,42,09	4,44,22	21,05,44	—	4,23,83	70	25,63,74
		1975	22,01	13,21	14,07,32	6,37,54	6,78,45	27,23,31	—	4,23,97	25	31,82,75
64	United Western Bank, Satara City. (17-10-1936)	1974	20,00	21,20	20,29,48	8,63,70	2,76,91	31,70,09	13,00	5,69,89	60	37,94,78
		1975	20,00	23,70	24,20,64	10,03,02	4,04,27	38,27,93	36,00	8,48,34	60	47,56,57
65	Vijaya Bank, Mangalore. (2-5-1931)	1974	70,43	75,85	62,65,98	23,23,04	23,13,90	109,02,92	58,10	22,60,97	45	133,68,72
		1975	88,89	1,17,85	93,94,19	35,12,88	33,61,12	162,68,19	3,60,08	39,59,62	39	207,95,02
66	Vysya Bank, Bangalore. (29-3-1930)	1974	16,00	21,66	13,40,85	3,47,87	3,46,60	20,35,32	71,17	3,68,16	1,92	25,14,23
		1975	18,52	29,39	21,81,48	4,68,17	4,92,88	31,42,53	2,45,66	7,28,00	2,04	41,66,14

† Date refers to original date of registration; nationalised with effect from July 19, 1969.
‡ Date refers to original date of registration.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975—(*Concld.*)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
1,54,46	5,04,51	—	9,51,41	51,59,72	13,96,93	11,13,64	35,00	52,65	12,57,76	10,86	7½	167	54
2,00,36	10,42,35	2,00,00	9,80,42	57,88,43	15,32,42	11,77,05	30,15	60,28	11,21,36	11,10	—	177	
4,43,78	6,51,26	1,29,00	7,74,62	58,97,80	20,06,45	12,13,93	13,24	24,09	25,01,78	12,42	4	279	55
2,84,10	6,15,11	2,50,00	15,69,38	73,50,72	22,09,66	15,72,41	7,58	30,63	20,51,05	19,58	6	300	
15,21,77	48,44,40	—	46,86,74	234,50,31	68,82,66	53,01,47	5,84,04	1,09,10	69,92,04	66,53	—	712	56
17,31,49	48,17,78	8,00	49,10,84	331,98,37	80,72,29	63,95,64	7,68,03	1,25,16	85,20,75	68,72	—	779	
69,64	99,83	—	33,64	3,41,79	1,23,58	19,26	8,32	2,78	60,20	3,27	20	34	57
83,47	1,15,29	—	36,69	4,24,53	1,62,91	22,66	19,52	3,82	95,56	3,27	20	43	
47,01	82,27	—	29,22	7,12,37	1,82,85	1,53,94	11,30	6,38	74,24	3,70	10	80	58
48,77	1,11,62	—	26,19	8,41,58	1,88,91	1,86,11	41,30	7,02	91,06	5,49	10	84	
89	2,04	—	1	14,52	5,09	—	3,01	1,58	15,44	—40	—	2(1)	59
26	53	—	10	7,98	5,09	—	3,01	1,58	11,17	—97	—	1(1)	
15,07,28	30,10,86	—	57,73,05	215,26,42	76,87,27	43,24,71	1,82,82	2,24,93	82,12,71	55,97	—	645	60
19,38,63	36,15,02	8,00	88,29,50	271,83,00	111,18,89	46,44,71	5,66,45	2,53,69	90,91,63	76,47	—	774(1)	
10,59,76	27,40,13	3,00	31,96,42	257,85,06	89,32,08	38,97,19	3,55,16	2,80,45	73,59,08	28,16	—	455(15)	61
11,17,77	31,92,50	3,00	51,65,77	333,68,83	149,34,93	3,66,03	4,37,71	3,04,71	84,89,54	84,37	—	503(14)	
20,96,46	43,35,26	5,03,04	107,80,32	258,63,68	108,69,72	36,76,36	5,79,97	3,35,24	122,00,95	1,98,65	—	733(7)	62
21,93,05	42,94,97	6,70,82	136,91,37	280,73,34	133,79,01	34,91,86	7,03,54	3,21,92	127,04,84	2,05,47	—	825(10)	
67,68	1,22,50	1,11,00	1,48,06	10,08,48	5,88,58	86,55	55,55	2,51	3,72,83	5,01	—	26(1)	63
1,19,48	1,41,11	1,33,00	1,74,88	12,29,18	6,65,97	1,16,15	1,74,23	2,50	4,26,25	2,51	—	35(1)	
1,13,37	2,90,54	35,00	2,12,34	17,75,27	5,66,04	3,57,77	12,54	21,83	4,10,08	4,71	10	84	64
1,30,07	3,09,79	—	4,31,03	20,76,76	6,78,31	4,10,50	17,26	29,10	6,73,75	4,50	10	101	
4,83,57	12,95,99	—	10,85,78	52,21,54	6,20,86	23,01,51	1,01,07	6,13	22,52,27	39,00	12	295	65
6,92,83	16,50,66	—	18,73,77	82,79,12	10,78,82	30,20,23	4,40,95	6,75	37,51,89	50,44	12	400	
1,14,28	1,09,28	1,70,00	2,26,20	11,65,06	2,79,32	1,76,99	8,59	18,01	2,46,50	2,56	5	72	66
1,36,24	2,45,37	—	3,72,88	17,36,97	5,95,35	2,81,87	1,78,59	17,21	6,01,66	16,43	12	90	

@ After providing for taxation and for gratuity and bonus to staff.
£ Excludes offices doing purely administrative functions; the number of offices outside the Indian Union is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF NON-

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS				Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bank of Cochin, Ernakulam. (17-12-1928)	1974 1975	4,75 4,75	7,69 11,14	3,04,24 3,99,91	2,42,16 3,90,63	36,18 37,85	5,82,58 8,28,39	— 54	73,67 91,20	— —	6,68,69 9,36,02
2	Bari Doab Bank, Hoshiarpur. (12-5-1915)	1974 1975	2,00 2,00	15,70 16,15	14,03 14,98	5,14 5,42	2,70 85	21,87 21,25	— —	3,13 3,06	29 8	42,99 42,54
3	Dhanalakshmi Bank, Trichur. (14-11-1927)	1974 1975	6,62 6,62	11,36 12,21	4,33,19 5,32,46	1,66,62 2,16,66	43,68 59,11	6,43,49 8,08,23	— —	69,43 75,85	14 10	7,31,04 9,03,01
4	Ganesh Bank of Kurundwad, Kurundwad. (14-8-1920)	1974 1975	38 50	1,26 1,31	22,30 28,71	12,35 14,75	6,42 9,18	41,07 52,64	90 33	4,23 3,64	— —	47,84 58,42
5	Gauhati Bank,@@ Gauhati. (19-6-1926)	1974	20,10	3,73	20,59	46,67	34,38	1,01,64	—	33,78	—	1,59,25
6	Jharia Industrial Bank, Jharia. (18-4-1941)	1974 1975	1,00 1,00	1,64 1,64	— —	— —	1,12 1,12	1,12 1,12	1,03 —	50 57	— —	5,29 4,33
7	Kashi Nath Seth Bank, Shahjahanpur (3-9-1947)	1974 1975	1,25 1,25	74 1,62	47,79 52,34	49,72 53,51	5,62 7,30	1,03,13 1,13,15	8,03 10,30	5,49 8,48	27 1	1,18,91 1,34,81
8	Naini Tal Bank, Naini Tal. (25-9-1922)	1974 1975	1,50 1,50	3,95 5,11	1,23,55 1,45,93	1,05,22 1,25,46	48,80 60,85	2,77,57 3,32,24	3,82 —	47,60 38,48	2 36	3,34,46 3,77,69
9	Parur Central Bank, Parur. (17-9-1930)	1974 1975	1,94 1,95	3,58 4,41	1,52,48 1,83,50	89,01 1,01,50	9,87 11,74	2,51,36 2,96,74	— —	52,45 67,22	— 1,01	3,09,33 3,71,33

@@ Merged with Purbanchal Bank with effect from August 1, 1975.

SCHEDULED COMMERCIAL BANKS, 1974 AND 1975

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year@	Dividend declared (per cent)	No. of Offices in the Indian Union*	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
26,61	83,00	—	35,25	3,31,87	40,70	80,74	—	2,40	68,12	82	7¼	38	1
26,00	51,73	—	62,92	4,77,93	99,31	95,22	38,10	2,77	82,04	3,89	10¼	47	
66	62	9,70	—	1,67	11,83	—	15,29	30	2,92	22	16	1	2
72	1,21	17,00	—	2,00	11,84	—	6,48	30	2,99	66	20	1	
36,00	44,43	—	24,54	3,67,08	1,40,53	30,46	16,17	4,86	66,97	1,40	8	46	3
43,10	44,40	—	27,32	5,08,89	1,40,97	39,36	20,81	4,64	73,52	1,84	9	54	
1,73	83	30	2,85	27,22	10,73	—	30	8	3,80	7	10	5	4
1,49	1,58	—	2,22	32,19	14,79	—	80	2,06	3,29	6	4½	5	
17,22	6,25	—	22,54	62,80	2,02	—	1,62	10	46,70	44	—	6	5
—	12	—	—	61	—	75	3,53	—	28	3	—	1	6
1	3	—	—	58	—	75	2,61	—	35	4	—	1	
5,02	29	—	28	74,83	30,65	—	3,56	—	4,28	27	—	4	7
2,99	5,81	3,50	34	84,01	31,25	—	—	—	6,91	62	—	4	
10,63	22,32	—	18,86	1,45,64	68,53	—	42,25	58	25,65	2,15	—	9	8
9,19	22,15	—	13,84	1,59,26	85,15	—	51,22	56	36,32	1,39	—	9	
15,03	32,11	—	1,84	1,44,77	32,11	19,23	7,75	39	56,10	1,00	7½	20	9
13,99	27,88	—	1,07	1,82,99	37,18	22,13	11,20	38	74,51	2,73	7½	24	

@ After providing for taxation and for gratuity and bonus to staff.

* Excludes offices doing purely administrative functions.

No. 54—PRINCIPAL RATIOS OF

(As on

Name of Bank	Reserves to Paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1974	1975	1974	1975	1974	1975
	1	2	3	4	5	6
State Bank of India and its Subsidiaries						
1. State Bank of India	814	1258	49	51	18	18
2. State Bank of Bikaner & Jaipur	61	79	50	46	25	27
3. State Bank of Hyderabad	146	162	48	45	23	22
4. State Bank of Indore	80	97	57	56	18	19
5. State Bank of Mysore	116	125	59	60	24	22
6. State Bank of Patiala	126	146	45	44	34	33
7. State Bank of Saurashtra	94	105	57	54	22	20
8. State Bank of Travancore	68	81	42	50	32	33
Nationalised Banks						
9. Allahabad Bank	209	258	55	55	29	28
10. Bank of Baroda	232	293	52	53	26	25
11. Bank of India	240	265	52	53	26	25
12. Bank of Maharashtra	64	74	49	51	36	34
13. Canara Bank	214	274	53	55	26	25
14. Central Bank of India	218	245	51	55	29	29
15. Dena Bank	191	203	50	50	34	33
16. Indian Bank	34	74	58	58	23	22
17. Indian Overseas Bank	45	152	58	59	23	24
18. Punjab National Bank	400	454	49	49	34	34
19. Syndicate Bank	201	254	58	59	25	25
20. Union Bank of India	184	240	46	49	24	22
21. United Bank of India	77	89	46	45	34	32
22. United Commercial Bank	230	250	53	52	25	26
Foreign Banks						
23. Algemene Bank of Netherland N. V. (General Bank of Netherlands)			58	49	7	8
24. American Express International Banking Corporation			78	75	6	6
25. Bank of America National Trust & Savings Association			83	79	3	4
26. Bank of Tokyo			51	50	15	14
27. Banque Nationale de Paris			39	32	14	14
28. British Bank of the Middle East			38	36	10	12
29. Chartered Bank			44	42	21	21
30. First National City Bank			63	59	11	10
31. Grindlays Bank			49	49	29	29
32. Mercantile Bank			46	44	27	28
33. Mitsui Bank			45	47	28	25
34. Sonali Bank			78	39	8	9
Other Indian Scheduled Banks						
35. Andhra Bank	168	113	61	61	22	23
36. Bank of Karad	167	183	70	68	16	18
37. Bank of Madura	54	59	57	65	23	21
38. Bank of Rajasthan	137	163	56	54	24	27
39. Bareilly Corporation (Bank)	150	167	51	50	34	33
40. Belgaum Bank@	163	—	66	—	25	—
41. Benares State Bank	45	39	52	53	37	35
42. Bharat Overseas Bank	10	12	81	73	9	11
43. Catholic Syrian Bank	120	127	64	62	18	20
44. Corporation Bank	102	112	64	62	17	17
45. Federal Bank	173	152	53	54	34	34
46. Hindustan Commercial Bank	20	21	44	47	29	29

COMMERCIAL BANKS

December 31)

(Percentages)

Current deposits to aggregate deposits		Paid-up capital and reserves to aggregate deposits		Borrowings from banks to aggregate deposits		Cash in hand and balances with the Reserve Bank to aggregate deposits		Investments in government securities to aggregate deposits		Total investments to aggregate deposits		Total bank credit to aggregate deposits	
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
7	8	9	10	11	12	13	14	15	16	17	18	19	20
33	31	2	2	2	8	9	9	31	31	32	33	64	72
25	27	1	1	3	4	12	10	17	16	30	30	67	76
29	33	1	1	10	10	8	9	19	16	35	32	77	73
25	25	1	1	4	1	8	7	17	16	28	27	64	63
17	18	2	2	13	4	12	7	14	14	31	30	74	75
21	23	1	1	5	13	8	6	20	18	32	30	66	66
21	26	2	2	2	7	2	7	17	16	31	29	74	71
26	17	2	1	1	3	9	6	18	17	30	30	61	70
16	17	1	1	2	*	8	7	20	21	28	27	67	62
22	22	1	1	4	5	7	6	20	19	28	33	64	66
22	22	2	1	9	10	5	5	19	16	31	30	73	73
15	15	1	1	11	16	7	6	21	19	32	34	73	78
21	20	1	1	3	5	8	7	19	14	30	30	67	69
20	16	2	2	5	8	6	5	26	23	35	33	70	75
16	17	1	1	12	9	9	7	23	22	33	31	72	72
19	20	1	1	5	6	7	10	21	20	30	29	69	68
19	17	1	2	8	8	9	8	22	20	32	31	68	70
17	17	1	1	1	3	7	7	28	26	35	33	60	66
17	16	1	1	7	8	11	5	16	15	30	28	66	71
30	29	1	1	11	9	10	9	20	22	32	32	72	70
20	23	1	1	4	6	5	7	20	27	30	29	66	71
22	22	2	2	4	5	9	8	21	23	29	30	71	71
35	43			7	8	5	6	33	37	37	34	71	70
16	19			14	7	5	3	37	35	38	36	79	75
14	17			5	6	7	11	32	30	33	31	66	65
34	36			—	3	10	6	32	29	41	49	47	44
47	54			2	1	8	6	29	29	35	36	64	61
52	52			*	*	5	6	33	33	42	39	51	55
35	37			24	6	5	5	33	32	35	33	87	70
26	31			15	29	3	6	38	35	38	35	77	88
22	22			8	5	4	4	23	33	33	33	76	69
27	28			1	1	6	6	27	31	35	39	69	64
27	28			5	2	9	13	22	20	26	23	75	72
14	52			—	—	7	6	54	—	54	—	—	43
17	16	1	1	14	11	9	8	24	26	33	37	78	70
14	14	3	2	—	1	8	6	12	11	31	24	52	52
20	14	2	2	*	3	11	8	19	18	27	29	59	71
20	19	2	2	2	3	9	4	25	25	32	32	68	61
15	17	2	2	4	1	10	4	21	19	39	47	54	42
8	—	2	—	*	—	9	—	29	—	32	—	66	—
11	12	2	2	*	—	11	10	18	18	38	44	57	49
10	16	9	5	25	11	13	4	10	10	24	25	81	77
18	18	2	1	3	3	12	13	12	15	22	25	68	63
19	21	2	1	2	2	11	13	15	14	25	27	60	57
13	12	2	2	3	4	12	10	16	19	21	24	66	63
27	24	5	4	*	*	12	10	21	22	31	30	62	61

* Ratio is less than one per cent.

No. 54—PRINCIPAL RATIOS OF

(As on

Name of Bank	Reserves to Paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1974	1975	1974	1975	1974	1975
	1	2	3	4	5	6
47. Jammu & Kashmir Bank	300	358	43	45	25	23
48. Karnataka Bank	115	140	66	66	25	23
49. Karur Vysya Bank	165	210	59	18	18	67
50. Kumbakonam City Union Bank	186	214	68	67	25	26
51. Lakshmi Commercial Bank	188	259	45	42	32	34
52. Lakshmi Vilas Bank	137	148	58	59	19	21
53. Lord Krishna Bank	300	350	66	67	28	27
54. Miraj State Bank	150	150	63	58	28	29
55. Narang Bank of India	60	40	74	70	14	17
56. Nedungadi Bank	125	138	65	70	22	20
57. New Bank of India	182	238	53	50	25	26
58. Oriental Bank of Commerce	271	271	48	49	24	24
59. Punjab & Sind Bank	204	231	49	51	33	33
60. Punjab Co-operative Bank	170	180	58	56	18	18
61. Purbanchal Bank	7	13	61	49	19	27
62. Ratnakar Bank	88	100	57	55	26	27
63. Sangli Bank	110	124	67	63	22	22
64. South India Bank	130	150	50	51	35	36
65. South Indian Bank	111	122	69	66	22	22
66. Tamilnad Mercantile Bank	360	440	47	45	29	30
67. Tanjore Permanent Bank	150	170	67	70	25	24
68. Traders' Bank	—	—	53	42	16	16
69. United Industrial Bank	55	59	53	52	26	23
70. United Western Bank	105	120	64	63	27	26
71. Vijaya Bank	109	133	58	58	21	22
72. Vysya Bank	138	153	66	69	17	15
Non-Scheduled Banks						
73. Bank of Cochin	162	235	52	48	42	47
74. Bori Doab Bank	785	808	64	70	24	26
75. Dhanalakshmi Bank	172	184	67	66	26	27
76. Ganesh Bank of Kurundwad	332	262	54	55	30	28
77. Gauhati Bank @@	19	—	20	—	46	—
78. Jharia Industrial Bank	164	164	—	—	—	—
79. Kashi Nath Seth Bank	59	130	46	46	48	47
80. Nainital Bank	263	341	45	44	38	38
81. Parur Central Bank	185	226	61	62	35	34

@ Merged with Union Bank of India with effect from December 1, 1975.

@@ Merged with Purbanchal Bank with effect from August 1, 1975.

COMMERCIAL BANKS—(*Concld.*)

December 31)

(Percentages)

Current deposits to aggregate deposits		Paid-up capital and reserves to aggregate deposits		Borrowings from banks to aggregate deposits		Cash in hand and balances with the Reserve Bank to aggregate deposits†		Investments in government securities to aggregate deposits		Total investments to aggregate deposits		Total bank credit to aggregate deposits	
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
7	8	9	10	11	12	13	14	15	16	17	18	19	20
32	32	2	1	3	3	14	13	22	19	40	35	44	52
9	11	1	1	2	4	9	12	15	14	27	25	67	67
23	15	2	2	*	*	12	11	16	15	35	33	56	59
7	7	4	3	—	—	9	8	16	14	27	27	67	68
23	24	2	2	—	—	13	13	18	18	27	35	56	46
23	20	3	3	*	—	9	10	12	11	36	30	56	65
6	6	2	2	—	—	10	8	19	19	29	29	57	56
9	13	5	5	*	—	8	8	25	24	30	31	66	60
12	13	11	10	—	—	9	10	20	16	24	21	61	54
13	10	2	1	1	1	14	11	19	21	24	26	61	63
22	24	1	1	*	2	10	14	17	17	31	33	55	55
28	27	1	1	*	*	13	10	15	15	24	25	55	55
18	16	1	1	3	2	15	14	18	21	22	25	67	63
24	26	26	26	—	—	11	10	25	25	49	54	56	50
20	24	12	5	—	—	10	10	20	12	27	17	58	60
17	18	4	4	—	1	14	10	22	22	22	22	61	65
11	14	2	2	1	4	14	15	19	18	30	28	64	63
15	13	3	4	—	—	13	10	10	10	26	33	57	55
9	12	1	1	*	*	12	12	17	15	28	25	62	61
24	25	4	3	—	—	17	14	19	20	23	25	58	57
8	6	2	2	—	4	9	10	16	14	29	31	63	65
32	42	32	50	21	16	16	—	26	42	42	67	79	67
21	25	2	1	—	—	8	9	28	24	35	35	55	52
9	11	1	1	*	1	9	7	19	18	30	29	63	66
21	20	1	1	1	2	13	11	6	7	28	28	58	62
17	16	2	2	4	8	8	8	14	19	23	34	68	67
6	5	2	2	—	*	12	5	7	12	21	28	63	65
12	4	81	85	—	—	3	9	54	56	123	86	8	9
7	7	3	2	—	—	7	7	22	17	29	25	61	66
16	17	4	3	2	1	4	3	26	28	27	30	73	65
34	—	24	—	—	—	17	—	2	—	4	—	84	—
100	100	236	236	92	—	—	1	—	—	500	300	54	52
6	6	2	3	8	9	5	4	30	28	34	28	73	75
18	18	2	2	1	—	7	8	25	26	40	41	59	52
4	4	2	2	—	—	7	5	13	13	24	24	58	62

† In the case of Non-Scheduled Banks, the ratio relates to cash in hand and balances with the State Bank of India.

* Ratio is less than one per cent.

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories (As on December 31, 1975)

Name of the Bank	No. of Offices
ANDHRA PRADESH	**1,494**
1. Allahabad Bank	8
2. Andhra Bank	295
3. Bank of Baroda	14
4. Bank of India	28
5. Bank of Madura	2
6. Bank of Maharashtra	8
7. Bharat Overseas Bank	1
8. Canara Bank	46
9. Central Bank of India	51
10. Corporation Bank	20
11. Dena Bank	11
12. Federal Bank	2
13. Grindlays Bank	1
14. Indian Bank	85
15. Indian Overseas Bank	43
16. Karnataka Bank	1
17. Karur Vysya Bank	5
18. Lakshmi Vilas Bank	2
19. Mercantile Bank	1
20. New Bank of India	1
21. Oriental Bank of Commerce	1
22. Punjab & Sind Bank	3
23. Punjab National Bank	15
24. South Indian Bank	3
25. State Bank of Hyderabad	182
26. State Bank of India	391
27. State Bank of Mysore	5
28. State Bank of Saurashtra	1
29. State Bank of Travancore	1
30. Syndicate Bank	127
31. Union Bank of India	62
32. United Bank of India	2
33. United Commercial Bank	17
34. Vijaya Bank	26
35. Vysya Bank	33
ASSAM	**253**
1. Allahabad Bank	10
2. Bank of Baroda	1
3. Bank of India	1
4. Central Bank of India	11
5. Dena Bank	1
6. Federal Bank	2
7. Grindlays Bank	1
8. Indian Bank	4
9. Indian Overseas Bank	2
10. Punjab & Sind Bank	1
11. Punjab National Bank	11
12. Purbanchal Bank	15
13. State Bank of Bikaner & Jaipur	1
14. State Bank of India	63
15. Union Bank of India	8
16. United Bank of India	70
17. United Commercial Bank	50
18. Vijaya Bank	1
BIHAR	**891**
1. Allahabad Bank	52
2. Bank of Baroda	20
3. Bank of India	76
4. Bhojpur-Rohtas Gramin Bank	3
5. Canara Bank	17
6. Central Bank of India	122
7. Dena Bank	4
8. Hindustan Commercial Bank	2
9. Indian Bank	4
10. Indian Overseas Bank	4
BIHAR—(*Concld.*)	
11. Jharia Industrial Bank	1
12. New Bank of India	2
13. Punjab & Sind Bank	4
14. Punjab National Bank	97
15. State Bank of Bikaner & Jaipur	1
16. State Bank of India	364
17. Union Bank of India	22
18. United Bank of India	31
19. United Commercial Bank	59
20. United Industrial Bank	2
21. Vijaya Bank	4
GUJARAT	**1,666**
1. Allahabad Bank	7
2. Andhra Bank	1
3. Bank of Baroda	302
4. Bank of India	141
5. Bank of Maharashtra	11
6. Bank of Rajasthan	3
7. Bharat Overseas Bank	1
8. Canara Bank	13
9. Central Bank of India	149
10. Corporation Bank	2
11. Dena Bank	314
12. Federal Bank	1
13. Hindustan Commercial Bank	3
14. Indian Bank	15
15. Indian Overseas Bank	35
16. Lakshmi Commercial Bank	1
17. New Bank of India	5
18. Oriental Bank of Commerce	8
19. Punjab & Sind Bank	2
20. Punjab National Bank	37
21. Sangli Bank	1
22. State Bank of Bikaner & Jaipur	3
23. State Bank of India	261
24. State Bank of Saurashtra	167
25. Syndicate Bank	16
26. Union Bank of India	90
27. United Bank of India	9
28. United Commercial Bank	59
29. United Western Bank	1
30. Vijaya Bank	8
HARYANA	**492**
1. Allahabad Bank	7
2. Bank of Baroda	9
3. Bank of India	13
4. Bank of Maharashtra	2
5. Bank of Rajasthan	1
6. Canara Bank	1
7. Cental Bank of India	48
8. Dena Bank	1
9. Haryana Kshetriya Gramin Bank	2
10. Hindustan Commercial Bank	6
11. Indian Bank	7
12. Indian Overseas Bank	6
13. Lakshmi Commercial Bank	15
14. New Bank of India	37
15. Oriental Bank of Commerce	36
16. Punjab & Sind Bank	26
17. Punjab National Bank	96
18. State Bank of Bikaner & Jaipur	2
19. State Bank of India	87
20. State Bank of Patiala	45
21. Syndicate Bank	19

Name of the Bank	No. of Offices
HARYANA—(*Concld.*)	
22. Union Bank of India	12
23. United Bank of India	1
24. United Commercial Bank	11
25. Vijaya Bank	2
HIMACHAL PRADESH	**198**
1. Bank of India	2
2. Central Bank of India	10
3. Grindlays Bank	1
4. Indian Bank	1
5. Indian Overseas Bank	2
6. Lakshmi Commercial Bank	2
7. New Bank of India	11
8. Oriental Bank of Commerce	2
9. Punjab & Sind Bank	9
10. Punjab National Bank	51
11. State Bank of India	57
12. State Bank of Patiala	20
13. Union Bank of India	6
14. United Commercial Bank	24
JAMMU & KASHMIR	**227**
1. Allahabad Bank	1
2. Bank of Baroda	2
3. Bank of India	3
4. Central Bank of India	7
5. Dena Bank	1
6. Grindlays Bank	1
7. Jammu & Kashmir Bank	99
8. Lakshmi Commercial Bank	3
9. New Bank of India	6
10. Oriental Bank of Commerce	3
11. Punjab & Sind Bank	4
12. Punjab National Bank	26
13. State Bank of India	61
14. Union Bank of India	2
15. United Commercial Bank	7
16. Vijaya Bank	1
KARNATAKA	**1,857**
1. Allahabad Bank	2
2. Andhra Bank	7
3. Bank of Baroda	12
4. Bank of India	27
5. Bank of Madura	2
6. Bank of Maharashtra	21
7. Bharat Overseas Bank	1
8. Canara Bank	312
9. Catholic Syrian Bank	1
10. Central Bank of India	33
11. Corporation Bank	100
12. Dena Bank	11
13. Federal Bank	2
14. Ganesh Bank of Kurundwad	1
15. Grindlays Bank	1
16. Indian Bank	34
17. Indian Overseas Bank	30
18. Karnataka Bank	144
19. Karur Vysya Bank	2
20. Lakshmi Vilas Bank	7
21. Miraj State Bank	1
22. Nedungadi Bank	1
23. New Bank of India	1
24. Punjab & Sind Bank	2
25. Punjab National Bank	12
26. Ratnakar Bank	2
27. Sangli Bank	23
28. South Indian Bank	7
29. State Bank of Hyderabad	54
30. State Bank of India	110
31. State Bank of Mysore	240

Name of the Bank	No. of Offices
KARNATAKA—(*Concld.*)	
32. State Bank of Patiala	1
33. State Bank of Saurashtra	1
34. State Bank of Travancore	4
35. Syndicate Bank	311
36. Union Bank of India	51
37. United Bank of India	1
38. United Commercial Bank	14
39. Vijaya Bank	228
40. Vysya Bank	43
KERALA	**1,435**
1. Allahabad Bank	3
2. Andhra Bank	1
3. Bank of Baroda	15
4. Bank of Cochin	47
5. Bank of India	9
6. Bank of Madura	4
7. Bank of Maharashtra	3
8. Canara Bank	109
9. Catholic Syrian Bank	118
10. Central Bank of India	52
11. Chartered Bank	2
12. Corporation Bank	19
13. Dena Bank	6
14. Dhanalakshmi Bank	53
15. Federal Bank	164
16. Grindlays Bank	2
17. Indian Bank	41
18. Indian Overseas Bank	40
19. Karnataka Bank	4
20. Lakshmi Vilas Bank	1
21. Lord Krishna Bank	34
22. Nedungadi Bank	59
23. New Bank of India	1
24. Parur Central Bank	24
25. Punjab National Bank	5
26. South Indian Bank	104
27. State Bank of India	50
28. State Bank of Mysore	1
29. State Bank of Travancore	269
30. Syndicate Bank	72
31. Union Bank of India	68
32. United Bank of India	1
33. United Commercial Bank	9
34. Vijaya Bank	43
35. Vysya Bank	2
MADHYA PRADESH	**999**
1. Allahabad Bank	52
2. Andhra Bank	1
3. Bank of Baroda	29
4. Bank of India	104
5. Bank of Maharashtra	18
6. Bank of Rajasthan	6
7. Canara Bank	10
8. Central Bank of India	122
9. Corporation Bank	1
10. Dena Bank	37
11. Hindustan Commercial Bank	3
12. Indian Bank	3
13. Indian Overseas Bank	1
14. New Bank of India	6
15. Oriental Bank of Commerce	2
16. Punjab & Sind Bank	18
17. Punjab National Bank	68
18. State Bank of Bikaner & Jaipur	3
19. State Bank of India	288
20. State Bank of Indore	129
21. Syndicate Bank	4
22. Union Bank of India	35
23. United Commercial Bank	48
24. United Western Bank	7
25. Vijaya Bank	4

Name of the Bank	No. of Offices
MAHARASHTRA	**2,335**
1. Allahabad Bank	20
2. American Express International Banking Corporation	1
3. Andhra Bank	4
4. Bank of America	1
5. Bank of Baroda	123
6. Bank of India	228
7. Bank of Karad	23
8. Bank of Madura	2
9. Bank of Maharashtra	363
10. Bank of Rajasthan	2
11. Bank of Tokyo	1
12. Banque Nationale de Paris	2
13. Benares State Bank	1
14. Bharat Overseas Bank	2
15. British Bank of the Middle East	1
16. Canara Bank	92
17. Catholic Syrian Bank	1
18. Central Bank of India	160
19. Chartered Bank	6
20. Corporation Bank	16
21. Dena Bank	152
22. Federal Bank	2
23. First National City Bank	3
24. Ganesh Bank of Kurundwad	4
25. General Bank of the Netherlands	2
26. Grindlays Bank	12
27. Habib Bank	1
28. Hindustan Commercial Bank	2
29. Indian Bank	29
30. Indian Overseas Bank	27
31. Karnataka Bank	1
32. Lakshmi Commercial Bank	1
33. Mercantile Bank	7
34. Miraj State Bank	12
35. Mitsui Bank	1
36. New Bank of India	6
37. Oriental Bank of Commerce	8
38. Punjab & Sind Bank	8
39. Punjab National Bank	66
40. Ratnakar Bank	29
41. Sangli Bank	69
42. South Indian Bank	1
43. State Bank of Bikaner & Jaipur	8
44. State Bank of Hyderabad	81
45. State Bank of India	364
46. State Bank of Indore	2
47. State Bank of Mysore	5
48. State Bank of Saurashtra	2
49. State Bank of Travancore	2
50. Syndicate Bank	59
51. Union Bank of India	144
52. United Bank of India	10
53. United Commercial Bank	53
54. United Western Bank	91
55. Vijaya Bank	21
56. Vysya Bank	1
MANIPUR	**11**
1. State Bank of India	2
2. United Bank of India	8
3. United Commercial Bank	1
MEGHALAYA	**28**
1. Allahabad Bank	1
2. Bank of Baroda	2
3. Bank of India	1
4. Central Bank of India	1
5. Indian Bank	1
6. Punjab National Bank	1
7. State Bank of India	14
8. United Bank of India	4
9. United Commercial Bank	2
10. Vijaya Bank	1

Name of the Bank	No. of Offices
NAGALAND	**13**
1. Allahabad Bank	1
2. Federal Bank	1
3. State Bank of India	8
4. United Bank of India	1
5. United Commercial Bank	1
6. Vijaya Bank	1
ORISSA	**356**
1. Allahabad Bank	8
2. Andhra Bank	16
3. Bank of Baroda	4
4. Bank of India	24
5. Canara Bank	11
6. Central Bank of India	11
7. Dena Bank	1
8. Indian Bank	15
9. Indian Overseas Bank	16
10. New Bank of India	1
11. Punjab National Bank	10
12. State Bank of India	143
13. Syndicate Bank	3
14. Union Bank of India	9
15. United Bank of India	18
16. United Commercial Bank	61
17. Vijaya Bank	5
PUNJAB	**1,062**
1. Allahabad Bank	19
2. Bank of Baroda	10
3. Bank of India	41
4. Bank of Maharashtra	4
5. Bari Doab Bank	1
6. Benares State Bank	1
7. Canara Bank	3
8. Central Bank of India	66
9. Chartered Bank	1
10. Dena Bank	4
11. Grindlays Bank	2
12. Hindustan Commercial Bank	5
13. Indian Bank	9
14. Indian Overseas Bank	22
15. Jammu & Kashmir Bank	5
16. Lakshmi Commercial Bank	28
17. Narang Bank of India	1
18. New Bank of India	62
19. Oriental Bank of Commerce	46
20. Punjab & Sind Bank	179
21. Punjab Co-operative Bank	3
22. Punjab National Bank	194
23. State Bank of Bikaner & Jaipur	4
24. State Bank of India	146
25. State Bank of Patiala	132
26. Syndicate Bank	2
27. Union Bank of India	16
28. United Bank of India	2
29. United Commercial Bank	50
30. Vijaya Bank	4
RAJASTHAN	**853**
1. Allahabad Bank	9
2. Bank of Baroda	76
3. Bank of India	12
4. Bank of Maharashtra	1
5. Bank of Rajasthan	101
6. Canara Bank	3
7. Central Bank of India	48
8. Dena Bank	2
9. Hindustan Commercial Bank	4
10. Indian Bank	4
11. Indian Overseas Bank	5
12. Jaipur Nagaur Aanchalik Gramin Bank	2

Name of the Bank	No. of Offices
RAJASTHAN—(*Concld.*)	
13. Lakshmi Commercial Bank	3
14. New Bank of India	16
15. Oriental Bank of Commerce	14
16. Punjab & Sind Bank	11
17. Punjab National Bank	87
18. State Bank of Bikaner & Jaipur	335
19. State Bank of India	33
20. Syndicate Bank	4
21. Union Bank of India	11
22. United Bank of India	3
23. United Commercial Bank	65
24. Vijaya Bank	4
SIKKIM	1
1. State Bank of India	1
TAMIL NADU	2,058
1. Allahabad Bank	4
2. Andhra Bank	11
3. Bank of America	1
4. Bank of Baroda	43
5. Bank of India	40
6. Bank of Madura	130
7. Bank of Maharashtra	8
8. Bank of Rajasthan	1
9. Bharat Overseas Bank	4
10. Canara Bank	215
11. Catholic Syrian Bank	13
12. Central Bank of India	72
13. Chartered Bank	3
14. Corporation Bank	21
15. Dena Bank	9
16. Dhanalakshmi Bank	1
17. Federal Bank	9
18. First National City Bank	2
19. Grindlays Bank	5
20. Indian Bank	273
21. Indian Overseas Bank	203
22. Karnataka Bank	5
23. Karur Vysya Bank	79
24. Kumbakonam City Union Bank	39
25. Lakshmi Vilas Bank	97
26. Mercantile Bank	1
27. Nedungadi Bank	11
28. New Bank of India	1
29. Oriental Bank of Commerce	1
30. Punjab & Sind Bank	1
31. Punjab National Bank	38
32. Sangli Bank	1
33. South India Bank	44
34. South Indian Bank	30
35. State Bank of Bikaner & Jaipur	3
36. State Bank of Hyderabad	5
37. State Bank of India	294
38. State Bank of Mysore	10
39. State Bank of Patiala	1
40. State Bank of Saurashtra	1
41. State Bank of Travancore	23
42. Syndicate Bank	43
43. Tamilnad Mercantile Bank	43
44. Tanjore Permanent Bank	84
45. Union Bank of India	63
46. United Bank of India	5
47. United Commercial Bank	41
48. Vijaya Bank	17
49. Vysya Bank	9
TRIPURA	22
1. Allahabad Bank	1
2. State Bank of India	3
3. Union Bank of India	1
4. United Bank of India	15
5. United Commercial Bank	2

Name of the Bank	No. of Offices
UTTAR PRADESH	2,098
1. Allahabad Bank	193
2. Bank of Baroda	112
3. Bank of India	82
4. Bank of Maharashtra	3
5. Bank of Rajasthan	1
6. Bareilly Corporation (Bank)	23
7. Benares State Bank	56
8. Canara Bank	28
9. Central Bank of India	176
10. Chartered Bank	1
11. Dena Bank	10
12. Federal Bank	1
13. Gorakhpur Kshetriya Gramin Bank	3
14. Grindlays Bank	1
15. Hindustan Commercial Bank	48
16. Indian Bank	10
17. Indian Overseas Bank	23
18. Kashi Nath Seth Bank	4
19. Lakshmi Commercial Bank	26
20. Naini Tal Bank	9
21. Narang Bank of India	2
22. New Bank of India	18
23. Oriental Bank of Commerce	32
24. Prathama Bank	3
25. Punjab & Sind Bank	40
26. Punjab National Bank	266
27. State Bank of Bikaner & Jaipur	10
28. State Bank of India	635
29. State Bank of Patiala	8
30. State Bank of Saurashtra	1
31. Syndicate Bank	52
32. Union Bank of India	127
33. United Bank of India	18
34. United Commercial Bank	67
35. Vijaya Bank	9
WEST BENGAL	1,243
1. Allahabad Bank	80
2. American Express International Banking Corporation	1
3. Andhra Bank	3
4. Bank of America	1
5. Bank of Baroda	36
6. Bank of India	59
7. Bank of Madura	2
8. Bank of Maharashtra	1
9. Bank of Tokyo	1
10. Banque Nationale de Paris	3
11. Bharat Overseas Bank	1
12. Canara Bank	10
13. Central Bank of India	83
14. Chartered Bank	8
15. Corporation Bank	3
16. Dena Bank	10
17. Federal Bank	2
18. First National City Bank	2
19. Gaur Gramin Bank	4
20. General Bank of Netherlands	1
21. Grindlays Bank	19
22. Hindustan Commercial Bank	3
23. Indian Bank	23
24. Indian Overseas Bank	16
25. Lakshmi Commercial Bank	1
26. Mercantile Bank	9
27. National Bank of Pakistan	1
28. New Bank of India	3
29. Oriental Bank of Commerce	5
30. Punjab & Sind Bank	2
31. Punjab National Bank	49
32. Sonali Bank	1
33. South Indian Bank	1
34. State Bank of Bikaner & Jaipur	3
35. State Bank of Hyderabad	2
36. State Bank of India	287
37. State Bank of Mysore	2

Name of the Bank	No. of Offices
WEST BENGAL—(*Concld.*)	
38. State Bank of Saurashtra	1
39. State Bank of Travancore	1
40. Syndicate Bank	8
41. Union Bank of India	16
42. United Bank of India	289
43. United Commercial Bank	148
44. United Industrial Bank	33
45. Vijaya Bank	8
46. Vysya Bank	1
UNION TERRITORIES	
ANDAMAN & NICOBAR ISLANDS	5
1. State Bank of India	3
2. Syndicate Bank	2
ARUNACHAL PRADESH	9
1. State Bank of India	9
CHANDIGARH	57
1. Allahabad Bank	2
2. Bank of Baroda	2
3. Bank of India	2
4. Bank of Maharashtra	1
5. Canara Bank	1
6. Central Bank of India	5
7. Dena Bank	1
8. Indian Bank	1
9. Indian Overseas Bank	1
10. Lakshmi Commercial Bank	1
11. New Bank of India	3
12. Oriental Bank of Commerce	1
13. Punjab & Sind Bank	5
14. Punjab National Bank	8
15. State Bank of Bikaner & Jaipur	1
16. State Bank of India	10
17. State Bank of Patiala	6
18. Syndicate Bank	1
19. Union Bank of India	1
20. United Bank of India	1
21. United Commercial Bank	2
22. Vijaya Bank	1
DADRA & NAGAR HAVELI	4
1. Dena Bank	4
DELHI	604
1. Allahabad Bank	19
2. American Express International Banking Corporation	1
3. Andhra Bank	4
4. Bank of Baroda	21
5. Bank of India	31
6. Bank of Madura	2
7. Bank of Maharashtra	5
8. Bank of Rajasthan	4
9. Bank of Tokyo	1
10. Bharat Overseas Bank	2
11. Canara Bank	21
12. Central Bank of India	46
13. Chartered Bank	2
14. Corporation Bank	1
15. Dena Bank	13
16. Federal Bank	1
17. First National City Bank	1
18. Grindlays Bank	10
19. Hindustan Commercial Bank	3
20. Indian Bank	12
21. Indian Overseas Bank	12
22. Jammu & Kashmir Bank	4

Name of the Bank	No. of Offices
DELHI—(*Concld.*)	
23. Lakshmi Commercial Bank	15
24. Mercantile Bank	2
25. Narang Bank of India	1
26. New Bank of India	25
27. Oriental Bank of Commerce	19
28. Punjab & Sind Bank	27
29. Punjab Co-operative Bank	1
30. Punjab National Bank	74
31. South Indian Bank	1
32. State Bank of Bikaner & Jaipur	8
33. State Bank of Hyderabad	2
34. State Bank of India	90
35. State Bank of Mysore	1
36. State Bank of Patiala	8
37. State Bank of Saurashtra	2
38. Syndicate Bank	37
39. Traders' Bank	1
40. Union Bank of India	23
41. United Bank of India	14
42. United Commercial Bank	24
43. United Western Bank	1
44. Vijaya Bank	11
45. Vysya Bank	1
GOA, DAMAN & DIU	149
1. Bank of Baroda	18
2. Bank of India	22
3. Bank of Maharashtra	4
4. Canara Bank	15
5. Central Bank of India	16
6. Chartered Bank	1
7. Corporation Bank	1
8. Dena Bank	12
9. Federal Bank	1
10. Indian Bank	1
11. Indian Overseas Bank	4
12. Karnataka Bank	1
13. Oriental Bank of Commerce	1
14. Sangli Bank	1
15. South Indian Bank	1
16. State Bank of India	21
17. State Bank of Mysore	1
18. State Bank of Saurashtra	1
19. Syndicate Bank	14
20. Union Bank of India	6
21. United Commercial Bank	5
22. United Western Bank	1
23. Vijaya Bank	1
LAKSHADWEEP	4
1. Syndicate Bank	4
MIZORAM	1
1. State Bank of India	1
PONDICHERRY	30
1. Bank of Baroda	1
2. Bank of Madura	1
3. Canara Bank	2
4. Indian Bank	6
5. Indian Overseas Bank	4
6. Lakshmi Vilas Bank	2
7. South Indian Bank	1
8. State Bank of India	6
9. Syndicate Bank	1
10. Union Bank of India	1
11. United Commercial Bank	5

APPENDIX II

Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme

A. STATE BANK OF INDIA GROUP

(1) **Andhra Pradesh**
1. Adilabad
2. Hyderabad
3. Karimnagar
4. Khammam
5. Mahbubnagar
6. Medak
7. Nalgonda
8. Nizamabad
9. Visakhapatnam
10. Warangal

(2) **Assam**
1. Garo Hills
2. Mizo Hills
3. United Khasi and Jaintia Hills
4. United Mikir and North Cachar Hills

(3) **Bihar**
1. Palamau
2. Santhal Parganas

(4) **Gujarat**
1. Amreli
2. Bhavnagar
3. Jamnagar
4. Junagadh
5. Rajkot
6. Surendranagar

(5) **Himachal Pradesh**
1. Chamba
2. Lahul and Spiti

(6) **Jammu and Kashmir**
1. Anantnag
2. Baramulla
3. Doda
4. Jammu
5. Kathua
6. Ladakh
7. Poonch-Rajouri
8. Srinagar
9. Udhampur

(7) **Karnataka**
1. Bidar
2. Gulbarga
3. Mandya
4. Mysore
5. Raichur
6. Tumkur

(8) **Kerala**
1. Alleppey
2. Kottayam

(9) **Madhya Pradesh**
1. Bastar
2. Bilaspur
3. Chhatarpur
4. Damoh
5. Guna
6. Panna
7. Raigarh
8. Shivpuri
9. Tikamgarh
10. Vidisha (Bhilsa)

(10) **Maharashtra**
1. Bhir
2. Nanded
3. Osmanabad
4. Parbhani

(11) **Nagaland**
1. Kohima
2. Mokakchung
3. Tuensang

(12) **Orissa**
1. Bolangir
2. Boudh-Khondmals
3. Kalahandi
4. Koraput
5. Sambalpur
6. Sundergarh

(13) **Punjab**
1. Bhatinda
2. Patiala
3. Sangrur

(14) **Rajasthan**
1. Barmer
2. Bikaner
3. Ganganagar
4. Jaisalmer
5. Jalore
6. Pali
7. Sirohi
8. Udaipur*

(15) **Uttar Pradesh**
1. Almora
2. Basti
3. Chamoli
4. Garhwal
5. Gorakhpur
6. Pithoragarh
7. Tehri Garhwal
8. Uttarkashi

(16) **Andaman and Nicobar Islands**
1. Andaman & Nicobar Islands

(17) **Arunachal Pradesh**
1. Kameng Division
2. Lohit Division
3. Siang Division
4. Subansin Division
5. Tirap Division

B. CENTRAL BANK OF INDIA

(1) **Bihar**
1. Champaran
2. Darbhanga
3. Muzaffarpur
4. Purnea
5. Saharsa
6. Saran

* Jointly with Bank of Rajasthan Ltd.

(2) **Madhya Pradesh**
1. Balaghat
2. Betul
3. Bhind
4. Chhindwara
5. Gwalior
6. Hoshangabad
7. Jabalpur
8. Mandla
9. Mandsaur
10. Morena
11. Narsinghpur
12. Raisen
13. Ratlam
14. Sagar
15. Seoni
16. Shahdol
17. Surguja

(3) **Maharashtra**
1. Ahmednagar
2. Akola
3. Amravati
4. Aurangabad@
5. Buldhana
6. Dhule
7. Jalgaon
8. Yavatmal

(4) **Rajasthan**
1. Jhalawar
2. Kotah

(5) **Uttar Pradesh**
1. Ballia
2. Deoria
3. Etawah

(6) **West Bengal**
1. Cooch Behar
2. Darjeeling
3. Jalpaiguri

C. BANK OF INDIA

(1) **Bihar**
1. Dhanbad
2. Hazaribagh
3. Ranchi
4. Singhbhum

(2) **Madhya Pradesh**
1. Dewas
2. Dhar
3. East Nimar (Khandwa)
4. Indore
5. Rajgarh
6. Sehore
7. Shajapur
8. Ujjain
9. West Nimar (Khargone)

(3) **Maharashtra**
1. Bhandara
2. Chandrapur
3. Kolaba
4. Kolhapur
5. Nagpur
6. Ratnagiri
7. Sangli
8. Solapur
9. Wardha

@ Jointly with Bank of Maharashtra.

C. BANK OF INDIA—(*Concld.*)

(4) Orissa
1. Keonjhar
2. Mayurbhanj

(5) Uttar Pradesh
1. Bara Banki
2. Farrukhabad
3. Hardoi
4. Lucknow
5. Mainpuri
6. Unao

D. PUNJAB NATIONAL BANK

(1) Bihar
1. Gaya
2. Patna
3. Shahabad

(2) Haryana
1. Ambala
2. Hissar
3. Jind
4. Karnal
5. Mahendergarh
6. Rohtak

(3) Himachal Pradesh
1. Kangra
2. Kinnaur
3. Kulu
4. Mandi

(4) Madhya Pradesh
1. Datia

(5) Punjab
1. Amritsar
2. Ferozepur
3. Gurdaspur
4. Hoshiarpur
5. Kapurthala

(6) Rajasthan
1. Alwar
2. Bharatpur
3. Sikar

(7) Uttar Pradesh
1. Bijnor
2. Budaun
3. Bulandshahr
4. Dehra Dun
5. Jhansi
6. Muzaffarnagar
7. Saharanpur

E. BANK OF BARODA

(1) Gujarat
1. Baroda
2. Broach
3. Bulsar
4. Dangs
5. Kaira
6. Panch Mahals
7. Surat

(2) Madhya Pradesh
1. Jhabua

E. BANK OF BARODA—(*Concld.*)

(3) Rajasthan
1. Ajmer
2. Banswara
3. Bhilwara
4. Bundi
5. Chittorgarh
6. Churu
7. Dungarpur
8. Jhunjhunu
9. Sawai Madhopur
10. Tonk

(4) Uttar Pradesh
1. Allahabad
2. Bareilly
3. Faizabad
4. Fatehpur
5. Kanpur
6. Naini Tal
7. Pilibhit
8. Pratapgarh
9. Rae Bareli
10. Rampur
11. Shahjahanpur
12. Sultanpur

F. UNITED COMMERCIAL BANK

(1) Assam
1. Darrang
2. Goalpara
3. Kamrup

(2) Bihar
1. Bhagalpur
2. Monghyr

(3) Himachal Pradesh
1. Bilaspur
2. Mahasu
3. Simla
4. Sirmur

(4) Orissa
1. Balasore
2. Cuttack
3. Dhenkanal
4. Puri

(5) Punjab
1. Jullundur
2. Ludhiana
3. Rupar

(6) Rajasthan
1. Jaipur
2. Jodhpur
3. Nagaur

(7) West Bengal
1. Birbhum
2. Burdwan
3. Hooghly
4. Howrah

G. CANARA BANK

(1) Karnataka
1. Bangalore
2. Chikmagalur
3. Chitradurga
4. Coorg
5. Hassan
6. Kolar
7. Shimoga

G. CANARA BANK—(*Concld.*)

(2) Kerala
1. Kozhikode
2. Malappuram
3. Palghat
4. Trichur

(3) Tamil Nadu
1. Coimbatore
2. Madurai
3. Nilgiris

(4) Uttar Pradesh
1. Agra
2. Aligarh
3. Etah

H. UNITED BANK OF INDIA

(1) Assam
1. Cachar
2. Lakhimpur
3. Nowgong
4. Sibsagar

(2) Manipur
1. Manipur

(3) Tripura
1. Tripura

(4) West Bengal
1. Bankura
2. Malda
3. Midnapore
4. Murshidabad
5. Nadia
6. Purulia
7. 24 Parganas
8. West Dinajpur

I. DENA BANK

(1) Gujarat
1. Ahmedabad
2. Banaskantha
3. Gandhinagar
4. Kutch
5. Mehsana
6. Sabarkantha

(2) Madhya Pradesh
1. Durg
2. Raipur

(3) Dadra and Nagar Haveli
1. Dadra & Nagar Haveli

J. SYNDICATE BANK

(1) Andhra Pradesh
1. Anantapur
2. Cuddapah
3. Kurnool
4. Nellore
5. Prakasam (Ongole)

(2) Haryana
1. Gurgaon

J. SYNDICATE BANK—(*Concld.*)

(3) Karnataka
1. Belgaum
2. Bellary
3. Bijapur
4. Dharwar
5. North Kanara
6. South Kanara

(4) Kerala
1. Cannanore

(5) Uttar Pradesh
1. Mathura
2. Meerut
3. Moradabad

(6) Lakshadweep
1. Lakshadweep

K. UNION BANK OF INDIA

(1) Kerala
1. Ernakulam
2. Idikki

(2) Uttar Pradesh
1. Azamgarh
2. Ghazipur
3. Jaunpur
4. Varanasi

L. ALLAHABAD BANK

(1) Madhya Pradesh
1. Rewa
2. Satna
3. Sidhi

L. ALLAHABAD BANK—(*Concld.*)

(2) Uttar Pradesh
1. Bahraich
2. Banda
3. Gonda
4. Hamirpur
5. Jalaun
6. Kheri
7. Mirzapur
8. Sitapur

M. INDIAN BANK

(1) Andhra Pradesh
1. Chittoor
2. Guntur†
3. Krishna†

(2) Kerala
1. Quilon††
2. Trivandrum††

(3) Tamil Nadu
1. Chingleput
2. Dharmapuri
3. North Arcot
4. Salem
5. South Arcot

(4) Pondicherry
1. Pondicherry

N. BANK OF MAHARASHTRA

Maharashtra
1. Aurangabad§
2. Nasik
3. Pune
4. Satara
5. Thane

O. INDIAN OVERSEAS BANK

(1) Kerala
1. Quilon**
2. Trivandrum**

(2) Tamil Nadu
1. Kanyakumari
2. Ramanathapuram
3. Thanjavur
4. Tiruchirapalli
5. Tirunelveli

P. ANDHRA BANK LTD.

(1) Andhra Pradesh
1. East Godavari
2. Guntur‡
3. Krishna‡
4. Srikakulam
5. West Godavari

(2) Orissa
1. Ganjam

Q. BANK OF RAJASTHAN LTD.

(1) Rajasthan
1. Udaipur***

R. PUNJAB AND SIND BANK LTD.

(1) Punjab
1. Moga Tehsil (Ferozepur District)@
2. Jagraon and Ludhiana Tehsils (Ludhiana District)¶

Note: Allocations have been made of all the districts in the Indian Union, except Greater Bombay, Calcutta and Madras Municipal Corporations, the Union Territories of Chandigarh, Delhi and Goa, Daman and Diu.

† Jointly with Andhra Bank Ltd.
†† Jointly with Indian Overseas Bank.
§ Jointly with Central Bank of India.
** Jointly with Indian Bank.
‡ Jointly with Indian Bank.
*** Jointly with State Bank of India Group.
@ Jointly with Punjab National Bank.
¶ Jointly with United Commercial Bank.