

STATISTICAL TABLES RELATING TO BANKS IN INDIA



1977

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INTRODUCTION

The Statistical Tables relating to Banks in India for the year 1977 is the thirty-sixth 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, 1978.

2. The publication covers all commercial banks operating in India including those registered abroad. The number of banks covered in the 1977 Statistical Tables along with the comparative data for the previous years are given below:

				1969	1973	1974	1975	1976	1977
I. Scheduled Commercial Banks[£]									
(i) Indian Banks									
(a) Functioning	..	..	..	58	61	60	65	99	108
(b) Reporting	..	..	..	58	61	60	65	99	108
(ii) Foreign Banks									
(a) Functioning	..	..	..	15	13	14	14	14	14
(b) Reporting*	..	..	..	13	11	12	12	12	12
Total of (i) and (ii)									
(a) Functioning	..	..	..	73	74	74	79	113	122
(b) Reporting	..	..	..	71	72	72	77	111	120
II. Non-Scheduled Commercial Banks									
(a) Functioning	..	..	..	14	9	9	8	7	6
(b) Reporting	..	..	..	14	9	9	8	7	6
III. All Commercial Banks (Total of I and II)									
(a) Functioning	..	..	..	87	83	83	87	120	128
(b) Reporting	..	..	..	85	81	81	85	118	126

£ 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, 28, 29, 30, 31 and 33.

All the scheduled and non-scheduled commercial banks functioning at the end of 1977 have been covered in the 1977 Statistical Tables, with the exception of the two Pakistani banks which are under the Custodian of Enemy Property since September 7, 1965. During 1977, the number of scheduled commercial banks increased from 99 to 108 due to the inclusion of Dhanalakshmi Bank Ltd. and 8 regional rural banks, in the Second Schedule to the Reserve Bank of India Act, 1934. The number of non-scheduled commercial banks, at the end of 1977, declined from 7 to 6.

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 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 profit 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 a 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 8 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 4, 5, 52, 53 and 54 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. However, Table 6 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 by population groups for the years 1961, 1966, 1971, 1976 and 1977. 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 1976 and 1977 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 18 to 23); (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 13); (v) Distribution of number of employees of Commercial Banks 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 24).

One additional table (12A) has been introduced in this publication giving data on scheduled commercial banks' advances against fixed deposits of different maturity periods. This information is based on the Special Returns submitted by banks to the Economic Department.

EXPLANATORY NOTES TO THE TABLES

9. **Table 1—Liabilities and Assets of the Reserve Bank of India, 1973-77:** 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, 1977:** 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 India. Data on banks' borrowings from Reserve Bank of India are, however, as available in Reserve Bank records. While Table 2, presents data for the scheduled commercial banks as a whole as on the last Friday of each month the same data are shown bank-group-wise in Table No. 3.

11. **Tables 4 and 5—Liabilities and Assets of Different Classes of Commercial Banks, 1976-77:** 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. Table 5 excludes the offices of two Pakistani Banks which are under the Custodian of Enemy Property. In Table 4, the data relate only to Indian commercial banks and their business in India. However, total liabilities/assets given therein relate to both Indian and Foreign 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.

12. **Table 6—Liabilities and Assets of Different Classes of Commercial Banks, 1976 and 1977:** 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. 4, 5, 52, 53 and 54), 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 6 relate to total business (including those of overseas offices), of the Indian commercial banks and the business in India of foreign banks.

13. **Table 7—Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1976 and 1977:** 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. **Table 8—Income, Expenditure and Profit of Different Classes of Scheduled Commercial Banks, 1976 and 1977:** This table is compiled from the profit and loss accounts as published by the banks in their annual reports. Profits are worked out after providing for tax, bonus and ex-gratia payments to staff and contingency reserve. As such, the data in this table will not tally with those

shown in Tables 9 and 10 which are based on Special Return on Form A-2. In Table 8, while data are given separately for each of the public sector banks, those in respect of other scheduled commercial banks are shown bank-group-wise.

15. **Tables 9 and 10—Earnings and Expenses of Commercial Banks, 1976 and 1977:** These tables are compiled from the data available in the 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 India. The item 'balance of profit' shown in these tables represents profits prior to providing for taxation and gratuity and bonus to staff and will, therefore, differ from the figure of profit made during the year shown in Table 5. Form A-2 has been revised since 1976 and item-wise data presented in these two tables have been re-grouped and hence are not strictly comparable with the data presented in the earlier publications. A new item, viz., transactions involving or connected with foreign business has been added. Consequently, 'total current operating earnings' have undergone some change.

16. **Table 11—Distribution of Employees of Commercial Banks According to Categories of Staff, 1976 and 1977:** This table gives the data on Bank-group-wise and category-wise Employees of Commercial Banks compiled from A-2 returns submitted by the banks. Due to non-receipt of BSR 2 returns from a large number of branches, State-wise classification of bank employees could not be given.

17. **Table 12—Maturity Classification of Fixed Deposits with Scheduled Commercial Banks:** The data presented in this table for 1969 and 1972 are based on the information made available by the banks on Form A-4. The data for 1975 and 1977 are, however, based on Special Return on Maturity Classification of Fixed deposits, and relate to the last Friday of March. The data for 1976 are based on the information made available by the banks on BSR-4. The periods of maturity classification of deposits are slightly different for 1975, 1976 and 1977 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. Table 13 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, 1977 and 1978. The data in Table 14 relate to the position as on March 31, 1974 to 1978.

19. **Tables 15 and 16—Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation, 1977 and According to Bank-group and Size of Credit Limit, 1977:** The data presented in these tables are compiled from the information furnished by banks on BSR-I as on the last Friday of June 1977.

20. **Table 17—Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1976 and 1977:** 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 over Rs. 10,000.

21. **Tables 18 to 23—Scheduled Commercial Banks' Advances to Priority Sectors:** The data for Tables 18 and 23 are drawn from the Department of Banking Operations and Development and those for Table 19 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 20 to 22 give such data in respect of individual public sector banks specially collected from them.

22. **Table 24—Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1977:** This table is based on the information supplied to the Banking Division of the Economic Department by the concerned banks.

23. **Table 25—Advances of Public Sector Banks Under the Scheme of Differential Rates of Interest, 1976 and 1977:** This table is based on the information furnished to the Department of Banking Operations and Development and relates to December 31.

24. **Table 26—Offices of Scheduled and Non-Scheduled Commercial Banks in India:** 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, 1972 and 1973 are based on A-1 returns filed by the banks and for 1974 to 1977 on the BSR.

25. **Table 27—Offices of Indian Commercial Banks outside India:** 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, 1977 and Distribution by population groups of offices Opened or Closed by Commercial Banks, 1977:** 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 1977. Distribution by population groups of offices opened or closed by commercial banks, bank-group-wise during 1977 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 1977. Due to reclassification of certain centres, the data relating to offices in rural, semi-urban, urban and metropolitan centres as given in this edition may not tally with similar information in earlier publications.

27. **Tables 31 to 33—Distribution of Offices of Commercial and Co-operative Banks in Different States According to Population Groups, 1977:** Tables 31 and 32, respectively, give the number of offices of Commercial and Co-operative banks, state-wise and number of centres 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 the Banking Regulation Act, 1949. Data in respect of commercial banks are as on December 31, 1977 and those in respect of co-operative banks relate to March 31, 1978.

28. **Tables 34 and 35—State-wise Distribution of Offices, Deposits and Bank Credit of Commercial Banks in India, 1976 and 1977:** Data in respect of non-scheduled commercial banks are shown in Table 34 and those for scheduled commercial banks in Table 35. These tables are based on the data furnished on 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 BSR data and hence may not tally with those presented in Tables 26, 28 to 31 and 33 for reasons stated in earlier paragraphs.

29. **Table 36—State-wise Distribution of Deposits and Bank Credit of Scheduled Commercial Banks (Bank-Group-wise), 1977:** The data for this Table are compiled from the BSR 1 and 2 and they relate to the last Friday of December 1977.

30. **Tables 37 and 38—Deposits and Bank Credit of Offices of Scheduled Commercial Banks Opened after Nationalisation, 1977 (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 1977.

31. **Table 39—Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1961-77:** 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, 1977:** The data given in this table are based on the information received by the Department of Banking Operations and Development from the banks. In view of the change in the norms of classifying the deficit districts under the new branch licensing policy, information regarding the number of offices opened in under-banked districts have been discontinued.

33. **Table 42—Money Rates, 1977:** 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, 1973-77:** 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, 1973-77:** 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. **Table 50—Circle-wise Distribution of Post Office Time Deposits, 1976 and 1977:** The data are based on the information received from Indian Posts and Telegraphs Department.

37. **Tables 51 to 54—Liabilities and Assets of Foreign and Indian Commercial Banks, 1976 and 1977:** Table 51 relates to total business of foreign banks based on their global balance sheets, while Table 52 pertains to their business in India. Tables 52 to 54 are compiled from the information furnished by the scheduled commercial banks (Indian and foreign) and the non-scheduled commercial banks in Special Return on Form A-1 (for details please see para 6 above). In Tables 53 and 54, 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 52 to 54 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 brackets alongside the number of offices in India.

38. **Table 55—Principal Ratios of Commercial Banks, 1976 and 1977:** 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

39. Appendix I—Commercial Banks and their Offices in States and Union Territories, 1977: 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.

40. Appendix II—Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme, 1978: 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 the data furnished by the Department of Banking Operations and Development.

41. 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 and the edition giving the latest position as at the end of 1978 will be published shortly.

42. 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.

J. G. GOGATE

Director,

Banking Division.

RESERVE BANK OF INDIA,
ECONOMIC DEPARTMENT,
Bombay, April 2, 1979.

I. SUMMARY TABLES

STATISTICS AT A GLANCE

End of	1956	1961	1966	1969	1974	1975	1976	1977
1. Number of Banks (Reporting)	423	292	100	85	81	85†	118†	125†
(a) Scheduled Banks	89	82	73	71	72	77	111	119
(b) Non-scheduled Banks	334	210	27	14	9	8	7	6
2. Number of Offices of Banks in India	4,067	5,012	6,593	9,011	18,178	20,453	23,654	26,995
(a) Scheduled Banks	2,966	4,390	6,380	8,830	18,048	20,308	23,538	26,929
(b) Non-scheduled Banks	1,101	622	213	181	130	145	116	66
3. Population£ per Office (in 000's)	98	88	76	60	30	27	23	20
4. Total Deposits in India (Rs. lakhs)	1,159,36	2,011,52	3,586,78	5,172,83	12,204,28	14,668,70	18,426,56	22,433,69
(a) Current Deposits	450,45	567,50	977,37	1,303,98	2,790,82	3,302,08	3,989,42	4,493,27
(b) Savings Deposits	199,36	327,98	821,81	1,268,79	3,083,42	3,684,65	4,392,24	5,470,81
(c) Fixed Deposits	366,24	948,72	1,787,60	2,600,06	6,330,04	7,681,97	10,044,90	12,469,61
(d) Other Deposits	143,31	167,32						
5. Average Deposits per Office (Rs. lakhs)	29	40	54	57	67	72	78	83
(a) Scheduled Banks	37	45	56	58	68	72	78	83
(b) Non-scheduled Banks	7	6	12	13	16	17	18	19
6. Deposits per capita (Rs.)	29	46	72	96	223	268	336	409
7. Credit@ Outstanding in India (Rs. lakhs)	824,15	1,293,17	2,454,53	3,729,04	8,233,68	10,241,34	13,185,65	14,944,38
(a) Scheduled Banks	781,66	1,268,18	2,440,82	3,716,72	8,221,06	10,225,78	13,172,82	14,937,37
(b) Non-scheduled Banks	42,49	24,99	13,71	12,32	12,62	15,56	12,83	7,01
8. Average Credit per Office (Rs. lakhs)	20	26	37	41	45	50	56	55
(a) Scheduled Banks	26	29	38	42	46	50	56	55
(b) Non-scheduled Banks	4	4	6	7	10	11	11	11
9. Credit per capita (Rs.)	21	29	49	69	150	187	241	273
10. National Income (at current prices) (Rs. crores)	99,80	132,63	206,37	286,07	504,98	594,17	605,96	642,79
11. Deposits as per cent of National Income+	10	13	14	15	20	20	24	28
12. Paid-up Capital and Reserves (Rs. lakhs)	72,23	76,36	98,92	111,41	169,44	211,36	272,30	309,40
(a) Indian Scheduled Banks	60,15	70,56	96,79	109,81	168,54	210,64	271,64	308,81
(b) Non-scheduled Banks	12,08	5,80	2,13	1,60	90	72	66	59
13. Ratio of Paid-up Capital and Reserves to Deposits	6.7	4.1	3.1	2.4	1.4	1.4	1.5	1.4
14. Ratio of Credit to Deposits	72	64	69	72	67	70	72	67
15. Ratio of Investments to Deposits	..	36	32	30	32	31	31	31
16. Ratio of Cash in hand and balances with R.B.I. to deposits	..	8	7	7	8	8	8	10
17. Number of Bank Employees (in 000's)	79	1,15	1,70	2,20	3,74	3,92	4,23	4,73
18. Total Earnings (Rs. lakhs)	64,89	124,00	297,59	427,35	1,320,05	1,754,37	2,230,57	2,631,75
19. Total Expenses	51,27	95,73	257,97	378,85	1,186,07	1,578,80	1,965,23	2,359,72
20. Interest paid on deposits, bor- rowings and rediscounts	20,29	44,84	133,53	189,55	656,18	852,96	1,167,08	1,437,61
21. Establishment expenses	21,74	35,83	89,88	140,66	395,08	480,95	480,18	555,63
22. Profit before tax	13,62	28,27	39,63	48,50	133,98	175,57	265,34	272,03
23. Ratio of profit before tax to total earnings	21	23	13	11	10	10	12	10
24. Ratio of profit after tax to total working funds	0.6	0.6	0.5	0.4	0.4	0.5	0.5	0.4

† Includes Regional Rural Banks.

£ Population figures for 1961 are based on 1961 census and for 1974 to 1977 are based on the 1971 census published by the Government of India. Population data for 1956, 1966 and 1969 are estimates.

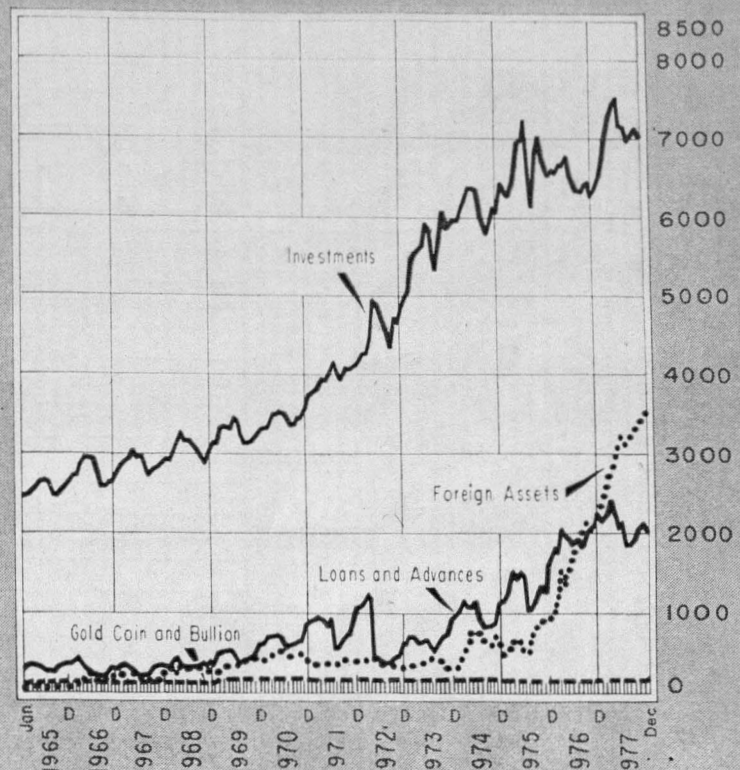
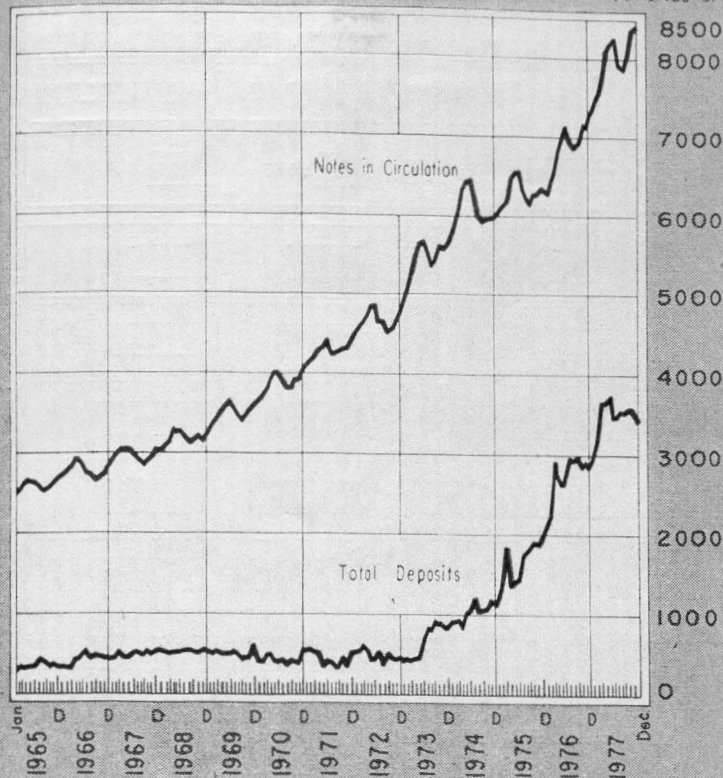
@ Loans and advances and bills purchased and discounted.

+ Figures for National Income and Deposits are taken from Economic Survey, 1978-79 and Reserve Bank Bulletins, respectively, and they relate to March end. National Income figures for 1974 to 1977 relate to revised series.

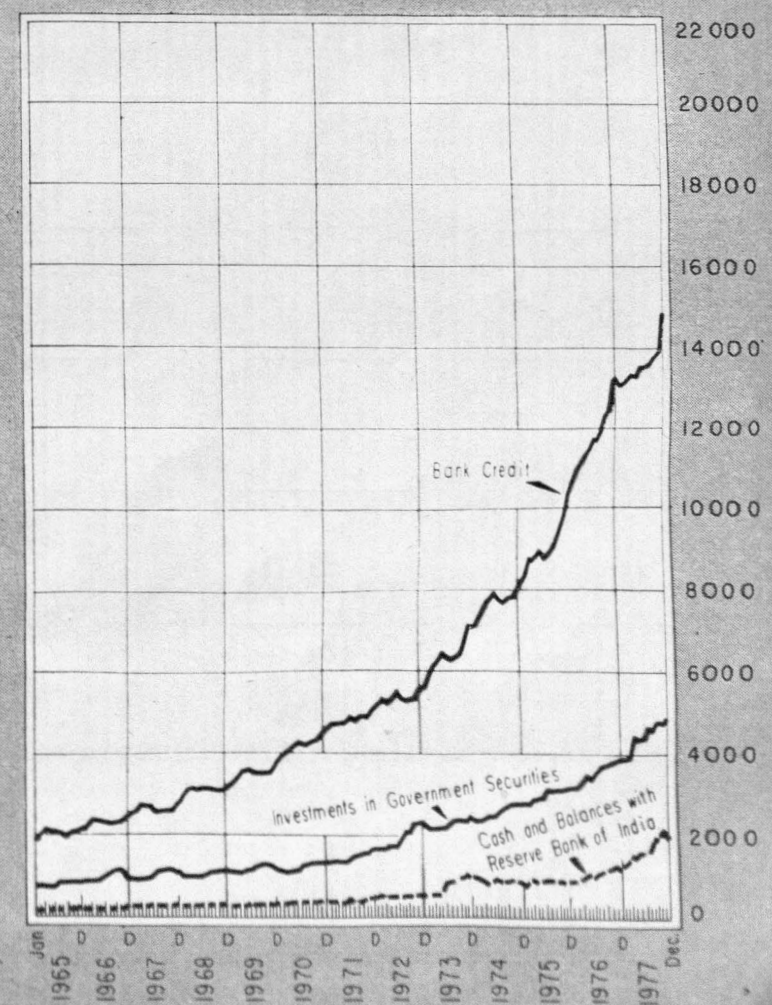
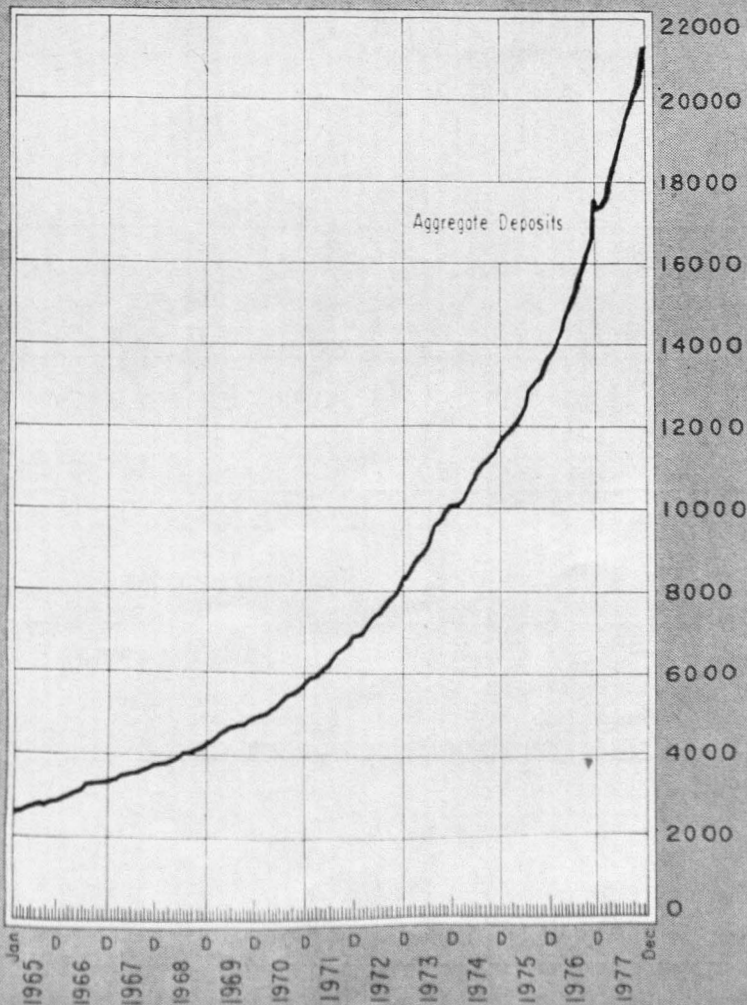
Note: (1) Information presented in this Table pertains to banks other than co-operative banking institutions.

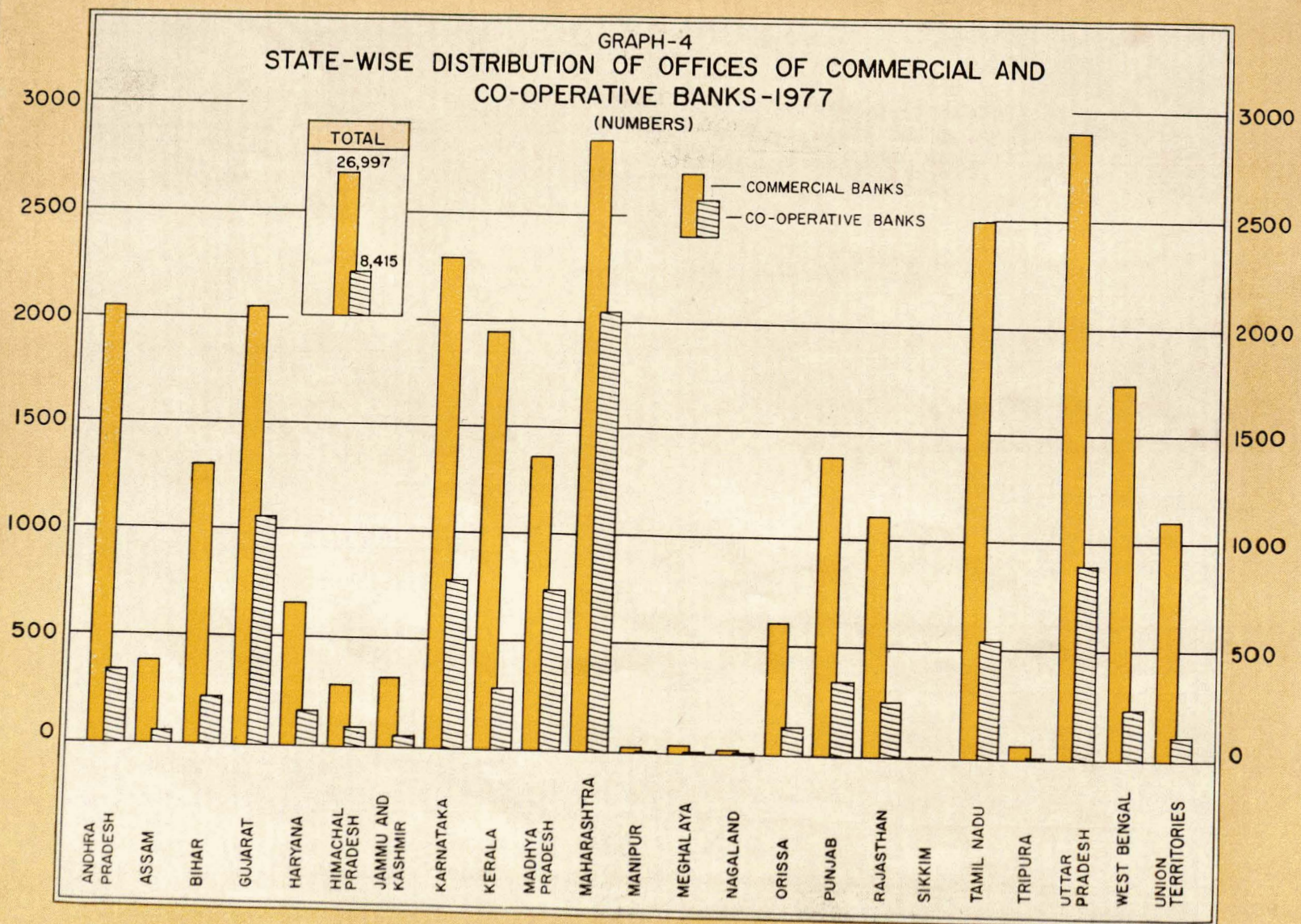
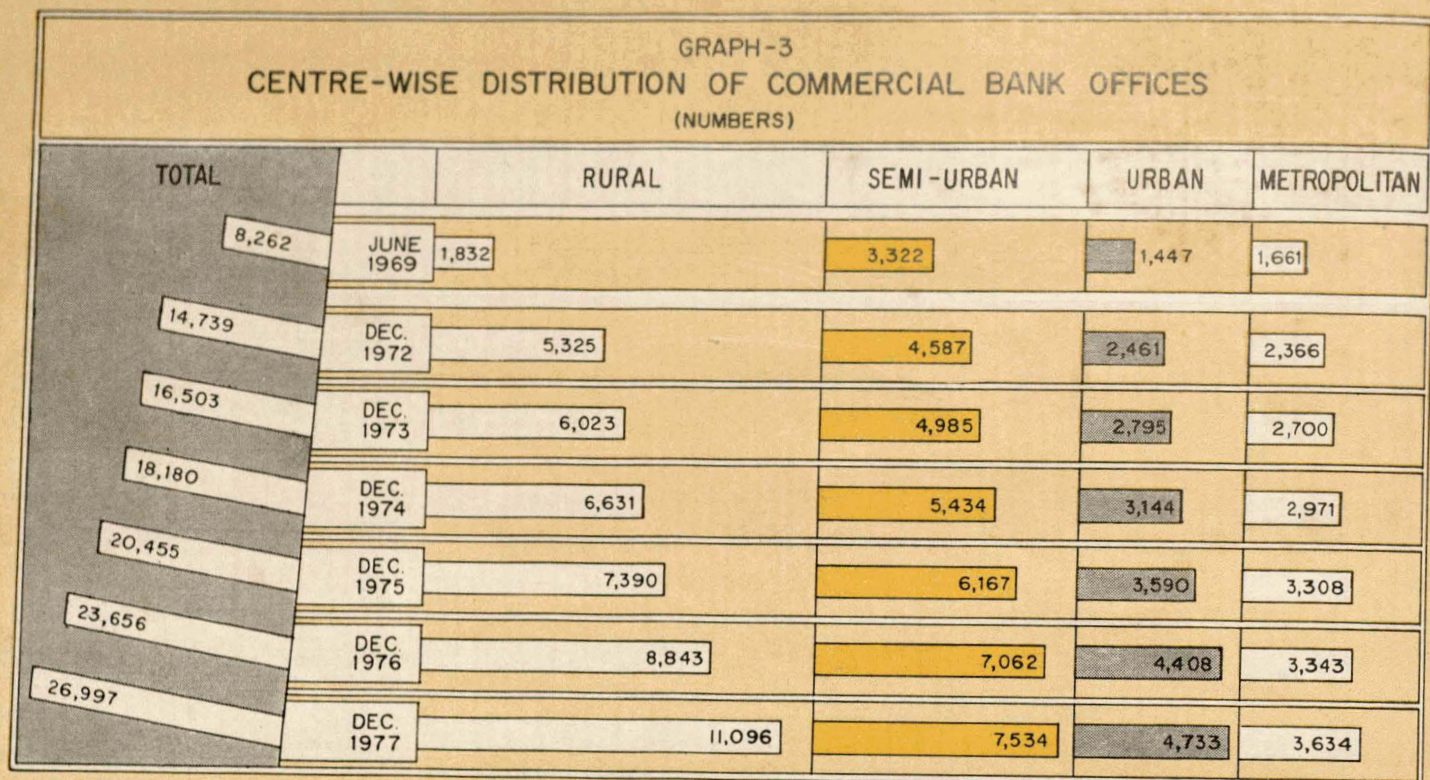
(2) Item 13 relates to Indian scheduled commercial banks only; items 14 to 24 relate to all scheduled commercial banks.

GRAPH-1
LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA
AS ON THE LAST FRIDAY OF THE MONTH
(CRORES OF RUPEES)



GRAPH-2
SCHEDULED COMMERCIAL BANKS' CONSOLIDATED POSITION
AS ON THE LAST FRIDAY OF THE MONTH
(CRORES OF RUPEES)





3

⑤

As on the 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	(In lakhs of rupees)	
							Rupee Coin*	Government of India Rupee Securities
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
1976	13,42	7,252,13	7,265,55	182,52	921,74	1,104,26	15,89	6,145,39
1977	9,73	8,412,87	8,422,60	193,09	1,766,45	1,959,54	12,89	6,450,17

(ii) BANKING DEPARTMENT

As on the last Friday of	Paid up Capital and Reserves	Deposits					Total Liabili- ties or Assets	Cash	Balances held Abroad††	Loans and Advances to		Bills Purchased and Dis- counted	Invest- ments	Other Assets	
		Central Govern- ment Accounts	Other Govern- ment Accounts	Banks	Others	Total				Other Liabili- ties§	Govern- ments @@				Other†
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
1976	155,00	96,27	11,82	817,21	1,924,16	2,849,46	1,931,59	4,936,05	13,52	1,364,05	205,00	2,055,51	338,50	119,50	839,98
1977	155,00	63,84	7,05	1,478,70	1,855,22	3,404,81	2,289,75	5,849,56	9,85	1,783,20	329,20	1,704,26	508,31	559,09	955,65

@ 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)
1973	239	85	205
1974	284	95	265
1975	334	140	390
1976	400	145	540
1977	495	165	715

ash, short-term securities and fixed deposits.

emporary overdrafts to State Governments.

Temporary overruns to State Governments
ins and advances to the Industrial Development
nt Corporation from the National Agricultural Credit (Long-term Operations) Fund.

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 report- ing banks(a)	Liabilities to the Banking System					Liabilities to Others				Borrowings from Reserve Bank of India(b)							
		Total (3 to 5)		Demand and Time Deposits from Banks	Borrow- ings from Banks	Other Demand and Time Liabili- ties	Total (7+10+11)	Aggregate Deposits		Borrow- ings (other than from RBI, IDBI, and ARDC)	Other Demand and Time Liabili- ties	Against Advance Bills and/or Promis- sory Notes	Others	Total (12+13)				
		Total (3 to 5)	Demand and Time Deposits from Banks					Borrow- ings from Banks	Other Demand and Time Liabili- ties						Total (7+10+11)	Aggregate Deposits	Total (8+9)	Demand and Time
1	2	3	4	5	6	7	8	9	10	11	12	13	14					
Average of Friday figures 1977																		
..	121	807,04	598,44	178,68	29,92	19,690,42	18,860,47	7,300,47	11,560,00	89,64	740,31	8,52	551,63	566,15				
1977 : Last Friday of :																		
January	..	593,67	446,88	138,03	8,76	17,907,38	17,218,46	6,718,19	10,500,27	98,45	590,47	10,94	927,68	938,62				
February	..	617,30	463,53	150,59	3,18	18,078,58	17,381,69	6,788,35	10,593,34	122,62	574,27	11,30	907,76	919,06				
March	..	691,93	498,22	191,33	2,38	18,437,46	17,565,53	6,942,84	10,622,69	104,17	767,76	11,62	955,19	966,81				
April	..	750,07	560,25	183,98	5,84	19,076,62	18,129,60	7,044,87	11,084,73	115,24	831,78	10,32	603,46	613,78				
May	..	762,92	610,18	108,73	44,01	19,461,18	18,544,60	7,205,29	11,339,31	104,67	811,91	9,21	443,46	452,67				
June	..	855,34	656,78	159,02	39,54	19,694,00	18,902,56	7,289,82	11,612,74	81,64	709,80	8,76	554,02	562,78				
July	..	847,23	682,75	156,89	7,59	20,077,40	19,210,89	7,343,85	11,867,04	85,26	781,25	9,86	434,14	444,00				
August	..	797,51	632,41	153,24	11,86	20,346,34	19,471,57	7,441,67	12,029,90	78,64	796,13	7,76	457,26	465,02				
September	..	928,17	668,54	177,43	82,20	20,649,25	19,823,26	7,678,00	12,145,26	106,63	719,36	5,84	313,09	318,93				
October	..	967,57	648,74	225,15	93,68	20,829,58	20,090,43	7,810,10	12,280,33	46,62	692,53	5,80	351,98	357,78				
November	..	1,029,14	672,54	232,82	123,78	21,237,48	20,339,38	7,869,69	12,469,69	45,95	852,15	5,00	333,35	338,35				
December	..	876,25	688,85	179,47	7,93	22,206,16	21,330,70	8,516,73	12,813,97	64,56	810,90	5,00	341,38	346,38				

(a) At the end of the period.

(b) As per the Statement of Affairs of the R.B.I.

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

		(Amount in lakhs of rupees)														
		Cash in hand and balances with Reserve Bank of India				Excess of average balances with RBI over the Statutory Minimum		Percentage of (17) to (7)		Assets with the Banking System						
		Cash in hand	Balances with Reserve Bank of India(b)	Total (15+16)							Balances with other Banks in		Money at Call and short notice	Advances to Banks	Other Assets	Total (20 to 24)
		15	16	17	18	19	20	21	22	23	24	25				
Average of Friday figures 1977		..	..	1,653,73	9,44*	8.8	201,04	38,58	192,77	33,57	6,32	472,28				
1977 : Last Friday of :		..	..	..	..	..	..	..	..	..	..	..				
January	..	..	883,99	1,244,06	-133,33	7.2	167,43	19,60	70,88	21,40	8,86	288,17				
February	..	..	920,12	1,272,76	-92,01	7.3	161,57	18,07	105,95	25,78	12,31	323,68				
March	..	..	1,145,95	1,499,77	-122,45	8.5	188,91	16,47	154,07	25,68	9,47	394,60				
April	..	..	1,031,35	1,415,88	68,26	7.8	215,52	16,31	162,64	42,40	4,06	440,93				
May	..	..	1,193,40	1,593,12	67,60	8.6	224,90	29,03	103,23	50,64	6,74	414,54				
June	..	..	1,133,42	1,562,55	77,01	8.3	204,84	32,52	172,77	37,51	3,90	451,54				
July	..	..	1,189,53	1,590,90	46,95	8.3	215,61	45,92	215,42	32,07	2,41	511,43				
August	..	..	1,478,37	1,884,54	56,73	9.7	183,17	44,26	197,66	37,31	1,57	463,97				
September	..	..	1,376,05	1,813,72	62,80	9.1	206,84	53,01	259,33	29,95	4,22	553,35				
October	..	..	1,565,93	2,025,23	52,54	10.1	184,93	57,24	290,16	29,72	3,86	565,91				
November	..	..	1,641,38	2,118,50	61,63	10.4	194,62	53,31	392,72	59,84	4,63	705,12				
December	..	..	1,447,80	1,940,95	-32,43	9.1	250,32	76,83	211,56	34,51	18,50	591,72				

(b) As per the Statement of Affairs of the R.B.I.

* Average of Last Friday Figures.

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

(Amount in lakhs of rupees)

	Investments in			Percentage of (26+27) to (7)	Bank Credit									Percentage of (34) to (7)
	Government Securities (c)	Other Approved Securities	Loans, Cash Credits and Overdrafts		Inland Bills		Foreign Bills		Total (29 to 33)					
					Purchased	Discounted	Purchased	Discounted						
26	27	28	29	30	31	32	33	34	35					
Average of Friday figures 1977	4,394,42	1,755,12	32.6	11,807,56	644,42	510,61	372,33	210,32	13,545,24	71.8				
1977 : Last Friday of :														
January	3,898,54	1,600,55	31.9	11,337,47	607,81	549,88	352,11	229,30	13,076,57	75.9				
February	3,964,42	1,591,02	32.0	11,386,43	616,65	517,91	362,51	219,53	13,103,03	75.4				
March	3,930,22	1,606,09	31.5	11,410,78	626,79	528,50	398,51	208,19	13,172,77	75.0				
April	4,433,93	1,623,82	33.4	11,524,64	657,55	483,72	409,74	210,53	13,286,18	73.3				
May	4,357,87	1,704,02	32.7	11,487,20	643,71	507,27	400,82	201,62	13,240,62	71.4				
June	4,352,12	1,828,16	32.7	11,841,30	585,25	502,75	369,66	192,06	13,491,02	71.4				
July	4,610,37	1,839,90	33.6	11,940,53	575,67	478,58	362,99	187,42	13,545,19	70.5				
August	4,572,03	1,845,07	33.0	11,887,71	582,62	478,73	367,61	194,37	13,511,04	69.4				
September	4,780,89	1,858,54	33.5	12,021,91	673,87	501,49	372,98	199,31	13,769,56	69.5				
October	4,762,62	1,861,64	33.0	12,086,97	643,46	509,98	367,96	204,98	13,813,35	68.8				
November	4,789,55	1,865,66	32.7	12,123,51	698,52	516,15	388,00	210,56	13,936,74	68.5				
December	4,847,90	1,910,17	31.7	12,790,51	881,66	553,44	404,00	220,78	14,850,39	69.6				

(c) At book value; include Treasury Bills and Treasury Deposit Receipts.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977
(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 Report- ing banks	Liabilities to the Banking System					Liabilities to Others					Borrowings from Reserve Bank of India (a)		
	Total (3 to 5)					Aggregate Deposits					Against Usance Bills and/or Promis- sory Notes*	Others*	Total* (12+13)
	Total (3 to 5)	Demand and Time Deposits from Banks	Borrow- ings from Banks	Other Demand and Time Liabilities	Total (7+10+11)	Total (8+9)	Demand	Time	Borrow- ings (Other than from RBI, IDBI, and ARDC)	Other Demand and Time Liabilities			
1	2	3	4	5	6	7	8	9	10	11	12	13	14
State Bank of India and its Subsidiaries													
January ..	251.23	229.52	14.88	6.83	5,043.96	5,003.71	1,998.81	3,004.90	—	40.25	—	199.33	199.33
February ..	268.61	253.12	13.62	1.87	5,119.99	5,077.65	2,041.63	3,036.02	—	42.34	—	207.33	207.33
March ..	289.51	275.35	13.59	57	5,407.55	5,188.10	2,171.64	3,016.46	—	219.45	—	208.33	208.33
April ..	314.38	294.93	15.01	4.44	5,647.53	5,374.60	2,180.11	3,194.49	—	272.73	—	6.80	6.80
May ..	364.65	315.17	7.40	42.08	5,741.87	5,457.50	2,215.67	3,241.83	—	284.37	—	2.63	2.63
June ..	379.13	324.06	17.22	37.85	5,715.26	5,521.33	2,189.62	3,331.71	3	193.90	—	16.77	16.77
July ..	337.56	303.34	28.16	6.06	5,801.92	5,601.45	2,197.11	3,404.34	—	200.47	—	5.98	5.98
August ..	307.30	279.99	17.13	10.18	5,897.70	5,667.18	2,219.00	3,448.18	—	230.52	—	101.15	101.15
September ..	374.50	277.39	17.52	79.59	5,924.04	5,785.31	2,338.55	3,446.76	—	138.73	—	6.50	6.50
October ..	378.99	275.98	11.81	91.20	6,023.27	5,928.53	2,433.10	3,495.43	19	94.55	—	77.19	77.19
November ..	410.04	280.47	8.76	120.81	6,196.48	5,964.92	2,439.35	3,525.57	—	231.56	—	134.38	134.38
December ..	295.53	274.11	15.72	5.70	6,104.57	5,999.80	2,489.27	3,510.53	2	104.75	—	167.51	167.51
14 Nationalised Indian Banks													
January ..	279.41	189.85	88.86	70	10,064.76	9,577.26	3,780.42	5,796.84	94.39	393.11	—	684.79	684.79
February ..	287.42	186.57	100.49	36	10,144.67	9,641.90	3,794.62	5,847.28	118.51	384.26	—	657.58	657.58
March ..	306.22	199.20	106.18	84	10,195.78	9,695.61	3,814.74	5,880.87	98.88	401.29	—	699.72	699.72
April ..	342.55	230.20	111.99	36	10,517.17	10,000.19	3,891.42	6,108.77	110.23	406.75	—	558.88	558.88
May ..	309.08	258.42	49.58	1.08	10,724.89	10,247.82	3,974.19	6,273.63	97.67	379.40	—	403.74	403.74
June ..	380.80	282.78	97.44	58	10,918.21	10,467.44	4,053.53	6,413.91	76.60	374.17	—	493.50	493.50
July ..	413.75	321.17	92.17	41	11,168.83	10,658.31	4,096.87	6,561.44	81.94	428.58	—	370.48	370.48
August ..	394.36	292.64	101.55	17	11,293.84	10,799.29	4,152.14	6,647.15	75.16	419.39	—	278.74	278.74
September ..	418.91	324.10	93.91	90	11,534.42	11,010.55	4,257.74	6,752.81	102.49	421.38	—	260.09	260.09
October ..	431.43	303.29	127.46	68	11,567.62	11,090.76	4,281.31	6,809.45	43.11	433.75	—	232.21	232.21
November ..	440.53	322.07	117.19	127	11,733.99	11,251.47	4,313.06	6,938.41	42.95	439.57	—	162.36	162.36
December ..	393.06	305.42	87.52	12	12,578.45	11,996.50	4,773.03	7,223.47	61.91	520.04	—	387.99	387.99
Regional Rural Banks													
January ..	1.68	—	1.68	—	8.04	7.92	4.40	3.52	—	12	—	80	80
February ..	2.41	1	2.40	—	9.26	9.21	4.99	4.22	—	5	—	2.10	2.10
March ..	2.43	9	2.34	—	9.73	9.66	5.52	4.14	—	7	—	2.28	2.28
April ..	3.11	1	3.10	—	11.27	11.18	6.46	4.72	—	9	—	2.64	2.64
May ..	3.54	1	3.53	—	12.71	12.62	7.25	5.37	—	9	—	2.67	2.67
June ..	4.54	1	4.53	—	14.96	14.85	8.41	6.44	—	11	—	3.39	3.39
July ..	6.73	13	6.58	2	17.87	17.61	9.98	7.63	—	26	—	4.36	4.36
August ..	7.45	49	6.75	21	20.02	19.82	11.17	8.65	—	20	—	—	—
September ..	8.78	3	8.75	—	23.10	22.85	13.60	9.25	—	25	—	—	—
October ..	10.22	4	10.18	—	24.95	24.68	14.21	10.47	—	27	—	—	—
November ..	11.59	69	10.90	—	26.48	26.13	14.70	11.43	—	35	—	—	—
December ..	9.37	83	8.34	20	33.42	33.02	19.88	13.14	—	40	—	6.96	6.96

* Figures of borrowings in Table 3 (items 12, 13 and 14) may not tally with those presented in Table 2 (items 12, 13 and 14) as the source of data differs.
(a) As available in the Reserve Bank records.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977—(contd.)
(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 Report- ing banks		Liabilities to the Banking System					Liabilities to Others					Borrowings from Reserve Bank of India (a)			
		Total (3 to 5)	Demand Time Deposits from Banks	Borrow- ings from Banks	Other Demand and Time Liabilities	Total (7+10+11)	Aggregate Deposits		Borrow- ings (Other than from RBI, IDBI, and ARDC.)	Other Demand and Time Liabilities	Against Usance Bills and/or Promis- sory Notes*	Others*	Total* (12+13)		
							Total (8+9)	Time							
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Other Indian Scheduled Commercial Banks															
January ..	36	36,31	24,29	11,69	33	1,812,63	1,700,40	608,48	1,091,92	4,06	108,17	10,95	36,63	47,58	
February ..	36	39,05	21,11	17,69	25	1,820,57	1,714,30	612,53	1,101,77	4,10	102,17	11,30	36,00	47,30	
March ..	37	38,18	20,55	17,39	24	1,848,51	1,742,65	626,27	1,116,38	5,27	100,59	11,63	40,91	52,54	
April ..	37	61,59	29,77	31,67	15	1,907,34	1,793,32	644,71	1,148,61	4,99	109,03	10,33	31,32	41,65	
May ..	37	57,38	31,42	25,81	15	1,967,38	1,858,77	674,93	1,183,84	6,98	101,63	9,21	30,13	39,34	
June ..	37	63,54	46,48	16,86	20	2,024,39	1,922,57	705,17	1,217,40	4,99	96,83	8,76	34,03	42,79	
July ..	37	72,58	54,90	17,39	29	2,063,17	1,951,35	706,12	1,245,23	3,31	108,51	9,86	53,01	62,87	
August ..	37	72,62	56,13	16,26	23	2,091,03	1,983,49	719,85	1,263,64	3,46	104,08	5,40	65,96	71,36	
September ..	37	99,05	63,82	35,04	19	2,139,99	2,022,63	734,58	1,288,05	4,13	113,23	5,84	34,16	40,00	
October ..	37	109,41	65,65	43,58	18	2,169,80	2,049,86	739,67	1,310,19	3,18	116,76	5,80	33,66	39,46	
November ..	37	131,71	65,78	65,75	18	2,225,27	2,094,77	759,39	1,335,38	2,75	127,75	5,00	28,42	33,42	
December ..	37	121,68	105,30	15,67	71	2,457,99	2,328,60	905,52	1,423,08	2,62	126,77	6,30	24,69	30,99	
Foreign Banks															
January ..	14	25,04	3,23	20,92	89	977,99	929,18	326,08	603,10	—	48,81	—	6,03	6,03	
February ..	14	19,80	2,72	16,38	70	984,09	938,65	334,58	604,07	—	45,44	—	3,29	3,29	
March ..	14	55,59	3,04	51,82	73	975,89	929,51	324,66	604,85	2	46,36	—	3,86	3,86	
April ..	14	28,44	5,34	22,21	89	993,52	950,30	322,17	628,13	3	43,19	—	3,74	3,74	
May ..	14	28,27	5,16	22,40	71	1,014,33	967,89	333,25	634,64	2	46,42	—	4,11	4,11	
June ..	14	27,33	3,45	22,98	90	1,021,18	976,38	333,10	643,28	2	44,78	—	5,95	5,95	
July ..	14	16,60	3,21	12,59	80	1,025,61	982,17	333,77	648,40	2	43,42	—	4,29	4,29	
August ..	14	15,79	3,15	11,56	1,08	1,043,75	1,001,80	339,52	662,28	1	41,94	—	8,46	8,46	
September ..	14	26,93	3,20	22,20	1,53	1,027,70	981,93	333,54	648,39	1	45,76	—	11,88	11,88	
October ..	14	37,53	3,79	32,12	1,62	1,043,93	996,60	341,81	654,79	14	47,19	—	8,25	8,25	
November ..	14	35,27	3,53	30,23	1,51	1,055,25	1,002,10	343,20	658,90	25	52,90	—	7,43	7,43	
December ..	14	56,61	3,20	52,21	1,20	1,031,73	972,78	329,03	643,75	1	58,94	—	25,82	25,82	

* Figures of borrowings in Table 3 (items 12, 13 and 14) may not tally with those presented in table 2 (items 12, 13 and 14) as the source of data differs.
(a) As available in the Reserve Bank records.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977—(contd.)

(Amount in lakhs of rupees)

	Cash in hand and balances with Reserve Bank of India				Excess of average balances with RBI over the statutory minimum	Percentage of (17) to (7)	Assets with the Banking System							
	Cash in hand	Balances with Reserve Bank of India†	Total (15+16)	Total (15+16)			Balances with other Banks in		Money at call and Short Notice	Advances to Banks	Other Assets	Total (20 to 24)		
							Current Account	Other Accounts						
													15	16
State Bank of India and its Subsidiaries														
January ..	74.48	252.88	327.36	17.16	6.5	40.73	1	34.65	7.37	4.96	87.72			
February ..	76.04	283.34	359.38	18.74	7.1	15.92	—	42.52	11.84	8.80	79.08			
March ..	75.08	398.77	473.85	—3.68	9.1	19.61	2	77.70	9.20	5.63	112.16			
April ..	82.92	145.83	228.75	26.26	4.3	26.34	—	115.86	11.55	1.08	154.83			
May ..	82.74	446.21	528.95	24.00	9.7	26.87	—	52.35	7.11	2.15	88.48			
June ..	95.03	435.74	530.77	48.43	9.6	26.16	—	82.08	5.69	53	114.46			
July ..	82.39	123.03	205.42	7.28	3.7	23.52	1	138.55	6.38	11	168.57			
August ..	81.02	386.45	467.47	—7.1	8.2	15.73	—	126.45	9.61	13	151.92			
September ..	83.82	266.52	350.34	27.38	6.1	19.88	—	201.42	7.21	1.49	230.00			
October ..	91.09	453.67	544.76	13.15	9.2	20.08	2	188.59	6.04	73	215.46			
November ..	90.56	511.06	601.62	1.68	10.1	18.80	—	261.35	7.86	66	288.67			
December ..	46.15	396.74	442.89	45.72	7.4	17.18	—	152.90	10.28	39	180.75			
14 Nationalised Indian Banks														
January ..	216.88	360.91	577.79	—152.23	6.0	79.24	—	2.84	5.80	75	88.63			
February ..	214.14	357.77	571.91	—115.64	5.9	102.67	—	26.20	3.62	55	133.04			
March ..	212.76	492.14	704.90	—113.44	7.3	110.31	—	51.17	4.69	67	166.84			
April ..	232.42	506.14	738.56	23.17	7.4	131.11	—	8.35	5.01	51	144.98			
May ..	242.09	473.28	715.37	26.40	7.0	134.96	—	7.46	5.25	59	148.26			
June ..	256.05	623.58	879.63	19.04	8.4	117.75	—	25.42	6.65	90	150.72			
July ..	246.18	595.30	841.48	18.70	7.9	131.66	—	45.22	8.22	59	185.69			
August ..	248.22	640.98	889.20	32.60	8.2	113.57	1.00	35.20	8.44	81	159.02			
September ..	269.66	663.85	933.51	20.26	8.5	114.63	7.65	22.18	10.72	88	156.06			
October ..	281.24	600.28	881.52	27.23	7.9	96.90	8.00	72.89	9.12	76	187.67			
November ..	296.74	620.69	917.43	44.15	8.2	96.15	3.75	98.36	37.21	1.09	236.56			
December ..	322.30	804.82	1,127.12	—78.29	9.4	122.52	20.87	33.04	13.29	13.20	202.92			
Regional Rural Banks														
January ..	63	26	89	7	11.2	1.80	2.51	3.12	—	16	7.59			
February ..	77	27	104	2	11.3	2.21	3.60	3.22	—	2	9.05			
March ..	81	32	113	7	11.7	2.44	2.77	3.35	—	3	8.59			
April ..	96	34	130	4	11.6	2.59	3.14	3.94	—	5	9.72			
May ..	111	40	151	2	12.0	3.10	3.43	3.54	—	4	10.11			
June ..	123	64	187	17	12.6	3.99	4.35	3.40	—	7	11.81			
July ..	133	56	189	—1	10.7	5.11	3.86	4.23	28	9	13.57			
August ..	133	67	200	1	10.1	5.57	4.25	3.55	21	8	13.66			
September ..	152	69	221	—5	9.7	6.40	4.14	4.31	—	6	14.91			
October ..	143	85	228	18	9.2	6.67	3.27	5.40	—	7	15.41			
November ..	159	82	241	—5	9.2	6.63	2.40	5.76	1	6	14.86			
December ..	325	99	424	5	12.8	9.79	3.34	4.44	—	8	17.65			

† The totals of this column do not tally with the aggregate figures given in column No. 16 of Table 2 due to difference in sources.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977—(contd.)

(Amount in lakhs of rupees)

	Cash in hand and balances with Reserve Bank of India				Excess of average balances with RBI over the Statutory Minimum	Percentage of (17) to (7)	Assets with the Banking System							
	Cash in hand	Balances with Reserve Bank of India†	Total (15+16)	Total (15+16)			Balances with other Banks in		Money at call and Short Notice	Advances to Banks	Other Assets	Total (20 to 24)		
							Current Account	Other Accounts						
15	16	17	18	19	20	21	22	23	24	25				
Other Indian Scheduled Commercial Banks														
January ..	60.78	67.26	128.04	53	7.5	36.48	10.83	14.34	1.72	1.93	65.30			
February ..	54.19	81.14	135.33	2.01	7.9	35.98	8.33	4.39	2.74	1.42	52.86			
March ..	57.28	110.88	168.16	-3.88	9.6	50.06	7.55	4.59	1.17	1.77	65.14			
April ..	60.55	104.05	164.60	15.31	9.2	48.20	13.08	9.13	1.38	1.88	73.67			
May ..	65.56	105.03	170.59	15.13	9.2	52.38	21.37	20.78	1.01	2.94	98.48			
June ..	69.21	111.36	180.57	6.90	9.4	48.70	22.87	20.28	13	2.33	94.31			
July ..	63.87	108.34	172.21	18.33	8.8	48.90	35.55	12.11	11	1.57	98.24			
August ..	67.75	102.10	169.85	21.99	8.6	41.40	32.51	17.62	1.42	53	93.48			
September ..	75.18	107.97	183.15	13.73	9.1	57.43	34.33	17.69	7	1.59	111.11			
October ..	77.92	132.92	210.84	10.19	10.3	54.08	38.36	16.30	14	2.16	111.04			
November ..	80.21	140.12	220.33	15.67	10.5	61.57	40.06	17.70	23	2.60	122.16			
December ..	114.26	151.98	266.24	-5.38	11.4	88.31	47.02	17.47	19	3.19	156.18			
Foreign Banks														
January ..	7.30	52.27	59.57	1.13	6.4	9.17	6.26	15.92	6.51	1.06	38.92			
February ..	7.49	46.06	53.55	2.86	5.7	4.80	6.13	29.61	7.57	1.53	49.64			
March ..	7.90	54.24	62.14	-1.52	6.7	6.49	6.13	17.26	10.63	1.37	41.88			
April ..	7.68	67.02	74.70	3.49	7.9	7.27	8	25.36	24.47	54	57.72			
May ..	8.23	71.79	80.02	2.05	8.3	7.61	4.23	19.10	37.28	1.01	69.23			
June ..	7.61	67.18	74.79	2.47	7.7	8.24	5.30	41.58	25.04	8	80.24			
July ..	7.60	66.26	73.86	2.65	7.5	6.41	6.49	15.31	17.09	6	45.36			
August ..	7.85	78.43	86.28	2.85	8.6	6.90	6.50	14.83	17.62	4	45.89			
September ..	7.50	53.27	60.77	1.47	6.2	8.50	6.89	13.73	11.96	19	41.27			
October ..	7.62	72.06	79.68	1.79	8.0	7.21	7.59	6.98	14.41	14	36.33			
November ..	8.03	67.69	75.72	17	7.6	11.47	7.09	9.56	14.54	21	42.87			
December ..	7.19	47.84	55.03	5.48	5.7	12.52	5.59	3.71	10.76	1.64	34.22			

† The totals of this column do not tally with the aggregate figures given in column No. 16 of Table 2 due to difference in sources.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977—(contd.)

(Amount in lakhs of rupees)

	Investments in			Percentage of (26+27) to (7)	Bank Credit										Percentage of (34) to (7)	
	Government Securities (b)	Other Approved Securities	Loans, Cash Credits and Overdrafts		Inland Bills					Foreign Bills						Total (29 to 33)
					Purchased	Discounted	Purchased	Discounted	Purchased	Discounted	Purchased	Discounted				
26	27	28	29	30	31	32	33	34	35							
State Bank of India and its Subsidiaries																
January	1,198.11	534.81	34.6	3,449.42	129.34	116.36	31.23	92.37	3,818.72	76.3						
February	1,194.63	535.47	34.1	3,489.34	134.07	101.70	28.76	93.50	3,847.37	75.8						
March	1,195.73	535.95	34.4	3,419.20	138.71	108.54	32.97	99.25	3,798.67	73.2						
April	1,571.47	549.35	39.5	3,429.11	153.34	113.79	30.76	102.71	3,829.71	71.3						
May	1,448.98	555.69	36.7	3,476.11	146.84	123.64	33.74	99.24	3,879.57	71.1						
June	1,365.36	596.20	35.5	3,724.36	142.22	121.62	29.69	95.76	4,113.65	74.5						
July	1,538.56	602.90	38.2	3,633.22	144.49	114.17	32.70	91.47	4,016.05	71.7						
August	1,401.59	605.57	35.4	3,641.81	139.56	115.96	29.10	91.62	4,018.05	70.9						
September	1,593.70	607.83	38.1	3,578.00	155.58	122.03	28.49	92.78	3,976.88	68.7						
October	1,456.70	607.33	34.8	3,697.14	145.82	128.12	29.84	95.56	4,096.48	69.1						
November	1,458.06	608.66	34.7	3,684.62	161.13	133.55	29.29	101.25	4,109.84	68.9						
December	1,471.69	614.45	34.8	3,878.49	181.73	143.00	34.45	102.40	4,340.07	72.3						
14 Nationalised Indian Banks																
January	2,096.97	894.52	31.2	6,440.34	372.28	321.44	262.90	65.60	7,462.56	77.9						
February	2,156.00	883.28	31.5	6,443.20	360.07	322.96	262.84	65.04	7,454.11	77.3						
March	2,130.59	896.04	31.2	6,489.15	365.94	323.66	289.60	55.85	7,524.20	77.6						
April	2,239.73	899.56	31.4	6,596.18	385.43	266.77	295.23	63.50	7,607.11	76.1						
May	2,264.53	955.14	31.4	6,519.07	378.89	269.54	292.06	60.57	7,520.13	73.4						
June	2,329.37	1,029.78	32.1	6,593.89	336.52	266.37	264.60	58.99	7,520.37	71.9						
July	2,401.77	1,034.25	32.2	6,728.84	323.31	261.42	255.35	56.64	7,625.56	71.6						
August	2,468.07	1,039.01	32.5	6,662.32	329.41	251.43	265.55	59.70	7,568.41	70.1						
September	2,499.18	1,049.47	32.2	6,778.97	390.85	268.83	264.67	61.11	7,764.43	70.5						
October	2,599.01	1,053.63	32.9	6,709.35	363.28	273.22	257.61	67.61	7,671.07	69.2						
November	2,623.87	1,055.50	32.7	6,725.67	392.12	279.51	270.19	65.48	7,732.97	68.7						
December	2,666.97	1,073.31	31.2	7,110.00	518.30	306.89	279.14	72.29	8,286.62	69.1						
Regional Rural Banks																
January	6	4	1.3	8.42	2	—	—	—	8.44	106.6						
February	6	5	1.2	9.82	4	—	—	—	9.86	107.1						
March	6	5	1.1	11.06	3	—	—	—	11.09	114.8						
April	6	5	1.0	13.07	3	—	—	—	13.10	117.2						
May	6	5	0.9	14.44	4	—	—	—	14.48	114.7						
June	6	5	1.0	16.65	6	—	—	—	16.71	112.5						
July	10	5	0.9	18.58	1,56	—	—	—	20.14	114.4						
August	31	4	1.8	22.65	5	—	—	—	22.70	114.5						
September	31	6	1.6	26.01	8	—	—	—	26.08	114.1						
October	31	6	1.5	29.12	8	—	—	—	29.20	118.3						
November	32	7	1.5	32.84	8	—	—	—	32.92	126.0						
December	10	7	0.5	37.93	17	—	—	—	38.11	115.4						

(b) At book value; include Treasury bills and Treasury Deposit Receipts.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1977—(concl.d.)

(Amount in lakhs of rupees)

	Investments in				Percentage of (26+27) to (7)	Bank Credit								Total (29 to 33)	Percentage of (34) to (7)
	Government Securities (b)	Other Approved Securities	Loans, Cash Credits and Overdrafts	Inland Bills		Foreign Bills		Total							
				Purchased		Discounted	Purchased		Discounted						
26	27	28	29	30	31	32	33	34	35						
Other Indian Scheduled Commercial Banks															
January	317.06	146.68	27.3	979.97	96.95	53.08	27.11	5.72	1,162.83	68.4					
February	318.39	145.72	27.1	991.55	95.87	48.56	28.97	5.43	1,170.38	68.3					
March	310.71	151.28	26.5	1,020.11	95.46	49.72	28.31	5.35	1,198.95	68.8					
April	321.99	151.77	26.4	1,033.10	100.23	49.05	32.62	6.29	1,221.29	68.1					
May	330.52	166.54	26.7	1,035.38	99.72	52.50	31.09	7.21	1,225.90	66.0					
June	355.70	177.73	27.7	1,051.27	89.15	58.19	31.08	5.32	1,235.01	64.2					
July	358.00	179.31	27.5	1,071.39	89.16	54.30	30.86	7.15	1,252.86	64.2					
August	389.12	177.33	28.6	1,073.61	93.44	60.44	29.91	7.22	1,264.62	63.8					
September	377.77	178.22	27.5	1,112.47	104.69	65.90	36.45	6.20	1,325.71	65.5					
October	394.45	177.70	27.9	1,125.49	104.87	65.18	34.16	4.91	1,334.61	65.1					
November	396.94	178.10	27.5	1,147.72	115.09	64.91	39.55	5.45	1,372.72	65.5					
December	400.52	198.88	25.7	1,194.82	158.15	69.38	40.74	3.89	1,466.98	63.0					
Foreign Banks															
January	286.34	24.50	33.5	459.32	9.23	58.99	30.86	65.61	624.01	67.2					
February	295.32	26.51	34.3	452.52	26.61	44.70	41.93	55.56	621.32	66.2					
March	293.14	22.78	34.0	471.26	26.64	46.58	47.63	47.75	639.86	68.8					
April	300.68	23.10	34.1	453.19	18.52	54.10	51.12	38.04	614.97	64.7					
May	313.77	26.60	35.2	442.22	18.22	61.58	43.93	34.59	600.54	62.0					
June	301.63	24.37	33.4	455.13	17.31	56.57	44.30	31.98	605.29	62.0					
July	311.95	23.39	34.1	488.50	17.15	48.68	44.08	32.17	630.58	64.2					
August	312.94	23.12	33.5	487.32	20.17	50.90	43.05	35.82	637.26	63.6					
September	309.93	22.96	33.9	526.45	22.69	44.72	43.37	39.22	676.45	68.9					
October	312.15	22.92	33.6	525.87	29.42	43.45	46.35	36.90	681.99	68.4					
November	310.35	23.33	33.3	532.66	30.10	38.18	48.97	38.38	688.29	68.7					
December	308.62	23.46	34.1	569.27	23.32	34.16	49.67	42.19	718.61	73.9					

(b) At book value; include Treasury bills and Treasury Deposit Receipts.

No. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1976 AND 1977
(INDIAN BUSINESS)

(Amount in lakhs of rupees)

Year	No. of reporting banks	Paid-up Capital	Reserves			Deposits			Total	Profit made during the year	Total liabilities or assets (As per balance sheet)*	Cash		Investments			Money Loans and advances at call and short Notice		Bills discounted and purchased	No. of Offices		
			Fixed	Savings	Current	Fixed	Savings	Current				In hand	At banks	Government securities	Other approved securities							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
I. Scheduled Banks																						
(a) Public Sector Banks:																						
(i) State Bank of India and its Subsidiaries																						
1976	8	10,63	108,25	2,833,49	1,019,64	1,439,63	5,292,76	8,78	8,010,76	92,72	395,86	1,614,59	112,14	7,97	32,84	3,443,46	277,19	6,181	11			
1977	8	10,63	125,69	3,401,24	1,335,16	1,691,80	6,428,20	8,86	9,584,13	106,72	437,24	1,507,95	592,73	6,14	152,90	3,862,93	468,80	6,810	14			
(ii) 14 Nationalised Indian Banks																						
1976	14	36,20	82,77	5,613,23	2,730,41	1,971,26	10,314,90	17,82	14,102,89	257,42	648,06	2,146,12	851,27	125,32	7,03	6,357,43	1,203,12	12,124	78			
1977	14	50,48	80,42	7,059,81	3,307,99	2,131,32	12,499,12	13,12	17,047,25	325,96	1,147,16	2,730,92	996,25	166,24	41,19	6,905,11	1,411,11	13,362	89			
TOTAL (i+ii)	22	46,83	191,02	8,446,72	3,750,05	3,410,89	15,607,66	26,60	22,113,65	350,14	1,043,92	3,760,71	963,41	133,29	39,87	9,800,89	1,480,31	18,305	89			
1977	22	61,11	206,11	10,461,05	4,643,15	3,823,12	18,927,32	21,98	26,631,38	432,68	1,584,40	4,238,87	1,588,98	172,38	194,09	10,768,04	1,879,91	20,172	103			
(b) Regional Rural Banks																						
1976	40	8,71	7	2,78	3,91	87	7,56	7	19,17	90	3,09	5	1	2,73	3,44	7,49	2	503	—			
1977	48	11,72	37	11,44	19,42	2,41	33,27	9	65,41	3,49	11,25	10	2	3,28	4,54	37,71	41	1,172	—			
(c) Private Sector Banks:																						
Other Indian Scheduled Banks																						
1976	37	10,30	14,71	1,093,14	436,24	340,93	1,870,31	4,17	2,426,56	72,39	208,28	312,25	149,28	54,89	14,30	962,91	266,99	4,602	1			
1977	38	11,80	17,70	1,457,31	599,42	412,91	2,469,64	4,04	3,212,03	120,03	314,62	402,43	198,88	101,19	9,84	1,146,31	361,06	5,456	2			
Total Scheduled Banks (a+b+c)	99	65,84	205,80	9,542,64	4,190,20	3,752,69	17,485,53	30,84	24,559,38	423,43	1,255,29	4,073,01	1,112,70	276,85	208,47	11,952,06	2,241,38	23,410	90@			
1977	108	84,63	224,18	11,929,80	5,261,99	4,238,44	21,430,23	26,11	29,908,82	556,20	1,910,27	4,641,40	1,787,88	190,91	57,61	10,771,29	1,747,32	23,410	90@			
II. Non-Scheduled Banks																						
1976	7	17	49	13,50	6,03	1,74	21,27	9	24,41	81	1,08	4,45	1,19	1,61	3	12,28	55	116	—			
1977	6	16	43	6,54	4,96	1,27	12,77	9	15,27	57	1,23	2,52	29	1,58	11	6,54	47	66	—			
Total of Indian Commercial Banks (I+II)	106	66,01	206,29	9,556,14	4,196,23	3,754,43	17,506,80	30,93	24,583,79	424,24	1,256,37	4,077,46	1,113,89	192,52	57,64	10,783,57	1,747,87	23,526	90@			
1977	114	84,79	224,61	11,936,34	5,266,95	4,239,71	21,443,00	26,20	29,924,09	556,77	1,911,50	4,643,92	1,788,17	278,43	208,58	11,958,60	2,241,85	26,866	105@			

* The figures of liabilities or assets are total of Indian and Foreign business.

@ Relates only to operative branches. Excludes 16 branches in Pakistan and 22 branches in Bangladesh which are under the Custodian of Enemy Property in Pakistan since September 7, 1965 and one office in Pakistan of erstwhile National Bank of Lahore Ltd., but includes 5 mobile offices.

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF

	Year	No. of Re- port- ing Banks	Paid- up Cap- ital*	Reser- ves*	Total paid-up Cap- ital & Reser- ves	Percen- tage 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	1976	1	5,63	101,83	107,46	2.37	2,458,61	779,30	1,290,27	4,528,18	68,13	328,27
	1977	1	5,63	118,23	123,86	2.25	2,962,98	1,031,39	1,509,11	5,503,48	82,24	472,52
(ii) Subsidiaries of State Bank of India	1976	7	5,00	6,42	11,42	1.16	514,36	252,04	220,25	986,65	24,59	103,91
	1977	7	5,00	7,46	12,46	1.00	646,24	324,21	280,65	1,251,10	24,48	105,57
(iii) 14 Nationalised Banks	1976	14	36,20	82,84	119,04	1.09	6,004,04	2,779,85	2,112,44	10,896,33	260,85	678,49
	1977	14	50,48	80,46	130,94	1.00	7,519,82	3,364,35	2,323,77	13,207,94	330,51	1,179,70
TOTAL (i+ii+iii)	1976	22	46,83	191,09	237,92	1.45	8,977,01	3,811,19	3,622,96	16,411,16	353,57	1,110,67
	1977	22	61,11	206,15	267,26	1.34	11,129,04	4,719,95	4,113,53	19,962,52	437,23	1,757,79
(b) Regional Rural Banks	1976	40	8,71	7	8,78	116.14	2,78	3,91	87	7,56	90	3,09
	1977	48	11,72	37	12,09	36.34	11,44	19,42	2,41	33,27	3,49	11,25
(c) Private Sector Banks:												
(i) Other Indian Scheduled Banks	1976	37	10,30	14,71	25,01	1.33	1,098,23	437,11	342,05	1,877,39	72,52	209,29
	1977	38	11,80	17,70	29,50	1.19	1,463,56	601,90	414,95	2,480,41	120,20	316,30
(ii) Foreign Banks +	1976	12£	—	—	—	—	488,76	196,01	234,99	919,76	5,94	65,83
	1977@	11£	—	—	—	—	533,27	203,86	253,56	990,69	7,14	79,45
TOTAL (i+ii)	1976	49	10,30	14,71	25,01	0.89	1,586,99	633,12	577,04	2,797,15	78,46	275,12
	1977	49	11,80	17,70	29,50	0.85	1,996,83	805,76	668,51	3,471,10	127,34	395,75
Total Scheduled Banks (a+b+c)	1976	111	65,84	205,87	271,71	1.41	10,566,78	4,448,22	4,200,87	19,215,87	432,93	1,388,88
	1977	119	84,63	224,22	308,85	1.32	13,137,31	5,545,13	4,784,45	23,466,89	568,06	2,164,79
II. Non-Scheduled Banks												
	1976	7	17	49	66	3.10	13,50	6,03	1,74	21,27	81	1,08
	1977	6	16	43	59	4.62	6,54	4,96	1,27	12,77	57	1,23
Total of Scheduled and Non-Scheduled Banks (I+II)	1976	118	66,01	206,36	272,37	1.42	10,580,28	4,454,25	4,202,61	19,237,14	433,74	1,389,96
	1977	125@	84,79	224,65	309,44	1.32	13,143,85	5,550,09	4,785,72	23,479,66	568,63	2,166,02

+ Figures relate to Business in India.

* Relates only to banks registered in India.

£ Excludes two Pakistani Banks which are under the Custodian of Enemy Property.

@ Excludes data on one foreign bank due to the non-availability of detailed information.

COMMERCIAL BANKS, 1976 AND 1977 (TOTAL BUSINESS)

(Amount in lakhs of Rupees)

Total Cash (12+13)	Percen- tage of (14) to (11)	Investments			Total Invest- ments (19)	Percen- age of (19) to (11)	Money at Call and Short Notice	Loans and Advances	Bills Discounted and Pur- chased	Total Bank Credit (22+23)	Percen- tage of (24) to (11)	Profit made during the year	No. of Offices		
		Govt. Securi- ties	Other Appro- ved Se- curities	Others									Indian	Foreign	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
396,40 554,76	8.75 10.08	1,413,73 1,227,12	11,13 490,01	6,88 17,02	1,431,74 1,734,15	31.62 31.51		169,62 213,85	3,036,34 3,458,12	222,44 292,43	3,258,78 3,750,55	71.97 68.15	7,75 7,70	4,244 4,669	11 14
128,50 130,05	13.02 10.39	202,10 280,83	111,63 102,72	1,14 3,35	314,87 386,90	31.91 30.92		14,35 136,90	570,15 734,00	140,94 188,30	711,09 922,30	72.07 73.72	1,03 1,16	1,937 2,141	— —
939,34 1,510,21	8.62 11.43	2,171,94 2,773,50	851,57 996,36	292,17 295,13	3,315,68 4,064,99	30.43 30.78		55,20 102,46	6,497,89 7,187,91	1,390,42 1,635,77	7,888,31 8,823,68	72.39 66.81	20,87 17,11	12,124 13,362	78 89
1,464,24 2,195,02	8.92 11.00	3,787,77 4,281,45	974,33 1,589,09	300,19 315,50	5,062,29 6,186,04	30.85 30.99		239,17 453,21	10,104,38 11,380,03	1,753,80 2,116,50	11,858,18 13,496,53	72.26 67.61	29,65 25,97	18,305 20,172	89 103
3,99 14,74	52.78 44.30	5 10	1 2	2,73 3,28	2,79 3,40	36.90 10.22		3,44 4,54	7,49 37,71	2 41	7,51 38,12	99.34 114.58	7 9	503 1,172	— —
281,81 436,50	15.01 17.60	313,14 403,41	149,34 198,88	54,97 101,27	517,45 703,56	27.56 28.36		14,68 10,80	965,46 1,151,94	269,90 364,18	1,235,36 1,516,12	65.80 61.12	4,17 4,04	4,602 5,456	1 2
71,77 86,59	7.80 8.74	279,78 317,79	22,79 11,77	9,45 11,86	312,02 341,42	33.92 34.46		13,55 3,75	481,22 580,32	172,99 163,61	654,21 743,93	71.13 75.09	7,37 3,28	128 129	— —
353,58 523,09	12.64 15.07	592,92 721,20	172,13 210,65	64,42 113,13	829,47 1,044,98	29.65 30.11		28,23 14,55	1,446,68 1,732,26	442,89 527,79	1,889,57 2,260,05	67.55 65.11	11,54 7,32	4,730 5,585	1 2
1,821,81 2,732,85	9.48 11.65	4,380,74 5,002,75	1,146,47 1,799,76	367,34 431,91	5,894,55 7,234,42	30.68 30.83		270,84 472,30	11,558,55 13,150,00	2,196,71 2,644,70	13,755,26 15,794,70	71.58 67.31	41,26 33,38	23,538 26,929	90† 105†
1,89 1,80	8.89 14.10	4,45 2,52	1,19 29	1,61 1,58	7,25 4,39	34.09 34.38		3 11	12,28 6,54	55 47	12,83 7,01	60.32 54.89	9 9	116 66	— —
1,823,70 2,734,65	9.48 11.65	4,385,19 5,005,27	1,147,66 1,800,05	368,95 433,49	5,901,80 7,238,81	30.68 30.83		270,87 472,41	11,570,83 13,156,54	2,197,26 2,645,17	13,768,09 15,801,71	71.57 67.30	41,35 33,47	23,654 26,995	90† 105†

† Relates only to operative branches. Excludes 16 branches in Pakistan and 22 branches in Bangladesh which are under the custody of Enemy Property in Pakistan since September 7, 1965 and one office in Pakistan of erstwhile National Bank of Lahore Ltd. but includes 5 mobile offices.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(I))

Number of Reporting Banks Year	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	40	48
	1976	1977	1976	1977	1976	1977	1976	1977
A. LIABILITIES								
1. Capital:								
(i) Authorised	20,00	20,00	10,00	10,00	—	—	40,00	48,00
(ii) Issued	5,63	5,63	5,00	5,00	—	—	10,00	11,85
(iii) Subscribed	5,63	5,63	5,00	5,00	—	—	9,27	11,85
(iv) Called-up	5,63	5,63	5,00	5,00	—	—	8,75	11,77
(v) Calls in arrears	—	—	—	—	—	—	4	5
(vi) Paid up	5,63	5,63	5,00	5,00	36,19	50,48	8,71	11,72
(vii) Calls received in advance	—	—	—	—	—	—	—	—
(viii) Forfeited Shares	—	—	—	—	—	—	—	—
2. Reserve fund and other reserves	101,83	118,23	6,42	7,46	82,43	80,01	7	41
3. Deposits and other accounts:								
(i) Fixed ✓	2,458,61	2,962,98	526,79	648,42	6,030,44	7,550,33	2,73	10,53
(ii) Savings ✓	779,30	1,031,39	254,27	326,70	2,779,84	3,364,37	4,11	19,57
(iii) Current and contingency accounts ✓	1,393,92	1,626,15	285,07	338,09	2,370,86	2,661,97	71	2,25
(iv) Others	—	—	—	—	95	1,14	5	1,06
Total of item 3	4,631,83	5,620,52	1,066,13	1,313,21	11,182,09	13,577,81	7,60	33,41
4. Borrowings from other banks, agents, etc.:								
(i) In India ✓	241,85	250,76	34,08	44,58	1,034,68	859,87	2,17	17,72
(ii) Outside India ✓	41,44	82,50	3,10	2,05	38,75	108,85	—	—
Particulars of item 4								
(a) Secured	27,50	129,64	14,31	22,61	312,64	284,04	1,80	8,49
(b) Unsecured	255,79	203,62	22,87	24,02	760,79	684,68	37	9,23
5. Bills payable	62,63	194,24	19,99	26,37	134,30	201,29	5	11
6. Bills for collection being bills receivable								
per contra:	187,12	284,45	75,32	120,24	679,48	917,86	3	17
(i) Payable in India	164,71	246,35	71,68	114,96	471,40	619,18	3	17
(ii) Payable outside India	22,41	38,10	3,64	5,28	208,08	298,68	—	—
7. Other liabilities	311,90	181,51	84,97	259,47	190,89	249,72	49	1,83
8. Acceptances, endorsements and other obligations per contra	1,087,19	962,63	44,16	105,11	720,16	996,81	—	—
9. Profit carried to next year's account	17	18	—	—	4,51*	4,10*	5	4
Total liabilities or assets	6,671,59	7,700,65	1,339,17	1,883,49	14,103,48	17,046,80	19,17	65,41

* 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. 6 may not tally with corresponding items appearing in Table No. 5 as the source for both the Tables are different. For details please see Introduction.

OF COMMERCIAL BANKS 1976 AND 1977

of the Banking Regulation Act, 1949)

(In lakhs of rupees)

Scheduled Commercial Banks										Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks							
37	38	99	108	12	12	111	120	7	6	118	126		
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977		
25,16	26,18	95,16	104,18	—	—	95,16	104,18	31	29	95,47	104,47		
13,93	15,16	34,56	37,64	—	—	34,56	37,64	19	18	34,75	37,82		
13,74	14,99	33,64	37,47	—	—	33,64	37,47	19	18	33,83	37,65		
10,34	11,83	29,72	34,23	—	—	29,72	34,23	17	16	29,89	34,39		
4	2	8	7	—	—	8	7	—	—	8	7		
10,30	11,81	65,83	84,64	—	—	65,83	84,64	17	16	66,00	84,80		
—	1	—	1	—	—	—	1	—	—	—	1		
1	1	1	1	—	—	1	1	—	—	1	1		
14,94	17,65	205,69	223,76	—	—	205,69	223,76	48	42	206,17	224,18		
1,098,61	1,464,30	10,117,18	12,636,56	489,04	534,03	10,606,22	13,170,59	13,45	6,47	10,619,67	13,177,06		
437,11	601,90	4,254,63	5,343,93	196,12	204,06	4,450,75	5,547,99	6,04	4,96	4,456,79	5,552,95		
377,17	460,52	4,427,73	5,088,98	261,18	290,22	4,688,91	5,379,20	1,74	1,29	4,690,65	5,380,49		
31	34	1,31	2,54	—	—	1,31	2,54	5	7	1,36	2,61		
1,913,20	2,527,06	18,800,85	23,072,01	946,34	1,028,31	19,747,19	24,100,32	21,28	12,79	19,768,47	24,113,11		
106,27	105,48	1,419,05	1,278,41	72,90	113,34	1,491,95	1,391,75	2	—	1,491,97	1,391,75		
1,85	4,41	85,14	197,81	5,30	7,35	90,44	205,16	—	—	90,44	205,16		
29,53	31,19	385,78	475,97	28,06	35,80	413,84	511,77	2	—	413,86	511,77		
78,59	78,70	1,118,41	1,000,25	50,14	84,89	1,168,55	1,085,14	—	—	1,168,55	1,085,14		
29,72	49,20	246,69	471,21	26,42	28,80	273,11	500,01	6	16	273,17	500,17		
123,95	171,24	1,065,90	1,493,96	101,26	140,50	1,167,16	1,634,46	54	38	1,167,70	1,634,84		
104,36	144,55	812,18	1,125,21	59,68	76,17	871,86	1,201,38	54	38	872,40	1,201,76		
19,59	26,69	253,72	368,75	41,58	64,33	295,30	433,08	—	—	295,30	433,08		
70,97	87,26	659,22	779,79	36,71	48,04	695,93	827,83	1,07	63	697,00	828,46		
154,54	236,94	2,006,05	2,301,49	132,05	175,09	2,138,10	2,476,58	72	69	2,138,82	2,477,27		
84	96	5,57	5,28	6,32	3,22	11,89	8,50	7	4	11,96	8,54		
2,426,59	3,212,03	24,560,00	29,908,38	1,327,30	1,544,65	25,887,30	31,453,03	24,41	15,27	25,911,71	31,468,30		

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(I))

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	40	48
	1976	1977	1976	1977	1976	1977	1976	1977
B. ASSETS								
10. Cash:								
(i) In hand and with R.B.I. and S.B.I. . .	294,85	412,83	123,85	125,18	804,01	1,401,59	1,25	5,08
(ii) Balances with other banks in current accounts:								
(a) In India	39	1,08	1,41	1,11	83,10	26,59	2,61	9,66
(b) Outside India	76,18	92,72	3,29	3,72	51,66	82,50	—	—
(iii) Balances with other banks in savings and fixed deposit accounts:								
(a) In India	—	—	8	8	3,50	22,01	3,34	3,23
(b) Outside India	24,98	48,13	—	—	153,31	109,58	—	—
11. Money at call and short notice	169,62	213,85	14,34	136,90	55,20	102,46	2,94	4,37
12. Investments:								
(i) Securities of Central and State Governments and Trustee securities	1,413,73	1,702,39	313,59	383,55	2,996,82	3,726,72	5	10
(ii) Shares	75	1,13	21	36	25,92	28,46	5	8
(iii) Debentures and bonds	6,13	15,89	65	2,52	94,44	112,77	—	15
(iv) Other investments	11,13	14,74	42	47	41,42	65,14	—	—
(v) Gold	—	—	—	—	—	—	—	—
13. Advances :								
(i) Loans, advances, cash credits and overdrafts:								
(a) In India	2,873,31	3,128,93	570,06	733,97	6,313,13	6,916,03	7,45	37,93
(b) Outside India	163,03	329,19	—	—	187,90	283,16	—	—
(ii) Bills discounted and purchased :								
(a) Payable in India	136,24	166,52	120,30	170,39	984,79	1,140,75	3	19
(b) Payable outside India	86,20	125,91	20,64	17,91	405,63	495,02	—	—
14. Particulars of item 13:								
(a) Debts considered good, fully secured	2,807,19	2,939,74	596,25	756,13	5,609,22	6,451,45	..	..
(b) Debts considered good, but having no other security than the debtors' personal security	162,64	357,39	25,87	19,74	748,20	716,82	..	..
(c) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	288,95	453,42	88,88	146,40	1,534,03	1,666,69	..	..
(d) Debts considered doubtful or bad, not provided for	—	—	—	—	—	—	..	..
(e) Debts due by directors' or officers of the bank	2,03	2,01	2,66	2,78	38,82	44,17	..	..
(f) Debts due by companies or firms in which the directors of the bank are interested	3,50	4,48	4	5	3,13	4,50	..	..
(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	2,06	2,20	2,77	2,97	39,19	44,47	..	..
(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 interested	10,21	4,54	17	13	4,02	7,89	..	..
(i) Due from Banks	7,21	4,07	1,04	2,04	72,27	85,99	..	..
15. Premises less depreciation	17,60	19,20	3,78	4,25	34,37	39,61	—	—
16. Non-Banking assets acquired in satisfaction of claims	—	—	6	2	38	38	—	—
17. Furniture and fixtures less depreciation . .	16,92	19,06	4,57	5,06	61,19	71,35	67	1,62
18. Other assets including silver	106,22	162,00	42,44	72,65	407,07	508,01	73	2,46
19. Loss	—	—	—	—	—	—	2	37

.. Not available

OF COMMERCIAL BANKS 1976 AND 1977—(Concl'd.)
of the Banking Regulation Act, 1949)

(In lakhs of rupees)											
Scheduled Commercial Banks								Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks					
37	38	99	108	12	12	111	120	7	6	118	126
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
245,90	387,82	1,469,86	2,332,50	60,32	82,10	1,530,18	2,414,60	1,61	1,31	1,531,79	2,415,91
29,84	43,82	117,35	82,26	8,69	1,53	126,04	83,79	28	49	126,32	84,28
3,66	4,79	134,79	183,73	2,95	4,26	137,74	187,99	—	—	137,74	187,99
32,42	70,66	39,34	95,98	6,60	8,55	45,94	104,53	1,47	1,40	47,41	105,93
6	24	178,35	157,95	—	—	178,35	157,95	—	—	178,35	157,95
14,68	10,80	256,78	468,38	13,55	3,75	270,33	472,13	3	11	270,36	472,24
458,04	595,24	5,182,23	6,408,00	301,34	327,81	5,483,57	6,735,81	5,63	2,81	5,489,20	6,738,62
2,96	3,42	29,89	33,45	2,06	2,37	31,95	35,82	3	2	31,98	35,84
24,36	30,63	125,58	161,96	1,93	4,10	127,51	166,06	—	—	127,51	166,06
2,13	3,65	55,10	84,00	9	9	55,19	84,09	13	16	55,32	84,25
—	—	—	—	—	—	—	—	—	—	—	—
962,91	1,164,47	10,726,86	11,981,33	481,11	579,11	11,207,97	12,560,44	12,19	6,52	11,220,16	12,566,96
2,55	5,62	353,48	617,97	11	1,28	353,59	619,25	—	—	353,59	619,25
237,10	310,68	1,478,46	1,788,53	84,10	79,56	1,562,56	1,868,09	55	47	1,563,11	1,868,56
32,80	35,27	545,27	674,11	88,89	84,42	634,16	758,53	—	—	634,16	758,53
991,56	1,206,46	10,004,22	11,353,78	480,45	561,05	10,484,67	11,914,83	12,23	6,64	10,496,90	11,921,47
144,61	184,32	1,081,32	1,278,27	57,05	84,16	1,138,37	1,362,43	31	21	1,138,68	1,362,64
98,46	124,80	2,010,32	2,391,31	114,43	94,12	2,124,75	2,485,43	20	14	2,124,95	2,485,57
73	46	73	46	2,28	5,04	3,01	5,50	—	—	3,01	5,50
4,26	5,75	47,77	54,71	2,60	2,87	50,37	57,58	6	3	50,43	57,61
3,12	3,67	9,79	12,70	3,81	4,05	13,60	16,75	—	—	13,60	16,75
4,87	6,27	48,89	55,91	2,88	3,36	51,77	59,27	7	3	51,84	59,30
3,90	4,73	18,30	17,29	5,06	5,00	23,36	22,29	—	—	23,36	22,29
3,92	2,97	84,44	95,07	14,07	12,44	98,51	107,51	—	—	98,51	107,51
5,72	6,17	61,47	69,23	13,33	13,46	74,80	82,69	6	2	74,86	82,71
14	16	58	56	—	—	58	56	2	2	60	58
17,26	20,88	100,61	117,97	5,22	5,62	105,83	123,59	23	13	106,06	123,72
75,47	109,30	631,93	854,42	23,68	30,85	655,61	885,27	92	74	656,53	886,01
10	23	12	60	2	20	14	80	—	—	14	80

**No. 7—LIABILITIES AND ASSETS IN FOREIGN COUNTRIES OF INDIAN SCHEDULED COMMERCIAL BANKS AS ON
THE LAST FRIDAY OF DECEMBER 1976 AND 1977.**

		(In lakhs of rupees)																			
		United Kingdom				Singapore				Hongkong				Sri Lanka				Other Countries		Total	
		1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977		
Number of Banks ..	..	7	8	4	5	3	3	3	3	3	3	3	3	4	5	10	11				
Number of Offices ..	..	27	31	6	7	10	13	3	3	3	3	3	3	44@	51@	90@	105@				
LIABILITIES																					
1. Demand Deposits ..	..	65,93	87,65	20,82	25,89	18,47	33,70	6,01	3,55	127,58	162,52	238,81	313,31								
2. Time Deposits ..	..	159,23	228,00	60,86	83,64	31,96	43,11	6,86	4,66	367,02	553,46	625,93	912,87								
3. Total Deposits ..	..	225,16	315,65	81,68	109,53	50,43	76,81	12,87	8,21	494,60	715,98	864,74	1,226,18								
4. Due to Other Banks ..	..	13,17	34,60	4,11	12,64	3,32	15,86	—	—	18,61	51,85	39,21	114,95								
5. Branch Adjustments ..	..	12,76	25,16	9,91	34,47	13,95	27,31	12	16	25,95	47,14	62,69	134,24								
6. Other Liabilities ..	..	45,14	49,71	23,40	38,63	24,18	37,66	1,64	1,10	41,54	66,39	135,90	193,49								
7. Total ..	..	296,23	425,12	119,10	195,27	91,88	157,64	14,63	9,47	580,70	881,36	1,102,54	1,668,86								
ASSETS																					
8. Cash in Hand ..	..	20	28	57	1,10	26	66	24	14	2,43	3,38	3,70	5,56								
9. Balances with Central Bank ..	..	4,03	2,28	1,82	2,51	—	—	1,26	72	9,95	14,11	17,06	19,62								
10. Balances with Other Banks in Current Account ..	..	46,66	61,03	2,43	3,94	6,03	11,88	22	17	50,33	40,15	105,67	117,17								
11. Cash-Deposit Ratio ..	..	1.9	0.8	2.9	3.3	0.5	0.9	11.7	10.5	2.5	2.4	2.4	2.1								
12. Money at Call and Short Notice ..	..	25,78	69,21	13,06	6,53	3,60	2,07	2,43	1,19	151,02	226,06	195,89	305,06								
13. Investments in Foreign Government Securities ..	..	9,04	12,16	9,38	13,94	10	11	1,39	53	18,04	37,86	37,95	64,60								
14. Other Investments ..	..	42,47	22,30	53	72	—	—	2	1	34,00	7,51	77,02	30,54								
15. Investment-Deposit Ratio ..	..	22.9	10.9	12.1	13.4	0.2	0.7	11.0	6.6	10.5	6.3	13.3	7.8								
16. Bills Purchased and Discounted ..	..	33,84	46,24	27,68	63,84	42,49	73,08	2,39	2,03	34,18	44,25	140,58	229,44								
17. Loans and Advances ..	..	64,62	130,91	42,89	52,35	19,90	30,32	5,49	3,19	220,54	404,10	353,44	620,87								
18. Due from Banks ..	..	—	46	—	17,68	—	—	48	1,17	17,03	25,39	17,51	44,70								
19. Credit-Deposit Ratio ..	..	43.7	56.1	86.4	106.1	123.7	134.6	61.2	63.6	51.5	62.6	57.1	69.3								
20. Branch Adjustments ..	..	23,32	30,79	—	—	—	8,93	3	—	6,23	20,29	29,58	60,01								
21. Other Assets ..	..	46,27	49,46	20,74	32,66	19,50	30,59	68	32	36,95	58,26	124,14	171,29								
22. Total ..	..	296,23	425,12	119,10	195,27	91,88	157,64	14,63	9,47	580,70	881,36	1,102,54	1,668,86								

@ 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—INCOME, EXPENDITURE AND PROFIT OF DIFFERENT CLASSES OF SCHEDULED COMMERCIAL BANKS, 1976 AND 1977
(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		Profit*	
	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
A. State Bank of India	358.21	454.08	77.13	94.10	74	45	436.08	548.63	256.70	336.95	130.53	155.27	41.10	48.71	428.33	540.93	7.75	7.70
B. Subsidiaries of the State Bank																		
1. State Bank of Bikaner & Jaipur	16.13	20.77	4.09	4.56	11	4	20.33	25.37	10.26	13.83	7.47	8.66	2.33	2.61	20.06	25.10	27	27
2. State Bank of Hyderabad	16.04	18.45	3.40	3.86	3	1	19.47	22.32	10.25	11.86	6.83	7.82	2.31	2.53	19.39	22.21	8	11
3. State Bank of Indore	7.63	9.84	1.22	1.42	8	2	8.93	11.28	5.14	6.65	2.92	3.58	77	95	8.83	11.18	10	10
4. State Bank of Mysore	13.27	16.35	2.11	2.25	30	7	15.68	18.67	9.01	10.94	5.17	5.86	1.31	1.66	15.49	18.46	19	21
5. State Bank of Patiala	13.45	15.36	1.48	1.53	—	22	14.93	17.11	9.74	10.84	3.88	4.67	1.23	1.48	14.85	16.99	8	12
6. State Bank of Saurashtra	12.24	12.94	1.42	1.52	11	10	13.77	14.56	8.39	8.29	4.04	4.81	1.23	1.35	13.66	14.45	11	11
7. State Bank of Travancore	12.27	15.68	1.90	1.85	2	2	14.19	17.55	8.28	10.48	4.57	5.52	1.13	1.31	13.98	17.31	21	24
Total of B	91.03	109.39	15.62	16.99	65	48	107.30	126.86	61.07	72.89	34.88	40.92	10.31	11.89	106.26	125.70	1.04	1.16
C. Nationalised Banks																		
1. Allahabad Bank	32.79	38.94	2.49	3.25	41	42	35.69	42.61	20.86	27.38	9.10	10.95	5.05	4.08	35.01	42.41	68	20
2. Bank of Baroda	100.41	126.21	16.27	18.56	44	47	117.12	145.24	75.89	97.42	27.88	31.53	11.20	14.04	114.97	142.99	2.15	2.25
3. Bank of India	111.53	131.46	16.82	16.73	1.29	93	129.64	149.12	86.48	101.90	29.62	33.27	11.38	12.07	127.48	147.24	2.16	1.88
4. Bank of Maharashtra	31.64	42.67	3.24	2.92	12	12	35.00	45.71	24.12	32.52	7.58	9.25	3.07	3.71	34.77	45.48	23	23
5. Canara Bank	83.93	104.88	6.84	8.60	92	60	91.69	114.08	59.02	74.72	21.70	26.08	9.34	11.67	90.06	112.47	1.63	1.61
6. Central Bank of India	131.63	139.44	14.55	15.91	45	50	146.63	155.85	94.18	101.70	40.17	40.40	10.88	12.32	145.23	154.42	1.40	1.43
7. Dena Bank	40.07	46.31	3.51	3.80	75	75	44.33	50.86	27.02	31.79	13.30	14.74	3.78	4.09	44.10	50.62	23	24
8. Indian Bank	36.95	50.56	4.51	5.13	2.66	70	44.12	56.39	27.59	37.07	9.67	12.41	4.97	6.14	42.23	55.62	1.89	77
9. Indian Overseas Bank	38.48	51.19	5.92	6.77	13	18	44.53	58.14	27.23	36.49	9.56	12.70	5.07	6.54	41.86	55.73	2.67	2.41
10. Punjab National Bank	98.26	112.82	9.45	10.10	44	54	108.15	123.46	73.35	84.23	24.29	28.43	8.01	9.44	105.65	122.10	2.50	1.36
11. Syndicate Bank	62.33	70.15	4.96	6.20	1.79	2.37	69.08	78.72	42.95	47.82	17.71	21.44	7.29	8.65	67.95	77.91	1.13	81
12. Union Bank of India	56.89	67.90	7.91	8.71	99	99	65.79	77.60	40.23	47.53	17.40	20.69	7.40	8.62	65.03	76.84	76	76
13. United Bank of India	57.61	71.46	3.96	4.58	16	18	61.73	76.22	40.59	51.97	14.54	17.06	5.91	6.88	61.04	75.91	69	31
14. United Commercial Bank	63.80	78.82	7.28	8.24	36	77	71.44	87.83	44.67	57.27	18.59	21.56	6.70	7.97	69.96	86.80	1.48	1.03
Total of C	946.32	1132.81	107.71	119.50	10.91	9.52	1,064.94	1,261.83	684.18	829.81	261.11	300.51	100.05	116.22	1,045.34	1,246.54	19.60	15.29
D. Regional Rural Banks	70	4.02	—	2	2	9	72	4.13	14	1.56	16	1.44	35	1.17	65	4.17	7	—
E. Other Indian Scheduled Commercial Banks	163.95	210.22	16.83	20.27	10.91	11.27	191.69	241.76	107.38	138.90	51.25	64.32	28.69	34.69	187.32	237.91	4.37	3.85
F. Foreign Banks	98.59	102.06	25.52	27.29	1.64	1.31	125.75	130.66	53.43	57.12	23.22	25.99	41.71	42.26	118.36	125.37	7.39	5.29
G. All Scheduled Commercial Banks (A+B+C+D+E+F)	1,658.80	2,012.58	242.81	278.17	24.87	23.12	1,926.48	2,313.87	1,162.90	1,437.23	501.15	588.45	222.21	254.94	1,886.26	2,280.62	40.22	33.25

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

No. 9—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks	
Year	1976	1977	1976	1977	1976	1977
Number of Reporting Banks	8	8	14	14	40	47
EARNINGS						
I. Interest, Dividend, Commission and Exchange earned on:						
(a) Inland Bills, etc. purchased and discounted ..	45,01.7	50,48.6	169,17.5	171,41.3	..	0.6
(b) Loans and Advances ..	412,10.8	484,11.9	696,50.6	843,02.6	53.9	3,14.8
(c) Investments						
(i) Government securities ..	79,84.5	107,73.6	110,59.8	160,02.2	..	0.2
(ii) Other Trustee Securities ..	7,61.0	10,08.2	49,43.3	45,40.6	0.7	..
(iii) Others ..	29.9	17.7	17,15.2	11,00.0	1.9	22.8
(d) Deposits with						
(i) RBI/Central Bank of the Country ..	3,61.5	14,16.9	4,22.9	19,93.1	0.1	1.1
(ii) Other Banks ..	12.9	2,66.5	3,04.4	4,32.9	12.7	66.4
(e) Other Services:						
(i) Inland Collections ..	6,35.4	8,12.2	14,66.4	13,09.4	0.1	0.9
(ii) Inland Remittances ..	9,35.7	10,31.0	10,03.9	14,02.4	—	0.1
(iii) Transactions involving or connected with foreign business ..	57,44.6	70,30.5	105,81.8	100,05.7	—	—
(iv) Miscellaneous Business ..	32,29.2	37,79.7	5,23.7	11,82.8	—	—
Total Current Operating Earnings (Total of I) ..	654,07.2	795,96.8	1,185,89.5	1,394,13.0	69.4	4,06.9
II. Income from other Business ..	10,04.0	13,70.3	29,46.6	25,28.9	1.4	5.7
III. Net Profit on:						
(i) Sale and Purchase of Investments, Property, etc. ..	3,27.2	0.5	1,03.6	64.6	—	..
(ii) Revaluation of Investments, Property, etc. ..	6,11.0	81.5	1.4	14.4	—	..
Total of III ..	9,38.2	82.0	1,05.0	79.0	—	..
IV. Total Earnings (I+II+III) ..	673,49.4	810,49.1	1,216,41.1	1,420,20.9	70.8	4,12.6
EXPENSES						
V. Interest, Commission and brokerage paid on:						
(a) Deposits ..	290,90.8	374,92.0	574,15.8	716,67.1	12.1	1,04.6
(b) Borrowings ..	25,09.0	32,84.0	97,91.9	89,87.7	1.3	53.0
(c) Rediscounts ..	2,89.6	3,11.0	17,43.4	24,16.7	—	—
(d) Other business ..	3,34.6	2,24.9	15,80.1	23,68.2	0.3	1.7
VI. (a) Establishment Expenses ..	160,44.6	184,76.8	248,54.7	284,93.6	17.3	1,41.1
(b) Other working Expenses						
(i) Directors/Other Local Committee members' and Auditors' fees and allowances ..	12.5	18.0	96.8	1,07.3	0.4	1.2
(ii) Others ..	44,76.2	48,59.3	84,23.7	97,66.5	25.3	95.7
VII. (a) Taxes and dues in the nature of operating expenses ..	1,06.5	1,50.0	2,03.7	2,46.2	0.1	1.2
(b) Interest Tax ..	29,39.1	33,65.2	57,81.4	66,43.9	—	—
VIII. Total Current Operating Expenses (Total of V to VII) ..	558,02.9	681,81.2	1,098,91.5	1,306,97.2	56.8	3,98.5
IX. Depreciation written off and loss on sale, purchase and revaluation of investments, property, etc. ..	5,53.8	7,03.1	14,71.8	15,64.1	5.6	17.4
X. Total Expenses (Total of VIII and IX) ..	563,56.7	688,84.3	1,113,63.3	1,322,61.3	62.4	4,15.9
XI. Balance of Profit or Loss(—) before taxes (IV — X) ..	109,92.7	121,64.8	102,77.8	97,59.6	8.4	—3.3
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS						
XII. Total funds available for appropriation:						
(i) Balance of profit or loss(—) before taxes ..	109,92.7	121,64.8	102,77.8	97,59.6	8.4	—3.3
(ii) Surplus or deficit brought forward from preceding year ..	11.1	17.8	—	—	0.1	—
(iii) Taken from reserves, if any ..	5,00.0	—	1,83.1	33.0	0.2	0.6
Total ..	115,03.8	121,82.6	104,60.9	97,92.6	8.7	—2.7
XIII. Transfer or allocation of funds for:						
(a) Provision for taxes on profits ..	69,26.4	75,75.5	56,87.4	47,74.7	—	—
(b) Provision for bonus/ex. gratia payment to staff ..	5,92.4	13,09.8	7,02.9	6,84.2	—	—
(c) Provision for gratuity ..	1,98.3	1,51.3	8,05.1	5,36.4	—	—
(d) Other provisions ..	28,97.2	22,42.1	11,46.5	18,49.8	0.1	—
(e) Transferred to reserves ..	6,74.8	7,25.8	16,68.2	15,37.1	8.6	25.1
(f) Dividend to shareholders/Amount transferred to Govt. ..	1,96.9	1,59.6	4,50.8	4,10.4	—	—
(g) Amount remitted to Head Office by foreign banks ..	—	—	—	—	—	—
(h) Balance carried forward to next year's account ..	17.8	18.5	—	—	—	—27.8
Total of XIII ..	115,03.8	121,82.6	104,60.9	97,92.6	8.7	—2.7

.. Negligible

COMMERCIAL BANKS, 1976 AND 1977

(In lakhs of rupees)

Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
37	38	99	107	12	12	111	119	7	6	118	125
24,10.8	45,02.2	238,30.0	266,92.7	12,35.5	12,46.8	250,65.5	279,39.5	8.5	5.7	250,74.0	279,45.2
128,74.1	143,99.4	1,237,89.4	1,474,28.7	68,53.5	67,30.6	1,306,42.9	1,541,59.3	1,55.8	98.0	1,307,98.7	1,542,57.3
14,76.9	20,06.5	205,21.2	287,82.5	13,90.6	8,21.9	219,11.8	296,04.4	16.3	13.7	219,28.1	296,18.1
8,91.0	9,56.5	65,96.0	65,05.3	1,36.5	8,37.5	67,32.5	73,42.8	5.7	1.6	67,38.2	73,44.4
2,74.7	3,82.6	20,21.7	15,23.1	40.2	65.4	20,61.9	15,88.5	0.4	0.6	20,62.3	15,89.1
82.3	3,47.7	8,66.8	37,58.8	76.3	1,89.1	9,43.1	39,47.9	—	—	9,43.1	39,47.9
4,78.9	3,29.7	8,08.9	10,95.5	79.3	96.6	8,88.2	11,92.1	20.8	21.6	9,09.0	12,13.7
3,76.7	5,50.4	24,78.6	26,72.9	87.6	83.9	25,66.2	27,56.8	2.8	1.3	25,69.0	27,58.1
2,10.6	3,44.4	21,50.2	27,77.9	48.7	54.0	21,98.9	28,31.9	1.6	1.3	22,00.5	28,33.2
4,94.4	9,39.1	168,20.8	179,75.3	22,91.3	26,32.4	191,12.1	206,07.7	—	—	191,12.1	206,07.7
1,82.2	1,93.7	39,35.1	51,56.2	3,76.9	3,61.8	43,12.0	55,18.0	..	3.3	43,12.0	55,21.3
197,52.6	249,52.2	2,038,18.7	2,443,68.9	126,16.4	131,20.0	2,164,35.1	2,574,88.9	2,11.9	147.1	2,166,47.0	2,576,36.0
9,50.5	10,79.8	49,02.5	49,84.7	4,00.3	3,53.3	53,02.8	53,38.0	33.7	4.7	53,36.5	53,42.7
62.8	70.8	4,93.6	1,35.9	68.1	69.2	5,61.7	2,05.1	2.8	2.9	5,64.5	2,08.0
4.8	7.0	6,17.2	1,02.9	1,40.4	40.2	7,57.6	1,43.1	—	—	7,57.6	1,43.1
67.6	77.8	11,10.8	2,38.8	2,08.5	1,09.4	13,19.3	3,48.2	2.8	2.9	13,22.1	3,51.1
207,70.7	261,09.8	2,098,32.0	2,495,92.4	132,25.2	135,82.7	2,230,57.2	2,631,75.1	2,48.4	1,54.7	2,233,05.6	2,633,29.8
95,26.1	124,46.6	960,44.8	1,217,10.3	45,70.3	48,68.0	1,006,15.1	1,265,78.3	1,22.9	73.5	1,007,38.0	1,266,51.8
8,72.6	12,04.2	131,74.8	135,28.9	4,75.4	3,87.5	136,50.2	139,16.4	1.5	0.2	136,51.7	139,16.6
1,22.7	1,73.7	21,55.7	29,01.4	2,87.4	3,64.8	24,43.1	32,66.2	—	—	24,43.1	32,66.2
1,94.1	2,34.8	21,09.1	28,29.6	65.5	1,11.4	21,74.6	29,41.0	..	..	21,74.6	29,41.0
48,89.2	61,21.5	458,05.8	532,33.0	22,12.4	23,30.4	480,18.2	555,63.4	68.0	37.2	480,86.2	556,00.6
21.6	26.5	1,31.3	1,53.0	12.6	13.3	1,43.9	1,66.3	0.3	0.2	1,44.2	1,66.5
22,60.3	27,87.0	151,85.5	175,08.5	12,63.4	12,65.3	164,48.9	187,73.8	25.5	15.8	164,74.4	187,89.6
23.9	53.7	3,34.2	4,51.1	14.3	26.1	3,48.5	4,77.2	0.2	0.1	3,48.7	4,77.3
8,65.7	10,08.0	95,86.2	110,17.1	5,15.7	5,06.4	101,01.9	115,23.5	—	—	101,01.9	115,23.5
187,76.2	240,56.0	1,845,27.4	2,233,32.9	94,17.0	98,73.2	1,939,44.4	2,332,06.1	2,18.4	1,27.0	1,941,62.8	2,333,33.1
4,59.7	3,83.9	24,90.9	26,68.5	87.7	97.0	25,78.6	27,65.5	3.5	1.5	25,82.1	27,67.0
192,35.9	244,39.9	1,870,18.3	2,260,01.4	95,04.7	99,70.2	1,965,23.0	2,359,71.6	2,21.9	1,28.5	1,967,44.9	2,361,00.1
15,34.8	16,69.9	228,13.7	235,91.0	37,20.5	36,12.5	265,34.2	272,03.5	26.5	26.2	265,60.7	272,29.7
15,34.8	16,69.9	228,13.7	235,91.0	37,20.5	36,12.5	265,34.2	272,03.5	26.5	26.2	265,60.7	272,29.7
31.6	23.3	42.8	41.1	4,34.8	5,26.5	4,77.6	5,67.6	0.7	1.6	4,78.3	5,69.2
7.0	4.6	6,90.3	38.2	9.1	—	6,99.4	38.2	0.1	..	6,99.5	38.2
15,73.4	16,97.8	235,46.8	236,70.3	41,64.4	41,39.0	277,11.2	278,09.3	27.3	27.8	277,38.5	278,37.1
9,18.0	7,35.9	135,31.8	130,86.1	28,00.3	29,03.3	163,32.1	159,89.4	15.3	12.2	163,47.4	160,01.6
1,33.7	2,81.6	14,29.0	22,75.6	44.2	1,94.2	14,73.2	24,69.8	2.7	2.8	14,75.9	24,72.6
68.0	37.8	10,71.4	7,25.5	11.0	8.3	10,82.4	733.8	0.9	0.5	10,83.3	734.3
17.8	2,41.6	40,61.6	43,33.5	1,05.7	1,56.7	41,67.3	44,90.2	1.2	3.9	41,68.5	44,94.1
3,25.9	2,82.1	26,77.5	25,70.1	—	—	26,77.5	25,70.1	4.2	7.2	26,81.7	25,77.3
86.7	95.7	7,34.4	6,65.7	—	—	7,34.4	6,65.7	1.3	0.9	7,35.7	6,66.6
—	—	—	—	6,76.7	5,62.0	6,76.7	5,62.0	—	—	6,76.7	5,62.0
23.3	23.1	41.1	13.8	5,26.5	3,14.5	5,67.6	328.3	1.7	0.3	5,69.3	3,28.6
15,73.4	16,97.8	235,46.8	236,70.3	41,64.4	41,39.0	277,11.2	27,809.3	27.3	27.8	277,38.5	278,37.1

No. 10—EARNINGS AND EXPENSES

(Percentage Distribution of

	Banks		State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks		Other Indian Scheduled Banks	
	Year		1976	1977	1976	1977	1976	1977	1976	1977
	Number of Reporting Banks		8	8	14	14	40	47	37	38
1. Current operating earnings	654,07.2	795,96.8	1,185,89.5	1,394,13.0	69.4	4,06.9	197,52.6	249,52.2		
2. Current operating expenses	558,02.9	681,81.2	1,098,91.5	1,306,97.2	56.8	3,98.5	187,76.2	240,56.0		
3. Net current operating earnings (1 — 2)	96,04.3	114,15.6	86,98.0	87,15.8	12.6	8.4	9,76.4	8,96.2		
4. Net recovery (+) or depreciation (—) ..	3,84.4	—6,21.1	—13,66.8	—14,85.1	—5.6	—17.4	—3,92.1	—3,06.1		
5. Balance of Profit or Loss (—) before taxes	109,92.7	121,64.8	102,77.8	97,59.6	8.4	—3.3	15,34.8	16,69.9		

As Percentage of Current

EARNINGS FROM

Bills and loans	..	..	..	<i>69.9</i>	<i>67.2</i>	<i>73.0</i>	<i>72.7</i>	<i>77.7</i>	<i>77.5</i>	<i>77.4</i>	<i>75.8</i>
Government securities		..	..	<i>12.2</i>	<i>13.5</i>	<i>9.3</i>	<i>11.5</i>	..	..	<i>7.5</i>	<i>8.0</i>
Other investments including deposits with banks	..	..	..	<i>1.8</i>	<i>3.4</i>	<i>6.2</i>	<i>5.8</i>	<i>22.2</i>	<i>22.2</i>	<i>8.7</i>	<i>8.1</i>
Other earnings	..	..	..	<i>16.1</i>	<i>15.9</i>	<i>11.5</i>	<i>10.0</i>	<i>0.1</i>	<i>0.3</i>	<i>6.4</i>	<i>8.1</i>

EXPENSES

Establishment expenses	..	..	24.5	23.2	21.0	20.4	24.9	34.7	24.8	24.5
Interest on deposits	..	..	44.5	47.1	48.4	51.4	17.4	25.7	48.2	49.9
Interest on borrowings and other accounts			4.8	4.8	11.1	9.9	2.3	13.4	6.0	6.5
Other expenses	..	..	11.5	10.5	12.2	12.0	37.2	24.1	16.1	15.5
Balance of Profit or Loss (—) before taxes			16.8	15.3	8.7	7.0	12.1	—0.8	7.8	6.7

As Percentage

ALLOCATIONS

Provision for taxes on profits	63.0	62.3	55.3	48.9	—	—	59.8	44.1
General reserves	6.1	6.0	16.2	15.7	98.9	—	21.2	16.9
Allocation to other special purposes ..	26.4	18.4	11.2	19.0	1.1	—	1.2	14.5
Dividend, bonus, etc. to shareholders/ Amount transferred to Government ..	1.8	1.3	4.4	4.2	—	—	5.6	5.7
Employees' share (bonus) in the profit ..	5.4	10.8	6.8	7.0	—	—	8.7	16.9

.. Negligible

OF COMMERCIAL BANKS, 1976 AND 1977

Earnings, Expenses, Profits and Allocations)

(In lakhs of rupees)

All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
99	107	12	12	111	119	7	6	118	125
2,038,18.7	2,443,68.9	126,16.4	131,20.0	2,164,35.1	2,574,88.9	2,11.9	1,47.1	2,166,47.0	2,576,36.0
1,845,27.4	2,233,32.9	94,17.0	98,73.2	1,939,44.4	2,332,06.1	2,18.4	1,27.0	1,941,62.8	2,333,33.1
192,91.3	210,36.0	31,99.4	32,46.8	224,90.7	242,82.8	-6.5	20.1	224,84.2	243,02.9
-13,80.1	-24,29.7	1,20.8	12.4	-12,59.3	-24,17.3	-0.7	1.4	-12,60.0	-24,15.9
228,13.7	235,91.0	37,20.5	36,12.5	265,34.2	272,03.5	26.5	26.2	265,60.7	272,29.7
<i>Operating Earnings</i>									
72.4	71.2	64.1	60.8	72.0	70.7	77.5	70.5	72.0	70.7
10.1	11.8	11.0	6.3	10.1	11.5	7.7	9.3	10.1	11.5
5.0	5.3	2.7	9.0	4.9	5.5	12.7	16.2	4.9	5.5
12.5	11.7	22.2	23.9	13.0	12.3	2.1	4.0	13.0	12.3
22.5	21.8	17.5	17.8	22.2	21.6	32.1	25.3	22.2	21.6
47.1	49.8	36.2	37.1	46.5	49.2	58.0	50.0	46.5	49.2
8.6	7.9	6.6	6.6	8.4	7.8	0.7	0.1	8.4	7.8
12.4	11.9	14.3	13.8	12.5	12.0	12.3	10.9	12.5	12.0
11.2	9.7	29.5	27.5	12.3	10.6	12.5	17.8	12.3	10.6
<i>of Profits</i>									
59.3	55.5	75.3	80.4	61.6	58.8	57.7	46.6	61.5	58.8
11.7	10.9	—	—	10.1	9.4	15.8	27.5	10.1	9.5
17.8	18.4	2.8	4.3	15.7	16.5	4.5	14.9	15.7	16.5
3.2	2.8	—	—	2.8	2.4	4.9	3.4	2.8	2.4
6.3	9.6	1.2	5.4	5.6	9.1	10.2	10.7	5.6	9.1

No. 11—DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF, 1976 AND 1977
(As on December 31)

Bank Group	Officers		Clerical		Sub-ordinate		Total			
	1976	1977	1976	1977	1976	1977	1976	1977		
SBI & Subsidiaries	..	..	25,481	31,513	75,673	82,166	36,831	38,749	1,37,985	1,52,428
14 Nationalised Banks	..	..	49,528	56,427	1,20,420	1,33,523	51,933	56,521	2,21,881	2,46,471
Foreign Banks	..	..	1,484	1,506	6,750	6,666	2,778	2,784	11,012	10,956
Other Indian Scheduled Banks	..	..	12,565	14,815	28,871	32,845	11,012	12,428	52,448*	60,088†
Regional Rural Banks	..	..	565	1,254	612	1,921	74	266	1,251	3,441‡
Non-Scheduled Banks	..	..	210	131	548	270	229	129	987	530
Total	89,833	1,05,646	2,32,874	2,57,391	1,02,857	1,10,877	4,25,564	4,73,914		

* Data for one bank not received.

† Data for two banks not received.

‡ Data for 7 banks not received.

No. 12—MATURITY CLASSIFICATION OF FIXED DEPOSITS WITH THE SCHEDULED COMMERCIAL BANKS
(As on the last Friday of March)

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

Period of Maturity	1969		1972		1975	1976		1977*	
	No. of Accounts	Amount	No. of Accounts	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. 6 months or less	308	456.0 (20.2)	288	463.5 (12.5)	500.7 (8.2)	274	675.9 (8.8)	204	826.8 (8.7)
2. More than 6 months but upto 1 year..	1,499	882.1 (39.1)	2,032	1,183.1 (32.0)	370.5 (6.0)	421	383.1 (5.0)	389	422.2 (4.4)
3. More than one year but upto 2 years..	440	197.6 (8.8)	982	545.7 (14.8)	1,607.0 (26.3)	3,823	1,978.3 (25.9)	4,012	2,315.7 (24.3)
4. More than 2 years but upto 3 years..	341	118.5 (5.3)	635	272.0 (7.4)	1,092.6 (17.9)	1,632	596.0 (7.8)	1,388	485.4 (5.1)
5. More than 3 years but upto 5 years..	885	461.2 (20.4)	1,560	733.1 (19.9)	870.0 (14.2)	3,500	1,076.4 (14.1)	4,235	1,206.1 (12.7)
6. Above 5 years	394	139.9 (6.2)	1,010	493.8 (13.4)	1,675.4 (27.4)	5,708	2,943.9 (38.4)	8,889	4,259.7 (44.8)
TOTAL	3,867	2,255.3 (100.0)	6,507	3,691.2 (100.0)	6,116.2 (100.0)	15,358	7,653.6 (100.0)	19,117	9,515.9 (100.0)

No. 12A—SCHEDULED COMMERCIAL BANKS' ADVANCES AGAINST FIXED DEPOSITS OF DIFFERENT MATURITY PERIODS

(As on the last Friday of March)

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

Period of maturity of deposits	1977*	
	Advances against Fixed Deposits	
	No. of Accounts	Amount
1. 6 months or less	4	10.8 (3.3)
2. More than 6 months but upto 1 year	11	8.4 (2.6)
3. More than one year but upto 2 years	120	87.4 (26.6)
4. More than 2 years but upto 3 years	39	15.1 (4.6)
5. More than 3 years but upto 5 years	277	53.9 (16.4)
6. Above 5 years	314	152.4 (46.5)
TOTAL	765	328.0 (100.0)

* Provisional

Notes : (i) The periods of maturity classification for 1975, 1976 and 1977 are slightly different in respect of first 3 categories as follows : (1) less than 6 months (2) 6 months and above but less than 1 year (3) one year and above but less than 2 years. The periods of maturity in respect of the fourth category for 1975 is '2 years and above but upto and inclusive of 3 years' and for 1976 and 1977 it is '2 years and above but less than 3 years' and in respect of the fifth category for 1976 and 1977 it is '3 years and above but upto and inclusive of 5 years' (ii) Data for 1975, 1976 and 1977 exclude inter-bank deposits (iii) Figures in brackets indicate percentages to total (iv) Data are based on the returns received from the branches of the banks. In terms of amount of deposits, the coverages for 1975, 1976 and 1977 were 97 per cent, 98 per cent and 95 per cent, respectively (v) Data relate to 31st of March for 1969 and 1972. Data for number of accounts for 1975 are not available.

**No. 13—STATE-WISE DETAILS OF SCHEDULED COMMERCIAL BANKS'
AND SHARES/DEBENTURES/BONDS OF STATE**
(As at the

States/Union Territories	State Government Securities		Land Mortgage Banks		State Electricity Boards		SHARES/DEBENTURES/			
							Municipalities and Port Trusts		State Financial Corporations	
	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
States :										
Andhra Pradesh	116,52	120,49	19,08	15,52	32,96	40,03	4,51	4,07	7,88	10,84
Assam	26,98	31,47	14	29	18,31	21,96	—	—	2,57	2,42
Bihar	50,44	59,77	16,01	16,30	41,47	51,67	—	—	3,60	5,63
Gujarat	86,43	93,30	18,09	14,77	31,12	44,30	31,65	36,54	16,53	19,21
Haryana	37,76	44,26	6,89	8,43	19,23	20,76	—	—	6,18	7,49
Himachal Pradesh	5,13	6,67	39	39	5,24	7,33	—	—	97	95
Jammu & Kashmir	8,34	10,67	69	71	10,24	13,78	—	—	1,53	1,92
Karnataka	91,07	94,17	10,66	8,41	40,18	44,57	1,52	2,13	5,24	6,22
Kerala	47,64	52,65	4,06	4,03	37,56	45,83	18	19	5,94	6,86
Madhya Pradesh	41,94	49,07	10,99	11,87	34,97	42,92	—	—	3,45	3,17
Maharashtra	136,04	141,07	22,40	19,81	28,72	41,73	84,11	98,50	16,09	20,14
Manipur	6,68	8,43	—	—	—	5	—	—	—	—
Meghalaya	6,54	6,89	—	—	1,71	3,24	—	—	—	—
Nagaland	9,30	10,60	—	—	—	—	—	—	—	—
Orissa	49,58	55,24	6,19	5,49	24,30	30,53	—	—	2,60	3,45
Punjab	43,87	45,43	15,68	16,78	23,73	27,14	—	—	3,50	3,98
Rajasthan	78,51	91,96	4,46	5,62	19,03	23,50	—	—	3,25	4,36
Sikkim	—	1,56	—	—	—	—	—	—	—	—
Tamil Nadu	156,16	160,93	26,37	24,11	47,52	54,12	16,26	17,69	3,38	2,28
Tripura	3,81	4,91	1	—	—	—	—	—	—	—
Uttar Pradesh	149,02	165,02	26,38	27,27	43,31	50,97	—	—	8,70	11,75
West Bengal	59,81	62,35	2,58	2,61	46,30	61,10	4,40	10,90	1,48	2,25
Union Territories:										
Delhi	—	—	20	29	2,37	3,02	—	—	1,91	1,60
Other Union Territories ..	—	—	25	22	—	—	3,19	3,19	—	—
TOTAL	1,211,57	1,316,91	191,52	182,92	508,27	628,55	145,82	173,21	94,80	114,52

**INVESTMENTS IN STATE GOVERNMENT SECURITIES
ASSOCIATED BODIES, 1977 AND 1978**
end of March)

(Book Value—Rs. Lakhs)

BONDS OF		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi-Govt. bodies		Shares and Debentures of Joint Stock Companies in the State		Others		Total	
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
1,87	2,48	3,43	4,52	—	—	18	19	8,21	7,23	1,21	6,42	195,85	211,79
—	—	—	—	—	—	—	—	9	32	—	—	48,09	56,46
3,32	4,41	—	—	4,59	5,42	27	1	1	1	—	—	119,71	143,22
8,39	10,88	10,04	12,08	73	73	8,02	6,22	1,45	3,08	—	17	212,45	241,28
2,04	2,79	—	—	—	—	18	24	10	21	—	—	72,38	84,18
—	—	—	—	—	—	9	2	—	10	—	—	11,82	15,46
—	—	—	—	—	—	9	12	—	1	—	—	20,89	27,21
9,50	8,73	2,61	2,91	5,09	4,74	8,86	8,78	2,54	4,02	43	1,39	177,70	186,07
5,34	6,41	7,11	7,99	1,39	1,40	7,54	8,46	69	91	—	—	117,45	134,73
6,35	8,77	1,52	2,48	—	—	9	12	12	44	15	5	99,58	118,89
3,32	5,16	19,10	19,74	—	—	4,98	5,26	37,32	42,64	27	38	352,35	394,43
—	—	—	—	—	—	—	—	—	—	—	—	6,68	8,48
—	—	—	—	—	—	—	—	—	—	—	—	8,25	10,13
—	—	—	—	—	—	—	—	—	—	—	10	9,30	10,70
—	—	—	—	—	—	1,17	98	8	12	—	—	83,92	95,81
—	5	—	—	—	—	—	9	8	9	—	—	86,86	93,56
9,66	11,63	3,68	4,35	—	—	96	1,10	13	31	—	—	119,68	142,83
—	—	—	—	—	—	—	—	5	5	—	—	5	1,61
11,02	12,66	7,02	8,38	25	15	3,77	4,20	3,88	3,76	1,62	2,62	277,25	290,90
—	—	—	—	—	—	—	—	—	—	—	—	3,82	4,91
9,39	9,13	62	1,77	—	—	2,81	2,95	7,40	8,29	2,20	3,94	249,83	281,09
1,99	1,99	10,35	12,76	88	88	67,49	66,22	7,06	7,56	34	24	202,68	228,86
25	2,40	2	12	1	—	1,83	2,70	3,56	4,48	—	1,80	10,15	16,41
—	—	—	38	—	—	5	74	1,85	1,33	33	26	5,67	6,12
72,44	87,49	65,50	77,48	12,94	13,32	108,38	108,40	74,62	84,96	6,55	17,37	2,492,41	2,805,13

No. 14—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1974-78

(Amount in lakhs of rupees)

	As at the end of March					
	1974		1975		1976	
	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total
Number of reporting banks	72		71		87	
						123
						119
I. Investments by offices in India :						
A. Indian Government securities						
1. Central	1,604.57	47.2	1,889.09	46.8	2,489.05	48.4
2. State	753.85	22.1	922.00	22.8	1,123.38	21.9
3. Others*	20	—	89	—	24	—
Total of A	2,358.62	69.3	2,811.98	69.6	3,612.67	70.3
B. Other domestic investments						
1. Other trustee securities	939.66	27.6	1,102.46	27.3	1,328.19	25.8
2. Fixed deposits	3.27	0.1	4.29	0.1	25.12	0.5
3. Shares & debentures of joint stock companies	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	1.38	—	1.36	—	1.31	0.1
5. Units of the Unit Trust of India	32	—	21	—	51	—
6. Real estate	—	—	—	—	—	—
7. Bullion	—	—	—	—	—	—
8. Others	3.81†	0.1	11.52†	0.3	15.14†	0.3
Total of B	1,019.81	29.9	1,199.55	29.7	1,462.94	28.5
C. Investments in						
(a) Foreign Government Securities						
1. Pakistan	1	—	1	—	2	—
2. U.K.	94	—	94	—	—	—
3. Other countries	2	—	2	—	—	—
Other foreign investments	2.27	0.1	1.30	0.1	1.30	0.2
Total of C	3.24	0.1	2.27	0.1	1.51	0.2
Total of I (A+B+C)	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	—	—	—
2. Pakistan securities	—	—	9	—	10	—
3. U.K. securities	6.79	0.2	4.69	0.1	7.15	0.2
4. Other countries' securities	16.93	0.5	20.97	0.5	42.51‡	0.7
5. Other investments	1.23	—	1.29	—	4.04	—
Total of II	24.96	0.7	27.05	0.6	59.22	0.9
Total of I & II	3,406.63	100.0	4,040.85	100.0	5,136.34	100.0
					8,191.44	100.0

* Include Treasury Savings Deposit Certificates and other postal obligations.

† Include investments in shares of Credit Guarantee Corporation of India, Ltd.

‡ Inclusive of Pakistan securities as no separate break-up of Pakistan securities is available.

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 onwards include Regional Rural Banks.

**No. 15—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO OCCUPATION, 1977**

(As on the last Friday of June)

										(Amount in lakhs of rupees)		
OCCUPATION										No. of Accounts 1	Credit Limit 2	Amount Outstanding 3
I. AGRICULTURE AND ALLIED ACTIVITIES										43,82,374	1,978,72	1,399,42
1. Agriculture excluding Plantations										43,62,256	1,665,10	1,249,17
(a) Direct Finance										41,19,024	1,181,56	949,32
(b) Indirect Finance										2,43,232	483,54	299,85
2. Plantations										20,118	313,62	150,25
II. INDUSTRY										10,81,047	11,497,33	7,071,93
A. Mining and Quarrying										2,151	199,72	131,13
B. Manufacturing Industry										394,950	10,083,23	6,109,50
1. Food Manufacturing and Processing										20,693	1,058,30	581,29
(a) Rice Mills, Flour and Dal Mills										7,655	131,37	56,58
(b) Sugar										1,051	460,06	256,20
(c) Edible Oils and Vanaspati										5,158	222,42	100,97
(d) Others										6,829	244,45	167,54
2. Beverage and Tobacco										2,753	205,16	132,77
3. Textiles										37,499	1,882,77	1,311,68
(a) Cotton Textiles										15,789	1,069,26	791,78
(b) Jute Textiles										480	184,42	116,69
(c) Other Textiles										21,230	629,09	403,21
4. Paper, Paper Products and Printing										11,705	293,15	197,04
5. Leather and Leather Products										3,264	115,22	91,43
6. Rubber and Rubber Products										4,089	191,35	149,04
7. Chemicals and Chemical Products										24,715	1,276,40	708,01
(a) Heavy Industrial Chemicals										780	110,14	75,05
(b) Fertilisers										879	349,55	157,85
(c) Drugs and Pharmaceuticals										4,369	273,66	135,34
(d) Others										18,687	543,05	339,77
8. Manufacture of Basic Minerals										1,130	321,71	40,46
9. Cement										448	88,25	48,89
10. Basic Metal and Metal Products										26,442	1,216,49	769,81
(a) Iron and Steel										8,630	741,11	476,71
(b) Others										17,812	475,38	293,10
11. Engineering										30,553	2,054,87	1,187,88
(a) Heavy Engineering										5,956	1,359,09	743,63
(b) Light Engineering										24,597	695,78	444,25
12. Vehicles, Vehicle Parts and Transport Equipment										8,801	456,66	282,01
13. Others										2,22,858	922,90	609,19
C. Electricity-Generation, Transmission and Distribution										1,592	250,08	112,83
D. Construction										6,805	133,52	98,31
E. Transport Operators										1,88,635	496,44	363,31
F. Personal and Professional Services										4,86,914	334,34	256,85
1. Professional Services										77,010	76,39	39,74
2. Artisans and Craftsmen										1,46,201	36,06	27,63
3. Other Services										2,63,703	221,89	189,48
III. TRADE										6,93,990	5,231,21	3,828,10
1. Wholesale Trade										91,948	4,700,35	3,485,13
2. Retail Trade										602,042	530,86	342,97
IV. PERSONAL LOANS (Including Consumer Durables)										16,24,732	523,59	401,40
V. ALL OTHERS										29,67,597	1,165,34	756,14
TOTAL BANK CREDIT (I+II+III+IV+V)										1,07,49,740	20,396,19	13,456,99
<i>Of which: Small-Scale Industry</i>										358,640	2,095,08	1,462,16

Note: Data are Provisional

**No. 16—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO
BANK-GROUP AND SIZE OF CREDIT LIMIT, 1977**

(As on the last Friday of June)

Credit Limit Range	(Amount in lakhs of rupees)									
	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Indian Banks		Foreign Banks		All Scheduled Commercial Banks	
	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total
	1	2	3	4	5	6	7	8	9	10
Rs. 10,000 and less	403,45	10.4	778,65	10.1	206,09	16.6	4,92	0.8	1,393,11	10.4
Above Rs. 10,000 and upto Rs. 1 lakh	408,42	10.5	1,025,85	13.4	233,23	18.8	17,83	2.8	1,685,33	12.5
Above Rs. 1 lakh and upto Rs. 5 lakhs	236,41	6.1	802,00	10.5	227,54	18.3	52,53	8.2	1,318,48	9.8
Above Rs. 5 lakhs and upto Rs. 10 lakhs	108,45	2.8	425,16	5.5	112,83	9.1	49,00	7.6	695,44	5.2
Above Rs. 10 lakhs and upto Rs. 50 lakhs	339,93	8.7	1,335,85	17.4	233,20	18.8	205,95	32.0	2,114,93	15.7
Above Rs. 50 lakhs and upto Rs. 1 crore	252,02	6.5	638,28	8.3	48,35	3.9	117,02	18.2	1,055,67	7.8
Above Rs. 1 crore and upto Rs. 10 crores	865,18	22.2	1,185,04	15.4	92,27	7.4	195,47	30.4	2,337,96	17.4
Above Rs. 10 crores	1,274,14	32.8	1,489,27	19.4	88,58	7.1	—	—	2,851,99	21.2
Composite Limit and Unclassified	94	..	2,93	..	21	..	—	—	4,08	..
TOTAL	3,888,94	100.0	7,683,03	100.0	1,242,30	100.0	642,72	100.0	13,456,99	100.0

.. Negligible.
Note : Data are provisional.

**No. 17—DISTRIBUTION OF LOANS AND ADVANCES* OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RANGE, 1976 AND 1977**

(As on the last Friday of June)

(Amount in crores of rupees)

Interest Range	1976		1977†	
	Amount	Percentage to total	Amount	Percentage to total
	1	2	3	4
6% and less	1,74	2.2	2,17	2.3
Above 6% and upto 9%	69	0.8	97	1.0
Above 9% and upto 10%	1,34	1.7	1,50	1.6
Above 10% and upto 11%	1,18	1.5	1,84	2.0
Above 11% and upto 12%	16,84	21.0	20,96	22.5
Above 12% and upto 13%	3,20	4.0	3,78	4.1
Above 13% and upto 14%	5,85	7.3	7,36	7.9
Above 14% and upto 15%	19,42	24.3	20,96	22.5
Above 15% and upto 16%	16,37	20.5	18,68	20.1
Above 16% and upto 17%	11,19	14.0	13,07	14.0
Above 17% and upto 18%	1,53	1.9	1,29	1.4
More than 18%	67	0.8	55	0.6
TOTAL	80,02	100.0	93,13	100.0

* Relate to accounts with credit limit over Rs. 10,000 and exclude inland and foreign bills purchased and discounted.

† Figures are provisional.

No. 18—SCHEDULED COMMERCIAL BANKS' ADVANCES TO

States/Union Territories	Finance for distribution of fertilisers and other inputs				Loans to State Electricity Boards for energisation of wells, etc.			
	1976		1977		1976		1977	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
States :								
Andhra Pradesh	2,796	6,71.9	2,579	5,46.6	325	6.1	2	..
Assam	48	21.2	55	37.2	—	—	—	—
Bihar	885	9,41.4	876	10,57.7	6	87.8	7	1,03.1
Gujarat	305	1,11.0	312	1,11.3	17	12,73.0	23	13,99.5
Haryana	691	32.2	236	1,02.7	—	—	1	27.1
Himachal Pradesh	3	0.9	8	1.1	—	—	—	—
Jammu & Kashmir	—	—	—	—	—	—	—	—
Karnataka	1,325	6,80.9	1,608	5,31.2	—	—	—	—
Kerala	559	57.5	2,097	73.6	1	..	—	—
Madhya Pradesh	719	98.7	398	99.9	7	3,33.1	16	4,60.3
Maharashtra	790	3,74.3	4,074	3,50.9	62	40,43.3	121	37,54.2
Manipur	—	—	—	—	—	—	—	—
Meghalaya	3	0.2	1	..	—	—	—	—
Nagaland	—	—	—	—	—	—	—	—
Orissa	188	33.0	229	52.7	—	—	1	15.9
Punjab	607	19,21.3	682	19,75.0	1	5.0	—	—
Rajasthan	183	2,18.6	409	53.6	2	51.7	3	78.6
Tamil Nadu	2,085	9,65.6	3,514	4,85.9	7	16.3	1	1.5
Tripura	1	0.3	1	0.1	—	—	—	—
Uttar Pradesh	1,963	34,60.9	1,781	24,94.9	36	28,32.1	36	26,21.7
West Bengal	633	2,57.4	673	2,63.9	2	2,06.7	2	1,52.8
Union Territories:								
Andaman & Nicobar Islands	—	—	—	—	—	—	—	—
Arunachal Pradesh	—	—	—	—	—	—	—	—
Chandigarh	6	5,01.5	14	11,99.2	4	98.0	3	39.3
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Delhi	15	75.3	22	12,96.4	1	0.7	1	0.7
Goa, Daman & Diu	38	5.2	27	7.0	—	—	—	—
Lakshadweep	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—
Pondicherry	41	9.5	62	8.3	—	—	—	—
Union Territories (Not specified by banks)	—	—	—	—	—	—	—	—
Grand Total	13,884	104,38.8	19,658	107,49.2	471	89,53.8	217	86,54.7

Notes: (i) Number of accounts relates to limits sanctioned and in force.

(ii) Data are provisional.

..Negligible.

AGRICULTURE (STATE-WISE), 1976 AND 1977

(Amount in lakhs of rupees)											
Other types of indirect finance*				Direct finance to farmers				Total			
1976		1977		1976		1977		1976		1977	
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
9	10	11	12	13	14	15	16	17	18	19	20
84,291	18,58.3	48,863	23,76.5	6,89,860	152,06.6	8,14,615	195,68.5	7,77,272	177,42.9	8,66,059	224,91.6
8,950	74.7	33,734	2,68.8	17,911	2,81.4	21,296	4,03.8	26,909	3,77.3	55,085	7,09.8
4,215	11,61.6	6,006	18,80.3	1,63,847	33,55.6	2,15,546	45,42.6	1,68,953	55,46.4	2,22,435	75,83.7
1,554	4,34.3	1,255	7,47.9	1,32,525	60,23.3	1,58,311	70,87.4	1,34,401	78,41.6	1,59,901	93,46.1
43,032	7,87.3	43,705	9,36.4	45,643	36,49.5	68,413	56,28.3	89,366	44,69.0	1,12,355	66,94.5
23	22.8	141	10.2	29,873	3,44.9	41,261	4,57.2	29,899	3,68.6	41,410	4,68.5
13,139	1,01.0	25,868	1,40.7	4,784	82.9	8,654	1,37.9	17,923	1,83.9	34,522	2,78.6
1,52,767	28,55.0	1,57,799	34,86.7	4,48,948	114,95.4	5,71,462	134,59.8	6,03,040	150,31.3	7,30,869	174,77.7
1,780	1,93.2	1,419	1,70.8	6,11,830	57,19.9	6,24,437	60,86.3	6,14,170	59,70.6	6,27,953	63,30.7
40,353	5,58.8	43,828	9,54.9	1,51,878	51,84.3	1,93,942	65,92.5	1,92,957	61,74.9	2,38,184	81,07.6
24,303	20,40.1	42,298	24,21.9	2,41,945	120,18.2	2,85,637	150,07.5	2,67,100	184,75.9	3,32,130	215,34.5
1,486	4.8	4,012	15.7	1,798	22.6	2,490	43.7	3,284	27.4	6,502	59.4
—	—	1	..	3,258	28.9	4,235	37.7	3,261	29.1	4,237	37.7
—	—	3	7.7	312	5.3	629	12.1	312	5.3	632	19.8
12,662	4,18.6	23,406	7,00.3	97,079	10,70.9	1,54,092	16,92.6	1,09,929	15,22.5	1,77,728	24,61.5
383	2,09.4	598	7,21.5	91,329	50,17.5	1,27,606	71,70.0	92,320	71,53.2	1,28,886	98,66.5
690	3,62.7	2,134	6,99.1	87,946	36,26.5	1,15,195	50,06.4	88,821	42,59.5	1,17,741	58,37.7
9,991	4,97.6	14,546	6,70.3	9,52,838	14,134.4	9,75,418	150,02.9	9,64,921	156,13.9	9,93,479	161,60.6
4,580	23.5	6,203	28.4	15,428	82.7	18,443	1,12.1	20,009	1,06.5	24,647	1,40.6
49,020	8,68.5	73,162	15,42.4	3,57,108	80,20.2	4,80,860	120,10.8	4,08,127	151,81.7	5,55,839	186,69.8
37,503	6,06.9	92,093	10,12.0	2,11,080	31,94.3	2,81,137	40,96.5	2,49,218	42,65.3	3,73,905	55,25.2
—	—	—	—	400	7.0	398	8.6	400	7.0	398	8.6
—	—	—	—	7	0.1	90	0.8	7	0.1	90	0.8
119	5,69.6	116	7,24.6	492	1,01.3	890	60.0	621	12,70.4	1,023	20,23.1
11	48.4	—	—	148	2.5	136	2.4	159	50.9	136	2.4
615	1,15.0	706	1,32.5	8,412	8,37.7	8,451	8,69.7	9,043	10,28.7	9,180	22,99.3
7	2.0	16	2.6	14,073	2,71.5	19,247	3,97.8	14,118	2,78.7	19,290	4,07.4
—	—	—	—	157	1.0	155	0.9	157	1.0	155	0.9
—	—	—	—	30	0.3	30	0.4	30	0.3	30	0.4
13	4.5	1,421	25.8	32,265	4,96.3	32,927	5,27.3	32,319	5,10.3	34,410	5,61.4
—	—	—	—	—	—	—	—	—	—	—	—
4,91,487	138,18.6	6,23,333	196,78.0	44,13,204	1,002,83.0	52,26,003	1,260,24.5	49,19,046	1,334,94.2	58,69,211	1,651,06.4

* Includes loans to farmers through primary credit societies.

No. 19—SCHEDULED COMMERCIAL BANKS' ADVANCES TO
(As on the

States/Union Territories	Advances to Small-Scale Industries			
	1976		1977	
	No. of Units	Amount Outstanding	No. of Units	Amount Outstanding
	1	2	3	4
States:				
Andhra Pradesh	30,374	74,14.9	37,234	86,38.7
Assam	5,513	8,56.7	7,613	9,24.7
Bihar	11,774	32,38.9	17,875	39,49.3
Gujarat	20,489	133,46.4	23,453	151,29.0
Haryana	9,450	52,20.6	12,028	66,95.7
Himachal Pradesh	1,424	2,10.5	1,751	3,40.1
Jammu & Kashmir	5,196	5,94.7	5,560	6,54.7
Karnataka	40,394	97,42.7	44,175	117,45.3
Kerala	21,487	60,64.8	23,871	67,25.8
Madhya Pradesh	17,229	37,23.5	21,222	43,17.8
Maharashtra	39,366	291,41.8	43,983	335,67.4
Manipur	362	14.9	537	20.0
Meghalaya	102	9.3	344	13.8
Nagaland	162	32.2	198	27.0
Orissa	6,088	9,15.1	10,992	12,52.3
Punjab	17,804	113,06.1	20,138	155,11.2
Rajasthan	22,037	32,19.2	27,492	38,02.5
Sikkim	—	—	—	—
Tamil Nadu	61,937	149,35.2	73,393	174,61.6
Tripura	284	24.8	489	29.7
Uttar Pradesh	45,453	107,81.4	54,599	136,83.4
West Bengal	30,091	111,59.2	38,394	133,51.0
Union Territories:				
Andaman & Nicobar Islands	19	2.6	25	2.8
Arunachal Pradesh	7	0.1	83	0.5
Chandigarh	574	5,27.0	681	7,41.1
Dadra & Nagar Haveli	15	21.6	19	44.5
Delhi	7,873	86,42.8	8,610	104,77.8
Goa, Daman and Diu	856	6,98.7	1,052	8,70.7
Lakshadweep (Includes Amindivi & Minicoy)	—	—	—	—
Mizoram	7	1.6	43	1.7
Pondicherry } Mahe }	655	2,60.8	981	3,00.2
Grand Total	3,97,022	14,21,08.1	4,76,835	17,02,80.3

Note: Data for 1977 are provisional.

SMALL-SCALE INDUSTRIES, ETC. (STATE-WISE), 1976 AND 1977
last Friday of December)

(Amount in lakhs of rupees)

Advances to Road and Water Transport Operators				Loans for setting up Industrial Estates				Total			
1976		1977		1976		1977		1976		1977	
No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Units*	Amount Out-standing	No. of Units*	Amount Out-standing
5	6	7	8	9	10	11	12	13	14	15	16
9,407	9,78.2	14,189	11,03.9	4	23.0	12	1,36.0	39,785	84,16.1	51,435	98,78.6
4,587	7,31.0	5,636	7,99.7	—	—	—	—	10,100	15,87.7	13,249	17,24.4
22,648	24,66.7	29,167	30,18.3	7	0.2	—	—	34,429	57,05.8	47,042	69,67.6
11,520	19,95.4	15,319	24,42.2	33	9,91.5	35	11,45.7	32,042	1,63,33.3	38,807	1,87,16.9
3,347	3,62.5	3,949	6,27.2	51	1.9	—	—	12,848	55,85.0	15,977	73,22.9
366	1,57.1	497	2,23.9	—	—	—	—	1,790	3,67.6	2,248	5,64.0
2,498	8,99.0	2,763	10,17.7	—	—	—	—	7,694	14,93.7	8,323	16,72.4
9,713	26,17.3	11,155	26,99.3	9	7.4	9	7.1	50,116	1,23,67.4	55,339	1,44,51.7
4,448	10,09.8	5,174	12,09.0	29	12.9	77	38.0	25,964	70,87.5	29,122	79,72.8
8,566	18,41.8	9,732	20,32.5	—	—	—	—	25,795	55,65.3	30,954	63,50.3
17,114	42,50.4	21,889	51,58.2	16	1,81.3	10	51.4	56,496	3,35,73.5	65,882	3,87,77.0
193	73.1	232	1,12.5	—	—	—	—	555	88.0	769	1,32.5
248	84.7	316	1,14.9	—	—	—	—	350	94.0	660	1,28.7
115	31.5	168	48.1	—	—	—	—	277	63.7	366	75.1
3,773	5,87.3	4,943	7,62.7	—	—	2	17.2	9,861	15,02.4	15,937	20,32.2
10,503	8,62.9	10,795	11,83.9	1	60.0	3	1,05.2	28,308	1,22,29.0	30,936	1,68,00.3
5,278	6,46.9	6,987	8,73.6	1	12.3	4	16.2	27,316	38,78.4	34,483	46,92.3
—	—	11	4.3	—	—	—	—	—	—	11	4.3
5,004	11,41.1	7,235	14,41.8	1	2.6	1	2.2	66,942	1,60,78.9	80,629	1,89,05.6
1,350	79.2	1,481	1,12.9	—	—	—	—	1,634	1,04.0	1,970	1,42.6
13,626	18,01.7	19,340	24,41.2	54	93.1	11	1,15.0	59,133	1,26,76.2	73,950	1,62,39.6
15,272	34,04.1	17,986	42,65.6	3	51.3	4	9.5	45,366	1,46,14.6	56,384	1,76,26.1
35	7.1	29	6.6	—	—	—	—	54	9.7	54	9.4
26	7.3	40	21.2	—	—	—	—	33	7.4	123	21.7
811	1,42.1	943	1,36.1	4	58.3	3	94.3	1,389	7,27.4	1,627	9,71.5
6	3.2	7	3.6	—	—	—	—	21	24.8	26	48.1
3,685	10,06.2	4,469	13,85.1	6	4,63.3	5	5,09.9	11,564	1,01,12.3	13,084	1,23,72.8
1,481	6,21.6	1,688	6,09.7	—	—	—	—	2,337	13,20.3	2,740	14,80.4
10	0.2	7	0.1	—	—	—	—	10	0.2	7	0.1
7	3.6	10	5.0	—	—	—	—	14	5.2	53	6.7
88	23.3	136	26.8	—	—	—	—	743	2,84.1	1,117	3,27.0
1,55,725	2,78,36.3	1,96,293	3,38,87.6	219	19,59.1	176	22,47.7	5,52,966	17,19,03.5	6,73,304	20,64,15.6

* Includes number of accounts in respect of industrial estates.

No. 20—ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS AND

	Agriculture				Small-Scale Industries including Industrial Estates				Road and Water Transport Operators			
	1976		1977		1976†		1977		1976		1977	
	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage
	1	2	3	4	5	6	7	8	9	10	11	12
State Bank Group :												
State Bank of India	329,99	10.1	429,40	11.5	375,66	11.5	421,63	11.2	37,42	1.2	60,47	1.6
State Bank of Bikaner & Jaipur ..	20,67	14.9	24,53	15.5	19,84	14.3	20,02	12.6	1,22	0.9	1,46	0.9
State Bank of Hyderabad ..	26,63	19.8	35,97	20.7	12,43	9.2	23,65	13.7	1,17	0.9	1,74	1.0
State Bank of Indore	6,61	11.5	8,04	10.1	7,67	13.4	8,64	10.9	1,18	2.1	1,22	1.5
State Bank of Mysore	21,38	22.3	24,38	19.8	14,70	15.3	14,79	12.0	38	0.4	44	0.4
State Bank of Patiala	15,80	14.1	24,37	15.6	17,91	16.0	29,42	18.8	40	0.4	1,15	0.7
State Bank of Saurashtra ..	3,74	5.0	4,59	4.7	13,66	18.1	16,42	16.8	1,37	1.8	1,94	2.0
State Bank of Travancore ..	7,91	8.1	9,08	6.8	8,42	8.7	9,87	7.4	59	0.6	86	0.6
Nationalised Banks :												
Allahabad Bank	20,84	8.5	23,95	8.7	18,32	7.4	22,52	8.2	3,84	1.6	4,56	1.7
Bank of Baroda	73,15	8.2	104,80	10.1	80,60	9.1	103,14*	10.0	12,25	1.4	19,24	1.8
Bank of India	79,75	8.1	85,51	7.9	85,84	8.8	97,37	9.0	18,32	1.9	20,73	1.9
Bank of Maharashtra	23,15	8.6	26,92	8.2	40,05	14.9	50,37	15.5	8,34	3.1	10,32	3.2
Canara Bank	95,78	14.5	91,06	12.8	74,72	11.3	78,87	11.0	21,07	3.2	19,78	2.8
Central Bank of India	119,67	11.6	135,00	12.4	85,23	8.3	92,70	8.5	10,92	1.1	12,28	1.1
Dena Bank	20,01	6.3	24,98	7.0	45,94	14.4	51,07	14.3	6,55	2.1	7,95	2.2
Indian Bank	35,49	10.5	36,80	9.2	28,50	8.4	35,84	9.0	3,62	1.1	5,83	1.5
Indian Overseas Bank	35,26	10.8	55,19	13.1	28,07	8.6	39,48	9.3	5,96	1.8	10,44	2.5
Punjab National Bank	73,94	9.0	84,99	9.7	72,45	8.8	84,82	9.7	35,04	4.2	31,24	3.5
Syndicate Bank	67,61	13.5	77,51	13.8	54,33	10.8	66,66	11.9	23,99	4.8	25,44	4.6
Union Bank of India	77,03	15.3	76,91	14.7	59,30	11.7	59,09	11.3	10,53	2.1	10,38	2.0
United Bank of India	25,45	5.4	34,21	6.6	33,70	7.1	38,38	7.4	20,06	4.2	25,16	4.8
United Commercial Bank	45,76	8.6	56,03	8.6	37,19	7.0	48,55	7.5	12,67	2.4	17,00	2.6

* Provisional.

† Figures given here do not tally with those given in last year's Statistical Tables due to revision of data.

RATIOS TO THEIR TOTAL CREDIT, DECEMBER 1976 AND 1977

(Amount in lakhs of rupees)															
Exports				Other Priority Sectors				Other Advances				Total Credit (Including Bills)			
1976†		1977		1976		1977		1976		1977		1976		1977	
Amount	Per- centage	Amount	Per- centage	Amount	Per- centage	Amount	Per- centage	Amount	Per- centage	Amount	Per- centage	Amount	Per- centage	Amount	Per- centage
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
215,44	6.6	295,86	7.9	46,12	1.4	61,48	1.6	2254,15	69.2	2481,71	66.2	3258,78	100.0	3750,55	100.0
7,42	5.4	7,43	4.7	2,45	1.8	2,94	1.9	86,84	62.7	101,98	64.4	138,44	100.0	158,36	100.0
18,36	13.6	15,64	9.0	2,92	2.2	4,02	2.3	73,24	54.3	92,43	53.3	134,75	100.0	173,45	100.0
5,21	9.1	4,72	6.0	1,52	2.6	1,71	2.2	35,21	61.3	54,84	69.3	57,40	100.0	79,17	100.0
3,97	4.1	5,23	4.3	1,94	2.0	2,22	1.8	53,70	55.9	75,86	61.7	96,07	100.0	122,92	100.0
2,01	1.8	4,16	2.7	3,32	3.0	4,63	2.9	72,23	64.7	92,79	59.3	111,67	100.0	156,52	100.0
10,96	14.5	4,83	4.9	1,85	2.4	2,40	2.4	43,97	58.2	67,83	69.2	75,55	100.0	98,01	100.0
5,57	5.7	6,29	4.7	1,44	1.5	1,92	1.4	73,19	75.4	105,81	79.1	97,12	100.0	133,83	100.0
15,89	6.5	13,61	4.9	4,51	1.8	6,70	2.4	182,72	74.2	203,59	74.1	246,12	100.0	274,93	100.0
69,52	7.8	86,70*	8.4	14,74	1.7	23,85	2.3	638,20	71.8	697,04	67.4	888,46	100.0	1034,77	100.0
112,79	11.5	113,11	10.4	23,54	2.4	28,04	2.6	660,36	67.3	740,47	68.2	980,60	100.0	1085,23	100.0
15,49	5.8	19,57	6.0	19,23	7.2	24,01	7.4	161,91	60.4	194,37	59.7	268,17	100.0	325,56	100.0
60,97	9.2	59,33	8.3	25,52	3.8	23,45	3.3	383,85	58.0	440,65	61.8	661,91	100.0	713,14	100.0
81,50	7.9	62,04	5.7	16,93	1.7	18,58	1.7	713,28	69.4	771,05	70.6	1027,53	100.0	1091,65	100.0
27,90	8.8	27,50	7.7	9,48	3.0	11,62	3.2	207,61	65.4	234,54	65.6	317,49	100.0	357,66	100.0
15,61	4.6	26,41	6.6	12,01	3.6	15,91	4.0	242,47	71.8	277,62	69.7	337,70	100.0	398,41	100.0
23,94	7.3	32,63	7.7	10,29	3.1	14,37	3.4	224,36	68.4	270,80	64.0	327,88	100.0	422,91	100.0
40,53	4.9	40,37	4.6	7,27	0.9	9,37	1.1	594,25	72.2	626,02	71.4	823,48	100.0	876,81	100.0
36,97	7.4	39,31	7.0	39,92	8.0	45,28	8.1	277,81	55.5	306,17	54.6	500,63	100.0	560,37	100.0
68,04	13.5	53,66	10.2	21,10	4.2	22,55	4.3	268,16	53.2	300,71	57.5	504,16	100.0	523,30	100.0
33,95	7.2	38,72	7.5	12,35	2.6	14,87	2.9	347,49	73.5	367,28	70.8	473,00	100.0	518,62	100.0
33,74	6.3	50,35	7.7	18,29	3.4	23,90	3.7	386,68	72.3	455,78	69.9	534,33	100.0	651,61	100.0

No. 21—ADVANCES OF PUBLIC SECTOR BANKS

					Retail Trade				Small Business			
					1976		1977		1976		1977	
					No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
					1	2	3	4	5	6	7	8
State Bank Group :												
State Bank of India	..	..	..	..	141,432	29,10	182,985	39,95	51,755	10,27	62,097	12,36
State Bank of Bikaner & Jaipur	..	..	..	..	5,804	2,06	7,480	2,52	1,510	24	2,143	26
State Bank of Hyderabad	..	..	..	..	10,939	1,56	14,630	2,04	3,833	45	6,326	76
State Bank of Indore	..	..	..	..	5,963	1,23	6,868	1,32	601	11	932	17
State Bank of Mysore	..	..	..	..	6,242	1,41	7,240	1,58	1,646	24	2,401	34
State Bank of Patiala	..	..	..	..	7,473	3,16	8,677	4,29	873	12	1,024	30
State Bank of Saurashtra	..	..	..	..	2,483	1,45	3,174	1,83	4,470	25	6,130	31
State Bank of Travancore	..	..	..	..	4,731	77	6,070	1,15	1,461	21	1,674	21
Nationalised Banks :												
Allahabad Bank	..	..	..	..	6,112	2,56	8,007	3,08	3,460	1,29	6,016	2,76
Bank of Baroda	..	..	..	..	24,961	7,12	36,030	11,51	22,003	3,38	39,348	6,24
Bank of India	..	..	..	..	20,667	14,56	25,525	17,97	11,111	2,34	12,962	2,89
Bank of Maharashtra	..	..	..	..	18,033	11,69	21,569	14,50	11,620	2,61	13,485	3,35
Canara Bank	..	..	..	..	46,493	11,68	49,365	10,60	32,263	4,73	32,364	4,20
Central Bank of India	..	..	..	..	12,801	7,91	17,869	8,68	30,646	2,72	31,613	2,93
Dena Bank	..	..	..	..	5,298	5,94	7,058	6,76	10,651	1,28	13,594	1,93
Indian Bank	..	..	..	..	16,727	7,67	21,333	10,06	12,306	76	15,696	1,05
Indian Overseas Bank	..	..	..	..	17,824	6,82	33,016	10,89	31,813	1,74	2,515	33
Punjab National Bank	..	..	..	..	5,579	3,29	7,077	4,33	11,066	1,19	14,501	1,58
Syndicate Bank	..	..	..	..	64,047	23,11	65,520	26,41	43,813	6,39	44,533	7,69
Union Bank of India	..	..	..	..	22,508	10,34	23,720	10,51	16,472	3,14	21,129	3,82
United Bank of India	..	..	..	..	18,597	9,32	21,775	10,30	10,366	1,26	16,787	2,44
United Commercial Bank	..	..	..	..	17,407	12,08	19,516	13,09	13,125	2,62	18,892	6,71

TO OTHER PRIORITY SECTORS, DECEMBER 1976 AND 1977

(Amount in lakhs of rupees)

Professional and Self-Employed				Educational Loans				Total			
1976		1977		1976		1977		1976		1977	
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
9	10	11	12	13	14	15	16	17	18	19	20
59,738	6,50	77,328	8,87	1,568	25	2,045	30	254,493	46,12	324,455	61,48
754	15	1,301	16	—	—	—	—	8,068	2,45	10,924	2,94
5,833	87	5,414	1,00	73	4	116	22	20,678	2,92	26,486	4,02
2,100	18	3,237	22	5	..	6	..	8,669	1,52	11,043	1,71
1,286	25	1,183	22	35	4	90	8	9,209	1,94	10,914	2,22
224	4	185	3	—	—	5	1	8,570	3,32	9,891	4,63
1,568	15	3,019	25	12	..	84	1	8,533	1,85	12,407	2,40
15,196	46	16,197	55	15	..	46	1	21,403	1,44	23,987	1,92
3,365	65	4,880	86	29	1	13	..	12,966	4,51	18,916	6,70
32,850	3,90	49,183	5,71	690	34	1,171	39	80,504	14,74	125,732	23,85
28,557	5,40	30,701	6,10	1,762	1,24	1,766	1,08	62,097	23,54	70,954	28,04
8,579	4,59	11,496	5,73	1,290	34	1,408	43	39,522	19,23	47,958	24,01
48,336	7,37	50,080	6,81	11,481	1,74	11,970	1,84	138,573	25,52	143,779	23,45
41,560	5,91	46,560	6,53	749	39	955	44	85,756	16,93	96,997	18,58
19,691	2,16	24,425	2,80	265	10	681	13	35,905	9,48	45,758	11,62
11,362	3,39	13,567	4,57	1,828	19	2,299	23	42,223	12,01	52,895	15,91
10,154	1,70	46,138	3,06	91	3	377	9	59,882	10,29	82,046	14,37
24,011	2,71	29,783	3,36	295	8	382	10	40,951	7,27	51,743	9,37
59,037	9,65	60,985	10,63	5,072	77	3,872	55	171,969	39,92	174,910	45,28
53,491	7,43	60,235	8,03	598	19	781	19	93,069	21,10	105,865	22,55
6,881	1,76	9,184	2,11	30	1	75	2	35,874	12,35	47,821	14,87
26,050	3,49	31,895	4,00	190	10	231	10	56,772	18,29	70,534	23,90

.. Negligible.

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE, SMALL-SCALE INDUSTRIES AND EXPORTS, DECEMBER 1976 AND 1977

(Amount in lakhs of rupees)																	
	Agriculture			Small-Scale Industries Including Industrial Estates			Road and Water Transport Operators			Exports							
	1976		1977	1976†		1977	1976		1977	1976†		1977					
	No. of Ac- counts	Amount Out- standing	No. of Ac- counts	Amount Out- standing	No. of Ac- counts	Amount Out- standing	No. of Ac- counts	Amount Out- standing	No. of Ac- counts	Amount Out- standing	No. of Ac- counts	Amount Out- standing					
State Bank Group :																	
State Bank of India	..	1304,447	329,99	1625,827	429,40	150,786	375,66	189,862	421,63	28,868	37,42	39,096	60,47	1,201	215,44	2,756	295,86
State Bank of Bikaner & Jaipur	..	44,404	20,67	59,862	24,53	19,319	19,84	23,764	20,02	1,983	1,22	2,757	1,46	92	7,42	87	7,43
State Bank of Hyderabad	..	51,830	26,63	79,223	35,97	12,677	12,43	15,281	23,65	1,881	1,17	3,024	1,74	62	18,36	71	15,64
State Bank of Indore	..	18,051	6,61	21,502	8,04	4,132	7,67	4,308	8,64	454	1,18	403	1,22	34	5,21	26	4,72
State Bank of Mysore	..	88,507	21,38	105,449	24,38	7,192	14,70	8,199	14,79	185	38	307	44	68	3,97	105	5,23
State Bank of Patiala	..	23,940	15,80	39,706	24,37	5,569	17,91	6,269	29,42	1,967	40	2,039	1,15	39	2,01	71	4,16
State Bank of Saurashtra	..	9,679	3,74	10,366	4,59	5,558	13,66	6,203	16,42	460	1,37	670	1,94	104	10,96	113	4,83
State Bank of Travancore	..	72,160	7,91	79,233	9,08	10,670	8,42	13,446	9,87	311	59	417	86	114	5,57	91	6,29
Nationalised Banks :																	
Allahabad Bank	..	43,171	20,84	48,889	23,95	3,805	18,32	6,278	22,52	2,941	3,84	4,156	4,56	203	15,89	450	13,61
Bank of Baroda	..	123,470	73,15	158,662	104,80	15,459	80,60	17,962*	103,14*	6,754	12,25	10,088	19,24	1,508	69,52	2,100*	86,70*
Bank of India	..	161,100	79,75	172,238	85,51	22,567	85,84	25,213	97,37	11,114	18,32	13,098	20,73	2,962	112,79	3,130	113,11
Bank of Maharashtra	..	37,335	23,15	39,009	26,92	11,867	40,05	12,752	50,37	4,806	8,34	5,702	10,32	649	15,49	658	19,57
Canara Bank	..	614,566	95,78	541,024	91,06	35,486	74,72	35,448	78,87	7,544	21,07	8,058	19,78	1,846	60,97	1,637	59,33
Central Bank of India	..	296,600	119,67	319,445	135,00	16,063	85,23	16,899	92,70	9,111	10,92	13,135	12,28	1,394	81,50	1,372	62,04
Dena Bank	..	38,097	20,01	47,990	24,98	8,736	45,94	9,446	51,07	3,275	6,55	4,319	7,95	591	27,90	725	27,50
Indian Bank	..	216,588	35,49	209,502	36,80	23,525	28,50	27,686	35,84	1,383	3,62	5,037	5,83	597	15,61	748	26,41
Indian Overseas Bank	..	254,581	35,26	303,440	55,19	12,285	28,07	28,903	39,48	3,677	5,96	8,135	10,44	942	23,94	857	32,63
Punjab National Bank	..	139,531	73,94	160,844	84,99	26,661	72,45	29,206	84,82	17,537	35,04	17,331	31,24	836	40,53	858	40,37
Syndicate Bank	..	317,372	67,61	323,695	77,51	21,014	54,33	21,960	66,66	9,555	23,99	10,385	25,44	2,507	36,97	2,843	39,31
Union Bank of India	..	160,377	77,03	180,275	76,91	12,289	59,30	12,318	59,09	10,946	10,53	12,514	10,38	1,597	68,04	1,893	5,366
United Bank of India	..	190,932	25,45	271,218	34,21	16,050	33,70	22,728	38,38	14,204	20,06	15,680	25,16	280	33,95	344	38,72
United Commercial Bank	..	127,116	45,76	164,585	56,03	9,363	37,19	10,137	48,55	8,466	12,67	10,980	17,00	731	33,74	701	50,35

† Figures given here do not tally with those given in last year's Statistical Tables due to revision of data.

* Provisional.

No. 23—SCHEDULED COMMERCIAL BANKS' ADVANCES TO EXPORTERS

					(Amount in lakhs of rupees)					
As on the last Friday of					1969	1973	1974	1975	1976	1977@
March	..	..	..	..	250,45	524,37	779,57	731,62	962,19	1,200,22
June	..	..	..	..	270,19	565,17	802,98	695,14	994,40	1,149,18
September	..	..	..	..	274,10	616,23	762,38	729,91	954,89	1,105,13
December	..	..	..	..	303,19	708,34	770,86	845,58	1,119,80	1,206,25
@ Provisional.										

@ Provisional.

No. 24—SCHEDULED COMMERCIAL BANKS' ADVANCES FOR PUBLIC FOOD
PROCUREMENT OPERATIONS, 1977

					(Amount in lakhs of rupees)			
					As on the last Friday of			
Bank Group					March 1977	June 1977	September 1977	December 1977
					1	2	3	4
1.	State Bank of India and its Subsidiaries	..	..	..	677,27	936,15	669,67	741,85
2.	Nationalised Banks	..	..	..	1,370,15	1,439,84	1,442,02	1,408,37
3.	Public Sector Banks (1+2)	..	..	..	2,047,42	2,375,99	2,111,69	2,150,22
4.	Other Indian Scheduled Commercial Banks	..	..	..	143,05	156,29	154,48	137,45
5.	Foreign Banks	..	..	..	—	3,50	54,52	68,02
Total (3+4+5)					2,190,47	2,535,78	2,320,69	2,355,69

Note: With effect from the week ending June 17, 1977 the advances by Foreign Scheduled Commercial Banks for food procurement operations are included.

**No. 25—ADVANCES OF PUBLIC SECTOR BANKS UNDER THE SCHEME OF DIFFERENTIAL
RATES OF INTEREST, 1976 AND 1977**

(As on 31st December)

Name of the Bank	(Rs. Lakhs)			
	1976		1977	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	1	2	3	4
A. State Bank Group :				
1. State Bank of India	4,15,919	18,32.91	5,79,251	27,44.87
2. State Bank of Bikaner & Jaipur	13,790	78.62	14,437	79.76
3. State Bank of Hyderabad	27,664	1,60.17	33,273	1,81.53
4. State Bank of Indore	6,155	26.99	7,351	36.08
5. State Bank of Mysore	20,763	71.99	30,522	1,16.88
6. State Bank of Patiala	9,096	52.32	9,770	69.65
7. State Bank of Saurashtra	5,755	22.47	7,545	30.75
8. State Bank of Travancore	22,675	49.18	24,783	52.53
B. Nationalised Banks :				
9. Allahabad Bank	5,582	22.50	8,652	38.06
10. Bank of Baroda	27,607	1,46.89	69,964	3,89.98
11. Bank of India	29,348	1,45.03	48,986	2,06.40
12. Bank of Maharashtra	10,651	53.08	12,477	66.87
13. Canara Bank	93,084	3,48.95	1,09,750	3,84.20
14. Central Bank of India	48,245	2,37.10	60,478	3,21.84
15. Dena Bank	13,528	57.16	18,851	1,07.58
16. Indian Bank	18,221	97.30	28,693	1,61.48
17. Indian Overseas Bank	29,820	1,37.70	44,133	2,16.63
18. Punjab National Bank	44,361	3,01.56	51,707	3,88.08
19. Syndicate Bank	50,602	2,43.52	74,119	3,44.94
20. Union Bank of India	64,352	4,18.30	81,547	5,19.59
21. United Bank of India	18,216	65.58	27,572	1,27.78
22. United Commercial Bank	28,291	1,55.22	48,380	2,13.59
Total	10,03,725	47,24.54	13,92,241	67,99.07

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

As on December 31				SCHEDULED BANKS								Total Scheduled Banks	Non-Scheduled Banks	Total Scheduled and Non-Scheduled Banks
				Public Sector Banks				Private Sector 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
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	3,802	10,718	1,802	16,322	17	3,841	130	3,971	20,310	145	20,455
1976	..	..	10,087	4,244	12,124	1,937	18,305	503	4,602	130	4,732	23,540	116	23,656
1977	..	..	12,271 +	4,669	13,362	2,141	20,172	1,172	5,456	131	5,587	26,931	66	26,997

£ Relates only to places served by offices of commercial banks.

@ Includes offices of two banks which are under the Custodian of Enemy Property.

+ Provisional.

No. 27—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA

Country	As at the end of						
	1969	1972	1973	1974	1975	1976	1977
Bahamas	—	—	—	—	1	1	1
Bahrain	—	—	—	—	—	—	1
Bangladesh**	—	22	22	22	23@	23@	23@
Belgium	—	—	—	—	—	1	1
Fiji Islands	5*	8*	8*	8*	10*	10*	10*
France	—	—	—	1	1	1	1
Guyana	2	2	2	2	2	2	2
Hong Kong	4	4	4	5	9	10	13
Japan	2	2	2	2	2	2	2
Kenya	10++	9++\$	9++	9++	9++	9++	9++
Malaysia	11+	11+	—	—	—	—	—
Maldives Islands	—	—	—	1	1	1	1
Mauritius	2++	4++	5++	5++	5++	6++	6++
Oman	—	—	—	—	—	1	1
Pakistan	39£	17£	17£	17£	17£	17£	17£
Sikkim	1	1	1	1	—	—	—
Singapore	6	6	6	6	6	6	7
South Korea	—	—	—	—	—	—	1
Sri Lanka	3	3	3	3	3	3	3
Thailand	1	1	1	1	1	1	1
United Arab Emirates	—	—	—	2	3	5	8
United Kingdom	9	12	13	15	20	27	31
United States of America	—	1	1	1	2	2	4
West Germany	—	—	—	1	1	1	1
Total	95	103	94	102	116	129	144

** 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.

@ Includes 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.

Notes : (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, 1977**

Bank group	Total number of offices at the end of 1976	Offices opened during 1977						Total number of offices at the end of 1977			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
A. Public Sector Banks :											
State Bank of India and its Subsidiaries	6,181	316	33	38	105	138	630	2,992	2,192	1,626	6,810
14 Nationalised Indian Banks ..	12,124	781	3	26	166	265	1,241	5,041	3,519	4,802	13,362
TOTAL	18,305	1,097	36	64	271	403	1,871	8,033	5,711	6,428	20,172
B. Regional Rural Banks	503	551	14	57	44	5	671	1,052	101	19	1,172
C. Private Sector Banks :											
Other Indian Scheduled Commercial Banks ..	4,602	475	—	8	105	202	790	1,975	1,693	1,788	5,456
Foreign Banks	130	—	—	—	—	1	1	—	3	128	131
TOTAL	4,732	475	—	8	105	203	791	1,975	1,696	1,916	5,587
D. All Scheduled Commercial Banks (A+B+C) ..	23,540	2,123	50	129	420	611	3,333	11,060	7,508	8,263	26,831
E. Non-Scheduled Commercial Banks ..	116	10	—	1	2	2	15	36	26	4	66
ALL COMMERCIAL BANKS (D+E)	23,656	2,133	50	130	422	613	3,348	11,096	7,534	8,367	26,957

**No. 29—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING
TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1977**

States/Union Territories	Total number of offices at the end of 1976	Offices opened during 1977						Total number of offices at the end of 1977			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
States :											
Andhra Pradesh	1,728	206	—	20	34	54	314	888	592	561	2,041
Assam	339	26	—	3	18	—	47	193	150	43	386
Bihar	1,092	137	1	8	45	24	215	626	423	257	1,306
Gujarat	1,848	143	—	3	17	32	195	841	597	605	2,043
Haryana	585	52	—	6	13	4	75	322	254	84	660
Himachal Pradesh	235	32	—	4	12	—	48	226	57	—	283
Jammu & Kashmir	274	44	—	2	2	3	51	200	39	86	325
Karnataka	2,051	151	—	9	23	45	228	1,039	568	671	2,278
Kerala	1,617	218	43	4	44	19	328	843	793	309	1,945
Madhya Pradesh	1,176	146	—	8	16	27	197	624	398	351	1,373
Maharashtra	2,562	145	—	8	31	94	278	781	672	1,386	2,839
Manipur	21	3	1	—	—	—	4	14	1	10	25
Meghalaya	37	4	—	1	1	—	6	21	22	—	43
Nagaland	22	—	—	—	2	—	2	9	15	—	24
Orissa	477	98	1	11	14	15	139	367	145	104	616
Punjab	1,231	94	—	6	27	22	149	676	412	291	1,379
Rajasthan	984	100	—	4	17	16	137	557	323	241	1,121
Sikkim	1	—	—	—	—	—	—	—	1	—	1
Tamil Nadu	2,240	161	1	4	21	54	241	770	802	909	2,481
Tripura	42	18	—	2	5	—	25	44	23	—	67
Uttar Pradesh	2,563	212	2	20	51	68	353	1,315	732	869	2,916
West Bengal	1,546	95	1	5	21	75	197	517	411	813	1,741
Union Territories :											
Andaman & Nicobar Islands	7	3	—	—	—	—	3	7	3	—	10
Arunachal Pradesh	11	—	—	—	—	—	—	11	—	—	11
Chandigarh	66	2	—	—	—	4	6	4	2	66	72
Dadra & Nagar Haveli	4	—	—	—	—	—	—	4	—	—	4
Delhi	680	11	—	—	—	57	68	37	—	711	748
Goa, Daman & Diu	171	29	—	2	6	—	37	137	71	—	208
Lakshadweep	5	—	—	—	—	—	—	5	—	—	5
Mizoram	4	—	—	—	1	—	1	2	3	—	5
Pondicherry	37	3	—	—	1	—	4	16	25	—	41
TOTAL	23,656	2,133	50	130	422	613	3,348	11,096	7,534	8,367	26,957

* Include mobile and satellite offices.

£ Revised.

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.

Metro-politan Centres—Places with a population over 10,00,000.

No. 30—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS, 1977

Classification according to population	Number of offices opened during 1977								Number of offices closed during 1977							
	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total
Rural	266	88	807	608	483	—	11	2,263	—	1	1	2	1	—	—	5
Semi-urban ..	77	61	169	58	105	—	2	472	—	—	1	—	—	—	—	1
Urban	40	32	129	5	117	—	2	325	—	—	—	—	—	—	—	—
Metropolitan ..	42	24	136	—	85	1	—	288	—	—	1	—	—	—	—	1
Total ..	425	205	1,241	671	790	1	15	3,348	—	1	3	2	1	—	—	7

Classification according to population	Net increase (+) or decrease (—) during 1977								Number of offices as on December 31, 1977							
	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total
Rural	+266	+87	+806	+606	+482	—	+11	+2,258	2,081	911	5,041	1,052	1,975	—	36	11,096
Semi-urban ..	+77	+61	+168	+58	+105	—	+2	+471	1,470	722	3,519	101	1,693	3	26	7,534
Urban	+40	+32	+129	+5	+117	—	+2	+325	660	304	2,606	19	1,126	14	4	4,733
Metropolitan ..	+42	+24	+135	—	+85	+1	—	+287	458	204	2,196	—	662	114	—	3,634
Total ..	+425	+204	+1,238	+669	+789	+1	+15	+3,341	4,669	2,141	13,362	1,172	5,456	131	66	26,997

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

(As at the end of December 1977)

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	806	888	185	592	12	307	1	254	1,004	2,041
Assam	174	193	38	150	2	43	—	—	214	386
Bihar	574	626	135	423	9	257	—	—	718	1,306
Gujarat	770	841	140	597	6	320	1	285	917	2,043
Haryana	282	322	39	254	3	84	—	—	324	660
Himachal Pradesh	190	226	8	57	—	—	—	—	198	283
Jammu & Kashmir	164	200	8	39	2	86	—	—	174	325
Karnataka	921	1,039	165	568	11	315	1	356	1,098	2,278
Kerala	721	843	308	793	6	309	—	—	1,035	1,945
Madhya Pradesh	567	624	119	398	11	351	—	—	697	1,373
Maharashtra	679	781	208	672	16	548	1	838	904	2,839
Manipur	14	14	1	1	1	10	—	—	16	25
Meghalaya	19	21	6	22	—	—	—	—	25	43
Nagaland	9	9	3	15	—	—	—	—	12	24
Orissa	337	367	48	145	4	104	—	—	389	616
Punjab	590	676	67	412	4	291	—	—	661	1,379
Rajasthan	516	557	114	323	7	241	—	—	637	1,121
Sikkim	—	—	1	1	—	—	—	—	1	1
Tamil Nadu	718	770	255	802	16	493	1	416	990	2,481
Tripura	40	44	6	23	—	—	—	—	46	67
Uttar Pradesh	1,141	1,315	206	732	23	715	1	154	1,371	2,916
West Bengal	465	517	142	411	17	193	1	620	625	1,741
UNION TERRITORIES :										
Andaman and Nicobar Islands	7	7	1	3	—	—	—	—	8	10
Arunachal Pradesh	11	11	—	—	—	—	—	—	11	11
Chandigarh	4	4	1	2	1	66	—	—	6	72
Dadra and Nagar Haveli	4	4	—	—	—	—	—	—	4	4
Delhi	35	37	—	—	—	—	1	711	36	748
Goa, Daman and Diu	119	137	5	71	—	—	—	—	124	208
Lakshadweep	5	5	—	—	—	—	—	—	5	5
Mizoram	2	2	1	3	—	—	—	—	3	5
Pondicherry	15	16	3	25	—	—	—	—	18	41
TOTAL	9,899	11,096	2,213	7,534	151	4,733	8	3,634	12,271	26,997

Note: Data regarding the number of centres are provisional.

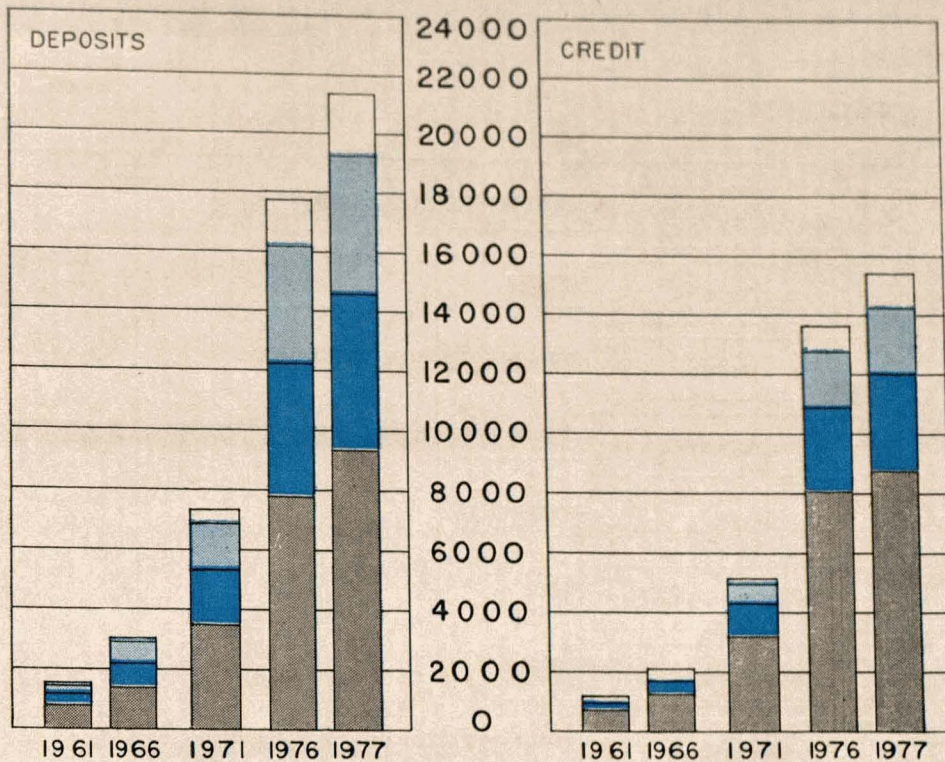
GRAPH-5

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

(CRORES 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

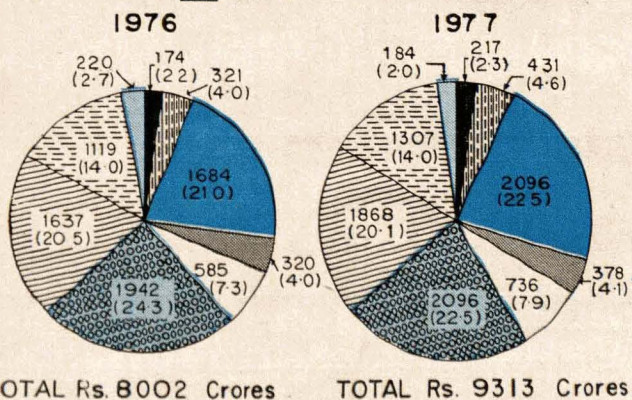
ADVANCES OF
SCHEDULED COMMERCIAL BANKS
AT VARIOUS RATES OF INTEREST 1976 AND 1977

AS ON THE LAST FRIDAY OF JUNE
(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%

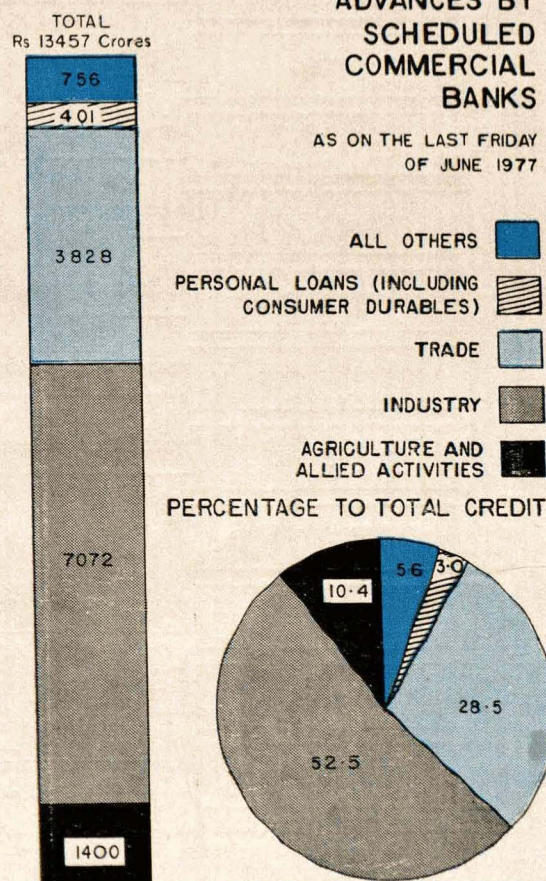


GRAPH-7

OCCUPATION-WISE
DISTRIBUTION OF
ADVANCES BY
SCHEDULED COMMERCIAL
BANKS

AS ON THE LAST FRIDAY
OF JUNE 1977

- ALL OTHERS
- PERSONAL LOANS (INCLUDING CONSUMER DURABLES)
- TRADE
- INDUSTRY
- AGRICULTURE AND ALLIED ACTIVITIES



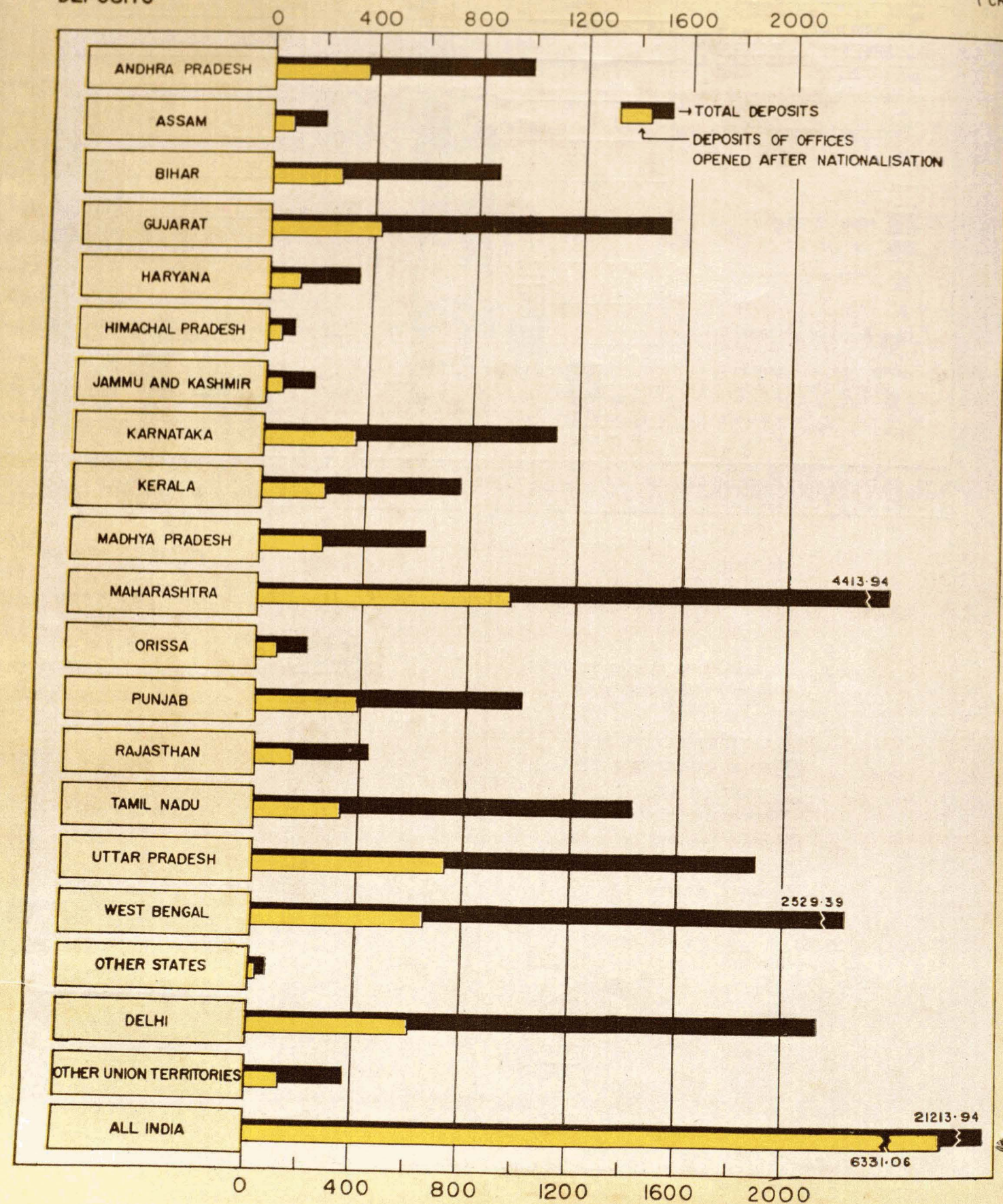
GRAPH-8

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

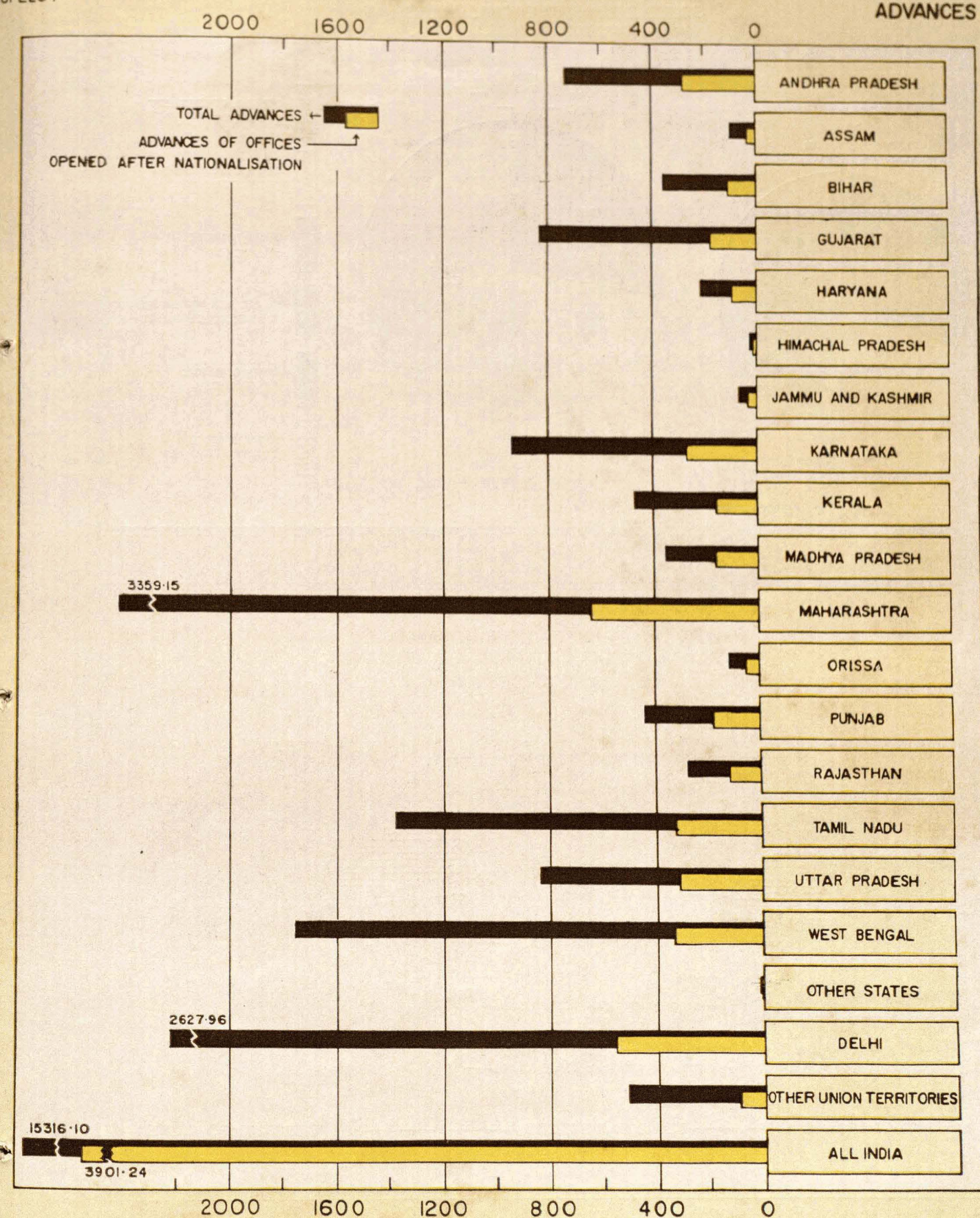
(AS ON THE LAST FRIDAY OF DECEMBER 1977)

(CRORES OF RUPEES)

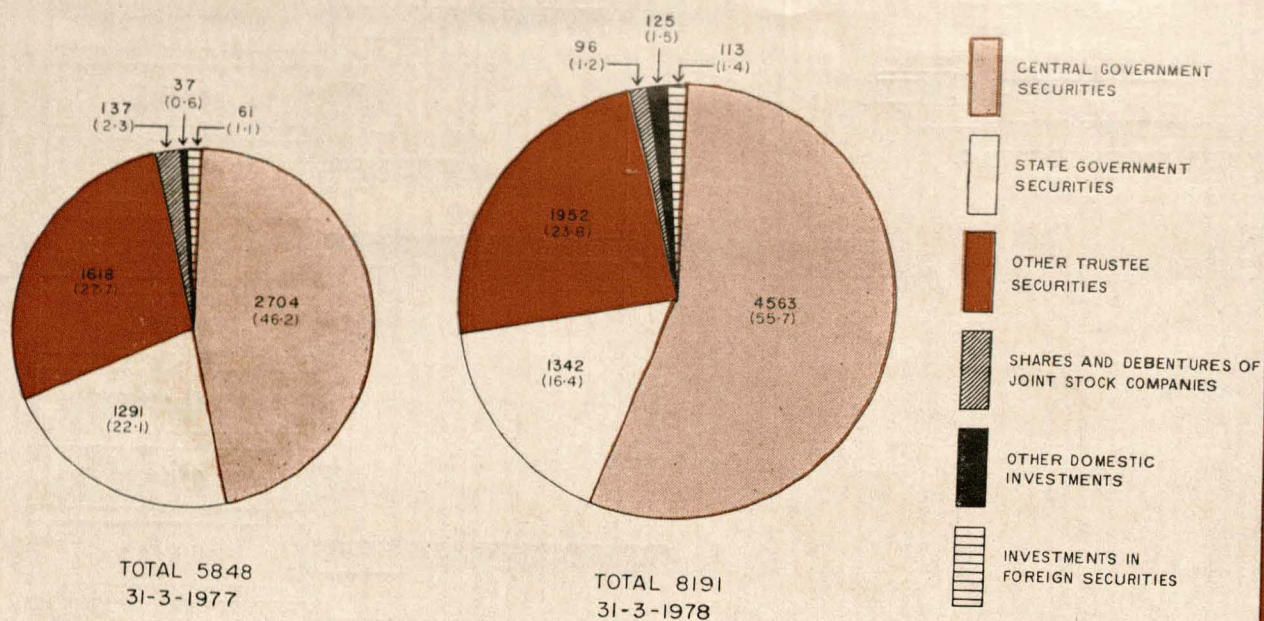
DEPOSITS



ADVANCES

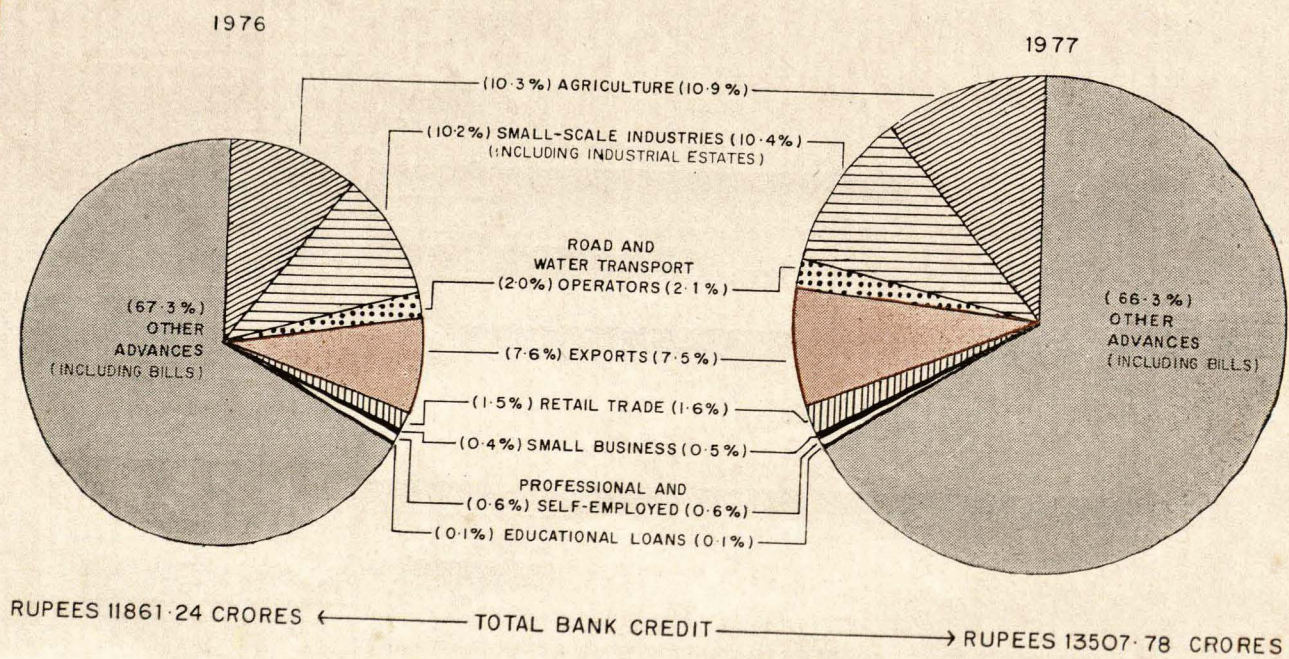


GRAPH-9
DISTRIBUTION PATTERN OF INVESTMENTS OF
SCHEDULED COMMERCIAL BANKS
(CRORES OF RUPEES)



Note: Figures in brackets are percentages to total

GRAPH-10
SHARE OF PRIORITY SECTOR ADVANCES
IN TOTAL BANK CREDIT OF PUBLIC SECTOR BANKS
(AS ON THE LAST FRIDAY OF DECEMBER)



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

(As at the end of March 1978)

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	99	99	161	192	19	39	1	12	280	342
Assam	14	14	24	43	3	7	—	—	41	64
Bihar	29	29	79	89	79	106	—	—	187	224
Gujarat	494	539	150	310	9	91	1	122	654	1,062
Haryana	94	95	48	58	3	8	—	—	145	161
Himachal Pradesh	79	79	10	15	—	—	—	—	89	94
Jammu & Kashmir	37	37	9	9	2	5	—	—	48	51
Karnataka	236	258	157	290	37	155	1	76	431	779
Kerala	40	41	143	196	10	46	—	—	193	283
Madhya Pradesh	461	468	142	196	22	84	—	—	625	748
Maharashtra	887	945	344	574	30	299	1	226	1,262	2,044
Manipur	4	4	2	2	2	2	—	—	8	8
Meghalaya	9	9	1	1	1	3	—	—	11	13
Nagaland	5	5	4	4	—	—	—	—	9	9
Orissa	69	70	37	47	9	14	—	—	115	131
Punjab	257	259	65	74	7	15	—	—	329	348
Rajasthan	85	87	98	111	17	53	—	—	200	251
Sikkim	—	—	—	—	—	—	—	—	—	—
Tamil Nadu	130	133	200	277	22	79	1	56	353	545
Tripura	4	4	8	8	2	3	—	—	14	15
Uttar Pradesh	409	409	301	332	86	146	1	14	797	901
West Bengal	33	35	97	107	60	70	1	25	191	237
UNION TERRITORIES:										
Andaman & Nicobar Islands ..	5	5	1	1	—	—	—	—	6	6
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Chandigarh	—	—	2	2	1	8	—	—	3	10
Dadra and Nagar Haveli ..	1	2	—	—	—	—	—	—	1	2
Delhi	—	—	6	6	1	1	1	39	8	46
Goa, Daman and Diu	5	5	12	15	5	13	—	—	22	33
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Pondicherry	—	—	5	8	—	—	—	—	5	8
Total	3,486	3,631	2,106	2,967	427	1,247	8	570	6,027	8,415

Notes: (i) Centre-wise classification is based on either projected or 1971 census population figures.

(ii) Number of offices relate to only such co-operative banks which are coming under the purview of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies).

No. 33—DISTRIBUTION OF OFFICES OF DIFFERENT CLASSES OF BANKS ACCORDING TO POPULATION GROUPS
(As at the end of December 1977)

Population Groups	No. of Centres with Banking Offices†	SCHEDULED COMMERCIAL BANKS												Total Scheduled Commercial Banks (6+10)	Non-Scheduled Commercial Banks	Co-operative Banks*	Total Commercial and Co-operative Banks (11+12+13)
		Public Sector Banks			Other Scheduled Commercial Banks						Total of Other Scheduled Commercial Banks (7+8+9)						
		State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Total Public Sector Banks (3+4+5)	Regional Rural Banks	Other Indian Banks	Foreign Banks									
1	2	3	4	5	6	7	8	9	10	11	12	13	14				
Rural ..	9,899	2,081	911	5,041	8,033	1,052	1,975	—	3,027	11,060	36	3,641	14,737				
Semi-Urban ..	2,213	1,470	722	3,519	5,711	101	1,693	3	1,797	7,508	26	2,958	10,492				
Urban ..	151	660	304	2,606	3,570	19	1,126	14	1,159	4,729	4	1,246	5,979				
Metropolitan ..	8	458	204	2,196	2,858	—	662	114	776	3,634	—	570	4,204				
TOTAL ..	12,271	4,669	2,141	13,362	20,172	1,172	5,456	131	6,759	26,931	66	8,415	35,412				

† Relates only to places served by offices of commercial banks. Data are provisional.

* As on March 31, 1978. Data are provisional.

No. 34—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT OF NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1976 AND 1977
(As on the last Friday of December)

STATES	No. of Banks Operating		No. of Offices		DEPOSITS												BANK CREDIT*			
					1976				1977				1976				1977			
	1976	1977	1976	1977	Amount (in lakhs of Rs.)	Percent- age to total deposits	Amount (in lakhs of Rs.)	Percent- age to total deposits	Amount (in lakhs of Rs.)	Percent- age to total deposits	Amount (in lakhs of Rs.)	Percent- age to total deposits	Amount (in lakhs of Rs.)	Percent- age to total bank credit	Amount (in lakhs of Rs.)	Percent- age to total bank credit	Amount (in lakhs of Rs.)	Percent- age to total bank credit	Amount (in lakhs of Rs.)	Percent- age to total bank credit
Bihar ..	1	1	1	1	1	—	N.A.	—	—	—	3	0.2	N.A.	—	—	—	—	—	—	—
Karnataka ..	1	1	1	1	10	0.3	11	0.9	11	0.9	4	0.2	5	0.7	5	0.7	5	0.7	5	0.7
Kerala ..	3	1	148	31	27,32	80.7	4,48	35.4	4,48	35.4	15,23	79.7	2,23	31.7	2,23	31.7	2,23	31.7	2,23	31.7
Maharashtra ..	1	1	4	6	47	1.4	56	4.4	56	4.4	30	1.6	39	5.5	39	5.5	39	5.5	39	5.5
Punjab ..	1	1	1	1	22	0.7	29	2.3	29	2.3	6	0.3	5	0.7	5	0.7	5	0.7	5	0.7
Tamil Nadu ..	2	—	5	—	32	0.9	—	—	—	—	23	1.2	—	—	—	—	—	—	—	—
Uttar Pradesh ..	2	2	18	28	5,41	16.0	7,20	57.0	7,20	57.0	3,22	16.8	4,32	61.4	4,32	61.4	4,32	61.4	4,32	61.4
Total ..	178	68	178	68	33,85	100.0	12,64	100.0	12,64	100.0	19,11	100.0	7,04	100.0	19,11	100.0	7,04	100.0	19,11	100.0

* Loans and advances and bills purchased and discounted.

Notes : (1) The fall in number of offices, deposits and advances in 1977 is due to the exclusion of Bank of Cochin Ltd. and Dhanalakshmi Bank Ltd. which were included in the Second schedule to the Reserve Bank of India Act, 1934 with effect from December 18, 1976 and November 18, 1977, respectively.

(2) Data for 1976 include Bank of Cochin Ltd.

No. 35—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA, 1976 AND 1977
(As on the last Friday of December)

States/Union Territories	Popula- tion as per 1971 census (Final) (In thou- sands)		No. of Banks operating		OFFICES			DEPOSITS					BANK CREDIT						
	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
States :																			
Andhra Pradesh	4,35,03	39	42	1,728	25	2,042	21	806,70	4.6	185	993,81	4.7	228	609,48	4.5	140	720,62	4.7	166
Assam	1,49,58	22	22	339	44	386	39	165,39	0.9	111	207,43	1.0	139	82,01	0.6	55	94,41	0.6	63
Bihar	5,63,53	26	33	1,091	52	1,305	43	789,53	4.5	140	877,66	4.2	158	337,58	2.5	60	346,25	2.3	61
Gujarat	2,66,97	32	35	1,848	14	2,043	13	1,254,56	7.1	470	1,524,30	7.2	571	748,42	5.5	280	824,31	5.4	309
Haryana	1,00,37	26	27	584	17	660	15	265,53	1.5	265	343,77	1.6	343	161,93	1.2	161	211,39	1.4	211
Himachal Pradesh	34,60	15	20	235	15	283	12	91,65	0.5	265	105,50	0.5	305	15,85	0.1	46	25,73	0.2	74
Jammu & Kashmir	46,17	18	20	275	17	325	14	132,59	0.8	287	182,83	0.8	396	48,63	0.4	105	64,82	0.4	140
Karnataka	2,92,99	46	50	2,049	14	2,277	13	876,74	5.0	299	1,117,70	5.3	381	859,33	6.4	293	932,48	6.1	318
Kerala	2,13,47	36	40	1,482	14	1,914	11	568,47	3.2	266	760,52	3.6	356	383,73	2.8	180	466,11	3.0	218
Madhya Pradesh	4,16,54	30	32	1,176	35	1,373	30	531,80	3.0	128	634,74	3.0	152	270,16	2.0	65	347,62	2.3	83
Maharashtra	5,04,12	56	56	2,554	20	2,833	18	3,671,51	20.9	728	4,413,94	20.8	876	3,029,00	22.4	601	3,359,15	21.9	666
Manipur	10,73	7	7	21	51	25	43	6,50	—	61	710	—	66	269	—	25	339	—	32
Meghalaya	10,12	13	14	37	27	43	24	24,71	0.2	244	26,70	0.1	264	4,04	—	40	4,98	—	49
Nagaland	5,16	8	9	22	23	24	22	5,73	—	111	8,96	—	174	1,58	—	31	2,31	—	45
Orissa	2,19,45	23	26	480	46	616	36	162,84	0.9	74	201,04	0.9	92	84,78	0.6	39	115,62	0.8	53
Punjab	1,35,51	28	30	1,228	11	1,378	10	839,51	4.8	620	1,010,72	4.8	746	316,25	2.3	233	427,62	2.8	316
Rajasthan	2,57,66	27	27	983	26	1,121	23	365,82	2.1	142	440,32	2.1	171	227,41	1.7	88	273,07	1.8	106
Sikkim	2,10	1	1	1	210	1	210	2,55	—	121	3,44	—	164	7	—	3	11	—	5
Tamil Nadu	4,11,99	50	54	2,235	18	2,481	17	1,171,09	6.7	284	1,426,30	6.7	346	1,293,81	9.6	314	1,379,56	9.0	335
Tripura	15,56	9	11	42	37	67	23	13,38	0.1	86	16,97	0.1	109	3,81	—	24	6,12	—	39
Uttar Pradesh	8,83,41	38	45	2,542	35	2,890	31	1,587,89	9.0	180	1,891,70	8.9	214	688,99	5.1	78	831,87	5.4	94
West Bengal	4,43,12	49	53	1,546	29	1,741	25	2,215,75	12.6	500	2,529,39	11.9	571	1,559,91	11.5	352	1,748,40	11.4	395
Union Territories :																			
Chandigarh	2,57	24	26	66	4	72	4	131,19	0.7	5,105	143,21	0.7	5,572	333,61	2.5	12,981	406,29	2.7	15,809
Delhi	40,66	44	47	682	6	746	5	1,734,21	9.8	4,265	2,121,80	10.0	5,218	2,396,52	17.7	5,894	2,627,96	17.2	6,463
Goa, Daman & Diu	8,58	24	26	171	5	208	4	159,13	0.9	1,855	183,23	0.9	2,136	73,54	0.5	857	73,45	0.5	856
Pondicherry	4,72	14	16	37	13	41	12	22,91	0.1	485	29,00	0.1	614	16,97	0.1	360	20,55	0.1	435
Otherst	6,89	8	9	31	22	35	20	9,70	0.1	141	11,86	0.1	172	1,70	—	25	1,91	—	28
Total	54,81,60	23,485	23	26,930	20	17,607,38	100.0	321	21,213,94	100.0	387	13,551,80	100.0	247	15,316,10	100.0	279		279

† Andaman & Nicobar Islands, Arunachal Pradesh, Dadra & Nagar Haveli, Lakshadweep and Mizoram.
Note : Data for 1977 are provisional.

**No. 36—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND BANK CREDIT
OF SCHEDULED COMMERCIAL BANKS, 1977**

(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	350,24	277,50	345,50	270,44	298,07	172,68	993,81	720,62
Assam	61,22	14,84	133,54	71,87	12,67	7,70	207,43	94,41
Bihar	409,89	176,95	452,75	161,88	15,02	7,42	877,66	346,25
Gujarat	310,38	217,02	1,187,36	591,33	26,56	15,96	1,524,30	824,31
Haryana	86,89	69,05	186,53	96,46	70,35	45,88	343,77	211,39
Himachal Pradesh	39,62	7,21	54,28	15,30	11,60	3,22	105,50	25,73
Jammu & Kashmir	28,53	21,04	48,56	13,39	105,74	30,39	182,83	64,82
Karnataka	305,29	291,36	560,06	489,86	252,35	151,26	1,117,70	932,48
Kerala	230,53	149,38	310,96	199,41	219,03	117,32	760,52	466,11
Madhya Pradesh	285,44	147,72	325,74	179,01	23,56	20,89	634,74	347,62
Maharashtra	960,25	680,61	2,844,45	2,152,28	609,24	526,26	4,413,94	3,359,15
Manipur	2,70	1,06	3,61	1,94	79	39	7,10	3,39
Meghalaya	12,00	1,14	13,63	3,67	1,07	17	26,70	4,98
Nagaland	5,08	1,10	2,32	69	1,56	52	8,96	2,31
Orissa	72,66	40,48	111,55	65,49	16,83	9,65	201,04	115,62
Punjab	248,93	138,47	522,08	170,60	239,71	118,55	1,010,72	427,62
Rajasthan	169,96	116,29	183,53	112,44	86,83	44,34	440,32	273,07
Sikkim	3,44	11	—	—	—	—	3,44	11
Tamil Nadu	310,75	421,82	859,25	734,98	256,30	222,76	1,426,30	1,379,56
Tripura	4,61	1,35	11,80	4,22	56	55	16,97	6,12
Uttar Pradesh	569,64	256,76	1,131,12	485,17	190,94	89,94	1,891,70	831,87
West Bengal	688,41	495,50	1,379,01	904,48	461,97	348,42	2,529,39	1,748,40
UNION TERRITORIES :								
Andaman and Nicobar Islands ..	2,53	28	1,74	55	—	—	4,27	83
Arunachal Pradesh	3,59	24	13	6	—	—	3,72	30
Chandigarh	45,86	271,99	67,24	102,66	30,11	31,64	143,21	406,29
Dadra and Nagar Haveli	—	—	50	58	—	—	50	58
Delhi	717,82	609,62	1,031,10	1,664,76	372,88	353,58	2,121,80	2,627,96
Goa, Daman and Diu	40,14	12,35	136,55	58,02	6,54	3,08	183,23	73,45
Lakshadweep	—	—	1,13	6	—	—	1,13	6
Mizoram	1,91	10	33	4	—	—	2,24	14
Pondicherry	6,76	6,62	20,98	13,49	1,26	44	29,00	20,55
TOTAL	5,975,07	4,427,96	11,927,33	8,565,13	3,311,54	2,323,01	21,213,94	15,316,10

Note : Amounts relate to reporting offices.

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

(As on the last Friday of)

(Amount in lakhs of rupees)

Offices opened during																						Total

Note: Data for 1977 are provisional.

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

(As on the last Friday of December 1977)

(Amount in lakhs of rupees)

States/Union Territories	State Bank of India & its Subsidiaries			14 Nationalised Banks			Other Scheduled Commercial Banks			TOTAL		
	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances
	1	2	3	4	5	6	7	8	9	10	11	12
STATES:												
1. Andhra Pradesh ..	415	84,55	84,35	462	137,37	105,55	601	145,33	87,35	1,478	367,25	277,25
2. Assam	38	11,73	1,55	225	57,56	24,17	55	10,76	6,33	318	80,05	32,05
3. Bihar	326	62,15	39,17	557	196,54	59,76	150	13,06	6,66	1,033	271,75	105,59
4. Gujarat	290	84,54	41,24	934	317,83	118,42	68	24,50	13,64	1,292	426,87	173,30
5. Haryana	110	24,61	31,51	199	65,47	36,92	179	42,03	29,52	488	132,11	97,95
6. Himachal Pradesh ..	75	12,43	4,08	125	31,83	8,61	42	7,82	2,68	242	52,08	15,37
7. Jammu & Kashmir ..	72	15,24	11,34	47	22,15	7,37	171	37,91	18,06	290	75,30	36,77
8. Karnataka	298	64,82	60,34	634	183,84	139,32	588	108,27	63,68	1,520	356,93	263,34
9. Kerala	248	54,13	36,72	336	103,46	54,31	787	94,15	61,52	1,371	251,74	152,55
10. Madhya Pradesh ..	353	82,99	54,32	525	144,08	83,27	151	20,39	19,64	1,029	247,46	157,23
11. Maharashtra	311	181,45	188,47	1,091	637,54	335,19	315	139,49	115,97	1,717	958,48	639,63
12. Manipur	6	96	13	15	1,96	1,05	2	79	39	23	3,71	1,57
13. Meghalaya	15	1,78	46	17	5,11	1,59	4	1,07	17	36	7,96	2,22
14. Nagaland	8	2,77	43	9	2,32	69	5	1,56	52	22	6,65	1,64
15. Orissa	125	11,01	12,74	244	58,50	31,44	146	14,10	8,31	515	83,61	52,49
16. Punjab	230	64,36	53,16	377	150,22	49,27	423	166,99	76,12	1,030	381,57	178,55
17. Rajasthan	224	33,90	30,68	296	77,67	49,64	236	43,35	28,29	756	154,92	108,61
18. Sikkim	1	3,44	11	—	—	—	—	—	—	1	3,44	11
19. Tamil Nadu	220	59,03	117,91	683	196,86	134,27	545	78,72	70,22	1,448	334,61	322,40
20. Tripura	8	35	4	30	5,36	2,65	24	55	54	62	6,26	3,23
21. Uttar Pradesh ..	521	167,06	65,73	1,162	464,30	196,13	468	106,46	45,43	2,151	737,82	307,29
22. West Bengal	218	166,15	57,16	830	422,19	242,35	187	59,91	34,97	1,235	648,25	334,48
UNION TERRITORIES:												
23. Andaman & Nicobar Islands	6	64	8	3	1,75	55	—	—	—	9	2,39	63
24. Arunachal Pradesh ..	10	3,59	24	1	13	6	—	—	—	11	3,72	30
25. Chandigarh	16	17,89	20,50	17	31,26	21,89	19	22,30	21,52	52	71,45	63,91
26. Dadra & Nagar Haveli	—	—	—	4	50	58	—	—	—	4	50	58
27. Delhi	109	139,59	151,53	250	369,55	274,22	116	107,46	126,25	475	616,60	552,00
28. Goa, Daman & Diu ..	17	3,67	2,54	80	28,55	8,97	26	4,80	2,80	123	37,02	14,31
29. Lakshadweep	—	—	—	5	1,13	6	—	—	—	5	1,13	6
30. Mizoram	3	1,91	10	1	33	4	1	—	—	5	2,24	14
31. Pondicherry	2	98	1,99	22	5,19	3,47	5	1,02	23	29	7,19	5,69
Total	4,275	1,357,72	1,068,62	9,181	3,720,55	1,991,81	5,314	1,252,79	840,81	18,770	6,331,06	3,901,24

Note: Data are provisional.

No. 39—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1961-77

Population Group	1961				1966		1971		1976@		1977	
	Deposits		Credit		Deposits		Deposits		Deposits		Deposits	
Rural	..	49.1	224.8	108.3	378.2	159.0*	1,569.3	877.4	2,048.7	1,139.7		
Semi-Urban	..	304.2	242.8	706.7	1,604.8	684.6*	3,934.7	1,876.0	4,668.0	2,203.9		
Urban	..	381.5	692.5	772.9	1,855.2	1,047.3	4,370.4	2,803.3	5,238.3	3,284.6		
Metropolitan	..	760.5	1,160.1	1,392.2	3,404.9	3,160.5	7,733.0	7,995.1	9,258.9	8,687.9		
Total	..	1,495.3	1,160.1	2,980.1	7,243.1	5,051.4	17,607.4	13,551.8	21,213.9	15,316.1		

@ Revised.

* Similar break-up of data for the earlier years is not available.

- Notes: (i) Figures for 1961 and 1966 are month-end averages during the year and are based on Survey of Debits to Deposit 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 1976 and 1977 are based on data furnished by banks in Basic Statistical Returns and relate to the last Friday of December.
(iv) Data for 1977 are provisional.

No. 40—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT THE END OF DECEMBER, 1977

Name of the Bank	No. of districts allotted under the lead bank scheme		No. of offices opened			Total
			In lead districts		Outside lead districts	
	1	2	3	4	5	
Public Sector Banks:						
<i>State Bank of India Group (a)</i>	..	101(1)	1060	3119	4179	
14 Nationalised Indian Banks:						
Allahabad Bank	..	9	120	410	530	
Bank of Baroda	..	30	379	430	809	
Bank of India	..	32	343	464	807	
Bank of Maharashtra	..	5	132	226	358	
Canara Bank	..	17	280	454	734	
Central Bank of India	..	46	271	570	841	
Dena Bank	..	10	150	294	444	
Indian Bank	..	9	142	330	472	
Indian Overseas Bank	..	7	81	368	449	
Punjab National Bank	..	40	314	463	777	
Syndicate Bank	..	18	253	335	588	
Union Bank of India	..	8	118	610	728	
United Bank of India	..	17	293	250	543	
United Commercial Bank	..	24	298	342	640	
Private Sector Banks:						
Andhra Bank	..	5	109	204	313	
Bank of Rajasthan (a)	..	—(1)	13	80	93	
Punjab & Sind Bank	..	1	29	393	422	

Note: Banks against which (a) is indicated have been allotted one district each jointly with another bank.

No. 41—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1977

(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	5	2,25,00	3,25,09	2,039	—	—	—	—	5	2,25,00	3,25,09	2,039
Assam ..	2	38,74	2,87	3,85	—	—	—	—	2	38,74	2,87	385
Bihar ..	7	1,60,00	2,45	1,305	1	1,00	1,66	1	8	1,61,00	4,11	1,306
Gujarat ..	2	7,25,00	10,08,00	2,043	—	—	—	—	2	7,25,00	10,08,00	2,043
Haryana ..	2	50,00	2,02	660	—	—	—	—	2	50,00	2,02	660
Himachal Pradesh	1	25,00	9	282	—	—	—	—	1	25,00	9	282
Jammu and Kashmir	2	36,79	67,94	324	—	—	—	—	2	36,79	67,94	324
Karnataka ..	10	8,86,75	15,98,31	2,276	—	—	—	1	10	8,86,75	15,98,31	2,277
Kerala ..	10	3,12,41	2,96,00	1,910	1	1,97	7,76	31	11	3,14,38	3,03,76	1,941
Madhya Pradesh ..	5	1,31,25	52,79	1,373	—	—	—	—	5	1,31,25	52,79	1,373
Maharashtra ..	11	19,76,39	31,21,22	2,796	1	75	1,95	6	12	19,77,14	31,23,17	2,802
Manipur ..	—	—	—	25	—	—	—	—	—	—	—	25
Meghalaya ..	—	—	—	43	—	—	—	—	—	—	—	43
Nagaland ..	—	—	—	24	—	—	—	—	—	—	—	24
Orissa ..	4	1,00,00	1	616	—	—	—	—	4	1,00,00	1	616
Punjab ..	3	1,03,22	1,91,44	1,375	1	2,00	20,11	1	4	1,05,22	2,11,55	1,376
Rajasthan ..	5	1,84,95	1,77,04	1,121	—	—	—	—	5	1,84,95	1,77,04	1,121
Sikkim ..	—	—	—	1	—	—	—	—	—	—	—	1
Tamil Nadu ..	11	12,06,26	7,96,12	2,469	—	—	—	—	11	12,06,26	7,96,12	2,469
Tripura ..	1	25,00	—	67	—	—	—	—	1	25,00	—	67
Uttar Pradesh†	13	3,77,22	74,32	2,888	2	10,00	11,28	26	15	3,87,22	85,60	2,914
West Bengal ..	9	15,54,53	131,80,38	1,693	—	—	—	—	9	15,54,53	131,80,38	1,693
Union Territories:												
Andaman and Nicobar Islands	—	—	—	10	—	—	—	—	—	—	—	10
Arunachal Pradesh	—	—	—	11	—	—	—	—	—	—	—	11
Chandigarh ..	—	—	—	72	—	—	—	—	—	—	—	72
Dadra and Nagar Haveli ..	—	—	—	4	—	—	—	—	—	—	—	4
Delhi ..	5	3,19,78	15,23,00	730	—	—	—	—	5	3,19,78	15,23,00	730
Goa, Daman and Diu	—	—	—	207	—	—	—	—	—	—	—	207
Lakshadweep ..	—	—	—	5	—	—	—	—	—	—	—	5
Mizoram ..	—	—	—	5	—	—	—	—	—	—	—	5
Pondicherry ..	—	—	—	41	—	—	—	—	—	—	—	41
Total ..	108	84,38,29	224,19,09	26,800	6	15,72	42,76	66	114	84,54,01	224,61,85	26,866

* Relates to offices of all Indian commercial banks functioning in the respective States/Union Territories.

† Data for one Rural Bank are only available for number of offices and banks.

No. 42—MONEY RATES, 1977

(Per cent per annum)

	STATE BANK OF INDIA				OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS		
	Hundi rate	Advance Rate @	Call Loan		Call Money from Banks		
			Scheduled Commercial Banks	Co-operative Banks**	Bombay	Calcutta	Madras
	1	2	3	4	5	6	7
1977							
January ..	14.00 — 16.00	14.00	15.50	14.50	12.50	12.50	12.50
February ..	14.00 — 16.00	14.00	15.50	14.50	12.50	12.50	12.50
March ..	14.00 — 16.00	14.00	15.50	14.50	12.50	..	12.50
April ..	14.00 — 16.00	14.00	15.50	14.50	10.75	10.69	11.10
May ..	14.00 — 16.00	14.00	15.50	14.50	9.30	5.00	8.91
June ..	14.00 — 16.00	14.00	15.50	14.50	7.98	..	8.39
July ..	14.00 — 16.00	14.00	15.50	14.50	8.90	..	9.86
August ..	14.00 — 16.00	14.00	15.50	14.50	9.37	6.48	10.00
September ..	14.00 — 16.00	14.00	15.50	14.50	8.95	7.00	9.67
October ..	14.00 — 16.00	14.00	15.50	14.50	9.80	..	9.97
November ..	14.00 — 16.00	14.00	15.50	14.50	9.98	8.00	10.00
December ..	14.00 — 16.00	14.00	15.50	14.50	9.75	..	9.91

@ The Bank's Prime lending rate.

.. Not available.

** The rates charged on call loans of Rs. 1 lakh and above; loans below Rs. 1 lakh are charged half per cent less.

No. 43—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1973-1977

(Amount in lakhs of rupees)

As on December 31	Number of reporting banks	Number of banks showing unclaimed 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
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
1976 ..	82	78	1,64,517	13.3	3,30	23.6	10,15,583	82.0	8,67	61.9
1977 ..	82	77	1,72,010	12.6	3,56	23.1	11,20,803	82.3	9,46	61.5

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
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
1976 ..	26,232	2.1	1,87	13.4	31,813	2.6	16	1.1	12,38,145	14,00
1977 ..	32,059	2.4	2,21	14.4	36,450	2.7	16	1.0	13,61,322	15,39

* 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 1977

Name of the Bank	Date	Number of Offices in the Indian Union as on the respective date
I. Banks included in the Schedule:		
1. Sultanpur Kshetriya Gramin Bank	8- 2-1977	13
2. Uttar Banga Kshetriya Gramin Bank	7- 3-1977	2
3. Pandyan Grama Bank	9- 3-1977	25
4. Vaishali Kshetriya Gramin Bank	10- 3-1977	13
5. Monghyr Kshetriya Gramin Bank	12- 3-1977	8
6. Bundelkhand Kshetriya Gramin Bank	26- 3-1977	9
7. Santhal Parganas Gramin Bank	30- 3-1977	8
8. Hardoi-Unnao Gramin Bank	7- 6-1977	1
9. Dhanalakshmi Bank Ltd.	18-11-1977	81
II. Banks excluded from the Schedule:		
Nil	Nil	Nil

No. 45—COMMERCIAL BANKS WHICH HAVE BEEN AMALGAMATED OR HAVE TRANSFERRED THEIR LIABILITIES AND ASSETS, 1973-77

(Amount in thousands of rupees)

Banks which have been Amalgamated (under Section 45 of the Banking Regulation Act, 1949)

No. of Banks	Capital			Deposits	No. of Banks	Capital			Deposits
	Authorized	Subscribed	Paid up			Authorized	Subscribed	Paid up	
1					1				
2					2				
3					3				
4					4				
5					5				
6					6				
7					7				
8					8				
9					9				
10					10				
11					11				
12					12				
13					13				
14					14				
15					15				
16					16				
17					17				
18					18				
19					19				
20					20				
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24					24				
25					25				
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31					31				
32					32				
33					33				
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36					36				
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39					39				
40					40				
41					41				
42					42				
43					43				
44					44				
45					45				
46					46				
47					47				
48					48				
49					49				
50					50				
51					51				
52					52				
53					53				
54					54				
55					55				
56					56				
57					57				
58					58				
59					59				
60					60				
61					61				
62					62				
63					63				

1977

A. STATE-WISE

III

58

B. INDIAN UNION

[illegible]

† As per the balance sheet for the year 1973.

@ As per the return in Form XII on March 29, 1974.

+ AS per the balance sheet for the year 1975.

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.

**No. 46—COMMERCIAL BANKS WHICH HAVE GONE INTO LIQUIDATION OR HAVE BEEN CLASSIFIED AS
NON-BANKING COMPANIES OR HAVE BEEN STRUCK OFF THE REGISTER, 1973-77**

(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(3) of the Companies Act, 1956)			
	Capital		No. of Banks	Depo- sits	Capital		No. of Banks	Depo- sits	Capital		No. of Banks	Depo- sits	Capital		No. of Banks	Depo- sits
	Au- thor- ised	Sub- scribed			Au- thor- ised	Sub- scribed			Au- thor- ised	Sub- scribed			Au- thor- ised	Sub- scribed		
1977																
Punjab	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
A. STATE-WISE																
B. INDIAN UNION																
1973	..	2	1,05,00	91,17	91,17	..	..	..	..	..	1	2,00	2,00	1,20	1,20	8,20
1974	..	1	2,00	1,00	77	..	..	..	..	..	1	N.A.	N.A.	N.A.	..	..
1975*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	25,00
1976	..	..	..	..	..	..	..	..	..	..	3	11,00	6,58	6,58	6	14,00
1977	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	5,00

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, 1973-77

Centre	1973		1974		1975		1976		1977	
	(Number of cheques in lakhs)		(Amount in crores of rupees)		(Number of cheques in lakhs)		(Amount in crores of rupees)		(Number of cheques in lakhs)	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY :										
1. RESERVE BANK										
Calcutta	1,45	8,852	2,14	10,699	1,94	12,211	1,73	13,818	1,80	14,588
Bombay	4,54	19,520	4,93	24,043	4,99	26,487	5,29	31,760	5,41	37,131
Madras	68	3,174	63	4,412	85	5,073	91	5,885	85	6,851
Kanpur	20	817	19	995	21	1,122	24	1,376	24	1,507
New Delhi	82	4,625	85	5,100	86	7,028	1,02	9,788	1,26	10,238
Bangalore	52	1,614	53	1,954	60	2,282	65	2,760	79	3,096
Nagpur	13	331	14	418	16	510	19	619	24	698
Patna	4@	304@	5	377	5	528	11	674	12	668
Hyderabad	24	787	27	1,117	31	1,574	36	1,931	45	2,281
Bhubaneswar*	—	—	—	—	—	—	—	—	..	90
2. OTHERS**										
Ahmedabad	44	2,721	67	3,117	98	4,403	1,36	4,883	N.A.	N.A.
Other Centres	3,91	12,030	4,23	15,265	4,73	18,397	6,48	26,134	N.A.	N.A.
TOTAL	12,97	54,775	14,63	67,497	15,68	79,615	18,38	99,628	11,16£	77,148£

@ 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.

£ Data are provisional. Totals in respect of numbers and amounts for 1977 refer to clearing houses managed by the R.B.I.

* Taken-over by the Reserve Bank of India with effect from May 2, 1977.

.. Negligible. N. A.—Not available.

No. 48—NUMBER OF CLEARING HOUSES, 1970-78

As on March 31	Managed by			Total
	Reserve Bank of India	State Bank of India	Subsidiaries of State Bank of India	
1970	..	..	18	103
1971	..	76	22	129
1972	..	98	28	154
1973	..	117	37	187
1974	..	141	43	214
1975	..	162	44	226
1976	..	173	50	259
1977	..	200	67	367
1978	..	290	109	598

**No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1973-77**

Name of the 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	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
	1976	53	2,028	12,97,798	33,09.9	623	1,59.1	255
	1977	57	2,056	11,24,863	33,31.0	532	1,57.6	296
Bihar	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
	1976	35	1,318	19,61,236	150,15.8	1,449	11,09.8	766
	1977	36	1,321	18,41,102	148,17.6	1,357	10,91.9	805
Delhi	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
	1976	7	283	6,37,219	44,45.1	2,197	15,32.8	697
	1977	7	291	5,80,896	42,84.1	1,949	14,37.6	737
Gujarat	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
	1976	32	1,149	10,82,165	50,78.3	916	4,30.0	469
	1977	32	1,187	9,16,972	56,50.3	752	4,63.5	616
Jammu and Kashmir ..	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
	1976	7	201	2,17,911	13,39.3	1,048	6,43.9	614
	1977	7	209	2,10,273	8,78.0	973	4,06.5	417
Karnataka	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
	1976	38	1,358	7,66,312	21,25.8	549	1,52.3	277
	1977	38	1,381	7,05,948	21,16.8	497	1,49.2	300
Kerala	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
	1976	31	1,220+	8,41,917	22,49.4	673	1,79.8	267
	1977	32	1,242	7,21,278	22,95.0	566	1,80.1	318
Madhya Pradesh ..	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
	1976	41	1,018	16,48,755	59,52.4	1,557	5,62.1	361
	1977	46	1,136	10,45,570	38,07.4	884	3,22.1	364
Maharashtra ..	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
	1976	49	1,658	38,21,102	108,70.2	2,238	6,36.8	284
	1977	50	1,687	27,29,303	124,07.0	1,571	7,14.3	454
North-Eastern*	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
	1976	19	693	7,96,220	47,05.4	1,118	6,60.9	591
	1977	20	680	9,11,707	47,50.1	1,302	6,78.6	521

† Provisional.

* Previously Assam circle.

**No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1973-77—(Concl'd.)**

Name of the 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)
Orissa	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
	1976	27	787	10,36,253	51,49.6	1,273	6,32.6	497
	1977	28	823	10,44,892	44,87.0	1,228	5,27.3	429
Punjab	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
	1976	45	1,379	24,38,767	157,45.5	1,712	11,05.7	646
	1977	45	1,438	21,27,065	142,12.9	1,434	9,58.4	668
Rajasthan	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
	1976	30	1,083	8,97,326	30,77.0	806	2,76.5	343
	1977	30	1,101	7,30,153	37,59.9	645	3,32.4	515
Tamil Nadu	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
	1976	67	2,673	35,30,271	45,24.5	1,288	1,65.1	128
	1977	69	2,722	16,54,056	46,02.2	593	1,64.9	278
Uttar Pradesh	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
	1976	62	2,476	59,67,663	330,53.8	2,351	13,02.4	554
	1977	64	2,647	58,99,454	321,31.4	2,176	11,85.2	545
West Bengal	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
	1976	36	1,301	25,56,871	161,17.5	1,912	12,05.5	630
	1977	37	1,323	28,07,054	167,00.7	2,064	12,28.0	595
Total	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
	1976	579	20,625	2,94,97,786	1,327,59.5	1,391	6,26.1	450
	1977	598	21,244	2,50,50,586	1,302,31.4	1,147	5,96.2	519

Notes: (1) In addition to the head and sub-banks indicated above, branch post offices also undertake savings bank activities and the number of such branch offices throughout India was 96,287 at the end of March 1977.

(2) Data for 1977 are not strictly comparable with those of earlier years due to change in the sources of information and the revision of proforma.

Source: Indian Posts and Telegraphs Department.

**No. 50—CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS
AS AT THE END OF MARCH 1976 AND MARCH 1977**

(Amount in lakhs of Rupees)

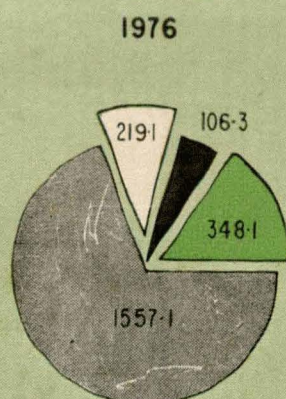
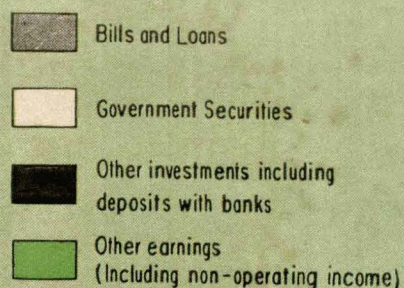
Name of the Circle	Period	Period of maturity							
		1 year		2 years		3 years		5 years	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
Andhra	1976	2,055	35.8	2,542	51.0	3,320	56.0	1,495	19,70.7
	1977	3,299	44.8	2,947	53.7	2,022	52.1	2,077	24,46.2
Bihar	1976	990	43.8	5,965	3,29.2	5,392	2,18.5	5,190	10,24.9
	1977	939	66.9	7,953	4,94.8	5,165	2,77.9	8,532	47,80.7
Delhi	1976	986	59.9	5,293	3,53.2	3,126	2,54.7	3,710	45,15.5
	1977	2,340	83.8	6,337	4,13.9	3,382	2,53.4	5,621	60,48.1
Gujarat	1976	4,698	1,00.3	10,228	4,47.3	7,232	3,81.9	6,369	41,41.8
	1977	5,941	2,41.6	11,967	5,09.0	6,192	3,95.6	8,962	55,18.8
Jammu & Kashmir ..	1976	2,571	(—)25.2*	18,968	6,23.2	3,360	3,13.1	4,843	1,73.5
	1977	2,545	26.2	20,590	7,34.3	1,544	3,10.8	8,530	3,10.1
Karnataka	1976	15,586	1,12.3	11,550	81.2	12,218	91.0	5,218	41,30.3
	1977	22,651	1,18.4	12,456	92.2	8,173	72.3	6,066	58,02.8
Kerala	1976	12,560	1,33.9	33,784	3,70.0	2,389	1,84.9	2,981	8,18.0
	1977	23,185	1,42.0	18,052	2,33.4	3,514	1,88.9	3,020	8,98.8
Madhya Pradesh ..	1976	1,286	39.3	6,997	3,04.2	4,017	1,79.8	4,058	28,49.3
	1977	4,150	50.2	14,539	3,34.1	3,165	1,60.4	6,202	33,44.9
Maharashtra	1976	1,06,138	6,88.3	95,437	9,25.4	58,970	7,53.6	48,679	495,95.3
	1977	1,18,514	5,25.3	1,66,556	12,12.5	73,976	7,61.3	55,604	586,20.1
North-Eastern ..	1976	2,334	1,31.4	2,565	69.0	1,976	90.1	4,104	4,13.7
	1977	3,442	65.2	2,367	93.8	1,894	80.8	5,252	14,75.5
Orissa	1976	776	18.2	699	38.9	891	58.3	2,600	30,68.6
	1977	1,418	23.8	640	41.7	592	56.3	3,400	31,74.4
Punjab (N.W.) ..	1976	8,150	4,67.2	44,744	19,79.9	13,483	10,83.5	20,323	17,45.2
	1977	15,518	4,89.5	49,896	24,77.2	8,092	11,00.0	32,580	26,75.0
Rajasthan	1976	4,268	50.4	9,557	2,10.7	3,333	96.2	2,761	10,55.9
	1977	8,024	71.4	31,892	3,35.7	5,330	1,06.1	4,750	16,29.3
Tamil Nadu	1976	88,567	5,13.0	7,010	87.8	5,784	1,26.4	2,156	59,78.4
	1977	1,41,378	7,75.3	9,358	86.3	7,620	1,38.5	2,671	78,56.7
Uttar Pradesh	1976	2,42,469	12,57.8	2,24,511	37,13.1	77,047	25,28.8	78,624	48,68.2
	1977	2,22,026	13,22.9	3,12,712	49,37.6	74,995	27,09.5	1,24,074	75,56.7
West Bengal	1976	1,526	14,42.8	33,910	15,01.2	32,839	18,38.8	30,636	176,12.9
	1977	1,422	7,25.3	25,844	15,42.6	25,181	19,28.5	42,514	215,88.2
TOTAL	1976	4,94,960	50,69.2	5,13,760	110,85.3	2,35,377	82,55.6	2,23,747	10,39,62.2
	1977	5,76,792	47,72.6	6,94,106	135,92.8	2,30,837	85,92.4	3,19,855	13,37,26.3

* Minus (—) figure is due to misclassification rectified in July 1976 Accounts.

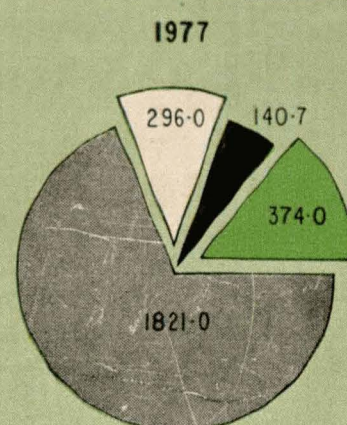
Source: Indian Posts and Telegraphs Department.

GRAPH-II
MAJOR ITEMS OF
EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS
1976 AND 1977

TOTAL EARNINGS FROM
(CRORES OF RUPEES)

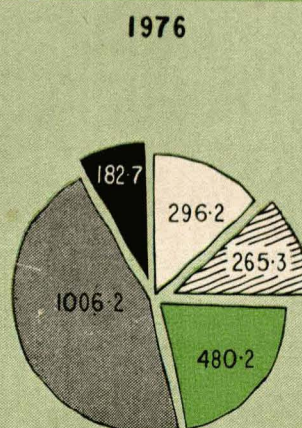
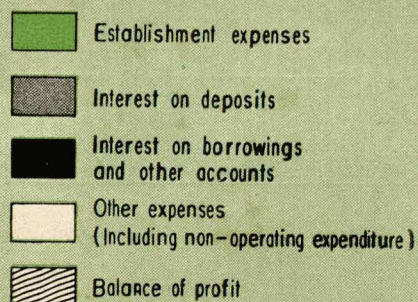


2230.6

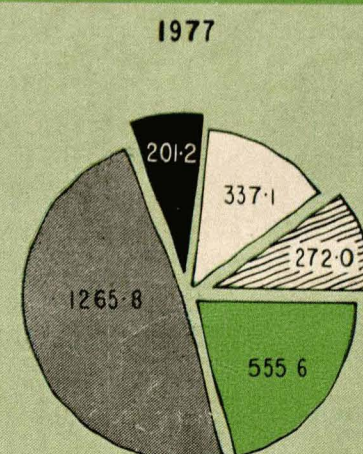


2631.7

**TOTAL EXPENSES AND
BALANCE OF PROFIT**
(CRORES OF RUPEES)

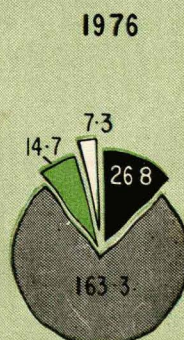
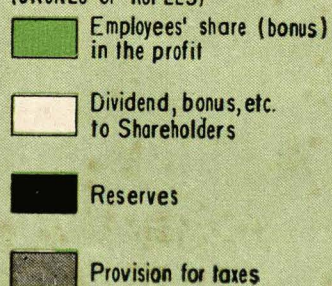


2230.6

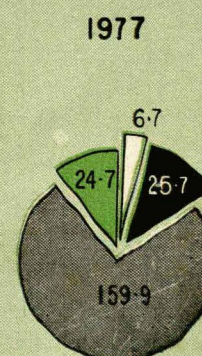


2631.7

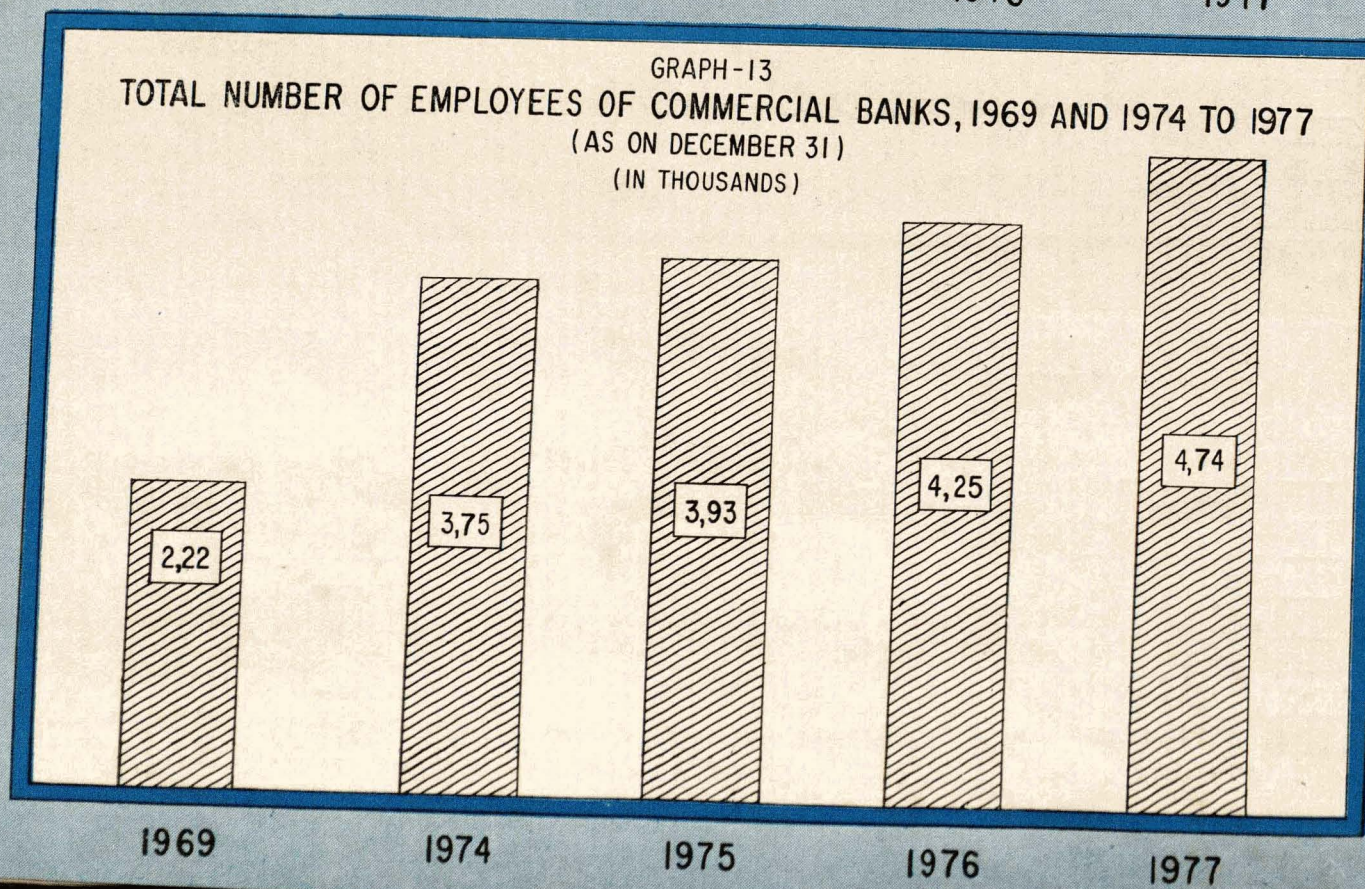
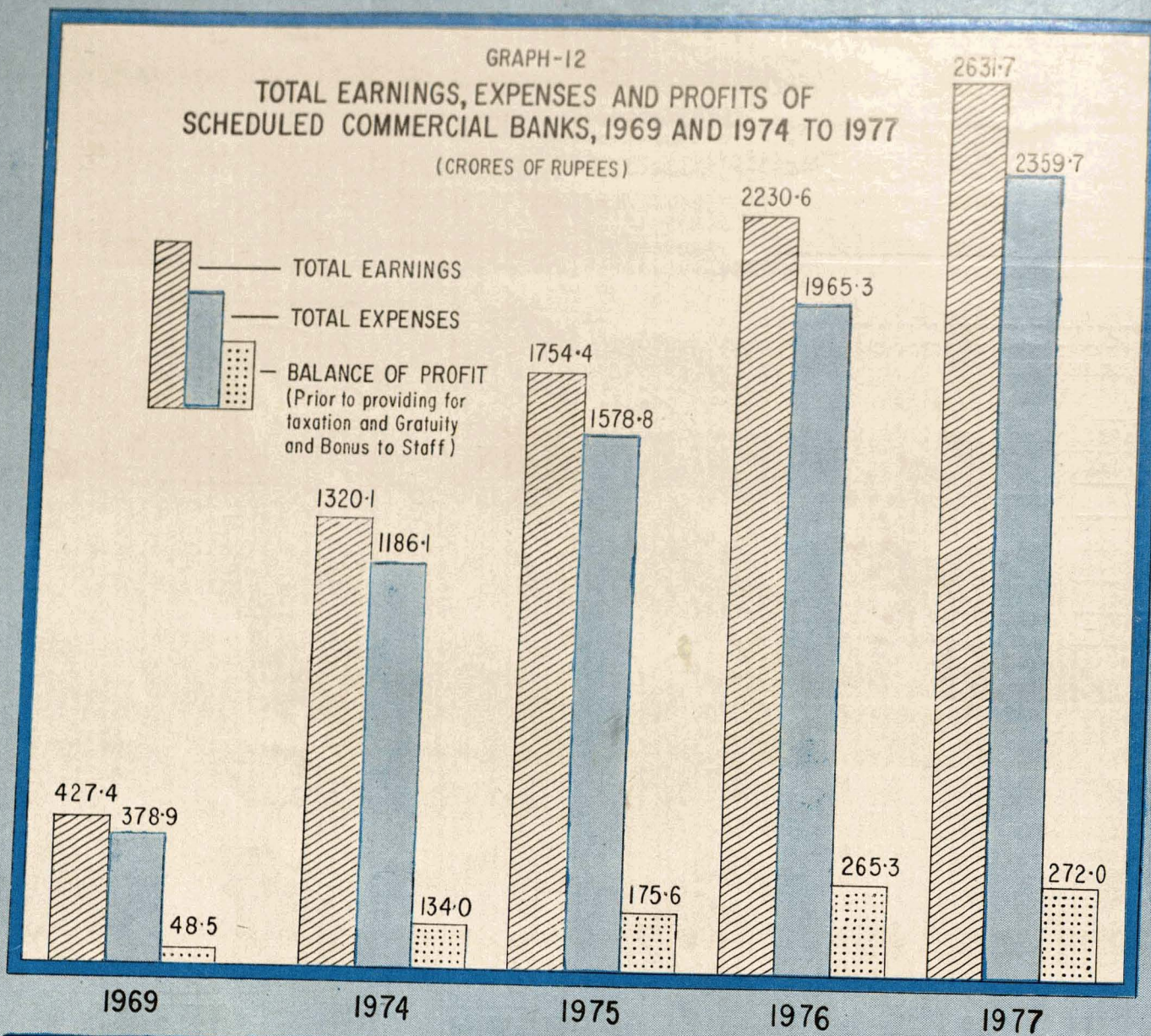
ALLOCATION OF PROFIT
(SELECTED ITEMS)
(CRORES OF RUPEES)



212.1



217.0



II. DETAILED TABLES

No. 51— LIABILITIES AND ASSETS OF

TOTAL

No.	Name of the 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, 1976 " " 1977	Fl. 414,435 483,509	Fl. 1,008,408 1,231,415	Fl. 41,225,699 45,368,834	Fl. — —	Fl. 7,727,165† 7,817,980†
2	American Express International Banking Corporation (a)	Dec. 31, 1976 " " 1977	U.S.\$ 31,000 46,000	U.S.\$ 215,557† 310,559†	U.S.\$ 3,023,969 3,755,002	U.S.\$ — —	U.S.\$ 234,551 336,168
3	Bank of America National Trust and Savings Association	Dec. 31, 1976 " " 1977	U.S.\$ 443,443 442,413	U.S.\$ 1,201,943 1,301,943	U.S.\$ 61,382,436 67,241,540	U.S.\$ — —	U.S.\$ 6,654,030 8,525,408
4	Bank of Tokyo	Sept. 30, 1976 " " 1977	Yen 60,000,000 80,000,000	Yen 87,546,858† 100,985,406†	Yen 3,717,214,633 3,679,548,621	Yen — —	Yen 4,043,932,060 4,099,337,456
5	Banque Nationale de Paris	Dec. 31, 1976 " " 1977	N.F. 500,000 592,593	N.F. 1,392,593 1,490,000	N.F. 101,262,356 121,624,779	N.F. — —	N.F. 55,470,634 73,195,781
6	British Bank of the Middle-East	Dec. 31, 1976 " " 1977	£ 20,000 20,000	£ 20,000 25,000	£ 1,490,621* 1,616,770*	£ — —	£ 625,890† 5,24,078†
7	Chartered Bank	Dec. 31, 1976 " " 1977	£ 9,680 15,000	£ 79,029† 95,980†	£ 1,898,709 2,048,707	£ 97,896 116,897	£ 111,026 141,009
8	Citibank, N.A. (b)	Dec. 31, 1976 " " 1977	U.S.\$ 750,691 750,691	U.S.\$ 2,304,847† 2,531,457†	U.S.\$ 49,296,751 56,454,893	U.S.\$ — —	U.S.\$ 7,058,495 10,140,828
9	Grindlays Bank	Dec. 31, 1976 " " 1977	£ 15,776 15,776	£ 25,913† 34,891†	£ 1,753,535 1,975,965	£ — —	£ 110,723† 103,539†
10	Mercantile Bank	Dec. 31, 1976 " " 1977	£ 2,940 2,940	£ 6,600 6,700	£ 112,332* 115,851*	£ 3,706 3,315	£ 49,195† 61,328†
11	Mitsui Bank	Sept. 30, 1976 " " 1977	Yen 55,000,000 55,000,000	Yen 113,014,021† 124,215,419†	Yen 5,093,399,079 5,315,533,834	Yen — —	Yen 2,119,067,128 2,208,095,582
12	Sonali Bank	Dec. 31, 1976 " " 1977	Taka 30,000 30,000	Taka 44,182 46,700	Taka 3,844,123 4,419,845	Taka — —	Taka 2,347,373 4,329,300

(a) A wholly owned subsidiary of American Express Company.

(b) Figures relate to the Citibank, N.A. 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)

ASSETS								
Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets	Cash in Hand and at Banks and Bullion**	Investments in Govt. and other Securities	Bills of Exchange and Bills Receivable	Bills Discounted, Loans and Advances	Building and Sundries including Loans for Acceptances	No.
<i>Fl.</i> 881,986 1,046,522	<i>Fl.</i> 1,084 1,467	<i>Fl.</i> 51,258,777 55,949,727	<i>Fl.</i> 18,027,686 19,636,451	<i>Fl.</i> 6,526,628 7,036,857	<i>Fl.</i> 1,162,400 1,123,014	<i>Fl.</i> 19,466,692 22,453,090	<i>Fl.</i> 6,075,371 5,700,315	1
<i>U.S.\$</i> 246,856 159,302	<i>U.S.\$</i> — —	<i>U.S.\$</i> 3,751,933 4,607,031	<i>U.S.\$</i> 938,717 1,121,787	<i>U.S.\$</i> 520,802 578,925	<i>U.S.\$</i> 85,610 127,462	<i>U.S.\$</i> 2,030,679 2,503,744	<i>U.S.\$</i> 176,125 275,113	2
<i>U.S.\$</i> 2,021,939 1,891,844	<i>U.S.\$</i> 1,237,833@ 1,486,540@	<i>U.S.\$</i> 72,941,624 80,889,688	<i>U.S.\$</i> 19,287,419 20,119,467	<i>U.S.\$</i> 10,551,941 10,426,513	<i>U.S.\$</i> — —	<i>U.S.\$</i> 38,480,794 45,248,961	<i>U.S.\$</i> 4,621,470 5,094,747	3
<i>Yen</i> 263,802,812 235,597,208	<i>Yen</i> — —	<i>Yen</i> 8,172,496,363 8,195,468,691	<i>Yen</i> 705,914,149 665,514,049	<i>Yen</i> 627,829,211 643,325,778	<i>Yen</i> 2,154,343,085 1,938,200,881	<i>Yen</i> 2,801,939,062 2,984,151,175	<i>Yen</i> 1,882,470,856 1,964,276,808	4
<i>N.F.</i> 30,604,294 38,809,760	<i>N.F.</i> 12,882 14,209	<i>N.F.</i> 189,242,759 235,727,122	<i>N.F.</i> 45,720,265 59,722,373	<i>N.F.</i> 2,131,318 2,528,050	<i>N.F.</i> 27,125,730 46,927,567	<i>N.F.</i> 94,076,953 107,892,323	<i>N.F.</i> 20,188,493 18,656,809	5
<i>£</i> 33,318 15,503	<i>£</i> 503 534	<i>£</i> 2,190,332 2,201,885	<i>£</i> 655,134 660,588	<i>£</i> 29,875 38,321	<i>£</i> — —	<i>£</i> 846,770 960,404	<i>£</i> 658,553 542,572	6
<i>£</i> 75,147 84,576	<i>£</i> — —	<i>£</i> 2,271,487 2,502,169	<i>£</i> 282,594 292,166	<i>£</i> 261,602 279,580	<i>£</i> — —	<i>£</i> 1,685,410 1,889,061	<i>£</i> 41,881 41,362	7
<i>U.S.\$</i> 1,861,871 3,933,797	<i>U.S.\$</i> — —	<i>U.S.\$</i> 61,272,655 73,811,666	<i>U.S.\$</i> 13,956,146 19,237,333	<i>U.S.\$</i> 4,358,897 5,312,107	<i>U.S.\$</i> — —	<i>U.S.\$</i> 38,283,777 43,806,589	<i>U.S.\$</i> 4,673,835 5,455,637	8
<i>£</i> 12,697 8,872	<i>£</i> — —	<i>£</i> 1,918,644 2,139,043	<i>£</i> 463,930 555,636	<i>£</i> 165,355 190,359	<i>£</i> — —	<i>£</i> 1,048,400 1,166,233	<i>£</i> 240,959 226,815	9
<i>£</i> 45,941 57,944	<i>£</i> 200 212	<i>£</i> 220,914 248,290	<i>£</i> 11,214 10,949	<i>£</i> 24,670 28,419	<i>£</i> — —	<i>£</i> 133,864 146,495	<i>£</i> 51,166 62,427	10
<i>Yen</i> 361,779,949 389,815,483	<i>Yen</i> — —	<i>Yen</i> 7,742,260,177 8,092,660,318	<i>Yen</i> 922,340,779 921,419,090	<i>Yen</i> 719,591,724 860,764,988	<i>Yen</i> 517,027,398 466,842,625	<i>Yen</i> 4,145,965,659 4,467,930,561	<i>Yen</i> 1,437,334,617 1,375,703,054	11
<i>Taka</i> 121,539 139,021	<i>Taka</i> — —	<i>Taka</i> 6,387,217 8,964,866	<i>Taka</i> 377,581 420,556	<i>Taka</i> 811,210 923,663	<i>Taka</i> 695,720 872,996	<i>Taka</i> 2,418,925 3,578,440	<i>Taka</i> 2,083,781 3,169,211	12

** Includes money at call and short notice.

@ Undivided profit.

**No. 52—LIABILITIES AND ASSETS OF
BUSINESS IN**

No.	Name of the Bank	As on December 31	DEPOSITS				Borrow- ings 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
1	Algemene Bank Nederland N.V. (General Bank of the Netherlands)	1976 1977	5,73,19 7,98,01	92,51 1,18,87	5,18,69 6,47,61	11,84,39 15,64,49	1,33,67 2,20,00	18,27,31 29,87,56	33,94 69,50	31,79,31 48,41,55
2	American Express International Banking Corporation	1976 1977	51,99,05 53,32,46	5,28,75 5,56,67	15,14,20 15,03,84	72,42,00 73,92,97	6,32,83 9,41,67	26,64,36 41,63,13	1,00,33 —	106,39,52 124,97,77
3	Bank of America National Trust and Savings Association	1976 1977	51,85,90 47,81,16	2,24,29 2,52,37	10,24,87 14,39,03	64,35,06 64,72,56	7,02,66 12,75,21	16,75,63 40,23,92	— —	88,13,35 117,71,69
4	Bank of Tokyo	1976 1977	10,87,48 11,33,18	2,63,48 3,02,69	9,29,34 12,26,27	22,80,30 26,62,14	28 25	7,88,28 9,56,60	20,50 25,90	30,89,36 36,44,89
5	Banque Nationale de Paris	1976 1977	6,59,15 9,48,03	3,09,61 3,08,07	7,51,81 9,41,00	17,20,57 21,97,10	1,45,34 84,21	12,21,66 13,97,71	— —	30,87,57 36,79,02
6	British Bank of the Middle-East	1976 1977	8,29,70 10,71,14	2,55,69 3,07,30	9,97,93 9,07,24	20,83,32 22,85,68	2,10 1,69	9,20,24 10,88,24	49,00 50,34	30,54,66 34,25,95
7	Chartered Bank	1976 1977	55,92,89 70,08,47	27,08,19 29,89,27	42,82,24 49,05,93	125,83,32 149,03,67	13,97 9,13,65	71,89,45 80,20,80	69,08 79,40	198,55,82 239,17,52
8	Citibank, N.A.	1976 1977	55,08,39 55,63,82	9,09,14 8,21,00	23,14,61 20,57,67	87,32,14 84,42,49	34,36,15 31,82,38	21,47,33 26,28,68	56,31 19,62	143,71,93 142,73,17
9	Grindlays Bank	1976 1977	199,64,40 217,17,37	118,56,68 121,04,42	86,45,56 87,28,81	404,66,64 425,50,60	22,30,81 39,41,70	106,94,23 127,00,97	2,93,24 61,16	536,84,92 592,54,43
10	Mercantile Bank	1976 1977	40,25,14 46,91,17	23,29,26 24,95,45	22,74,03 28,12,46	86,28,43 99,99,08	5,02,03 15,08,28	30,72,42 46,29,66	— —	122,02,88 161,37,02
11	Mitsui Bank	1976 1977	2,32,80 2,81,09	1,16,53 1,30,10	2,23,54 1,86,55	5,72,87 5,97,74	20,25 —	1,14,02 2,35,15	9,90 15,48	7,17,04 8,48,37
12	Sonali Bank*	1976 1977	18,41	6,51	21,98	46,90	—	23,26	—	70,16

* Data for 1977 are not available.

FOREIGN COMMERCIAL BANKS, 1976 AND 1977

INDIA

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Dis- counted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year†	No. of Officers in India	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Invest- ments					
12	13	14	15	16	17	18	19	20	21	22	23	24
28,83 27,61	84,10 1,75,57	— 5,00	2,74,43 2,71,31	6,12,83 9,40,46	3,93,08 4,94,12	21,50 8,89	1,76 1,76	7,48 7,44	17,55,30 29,09,39	31,77 35,57	3 3	1
41,40 29,40	3,28,53 6,01,47	— —	16,53,39 9,83,71	39,71,22 49,17,17	24,92,10 24,39,90	71,20 67,21	15,86 19,39	7,92 7,69	20,57,90 34,31,83	1,00,33 —20,12	3 3	2
41,63 39,17	3,56,86 7,38,48	— 50,00	6,13,49 8,38,94	41,01,01 43,69,86	20,59,33 17,95,60	3,50 6,00	26,39 2,09,37	3,13 1,80	16,08,01 37,22,47	83,53 30,21	3 5	3
21,30 20,99	1,94,46 3,25,01	1,00,00 1,50,00	2,44,38 2,98,15	5,85,83 6,84,61	5,92,99 7,95,69	1,50,34 94,88	5,73,65 5,65,94	— —	6,26,41 7,09,62	17,68 32,05	3 3	4
36,55 32,59	1,54,95 3,34,84	2,00,00 —	4,54,70 6,08,22	6,76,48 7,88,44	4,55,03 6,03,46	1,20,15 1,50,36	15,63 15,45	18,05 17,92	9,56,03 11,27,74	9,55 1,98	5 5	5
17,55 29,15	1,87,60 2,68,17	4,65,00 —	3,44,08 2,55,91	6,66,43 12,45,21	8,42,97 9,79,77	17,84 14,89	1,09,58 1,60,57	— —	4,03,61 4,72,28	42,83 43,03	1 2	6
82,55 1,01,64	11,38,57 13,02,88	2,15,00 —	25,36,01 29,92,09	48,23,17 67,61,51	39,99,93 47,43,91	95,45 1,47,77	76,87 81,39	2,73,76 2,77,75	66,14,51 75,08,58	53,95 63,94	24 24	7
58,92 66,66	6,70,68 7,08,89	— 85,00	14,75,85 13,29,11	65,16,21 65,00,38	32,96,62 30,58,48	— —	17,84 21,60	49,44 56,52	22,86,37 24,46,53	52,60 10,26	8 8	8
1,79,85 2,46,15	25,62,94 26,58,42	— —	80,99,58 73,55,96	216,12,86 248,28,25	115,29,19 140,77,96	12,13,23 49,97	63,52 74,41	6,43,98 6,46,17	77,79,77 93,17,14	2,93,24 61,16	56 56	9
75,71 1,12,70	8,33,18 7,95,54	2,60,00 —	15,64,33 13,71,19	42,58,11 66,94,05	21,78,61 26,33,02	5,79,87 6,31,88	34,84 27,29	3,29,18 3,30,23	20,89,05 35,41,12	50,65 62,01	20 19	10
9,50 7,89	63,39 35,97	90,00 85,00	30,58 56,70	2,91,18 3,01,81	1,38,07 1,56,85	5,43 5,43	8,99 8,99	— —	79,90 1,89,73	1,55 8,05	1 1	11
65	7,92	25,00	8,02	6,46	—	—	33	—	21,78	—1,15	1 1	12

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

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance 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	Allahabad Bank, Calcutta. (17-4-1865+)	1976 1977	1,05,00 1,05,00	3,35,31 3,39,96	201,69,35 248,83,51	96,36,50 120,26,68	56,36,40 64,41,42	354,42,25 433,51,61	15,70,78 12,66,30	66,30,60 73,81,90	— —	440,83,94 524,44,77
2	Andhra Bank, Hyderabad. (20-11-1923)	1976 1977	1,00,00 1,00,00	1,36,07 2,12,32	144,97,13 198,24,71	43,88,93 58,50,51	33,22,29 46,95,33	222,08,35 303,70,55	30,04,27 29,46,17	58,41,68 100,33,78	65 73	312,91,02 436,63,55
3	Ballia Kshetriya Gra- min Bank, Ballia. (25-12-1976)	1976 1977	8,75 25,00	— 2,12	4 7,83	63 12,11	12 7,17	79 27,11	— —	6 8	— —	9,60 54,31
4	Bank of Cochin, Ernakulam. (17-12-1928)	1976 1977	4,76 9,00	14,79 16,53	6,88,07 9,11,49	5,26,36 9,27,66	55,21 1,07,04	12,69,64 19,46,19	— 96,88	1,20,73 1,85,77	2 4	14,09,94 22,54,41
5	Bank of Baroda, Baroda. (20-7-1908+)	1976 1977	2,50,00 6,25,00	10,00,00 8,75,00	706,85,99 892,38,53	294,30,14 360,90,78	300,49,73 366,36,60	1,301,65,86 1,619,65,91	124,43,89 125,76,23	254,38,01 341,62,02	— —	1,692,97,76 2,102,04,16
6	Bank of India Bombay. (7-9-1906+)	1976 1977	4,05,00 10,00,00	12,35,47 7,60,47	759,55,68 953,74,32	321,29,04 366,86,44	296,71,25 271,54,26	1,377,55,97 1,592,15,02	148,28,23 125,63,38	273,75,34 379,41,61	— —	1,816,00,01 2,114,80,48
7	Bank of Karad, Karad. (12-3-1946)	1976 1977	6,66 7,01	13,22 14,97	6,80,85 7,52,28	1,61,45 2,18,85	84,66 1,26,03	9,26,96 10,97,16	5,95 4,72	1,06,59 1,52,92	7 9	10,59,45 12,76,87
8	Bank of Madura, Madurai. (8-2-1943)	1976 1977	56,22 56,22	37,86 42,36	34,84,72 42,58,33	10,04,70 12,90,69	8,39,71 12,70,07	53,29,13 68,19,09	3,83,10 13,76	26,22,70 27,04,79	5 6	84,29,06 96,36,28
9	Bank of Maharashtra, Pune. (16-9-1935+)	1976 1977	1,48,69 1,48,69	1,30,00 1,48,95	182,16,76 245,68,57	106,47,45 132,22,44	58,74,94 73,24,19	347,39,15 451,15,20	52,14,98 52,61,86	59,72,58 72,72,40	— —	462,05,40 579,47,10
10	Bank of Rajasthan, Udaipur. (8-5-1943)	1976 1977	30,00 30,00	56,00 63,00	31,73,11 38,54,43	14,59,47 18,54,58	10,41,38 10,22,32	56,73,96 67,31,33	1,40,41 1,12,64	14,95,22 21,37,75	4 6	73,95,63 90,74,78
11	Bank of Thanjavur, Tanjore. (26-7-1901)	1976 1977	10,19 10,27	19,13 24,70	12,42,90 14,58,30	3,43,14 4,83,48	91,83 1,51,37	16,77,87 20,93,15	37,78 36,65	1,34,43 1,74,10	68 484	18,80,08 23,43,71
12	Bara Banki Gramin Bank, Barabanki. (27-3-1976)	1976 1977	25,00 25,00	— 65	4,73 20,44	11,68 34,64	1,67 1,70	18,08 56,78	— —	89 89	65 —	44,62 83,32
13	Bareilly Corporation (Bank), Bareilly. (19-7-1928)	1976 1977	6,32 6,32	18,57 24,04	5,77,01 6,72,95	3,21,23 4,12,28	1,95,19 2,31,29	10,93,43 13,16,52	48,16 46,45	2,03,76 2,66,33	10 12	13,70,34 16,59,78

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

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
11,36,51 14,51,94	27,56,86 40,43,51	3,00,00 10,00,00	24,72,09 31,51,63	221,39,94 243,41,56	73,42,02 84,05,61	20,29,06 30,47,53	1,26,40 1,55,82	95,74 94,22	56,85,32 67,52,95	67,31 19,55	— —	609 697	1
6,15,84 10,61,50	14,65,33 29,79,02	— —	55,87,40 75,73,19	108,05,95 135,11,37	48,31,01 53,18,88	17,31,91 27,58,13	10,76,44 10,49,74	45,92 47,42	51,31,22 93,64,30	55,46 71,08	15 —	400 485	2
5 1,45	8,74 32,58	— —	— —	36 18,55	— —	— —	— —	— —	45 1,73	—2 212	— —	3 8	3
38,05 92,20	1,00,80 2,71,68	1,50 10	87,56 1,67,20	6,13,17 9,84,80	1,77,00 2,19,17	2,64,22 3,15,18	21,10 1,00	2,93 3,17	1,03,61 1,99,91	4,15 2,15	10½ 10½	62 81	4
26,28,68 35,81,85	39,09,89 145,41,11	13,98,50 16,75,46	254,14,50 272,13,51	634,31,10 762,63,63	244,42,15 291,76,84	79,63,51 92,11,36	95,42,60 86,51,93	5,60,10 5,76,16	300,06,73 393,12,31	2,15,04 2,25,03	— —	1,033(41) 1,210(45)	5
26,17,93 30,93,77	33,43,83 102,83,58	16,22,95 28,88,67	163,69,65 218,26,09	816,90,44 866,97,23	237,21,42 289,74,50	124,14,71 121,35,23	84,20,38 54,44,46	4,72,96 5,08,36	309,25,74 396,28,59	2,15,60 2,88,27	— —	1,047(16) 1,135(20)	6
26,63 48,56	1,35,25 1,78,24	90,00 50,00	35,98 73,61	3,85,43 4,85,10	1,25,53 1,61,67	1,60,84 1,31,21	8,72 8,65	3,65 3,57	87,42 1,36,26	2,70 2,84	10 10	29 34	7
1,30,35 2,23,75	5,30,57 14,32,99	— —	5,15,49 5,88,23	34,34,22 33,62,10	9,52,00 10,76,51	4,63,60 3,60,03	77,03 3,73,08	29,30 41,04	22,96,50 21,78,55	9,99 10,13	10 10	159 170	8
5,38,86 9,76,52	22,17,75 36,50,00	— —	38,33,25 46,86,09	229,83,75 278,69,84	57,67,92 70,78,04	46,41,28 60,19,99	6,32,52 6,88,42	1,85,93 2,12,50	54,04,14 67,65,70	22,92 22,95	— —	485 537	9
1,58,93 2,40,67	5,75,68 6,83,44	2,57,95 1,50,50	8,57,23 10,00,14	27,32,43 32,30,20	12,29,98 15,03,74	3,80,77 4,61,74	56,33 61,78	25,28 27,34	11,21,05 17,15,23	9,84 10,62	12 12	141 160	10
54,95 93,00	1,44,27 2,33,77	— —	31,05 50,28	10,32,40 11,95,65	2,65,87 2,64,10	2,24,18 2,77,25	6,30 97,30	9,75 9,71	1,11,31 1,22,65	4,28 10,06	10 12	93 104	11
3,11 6,05	4,26 11,19	21,00 27,00	— —	13,03 35,28	— —	— —	— —	— —	3,22 3,80	65 —70	— —	21 21	12
35,91 81,36	3,89,64 1,62,50	— —	52,60 92,95	5,08,52 6,38,99	1,83,17 2,67,73	1,01 14,07	14,07 1,51,49	2,96 2,83	1,82,46 2,47,86	5,68 4,29	10 10	24 27	13

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53 LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
14	Benares State Bank, Varanasi. (12-9-1946)	1976 1977	23,34 24,65	13,68 14,02	12,04,25 15,12,66	7,69,76 9,74,93	3,28,17 2,49,45	23,02,18 27,37,04	1 36	4,12,09 6,02,52	1 1	27,51,31 33,78,60
15	Bhagirath Gramin Bank, Sitapur. (19-9-1976)	1976 1977	21,25 25,00	34 3,06	67 24,34	2,08 52,24	10 11,51	2,85 88,09	— —	28 2,05	— —	24,72 118,20
16	Bharat Overseas Bank, Madras. (22-9-1973)	1976 1977	50,00 50,00	7,50 10,50	12,04,67 16,25,82	1,82,14 3,06,08	2,34,03 3,44,73	16,20,84 22,76,63	1,09,44 1,27,38	5,18,49 9,43,78	2,34 7,84	23,08,61 34,16,13
17	Bhojpur-Rohtas Gra- min Bank, Bhojpur. (26-12-1975)	1976 1977	25,00 25,00	— —	3,47 19,92	9,22 48,38	70 2,23	13,39 70,53	— 10,00	4,56 6,73	— —	42,95 1,12,26
18	Bilaspur Raipur Kshe- triya Gramin Bank, Bilaspur. (20-10-1976)	1976 1977	21,25 25,00	5 1,16	2,31 12,31	80 31,08	1,20 3,10	4,31 46,49	— 89,61	1 1,74	— —	25,62 1,64,00
19	Bolangir Anchalik Gramya Bank, Bolangir. (10-4-1976)	1976 1977	25,00 25,00	— —	40 3,00	6,27 18,63	1,91 7,22	8,58 28,85	— 81,53	4 53	25 —	33,87 1,35,91
20	Bundel Khand Kshetriya Gramin Bank, Tikamgarh. (26-3-1977)	1977	21,25	9	2,82	7,34	1,10	11,26	4,52	35	—	37,47
21	Canara Bank, Mangalore. (1-7-1906+)	1976 1977	1,75,00 1,75,00	6,25,00 7,60,00	521,59,39 652,49,31	213,43,25 262,13,07	154,04,41 160,52,24	889,07,05 1,075,14,62	97,43,37 87,36,79	133,03,63 191,47,91	— —	1,127,54,05 1,363,34,32
22	Catholic Syrian Bank, Trichur. (20-11-1920)	1976 1977	15,00 15,00	20,24 20,64	20,14,30 22,28,09	6,44,51 12,61,55	3,91,70 3,50,36	30,50,51 38,40,00	45,10 22,94	3,66,92 4,38,63	4 12	34,97,81 43,37,33
23	Cauvery Grameena Bank, Mysore. (2-10-1976)	1976 1977	25,00 25,00	— 33	12,46 32,32	1,75 20,49	6 7,92	14,27 60,73	— 1,11,91	13,59 8	33 3,21	53,19 2,01,26
24	Central Bank of India, Bombay. (21-12-1911+)	1976 1977	4,75,14 4,75,14	12,82,80 13,84,44	752,74,77 864,36,39	361,41,60 426,49,97	293,60,36 248,19,43	1,407,76,73 1,539,05,79	149,00,72 132,46,94	218,69,54 316,83,09	— —	1,793,04,93 2,006,95,40
25	Champaran Kshetriya Gramin Bank, Champaran. (21-3-1976)	1976 1977	25,00 25,00	— 42	2,77 10,89	8,94 37,95	7,79 7,46	19,50 56,30	— 6,90	27 —	42 —	45,19 88,62
26	Corporation Bank, Udipi. (28-5-1906)	1976 1977	50,00 62,50	70,32 83,02	67,49,13 95,39,72	16,17,04 23,15,23	18,22,81 26,03,93	101,88,98 144,58,88	6,07,54 4,21,65	24,22,91 29,43,15	15 16	133,39,90 179,69,36
27	Cuttack Gramya Bank, Cuttack. (11-10-1976)	1976 1977	25,00 25,00	1 1	2,06 10,19	8,58 38,38	13 1,94	10,77 50,51	— —	18 64	— —	35,96 76,16

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

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977—(contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Dis- counted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the years@	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	25	24	26	27
95,52 1,54,97	2,67,75 3,45,93	— —	1,78,15 2,51,79	10,41,73 8,26,67	4,75,43 5,92,31	1,20,97 1,23,04	1,89,76 6,19,76	84 88	3,81,16 4,63,25	21 34	— —	64 70	14
54 15,24	2,20 16,00	19,00 57,50	1 2,65	1,54 21,57	— —	— —	— 50	— —	1,43 4,74	34 2,72	— —	6 24	15
29,44 53,23	2,16,84 2,64,01	71,00 79,00	3,98,58 6,32,87	6,52,81 9,85,23	2,77,73 3,76,66	85,15 1,23,56	20,01 9,26	— —	5,57,05 8,92,31	2,48 8,50	— —	17(1) 22(1)	16
2,00 3,91	7,80 11,96	4,00 21,50	— —	25,43 68,07	— —	— —	10 10	— —	3,62 6,72	—5 —1,60	— —	16 32	17
1,86 9,13	— 16,12	— —	— —	7,23 1,12,08	— —	— —	15,01 20,30	— —	1,52 6,37	5 1,11	— —	6 33	18
65 4,82	1,17 11,36	— —	— —	15,92 1,00,14	— —	10 —	13,25 10,35	— —	2,78 9,24	25 —68	— —	11 39	19
1,85	5,34	—	—	27,76	—	10	—	—	2,42	9	—	9	20
20,60,66 25,95,20	99,72,76 94,86,94	3,85,00 16,25,00	101,87,08 116,52,80	560,04,06 596,61,20	113,28,48 212,38,48	102,57,80 111,09,13	14,59,22 30,43,65	1,37,74 1,51,80	109,61,25 157,70,12	2,32,89 2,80,59	— —	1,018 1,105	21
1,13,72 1,46,25	3,37,53 6,25,98	— 39,65	63,37 20,17,56	18,64,40 1,94,23	4,78,34 5,51,11	2,65,89 3,71,52	12 11	8,15 13,93	3,66,29 3,76,99	1,80 21	6 —	149 171	22
24 8,44	1,79 16,96	35,75 25,00	— 7	1,18 1,40,44	— 1,00	— —	— 10	— —	14,23 9,25	33 3,21	— —	6 18	23
25,97,52 33,26,88	78,91,20 104,75,51	2,20,40 4,09,25	141,82,23 147,51,63	885,70,95 944,13,43	317,12,01 345,08,12	130,47,77 150,44,56	21,30,59 25,74,64	3,32,66 3,64,09	186,19,60 248,27,29	44,45 45,03	— —	1,408(1) 1,503(1)	24
3,22 11,55	7,42 11,48	— —	8 —	20,11 52,71	— —	10 —	12,00 9,10	— —	2,26 3,78	42 —80	— —	19 27	25
3,54,98 7,24,88	14,04,77 16,64,92	55,00 2,45,00	7,68,92 14,28,37	56,35,24 62,41,73	14,70,75 24,36,65	8,92,83 11,01,48	2,36,16 8,32,96	55,86 59,84	24,65,39 32,33,53	18,51 19,68	15 15	217 277	26
37 4,59	2,95 12,94	31,00 22,75	1 7	18 30,80	— —	— —	1 10	— —	1,44 4,91	1 —69	— —	6 17	27

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance 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	Dena Bank, Bombay. (26-3-1938+)	1976 1977	1,25,00 1,25,00	2,75,00 2,93,00	221,74,56 279,60,22	130,21,32 150,91,41	55,99,11 63,07,03	407,94,99 493,58,66	32,85,54 50,45,49	67,19,87 81,26,45	— —	512,00,40 629,48,60
29	Dhanalakshmi Bank,* Trichur. (14-11-1927)	1976 1977	6,62 6,62	13,17 14,78	8,19,14 11,01,47	2,54,69 4,42,63	68,78 1,53,84	11,42,61 16,97,94	— —	83,14 1,46,00	2 8	12,45,56 18,65,42
30	Farrukhabad Gramin Bank, Farrukhabad. (29-3-1976)	1976 1977	25,00 25,00	— 1,35	4,46 19,54	12,93 44,76	5,22 7,83	22,61 72,13	— —	31 77	1,35 72	49,27 99,97
31	Federal Bank, Alwaye. (23-4-1931)	1976 1977	25,00 1,00,00	54,40 67,90	31,21,80 43,99,44	17,32,85 30,44,71	7,48,34 11,07,09	56,02,99 85,51,24	1,79,09 3,00,45	12,62,64 14,45,96	5 2	71,24,17 104,65,57
32	Gaur Gramin Bank, Malda. (2-10-1975)	1976 1977	25,00 25,00	26 43	19,38 47,48	9,18 27,07	1,97 17,75	30,53 92,30	60,00 1,33,10	6,74 50	— 25	1,22,53 2,51,58
33	Gorakhpur Kshetriya Gramin Bank, Gorakhpur. (2-10-1975)	1976 1977	25,00 25,00	1,12 1,16	50,01 65,48	30,90 1,84,44	19,13 36,30	1,00,04 2,86,22	— —	2 5,37	— —	1,26,18 3,17,75
34	Gurgaon Gramin Bank, Gurgaon. (26-3-1976)	1976 1977	25,00 25,00	45 70	8,20 21,48	16,13 49,98	11 1,56	24,44 73,02	— —	28 96	— —	50,17 99,68
35	Hardoi-Unnao Gramin Bank, Hardoi. (7-6-1977)	1977	21,25	—	4,32	1,89	1,25	7,46	—	2	23	28,96
36	Haryana Kshetriya Gramin Bank, Bhi- wani. (2-10-1975)	1976 1977	25,00 25,00	67 1,32	6,14 22,26	18,10 53,66	20 7	24,44 75,99	— 18,47	37 93	— —	50,48 1,21,71
37	Himachal Gramin Bank, Mandi. (23-12-1976)	1976 1977	8,75 25,00	— 9	8 17,04	41 17,64	10 3	59 34,71	— —	2 1,08	— 36	9,36 61,24
38	Hindustan Commercial Bank, Kanpur. (14-5-1943)	1976 1977	1,25,00 1,25,00	28,60 29,00	20,16,93 24,53,44	11,39,70 14,73,64	8,70,18 10,01,70	40,26,81 49,28,78	1,48,12 41,92	9,61,08 10,45,52	19 12	52,89,80 61,70,34
39	Indian Bank, Madras. (5-3-1907+)	1976 1977	3,00,00 4,00,00	2,16,29 1,73,29	290,17,39 400,93,18	99,16,56 128,27,67	72,98,04 89,10,51	462,31,99 618,31,36	38,01,97 30,52,73	90,15,94 100,03,60	— —	595,66,19 754,60,98
40	Indian Overseas Bank, Madras. (20-11-1936+)	1976 1977	4,00,00 6,00,00	3,52,22 3,74,20	288,13,64 393,96,43	101,96,40 138,11,63	68,15,88 108,08,63	458,25,92 640,16,69	40,56,40 42,11,47	101,16,44 148,03,95	— —	607,50,98 840,06,31
41	Jaipur Nagaur Aan- chalik Gramin Bank, Jaipur. (2-10-1975)	1976 1977	25,00 25,00	22 —	26,65 62,85	22,71 64,23	1,56 5,26	50,92 1,32,34	20,08 66,50	75 4,09	— —	96,97 2,27,93
42	Jammu & Kashmir Bank, Srinagar. (1-10-1938)	1976 1977	11,79 11,79	51,08 65,24	25,77,09 56,48,77	11,80,02 16,39,59	21,47,99 21,57,06	59,05,10 94,45,42	3,18,85 2,53,97	6,58,92 14,94,66	25 14	69,45,99 112,71,22

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

* Included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from November 18, 1977.

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977—(contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year @	Divi- dend (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
10,40,98 13,59,78	11,76,96 39,68,62	5,00 70,30	47,36,73 56,80,59	266,98,67 300,85,43	84,39,87 116,10,52	27,66,61 32,93,97	8,27,40 9,26,68	89,93 1,02,45	54,18,25 58,50,26	22,61 23,65	— —	632 700	28
41,76 98,38	49,92 60,61	— —	30,38 89,92	6,81,36 9,35,28	2,32,17 2,73,61	93,22 1,47,93	40,20 1,41,06	4,44 4,54	72,11 1,14,09	2,48 2,38	10 10	65 84	29
4,10 9,34	23,08 20,71	— —	— —	16,99 64,70	— —	— —	— —	— —	5,10 5,22	1,35 72	— —	21 21	30
2,67,75 4,77,07	9,64,25 14,24,55	90,00 —	7,97,94 15,39,81	23,41,04 31,78,65	8,62,21 13,24,60	2,41,42 4,48,09	1,51,87 1,45,97	10,40 10,02	13,97,29 19,16,81	16,02 18,96	12 12	230 276	31
1,81 3,60	19,60 52,75	— —	— —	97,04 1,87,06	— —	50 55	2 —	— —	3,56 7,62	—46 89	— —	22 31	32
8,61 23,56	15,10 80,31	30,00 75,00	— —	62,02 1,21,77	4,00 4,00	— 10	10 —	— —	6,35 13,01	85 4	— —	20 40	33
4,57 5,37	8,19 26,61	— —	15 68	26,66 63,02	— —	— —	7,70 —	— —	2,90 4,00	45 25	— —	21 26	34
22	3,43	—	—	2,19	—	—	20,10	—	3,02	23	—	1	35
1,81 5,50	5,35 30,96	— —	— —	37,45 81,39	1,00 1,00	— —	3,00 50	— 46	1,87 1,90	43 65	— —	20 20	36
3 1,62	— 6,67	— 34,47	— —	30 16,18	— —	— —	8,75 —	— 1,07	28 1,23	— 45	— —	— 11	37
1,88,09 2,18,06	3,33,13 6,50,24	56,30 1,06,20	4,50,67 4,37,21	24,02,06 24,97,01	8,35,39 10,58,85	2,90,99 2,87,34	21,73 21,73	13,79 15,19	6,97,65 8,78,51	2,39 33	— —	96 105	38
15,08,43 21,77,72	32,77,01 53,10,97	2,09,82 1,36,39	62,72,18 82,25,94	274,97,62 316,15,19	95,97,12 133,75,91	37,26,22 45,19,38	3,71,21 6,07,44	1,18,04 24,87,25	69,88,54 70,04,79	1,88,71 77,24	— —	660(2) 723(2)	39
11,74,05 13,94,09	31,28,84 62,34,09	3,93,55 2,64,91	126,79,83 159,16,02	201,08,13 263,74,90	80,21,49 104,00,96	45,45,47 68,88,61	12,30,96 19,87,48	2,08,41 3,77,50	92,60,25 141,67,75	2,66,25 2,41,25	— —	571(7) 657(10)	40
5,74 13,24	13,90 35,87	18,00 44,20	— 3	52,58 1,21,71	— —	10 —	— 10	— —	6,65 12,78	—16 —354	— —	31 51	41
2,29,53 3,20,52	8,62,97 18,69,09	— —	7,03,04 7,67,55	21,27,72 18,65,96	10,81,37 25,04,51	1,25,65 2,00,65	12,25,60 24,32,75	6,77 6,64	5,83,34 13,03,55	10,11 15,40	11 12	117 143	42

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
43	Jammu Rural Bank, Jammu. (12-3-1976)	1976 1977	25,00 25,00	85 2,70	2,16 19,27	9,11 53,30	— —	11,27 72,57	— —	73 1,28	1 6	37,86 1,01,61
44	Karnataka Bank, Mangalore. (28-2-1924)	1976 1977	20,00 30,00	31,00 35,40	31,32,70 37,00,71	11,92,16 16,32,44	5,07,22 6,05,02	48,32,08 59,38,17	2,60,34 1,20,44	6,36,60 9,28,02	59 12	57,80,61 70,52,15
45	Karur Vysya Bank, Karur. (22-6-1916)	1976 1977	20,00 20,00	51,85 47,69	23,28,02 25,26,85	5,21,51 7,53,03	3,39,78 4,60,67	31,89,31 37,40,55	96,72 1,41,92	5,55,83 5,82,81	2,64 207	39,16,35 45,35,04
46	Koraput Panchabati Gramya Bank, Koraput. (13-11-1976)	1976 1977	25,00 25,00	— —	2 7,73	58 13,72	1,07 7,73	1,67 29,18	— 25,50	29 79	18 —	27,14 80,47
47	Kosi Kshetriya Gramin Bank, Purnea. (20-12-1976)	1976 1977	8,75 21,25	— —	15 1,16	6 9,45	13 56	34 11,17	— —	— 13,89	— —	9,09 46,31
48	Kshetriya Gramin Bank, Hoshangabad. (20-1-1976)	1976 1977	25,00 25,00	— —	2,71 20,39	9,38 28,06	1,89 4,05	13,98 52,50	— 6,01	64 37,59	74 —	40,36 1,21,10
49	Kumbakonam City Union Bank, Kumbakonam. (31-10-1904)	1976 1977	6,76 6,76	18,13 18,80	5,13,10 6,04,07	1,69,84 2,22,36	42,66 66,32	7,25,60 8,92,75	— —	69,94 95,27	3 1	8,20,46 10,13,59
50	Lakshmi Commercial Bank, New Delhi. (3-4-1939)	1976 1977	16,54 16,54	42,48 45,08	19,99,75 30,06,45	15,00,21 19,26,28	11,64,69 15,89,75	46,64,65 65,22,48	1,64,37 14,97	10,02,60 17,32,97	15 7	58,90,79 83,32,11
51	Lakshmi Vilas Bank, Karur. (3-11-1926)	1976 1977	22,88 22,88	44,00 53,01	13,83,36 15,66,58	4,64,05 5,77,20	3,63,58 4,49,73	22,10,99 25,93,51	1,06,73 1,06,79	7,00,40 10,94,99	43 48	30,85,43 38,71,66
52	Lord Krishna Bank, Kodungallur. (22-4-1940)	1976 1977	2,05 2,05	7,39 8,10	4,47,23 5,16,71	1,60,04 2,23,14	35,82 39,14	6,43,09 7,78,99	— —	56,89 58,72	1 1	7,09,43 8,47,87
53	Magadh Gramin Bank, Gaya. (10-11-1976)	1976 1977	21,25 25,00	— 88	65 7,78	18 18,72	— —	83 26,50	— —	1 67	14 —	22,23 53,05
54	Malaprabha Gramseena Bank, Dharwar. (1-9-1976)	1976 1977	25,00 25,00	6 6	33 20,56	1,03 25,11	— —	1,36 45,67	— 25,00	3 1,23	— —	26,45 96,96
55	Mallabhum Gramin Bank, Bankura. (9-4-1976)	1976 1977	25,00 25,00	— —	2,53 25,71	5,40 43,80	50 3,19	8,43 72,70	— 28,90	5,96 1,13	— —	39,39 1,27,73

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977—(contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
2,67 6,52	2,46 19,06	5,00 7,00	— —	2,49 23,32	— 3,96	— —	20,00 35,40	— —	5,24 6,35	1 1,90	— —	21 36	43
1,42,16 1,94,95	4,49,54 6,38,92	— —	2,47,67 4,02,91	31,51,18 32,77,47	7,00,80 11,24,34	5,01,07 5,41,19	65,05 20,06	18,95 18,55	5,04,19 8,33,76	12,18 6,62	12 12	181 209	44
1,12,54 1,58,56	3,29,21 3,90,48	50,00 —	5,29,31 6,58,04	12,19,18 17,28,21	6,97,85 7,35,14	1,99,86 2,44,76	3,11,51 1,29,32	8,81 8,83	4,58,08 4,81,70	14,89 81	— 10	92 106	45
33 4,23	99 10,12	23,50 —	— —	1,11 57,53	— —	— 10	— —	— —	1,21 8,49	18 —196	— —	6 30	46
1 2,09	9,01 7,33	— —	— 21,90	6 —	— —	— 10	— —	— —	1 14,89	—1 —35	— —	1 15	47
1,97 6,90	4,91 11,52	— —	— —	16,34 61,43	— —	— —	14,10 11	— —	3,04 41,14	74 —112	— —	21 29	48
20,62 54,39	81,64 82,78	— —	10,48 25,37	4,62,02 5,44,39	1,12,57 1,26,72	82,01 96,95	79 1,66	3,96 3,89	46,37 77,44	3,39 2,32	12 12	41 45	49
3,17,82 5,08,48	8,32,01 11,07,40	22,50 1,05,40	1,94,53 6,69,35	24,16,19 27,75,19	8,16,15 10,53,75	2,12,49 2,89,67	2,15,14 2,02,08	12,19 12,03	8,51,77 16,08,76	7,99 5,01	15 13	131 158	50
78,96 1,04,26	1,80,61 3,24,35	40,00 67,00	4,64,56 4,72,86	11,01,79 11,84,44	2,94,39 3,78,94	3,15,00 3,89,16	41,19 40,82	4,24 4,14	5,64,69 9,05,69	11,17 11,57	12 11	118 129	51
27,61 33,03	83,28 1,12,95	— —	13,54 16,64	3,44,41 4,13,50	1,14,40 1,53,05	31,80 50,06	22,50 19,01	64 63	71,25 49,00	20 44	7 7	42 48	52
7 3,43	1,04 4,16	19,00 31,00	— —	58 7,61	— —	— 20	— —	— —	1,54 6,65	14 74	— —	2 15	53
30 7,52	9,02 15,82	— —	— 12	87 61,22	— —	— 10	15,00 —	— —	1,26 12,18	6 —237	— —	3 30	54
3,22 5,94	3,25 14,75	— —	— 2	5,39 63,31	— —	— —	18,80 34,05	— —	8,73 9,66	—14 —2,65	— —	18 32	55

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
56	Marathwada Gramin Bank, Nanded. (26-8-1976)	1976 1977	25,00 25,00	50 50	4,16 19,92	2,42 19,46	1,64 5,82	8,22 45,20	— 22,19	2 4,89	1 —	33,75 97,78
57	Marwar Gramin Bank, Pali. (6-9-1976)	1976 1977	25,00 25,00	21 29	16,03 35,96	13,59 41,32	1,15 9,84	30,77 87,12	— —	10 98	— —	56,08 1,13,39
58	Mayurakshi Gramin Bank, Birbhum. (16-8-1976)	1976 1977	25,00 25,00	26 36	1 3,64	79 9,47	14 18	94 13,29	— 22,79	3 51	— —	26,23 61,95
59	Miraj State Bank, Miraj. (30-4-1929)	1976 1977	6,00 6,00	9,64 10,00	2,59,49 3,04,71	1,09,92 1,30,34	42,19 37,97	4,11,60 4,73,02	— —	49,16 62,45	— 1	4,76,40 5,51,48
60	Monghyr Kshetriya Gramin Bank, Monghyr. (12-3-1977)	1977	21,25	1,15	1,47	19,52	3	21,02	—	51	—	43,93
61	Nagarajuna Grameena Bank, Khammam. (30-4-1976)	1976 1977	25,00 25,00	11 9,89	37,24 68,45	31,67 1,71,39	18,50 —	87,41 2,39,84	1,19,93 5,81,68	25 1,91	— —	2,32,70 8,58,32
62	Nedungadi Bank, Kozhikode. (29-5-1913)	1976 1977	8,57 8,60	13,48 14,38	12,65,00 13,53,80	3,59,28 5,02,74	1,43,13 1,77,37	17,67,41 20,33,91	29,20 25,50	2,65,29 2,84,10	8 2	20,84,03 23,66,51
63	New Bank of India, New Delhi. (21-12-1936)	1976 1977	75,48 75,58	1,75,99 2,28,99	112,22,54 154,56,21	49,82,49 66,53,53	48,37,55 53,87,30	210,42,58 274,97,04	9,05,53 15,27,69	37,34,01 48,63,65	10,46 9,58	259,44,05 342,02,53
64	North Malabar Gramin Bank, Cannanore. (12-12-1976)	1976 1977	8,75 25,00	— —	23 28,22	1,06 39,65	3 1,52	1,32 69,39	40 60,21	4 1,04	— —	10,51 1,55,64
65	Oriental Bank of Commerce, Delhi. (19-2-1943)	1976 1977	16,61 16,61	51,75 59,25	50,63,35 71,92,18	23,84,48 31,01,49	30,36,12 28,91,06	104,83,95 131,84,73	5,40,00 6,53,10	16,27,75 36,73,64	79 189	127,20,85 175,89,22
66	Pandiyan Grama Bank, Sattur. (9-3-1977)	1977	25,00	—	33,87	24,08	24	58,19	48,36	1,47	—	1,33,02
67	Pragjyotish Gaonlia Bank, Kamrup. (6-7-1976)	1976 1977	21,25 23,61	— —	27 4,74	3,07 15,67	5 97	3,39 21,38	— —	1,14 10,90	— —	25,78 55,89
68	Prathama Bank, Moradabad. (2-10-1975)	1976 1977	25,00 25,00	37 44	11,21 35,70	33,87 81,17	8,13 10,99	53,21 1,27,86	— —	1,32 3,61	— —	79,90 1,56,91
69	Punjab & Sind Bank, Amritsar. (24-6-1908)	1976 1977	29,36 58,22	81,99 1,00,02	105,76,83 146,19,47	64,23,60 89,54,72	32,57,00 43,30,66	202,57,43 279,04,85	17,72,88 26,29,85	41,71,59 58,85,22	4,23 4,28	263,17,48 365,82,44

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977— (contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year @	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
52 5,93	97 14,65	—	— 41	4,01 72,22	—	— 10	26,60 —	—	1,65 4,47	51 —24	—	3 27	56
3,00 16,16	13,20 27,67	25,15 40	—	11,92 38,30	—	—	— 25,00	—	2,81 5,86	21 8	—	15 34	57
29 1,44	1,91 4,08	—	— 1	18 28,15	—	—	22,39 22,10	—	1,46 6,17	26 —115	—	4 13	58
15,43 26,13	64,15 60,73	—	6,86 23,51	2,36,24 2,68,82	81,66 93,92	8,36 12,04	19,12 12,12	2,92 2,90	41,66 51,31	69 57	7 7	15 16	59
61	39,64	—	1	2,41	—	—	10	—	1,16	1,15	—	8	60
8,30 15,96	22,71 86,28	70,00 —	—	1,19,75 7,38,25	—	—	2,00 2,00	—	9,94 15,83	—7 8,59	—	35 60	61
59,49 1,05,03	2,36,80 2,36,28	—	74,17 81,77	10,08,59 11,20,53	3,74,25 4,74,73	74,90 74,91	2,09 2,09	5,09 4,98	2,48,65 2,66,19	3,58 1,56	6 4	91 103	62
7,81,12 12,18,71	33,48,47 47,30,57	2,68,35 1,17,35	46,76,35 39,85,51	83,48,86 129,19,98	29,98,57 36,50,10	17,18,67 26,99,50	3,92,55 4,81,90	97,14 95,04	33,13,97 43,03,87	69,16 69,24	20 —	270 334	63
11 7,05	1,94 34,15	—	— 89	3 77,77	—	—	8,00 25,00	— 64	43 10,14	—2 —289	—	1 35	64
5,68,39 6,50,71	18,04,48 13,46,77	2,68,00 15,00	18,08,30 20,92,95	45,72,46 63,79,20	13,22,80 13,16,46	8,24,19 11,73,25	1,44,73 13,54,04	12,25 12,91	13,95,25 32,47,93	6,79 8,61	—	211 233	65
7,53	20,70	—	16	92,70	—	10	—	—	11,83	—363	—	25	66
1,57 4,22	20,62 13,20	—	—	1,12 21,77	—	—	— 3,00	—	2,47 13,70	—2 —80	—	9 18	67
8,94 17,87	26,22 33,54	—	96 4,02	39,19 81,87	—	—	— 11,55	—	4,59 8,06	27 7	—	21 21	68
10,77,48 18,33,20	14,30,31 30,89,72	10,00 52,38	36,45,98 53,46,58	124,35,85 155,55,84	35,42,10 46,35,53	5,35,34 8,87,83	25,08 1,06,96	73,33 90,69	35,42,01 49,83,71	22,23 25,16	12 14	423 473(1)	69

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
70	Punjab Co-operative Bank, Amritsar. (31-10-1904)	1976 1977	10,00 10,00	19,01 20,01	64,58 66,39	22,07 26,47	20,27 23,67	1,06,92 1,16,53	— —	23,51 34,54	64 84	1,60,08 1,81,92
71	Punjab National Bank, New Delhi. (19-5-1894 +)	1976 1977	2,00,00 2,00,00	11,18,49 11,89,30	590,83,62 721,47,06	349,66,27 428,48,39	180,14,76 192,58,39	1,120,64,65 1,342,53,84	112,10,06 65,51,69	241,03,40 325,11,94	— —	1,486,96,60 1,747,06,77
72	Purbanchal Bank, Gauhati. (18-1-1972)	1976 1977	15,11 15,13	3,69 2,87	2,49,16 3,84,54	1,20,72 1,56,71	95,85 1,11,93	4,65,73 6,53,18	— 19,30	92,43 1,32,00	— 3,20	5,76,96 8,25,68
73	Puri Gramya Bank, Puri. (25-2-1976)	1976 1977	25,00 25,00	— —	8,90 44,43	7,64 38,17	15 1,33	16,69 83,93	— 45,00	1,54 4,40	— —	43,23 1,58,33
74	Rae Bareli Kshetriya Gramin Bank, Rae Bareli. (29-3-1976)	1976 1977	25,00 25,00	— 99	5,02 34,79	26,22 85,02	1,50 4,22	32,74 1,24,03	— —	14,00 43,12	99 30	72,73 1,93,44
75	Ratnakar Bank, Kolhapur. (14-6-1943)	1976 1977	7,56 7,92	8,47 8,47	2,75,31 3,01,05	1,45,93 1,65,36	88,81 61,64	5,10,05 5,28,05	3,86 7,23	1,14,09 81,43	— —	6,44,03 6,33,10
76	Rayalaseema Gramee- na Bank, Cuddapah. (5-8-1976)	1976 1977	25,00 25,00	36 —	2,64 41,80	10,77 53,67	30 2,36	13,71 97,83	— 11,00	4 2,47	— —	39,11 1,36,30
77	Rewa Sidhi Gramin Bank, Rewa. (20-12-1976)	1976 1977	8,75 25,00	— 35	2 15,47	29 22,24	45 2,55	76 40,26	— —	— 37	— —	9,51 65,98
78	Samyut Kshetriya Gramin Bank, Azamgarh. (6-1-1976)	1976 1977	25,00 25,00	7 13	7,51 45,88	31,46 1,06,18	5,23 7,69	44,20 1,59,75	— 17,00	60 5,82	7 —	69,94 2,07,70
79	Sangli Bank, Sangli. (16-10-1916)	1976 1977	29,00 32,63	55,40 55,99	30,25,88 34,91,98	10,01,61 13,24,24	5,71,73 7,17,14	45,99,22 55,33,36	3,06,59 1,40,77	12,00,46 14,21,12	3,86 31	61,94,53 71,84,18
80	Santhal Parganas Gramin Bank Dumka. (30-3-1977)	1977	21,25	—	14,61	7,76	27	22,64	—	56	1,76	46,21
81	Shekhawati Gramin Bank, Sikar. (7-10-1976)	1976 1977	25,00 25,00	37 2,13	5,19 15,21	1,06 17,48	— —	6,25 32,69	— —	20 99	— —	31,82 60,81
82	South India Bank, Tirunelveli. (12-1-1903)	1976 1977	10,00 10,00	17,43 19,80	4,18,14 5,20,95	2,38,83 3,35,75	1,28,37 2,24,33	7,85,34 10,81,03	— —	1,43,22 2,75,05	4 2	9,56,03 13,85,90
83	South Indian Bank, Trichur. (25-1-1929)	1976 1977	20,63 21,14	24,64 26,55	34,13,13 39,16,26	10,34,68 16,93,59	4,34,26 7,13,09	48,82,07 63,22,94	56,07 54,32	8,49,87 10,59,03	1 3	58,33,29 74,84,01

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

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977 —(Contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year @	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
3,83 4,28	11,50 15,28	3,00 —	4,89 8,73	47,20 46,01	25,90 27,34	3,46 3,46	38,11 45,56	4,10 4,09	18,09 27,17	2,18 2,40	9 9	4 4	70
24,54,94 33,53,35	86,34,60 112,44,78	— 9,00,00	136,92,87 139,17,85	686,54,82 737,63,04	278,96,41 353,89,55	69,88,21 80,62,85	8,37,38 11,98,00	1,83,08 2,13,95	193,54,29 266,63,40	2,50,38 1,35,50	— —	1,311(1) 1,401(1)	71
13,78 17,44	80,52 1,27,49	3,00 16,00	19,46 15,73	2,87,55 3,96,90	67,71 79,72	27,29 64,15	— —	12,61 2,84	65,04 1,05,41	2,31 3,20	— —	18 22	72
1,58 8,89	1,35 37,85	— —	34 2,41	26,60 98,42	— —	10 11	7,50 —	— —	5,76 10,65	—1,41 —3,33	— —	20 25	73
3,58 8,46	4,69 46,05	— 12,00	1 1,08	26,20 79,55	— —	— —	19,60 10	— —	18,65 46,20	98 30	— —	20 23	74
23,09 36,66	56,53 46,23	— —	24,51 9,78	3,55,76 2,94,41	88,03 93,03	20 16,90	1,52 52,53	6,12 5,88	88,27 77,68	1,39 —	— —	40 40	75
2,08 11,69	8,57 27,25	— —	— 13	7,76 78,93	— —	— —	18,00 4,00	— —	2,70 14,30	— —3,38	— —	11 44	76
16 4,26	1,67 8,44	— —	— 43	56 22,56	— —	— —	7,00 22,70	— —	12 7,59	—1 35	— —	2 17	77
3,73 12,74	20,04 60,94	— —	5 3	42,42 86,57	— —	— 10	10 39,00	— —	3,60 8,32	7 —2,23	— —	21 33	78
90,22 1,57,72	2,52,48 5,27,43	20,00 —	3,39,82 5,86,39	30,01,21 29,68,65	11,43,25 9,71,29	2,89,38 4,39,00	55,52 3,02,63	22,44 22,38	9,80,21 12,08,69	17,16 8,20	13½ 12	102 117	79
40	8,01	31,69	—	4,29	—	10	—	—	1,72	1,76	—	8	80
28 2,32	1,00 10,74	— —	— 80	— 28,54	1,66 —	— —	27,35 16,10	— 1,99	1,53 32	37 1,76	— —	2 14	81
38,37 85,45	1,52,19 1,76,71	— —	43,21 82,77	4,35,79 4,97,45	82,68 1,00,88	82,27 73,90	7,09 1,43,76	6,55 6,39	1,07,88 2,18,59	2,99 2,33	10 10	52 63	82
2,66,70 4,38,17	5,57,71 8,92,14	— —	3,68,35 7,31,60	27,49,23 30,15,89	6,18,91 8,85,25	3,94,64 4,92,56	20,76 16,76	15,51 14,86	8,41,48 9,96,78	3,00 3,49	10 9	182 221	83

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

£ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
84	South Malabar Gramin Bank, Malappuram. (11-12-1976)	1976 1977	8,75 25,00	— —	42 42,11	2,09 56,28	— 2,05	2,51 1,00,44	— 80,78	4 1,83	— —	11,30 2,08,05
85	Sri Visakha Grameena Bank, Srikakulam. (30-9-1976)	1976 1977	25,00 25,00	34 2,88	19,60 77,67	23,92 1,02,14	3,78 44,87	47,30 2,24,68	— 48,50	23 2,95	— —	72,87 3,04,01
86	State Bank of Bikaner and Jaipur, Jaipur. (1-1-1963)*	1976 1977	79,95 79,95	86,89 1,11,62	85,37,17 114,20,59	46,32,60 57,51,57	44,91,25 58,99,77	176,61,02 230,71,93	8,02,05 9,65,55	80,27,86 72,96,70	1 2	266,57,78 315,25,77
87	State Bank of Hydera- bad, Hyderabad. (25-8-1941)@	1976 1977	50,00 50,00	89,00 1,00,00	83,36,50 106,74,05	37,47,63 48,44,46	38,73,45 47,80,97	159,57,58 202,99,48	14,47,74 7,74,75	86,98,26 138,21,81	3 2	262,42,61 350,46,06
88	State Bank of India, Calcutta. (1-7-1955++)	1976 1977	5,62,50 5,62,50	101,82,75 118,22,75	2,458,61,20 2,962,98,63	779,30,01 1,031,39,17	1,290,26,90 1,509,10,66	4,528,18,11 5,503,48,46	283,28,92 333,25,50	1,752,49,23 1,739,87,61	17,36 18,00	6,671,58,87 7,700,64,82
89	State Bank of Indore, Indore. (23-3-1920)@	1976 1977	35,00 35,00	42,35 51,19	49,73,51 56,20,52	16,70,37 19,50,76	27,43,52 29,70,43	93,87,40 105,41,71	1,45,11 15,93,44	8,07,78 14,85,81	2 5	104,17,66 137,07,20
90	State Bank of Mysore, Bangalore. (19-5-1913)@	1976 1977	1,00,38 1,00,39	1,35,83 1,51,83	89,44,97 104,65,87	31,48,43 39,43,33	29,49,50 29,53,72	150,42,90 173,62,92	3,18,14 2,63,67	25,82,23 51,51,53	12 5	181,79,60 230,30,39
91	State Bank of Patiala, Patiala. (14-11-1917)@	1976 1977	35,00 35,00	58,92 71,41	68,94,17 86,34,84	49,58,76 63,57,33	27,92,90 56,00,97	146,45,83 205,93,14	5,50,90 7,72,59	46,27,42 149,69,50	— —	199,18,07 364,41,64
92	State Bank of Sau- rashtra, Bhavnagar. (19-1-1950)@	1976 1977	1,00,00 1,00,00	1,21,65 1,33,00	63,86,58 76,37,86	23,35,17 29,37,96	28,82,64 30,55,27	116,04,39 136,31,09	2,86,67 1,86,32	21,35,46 54,29,29	4 4	142,48,21 194,79,74
93	State Bank of Travan- core, Trivandrum. (12-9-1945)@	1976 1977	1,00,00 1,00,00	1,07,15 1,27,12	73,63,13 101,70,74	47,11,03 66,35,29	22,91,34 28,03,65	143,65,50 196,09,68	1,67,36 1,06,35	35,12,45 91,74,42	26 22	182,52,72 291,17,79
94	Sultanpur Kshetriya Gramin Bank, Sultanpur. (8-2-1977)	1977	25,00	42	7,49	16,13	78	24,40	—	53	—	50,35
95	Syndicate Bank, Manipal. (20-10-1925)†	1976 1977	1,41,97 3,00,00	4,50,00 3,50,00	401,34,08 501,01,20	185,62,13 216,75,11	103,86,03 127,34,63	690,82,24 845,10,94	58,16,36 52,48,15	137,44,43 198,88,76	— —	892,35,00 1,102,97,85
96	Tamilnad Mercantile Bank, Tuticorin. (11-5-1921)	1976 1977	5,13 5,13	23,37 31,77	4,83,17 7,72,60	2,77,66 3,95,28	2,16,61 4,02,15	9,77,44 15,70,03	— —	1,36,96 2,33,97	6 8	11,42,96 18,40,98

* Date refers to the date of amalgamation of State Bank of Bikaner with State Bank of Jaipur.

@ Date refers to original date of registration.

++ Successor to Imperial Bank of India which was set up in 1921.

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

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977—(contd.)

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
1,44 14,49	1,65 15,19	— —	— 4,90	45 1,60,46	— —	— —	7,00 10	— —	76 12,91	8 —1,83	— —	6 34	84
1,24 8,45	14,46 56,67	43,00 47,00	— —	10,63 1,76,22	— —	— —	— —	— —	3,54 15,67	34 2,54	— —	7 50	85
9,86,92 5,99,84	22,73,73 24,22,56	— 9,00,00	47,94,34 52,31,98	90,49,30 106,04,05	31,84,24 38,09,67	21,55,91 24,70,45	20,07 32,68	44,67 80,12	41,48,60 53,74,42	26,64 27,01	10 10	410 440	86
3,60,51 5,10,74	27,87,74 9,92,40	— 22,55,00	18,43,55 25,11,46	116,31,10 148,33,80	26,36,73 55,48,19	29,32,51 16,36,74	14,09 1,19,75	82,05 91,80	39,54,33 65,46,18	8,01 10,99	— —	339 372	87
68,13,17 82,23,80	328,26,97 472,52,48	169,61,77 213,84,82	222,43,54 292,42,93	3,036,34,13 3,458,11,71	1,413,72,50 1,227,12,35	11,13,42 490,01,22	6,88,13 17,01,85	17,59,83 19,20,55	1,397,45,41 1,428,13,11	7,75,29 7,70,01	23 23	4,245(11) 4,668(14)	88
1,64,18 1,73,85	5,73,14 8,26,93	1,60,00 —	8,16,12 13,06,35	49,24,16 66,10,55	17,52,84 19,51,88	10,48,88 11,27,03	16,19 28,83	50,58 50,53	9,11,57 16,31,25	9,67 9,74	9 9	137 150	89
1,99,60 3,07,86	10,98,64 7,83,05	3,50,00 —	12,90,22 14,26,62	83,16,58 108,65,52	26,79,26 40,11,17	19,22,30 16,66,17	19,75 29,17	1,04,12 1,00,50	21,99,13 38,40,33	18,91 20,65	11 11	289 315	90
2,51,13 3,20,35	15,50,91 21,76,86	6,50,00 74,80,00	14,89,78 20,42,26	96,77,53 136,09,53	27,77,84 32,01,99	18,13,51 20,66,05	2,85 19,28	14,78 14,35	16,89,74 55,10,97	8,22 12,50	— —	252 282	91
1,37,36 2,06,02	10,37,52 6,11,50	1,26,50 22,30,00	12,33,95 15,98,51	63,21,11 82,02,74	26,39,75 25,71,81	12,79,41 12,93,95	33,42 97,40	63,18 62,98	13,76,01 26,04,83	11,10 11,35	— —	191 201	92
3,59,62 3,29,70	10,69,70 27,43,30	1,48,00 8,25,00	26,26,26 47,12,75	70,95,06 86,74,21	45,38,94 69,88,35	10,35 11,35	7,70 7,70	29,92 32,02	23,67,17 47,93,41	20,59 23,71	6 8	319 381	93
2,99	7,61	17,00	—	18,97	—	10	—	52	3,16	—42	—	8	94
17,56,95 22,72,47	48,14,38 89,03,39	76,00 82,46	53,59,62 60,57,11	447,03,24 499,79,47	125,10,37 159,75,47	68,99,60 92,74,97	8,71,91 11,95,70	2,01,33 2,57,87	120,41,60 162,98,94	1,82,86 80,89	— —	850(1) 943(1)	95
60,39 1,57,53	1,64,82 2,39,86	— —	53,62 64,01	5,28,49 7,47,72	2,03,45 3,45,84	21,37 25,00	1,02 1,33,52	7,94 7,76	1,01,86 1,19,74	4,33 6,05	20 20	55 63	96

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

£ Excludes offices doing purely administrative functions; the number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
97	Traders' Bank, New Delhi. (28-7-1933)	1976 1977	11,05 11,05	38 38	7,87 70,68	5,79 23,87	10,28 40,10	23,94 1,34,65	— 4,51	9,17 28,23	— —	44,54 1,78,82
98	Tripura Gramin Bank, Tripura. (21-12-1976)	1976 1977	8,75 25,00	— —	7 7,29	2,74 29,27	— 43	2,81 36,99	10 21,25	1,66 29,28	— —	13,32 1,12,52
99	Tungabhadra Gramin Bank, Bellary. (25-9-1976)	1976 1977	25,00 25,00	35 43	7,68 55,58	11,96 40,44	63 7,71	20,27 1,03,73	16,74 2,04,90	2,44 8,82	2 —	64,82 3,42,88
100	Union Bank of India, Bombay. (11-11-1919+)	1976 1977	1,25,00 1,25,00	3,56,00 4,11,00	345,49,91 437,62,91	144,63,16 180,69,00	186,07,32 216,50,85	676,20,39 834,82,76	67,10,82 49,69,86	123,10,47 148,37,96	— —	871,22,68 1,038,26,58
101	United Bank of India, Calcutta. (12-10-1950+)	1976 1977	2,68,77 2,68,77	3,07,44 3,36,44	325,77,72 410,48,84	196,03,45 233,41,86	130,93,36 146,65,15	652,74,53 790,55,85	85,34,56 62,67,37	75,88,79 121,43,94	— —	819,74,09 980,72,37
102	United Commercial Bank, Calcutta. (6-1-1943+)	1976 1977	5,00,00 5,00,00	6,00,00 6,50,00	415,91,11 517,21,83	179,27,39 218,80,14	154,32,51 196,13,98	749,51,01 932,15,95	52,25,39 78,73,74	172,20,52 240,59,23	— —	984,96,92 1,262,98,92
103	United Industrial Bank, Calcutta. (21-2-1940)	1976 1977	22,01 22,01	25,14 29,69	18,71,91 25,69,45	7,72,64 9,76,49	8,76,57 11,40,87	35,21,12 46,86,81	1,26 2,70	4,53,07 8,99,65	2,01 26	40,24,61 56,41,12
104	United Western Bank, Satara City. (17-10-1936)	1976 1977	24,00 24,00	27,44 33,43	28,85,57 33,64,88	12,06,47 15,08,32	4,39,42 5,16,49	45,31,46 53,89,69	1,70,14 36,26	10,41,15 11,68,30	82 88	57,95,01 66,52,56
105	Uttar Banga Kshetriya Gramin Bank, Cooch Behar. (7-3-1977)	1977	21,25	75	—	1,26	—	1,26	—	—	—	23,26
106	Vaishali Kshetriya Gramin Bank, Muzaffarpur. (10-3-1977)	1977	21,25	—	2,85	6,54	32	9,71	—	15,70	46	47,12
107	Vijaya Bank, Mangalore. (2-5-1931)	1976 1977	1,17,63 1,17,64	1,57,85 1,67,85	120,03,27 144,16,24	45,98,38 56,14,56	48,17,76 51,22,73	214,19,41 251,53,53	8,92,46 6,05,92	56,18,98 66,70,95	1,04 1,19	282,07,37 327,17,08
108	Vysya Bank, Bangalore. (29-3-1930)	1976 1977	19,60 26,22	39,39 49,39	37,02,13 53,91,65	5,47,49 7,96,03	5,61,43 8,13,81	48,11,05 70,01,49	4,87,26 4,72,03	18,78,37 31,96,52	2,07 4,43	72,37,74 107,50,08

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

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977—(concl'd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year @	Divi- dend declared (per cent)	No. of Offices in India £	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
3,88 5,43	11,99 36,67	— 34,77	— 6,73	10,75 42,02	4,93 17,35	— —	1 1	95 2,14	12,03 33,70	-2,16 -7	— —	1 10	97
51 3,26	10,98 8,67	— —	— —	1,70 44,92	— —	— 50	— 26,57	— —	13 28,60	— -67	— —	5 22	98
5,50 24,92	5,27 52,53	— —	12 7	49,84 2,53,86	— —	— —	10 10	— —	3,99 11,40	37 6	— —	21 25	99
19,28,49 27,60,62	39,95,10 101,68,41	3,00 2,33,00	77,71,10 76,40,01	426,44,86 435,60,91	129,87,04 175,21,80	56,53,21 62,21,51	8,15,05 8,47,02	3,05,50 3,25,67	110,19,33 145,47,63	1,46,50 75,80	— —	905 1,001	100
10,03,25 13,22,33	65,05,05 81,10,27	3,00 3,00	46,22,28 55,89,24	426,77,30 462,72,45	185,57,50 236,33,63	2,24,68 2,48,53	5,18,02 5,80,25	2,71,53 3,57,69	75,91,48 119,54,98	69,08 2,06	— —	682 744	101
36,38,00 33,84,91	62,25,04 115,48,46	9,03,00 9,57,33	114,48,83 172,68,32	419,84,43 478,92,32	148,70,33 200,60,69	39,99,17 45,58,04	14,33,53 16,11,30	3,58,44 3,58,04	136,36,15 186,59,51	1,62,59 1,92,69	— —	913(9) 1,000(9)	102
2,06,72 2,27,68	2,75,45 4,70,66	1,56,00 1,00	1,78,13 3,01,10	18,06,40 25,37,23	7,33,58 8,18,85	1,51,58 2,95,64	3,88 6,51	2,50 2,50	5,10,37 9,79,95	8,00 8,06	5 7½	51 69	103
1,09,66 2,21,71	3,82,84 5,22,36	— —	9,04,40 7,51,91	22,60,43 24,95,56	8,58,14 11,19,39	4,27,63 4,71,35	11,95 86,16	32,58 34,00	8,07,38 9,50,12	5,36 6,70	10 12	106 116	104
11	19,14	—	—	3,28	—	—	10	—	63	75	—	2	105
2,85	5,76	—	—	21,21	—	10	—	—	17,20	46	—	11	106
7,27,63 14,99,82	20,16,27 28,35,17	— 1,00	21,66,69 25,61,70	112,29,94 122,09,95	24,33,11 29,19,83	34,19,73 37,09,18	7,19,22 7,64,17	14,36 15,68	54,80,42 62,00,58	52,02 24,28	12 12	466 517	107
1,66,35 2,45,97	3,97,37 7,72,46	5,00 —	6,87,68 8,11,53	29,59,28 36,42,09	7,52,83 12,89,85	3,63,79 7,16,37	2,93,03 2,58,73	16,50 16,22	15,95,91 29,96,86	24,23 30,96	14 16	112 150	108

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

£ Excludes offices doing purely administrative functions; the number of offices outside India is shown in brackets.

No. 54—LIABILITIES AND ASSETS OF NON-

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bari Doab Bank, Hoshiarpur. (12-5-1915)	1976 1977	2,00 2,00	16,76 20,11	14,89 19,20	5,28 5,90	1,79 3,10	21,96 28,20	— —	3,48 5,07	32 7	44,52 55,45
2	Ganesh Bank of Kurundwad, Kurundwad. (14-8-1920)	1976 1977	53 75	1,67 1,95	28,67 34,20	18,40 23,47	9,95 11,15	57,02 68,82	— —	5,27 3,62	— —	64,49 75,14
3	Jharia Industrial Bank, Jharia. (18-4-1941)	1976 1977	1,00 1,00	1,64 1,66	— —	— —	37 37	37 37	— —	65 52	2 1	3,68 3,56
4	Kashi Nath Seth Bank, Shahjahanpur. (3-9-1947)	1976 1977	1,25 5,00	2,43 2,58	63,55 1,04,94	63,76 1,06,78	7,50 10,62	1,34,81 2,22,34	2,42 5	14,22 10,57	1 1	1,55,14 2,40,55
5	Naini Tal Bank, Naini Tal. (25-9-1922)	1976 1977	3,25 5,00	7,09 8,70	2,07,14 2,42,24	1,41,80 1,82,77	67,83 84,46	4,16,77 5,09,47	— —	65,30 89,85	50 25	4,92,91 6,13,27
6	Parur Central Bank, Parur. (17-9-1930)	1976 1977	1,95 1,97	5,91 7,76	2,16,16 2,53,24	1,19,47 1,77,36	17,62 17,62	3,53,25 4,48,22	5 —	72,79 81,29	68 5	4,34,63 5,39,29

SCHEDULED COMMERCIAL BANKS, 1976 AND 1977

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year @	Divi- dend declared (per cent)	No. of Offices in India*	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Securities	Other Invest- ments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
45 21	50 2,90	— 50	— —	5,56 5,48	11,34 8,59	— —	23,49 33,98	30 —	2,88 3,79	1,10 3,71	16 20	1 1	1
5,87 3,85	1,54 3,41	1,00 1,00	43 5,08	33,99 40,17	14,12 15,46	25 —	11 10	2,06 2,05	5,12 4,02	12 29	8 10	4 7	2
1 —	— 3	— —	— —	2,57 3,05	50 —	— —	— 40	— —	60 8	7 1	— —	1 1	3
4,52 11,42	6,46 22,80	2,00 9,15	83 1,99	96,13 1,35,90	34,93 40,28	— —	— —	— 54	10,27 18,47	82 57	— —	6 12	4
10,22 17,25	19,56 29,62	— —	20,90 33,92	1,97,35 2,50,42	1,08,04 1,35,22	99 99	77,23 70,69	55 54	58,07 74,62	1,54 1,90	10 10	12 14	5
17,94 24,41	30,36 64,28	— —	2,44 5,52	2,11,44 2,18,89	43,64 52,64	24,20 28,05	19,59 52,95	53 84	84,49 91,71	2,40 2,33	7½ 9	26 31	6

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

* Excludes offices doing purely administrative functions.

No. 55—PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1976	1977	1976	1977	1976	1977
	1	2	3	4	5	6
State Bank of India and its Subsidiaries						
1. State Bank of India	1809	2102	54	54	17	19
2. State Bank of Bikaner & Jaipur	109	140	48	49	26	25
3. State Bank of Hyderabad	178	200	52	52	24	24
4. State Bank of Indore	120	146	53	53	18	19
5. State Bank of Mysore	136	151	59	60	21	23
6. State Bank of Patiala	168	204	47	42	34	31
7. State Bank of Saurashtra	122	133	55	56	20	22
8. State Bank of Travancore	107	127	51	52	33	34
Nationalised Banks						
9. Allahabad Bank	319	324	57	57	27	28
10. Bank of Baroda	400	140	54	55	23	22
11. Bank of India	305	76	55	60	23	23
12. Bank of Maharashtra	87	100	52	55	31	29
13. Canara Bank	357	434	59	61	24	24
14. Central Bank of India	270	291	53	56	26	28
15. Dena Bank	220	234	54	57	32	30
16. Indian Bank	72	43	63	65	21	21
17. Indian Overseas Bank	88	62	63	61	22	22
18. Punjab National Bank	559	595	53	54	31	32
19. Syndicate Bank	317	117	58	59	27	26
20. Union Bank of India	285	329	51	52	21	22
21. United Bank of India	114	125	50	52	30	30
22. United Commercial Bank	120	130	55	55	24	24
Regional Rural Banks**						
23. Ballia Kshetria Gramin Bank	—	8	5	29	80	45
24. Bara Banki Gramin Bank	—	3	26	36	65	61
25. Bhagirathi Gramin Bank	2	12	24	28	73	59
26. Bhojpur Rohtas Gramin Bank	—	—	26	28	69	69
27. Bilaspur-Raipur Kshetria Gramin Bank	*	5	54	26	18	67
28. Bolangir Anchalik Gramya Bank	—	—	5	10	73	65
29. Bundelkhand Kshetria Gramin Bank	—	—	—	25	—	65
30. Cauvery Gramin Bank	—	1	87	53	12	34
31. Champaran Kshetria Gramin Bank	—	2	14	19	46	68
32. Cuttack Gramya Bank	*	—	19	20	80	76
33. Farrukhabad Gramin Bank	—	5	20	27	57	62
34. Gaur Gramin Bank	1	2	64	52	30	29
35. Gorakhpur Kshetria Gramin Bank	5	5	50	23	31	64
36. Gurgaon Gramin Bank	2	3	34	30	66	68
37. Hardoi-Unnao Gramin Bank	—	—	—	58	—	25
38. Haryana Kshetria Gramin Bank	3	5	25	29	74	71
39. Himachal Gramin Bank	—	—	14	49	69	51
40. Jaipur Nagaur Anchalik Gramin Bank	1	—	52	47	45	49
41. Jammu Rural Bank	3	11	19	27	81	73
42. Koraput Panchabati Gramya Bank	—	—	1	27	35	47
43. Kosi Kshetria Gramin Bank	—	—	44	10	18	85
44. Kshetria Gramin Bank, Hoshangabad	—	—	19	39	67	53
45. Magadh Gramin Bank	—	4	78	29	22	71
46. Malaprabha Gramin Bank	*	—	24	45	76	55
47. Mallabhum Gramin Bank	—	—	30	35	64	60
48. Marathwada Gramin Bank	2	2	51	51	29	49
49. Marwar Gramin Bank	1	1	52	41	44	48
50. Mayurakshi Gramin Bank	1	1	1	27	84	71
51. Monghyr Gramin Bank	—	5	—	7	—	93
52. Nagarjuna Gramin Bank	*	40	43	29	36	71
53. North Malabar Gramin Bank	—	—	18	41	80	57
54. Pandyan Grama Bank	—	—	—	58	—	42
55. Pragiyotish Grameena Bank	—	—	8	22	91	73
56. Prathma Bank	2	2	21	28	64	63
57. Puri Gramya Bank	—	—	53	53	46	45
58. Rae Bareilly Kshetria Gramin Bank	—	4	15	28	80	69
59. Rayalaseema Grameena Bank	1	—	19	43	79	55
60. Rewa-sidhi Gramin Bank	—	1	3	39	38	55
61. Samyut Kshetria Gramin Bank	*	1	17	29	71	66
62. Santhal Parganas Gramin Bank	—	—	—	65	—	34
63. Shekhawati Gramin Bank	2	9	83	47	17	53

* Ratio is less than one per cent.

** These banks are set up under the Regional Rural Banks Act, 1976. The various ratios for these banks given in the table are not strictly comparable with those of other banks.

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	
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
7	8	9	10	11	12	13	14	15	16	17	18	19	20
29	27	2	2	6	6	8	8	31	22	32	32	72	68
26	26	1	1	5	4	15	11	18	17	30	27	78	69
24	24	1	1	9	4	13	7	17	27	35	36	84	85
29	28	1	1	2	15	6	8	19	19	30	29	61	75
20	17	2	1	2	2	7	5	18	23	31	33	64	71
19	27	1	1	4	4	11	9	19	16	31	26	76	76
25	22	2	2	2	1	8	6	23	19	34	29	65	72
16	14	1	1	1	1	9	13	32	36	32	36	68	68
16	15	1	1	4	3	10	12	21	19	27	27	69	63
23	23	1	1	10	8	3	9	19	18	32	29	68	64
22	17	1	1	11	8	3	6	17	18	32	29	71	68
17	16	1	1	15	12	7	9	17	16	32	31	77	72
17	15	1	1	11	8	6	10	13	20	26	33	74	66
21	16	1	1	11	9	6	8	23	22	33	34	73	71
14	13	1	1	8	10	5	9	21	24	29	32	77	72
16	14	1	1	8	5	9	11	21	22	30	30	73	64
15	17	2	2	9	7	8	10	18	16	30	30	72	66
16	14	1	1	10	5	9	10	25	26	32	33	73	65
15	15	1	1	8	6	5	12	18	19	29	31	72	66
28	26	1	1	10	6	7	14	19	21	29	29	75	61
20	18	1	1	13	8	10	11	28	30	30	31	72	66
21	21	1	1	7	8	12	14	20	22	27	28	71	70
15	26	1108	100	—	—	6	8	—	—	—	—	46	68
9	3	138	45	—	—	20	14	—	—	—	—	72	62
3	13	758	32	—	—	21	20	—	—	—	1	54	27
5	3	187	35	—	14	19	9	—	—	1	—	190	97
28	7	494	56	—	193	43	20	—	—	348	44	168	241
22	25	291	87	—	283	11	27	—	—	156	36	186	347
—	10	—	190	—	40	—	20	—	—	—	1	—	247
1	13	175	42	—	184	5	21	—	2	—	2	8	231
40	13	128	45	—	12	19	23	—	—	62	16	104	94
1	4	233	50	—	—	7	12	—	—	*	—	2	61
23	11	111	37	—	—	22	16	—	—	—	—	75	90
6	19	83	28	197	144	13	10	—	—	2	1	318	203
19	13	26	9	—	—	12	11	4	1	4	1	62	43
*	2	104	35	—	—	21	10	—	—	32	—	110	87
—	17	—	285	—	—	—	6	—	—	—	269	—	29
1	—	105	35	—	24	11	10	4	1	16	2	153	107
17	—	1483	72	—	—	5	8	—	—	1483	—	51	47
3	4	50	19	39	50	15	13	—	—	*	—	103	92
—	—	229	38	—	—	27	12	—	5	178	54	22	32
64	26	1497	86	—	87	20	14	—	—	—	—	66	197
38	5	2574	190	—	—	3	23	—	—	—	—	18	196
14	8	170	48	—	11	15	13	—	—	101	—	117	117
—	—	2560	98	—	—	27	16	—	—	—	1	70	29
—	—	1843	55	—	55	26	21	—	—	1103	—	64	134
6	5	297	34	—	40	42	12	—	—	223	47	64	87
20	—	310	65	—	56	8	15	—	—	324	—	49	184
4	11	82	29	—	—	12	21	—	—	—	29	39	44
15	2	2687	191	—	171	57	14	—	—	2382	166	19	212
—	—	—	107	—	—	—	7	—	—	—	—	—	11
21	—	29	15	137	243	12	12	—	—	2	1	137	308
2	2	863	36	30	87	8	13	—	—	606	36	2	113
—	—	—	43	—	83	—	16	—	—	—	—	—	160
1	5	627	110	—	—	51	23	—	—	—	14	33	102
15	9	48	20	—	—	19	17	—	—	—	9	76	67
1	2	150	30	—	54	14	11	—	—	46	—	161	120
5	3	76	21	—	—	14	10	—	—	60	—	80	65
2	2	185	26	—	11	19	15	—	—	131	4	57	81
59	6	1151	63	—	—	21	15	—	—	921	56	74	57
12	5	57	16	—	11	13	11	—	—	*	24	96	54
—	1	—	94	—	—	—	6	—	—	—	—	—	19
—	—	406	83	—	—	8	10	—	—	438	49	27	90

* Ratio is less than one per cent.

No. 55—PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1976	1977	1976	1977	1976	1977
	1	2	3	4	5	6
64. Sri Visakha Gramin Bank	1	12	41	35	51	45
65. South Malabar Gramin Bank	—	—	17	42	83	56
66. Sultanpur Kshetriya Gramin Bank	—	2	—	31	—	66
67. Tripura Gramin Bank	—	—	3	20	97	79
68. Tungabhadra Gramin Bank	1	2	38	54	59	39
69. Uttar Banga Kshetriya Gramin Bank	—	4	—	—	—	100
70. Vaishali Kshetriya Gramin Bank	—	—	—	29	—	67
Foreign Banks						
71. Algemene Bank of Nederland N.V. (General Bank of Netherlands)			48	51	8	8
72. American Express International Banking Corporation			72	72	7	8
73. Bank of America National Trust & Savings Association			81	74	3	4
74. Bank of Tokyo			48	43	11	11
75. Banque Nationale de Paris			38	43	18	14
76. British Bank of the Middle East			40	47	12	13
77. Chartered Bank			44	47	22	20
78. Citibank N.A.			63	66	10	10
79. Grindlays Bank			49	51	29	28
80. Mercantile Bank			47	47	27	25
81. Mitsui Bank			41	47	20	22
82. Sonali Bank**			38	—	15	—
Other Indian Scheduled Banks						
83. Andhra Bank	136	212	65	65	20	19
84. Bank of Cochin	300	184	54	47	42	48
85. Bank of Karad	186	214	74	69	17	20
86. Bank of Madras	68	75	65	62	19	19
87. Bank of Rajasthan	187	210	56	57	26	28
88. Bank of Thanjavur	190	241	74	70	20	23
89. Bareilly Corporation (Bank)	294	380	53	51	29	31
90. Benares State Bank	61	57	52	55	34	36
91. Bharat Overseas Bank	16	21	74	72	11	13
92. Catholic Syrian Bank	133	138	66	58	21	33
93. Corporation Bank	140	133	66	66	16	16
94. Dhanalakshmi Bank†	199	223	72	65	22	26
95. Federal Bank	216	68	56	51	31	36
96. Hindustan Commercial Bank	23	23	50	50	28	30
97. Jammu & Kashmir Bank	425	553	44	60	20	17
98. Karnataka Bank	155	118	65	63	25	27
99. Karur Vysya Bank	260	238	73	68	16	20
100. Kumbakonam City Union Bank	257	278	71	68	23	25
101. Lakshmi Commercial Bank	247	273	43	46	32	30
102. Lakshmi Vilas Bank	191	232	63	61	21	22
103. Lord Krishna Bank	350	395	70	66	25	29
104. Miraj State Bank	167	166	63	64	27	28
105. Nedungadi Bank	144	167	72	66	20	25
106. New Bank of India	235	303	53	56	24	24
107. Oriental Bank of Commerce	306	357	48	54	23	24
108. Punjab & Sind Bank	283	172	52	52	32	32
109. Punjab Co-operative Bank	190	200	61	57	20	23
110. Purbanchal Bank	27	19	53	59	26	24
111. Ratnakar Bank	100	107	54	57	29	31
112. Sangli Bank	190	172	66	63	22	24
113. South India Bank	170	198	53	48	31	31
114. South Indian Bank	119	126	70	62	21	27
115. Tamilnad Mercantile Bank	460	619	49	49	29	25
116. Traders' Bank	—	3	33	52	25	18
117. United Industrial Bank	114	135	53	55	22	21
118. United Western Bank	114	139	64	62	26	28
119. Vijaya Bank	134	143	56	58	21	22
120. Vysya Bank	195	188	77	77	11	11
Non-Scheduled Banks						
121. Bari Doab Bank	838	1006	68	68	23	21
122. Ganesh Bank of Kurundwad	315	260	51	50	32	34
123. Jharia Industrial Bank	164	166	—	—	—	—
124. Kashi Nath Seth Bank	194	52	47	47	48	48
125. Nainital Bank	218	174	50	47	34	36
126. Parur Central Bank	303	394	61	56	34	40

* Ratio is less than one per cent.

** Data for 1977 are not available.

† Included in the second schedule to the Reserve Bank of India Act, 1934 with effect from November 18, 1977.

COMMERCIAL BANKS—(concl'd.)
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	
1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977
7	8	9	10	11	12	13	14	15	16	17	18	19	20
8	20	54	12	—	22	5	6	—	—	—	—	23	78
—	2	349	25	—	80	57	18	—	—	279	—	18	165
—	3	—	104	—	—	—	15	—	—	—	—	—	78
—	1	311	68	4	57	18	12	—	—	—	73	61	121
3	7	125	25	83	198	27	34	—	—	1	—	247	245
—	—	—	1746	—	—	—	17	—	—	—	8	—	260
—	4	—	219	—	—	—	33	—	—	—	1	—	218
44	41	—	—	11	14	9	12	33	32	35	32	75	77
21	20	—	—	9	13	4	7	34	33	36	34	78	80
16	22	—	—	11	20	6	12	32	28	32	31	73	80
41	46	—	—	—	*	7	12	26	30	58	55	36	37
44	43	—	—	8	4	10	9	26	27	34	35	66	64
48	40	—	—	*	*	9	12	40	43	47	51	49	66
34	33	—	—	*	6	7	8	32	32	33	33	58	65
27	24	—	—	39	38	6	9	38	36	38	36	92	93
22	21	—	—	6	9	5	6	28	33	32	33	73	76
26	28	—	—	6	15	8	8	25	26	32	33	67	81
39	31	—	—	3	—	12	7	24	26	27	29	56	60
47	—	—	—	—	—	9	—	—	—	*	—	30	—
15	16	1	1	14	10	5	6	22	18	34	30	74	69
4	5	2	1	—	5	5	15	14	11	36	28	55	59
9	11	2	2	1	—	9	16	14	15	32	27	45	51
16	19	2	1	7	—	10	21	18	16	28	27	74	58
18	15	2	1	3	2	9	10	22	22	29	30	63	63
6	7	2	2	2	2	11	12	16	13	30	31	63	60
18	18	2	2	4	4	10	15	17	20	18	33	51	56
14	9	2	1	—	*	11	14	21	22	34	49	53	39
15	15	4	3	7	6	7	5	17	17	24	22	65	71
13	9	1	1	2	1	14	16	16	14	24	24	63	58
18	18	1	1	6	3	14	14	14	17	26	30	63	53
6	9	2	1	—	—	4	6	20	16	32	33	62	60
13	13	1	2	3	4	16	18	15	15	22	22	56	55
22	20	4	3	4	1	10	13	21	21	29	28	71	60
36	23	1	1	5	3	18	22	18	27	41	54	48	28
10	10	1	1	5	2	11	12	15	19	26	28	70	62
11	12	2	2	3	4	10	11	22	20	38	30	55	64
6	7	3	3	—	—	10	14	16	14	27	25	65	64
25	24	1	1	4	*	22	17	18	16	27	24	56	53
16	17	3	3	5	4	9	13	13	15	29	31	71	64
5	5	1	1	—	—	11	12	18	20	26	29	56	55
10	8	4	3	—	—	11	13	20	20	27	25	59	62
8	9	1	1	2	1	13	14	21	23	26	27	61	59
23	20	1	1	4	6	15	21	14	13	24	25	62	61
29	22	1	1	5	5	15	10	13	10	22	29	61	64
16	16	1	1	9	9	9	15	18	17	20	20	79	75
19	20	27	26	—	—	10	12	24	23	63	66	49	47
21	17	4	3	—	3	9	11	15	12	20	22	66	63
17	12	3	3	1	1	11	13	17	18	18	31	75	58
12	13	2	2	7	3	7	12	25	18	32	31	73	64
16	21	3	3	—	—	13	17	11	9	22	29	61	54
9	11	1	1	1	1	13	17	13	14	21	22	64	59
22	26	3	2	—	—	12	20	21	22	23	32	60	52
42	30	46	8	—	3	50	21	21	13	21	13	46	36
25	24	1	1	*	—	12	12	21	17	25	24	56	61
10	10	1	1	4	1	9	12	19	21	29	31	70	60
23	20	1	1	4	2	10	15	11	12	31	29	63	59
12	12	1	1	10	7	10	12	16	18	29	32	76	64
9	11	86	78	—	—	5	8	52	30	159	151	25	19
17	16	5	4	—	—	11	7	25	22	25	23	60	66
100	100	714	719	—	—	3	3	135	—	135	108	695	824
5	5	2	3	1	—	4	5	26	18	26	18	72	62
16	17	2	3	—	—	6	7	26	27	45	41	52	56
5	4	2	2	*	—	6	6	12	12	25	30	60	50

* Ratio is less than one per cent.

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

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories

(As on December 31, 1977)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH		BIHAR—(Concl'd.)	
	2,041		
1. Allahabad Bank	9	4. Bank of India	106
2. Andhra Bank	396	5. Bank of Madura	1
3. Bank of Baroda	23	6. Benares State Bank	1
4. Bank of India	32	7. Bhojpur-Rohas Gramin Bank	32
5. Bank of Madura	4	8. Canara Bank	34
6. Bank of Maharashtra	13	9. Central Bank of India	153
7. Bharat Overseas Bank	2	10. Champaran Kshetriya Gramin Bank	27
8. Canara Bank	71	11. Dena Bank	4
9. Central Bank of India	58	12. Federal Bank	2
10. Corporation Bank	33	13. Hindustan Commercial Bank	2
11. Dena Bank	13	14. Indian Bank	11
12. Federal Bank	3	15. Indian Overseas Bank	7
13. Grindlays Bank	1	16. Jharia Industrial Bank	1
14. Indian Bank	96	17. Kosi Kshetriya Gramin Bank	15
15. Indian Overseas Bank	55	18. Lakshmi Commercial Bank	1
16. Karnataka Bank	6	19. Magadh Gramin Bank	15
17. Karur Vysya Bank	9	20. Monghyr Kshetriya Gramin Bank	8
18. Lakshmi Commercial Bank	1	21. New Bank of India	4
19. Lakshmi Vilas Bank	4	22. Oriental Bank of Commerce	1
20. Mercantile Bank	1	23. Punjab & Sind Bank	10
21. Nagarjuna Grameena Bank	60	24. Punjab National Bank	112
22. Nedungadi Bank	1	25. Santhal Pargana Gramin Bank	8
23. New Bank of India	3	26. State Bank of Bikaner & Jaipur	1
24. Oriental Bank of Commerce	2	27. State Bank of India	454
25. Punjab & Sind Bank	3	28. Syndicate Bank	4
26. Punjab National Bank	17	29. Union Bank of India	31
27. Rayalaseema Grameena Bank	44	30. United Bank of India	53
28. South Indian Bank	5	31. United Commercial Bank	71
29. Sri Visakha Grameena Bank	50	32. United Industrial Bank	6
30. State Bank of Bikaner & Jaipur	1	33. Vaishali Kshetriya Gramin Bank	11
31. State Bank of Hyderabad	213	34. Vijaya Bank	7
32. State Bank of India	463		
33. State Bank of Mysore	7		
34. State Bank of Patiala	1		
35. State Bank of Saurashtra	1		
36. State Bank of Travancore	1		
37. Syndicate Bank	148		
38. Union Bank of India	70		
39. United Bank of India	3		
40. United Commercial Bank	22		
41. Vijaya Bank	40		
42. Vysya Bank	56		
ASSAM		GUJARAT	
	386		2,043
1. Allahabad Bank	14	1. Allahabad Bank	9
2. Bank of Baroda	5	2. Andhra Bank	3
3. Bank of India	1	3. Bank of Baroda	411
4. Canara Bank	5	4. Bank of India	170
5. Central Bank of India	12	5. Bank of Madura	2
6. Dena Bank	2	6. Bank of Maharashtra	17
7. Federal Bank	5	7. Bank of Rajasthan	3
8. Grindlays Bank	1	8. Bharat Overseas Bank	1
9. Indian Bank	9	9. Canara Bank	22
10. Indian Overseas Bank	3	10. Central Bank of India	161
11. New Bank of India	1	11. Corporation Bank	7
12. Pragjyotish Gaonlia Bank	18	12. Dena Bank	349
13. Punjab & Sind Bank	4	13. Federal Bank	2
14. Punjab National Bank	15	14. Hindustan Commercial Bank	3
15. Purbanchal Bank	21	15. Indian Bank	27
16. State Bank of Bikaner & Jaipur	1	16. Indian Overseas Bank	37
17. State Bank of India	74	17. Lakshmi Commercial Bank	2
18. Syndicate Bank	2	18. New Bank of India	11
19. Union Bank of India	15	19. Oriental Bank of Commerce	10
20. United Bank of India	113	20. Punjab & Sind Bank	6
21. United Commercial Bank	59	21. Punjab National Bank	44
22. Vijaya Bank	6	22. Sangli Bank	1
		23. South Indian Bank	1
		24. State Bank of Bikaner & Jaipur	3
		25. State Bank of India	305
		26. State Bank of Indore	1
		27. State Bank of Saurashtra	186
		28. Syndicate Bank	35
		29. Union Bank of India	119
		30. United Bank of India	11
		31. United Commercial Bank	65
		32. United Western Bank	3
		33. Vijaya Bank	15
		34. Vysya Bank	1
BIHAR		HARYANA	
	1,306		660
1. Allahabad Bank	75	1. Allahabad Bank	14
2. Andhra Bank	2	2. Bank of Baroda	10
3. Bank of Baroda	36		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
HARYANA—(Concl'd.)		KARNATAKA—(Concl'd.)	
3. Bank of India	15	8. Bank of Thanjavur	1
4. Bank of Maharashtra	4	9. Bharat Overseas Bank	1
5. Bank of Rajasthan	2	10. Canara Bank	343
6. Canara Bank	2	11. Catholic Syrian Bank	1
7. Central Bank of India	53	12. Cauvery Grammeena Bank	18
8. Dena Bank	3	13. Central Bank of India	35
9. Gurgaon Gramin Bank	26	14. Corporation Bank	137
10. Haryana Kshetriya Gramin Bank	20	15. Dena Bank	13
11. Hindustan Commercial Bank	10	16. Dhanalakshmi Bank	2
12. Indian Bank	12	17. Federal Bank	3
13. Indian Overseas Bank	6	18. Ganesh Bank of Kurundwad	1
14. Lakshmi Commercial Bank	29	19. Grindlays Bank	1
15. New Bank of India	52	20. Indian Bank	45
16. Oriental Bank of Commerce	38	21. Indian Overseas Bank	35
17. Punjab & Sind Bank	30	22. Karnataka Bank	179
18. Punjab National Bank	107	23. Karur Vysya Bank	6
19. State Bank of Bikaner & Jaipur	3	24. Lakshmi Commercial Bank	1
20. State Bank of India	104	25. Lakshmi Vilas Bank	9
21. State Bank of Patiala	59	26. Malaprabha Grammeena Bank	30
22. Syndicate Bank	20	27. Miraj State Bank	2
23. Traders' Bank	1	28. Nedungadi Bank	2
24. Union Bank of India	21	29. New Bank of India	2
25. United Bank of India	1	30. Oriental Bank of Commerce	1
26. United Commercial Bank	16	31. Punjab & Sind Bank	4
27. Vijaya Bank	2	32. Punjab National Bank	16
HIMACHAL PRADESH		33. Ratnakar Bank	5
1. Allahabad Bank	283	34. Sangli Bank	23
2. Bank of Baroda	1	35. South Indian Bank	11
3. Bank of India	4	36. State Bank of Bikaner & Jaipur	1
4. Canara Bank	3	37. State Bank of Hyderabad	60
5. Central Bank of India	1	38. State Bank of India	133
6. Grindlays Bank	13	39. State Bank of Mysore	282
7. Himachal Gramin Bank	1	40. State Bank of Patiala	1
8. Indian Bank	11	41. State Bank of Saurashtra	1
9. Indian Overseas Bank	2	42. State Bank of Travancore	5
10. Jammu & Kashmir Bank	3	43. Syndicate Bank	339
11. Lakshmi Commercial Bank	1	44. Tamilnad Mercantile Bank	1
12. New Bank of India	4	45. Tungabhadra Gramin Bank	25
13. Oriental Bank of Commerce	13	46. Union Bank of India	57
14. Punjab & Sind Bank	4	47. United Bank of India	1
15. Punjab National Bank	9	48. United Commercial Bank	17
16. State Bank of India	64	49. United Western Bank	2
17. State Bank of Patiala	73	50. Vijaya Bank	270
18. Syndicate Bank	26	51. Vysya Bank	60
19. Union Bank of India	1	KERALA	
20. United Commercial Bank	9	1. Allahabad Bank	1,945
JAMMU & KASHMIR		2. Andhra Bank	4
1. Allahabad Bank	325	3. Bank of Baroda	4
2. Bank of Baroda	2	4. Bank of Cochin	26
3. Bank of India	2	5. Bank of India	79
4. Canara Bank	3	6. Bank of Madura	11
5. Central Bank of India	1	7. Bank of Maharashtra	4
6. Dena Bank	1	8. Bharat Overseas Bank	3
7. Grindlays Bank	8	9. Canara Bank	1
8. Hindustan Commercial Bank	2	10. Catholic Syrian Bank	129
9. Jammu & Kashmir Bank	1	11. Central Bank of India	153
10. Jammu Rural Bank	130	12. Chartered Bank	52
11. Lakshmi Commercial Bank	36	13. Corporation Bank	2
12. New Bank of India	4	14. Dena Bank	30
13. Oriental Bank of Commerce	8	15. Dhanalakshmi Bank	9
14. Punjab & Sind Bank	4	16. Federal Bank	78
15. Punjab National Bank	4	17. Grindlays Bank	229
16. State Bank of India	31	18. Indian Bank	2
17. State Bank of Patiala	75	19. Indian Overseas Bank	45
18. Union Bank of India	1	20. Karnataka Bank	59
19. United Commercial Bank	2	21. Lakshmi Vilas Bank	6
20. Vijaya Bank	9	22. Lord Krishna Bank	2
KARNATAKA		23. Nedungadi Bank	47
1. Allahabad Bank	2,278	24. New Bank of India	81
2. Andhra Bank	5	25. North Malabar Gramin Bank	4
3. Bank of Baroda	9	26. Parur Central Bank	35
4. Bank of India	19	27. Punjab & Sind Bank	31
5. Bank of Madura	32	28. Punjab National Bank	2
6. Bank of Maharashtra	4	29. South Indian Bank	7
7. Bank of Rajasthan	26	30. South Malabar Gramin Bank	145
	1	31. State Bank of India	34
		32. State Bank of Mysore	57
		33. State Bank of Saurashtra	2
		34. State Bank of Travancore	1
			339

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
KERALA—(Concl'd.)		MAHARASHTRA—(Concl'd.)	
35. Syndicate Bank	75	37. Mitsui Bank	1
36. Tamilnad Mercantile Bank	2	38. New Bank of India	11
37. Union Bank of India	82	39. Oriental Bank of Commerce	16
38. United Bank of India	2	40. Punjab & Sind Bank	13
39. United Commercial Bank	12	41. Punjab National Bank	75
40. Vijaya Bank	49	42. Ratnakar Bank	35
41. Vysya Bank	10	43. Sangli Bank	91
MADHYA PRADESH 1,373		44. South Indian Bank	3
1. Allahabad Bank	69	45. State Bank of Bikaner & Jaipur	10
2. Andhra Bank	3	46. State Bank of Hyderabad	87
3. Bank of Baroda	42	47. State Bank of India	460
4. Bank of India	125	48. State Bank of Indore	3
5. Bank of Maharashtra	22	49. State Bank of Mysore	7
6. Bank of Rajasthan	8	50. State Bank of Saurashtra	3
7. Bilaspur-Raipur Kshetriya Gramin Bank	33	51. State Bank of Travancore	2
8. Bundelkhand Kshetriya Gramin Bank	9	52. Syndicate Bank	76
9. Canara Bank	14	53. Union Bank of India	155
10. Central Bank of India	158	54. United Bank of India	13
11. Corporation Bank	1	55. United Commercial Bank	69
12. Dena Bank	45	56. United Western Bank	100
13. Federal Bank	1	57. Vijaya Bank	29
14. Hindustan Commercial Bank	3	58. Vysya Bank	3
15. Indian Bank	8	MANIPUR 25	
16. Indian Overseas Bank	4	1. Allahabad Bank	1
17. Kshetriya Gramin Bank, Hoshangabad	29	2. Bank of Baroda	1
18. New Bank of India	9	3. Punjab & Sind Bank	1
19. Oriental Bank of Commerce	8	4. State Bank of India	7
20. Punjab & Sind Bank	22	5. United Bank of India	12
21. Punjab National Bank	82	6. United Commercial Bank	2
22. Rewa-Sidhi Gramin Bank	17	7. Vijaya Bank	1
23. State Bank of Bikaner & Jaipur	3	MEGHALAYA 43	
24. State Bank of India	381	1. Allahabad Bank	1
25. State Bank of Indore	144	2. Bank of Baroda	2
26. State Bank of Saurashtra	1	3. Bank of India	1
27. Syndicate Bank	12	4. Central Bank of India	1
28. Union Bank of India	52	5. Federal Bank	1
29. United Bank of India	1	6. Indian Bank	1
30. United Commercial Bank	53	7. Indian Overseas Bank	1
31. United Western Bank	9	8. Punjab National Bank	1
32. Vijaya Bank	5	9. Purbanchal Bank	1
MAHARASHTRA 2,839		10. State Bank of India	17
1. Algemene Bank Nederland N. V.	2	11. Union Bank of India	2
2. Allahabad Bank	30	12. United Bank of India	8
3. American Express International Banking Corporation	1	13. United Commercial Bank	4
4. Andhra Bank	7	14. Vijaya Bank	2
5. Bank of America	1	NAGALAND 24	
6. Bank of Baroda	165	1. Allahabad Bank	3
7. Bank of India	255	2. Bank of Baroda	2
8. Bank of Karad	34	3. Federal Bank	1
9. Bank of Madura	3	4. Indian Bank	1
10. Bank of Maharashtra	416	5. Punjab & Sind Bank	1
11. Bank of Rajasthan	5	6. State Bank of India	10
12. Bank of Tokyo	1	7. United Bank of India	1
13. Banque Nationale de Paris	2	8. United Commercial Bank	2
14. Benares State Bank	1	9. Vijaya Bank	3
15. Bharat Overseas Bank	3	ORISSA 616	
16. British Bank of the Middle East	1	1. Allahabad Bank	13
17. Canara Bank	109	2. Andhra Bank	27
18. Catholic Syrian Bank	1	3. Bank of Baroda	4
19. Central Bank of India	185	4. Bank of India	33
20. Chartered Bank	6	5. Bolangir Anchalik Gramya Bank	39
21. Citibank, N.A.	3	6. Canara Bank	12
22. Corporation Bank	19	7. Central Bank of India	17
23. Dena Bank	173	8. Corporation Bank	1
24. Federal Bank	3	9. Cuttack Gramya Bank	17
25. Ganesh Bank of Kurundwad	6	10. Dena Bank	1
26. Grindlays Bank	12	11. Federal Bank	1
27. Habib Bank	1	12. Indian Bank	2
28. Hindustan Commercial Bank	2	13. Indian Overseas Bank	3
29. Indian Bank	41	14. Koraput Panchabati Gramya Bank	3
30. Indian Overseas Bank	33	15. Lakshmi Commercial Bank	1
31. Karnataka Bank	5	16. New Bank of India	2
32. Lakshmi Commercial Bank	2	17. Oriental Bank of Commerce	1
33. Lakshmi Vilas Bank	1		
34. Marathwada Gramin Bank	27		
35. Mercantile Bank	7		
36. Miraj State Bank	14		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ORISSA—(Concl'd.)		TAMIL NADU—(Concl'd.)	
18. Punjab & Sind Bank	2	2. Andhra Bank	17
19. Punjab National Bank	12	3. Bank of America	1
20. Puri Gramya Bank	25	4. Bank of Baroda	54
21. State Bank of India	182	5. Bank of Cochin	2
22. Syndicate Bank	12	6. Bank of India	45
23. Union Bank of India	15	7. Bank of Madura	144
24. United Bank of India	41	8. Bank of Maharashtra	9
25. United Commercial Bank	80	9. Bank of Rajasthan	1
26. Vijaya Bank	5	10. Bank of Thanjavur	102
PUNJAB 1,379		11. Bharat Overseas Bank	5
1. Allahabad Bank	26	12. Canara Bank	238
2. Bank of Baroda	21	13. Catholic Syrian Bank	15
3. Bank of India	46	14. Central Bank of India	79
4. Bank of Maharashtra	5	15. Chartered Bank	3
5. Bank of Rajasthan	1	16. Citibank, N.A.	2
6. Bari Doab Bank	1	17. Corporation Bank	27
7. Bharat Overseas Bank	3	18. Dena Bank	16
8. Canara Bank	4	19. Dhanalakshmi Bank	4
9. Central Bank of India	71	20. Federal Bank	13
10. Chartered Bank	1	21. Grindlays Bank	5
11. Dena Bank	5	22. Hindustan Commercial Bank	1
12. Grindlays Bank	2	23. Indian Bank	295
13. Hindustan Commercial Bank	11	24. Indian Overseas Bank	256
14. Indian Bank	17	25. Karnataka Bank	10
15. Indian Overseas Bank	31	26. Karur Vysya Bank	91
16. Jammu & Kashmir Bank	5	27. Kumbakonam City Union Bank	45
17. Lakshmi Commercial Bank	43	28. Lakshmi Commercial Bank	1
18. New Bank of India	106	29. Lakshmi Vilas Bank	111
19. Oriental Bank of Commerce	56	30. Lord Krishna Bank	1
20. Punjab & Sind Bank	239	31. Mercantile Bank	1
21. Punjab Co-operative Bank	3	32. Nedungadi Bank	19
22. Punjab National Bank	224	33. New Bank of India	6
23. State Bank of Bikaner & Jaipur	5	34. Oriental Bank of Commerce	1
24. State Bank of India	173	35. Pandyan Grama Bank	25
25. State Bank of Patiala	158	36. Punjab & Sind Bank	3
26. Syndicate Bank	9	37. Punjab National Bank	42
27. Traders' Bank	2	38. Sangli Bank	1
28. Union Bank of India	40	39. South India Bank	63
29. United Bank of India	4	40. South Indian Bank	48
30. United Commercial Bank	61	41. State Bank of Bikaner & Jaipur	4
31. Vijaya Bank	6	42. State Bank of Hyderabad	6
RAJASTHAN 1,121		43. State Bank of India	340
1. Allahabad Bank	10	44. State Bank of Mysore	12
2. Bank of Baroda	107	45. State Bank of Patiala	1
3. Bank of India	14	46. State Bank of Saurashtra	1
4. Bank of Maharashtra	1	47. State Bank of Travancore	32
5. Bank of Rajasthan	128	48. Syndicate Bank	55
6. Canara Bank	4	49. Tamilnad Mercantile Bank	60
7. Central Bank of India	50	50. Union Bank of India	73
8. Dena Bank	3	51. United Bank of India	7
9. Hindustan Commercial Bank	5	52. United Commercial Bank	47
10. Indian Bank	6	53. Vijaya Bank	20
11. Indian Overseas Bank	8	54. Vysya Bank	16
12. Jaipur Nagaur Aanchalik Gramin Bank	51	TRIPURA 67	
13. Lakshmi Commercial Bank	6	1. Allahabad Bank	1
14. Marwar Gramin Bank	34	2. Bank of Baroda	1
15. New Bank of India	18	3. Central Bank of India	1
16. Oriental Bank of Commerce	16	4. Indian Bank	1
17. Punjab & Sind Bank	13	5. Punjab & Sind Bank	1
18. Punjab National Bank	93	6. State Bank of India	11
19. Shekhawati Gramin Bank	14	7. Tripura Gramin Bank	22
20. State Bank of Bikaner & Jaipur	385	8. Union Bank of India	1
21. State Bank of India	52	9. United Bank of India	23
22. State Bank of Patiala	1	10. United Commercial Bank	4
23. Syndicate Bank	6	11. Vijaya Bank	1
24. Union Bank of India	18	UTTAR PRADESH 2,916	
25. United Bank of India	3	1. Allahabad Bank	262
26. United Commercial Bank	71	2. Andhra Bank	3
27. Vijaya Bank	4	3. Ballia Kshetriya Gramin Bank	8
SIKKIM 1		4. Bank of Baroda	172
State Bank of India	1	5. Bank of India	111
TAMIL NADU 2,481		6. Bank of Madura	1
Allahabad Bank	5	7. Bank of Maharashtra	5
		8. Bank of Rajasthan	1
		9. Bara Banki Gramin Bank	21
		10. Bareilly Corporation (Bank)	27
		11. Benares State Bank	68

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
UTTAR PRADESH—(Concl'd.)		WEST BENGAL—(Concl'd.)	
12. Bhagirath Gramin Bank	24	43. State Bank of Indore	1
13. Bharat Overseas Bank	1	44. State Bank of Mysore	2
14. Canara Bank	43	45. State Bank of Patiala	1
15. Central Bank of India	217	46. State Bank of Saurashtra	1
16. Chartered Bank	1	47. State Bank of Travancore	1
17. Corporation Bank	1	48. Syndicate Bank	17
18. Dena Bank	15	49. Union Bank of India	32
19. Farrukhabad Gramin Bank	21	50. United Bank of India	405
20. Federal Bank	3	51. United Commercial Bank	183
21. Gorakhpur Kshetriya Gramin Bank	40	52. United Industrial Bank	63
22. Grindlays Bank	1	53. Uttar Banga Kshetriya Gramin Bank	2
23. Hindustan Commercial Bank	58	54. Vijaya Bank	13
24. Indian Bank	21	55. Vysya Bank	1
25. Indian Overseas Bank	38		
26. Kashi Nath Seth Bank	12	UNION TERRITORIES	
27. Lakshmi Commercial Bank	44	ANDAMAN & NICOBAR ISLANDS	
28. Naini Tal Bank	14		10
29. New Bank of India	37	1. State Bank of India	7
30. Oriental Bank of Commerce	41	2. Syndicate Bank	3
31. Prathama Bank	21		
32. Punjab & Sind Bank	56	ARUNACHAL PRADESH	
33. Punjab National Bank	307		11
34. Rae Bareilly Kshetriya Gramin Bank	23	1. State Bank of India	10
35. Samyut Kshetriya Gramin Bank	33	2. United Bank of India	1
36. State Bank of Bikaner & Jaipur	10		
37. State Bank of India	779	CHANDIGARH	
38. State Bank of Patiala	14		72
39. State Bank of Saurashtra	1	1. Allahabad Bank	2
40. Sultanpur Kshetriya Gramin Bank	8	2. Andhra Bank	1
41. Syndicate Bank	63	3. Bank of Baroda	2
42. Traders' Bank	1	4. Bank of India	2
43. Union Bank of India	165	5. Bank of Maharashtra	1
44. United Bank of India	23	6. Bank of Rajasthan	1
45. United Commercial Bank	78	7. Canara Bank	1
46. Vijaya Bank	22	8. Central Bank of India	5
47. Vysya Bank	1	9. Dena Bank	1
WEST BENGAL		10. Hindustan Commercial Bank	1
	1,741	11. Indian Bank	1
1. Algemene Bank Nederland N.V.	1	12. Indian Overseas Bank	1
2. Allahabad Bank	111	13. Jammu & Kashmir Bank	1
3. American Express International Banking Corporation	1	14. Lakshmi Commercial Bank	1
4. Andhra Bank	7	15. New Bank of India	6
5. Bank of America	1	16. Oriental Bank of Commerce	1
6. Bank of Baroda	52	17. Punjab & Sind Bank	9
7. Bank of India	72	18. Punjab National Bank	8
8. Bank of Madura	4	19. State Bank of Bikaner & Jaipur	1
9. Bank of Maharashtra	2	20. State Bank of India	12
10. Bank of Rajasthan	2	21. State Bank of Patiala	7
11. Bank of Tokyo	1	22. Syndicate Bank	1
12. Banque Nationale de Paris	3	23. Union Bank of India	2
13. Bharat Overseas Bank	2	24. United Bank of India	1
14. British Bank of the Middle East	1	25. United Commercial Bank	2
15. Canara Bank	25	26. Vijaya Bank	1
16. Catholic Syrian Bank	1		
17. Central Bank of India	103	DADRA & NAGAR HAVELI	
18. Chartered Bank	8		4
19. Citibank, N.A.	2	1. Dena Bank	4
20. Corporation Bank	3		
21. Dena Bank	13	DELHI	
22. Federal Bank	5		748
23. Gaur Gramin Bank	31	1. Allahabad Bank	30
24. Grindlays Bank	18	2. American Express International Banking Corporation	1
25. Hindustan Commercial Bank	4	3. Andhra Bank	6
26. Indian Bank	35	4. Bank of America	1
27. Indian Overseas Bank	29	5. Bank of Baroda	25
28. Jammu & Kashmir Bank	1	6. Bank of India	35
29. Lakshmi Commercial Bank	1	7. Bank of Madura	2
30. Mallabhum Gramin Bank	32	8. Bank of Maharashtra	5
31. Mayurakshi Gramin Bank	13	9. Bank of Rajasthan	7
32. Mercantile Bank	9	10. Bank of Tokyo	1
33. National Bank of Pakistan	1	11. Bharat Overseas Bank	3
34. New Bank of India	9	12. Canara Bank	26
35. Oriental Bank of Commerce	9	13. Central Bank of India	51
36. Punjab & Sind Bank	7	14. Chartered Bank	2
37. Punjab National Bank	59	15. Citibank, N.A.	2
38. Sonali Bank	1	16. Corporation Bank	3
39. South Indian Bank	2	17. Dena Bank	14
40. State Bank of Bikaner & Jaipur	3	18. Federal Bank	21
41. State Bank of Hyderabad	3	19. Grindlays Bank	16
42. State Bank of India	332	20. Hindustan Commercial Bank	4

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
DELHI—(Concl'd.)		GOA, DAMAN & DIU—(Concl'd.)	
21. Indian Bank	14	14. Oriental Bank of Commerce	1
22. Indian Overseas Bank	15	15. Punjab National Bank	3
23. Jammu & Kashmir Bank	5	16. Sangli Bank	1
24. Lakshmi Commercial Bank	18	17. South Indian Bank	1
25. Mercantile Bank	2	18. State Bank of India	26
26. New Bank of India	31	19. State Bank of Mysore	1
27. Oriental Bank of Commerce	23	20. State Bank of Saurashtra	2
28. Punjab & Sind Bank	34	21. Syndicate Bank	16
29. Punjab Co-operative Bank	1	22. Union Bank of India	9
30. Punjab National Bank	81	23. United Commercial Bank	5
31. South Indian Bank	3	24. United Western Bank	1
32. State Bank of Bikaner & Jaipur	9	25. Vijaya Bank	2
33. State Bank of Hyderabad	3	26. Vysya Bank	1
34. State Bank of India	122		
35. State Bank of Indore	1	LAKSHADWEEP	5
36. State Bank of Mysore	2	1. Syndicate Bank	5
37. State Bank of Patiala	12		
38. State Bank of Saurashtra	3	MIZORAM	5
39. State Bank of Travancore	1	1. State Bank of India	3
40. Syndicate Bank	43	2. United Commercial Bank	1
41. Traders' Bank	6	3. Vijaya Bank	1
42. Union Bank of India	30		
43. United Bank of India	17	PONDICHERRY	41
44. United Commercial Bank	28	1. Bank of Baroda	1
45. United Western Bank	1	2. Bank of India	1
46. Vijaya Bank	12	3. Bank of Madras	1
47. Vysya Bank	1	4. Bank of Maharashtra	1
		5. Bank of Thanjavur	1
GOA, DAMAN & DIU	208	6. Canara Bank	2
1. Bank of Baroda	23	7. Central Bank of India	1
2. Bank of India	22	8. Indian Bank	9
3. Bank of Maharashtra	7	9. Indian Overseas Bank	6
4. Canara Bank	19	10. Lakshmi Vilas Bank	2
5. Central Bank of India	19	11. Punjab National Bank	1
6. Chartered Bank	1	12. South Indian Bank	2
7. Corporation Bank	15	13. State Bank of India	6
8. Dena Bank	15	14. Syndicate Bank	1
9. Federal Bank	1	15. Union Bank of India	1
10. Indian Bank	3	16. United Commercial Bank	5
11. Indian Overseas Bank	10		
12. Karnataka Bank	3		
13. New Bank of India	1		

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. Mikir Hills
2. 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 & Kashmir

1. Anantnag
2. Baramulla
3. Doda
4. Jammu
5. Kathua
6. Ladakh
7. Poonch
8. Rajouri
9. Srinagar
10. 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) Meghalaya

1. East Garo Hills
2. East Khasi Hills
3. Jaintia Hills
4. West Garo Hills
5. West Khasi Hills

(12) Mizoram

1. Aijwal
2. Chintupui
3. Lunglah

(13) Nagaland

1. Kohima
2. Mokakchung
3. Mon
4. Phek
5. Tuensang
6. Wokha
7. Zunheboto

(14) Orissa

1. Bolangir
2. Boudh-Khondmals
3. Kalahandi
4. Koraput
5. Sambalpur
6. Sundergarh

(15) Punjab

1. Bhatinda
2. Patiala
3. Sangrur

(16) Rajasthan

1. Barmer
2. Bikaner
3. Ganganagar
4. Jaisalmer
5. Jalore
6. Pali
7. Sirohi
8. Udaipur @

(17) Uttar Pradesh

1. Almora
2. Basti
3. Chamoli
4. Garhwal
5. Gorakhpur
6. Pithoragarh
7. Tehri Garhwal
8. Uttarkashi

(18) Andaman and Nicobar Islands

1. Andaman Islands
2. Nicobar Islands

(19) Arunachal Pradesh

1. Kameng Division
2. Lohit Division
3. Siang Division
4. Subansin Division
5. Tirap Division

(20) Goa, Daman & Diu

1. Goa
2. Daman
3. Diu

B. CENTRAL BANK OF INDIA

(1) Bihar

1. Darbhanga
2. East Champaran
3. Gopalganj
4. Katihar
5. Madhubani
6. Muzaffarpur
7. Purnea
8. Saharsa
9. Samastipur
10. Saran
11. Sitamarhi
12. Siwan
13. Vaishali
14. West Champaran

(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. Buldhana
5. Dhule
6. Jalgaon
7. 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. Giridih
3. Hazaribagh
4. Ranchi
5. Singhbhum

*As on June 30, 1978.

@ Jointly with Bank of Rajasthan Ltd.

C. BANK OF INDIA—(Contd.)**(2) Madhya Pradesh**

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

(3) Maharashtra

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

(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. Aurangabad
2. Bhojpur
3. Gaya
4. Nawadah
5. Nalanda
6. Patna
7. Rohtas

(2) Haryana

1. Ambala
2. Bhiwani
3. Hissar
4. Jind
5. Karnal
6. Kurukshetra
7. Mahendergarh
8. Rohtak
9. Sonapat
10. Sirsa

(3) Himachal Pradesh

1. Hamirpur
2. Kangra
3. Kinnaur
4. Kulu
5. Mandi
6. Una

(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. Lalitpur
7. Muzaffarnagar
8. 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

(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. Begusarai
2. Bhagalpur
3. Monghyr

(3) Himachal Pradesh

1. Bilaspur
2. Simla
3. Sirmur
4. Solan

(4) Orissa

1. Balasore
2. Cuttack
3. Dhenkanal
4. Puri

(5) Punjab

1. Jullundur
2. Ludhiana
3. Rupnagar (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

(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. Dibrugarh
3. Lakhimpur
4. Nowgong
5. Sibsagar

(2) Manipur

1. Imphal

(3) Tripura

1. North Tripura
2. South Tripura
3. West 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

I. DENA BANK—(Contd.)**(2) Madhya Pradesh**

1. Durg
2. Raipur
3. Rajnandgaon

(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

(3) Karnataka

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

(4) Kerala

1. Cannanore

(5) Uttar Pradesh

1. Ghaziabad
2. Mathura
3. Meerut
4. Moradabad

(6) Lakshadweep

1. Lakshadweep

K. UNION BANK OF INDIA**(1) Kerala**

1. Ernakulam
2. Idikki

(2) Madhya Pradesh

1. Rewa
2. Sidhi

(3) Uttar Pradesh

1. Azamgarh
2. Ghazipur
3. Jaunpur
4. Varanasi

L. ALLAHABAD BANK**(1) Madhya Pradesh**

1. Satna

(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. Krishna

(2) Kerala

1. Quilon

(3) Tamil Nadu

1. Chingleput
2. Dharmapuri
3. North Arcot
4. Salem
5. South Arcot

(4) Pondicherry

1. Pondicherry

N. BANK OF MAHARASHTRA**(1) Maharashtra**

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

O. INDIAN OVERSEAS BANK**(1) Kerala**

1. Trivandrum

(2) Tamil Nadu

1. Kanyakumari
2. Pudukottai
3. Ramanathapuram
4. Thanjavur
5. Tiruchirapalli
6. Tirunelveli

P. ANDHRA BANK LTD.**(1) Andhra Pradesh**

1. East Godavari
2. Guntur
3. Srikakulam
4. West Godavari

(2) Orissa

1. Ganjam

Q. BANK OF RAJASTHAN LTD.**(1) Rajasthan**

1. Udaipur @

R. PUNJAB & SIND BANK LTD.**(1) Punjab**

1. Faridkot

@ Jointly with State Bank of India Group

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 and Delhi.