

STATISTICAL TABLES RELATING TO BANKS IN INDIA 1982

RESERVE BANK OF INDIA



STATISTICAL TABLES RELATING TO BANKS IN INDIA



1982

Price { Inland Rs. 42.00 (Postage Free)
Foreign \$ 10.00 (Postage Free)

Printed by Abhay Bhide at SHREE RAJMUDRA MUDRANALAYA, Prabhadevi Ind. Estate, Veer Savarkar Marg, Prabhadevi, Bombay-400 025, and Published by Dr. M. R. Kotdawala, Chief Officer, Department of Banking Operations & Development, Reserve Bank of India, Central Office, Bombay-400 005.

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INTRODUCTION

The Statistical Tables Relating to Banks in India for the year 1982 is the 41st edition since the publication was taken over by the Reserve Bank of India from the Government of India in 1941. Comprehensive information giving a full list of centres in India having bank offices and also centres abroad, having offices of Indian banks and such other information relevant to the geographic aspects of the banks' operations which were being included in this publication till 1973 are being published separately, once in two years as the 'Directory of Bank Offices'. The latest edition of the directory covers the position upto end December 1980. The publication covering the position upto end December 1982 is being brought out simultaneously along with this publication.

2. This edition covers all commercial banks operating in India including those registered abroad. The number of banks covered in 1982 Statistical Tables along with comparative data for the previous years are given below :

	1969	1977	1978	1979	1980	1981	1982
I. Scheduled Commercial Banks@							
(i) Indian Banks							
(a) Functioning	58	108	112	121	147	169	186
(b) Reporting	58	108	109	120	141+	165*	185++
(ii) Foreign Banks							
(a) Functioning	15	14	14	14	15	18**	18
(b) Reporting£	13	12	12	12	13	16	16
Total of (i) and (ii)							
(a) Functioning	73	122	126	135	162	187	204
(b) Reporting	71	120	121	132	154	181	201
II. Non-Scheduled Commercial Banks							
(a) Functioning	14	6	5	5	3	3	3
(b) Reporting	14	6	4	4	3	3	3
III. All Commercial Banks							
(Total of I and II)							
(a) Functioning	87	128	131	140	165	190	207
(b) Reporting	85	126	125	136	157	184	204

@ Commercial banks which carry on the 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 interests of their depositors are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 and when included are known as 'Scheduled Commercial Banks.'

+ Excludes six Regional Rural Banks due to non-receipt of forms A1 and A2.

* Excludes four Regional Rural Banks due to non-receipt of forms A1 and A2.

++ Excludes one Regional Rural Bank due to non-receipt of forms A1 and A2

£ 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 Table Nos. 28, 30, 31, 32, 33 and 35.

** One foreign commercial bank viz., Banque Indosuez opened during the year 1981 was included in the second Schedule to the Reserve Bank of India Act during that year. The bank's office at Bombay has been included in Appendix I and Table Nos. 28, 30, 31, 32, 33 and 35.

All the scheduled and non-scheduled commercial banks functioning as at the end of 1982 have been covered in this issue with the exception of the two Pakistani banks which are under the custodian of Enemy Property since September 7, 1965. During 1982, the number of Scheduled

Commercial Banks increased from 187 to 204 due to inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 of 17 regional rural banks.

3. The publication is divided into three parts : (i) Consolidated data covering all banks; (ii) Individual bank-wise data; and (iii) Appendices. The consolidated data give the overall position covering all banks, in respect of important items of liabilities and assets of different classes of banks

and other aspects of their working. The tables in the Second part give particulars for individual banks. The appendices portion of this publication provides supplementary information, such as a list of commercial banks and their offices in different States and Union Territories and the allocation of districts to Indian Scheduled Commercial Banks under the 'Lead Bank Scheme.'

4. The data presented in this publication relate mainly 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 bank-group-wise: (1) State Bank of India group comprising the SBI and its associates, (2) The twenty nationalised banks — wherever necessary divided into the fourteen banks nationalised in July 1969 and the six banks nationalised in April 1980, (3) Regional Rural Banks, (4) Other Indian Scheduled Commercial Banks and (5) 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 the 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 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 7 which is compiled from the Banks' published profit and loss accounts, in all other table '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 with the corresponding item given in the bank's balance sheets. In the case of the 20 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 and 1980. Since in the case of nationalised banks, this amount does not represent the profit carried to the next year's account, it is included under 'other liabilities.'

6. Tables 4, 5, 54, 55 and 56 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 by banks 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', 'saving', 'current' and 'others' adopted in the bank's 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 deposit include contingency accounts, whereas for the purpose of Special Return (A-1), contingency account 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, provisions for dividend, taxation, pension, provident fund, gratuity, etc. and funds set

aside for charity. In tables based on the special Return on Form-A-1, these provisions are treated as 'other liabilities'. The figures of 'profit or loss 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. This publication contains some tables (nos. 16, 17, 18, 38, 39 and 40) based on data collected under the Basic Statistical Return system (BSR) introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book system (UBB). The deposits figures in the Tables based on BSR data exclude inter-bank deposits, and the advances data in the Tables

comprise loans, cash credit, overdraft, bills purchased and discounted and due from banks. The data collected under some of the Banking Surveys conducted by the Reserve Bank of India have also been presented in this publication. These relate to the 'Survey of Investments' (BSR 5) and 'Survey of Ownership of Deposits' (BSR 4) of the scheduled commercial banks and the related data are given in Tables 12, 13, 14 and 15. Table 41 introduced for the first time in the 1968 edition gives the deposits and credit of scheduled commercial banks by population groups; the years covered are 1969, 1979, 1980, 1981 and 1982.

8. Certain tables have been included in this publication since 1970 to bring out the progress achieved in the light of various policy directions given to banks subsequent to the nationalisation of the major banks. These relate to (i) advances to priority sectors (Tables 19 to 25); (ii) Advances under the Differential Rates of Interest Scheme (Table 27); (iii) Deposits and Credit of Offices opened after Nationalisation (Tables 39 and 40); (iv) Performance of Lead banks in branch expansion (Table 42); (v) Occupation-wise classification of banks' advances (Table 16) and (vi) Scheduled Commercial Banks' advances for food procurement operations (Table 26). The Reserve Bank of India instructed the Scheduled Commercial Banks on June 21, 1979 that the outstanding amount of participation certificates issued by banks to other banks should be shown under 'Demand and Time deposits from banks', and those issued by banks to financial institutions under 'other Demand and Time liabilities.' Also, the amount of such certificates issued should not be deducted from the figure of total advances as they had been required to do earlier. The amount of PCs purchased by banks should not be included in the total advances but should be included in 'Advances to Banks' i.e. due from banks.

RESERVE BANK OF INDIA,
DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT,
CENTRAL OFFICE,
BOMBAY.

DATE : 31st March, 1985.

EXPLANATORY NOTES TO THE TABLES

1. Table 1—**Liabilities and Assets of the Reserve Bank of India 1978-82** : The figures are based on the Weekly Statement of Affairs of the Issue and Banking Departments and relate to the last Friday of the calendar year.

2. Tables 2 and 3—**Consolidated Position of Scheduled Commercial Banks, 1982** : 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 Bank's borrowings from and balances with the Reserve Bank of India are, however, compiled from the details 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, Banks are classified group-wise : (1) the State Bank of India group comprising the State Bank and its associates, (2) the 14 banks nationalised on July 19, 1969, (3) the six banks nationalised on April 15, 1980 (4) Regional Rural banks, (5) other Indian scheduled commercial banks and (6) foreign scheduled commercial banks.

3. Tables 4 and 5—**Liabilities and Assets of Different Classes of Commercial Banks, 1981-82** : These Tables present in a consolidated form, important items of liabilities and assets of different bank groups culled out from the detailed data furnished by the banks in the 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.

4. Table 6—**Liabilities and Assets of Different Classes of Commercial Banks, 1981 and 1982** : 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, 54, 55 and 56), as the latter tables are based on the Special Return on Form A-1 (for particulars, please see para. 6 of Introduction). 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.

5. Table 7—**Income, Expenditure and Profit of Different Classes of Scheduled Commercial Banks, 1981 and 1982** : 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 reserves. As such, the data in this Table will not tally with those shown in Tables 8 and 9 which are based on Special Return on Form-A-2. In Table 7, 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.

6. Tables 8 and 9—**Earnings and Expenses of Commercial Banks, 1981 and 1982** : 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 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 provision for taxation and gratuity and bonus to staff and will, therefore, differ from the figures 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 changes.

7. **Table 10—State-wise Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1981** : This Table is mainly based on the data collected from the Scheduled Commercial Banks on BSR 2 for December 1981 submitted by these banks in respect of their reporting offices. Similar information in respect of non-scheduled banks were, however, specially collected along with their Special Return on Form A-2 for December 1981.

8. **Table 11—Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1981 and 1982** : This Table introduced in 1977 gives data on Bank-group-wise and category-wise employees of commercial banks compiled from the Special Return on Form A-2 submitted by the banks.

9. **Table 12—Maturity classification of Term Deposits with Scheduled Commercial Banks** : The data presented in this table for 1969 are based on the information supplied by banks on Form A-4. The data for 1975 and 1977 are based on Special Return on Maturity classification of Fixed Deposits and relate to the last Friday of March. The data for 1978 and 1980 are based on the information made available by the banks on BSR-4.

10. **Table 13—Ownership of Deposits with Scheduled Commercial Banks, 1980** : The data are based on the biennial survey of Ownership of Deposits as on the last Friday of March 1980 conducted by the Reserve Bank of India.

11. **Tables 14 and 15—Investments of Scheduled Commercial Banks** : The data for both the Tables are based on the Annual Survey of Investments on BSR-5 submitted to the Reserve Bank of India by Head Offices of banks. Table 14 gives State-wise investments of the Scheduled Commercial Banks in State Government securities and shares, bonds, and debentures of the state-associated bodies as on March 31, 1982 and 1983. The data in Table 15 relate to the position as on March 31, 1978 to March 31, 1980.

12. **Table 16 and 17—Occupation-wise classification of Outstanding Credit of Scheduled Commercial Banks, 1981 and According to Bank-group and Size of Credit Limit, 1981** : The data, presented in these tables are compiled from the information furnished by banks on BSR 1 as on the last Friday of December 1981.

13. **Table 18—Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1980 and 1981** : The data are based on the information available in Part A of the Basic Statistical Return — 1 and they relate to accounts with credit limits over Rs. 10,000.

14. **Tables 19 to 25—Scheduled Commercial Banks' Advances to Priority Sectors** are compiled on the basis of information furnished by banks to the Rural Planning and Credit Department and advances to exporters are compiled on the basis of information furnished to the Credit Planning Cell.

15. **Table 26—Indian Scheduled Commercial Banks Advances for Public Food Procurement Operations, 1982** : This Table is based on the information supplied by the State Bank of India to the Department of Economic Analysis and Policy.

16. **Table 27—Advances of Public Sector Banks under the Scheme of Differential Rate of Interest and Ratios to their Total Credit** : This Table is based on the information furnished by banks to the Rural Planning and Credit Department and relates to December 31, 1982.

17. **Table 28—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) whereas the data in respect of number of centres with banking offices for 1969 are based on Special Return on Form A-1 filed by the banks and for 1975 to 1982 on the basis of BSR returns.

18. **Table 29—Offices of Indian Commercial Banks outside India** : This Table is compiled on the basis of information furnished by banks. The Table includes offices in Pakistan taken over by the Custodian of Enemy Property (Pakistan) in September 1965.

19. **Tables 30, 31 and 32—Distribution of Offices of Commercial Banks According to Rural Semi-Urban and Urban centres, 1982 and Distribution by Population Groups of Offices opened or closed by Commercial Banks, 1982** : Tables 30 and 31 give distribution of offices of commercial banks according to Rural, Semi-Urban and Urban centres, Bank Group-wise and state-wise, respectively for 1982. Distribution by population groups of offices opened/closed by commercial banks, bank-group-wise, during 1982 are given in Table 32. The data in these tables are compiled on the basis of the Monthly Statement of offices opened/closed submitted by banks. Due to reclassification of certain centres, the data relating to offices in rural, semi-urban and urban and metropolitan centres as given in this edition may not tally with similar information published in the earlier edition.

20. **Tables 33 to 35—Distribution of offices of Commercial and Co-operative Banks in Different State According to Population Groups, 1982** : Tables 33 and 34 give respectively, the number of offices of commercial and Co-operative banks, classified State-wise and number of centres classified according to population groups. Table 35 shows these data on a consolidated basis according to bank-groups. Data on offices of commercial banks in Tables 33 and 34 do not tally with the data furnished in Table 28 for the years 1981 and 1982 as the sources of information are different. Data in respect of co-operative banks in Table No. 34 include all offices of (i) State Co-operative Banks, (ii) Central Co-operative Banks and (iii) Urban Co-operative Banks, Banking Unions and Industrial Co-operative Banks covered under Banking Regulation Act, 1949. Data in respect of Commercial Banks are as on December 31, 1982 and those in respect of Co-operative Banks relate to March 31, 1982.

21. **Tables 36 and 37—State-wise Distribution of Offices, Deposits and Credit of Commercial Banks in India, 1981 and 1982** : Data in respect of non-scheduled commercial banks are shown in Table 36 and those for scheduled commercial banks in Table 37. These Tables are based on 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 28, 30 to 33 and 35 as pointed out in earlier paragraphs.

22. **Table 38—State-wise Distribution of Deposits and Credit of Scheduled Commercial Banks (Bank-group-wise), 1982** : The data for this Table are compiled from BSR 1 and 2 and they relate to the last Friday of December 1982.

23. **Tables 39 and 40—Deposits and Credit of Offices in 1982 of Scheduled Commercial Banks opened after Nationalisation (Bank-group-wise and state-wise)** : The data for these Tables are compiled from the monthly returns on aggregate deposits and gross bank credit received from scheduled commercial banks.

24. **Table 41—Distribution of Scheduled Commercial Banks Deposits and Credit According to Population Groups, 1969-82** : Data given in this Table are compiled from monthly return on "Aggregate Deposits and Gross Bank Credit" by the Department of Statistical Analysis and Computer Services.

24. **Table 42—Performance of Lead Banks in opening offices in their lead districts, 1982** : The data given in this Table are based on the information received from the banks.

26. **Table 43—State-wise Registration of Indian Commercial Banks** : The data are compiled on the basis of information furnished by banks in the special return on Form A-1.

27. **Table 44—Money Rates, 1982** : The data are compiled by the Department of Statistical Analysis and Computer Services 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.

28. **Table 45—Unclaimed Deposits held by Commerical Banks, 1978-82** : 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.

29. **Table 46—Banks Included in and Excluded from the Second Schedule to the RBI Act, 1934 during 1982** : This table is prepared on the basis of information available in the Department and received from Rural Planning and Credit Department.

30. **Table 47—Commercial Banks which have been amalgamated or have transferred their liabilities and assets or gone into liquidation, or classified as non-banking companies or have been struck off the register 1978-82** : This table is prepared on the basis of information available in the Department.

31. **Table 48—Cheque Clearances** : The data presented here are based on information received by the Department of Statistical Analysis and Computer Services on a Monthly (calendar) basis from all the centres and in addition on a weekly (week ending Friday) basis from the clearing houses managed by the Reserve Bank of India. Figures shown against 'other centres' are annual data in respect of clearing houses (other than managed by the Reserve Bank of India) in the country.

32. **Table 49—Number of Clearing Houses** : This Table is based on the information received from the banks.

33. **Tables 50 and 51—Circle-wise Distribution of Post Office Savings and Time Deposits, 1981 and 1982** : The data are based on the information received from the Indian Posts and Telegraphs Department.

34. **Table 52—Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1981 and 1982** : 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.

35. **Tables 53 to 56 — Liabilities and Assets of Foreign and Indian Commercial Banks, 1981 and 1982** : Table 53 relates to the total business of foreign banks based on their global balance sheets, while Table 54 pertains to their business in India. Tables 54 to 56 are compiled from information furnished by the scheduled commercial banks (Indian and Foreign) and the non-scheduled commercial banks in the Special Return on Form A-1 (for details please see para 6 of Introduction). In tables 55 and 56, the date of registration or incorporation of the banks 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 of the Indian Scheduled Commercial Banks outside India is shown in brackets alongside the number of offices in India.

36. **Table 57—Principal Ratios of Commercial Banks, 1981 and 1982** : This Table gives the ratios of various items of assets and liabilities of individual banks. The data are based on the information furnished by banks in Special Returns on Form A-1 and relate to the total business of the Indian Commercial Banks and the business in India of the foreign scheduled commercial banks.

37. **Appendix I — Commercial Banks and their Offices in States and Union Territories, 1982 :** This Appendix gives the names of the banks alongwith their offices in different States and Union Territories.

38. **Appendix II—Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme :** This Appendix gives the names of Indian scheduled commercial banks along with the names of districts allocated to them under the Lead Bank Scheme. The information is based on the data furnished by the Rural Planning and Credit Department.

39. **Graphs :** The various graphs shown in this publication have been prepared by the Graph Section of the Department of Economic Analysis and Policy.

I. SUMMARY TABLES

STATISTICS AT A GLANCE

	1969	1978	1979	1980	1981	1982
	1	2	3	4	5	6
1. Number of Bnks (Reporting)	85	125†	137†	157†	184†	204†
(a) Scheduled Banks	71	121	133	154	181	201
(b) Non-Scheduled Banks	14	4	4	3	3	3
2. Number of offices of Banks in India	9,011	29,501	31,556	34,594	38,047	40,828
(a) Scheduled Banks	8,830	29,445	31,495	34,568	38,018	40,793
(b) Non-Scheduled Banks	181	56	61	26	29	35
3. Population per office (in 000's) (a)	60	19	17	16	18	17
4. Total Deposits in India (Rs. Lakhs)	5,172.83	28,368.45	34,236.79	40,436.33	48,109.56	59,157.14
(a) Current Deposits	1,303.98	5,846.35	7,139.65	7,931.38	9,976.67	11,682.64
(b) Savings Deposits	1,268.79	7,096.88	8,774.45	10,776.54	13,245.19	15,244.31
(c) Fixed Deposits	2,600.06	15,027.62	17,989.36	21,468.26	24,813.28	28,674.75
(d) Other Deposits	—	397.60	333.33	260.15	74.42	3,555.44
5. Average Deposits Per office (Rs. Lakhs)	57	96	108	117	126	141
(a) Scheduled Banks	58	96	109	117	127	145
(b) Non-Scheduled Banks	13	18	22	30	34	36
6. Deposits per capita (Rs.)	96	518	625	738	704	843
7. Credit outstanding in India (Rs. Lakhs) †	3,729.04	18,408.04	21,409.85	25,078.23	30,429.90	34,769.01
(a) Scheduled Banks	3,716.72	18,402.25	21,401.05	25,073.15	30,423.04	34,761.27
(b) Non-Scheduled Banks	12.32	5.79	8.80	5.08	6.86	7.74
8. Average Credit per office (Rs. Lakhs)	41	62	68	72	80	85
(a) Scheduled Banks	42	62	68	73	80	85
(b) Non-Scheduled Banks	7	10	14	20	24	22
9. Credit per capita (Rs.)	69	336	391	457	445	508
10. National Income (at Current prices) (Rs. Crores)	28,607	75,536	81,123	88,372	106,539	121,989
11. Deposits as percent of National Income £	15	29	33	36	36	40
12. Paid-up Capital and Reserves (Rs. Lakhs)	111.41	359.92	419.47	504.44	577.04	694.42
(a) Indian Scheduled Banks	109.81	359.35	418.85	503.98	576.50	693.85
(b) Non-Scheduled Banks	1.60	57	62	46	54	57
13. Percentage of Paid-up Capital and Reserves to Deposits	2.4	1.3	1.3	1.3	1.2	1.2
14. Percentage of Credit to Deposits	72	65	63	62	63	59
15. Percentage of Investments to Deposits	30	31	31	32	31	29
16. Percentage of cash in Hand and Balances with RBI to Deposits	7	10	12	11	11	11
17. Number of Bank-Employees (in 000's)	2,20	5,39	5,73	6,24	6,45	6,88
18. Total Earnings (Rs. Lakhs)	427.35	2,984.93	3,657.61	4,745.43	6,280.88	7,415.01
19. Total Expenses (Rs. Lakhs)	378.85	2,656.30	3,316.60	4,323.21	5,597.21	6,645.13
20. Interest paid on deposits, borrowings & rediscounts (Rs. lakhs)	189.55	1,666.84	2,106.65	2,743.07	3,538.79	4,292.78
21. Establishment Expenses (Rs. lakhs)	140.66	656.21	825.53	1,004.14	1,190.56	1,348.22
22. Profit before tax (Rs. lakhs)	48.50	328.63	341.01	422.22	683.67	769.84
23. Percentage of profit before tax to total earnings	11	11	9	9	11	10
24. Ratio of profit after tax to total working funds	0.4	0.4	0.3	0.3	0.6	0.6

‡ Includes Regional Rural Banks.

@ Population figures for 1978 to 1980 are based on the 1971 census and for 1981 on the 1981 census published by the Government of India. Population data for 1969 are estimated.

† Loans and advances and Bills purchased and Discounted.

£ Figures for National Income and Deposits are taken from Economic Survey, 1982-83 and Reserve Bank Bulletins, respectively and they relate to March end. National Income figures for 1977 to 1981 relate to revised series.

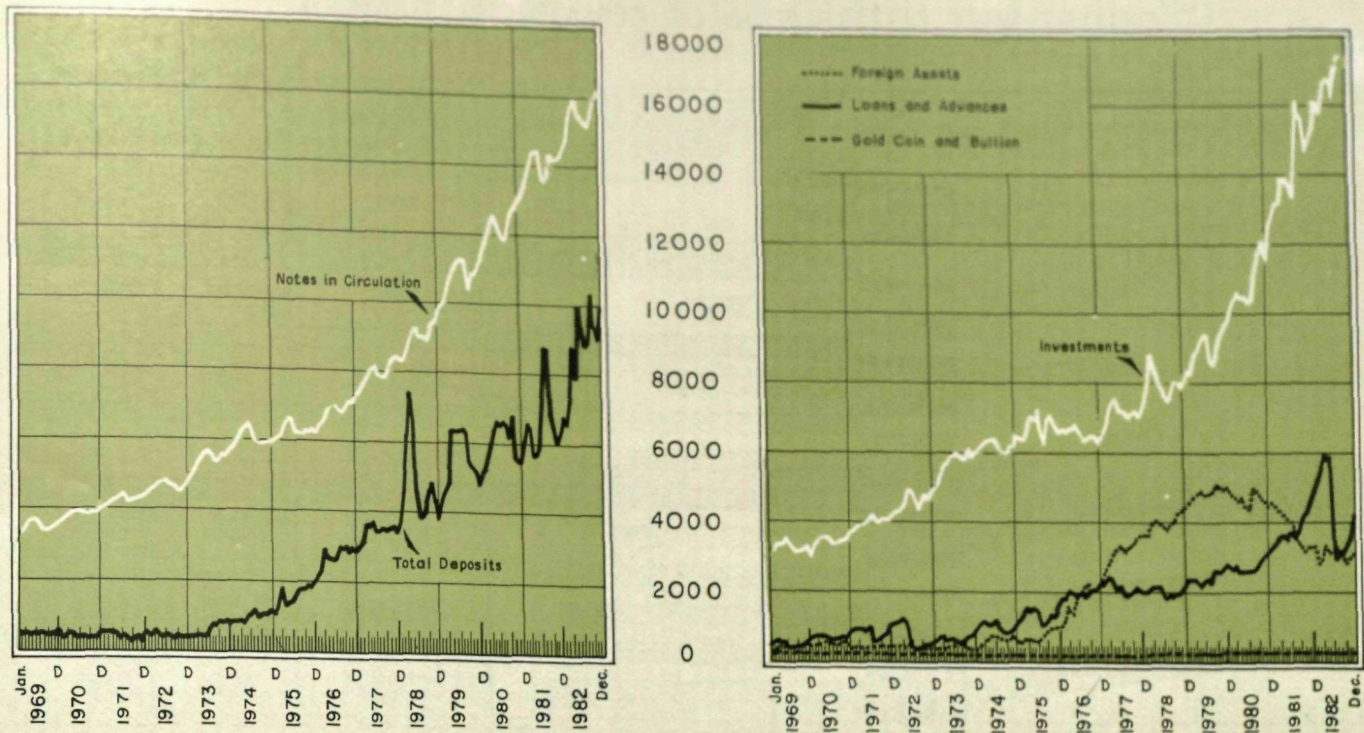
Note : 1. Data on banking are as on December 31.

2. Information presented in this Table pertains to banks other than co-operative banking institutions.

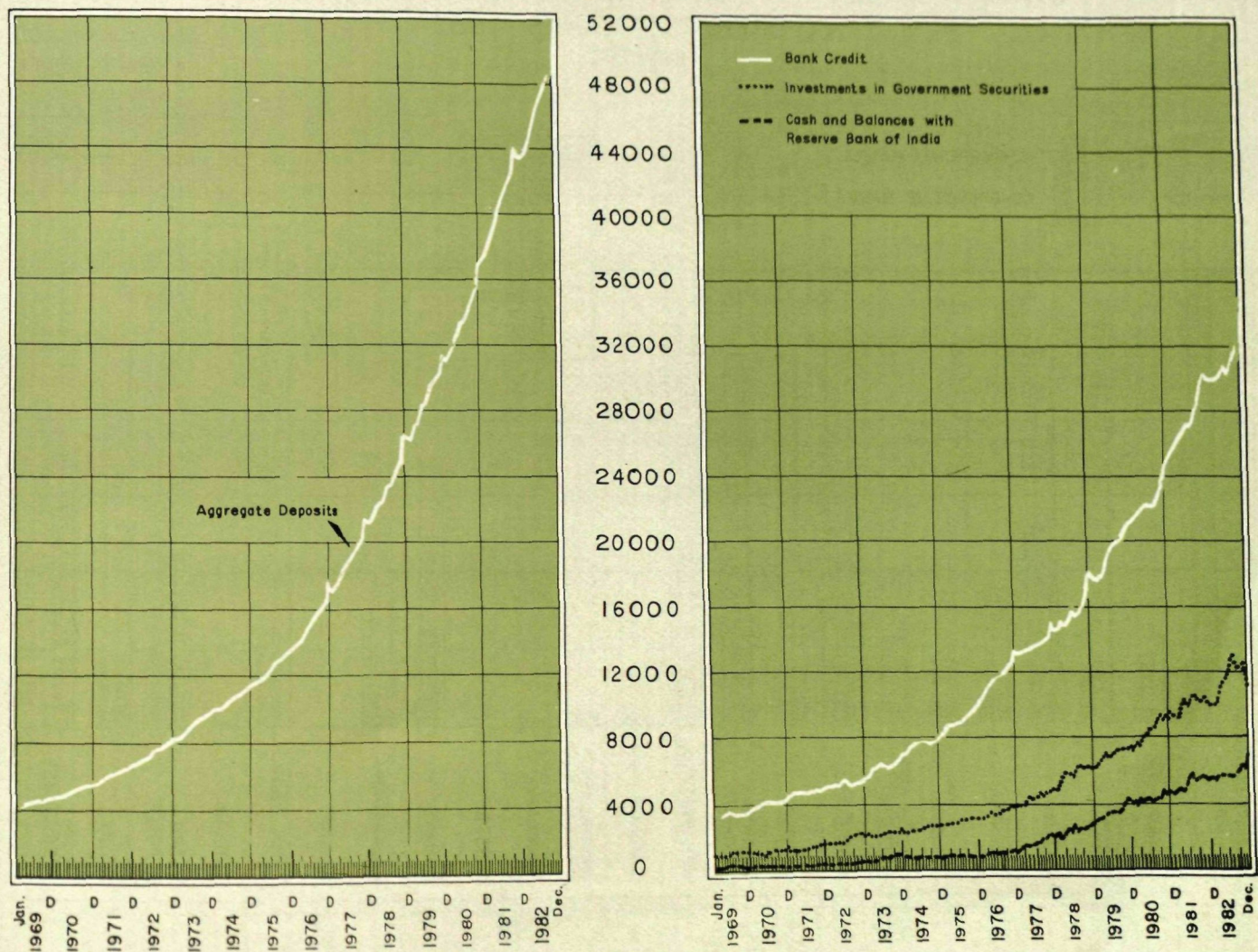
3. Other deposits pertain only to deposits under participation certificates scheme.

4. Item 13 relates to Indian Scheduled Commercial Banks only; items 14 to 24 relate to all Scheduled Commercial Banks.

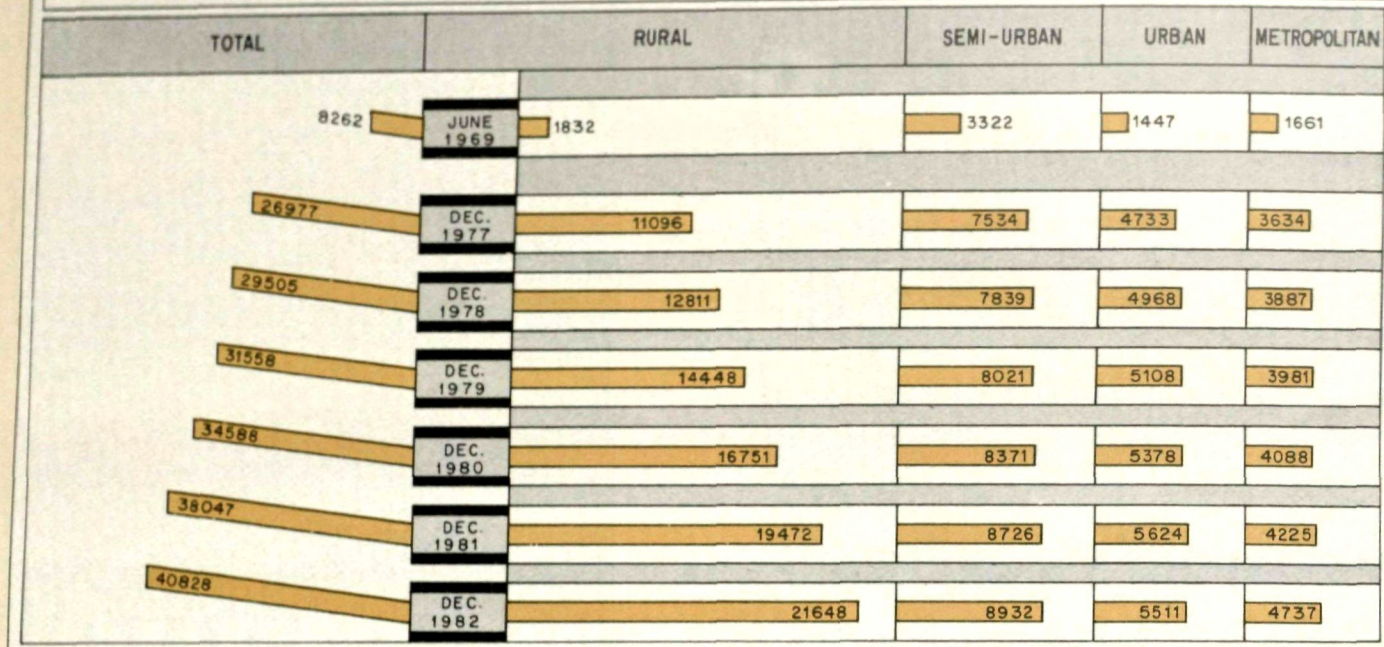
GRAPH-1
LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA
(AS ON THE LAST FRIDAY OF THE MONTH)
(CRORES OF RUPEES)



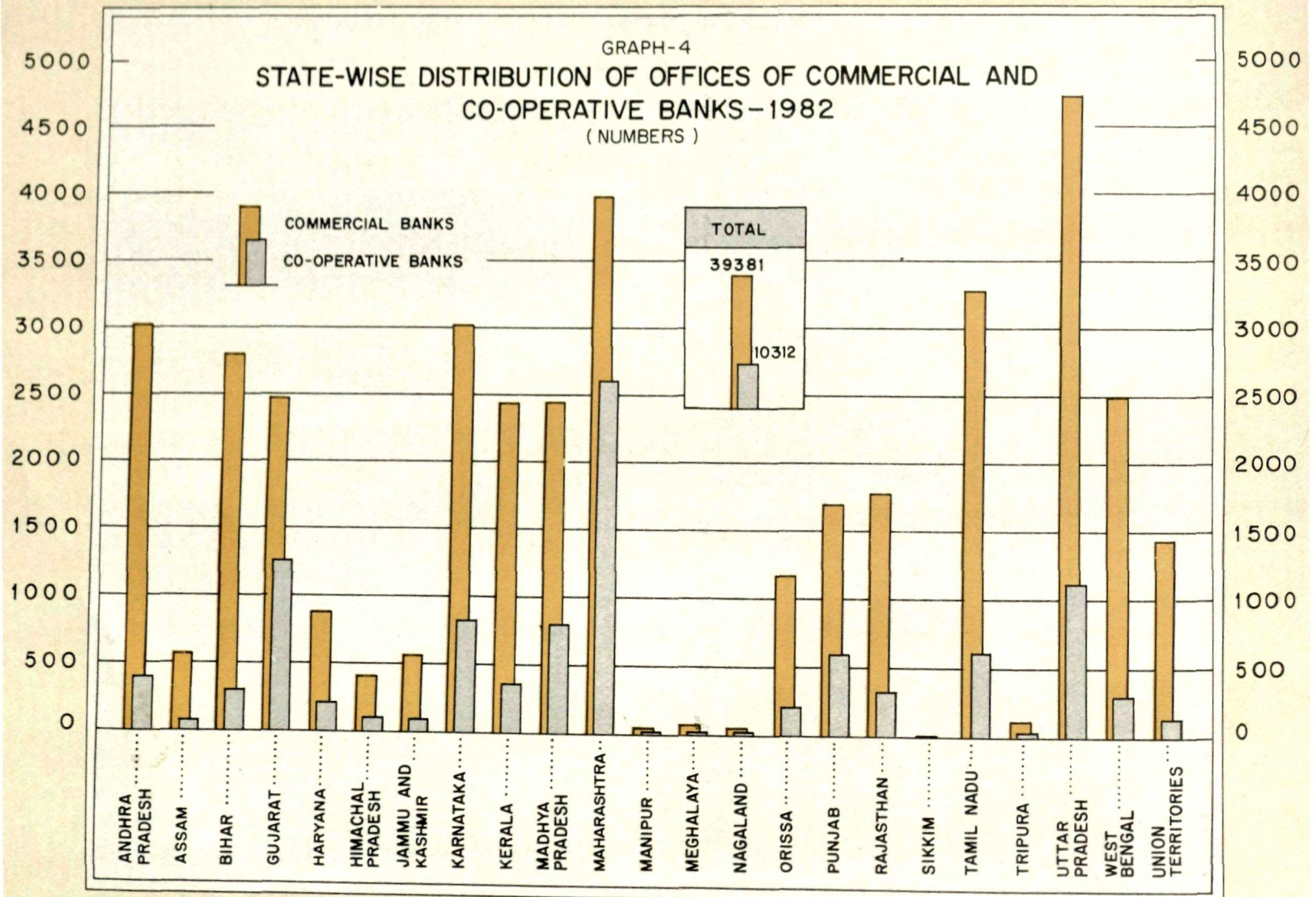
GRAPH-2
SCHEDULED COMMERCIAL BANKS' CONSOLIDATED POSITION
(AS ON THE LAST FRIDAY OF THE MONTH)
(CRORES OF RUPEES)



GRAPH-3
CENTRE-WISE DISTRIBUTION OF COMMERCIAL BANK OFFICES
(NUMBERS)



GRAPH-4
STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL AND
CO-OPERATIVE BANKS-1982
(NUMBERS)



NO. 1—LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA, 1978-82

(i) ISSUE DEPARTMENT

As on the last Friday of December	Notes held in the Banking Department	Notes in Circulation	Total Liabilities (Total Notes Issued) or Assets	Total Gold				(In lakhs of Rupees)	
				Foreign Securities	Coin and Bullion*	Rupee Coin@	Government of India Rupee Securities		
1978	26,29	9,627,01	9,653,30	2,420,32	2,634,54	33,55	6,985,21		
1979	15,10	11,046,33	11,061,43	2,664,06	2,888,77	61,73	8,110,93		
1980	11,28	12,916,93	12,928,21	2,414,06	2,639,64	58,64	10,229,93		
1981	64,03	14,111,64	14,175,67	1,964,06	2,189,64	41,12	11,944,91		
1982	46,27	16,235,60	16,281,87	1,564,06	1,789,64	27,37	14,464,86		

(ii) BANKING DEPARTMENT

As on the last Friday of December	Deposits				Total Liabilities or Assets	Cash held abroad**	Loans and Advances to		Bills Purchased and Discounted	Investments	Other Assets
	Paid up Capital and Reserves	Central Government Accounts	Other Government Accounts	Banks			Government @	Others ++			
1978	155,00	22,52	22,51	2,292,66	3,853,23	1,841,19	118,76	1,947,04	681,82	875,52	1,302,57
1979	155,00	50,71	11,54	3,424,10	4,871,15	2,349,38	184,12	2,619,69	869,26	1,157,39	1,269,34
1980	155,00	68,59	11,95	3,956,34	5,484,70	2,029,76	400,43	2,655,72	1,860,54	1,796,76	1,316,73
1981	155,00	64,76	5,56	4,620,30	6,425,56	1,312,35	1,106,68	3,305,80	1,659,46	3,632,04	1,261,59
1982	155,00	51,46	11,03	5,907,09	9,367,04	1,497,44	381,58	3,786,96	5,889,51	2,721,16	1,320,97

* The gold reserves of the Issue Department are valued at Rs. 84.39 per 10 gms.

@ 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 (Stabilization) Fund (Rs. Crores)	National Industrial Credit (Long-term Operations) Fund (Rs. Crores)
1978	610	195	915
1979	750	225	1,135
1980	920	290	1,355
1981	1,025	365	1,625
1982	350	281	1,915

** Including cash, short-term securities and fixed deposits.

@@ Including temporary overdrafts to State Governments.

++ Includes loans and advances to the IDBI, Exim Bank from the NIC (LTO) Fund.

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

(From Weekly return under Section 42 (2) of the Reserve Bank of India Act, 1934)

(BUSINESS IN INDIA)

(Amounts 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 NABARD	Other Demand and Time liabili- ties	Against Usance Bills and/or Promi- ssory Notes	Others	Total (12+13)	
						Total 8+9	Demand	Time						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Average of Friday Figures 1982														
195	1,650.67	1,301.81	318.91	29.96	48,545.50	46,388.29	8,902.58	37,483.71	197.26	1,959.94	—	560.20	560.20	
1982 : Last Friday of														
January ..	187	1,454.84	1,122.41	258.10	74.33	45,418.41	43,428.27	8,436.13	34,992.14	77.57	1,912.57	—	682.35	682.35
February ..	187	1,404.95	1,122.62	229.40	52.93	45,552.45	43,595.06	8,441.54	35,153.52	96.68	1,860.71	—	709.57	709.57
March ..	187	1,746.61	1,176.08	547.42	23.11	45,846.48	43,733.07	8,382.87	35,350.20	164.04	1,949.37	—	831.37	831.37
April ..	194	1,557.85	1,190.72	341.65	25.48	46,627.78	44,399.45	8,460.72	35,938.73	139.67	2,088.66	—	637.64	637.64
May ..	194	1,444.81	1,183.98	236.99	23.84	47,407.25	45,058.90	8,656.35	36,402.55	172.78	2,175.57	—	579.74	579.74
June ..	194	1,685.71	1,345.80	312.09	27.82	48,322.97	46,128.26	9,055.05	37,073.21	229.39	1,965.32	—	571.53	571.53
July ..	198	1,517.12	1,259.34	235.31	22.47	48,902.65	46,628.15	8,797.15	37,831.00	281.18	1,593.32	—	418.03	418.03
August ..	199	1,562.05	1,252.05	288.75	21.25	49,492.23	47,247.03	8,816.04	38,430.99	292.63	1,952.57	—	396.32	396.32
September ..	199	1,737.22	1,339.66	375.01	22.55	49,779.65	47,565.24	8,878.16	38,687.08	296.01	1,918.40	—	381.58	381.58
October ..	199	1,706.42	1,320.70	364.59	21.13	49,970.67	48,182.66	9,002.08	39,180.58	256.73	1,531.28	—	368.29	368.29
November ..	200	1,859.31	1,485.52	349.18	24.61	50,894.08	48,616.06	9,015.14	39,600.92	217.98	2,060.04	—	359.27	359.27
December ..	201	2,131.20	1,822.81	288.42	19.97	54,331.34	52,077.36	10,889.76	41,187.60	142.44	2,111.54	—	786.74	786.74

Source : Statement giving the bank group-wise final data based on the final returns submitted by the scheduled banks under Section 42(2) of the Reserve Bank of India Act, 1934.

- (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 R.B.I. 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)			
				Current Accounts			Other Accounts							
														15
Average of Friday Figures 1982														
1982 : Last Friday of :	898,12	4,961,99	5,860,10	131,94	12.63	600,42	135,20	266,05	203,85	23,08	1,228,59			
January	858,17	4,665,29	5,523,46	— 464,50	12.72	537,31	87,57	174,38	275,11	23,75	1,098,12			
February	826,16	4,474,65	5,300,81	— 806,88	12.16	536,33	62,79	106,41	282,72	40,92	1,029,17			
March	788,28	4,882,79	5,671,07	— 490,18	12.97	592,14	82,84	386,01	227,69	21,39	1,310,07			
April	848,08	4,950,22	5,798,30	+ 291,01	13.06	557,60	119,27	243,58	182,28	20,39	1,123,12			
May	895,73	4,838,19	5,733,92	+ 337,43	12.73	591,58	145,53	123,41	182,22	24,40	1,067,14			
June	999,36	4,771,01	5,770,37	+ 344,06	12.51	581,26	122,49	307,98	214,85	23,45	1,250,03			
July	885,37	4,762,66	5,648,03	+ 341,85	12.11	534,67	120,01	209,07	174,76	18,19	1,056,70			
August	852,06	4,840,93	5,692,99	+ 341,83	12.05	525,30	133,22	298,11	169,64	22,42	1,148,69			
September	810,80	5,136,47	5,947,27	+ 357,89	12.50	572,49	165,15	405,29	169,24	23,03	1,335,20			
October	950,73	5,375,86	6,326,59	+ 506,98	13.13	551,21	168,50	385,50	177,94	15,10	1,298,25			
November	922,87	5,032,34	5,955,21	+ 374,33	12.25	656,12	172,20	355,10	190,37	17,68	1,391,47			
December	1,139,80	5,813,43	6,953,23	+ 449,50	13.35	969,06	242,81	197,73	199,35	26,19	1,635,14			

Note : Figures in column 18 relate to :

(i) Scheduled commercial banks other than Regional Rural Banks:

(ii) Excess of average balances with RBI over the statutory requirement and not that over statutory minimum.

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

	(Amount in Lakhs of Rupees)													
	Investments in				Bank Credit				Total of					
	Government securities (c)		Other approved securities		Total Investments (26+27)		Percentage of (28) to (7)		Loans, Cash Credit and overdrafts		Inland Bills		Foreign Bills	
	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Average of Friday Figures 1982	..	..	11,474.83	5,428.80	16,903.63	36.47	27,455.03	1,406.52	862.64	698.71	271.89	30,694.79	66.22	66.22
1982 : Last Friday of :														
January ..	..	..	9,885.71	4,910.19	14,795.90	34.07	26,420.15	1,489.54	955.77	720.45	295.17	29,881.08	68.81	68.81
February ..	..	..	9,886.38	5,001.54	14,887.92	34.15	26,594.53	1,373.32	886.24	711.83	295.59	29,861.51	68.52	68.52
March ..	..	..	10,156.92	4,984.06	15,140.98	34.62	26,384.21	1,356.87	918.68	743.44	278.25	29,681.45	67.87	67.87
April ..	..	..	11,097.60	5,067.90	16,165.50	36.41	26,379.86	1,403.52	852.97	748.06	278.57	29,662.98	66.81	66.81
May ..	..	..	11,424.15	5,057.46	16,481.61	36.58	26,812.58	1,380.70	798.53	691.56	272.36	29,955.73	66.48	66.48
June ..	..	..	11,617.02	5,327.62	16,944.64	36.73	27,117.12	1,342.88	790.47	680.69	248.54	30,179.70	65.43	65.43
July ..	..	..	12,347.35	5,476.06	17,823.41	38.22	27,460.47	1,332.31	832.63	660.96	265.10	30,551.47	65.52	65.52
August ..	..	..	13,088.89	5,576.01	18,664.90	39.50	27,142.32	1,316.33	792.91	687.46	256.01	30,195.03	63.91	63.91
September ..	..	..	12,241.07	5,790.99	18,032.06	37.91	27,431.22	1,380.31	808.31	684.39	264.73	30,568.96	64.27	64.27
October ..	..	..	12,291.38	5,868.28	18,159.66	37.69	28,137.06	1,367.13	832.32	707.47	268.19	31,312.17	64.99	64.99
November ..	..	..	12,520.43	5,974.23	18,494.66	38.04	28,426.78	1,425.17	886.26	661.72	275.94	31,675.87	65.16	65.16
December ..	..	..	11,141.08	6,111.28	17,252.36	33.13	31,154.03	1,710.19	996.59	686.52	264.18	34,811.51	66.83	66.83

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1982
(From weekly returns under section 42(2) of the Reserve Bank of India Act, 1934)
(BUSINESS IN INDIA)

(Amount in Lakhs of Rupees)																								
Liabilities to the Banking System												Liabilities to Others					Borrowings from Reserve Bank of India @				Total			
No. of Report- ing Banks	Total (3 to 5)			Demand and Time Deposits from Banks		Borrow- ings from Banks		Other Demand and Time Liabi- lities		Total (7 + 10 + 11)		Aggregate Deposits			Borrow- ings (other than from RBI, IDBI, ARDC/ NABARD)	Other Demand and Time Liabi- lities	Against Usance Bills and/or Promi- ssory Notes	Others	Total (12 + 13)	14				
	1	2	3	4	5	6	7	8	9	10	11	12	13											
State Bank of India and its Associates																								
January	8	666.12	586.75	10.34	69.03	13,053.32	12,399.06	3,063.10	9,335.96	—	—	—	—	—	654.26	—	—	355.24	355.24	355.24				
February	8	678.66	610.12	22.35	46.19	13,111.84	12,427.15	3,039.75	9,387.40	—	—	—	—	—	684.69	—	—	368.61	368.61	368.61				
March	8	692.96	613.36	63.15	16.45	13,505.62	12,706.66	3,002.81	9,703.85	—	—	—	—	—	798.96	—	—	361.13	361.13	361.13				
April	8	676.73	646.60	10.39	19.74	13,873.16	13,013.93	3,018.88	9,995.05	—	—	—	—	—	859.23	—	—	297.93	297.93	297.93				
May	8	702.94	684.07	1.23	17.64	14,139.23	13,247.88	3,045.97	10,201.91	—	—	—	—	—	891.35	—	—	300.54	300.54	300.54				
June	8	764.96	737.46	5.55	21.95	14,056.90	13,298.17	3,024.07	10,274.10	—	—	—	—	—	758.73	—	—	303.43	303.43	303.43				
July	8	694.48	676.06	2.06	16.36	14,291.25	13,586.89	2,996.05	10,590.84	—	—	—	—	—	704.36	—	—	328.79	328.79	328.79				
August	8	688.82	654.77	18.86	15.19	14,559.16	13,848.61	2,896.56	10,952.05	—	—	—	—	—	710.55	—	—	318.64	318.64	318.64				
September	8	733.33	710.21	5.36	17.76	14,631.03	13,883.98	2,910.45	10,973.33	—	—	—	—	—	747.05	—	—	330.01	330.01	330.01				
October	8	758.22	740.49	1.35	16.38	14,428.78	14,219.27	3,009.49	11,209.78	—	—	—	—	—	209.51	—	—	334.36	334.36	334.36				
November	8	829.12	807.94	1.39	19.79	14,980.19	14,197.40	2,921.15	11,276.25	—	—	—	—	—	782.79	—	—	329.12	329.12	329.12				
December	8	818.22	801.57	80	15.85	15,244.43	14,469.22	3,254.48	11,214.74	—	—	—	—	—	775.21	—	—	523.10	523.10	523.10				
20 Nationalised Banks																								
January	20	564.16	490.25	71.47	2.44	28,023.37	26,953.63	4,446.13	22,507.50	1,000.85	68.89	—	—	—	1,000.85	—	—	103.60	103.60	103.60				
February	20	517.92	472.45	42.49	2.98	28,112.17	27,081.43	4,482.81	22,598.62	944.33	86.41	—	—	—	944.33	—	—	107.78	107.78	107.78				
March	20	807.88	518.35	286.78	2.75	28,033.57	26,966.23	4,485.60	22,480.63	912.72	154.62	—	—	—	912.72	—	—	207.80	207.80	207.80				
April	20	624.76	501.82	119.93	3.01	28,338.58	27,237.44	4,503.26	22,734.18	970.48	130.66	—	—	—	970.48	—	—	85.13	85.13	85.13				
May	20	533.28	462.97	67.15	3.16	28,790.57	27,593.01	4,634.18	22,958.83	1,033.94	163.62	—	—	—	1,033.94	—	—	37.47	37.47	37.47				
June	20	652.62	533.15	116.45	3.02	29,718.40	28,550.67	5,029.84	23,520.83	952.57	215.16	—	—	—	952.57	—	—	62.76	62.76	62.76				
July	20	577.33	509.85	64.11	3.37	29,930.46	28,677.78	4,778.82	23,898.96	1,037.56	215.12	—	—	—	1,037.56	—	—	76.91	76.91	76.91				
August	20	624.17	528.72	92.20	3.25	30,178.72	28,960.09	4,874.70	24,085.39	980.02	238.61	—	—	—	980.02	—	—	59.28	59.28	59.28				
September	20	722.18	555.56	163.71	2.91	30,380.75	29,231.86	4,951.93	24,279.93	933.76	215.13	—	—	—	933.76	—	—	27.96	27.96	27.96				
October	20	648.84	519.88	127.04	1.92	30,695.11	29,480.14	4,959.14	24,521.00	1,031.97	183.00	—	—	—	1,031.97	—	—	22.69	22.69	22.69				
November	20	761.70	595.08	164.46	2.16	30,998.44	29,835.55	5,050.05	24,785.50	1,020.58	142.31	—	—	—	1,020.58	—	—	26.84	26.84	26.84				
December	20	920.74	872.34	46.83	1.57	33,837.03	32,683.24	6,420.40	26,262.84	1,053.60	100.19	—	—	—	1,053.60	—	—	237.47	237.47	237.47				
Regional Rural Banks																								
January	107	91.45	1.93	89.51	1	350.20	340.32	89.12	251.20	9.88	—	—	—	—	9.88	—	—	67.42	67.42	67.42				
February	107	91.44	8	91.35	1	353.08	343.69	87.62	256.07	9.39	—	—	—	—	9.39	—	—	69.09	69.09	69.09				
March	107	95.29	11	95.17	1	361.59	352.37	90.36	262.01	9.22	—	—	—	—	9.22	—	—	69.68	69.68	69.68				
April	114	97.10	7	97.02	1	373.88	363.48	94.51	268.97	10.40	—	—	—	—	10.40	—	—	73.32	73.32	73.32				
May	114	98.07	15	97.91	1	377.75	367.07	94.71	272.35	10.64	5	—	—	—	10.64	—	—	72.92	72.92	72.92				
June	114	97.14	270	94.43	1	391.37	380.66	98.19	282.47	10.63	8	—	—	—	10.63	—	—	96.20	96.20	96.20				
July	118	98.66	15	98.50	1	408.25	396.52	104.28	292.24	11.73	—	—	—	—	11.73	—	—	—	—	—				

@ As available in the Reserve Bank of India Records.

£ Figures of borrowings in Table 3 (items 12, 13 and 14) do not tally with those presented in Table 2 (items 12, 13 and 14) on account of differences in sources.

(From weekly returns under Ssection 42(2) of the Rreserve Bank of India Aact, 1934)
(BUSINESS IN INDIA)

@ As available in the Reserve Bank of India Records.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1982—(contd.)

	Assets with the Banking System										(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					Assets with the Banking System				
	Total (15+16)					Percentage of (17 to 7)					Balances with other Banks in				
	Cash in hand	Balances with Reserve Bank of India									Current Accounts	Other Accounts	Money at Call and Short Notice	Advances to Banks	Other Assets (20 to 24)
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
State Bank of India and its Associates															
January	172,22	2,072,38	2,244,60	—56,91	18.1	54,01	25	74,55	116,92	10,91	256,64				
February	161,18	2,010,80	2,171,98	—260,29	17.4	56,97	1	21,75	141,56	3,43	223,72				
March	153,44	1,950,21	2,103,65	+265,06	16.5	54,70	—	309,10	123,48	5,02	492,30				
April	158,09	2,037,22	2,195,31	+56,63	16.8	54,71	—	179,60	102,21	7,36	343,88				
May	171,20	2,262,03	2,433,23	+62,61	18.3	61,51	3,75	65,00	93,95	2,44	226,65				
June	224,70	1,835,26	2,059,96	+76,73	15.4	45,67	—	174,75	109,21	5,39	335,82				
July	170,09	1,157,54	1,327,63	+102,38	9.7	41,04	2	90,80	82,04	4,23	218,13				
August	163,07	1,110,70	1,273,77	+118,77	9.1	38,10	1	163,00	75,67	6,92	283,70				
September	156,16	1,307,35	1,463,51	+152,14	10.5	44,43	10	221,50	76,32	7,07	349,42				
October	180,80	1,531,03	1,711,83	+229,89	12.0	41,86	5	171,75	88,11	3,18	304,95				
November	172,98	1,327,89	1,500,87	+147,22	10.5	38,48	—	129,75	82,27	3,46	253,96				
December	225,29	1,572,36	1,797,65	+134,77	12.4	56,92	—	78,60	86,27	5,25	227,04				
20 Nationalised Banks															
January	587,44	2,766,25	3,353,69	—400,71	12.4	270,28	12,63	55,81	145,77	10,11	494,60				
February	568,71	2,676,80	3,245,51	—528,86	12.0	271,33	97	42,59	139,70	34,57	489,16				
March	544,25	3,038,04	3,582,29	—470,55	13.3	322,13	22,49	49,43	103,81	13,32	511,18				
April	585,42	2,894,07	3,479,49	+163,61	12.8	276,42	48,31	37,10	73,38	9,86	445,07				
May	614,18	2,967,78	3,581,96	+201,41	13.0	299,92	69,05	29,77	82,28	17,36	490,38				
June	662,86	3,169,11	3,831,97	+168,66	13.4	288,19	43,46	98,44	95,55	13,86	539,50				
July	607,88	3,151,20	3,759,08	+199,72	13.1	248,07	35,65	79,72	84,13	9,58	457,51				
August	582,07	3,238,21	3,840,28	+200,24	13.3	231,44	39,30	89,75	86,42	11,12	480,63				
September	551,84	3,275,21	3,827,05	+167,25	13.1	262,02	63,88	139,01	81,17	10,47	556,55				
October	646,04	1,798,92	2,444,96	+239,87	8.3	251,61	60,91	156,14	81,12	10,31	560,99				
November	635,51	3,133,77	3,769,28	+183,02	12.6	333,94	63,66	138,33	82,77	12,67	681,57				
December	756,91	3,493,51	4,250,42	+263,48	13.0	535,62	98,74	56,59	78,05	18,59	787,59				
Regional Rural Banks															
January	9,78	11,37	21,15	N.A.	6.2	108,50	57,59	15,78	—	63	182,50				
February	10,05	10,90	20,95	N.A.	6.0	109,45	53,58	20,74	—	72	184,49				
March	10,95	12,78	23,73	N.A.	6.7	115,78	52,53	18,54	—	83	187,68				
April	10,24	12,56	22,80	N.A.	6.2	127,56	62,70	15,00	—	92	206,09				
May	11,31	12,11	23,42	N.A.	6.3	125,34	62,71	16,85	—	93	208,82				
June	13,01	15,48	28,49	N.A.	7.4	130,35	61,01	17,66	—	1,07	209,95				
July	12,37	13,17	25,54	N.A.	6.4	139,75	64,49	18,59	—	—	223,96				

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE) 1982—(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		Assets with the Banking System				
Cash in hand	Balances with Reserve Bank of India	Total (15+16)	Percentage of (17 to 7)	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
Regional Rural Banks—(Contd.)										
August	12,08	24,58	N.A.	5.9	140,22	67,42	20,31	—	1,01	228,96
September	11,99	25,24	N.A.	5.9	138,41	68,53	21,41	35	1,63	230,33
October	11,26	25,77	N.A.	5.9	134,94	71,84	22,25	6	1,26	230,35
November	11,38	25,91	N.A.	5.9	134,42	68,75	21,88	5	1,37	226,47
December	18,30	34,62	N.A.	6.9	170,52	69,99	20,26	5	1,44	262,26
Other Indian Scheduled Commercial Banks										
January	78,08	331,19	-9,72	14.0	89,92	17,10	15,00	11	7	122,20
February	75,55	343,33	-27,93	14.6	82,84	8,23	11,30	—	16	102,53
March	68,72	331,73	-26,88	14.1	83,78	7,50	2,04	2	7	93,41
April	82,64	367,83	+48,92	15.3	83,19	8,26	9,34	2	17	100,98
May	87,19	332,28	+48,12	13.7	89,21	9,91	10,85	1,52	8	111,57
June	86,71	350,06	+42,65	14.2	103,02	17,92	14,09	2,00	17	137,20
July	83,67	372,57	+35,71	14.8	89,57	19,75	13,43	3,05	2	125,82
August	83,26	358,42	+34,77	14.1	100,47	26,15	21,16	—	11	147,89
September	78,99	366,27	-30,00	14.3	112,71	32,28	20,18	—	22	166,39
October	98,29	365,11	+33,11	14.0	108,27	35,31	26,92	—	2	170,52
November	89,58	379,70	+33,68	14.3	111,75	39,80	24,81	—	5	176,41
December	127,51	477,98	+39,68	16.4	159,49	74,07	27,15	2	67	261,40
Foreign Banks										
January	10,65	133,08	-3,11	9.7	14,61	—	13,24	12,31	2,04	42,20
February	10,66	160,20	+6,15	11.5	15,73	—	10,04	1,46	2,04	29,27
March	10,93	174,92	-2,53	12.9	15,76	32	6,89	38	2,15	25,50
April	11,69	151,25	+11,72	10.9	15,72	—	2,54	6,68	2,17	27,11
May	11,85	162,81	+12,19	11.4	15,60	10	94	4,48	3,61	24,73
June	12,07	137,39	-15,54	9.6	14,02	10	3,04	8,10	3,09	28,35
July	11,36	144,19	+13,13	9.9	16,24	10	6,54	5,55	3,29	31,72
August	11,57	142,25	+17,22	9.6	15,07	35	3,89	7,54	3,25	30,10
September	11,82	144,57	+11,47	9.9	14,93	35	3,19	10,39	3,63	32,49
October	14,35	159,95	+12,92	11.0	14,54	39	8,44	8,65	33	32,35
November	13,41	108,71	+12,60	7.3	17,52	—	10,33	25,28	13	53,26
December	11,80	146,05	-51,09	9.7	46,52	—	15,13	34,96	24	96,85

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

N.A. — Not Available.

Note : Figures in Column 18 represent excess of average balances with Reserve Bank of India over the statutory requirement and not that over statutory minimum.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1982—(contd.)

(Amount in Lakhs of Rupees)												
	Investments in				Credit							
	Government Securities (26)	Other approved Securities (27)	Total Investments (26 + 27)	Percentage of (28 to 7)	Loans		Inland Bills		Foreign Bills		Total (30 to 34)	Percentage of (35) to (7)
					Cash	Credits and overdrafts	Purchased	Discounted	Purchased	Discounted		
26	27	28	29	30	31	32	33	34	35	36		
State Bank of India and its Associates												
January	3,116.48	1,542.50	4,658.98	37.58	8,608.74	357.59	218.88	117.92	148.07	9,451.20	76.23	
February	3,130.20	1,575.01	4,705.21	37.86	8,691.38	340.65	197.87	110.13	142.88	9,482.91	76.31	
March	3,386.17	1,579.20	4,965.37	39.08	8,341.96	338.93	218.79	129.98	128.44	9,158.10	72.07	
April	4,030.80	1,625.88	5,656.68	43.47	8,303.65	326.57	200.70	146.69	145.80	9,123.41	70.10	
May ..	3,957.48	1,626.74	5,584.22	42.15	8,793.50	343.49	204.45	128.43	157.33	9,627.20	72.67	
June ..	4,165.61	1,671.01	5,836.62	43.89	8,639.14	321.54	194.29	155.86	133.13	9,443.96	71.02	
July ..	4,591.20	1,712.74	6,303.94	46.40	8,724.81	318.29	192.00	136.43	134.06	9,505.59	69.96	
August	5,048.68	1,741.41	6,790.09	49.03	8,545.87	327.34	188.65	168.82	131.75	9,362.43	67.61	
September	4,443.16	1,775.11	6,218.27	44.79	8,829.20	372.09	183.84	195.59	129.40	9,710.12	69.94	
October	4,393.15	1,815.25	6,208.40	43.66	9,071.54	321.06	192.67	196.07	133.93	9,915.27	69.73	
November	4,631.99	1,838.06	6,470.05	45.57	9,150.71	338.79	208.33	165.34	126.12	9,989.29	70.36	
December	3,505.90	1,870.55	5,376.45	37.16	10,221.90	368.11	206.08	183.97	117.72	11,097.78	76.70	
Nationalised Banks												
January	5,877.49	3,091.72	8,969.21	33.28	15,275.47	986.52	602.66	513.48	116.82	17,494.95	64.91	
February	5,854.72	3,157.03	9,011.75	33.28	15,355.23	897.15	558.36	509.22	124.33	17,444.29	64.41	
March	5,901.10	3,135.39	9,036.49	33.51	15,428.32	890.96	570.57	521.74	122.17	17,533.76	65.02	
April	6,145.45	3,173.53	9,318.98	34.21	15,457.41	943.60	525.38	510.40	108.12	17,544.91	64.41	
May ..	6,443.56	3,159.73	9,603.29	34.80	15,405.65	904.08	471.00	477.13	92.39	17,350.25	62.88	
June ..	6,425.07	3,373.74	9,798.81	34.32	15,795.16	896.92	466.73	448.13	94.43	17,701.37	62.00	
July ..	6,668.60	3,476.39	10,144.99	35.38	16,014.06	881.23	515.67	442.53	112.13	17,965.62	62.65	
August	6,895.23	3,541.22	10,436.45	36.04	15,889.01	860.51	472.67	433.11	103.69	17,758.99	61.32	
September	6,733.99	3,714.83	10,448.82	35.74	15,844.45	882.97	498.93	402.89	109.13	17,738.37	60.68	
October	6,801.60	3,747.52	10,549.17	35.78	16,221.31	910.12	515.36	412.38	104.90	18,164.07	61.61	
November	6,767.79	3,827.68	10,595.47	35.51	16,429.01	943.23	551.60	404.21	115.43	18,443.48	61.82	
December	6,631.97	3,920.21	10,552.18	32.29	17,849.77	1,167.69	642.81	410.99	112.80	20,184.06	61.76	
Regional Rural Banks												
January	5	16	21	0.06	418.71	54	6	—	—	419.31	123.21	
February	5	16	21	0.06	426.84	39	7	—	—	427.30	124.33	
March	5	16	21	0.06	438.35	46	9	23	—	439.13	124.62	
April	5	17	22	0.06	448.96	43	11	—	—	449.50	123.67	
May ..	6	17	23	0.06	453.12	36	10	—	2	453.60	123.58	
June ..	6	17	23	0.06	465.05	31	22	—	—	465.58	122.31	
July ..	5	20	25	0.06	480.79	31	9	—	—	481.19	121.35	

(£) At book value ; Include Treasury Bills and Treasury Deposit Receipts.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1982—(concl'd.)

(Amount in Lakhs of Rupees)

	Investments in						Credit										Percentage of (35) to (7)
	Government Securities (&)	Other approved Securities	Total Investments (26 + 27)	Percentage of (28 to 7)	Loans		Inland Bills		Foreign Bills		Total (30 to 34)						
					Cash	Credits and Overdrafts	Purchased	Discounted	Purchased	Discounted							
26	27	28	29	30	31	32	33	34	35	36							
Regional Rural Banks—(Contd.)																	
August	..	6	20	26	0.06	491.00	47	22	..	491.69	119.98						
September	..	6	21	27	0.06	504.71	44	6	..	505.21	120.05						
October	..	6	19	25	0.06	522.85	1.16	8	..	524.09	121.85						
November	..	6	15	21	0.05	537.49	1.49	9	..	539.07	122.78						
December	..	5	13	18	0.04	578.27	2.71	50	..	581.48	116.39						
Other Indian Scheduled Commercial Banks																	
January	..	477.30	203.50	680.80	28.76	1,323.12	106.31	41.72	31.23	5.54	1,507.92	63.71					
February	..	478.04	202.88	680.92	28.91	1,320.06	97.21	43.05	35.31	4.60	1,500.23	63.71					
March	..	464.04	200.66	664.70	28.29	1,348.40	90.38	42.80	36.40	4.33	1,522.31	64.78					
April	..	486.48	199.10	685.58	28.60	1,357.96	93.91	39.66	37.30	3.91	1,532.74	63.94					
May	..	553.99	202.24	756.23	31.28	1,345.07	95.83	35.60	38.16	3.85	1,518.51	62.81					
June	..	582.17	212.55	794.72	32.19	1,350.49	90.44	36.40	33.06	3.77	1,514.16	61.34					
July	..	597.36	217.34	814.70	32.47	1,383.59	91.22	34.62	36.34	3.59	1,549.36	61.75					
August	..	616.13	222.97	839.10	33.02	1,376.86	91.10	38.25	35.77	3.20	1,545.18	60.81					
September	..	577.19	230.67	807.86	31.50	1,395.51	88.91	38.63	33.24	5.46	1,561.75	60.90					
October	..	598.94	235.67	834.61	32.11	1,427.20	94.44	43.54	41.04	4.57	1,610.79	61.97					
November	..	595.70	239.36	835.06	31.53	1,447.12	96.41	43.49	38.70	4.38	1,630.10	61.55					
December	..	564.14	251.11	815.25	27.92	1,560.05	122.08	47.86	37.01	4.08	1,771.08	60.66					
Foreign Banks																	
January	..	414.39	72.31	486.70	35.57	794.12	38.59	92.44	57.81	24.74	1,007.70	73.64					
February	..	423.37	65.57	488.94	35.23	801.01	37.92	86.88	57.17	23.79	1,006.77	72.54					
March	..	405.57	68.65	474.22	34.92	827.17	36.15	86.42	55.09	23.31	1,028.14	75.71					
April	..	434.83	69.23	504.06	36.33	811.89	39.01	87.11	53.68	20.74	1,012.43	72.98					
May	..	469.06	69.09	538.15	37.54	815.24	36.95	87.38	47.84	18.78	1,006.19	70.19					
June	..	444.11	70.15	514.26	35.96	867.28	33.66	92.83	43.63	17.21	1,034.61	73.74					
July	..	490.13	69.40	559.53	38.38	857.21	41.26	90.25	45.66	15.32	1,049.70	72.00					
August	..	528.80	70.21	599.01	40.27	839.59	36.92	93.12	49.77	17.37	1,066.77	69.70					
September	..	486.67	70.18	556.85	38.03	857.35	35.91	86.86	52.67	20.75	1,053.54	71.95					
October	..	497.64	69.65	567.29	39.02	894.16	40.35	80.66	57.97	24.79	1,097.97	75.52					
November	..	524.89	68.97	593.86	39.71	862.45	45.25	82.76	53.47	30.02	1,073.95	71.81					
December	..	439.02	69.27	508.29	33.76	944.04	49.60	99.34	54.55	29.59	1,177.12	78.18					

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

No. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1981 AND 1982

(INDIAN BUSINESS)

(Amount in Lakhs of Rupees)																				
Year	No. of Reporting Banks	Paid-up Capital	Reserves	Deposits					Total Liabilities or Assets	CASH		INVESTMENTS				Money at Call and Short Notice	Loans and Advances	Bills Purchased and discounted during the year	Profit or Loss (—) made during the year	No. of Offices in India
				Fixed	Savings	Current	Others	Total		In Hand	At Banks	Government Securities	Other approved Securities	Others						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
I. Scheduled Banks																				
(a) Public Sector Banks :																				
(i) State Bank of India and its Associates																				
1981	8	10,63	276,04	6,582,37	3,392,38	3,669,31	—	—	13,644,05	20,639,42	229,23	1,245,62	3,138,32	1,538,37	25,36	63,15	8,768,16	864,55	16,32	8,735
1982	8	34,07	292,54	7,571,08	4,042,36	4,408,74	—	—	16,022,18	25,391,70	241,19	1,762,28	3,268,65	1,852,11	30,37	90,10	10,153,23	916,78	20,18	9,184
(ii) 20 Nationalised Banks																				
1981	20	78,57	149,43	15,958,64	8,598,36	5,446,54	72,42	30,075,96	36,950,17	695,86	3,795,88	6,160,47	2,600,69	247,14	12,45	14,825,07	3,010,09	23,60	20,531	
1982	20	106,82	187,05	18,417,21	9,712,20	6,240,05	3,555,14	37,924,60	41,876,26	791,22	4,204,43	7,067,71	3,291,43	285,06	77,99	16,982,00	3,137,58	17,23	21,315	
Total (i) + (ii)																				
1981	28	89,20	425,47	22,541,01	11,990,74	9,115,85	72,42	43,720,01	57,589,59	925,09	5,041,50	9,298,79	4,139,06	272,50	75,60	23,593,23	3,874,64	39,92	29,266	
1982	28	140,89	479,59	25,988,29	13,754,56	10,648,79	3,555,14	53,946,78	67,267,96	1,032,41	5,966,71	10,336,36	5,143,54	315,43	168,09	27,135,23	4,054,36	37,41	30,499	
(b) Regional Rural Banks																				
1981	103@	25,60	5,41	114,34	194,70	26,65	—	—	335,68	628,53	13,61	130,82	4	12	37,03	26,45	384,09	1,40	76	4,471
1982	123@	30,40	8,59	173,53	292,56	39,01	—	—	505,10	918,36	21,23	210,20	12	4	57,37	43,11	572,41	4,89	(-),15	5,887
(c) Private Sector Banks :																				
Other Indian Scheduled Banks																				
1981	34	10,22	20,60	1,451,02	751,39	471,07	2,00	2,675,48	3,418,80	106,02	431,72	463,52	198,11	61,64	7,75	1,357,36	206,97	3,94	4,149	
1982	34	11,12	23,26	1,738,57	859,14	566,13	30	3,164,14	4,030,21	11,95	193,01	584,69	216,83	93,65	21,13	1,558,86	223,23	3,27	4,275	
Total of Scheduled Banks (a+b+c)																				
1981	165	125,02	451,48	24,106,37	12,936,83	9,613,57	74,42	45,731,19	61,636,92	1,044,72	5,604,04	9,762,35	4,337,29	371,17	109,80	25,334,68	4,083,10	44,62	37,886	
1982	185	182,41	511,44	27,900,39	14,906,26	11,253,93	3,555,44	57,616,02	68,614,01	1,065,59	6,369,92	10,921,17	5,360,41	466,45	232,33	29,266,50	4,282,48	39,53	40,661	
II. Non-Scheduled Banks																				
1981	3	9	45	4,71	4,46	5,51	1,13	—	9,74	11,18	28	63	1,98	—	39	14	6,56	30	5	29
1982	3	9	48	5,88	5,88	5,51	1,13	—	12,52	13,95	62	1,28	2,56	—	33	28	7,66	8	3	35
Total of Indian Commercial Banks (I+II)																				
1981	168	125,11	451,93	24,111,08	12,941,29	9,614,14	74,42	46,740,93	61,648,10	1,045,00	5,604,67	9,764,33	4,337,29	371,56	109,94	25,341,24	4,083,31	44,67	37,915	
1982	188	182,50	511,92	27,906,27	14,911,77	11,255,06	3,555,44	57,628,54	68,627,96	1,066,21	6,371,20	10,923,73	5,360,41	466,78	232,61	29,274,16	4,282,56	39,56	40,696	

@ Excluding 4 R.R.B.s which have not reported data for 1981
 £ Excluding 1 R.R.B. which has not reported data for 1982.

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

	Year	No. of Reporting Banks	Paid-up Capital*	Reserves	Total Paid-up Capital and Reserves	Percentage of (5) to (11)	DEPOSITS					CASH	
							Fixed	Savings	Current	Others	Total (7+8+9+10)	In hand	At Banks
	1	2	3	4	5	6	7	8	9	10	11	12	13
I. Scheduled Banks													
(a) Public Sector Banks :													
(1) State Bank of India	1981	1	5,63	280,04	285,67	2.39	6,226,42	2,555,24	3,151,93	—	11,933,59	169,12	860,01
	1982	1	111,25	279,84	391,09	2.81	7,096,27	3,079,33	3,752,12	—	13,927,72	181,72	1,416,42
(2) Associates of S. B. I.	1981	7	5,00	11,53	16,53	0.57	1,418,52	844,36	658,96	—	2,921,84	61,20	413,63
	1982	7	5,00	12,70	17,70	0.62	1,358,58	817,99	670,74	—	2,847,31	60,45	387,39
(3) 20 Nationalised Banks	1981	20	78,57	151,95	230,52	0.70	18,354,46	8,701,35	5,876,34	72,42	33,004,57	702,67	3,887,08
	1982	20	106,82	189,67	296,49	0.71	21,562,73	9,816,64	6,711,02	3,679,27	41,769,66	800,32	4,350,22
Total (1+2+3)	1981	28	89,20	443,52	532,72	1.11	25,999,40	12,100,95	9,687,23	72,42	47,860,00	932,99	5,160,72
	1982	28	223,07	482,21	705,28	1.20	30,017,58	13,713,96	11,133,88	3,679,27	58,544,69	1,042,49	6,154,03
(b) Regional Rural Banks													
	1981	103@	25,60	5,41	31,01	9.24	114,34	194,70	26,65	—	335,69	13,61	130,82
	1982	123@@	30,40	8,60	39,00	7.72	173,53	292,56	38,86	—	504,95	19,26	182,90
(c) Private Sector Banks :													
(1) Other Indian Scheduled Banks	1981	34	10,22	20,60	30,82	1.15	1,458,47	754,48	472,51	2,00	2,687,47	106,14	434,62
	1982	34	11,12	23,27	34,39	1.08	1,748,87	864,46	567,30	30	3,180,93	145,72	479,49
(2) Foreign Banks +	1981	16++	—	29,06	29,06	2.12	702,20	303,90	362,53	—	1,368,63	15,66	151,87
	1982	16++	—	29,86	30,26	1.98	768,48	332,54	427,58	—	1,528,60	16,54	189,69
Total (1+2)	1981	50	10,22	49,66	59,88	1.48	2,160,67	1,058,38	8,35,04	2,00	4,056,10	121,80	586,49
	1982	50	11,12	53,13	64,65	1.37	2,517,35	1,197,00	994,88	30	4,709,53	162,26	669,18
Total of Scheduled Banks (a+b+c)	1981	181	125,02	498,59	623,61	1.25	28,274,41	13,354,03	10,548,93	74,42	52,251,79	1,068,40	5,878,09
	1982	201	264,59	543,94	808,93	1.27	32,708,46	15,203,52	12,167,62	3,679,57	63,759,17	1,224,01	7,006,11
II. Non-Scheduled Banks:													
	1981	3	9	45	54	5.54	4,71	4,46	58	—	9,74	28	63
	1982	3	9	48	57	4.55	5,88	5,50	1,14	—	12,52	63	1,28
Total of Scheduled and Non-Scheduled Banks (I+II)	1981	184	125,11	499,04	624,15	1.19	28,279,12	13,358,49	10,549,50	74,42	52,261,53	1,068,68	5,878,66
	1982	204	264,68	544,42	809,50	1.27	32,714,34	15,209,02	12,168,76	3,679,57	63,771,69	1,224,64	7,007,39

* Relates only to banks registered in India.

@ Excludes 4 R.R.Bs. which have not reported data for 1981.

@@ Excludes 1 R.R.B. which has not reported data for 1982.

+ Figures relate to business in India.

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

OF COMMERCIAL BANKS, 1981 AND 1982 (TOTAL BUSINESS)

(Amount in Lakhs of Rupees)

Total Cash (12+13)	Percentage of (14) to (11)	INVESTMENTS					Money at Call and Short Notice	CREDIT			Percentage of (24) to (11)	Profit or Loss(-) made during the year	No. of Offices	
		Government Secu- rities	Other Appro- ved Secu- rities	Others	Total Invest- ments (16+17 +18)	Percentage of (19) to (11)		Loans and Advances	Bills Pur- chased and Dis- counted	Total Credit (22+23)			Indian	Foreign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1,029.13	8.62	2,579.94	1,280.58	512.71	4,373.23	36.65	395.59	8,351.87	631.78	8,983.65	75.28	15.12	5,975	23
1,598.14	8.62	2,565.01	1,544.12	406.50	4,515.63	32.42	734.09	10,181.52	712.53	10,894.05	78.22	19.00	6,256	23
474.83	16.25	558.39	315.51	4.20	878.10	30.05	63.15	1,585.71	288.87	1,874.58	64.16	1.20	2,760	—
447.84	15.73	605.64	297.73	4.06	907.43	31.87	90.10	1,872.64	327.54	2,200.18	77.27	1.18	2,928	—
4,589.75	13.91	6,231.86	2,600.97	610.03	9,442.86	28.61	303.00	16,499.23	3,691.96	20,191.19	61.18	30.38	20,531	113
5,150.54	12.33	7,142.07	3,291.44	571.85	11,005.36	26.35	400.84	19,493.94	3,914.64	23,408.58	56.04	34.01	21,315	113
6,093.71	12.73	9,370.19	4,197.06	1,126.94	14,694.19	30.70	761.74	26,436.81	4,612.61	31,049.42	64.88	46.70	29,266	136
7,196.52	12.29	10,312.72	5,133.29	982.41	16,428.42	28.06	1,225.03	31,548.10	4,954.71	36,502.81	62.35	54.19	30,499	136
144.43	43.02	2	16	37.03	37.19	11.08	26.45	384.09	1.40	385.49	114.84	76	4,471	—
202.16	40.04	12	4	57.38	57.54	11.40	43.11	572.41	4.89	577.30	114.33	(-)1.15	5,887	—
540.76	20.12	463.52	198.11	63.59	725.22	26.99	7.76	1,366.34	213.82	1,580.16	58.80	3.94	4,149	1
625.21	19.65	584.69	218.77	93.81	897.27	28.21	21.13	1,570.30	228.47	1,798.77	56.55	3.27	4,275	1
167.53	12.24	386.47	56.78	9.63	452.88	33.09	5.03	749.89	255.46	1,005.35	73.46	15.15	132	—
206.23	13.49	449.99	50.48	37.85	538.32	35.22	16.88	918.46	293.83	1,212.29	79.31	16.81	132	—
708.29	17.46	849.99	254.89	73.22	1,178.10	29.05	12.79	2,116.23	469.28	2,385.51	63.74	19.09	4,281	1
831.44	17.65	1,034.68	269.25	131.66	1,435.59	30.48	38.01	2,488.76	522.30	3,011.06	63.94	20.08	4,407	1
6,946.43	16.20	10,220.18	4,452.11	1,237.19	15,909.48	37.11	800.98	28,937.13	5,083.29	34,020.42	79.35	66.55	38,018	137
8,230.12	12.91	11,347.52	5,402.58	1,171.45	17,921.55	28.11	1,306.15	34,609.27	5,481.90	40,091.17	62.88	73.12	40,793	137
91	9.34	1.98	—	39	2.37	24.33	14	65.60	30	6.86	70.43	5	29	—
1.91	15.26	2.56	—	33	2.89	23.08	28	7.66	8	7.74	61.82	3	35	—
6,947.34	13.29	10,222.16	4,452.11	1,237.58	15,911.85	30.45	801.12	29,002.73	5,083.59	34,027.28	65.11	66.60	38,047	137
8,232.03	12.91	11,350.08	5,402.58	1,171.78	17,924.44	28.11	1,306.43	34,616.94	5,481.98	40,098.91	62.88	73.15	40,828	137

Note : Other deposits pertain only to deposits under participation certificate scheme.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(1))

Sr. No.	No. of Reporting Banks	Scheduled Commercial Banks							
		State Bank of India		Associates of State Bank of India		20 Nationalised Banks		Regional Rural Banks	
		1	1	7	7	20	20	106	124
	Year	1981	1982	1981	1982	1981	1982	1981	1982
A. LIABILITIES									
1. Capital :									
(i) Authorised		20,00	20,00	10,00	10,00	—	—	106,00	124,00
(ii) Issued		5,63	5,63	5,00	5,00	—	—	26,34	30,80
(iii) Subscribed		5,63	5,63	5,00	5,00	—	—	26,34	30,80
(iv) Called-up		5,63	5,63	5,00	5,00	—	—	26,14	30,65
(v) Calls in arrears		—	—	—	—	—	—	4	—
(vi) Paid-up		5,63	5,63	5,00	5,00	78,56	135,89	26,10	30,65
(vii) Calls received in advance		—	—	—	—	—	—	—	—
(viii) Forfeited shares		—	—	—	—	—	—	—	—
2. Reserve Fund and other Reserves		280,04	385,46	11,53	12,70	151,96	189,67	6,22	8,65
3. Deposits and other accounts :									
(i) Fixed		6,226,42	7,096,27	1,468,39	1,748,92	18,373,27	21,566,64	107,80	170,76
(ii) Savings		2,555,24	3,079,33	844,54	970,10	8,701,34	9,816,64	204,49	291,30
(iii) Current and contingency accounts		3,151,93	3,752,12	775,00	959,98	6,433,87	7,604,80	24,01	37,08
(iv) Others		—	—	—	—	243,82	9,85	10,50	7,28
Total of Item 3		11,933,59	13,927,72	3,087,93	3,679,00	33,752,30	38,997,93	347,10	506,42
4. Borrowings from other banks, agents, etc.									
(i) In India		733,52	930,16	106,01	133,89	1,055,79	1,375,60	253,71	340,70
(ii) Outside India		739,23	1,465,13	38,43	15,64	319,98	384,22	—	25
Particulars of Item 4 :									
(a) Secured		214,39	91,64	68,32	96,15	150,67	162,86	18,42	11,47
(b) Unsecured		1,258,36	2,303,65	76,12	53,38	1,225,10	1,596,96	235,29	329,48
5. Bills Payable		549,58	776,79	70,33	84,64	506,40	567,26	1,98	4,56
6. Bills for collection being bills receivable as per contra :									
(i) Payable in India		1,106,78	1,796,73	231,36	277,22	1,395,19	1,538,55	2,77	4,38
(ii) Payable outside India		122,98	184,79	11,29	10,09	843,32	992,47	4	—
7. Other Liabilities		921,40	1,107,87	173,28	153,26	543,66	545,16	22,03	40,16
8. Acceptances, endorsements and other obligations as per contra		2,911,79	3,711,85	183,57	184,45	2,531,33	2,551,90	—	33
9. Profit carried to next year's account		3	13	—	—	4,86£	5,22	13	42
Total liabilities or assets		19,304,57	24,292,26	3,918,73	4,555,89	41,183,35	47,283,87	660,08	936,52

£ 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 and that of 1980.

@ Represents reserves of five scheduled banks.

Note : Data on deposits, reserves, etc given in Table No. 6 may not tally with Corresponding items appearing in Table No. 5 as the Sources for the tables are different. For details please see Explanatory Notes.

OF COMMERCIAL BANKS, 1981 AND 1982
of the Banking Regulation Act, 1949)

(Amount 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					
34	34	168	186	16	16	184	202	3	3	187	205
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
24,36	24,46	160,36	178,46	—	—	160,36	178,46	10	12	160,46	178,58
12,83	13,66	49,80	55,09	—	—	49,80	55,09	10	10	49,90	55,19
11,13	13,09	48,10	54,52	—	—	48,10	54,52	10	10	48,20	54,62
10,29	11,18	47,06	52,45	—	—	47,06	52,46	9	9	47,15	52,55
7	7	11	7	—	—	11	7	—	—	11	7
10,22	11,11	125,51	188,28	—	—	125,51	188,48	9	9	125,60	188,57
—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—
20,44	23,56	470,19	620,04	29,82@	29,87@	500,01	649,91	42	48	500,43	650,39
1,460,33	1,718,99	27,636,21	32,331,58	702,98	768,88	28,339,19	33,100,46	4,71	5,89	28,343,90	33,106,35
754,48	864,54	13,060,09	15,021,91	303,90	332,54	13,363,99	15,354,45	4,46	5,51	13,368,45	15,359,96
483,35	569,13	10,868,16	12,923,11	415,27	341,20	11,283,43	13,264,31	58	87	11,284,01	13,265,18
2,16	2,06	256,78	19,19	17,10	165,07	273,88	184,26	—	28	273,88	184,54
2,700,32	3,184,72	51,821,24	60,295,79	1,439,25	1,607,69	53,260,49	61,903,48	9,75	12,55	53,270,24	61,916,03
75,47	84,16	2,224,50	2,864,51	80,95	248,52	2,305,45	3,113,03	8	—	2,305,53	3,113,03
4,42	4,47	1,102,06	1,869,71	11,57	12,39	1,113,63	1,882,10	—	—	1,113,63	1,882,10
30,05	50,13	481,85	412,25	54,81	49,19	536,66	461,44	—	—	536,66	461,44
49,84	38,50	2,844,71	4,321,97	37,71	211,72	2,882,42	4,533,69	8	—	2,882,50	4,533,69
63,42	71,07	1,191,71	1,504,32	68,30	83,05	1,260,01	1,587,37	3	6	1,260,04	1,587,43
188,23	214,72	3,901,96	5,018,95	201,09	216,43	4,103,05	5,235,38	16	22	4,103,21	5,235,60
154,47	162,34	2,890,57	3,779,22	125,14	150,25	3,015,71	3,929,47	16	22	3,015,87	3,929,69
33,76	52,38	1,011,39	1,239,73	75,95	66,18	1,087,34	1,305,91	—	—	1,087,34	1,305,91
131,58	147,38	1,791,95	1,993,83	84,87	103,50	1,876,82	2,097,33	52	49	1,877,34	2,097,82
249,35	287,71	5,876,04	6,736,24	647,69	806,12	6,523,73	7,542,36	9	4	6,523,82	7,542,21
1,26	1,30	6,28	7,07	22,05	19,52	28,33	26,59	4	2	28,37	26,61
3,444,71	4,030,20	68,511,44	81,098,74	2,585,59	3,127,09	71,097,03	84,226,03	11,18	13,95	71,108,21	84,239,98

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29(1) of the

Sr. No.	No. of Reporting Banks	Scheduled Commercial Banks							
		State Bank of India		Associates of State Bank of India		20 Nationalised Banks		Regional Rural Banks	
		1	1	7	7	20	20	106	124
	Year	1981	1982	1981	1982	1981	1982	1981	1982
B. ASSETS									
10. Cash :									
(i) In hand and with RBI and SBI ..		625,17	1,354,69	416,00	416,04	4,208,91	4,673,93	38,39	54,04
(ii) Balances with other banks in current Accounts :									
(a) In India		4,82	5,15	22,31	6,19	189,28	290,69	109,11	165,46
(b) Outside India		402,18	241,87	36,92	28,87	192,18	221,43	—	—
(ii) Balances with other banks in Savings and Fixed deposit accounts :									
(a) In India		—	—	8	—	80,45	100,04	35,66	56,03
(b) Outside India		491,56	380,77	—	—	357,52	255,97	—	—
11. Money at Call and Short Notice: ..		395,59	734,09	63,15	90,10	303,30	400,84	31,44	28,47
12. Investments :									
(i) Securities of Central and State Governments and Trustee Securities ..		3,802,80	4,047,60	873,88	1,027,09	8,705,56	10,298,51	28	1
(ii) Shares		2,60	2,86	64	46,99	38,30	41,56	2	31
(iii) Debentures and bonds		18,04	22,36	3,03	3,26	178,43	202,59	1	1
(iv) Other Investments		58,23	62,03	45	42	82,61	85,80	20	6
(v) Gold		—	—	—	—	—	—	—	—
13. Advances :									
(i) Loans, advances, cash credits and overdrafts									
(a) In India		7,182,49	8,285,12	1,463,73	1,872,63	14,820,85	16,983,96	408,02	569,21
(b) Outside India		1,169,38	1,896,40	121,97	—	1,678,38	2,509,99	—	—
(ii) Bills purchased and discounted :									
(a) In India		422,74	518,23	248,78	294,37	2,540,82	2,736,35	4,34	6,61
(b) Outside India		209,05	194,30	40,08	33,17	1,151,15	1,178,29	—	—
14. Particulars of item 13 ££									
(a) Debts considered good, fully secured ..		7,417,71	9,115,79	1,689,17	2,004,37	15,027,79	17,605,22	—	438,28
(b) Debts considered good, but having no other security than the debtor's personal security		645,20	931,17	63,17	63,75	2,070,73	2,733,69	—	41,32
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors		920,74	847,09	122,22	132,05	3,092,68	3,069,68	—	96,19
(d) Debts considered doubtful or bad, not provided for		—	—	—	—	—	—	—	3
(e) Debts due by directors or officers of the Bank		8,53	18,39	5,33	8,21	86,01	83,65	—	64
(f) Debts due by companies or firms in which the directors of the Bank are interested		9	8	—	—	12	18,35	—	4
(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		8,72	18,61	5,95	8,53	86,90	125,06	—	57
(h) Maximum total amount of loans including temporary advances granted during the year to the companies or firms in which the directors of the banks are interested		15	9	—	10	3,49	1,54	—	3
(i) Due from Banks		89,80	93,93	3,83	3,15	316,25	226,80	—	—
15. Premises less depreciation		28,48	39,74	6,36	8,88	72,32	89,94	—	2
16. Non-Banking assets acquired in satisfaction of claims		—	—	4	12	43	42	—	—
17. Furniture and fixtures less depreciation ..		35,11	42,10	9,16	10,89	143,06	170,59	7,94	11,21
18. Other assets including silver		314,77	771,58	185,93	245,11	1,669,17	1,960,05	18,14	31,41
19. Loss		—	—	—	—	—	—	3,85	8,96

££ Particulars in respect of Regional Rural Banks for the year 1981 are not available.

OF COMMERCIAL BANKS, 1981 AND 1982—(Concl'd.)
Banking Regulation Act, 1949)

(Amount 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					
34	34	168	202	16	16	184	202	3	3	187	205
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
455,96	519,53	5,744,43	7,018,23	120,45	155,93	5,864,88	7,174,16	29	64	5,865,17	7,174,80
72,91	88,86	398,43	556,35	40,25	37,35	438,68	593,70	62	1,27	439,30	594,97
4,24	9,97	635,52	502,14	6,91	13,09	642,43	515,23	—	—	642,43	515,23
58,10	83,46	174,29	239,53	6	25,60	174,35	265,13	37	31	174,72	265,44
1,87	1,43	850,95	638,17	—	—	850,95	638,17	—	—	850,95	638,17
7,76	21,13	800,94	1,274,63	5,03	16,89	805,97	1,291,52	14	28	806,11	1,291,80
641,64	795,81	14,024,16	16,169,02	425,46	493,88	14,449,62	16,662,90	1,98	2,56	14,451,60	16,665,46
2,09	2,53	43,65	94,25	2,71	2,88	46,36	97,13	2	2	46,38	97,15
26,21	18,09	225,72	246,31	24,63	15,88	250,35	262,19	—	—	250,35	262,19
2,03	2,81	143,52	151,12	8	9	143,60	151,21	—	—	143,60	151,21
1,19	—	1,19	—	—	—	1,19	—	—	—	1,19	—
1,357,52	1,558,69	25,232,61	29,269,61	749,89	918,38	25,982,50	30,187,99	6,56	7,50	25,989,06	30,195,49
8,82	11,48	2,978,55	4,417,87	—	8	2,978,55	4,417,95	—	—	2,978,55	4,417,95
173,29	189,55	3,389,97	3,745,11	180,03	226,53	3,570,00	3,971,64	30	24	3,570,30	3,971,88
40,53	38,91	1,440,81	1,444,67	75,43	67,30	1,516,24	1,511,97	—	—	1,516,24	1,511,97
1,337,02	1,530,78	25,471,69	30,694,44	757,44	903,49	26,229,13	31,597,93	6,26	7,42	26,235,39	31,605,35
122,23	130,33	2,901,33	3,900,26	78,13	115,99	2,979,46	4,016,25	29	20	2,979,75	4,016,45
119,27	136,38	4,254,91	4,281,38	164,26	191,65	4,419,17	4,473,03	5	12	4,419,22	4,473,15
1,64	1,14	1,64	1,18	5,52	1,16	7,16	2,34	—	—	7,16	2,34
8,85	12,35	108,72	123,24	4,83	5,53	113,55	128,77	2	3	113,57	128,80
11,08	10,99	11,29	29,46	5,50	1,72	16,79	31,18	—	—	16,79	31,18
9,71	13,70	111,28	166,47	5,28	6,38	116,56	172,85	2	4	116,58	172,89
11,25	12,35	14,89	14,11	5,50	6,93	20,39	21,04	—	17	20,39	21,21
1,03	6	410,91	323,94	43,80	61,75	454,71	385,69	—	—	454,71	385,69
6,42	14,80	113,58	153,38	31,86	33,09	145,44	186,47	8	8	145,52	186,55
9	9	55	63	—	—	55	63	2	3	57	66
16,47	18,85	211,74	253,64	9,22	10,88	220,96	264,52	11	16	221,07	264,68
129,99	151,75	2,318,00	3,159,90	63,71	86,40	2,381,71	3,246,30	44	60	2,382,15	3,246,90
2	3	3,87	8,99	1,10	49	4,97	9,48	—	—	4,97	9,48

No. 7—INCOME, EXPENDITURE AND PROFIT OF DIFFERENT

	Interest and Discount		Commission Exchange and Brokerage		Other Earnings		Total Earnings	
	1981	1982	1981	1982	1981	1982	1981	1982
A. State Bank of India	1,211,24	1,452,56	201,64	227,93	46	2,01	1,413,34	1,682,50
B. Associates of State Bank of India								
1. State Bank of Bikaner & Jaipur	46,94	53,65	7,57	9,38	1	—	54,52	63,03
2. State Bank of Hyderabad ..	43,42	50,05	8,60	9,50	2	8	52,04	59,63
3. State Bank of Indore ..	21,01	24,99	3,54	3,71	1	—	24,56	28,70
4. State Bank of Mysore ..	35,66	41,80	4,39	5,05	10	9	40,15	46,94
5. State Bank of Patiala ..	39,06	47,59	5,54	6,65	4	3	44,64	54,27
6. State Bank of Saurashtra ..	26,91	31,16	3,08	3,75	12	26	30,11	35,17
7. State Bank of Travancore ..	40,20	47,08	4,79	5,52	1	6	45,00	52,66
Total of B	253,20	296,32	37,51	43,56	31	52	291,02	340,40
C. Nationalised Banks :								
1. Allahabad Bank	94,18	105,49	7,47	7,06	64	62	102,29	113,17
2. Bank of Baroda	323,82	375,19	29,29	31,59	60	51	353,71	407,29
3. Bank of India	299,05	368,55	32,55	28,07	1,71	1,54	333,31	398,16
4. Bank of Maharashtra	84,61	97,62	5,08	5,38	27	24	89,96	103,24
5. Canara Bank	207,54	250,05	16,45	18,57	22	25	224,21	268,87
6. Central Bank of India ..	272,80	313,87	22,03	25,31	1,14	1,29	295,97	340,47
7. Dena Bank	89,36	101,26	5,47	6,70	1,33	1,20	96,16	109,16
8. Indian Bank	129,79	142,59	8,64	10,89	1,47	2,16	139,90	155,64
9. Indian Overseas Bank ..	175,12	207,88	17,05	17,81	37	40	192,54	226,09
10. Punjab National Bank ..	264,64	348,62	16,73	20,69	1,24	1,34	282,61	370,65
11. Syndicate Bank	185,89	230,62	14,00	12,69	2,05	2,32	201,94	245,63
12. Union Bank of India ..	138,16	166,38	12,28	14,41	1,95	1,92	152,39	182,71
13. United Bank of India ..	129,14	150,53	6,36	6,62	66	65	136,16	157,80
14. United Commercial Bank ..	197,50	222,06	11,21	10,54	1,82	1,75	210,53	234,35
15. Andhra Bank	62,62	74,97	3,69	4,51	38	43	66,69	79,91
16. Corporation Bank	26,72	32,73	3,32	3,42	93	52	30,97	36,67
17. New Bank of India	48,95	58,54	3,96	4,22	1,20	1,53	54,11	64,29
18. Oriental Bank of Commerce ..	32,91	39,43	84	3,52	12	13	33,87	43,08
19. Punjab and Sind Bank ..	68,48	75,96	4,19	4,24	3,71	2,80	76,38	83,00
20. Vijaya Bank	46,41	52,66	2,85	2,97	75	79	50,01	56,42
Total of C	2,877,69	3,415,00	223,46	239,21	22,56	22,39	3,123,71	3,676,60
D. Regional Rural Banks	46,81	75,98	72	69	1,97	2,91	49,50	79,58
E. Other Indian Scheduled Commercial Banks	241,58	282,46	18,66	20,88	5,88	8,83	266,12	312,17
F. Foreign Banks	175,73	212,44	43,83	48,37	1,70*	1,12	221,26	261,93
G. All Scheduled Commercial Banks (A+B+C+D+E+F)	4,806,25	5,734,76	525,82	580,64	32,88	37,78	5,364,95	6,353,18

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

CLASSES OF SCHEDULED COMMERCIAL BANKS 1981 AND 1982

(In Lakhs of Rupees)

Interest paid on Deposits, Borrowings, etc.		Salaries Allowances, Providant Fund, Bonus, etc.		Other Expenditure		Total Expenditure		Profit ₹	
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
960,02	1,162,19	315,30	352,94	122,90	148,36	1,398,22	1,663,49	15,12	19,01
30,33	36,15	18,17	20,15	5,75	6,44	54,25	62,74	27	29
29,90	34,66	16,32	18,10	5,70	6,72	51,92	59,48	12	15
14,49	17,02	7,61	8,74	2,37	2,84	24,47	28,60	9	10
23,58	28,00	12,57	14,43	3,79	4,30	39,94	46,73	21	21
29,61	37,07	10,56	12,00	4,33	5,05	44,50	54,12	14	15
17,83	21,21	9,66	10,87	2,52	2,96	30,01	35,04	10	13
27,67	32,85	12,99	14,88	4,07	4,65	44,73	52,38	27	28
173,41	206,96	87,88	99,17	28,53	32,96	289,82	339,09	120	131
67,18	73,91	22,39	24,65	11,85	13,72	101,42	112,28	87	89
255,28	294,91	64,91	71,87	29,07	34,26	349,26	401,04	4,45	6,25
240,93	291,54	66,06	75,33	23,07	28,13	330,06	395,00	3,25	3,16
62,01	70,55	20,03	22,64	6,68	8,75	88,72	101,94	1,24	1,30
142,05	172,30	56,11	65,78	23,28	28,02	222,44	266,10	2,77	2,77
195,14	228,38	75,51	81,06	23,44	29,03	294,09	338,47	1,88	2,00
61,94	70,97	26,80	29,95	7,26	7,98	96,00	108,90	16	26
98,96	106,81	27,61	30,87	13,00	17,68	139,57	155,36	33	28
141,16	165,15	32,18	36,58	15,95	21,10	189,29	222,83	3,25	3,26
197,37	268,01	58,43	67,02	24,40	29,43	280,20	364,46	2,41	6,19
131,71	164,76	47,98	55,66	20,45	22,93	200,14	243,35	1,80	2,28
92,01	115,68	43,00	48,32	16,27	17,21	151,28	181,21	1,11	1,50
91,60	109,91	32,87	35,22	11,32	12,32	135,79	157,45	37	35
146,99	160,17	46,18	51,16	16,51	21,20	209,68	232,53	85	1,82
45,57	54,66	13,62	16,07	5,64	6,88	64,73	77,61	1,96	2,30
18,82	21,85	7,62	9,49	3,54	4,28	29,98	35,62	99	1,05
33,88	39,29	13,76	17,18	5,59	7,21	53,23	63,68	88	61
20,75	26,25	8,59	11,19	4,26	5,31	33,60	42,75	27	33
49,65	52,78	16,99	19,04	9,29	10,67	75,93	82,49	45	51
28,12	32,14	15,27	17,02	6,37	7,07	49,76	56,23	25	19
2,121,02	2,520,02	695,91	786,10	277,24	333,18	3,094,17	3,639,30	29,54	37,30
28,08	46,60	14,14	24,41	6,74	10,66	48,96	81,67	54	(—) 2,09
153,78	181,93	73,43	85,42	35,24	40,69	262,45	308,04	3,67	4,13
87,59	102,51	40,40	43,51	78,79	98,90	206,78	244,92	14,48	17,01
3,523,90	4,220,21	1,227,06	1,391,55	549,44	664,75	5,300,40	6,276,51	64,55	76,67

No. 8—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks	
Year	1981	1982	1981	1982	1981	1982
Number of Reporting Banks	8	8	20	20	105	120
EARNINGS :						
I. Interest, Dividend, Commission and Exchange earned on :						
(a) Inland Bills, etc. Purchased and discounted ..	95,62.5	97,07.8	286,03.2	308,63.2	11.9	10.3
(b) Loans and Advances	1,369,58.7	1,683,31.9	1,967,75.0	2,254,67.1	38,29.2	37,64.5
(c) Investments :						
(i) Government Securities	47,49.6	69,72.3	429,52.7	484,16.3	13.3	1.3
(ii) Other Trustee Securities	251,03.4	305,82.8	147,71.1	168,12.3	48.4	45.3
(iii) Others	46.6	48.2	174,98.2	326,64.2	48.4	21,23.5
(d) Deposits with :						
(i) R. B. I./Central Bank of the Country ..	85,69.1	76,82.4	128,96.4	158,41.3	77.7	56.8
(ii) Other Banks	0.7	4.2	41,28.1	28,85.2	8,79.9	13,66.8
(e) Other Services :						
(i) Inland Collections	21,38.6	15,80.5	29,18.7	34,59.9	9.3	16.5
(ii) Inland Remittances	19,84.5	23,76.5	26,59.9	30,43.8	1.7	1.6
(iii) Transactions involving or connected with foreign business	174,83.2	199,88.8	242,20.5	256,86.1	—	—
(iv) Miscellaneous Business	64,10.5	77,26.1	29,59.1	35,81.8	1.4	8.9
Total Current Operating Earnings (Total of I) ..	2,130,58.4	2,550,01.5	3,503,82.9	4,087,21.2	49,21.2	73,95.6
II. Income from other business	10,11.1	11,69.6	51,04.4	54,37.8	2,06.3	2,70.1
III. Net Profit on :						
(i) Sale and Purchase of investments, property, etc. ..	62.4	17.0	3,87.1	62.3	0.3	2.5
(ii) Revaluation of investments, property, etc... ..	—	—	4.8	0.1	—	1,90.4
Total of III	62.4	17.0	3,91.9	62.4	0.3	1,92.9
IV. Total Earnings (I+II+III)	2,141,31.9	2,561,88.1	3,558,79.2	4,142,21.4	51,27.8	78,58.6
EXPENSES :						
V. Interest, Commission and Brokerage paid on :						
(a) Deposits	914,43.6	1,092,37.2	1,928,10.3	2,285,19.3	16,15.7	25,07.4
(b) Borrowings	213,84.1	273,21.9	124,20.4	160,30.6	11,77.9	17,54.1
(c) Rediscounts	8,18.3	14,14.9	78,94.8	62,71.1	73.4	2,29.0
(d) Other business	4,59.0	4,34.8	54,57.8	51,46.7	27.2	1,84.0
VI. (a) Establishment expenses	404,64.6	455,79.7	666,81.4	767,37.6	13,99.7	22,79.9
(b) Other Working Expenses :						
(i) Directors'/Other Local Committee members and Auditors' fees and allowances	20.3	28.2	2,66.7	2,52.9	7.2	11.6
(ii) Others	125,63.9	148,68.4	226,18.3	268,47.0	5,71.2	8,46.0

COMMERCIAL BANKS, 1981 AND 1982

(In Lakhs of Rupees)									
Other Indian Scheduled Commercial Banks		Foreign Scheduled Commercial Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
34	34	16	16	183	198	3	3	186	201
23,38.2	23,68.5	31,18.8	47,30.7	436,34.6	476,80.5	3.2	1.6	436,37.8	476,82.1
164,90.8	186,47.6	117,05.3	118,77.3	3,657,59.0	4,280,88.4	93.9	1.2	3,658,52.9	4,280,89.6
26,10.3	37,93.5	23,36.4	29,10.6	526,53.3	620,94.0	8.3	11.7	526,61.6	621,05.7
12,13.6	10,26.0	1,98.2	2,75.7	413,34.7	487,42.1	—	0.3	413,34.7	487,42.4
27,94.2	41,02.6	1,57.4	14,09.9	205,44.8	403,48.4	2.4	1,15.2	205,47.2	404,63.6
11,58.2	16,36.4	3,89.6	5,33.7	230,91.0	257,50.6	—	—	230,91.0	257,50.6
1,53.1	1,16.9	2,08.5	2,58.6	53,70.3	46,31.7	4.4	9.5	53,74.7	46,41.2
4,18.5	4,12.9	2,70.4	1,56.4	57,55.5	56,26.2	—	—	57,55.7	56,26.2
3,13.0	5,66.4	62.9	69.5	50,22.0	60,57.8	1.0	0.6	50,23.0	60,58.4
10,61.6	12,03.0	37,90.3	36,26.1	465,55.6	505,04.0	—	—	465,55.6	505,04.0
1,92.3	2,22.7	6,43.9	8,41.5	102,67.2	123,81.0	—	—	102,67.2	123,81.0
287,43.8	340,96.5	228,81.7	266,90.0	6,199,88.0	7,319,04.7	1,13.2	1,40.1	6,201,01.2	7,320,44.8
6,04.5	7,43.6	6,17.6	6,99.3	75,43.9	83,20.4	1.1	3.2	75,45.0	83,23.6
27.9	12.8	35.1	31.3	5,12.8	8,25.9	—	0.7	5,12.8	126.6
—	9,51.5	38.0	4.1	42.8	11,46.1	1.0	1.0	42.8	11,46.1
27.9	9,64.3	73.1	35.4	5,55.6	12,72.0	—	0.7	5,55.6	12,72.7
293,76.2	358,04.4	235,72.4	274,24.7	6,280,87.5	7,414,97.1	1,14.3	1,44.0	6,282,01.8	7,416,41.1
141,87.6	173,59.3	70,51.4	80,54.6	3,071,08.6	3,656,77.8	58.9	76.1	3,071,67.5	3,657,53.9
11,59.1	7,54.5	10,59.5	13,17.8	372,01.0	471,78.9	1.2	0.2	372,02.2	471,79.1
56.7	1,65.9	7,26.0	11,09.6	95,69.2	91,90.5	—	—	95,69.2	91,90.5
1,28.3	2,45.2	1,31.0	1,02.5	62,03.3	61,13.2	—	—	62,03.3	61,13.2
69,87.6	81,90.5	35,22.2	38,94.7	1,190,55.5	1,366,82.4	28.1	41.5	1,190,83.6	1,367,23.9
23.3	26.0	17.9	17.8	3,35.4	3,36.5	—	0.2	3,35.4	3,36.7
26,53.6	31,06.2	21,21.2	22,54.8	405,28.2	479,22.4	11.6	14.9	405,39.8	479,37.3

No. 8—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks	
	1981	1982	1981	1982	1981	1982
Year	1981	1982	1981	1982	1981	1982
Number of Reporting Banks	8	8	20	20	105	120
VII. (a) Taxes and dues in the nature of operating expenses	3,14.9	2,76.5	5,41.7	7,69.8	0.1	2.1
(b) Interest Tax	63,34.8	72,57.8	108,98.9	133,71.6	4.0	4.6
VIII. Total Current Operating Expenses (Total of V to VII) ..	1,738,03.5	2,064,19.4	3,195,90.3	3,739,46.6	48,76.4	78,18.7
IX. Depreciation written off and loss on Sale, Purchase and revaluation of investments, property, etc.	88,98.5	139,58.7	97,03.3	104,07.4	86.4	2,10.0
X. Total Expenses (Total of VIII and IX)	1,827,02.0	2,203,78.1	3,292,93.6	3,843,54.0	49,62.8	80,29.5
XI. Balance of Profit or loss (—) before taxes (IV—X) ..	314,29.9	358,10.0	265,85.6	298,67.4	1,65.0	—1,71.0
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS						
XII. Total Funds available for appropriation :						
(i) Balance of profit or loss (—) before taxes ..	314,29.9	358,10.0	265,85.6	298,67.4	1,65.0	—1,71.0
(ii) Surplus or deficit brought forward from preceding year	32.4	3.4	13.8	2,44.7	—1,10.6	—35.9
(iii) Taken from reserves, if any	—	7,44.9	1.5	3,01.7	10.8	50.1
Total	314,62.3	365,58.3	266,00.9	304,13.8	65.2	—156.8
XIII. Transfer or allocation of funds for ;						
(a) Provision for taxes on profits	155,90.5	177,60.9	97,03.8	106,11.0	1.6	2.9
(b) Provision for bonus/Exgratia to staff	12,08.9	13,92.7	15,67.8	17,34.4	38.4	48.0
(c) Provision for gratuity	3,17.6	8,81.9	13,91.1	12,80.0	7.7	18.9
(d) Other Provisions	124,65.0	141,71.8	71,71.2	110,26.1	92.4	31.8
(e) Reserves	17,80.0	21,63.8	62,72.8	52,16.9	2,91.0	2,49.1
(f) Dividend to Shareholders/Amount transferred to Government	96.9	1,73.8	4,74.5	5,20.0	0.1	2.2
(g) Amount remitted to H. O. by foreign banks ..	—	—	—	—	—	—
(h) Balance carried forward to next year's account ..	3.4	13.4	19.7	22.4	—3,66.0	—5,09.7
Total of XIII	314,62.3	365,58.3	266,00.9	304,13.8	65.2	—156.8

.. Negligible

COMMERCIAL BANKS, 1981 AND 1982

(In Lakhs of Rupees)

Other Indian Scheduled Commercial Banks		Foreign Scheduled Commercial Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
34	34	16	16	183	198	3	3	186	201
64.4	62.1	26.5	28.9	9,47.6	11,39.4	1.0	0.2	9,48.6	11,39.6
9,16.4	11,20.9	8,88.5	10,83.5	190,42.6	228,38.4	—	0.2	190,42.6	228,38.6
261,77.0	310,30.6	155,44.2	178,64.2	5,399,91.4	6,370,79.5	1,00.8	133.3	5,400,92.2	6,372,12.8
7,85.8	22,34.5	2,55.6	6,22.3	197,29.6	274,33.7	1.5	2.2	197,31.1	274,35.9
269,62.8	332,65.1	157,99.8	184,86.5	5,597,21.0	6,645,13.2	1,02.3	135.5	5,598,23.3	6,646,48.7
24,13.4	25,39.3	77,72.6	89,38.2	683,66.5	769,83.9	12.0	8.5	683,78.5	769,92.4
24,13.4	25,39.3	77,72.6	89,38.2	683,66.5	769,83.9	12.0	8.5	683,78.5	769,92.4
—1.2	12.5	10,01.8	13,10.6	9,36.2	15,35.3	—	0.1	9,36.2	15,35.4
11.4	1,57.0	5.2	—	28.9	12,53.7	—	—	28.9	12,53.7
24,23.6	27,08.8	87,79.6	102,48.8	693,31.6	797,72.9	12.0	8.6	693,43.6	797,81.5
11,04.6	12,51.4	54,45.9	62,81.2	318,46.4	359,07.4	3.5	3.2	318,49.9	359,10.6
2,83.4	3,28.4	2,24.8	1,86.1	33,23.3	36,92.6	3.3	2.8	33,26.6	36,95.4
71.2	61.6	66.2	1,27.0	18,53.8	23,69.4	—	—	18,54.1	23,69.4
5,12.1	5,83.7	5,91.4	5,21.7	208,32.1	263,35.1	—	—	208,32.1	263,35.1
3,59.1	3,87.5	12.3	6.3	87,15.2	80,23.6	4.2	2.5	87,19.4	80,26.1
76.0	82.6	—	—	6,47.5	7,78.6	1.0	0.1	6,48.5	7,78.7
—	—	10,40.5	16,85.4	10,40.5	16,85.4	—	—	10,40.5	16,85.4
17.2	13.5	13,98.5	14,41.1	10,72.8	9,80.8	—	—	10,72.8	9,80.8
24,23.6	27,08.8	87,79.6	102,48.8	693,31.6	797,72.9	12.0	8.6	693,43.6	797,81.5

No. 9—EARNINGS & EXPESNES
(Percentage Distribution of

[illegible]

OF COMMERCIAL BANKS, 1981-82*Earnings, Expenses, Profits and Allocations)*

(Amount in Lakhs of Rupees)

All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
176	182	16	16	183	198	3	3	186	201
5,971,06.3	7,052,14.8	228,81.7	266,90.1	6,199,88.0	7,319,04.9	1,13.2	1,40.1	6,201,01.2	7,320,45.0
5,244,47.2	6,192,15.3	155,44.2	178,64.2	5,399,91.4	6,370,79.5	1,00.8	1,33.3	5,400,92.2	6,372,12.8
726,59.1	859,99.5	73,37.5	88,25.9	799,96.6	948,25.4	12.4	6.8	800,09.0	948,32.2
-189,91.5	-255,74.8	-1,82.5	-5,86.9	-191,74.0	-261,61.7	-1.5	-1.5	-191,75.5	-261,63.2
605,93.9	680,45.7	77,72.6	89,38.3	683,66.5	769,84.0	12.0	8.5	683,78.5	769,92.5
<i>Current Operating Earnings</i>									
66.1	65.1	64.8	62.2	66.0	65.0	85.8	2.0	66.0	65.0
8.4	8.4	10.2	10.9	8.5	8.5	7.3	8.4	8.5	8.5
15.0	16.6	4.2	9.3	14.6	16.3	6.0	89.2	14.6	16.3
10.5	9.9	20.8	17.6	10.9	10.2	0.9	0.4	10.9	10.2
19.3	18.8	15.4	14.6	19.2	18.7	24.8	29.6	19.2	18.7
50.2	50.7	30.8	30.2	49.5	50.0	52.0	54.3	49.5	50.0
8.5	8.5	8.4	9.5	8.5	8.5	1.1	0.1	8.5	8.5
10.4	9.8	13.3	12.7	10.5	9.9	11.1	11.1	10.5	9.9
10.1	9.6	34.0	33.5	11.0	10.5	10.6	6.1	11.0	10.5
<i>As percentage of Profits</i>									
43.6	43.5	70.0	70.3	46.6	46.6	29.2	37.6	46.6	46.6
14.4	11.8	0.2	—	12.7	10.4	35.0	29.4	12.7	10.4
33.4	37.9	7.6	5.8	30.5	32.2	—	—	30.5	34.2
1.1	1.1	—	—	0.9	1.0	8.3	1.2	0.9	1.0
5.1	5.2	2.9	2.1	4.9	4.8	27.5	32.9	4.9	4.8

**No. 10—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1981
(As on December 31)**

State/Union Territory	Scheduled Commercial Banks				Non-Scheduled Commercial Banks				All Commercial Banks			
	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
State :												
Andhra Pradesh ..	9,002	21,468	10,600	41,070	—	—	—	—	9,002	21,468	10,600	41,070
Assam	1,589	3,452	1,819	6,860	—	—	—	—	1,589	3,452	1,819	6,860
Bihar	6,775	13,776	6,950	27,501	—	—	—	—	6,775	13,776	6,950	27,501
Gujarat	9,804	23,569	10,282	43,655	—	—	—	—	9,804	23,569	10,282	43,655
Haryana	2,480	6,386	3,006	11,872	—	—	—	—	2,480	6,386	3,006	11,872
Himachal Pradesh ..	917	1,869	1,069	3,855	—	—	—	—	917	1,869	1,069	3,855
Jammu and Kashmir ..	1,285	2,840	1,528	5,653	—	—	—	—	1,285	2,840	1,528	5,653
Karnataka	7,720	27,185	12,293	47,198	..	—	—	—	7,720	27,185	12,293	47,198
Kerala	6,256	18,723	7,857	32,836	—	—	—	—	6,256	18,723	7,857	32,836
Madhya Pradesh ..	5,807	13,146	7,411	26,364	—	—	—	—	5,807	13,146	7,411	26,364
Maharashtra	21,065	55,182	24,579	1,01,366	22	46	19	87	21,627	55,228	24,598	1,01,453
Manipur	150	310	170	630	—	—	—	—	150	310	170	630
Meghalaya	308	559	348	1,215	—	—	—	—	308	559	348	1,215
Nagaland	110	240	118	468	—	—	—	—	110	240	118	468
Orissa	2,413	5,092	3,368	10,873	—	—	—	—	2,413	5,092	3,368	10,873
Punjab	6,073	13,294	6,255	25,622	4	3	3	10	6,077	13,297	6,258	25,632
Rajasthan	5,711	10,272	4,926	20,909	—	—	—	—	5,711	10,272	4,926	20,909
Sikkim	17	33	12	62	—	—	—	—	17	33	12	62
Tamilnadu	10,595	32,526	13,837	56,958	—	—	—	—	10,595	32,526	13,837	56,958
Tripura	225	555	310	1,090	—	—	—	—	225	555	310	1,090
Uttar Pradesh	14,057	29,280	13,735	57,072	56	116	56	228	14,113	29,396	13,791	57,300
West Bengal	14,453	29,538	12,062	56,053	—	—	—	—	14,453	29,538	12,062	56,053
Union Territory :												
Andaman and Nicobar Islands	36	85	49	170	—	—	—	—	36	85	49	170
Arunachal Pradesh ..	49	115	76	240	—	—	—	—	49	115	76	240
Chandigarh	625	1,836	922	3,383	—	—	—	—	625	1,836	922	3,383
Dadra and Nagar Haveli	7	16	12	35	—	—	—	—	7	16	12	35
Delhi	7,798	18,765	9,448	36,011	—	—	—	—	7,798	18,765	9,448	36,011

**No. 10—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1981 (Concl'd.)
(As on December 31)**

State/Union Territory	Scheduled Commercial Banks				Non-Scheduled Commercial Banks				All Commercial Banks			
	Sub- ordinate	Clerical	Officers and Others	Total	Sub- ordinate	Clerical	Officers and Others	Total	Sub- ordinate	Clerical	Officers and Others	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
Goa, Daman and Diu ..	677	1,883	864	3,424	—	—	—	—	677	1,883	864	3,424
Lakshadweep	13	37	20	70	—	—	—	—	13	37	20	70
Mizoram	27	118	41	186	—	—	—	—	27	118	41	186
Pondicherry	212	579	232	1,023	—	—	—	—	212	579	232	1,023
Total	1,36,796	3,32,729	1,54,199	6,23,724	82	165	78	325	1,36,878	3,32,894	1,54,277	6,24,049

Note : The figures here do not tally with those shown in Table 11 on account of differences in sources.

**No. 11—DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1981 AND 1982**

(As on December 31)

Bank Group	Officers		Clerical		Subordinate		Total	
	1981	1982	1981	1982	1981	1982	1981	1982
State Bank of India and its Associates	51,133	53,697	1,13,481	1,22,476	49,161	52,328	2,13,775	2,28,501
20 Nationalised Banks	88,316	94,892	1,95,469	2,04,299	71,351	76,312	3,55,136	3,75,503
Foreign Banks	1,729	1,820	6,431	6,379	2,742	2,732	10,902	10,931
Other Indian Scheduled Banks ..	10,480	11,269	25,960	27,418	10,192	11,163	46,632	49,850
Regional Rural Banks£@	8,060	10,350	9,115	10,826	1,254	1,760	18,429	22,936
Non Scheduled Banks	62	78	120	165	68	82	250	325
Total	1,59,780	1,72,106	3,50,576	3,71,563	1,34,768	1,44,377	6,45,124	6,88,046

£ Data for 1981 revised — Data in respect of one Regional Rural Bank has been incorporated.

@ Data for 1982 excludes 4 Regional Rural Banks.

**No. 12—MATURITY CLASSIFICATION OF TERM 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		1976		1977		1978£	1980£	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	Amount	No. of Accounts	Amount
1. 6 months or less	308	456.0 (20.2)	274	675.9 (8.8)	204	826.8 (8.7)	708.0 (6.0)	235	810.3 (4.7)
2. More than 6 months but upto 1 year	1,499	882.1 (39.1)	421	383.1 (5.0)	389	422.2 (4.4)	426.1 (3.6)	682	478.4 (2.8)
3. More than one year but upto 2 years	440	197.6 (8.8)	3,823	1,978.3 (25.9)	4,012	2,315.7 (24.3)	2,181.5 (18.6)	6,684@	3,074.3 (17.9)
4. More than 2 years but upto 3 years	341	118.5 (5.3)	1,632	596.0 (7.8)	1,388	485.4 (5.1)	443.7 (3.8)		
5. More than 3 years but upto 5 years	885	461.2 (20.4)	3,500	1,076.4 (14.1)	4,235	1,206.1 (12.7)	1,568.8 (13.3)		
6. Above 5 years	394	139.9 (6.2)	5,708	2,943.9 (38.4)	8,889	4,259.7 (44.8)	6,426.6 (54.7)	19,006	10,615.9 (61.8)
Total	3,867	2,255.3 (100.0)	15,358	7,653.6 (100.0)	19,117	9,515.9 (100.0)	11,754.7 (100.0)	32,813	17,173.3 (100.0)

£ Provisional.

@ Break-up not available.

Note : (1) Maturity Classification for 1976, 1977, 1978 and 1980 are not strictly comparable due to difference in the source of data.

(2) Data for 1976, 1978 and 1980 exclude inter-bank deposits.

(3) Figures in brackets indicate percentages to totals.

(4) Data are based on the returns received from the branches of the banks.

(5) Data relate to 31st of March for 1969.

(6) Data for number of accounts for 1978 are not available.

(7) In 1976, Term Deposits were known as Fixed Deposits having following components :

(a) Call deposits including inter-bank deposits payable after 14 day's notice.

(b) Cash certificates.

(c) Cumulative or recurring deposits and

(d) Kuri and Chit deposits.

In 1978 and 1980, Fixed deposits are termed as term deposits which include in addition to above components, special deposits, in the nature of term deposits.

No. 13—OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS, 1980
(As on the last Friday of March)

(No. of accounts in thousands)
(Amount in crores of rupees)

	Current Deposits		Savings Deposits		Terms Deposits		Total Deposits	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I. Government Sector	44	570.07	53	217.08	78	2094.03	175	2881.18 (9.13)
A. Indian	43	541.00	53	216.89	78	1973.89	174	2731.78 (8.66)
(1) Central and State Governments	23	149.80	16	45.25	30	220.49	69	415.54 (1.32)
(2) Local Authorities (incl. Port Trust)	8	86.50	29	86.86	23	889.70	60	1063.06 (3.37)
(3) Other Quasi-government bodies	12	304.70	8	84.78	25	863.70	45	1253.18 (3.97)
B. Foreign-consulates, embassies, trade missions information services, etc.	1	29.07	..	0.19	..	120.14	1	149.40 (0.47)
II. Corporate Sector-Non-Financial	118	877.46	63	73.67	63	845.91	244	1797.04 (5.70)
A. Public Sector Corporations and Companies	28	495.11	3	60.43	25	518.45	56	1073.99 (3.40)
B. Private Sector Companies (Including State Managed Companies)	90	382.35	60	13.24	38	327.46	188	723.05 (2.30)
(i) Indian	89	363.91	60	13.18	38	299.77	187	676.86 (2.15)
(ii) Foreign	1	18.44	..	0.06	..	27.69	1	46.19 (0.15)
III. Corporate Sector - Financial	125	1242.67	325	89.09	150	894.38	600	2226.14 (7.06)
(1) Banks	29	816.56	6	20.41	9	407.78	44	1244.75 (3.95)
(i) Indian Commercial — Public Sector Banks	10	282.75	4	0.72	2	36.79	16	320.26 (1.02)
(ii) Indian Commercial—Private Sector Banks	4	141.26	..	0.01	..	7.09	4	148.36 (0.47)
(iii) Foreign Resident Banks (Offices of Foreign Banks in India)	1	24.62	..	0.26	..	1.56	1	26.44 (0.08)
(iv) Non-resident Banks (Offices of Indian and Foreign Banks operating outside India)	1	154.99	..	1.11	..	5.13	1	161.23 (0.51)
(v) Foreign Central Banks	..	1.37	..	0.05	..	0.82	..	2.24 (0.01)
(vi) Co-operative Banks and Credit Societies	13	211.57	2	18.26	7	356.39	22	586.22 (1.86)
(2) Unit Trust of India	..	1.78	..	..	..	0.61	..	2.39 (0.01)
(3) Insurance Corporations and Companies	9	149.87	..	0.12	1	88.19	10	238.18 (0.76)
(4) Provident Fund Institutions	2	28.86	22	29.27	7	188.58	31	246.71 (0.78)
(5) Staff Provident Fund Deposits	3	72.93	17	9.09	6	80.74	26	162.76 (0.51)
(6) Staff Security Deposits and Margin Deposits	4	37.08	22	2.55	32	9.99	58	49.62 (0.16)
(7) Others	78	135.59	258	27.65	95	118.49	431	281.73 (0.89)

No. 13—OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS, 1980—(Concl'd.)
(As on the last Friday of March)

(No. of accounts in thousands) (Amount in crores of rupees)								
	Current Deposits		Savings Deposits		Term Deposits		Total Deposits	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
IV. Other Institutions	2370	1714.31	853	356.31	778	1400.46	4001	3471.08
								(11.00)
(1) Non- Credit Co-operative Institutions ..	9	25.25	10	21.54	10	45.85	29	92.64
								(0.29)
(2) Unincorporated concerns, proprietary and Partnership firms	2046	1206.41	195	38.82	282	363.45	2523	1608.68
								(5.10)
(i) Indian	2040	1203.15	195	37.73	282	361.20	2517	1602.08
								(5.08)
(ii) Foreign	6	3.26	..	1.09	..	2.25	6	6.60
								(0.02)
(3) Trusts, Associations, Clubs, etc.	47	88.84	169	168.85	135	476.09	351	733.78
								(2.33)
(i) Indian	47	87.55	169	165.38	134	474.43	350	727.36
								(2.31)
(ii) Foreign	..	1.29	..	3.47	1	1.66	1	6.42
								(0.02)
(4) Others (Not Classified Elsewhere)	268	393.81	479	127.10	351	515.07	1098	1035.98
								(3.28)
V. Individuals including Hindu Undivided Families ..	3742	995.25	74920	7824.96	31751	12346.33	110413	21166.54
								(67.11)
(1) Non-Residents.. .. .	14	6.78	637	410.16	233	611.21	884	1028.15
								(3.26)
(2) Farmers	245	22.35	12017	1050.24	3563	1315.51	15825	2388.10
								(7.57)
(3) Wage and salary earners	234	45.47	18983	1992.69	6925	2755.07	26142	4793.23
								(15.20)
(4) Professionals and Self-employed persons..	553	174.04	5648	735.08	2955	1247.07	9156	2156.19
								(6.84)
(5) Others (Including unclassified) of which	2696	746.61	37635	3,636.79	18075	6417.47	58406	10800.87
								(34.24)
(i) Housewives	48	8.37	5254	564.66	2525	958.92	7827	1531.95
								(4.86)
(ii) Students	22	2.67	3566	129.28	730	168.52	4318	300.47
								(0.95)
VI. Total of I to V ,	6399	5399.76	76214	8561.11	32820	17581.11	115433	31541.98
								(100.00)

.. Negligible.

Note : (1) In 1976, Term Deposits were known as Fixed Deposits having following components ;

(a) Call deposits including inter-bank deposits payable after 14 day's notice, (b) Cash Certificates, (c) Cumulative or recurring deposits and (d) Kuri and Chit deposits. In 1978 and 1980 Fixed Deposits were termed as Term Deposits which include in addition to above components special deposits in the nature of term deposits.

(2) Figures in brackets indicate percentages to the grand total.

(3) Data are provisional.

**No. 14—STATE-WISE DETAILS OF SCHEDULED COMMERCIAL
AND SHARES/DEBENTURES/BONDS OF STATE**
(As at the

Serial No.	State/Union Territory	SHARES/BONDS/									
		State Government Securities		Land Development Banks		State Electricity Boards		Municipalities and Port Trusts		State Financial Corporations	
		1982	1983	1982	1983	1982	1983	1982	1983	1982	1983
1	2	3	4	5	6	7	8	9	10	11	12
STATE :											
1.	Andhra Pradesh ..	163,35	218,70	13,22	14,63	74,21	90,46	4,41	4,42	24,14	29,33
2.	Assam	50,94	54,71	30	30	56,05	76,63	—	—	2,52	2,54
3.	Bihar	107,22	115,66	15,34	14,93	131,91	202,07	—	—	16,66	20,27
4.	Gujarat	144,66	163,72	12,04	12,49	99,87	119,59	49,56	58,20	44,37	50,09
5.	Haryana	77,72	82,16	12,50	13,72	43,55	54,17	—	—	7,76	10,13
6.	Himachal Pradesh	12,15	14,25	27	27	19,55	26,18	—	—	3,13	5,99
7.	Jammu and Kashmir ..	19,51	22,37	58	54	31,25	39,88	—	—	3,92	5,58
8.	Karnataka	115,03	131,11	7,93	9,22	66,25	84,37	2,69	2,74	10,10	14,42
9.	Kerala	99,33	120,99	12,98	13,59	70,64	80,30	—	—	16,61	19,25
10.	Madhya Pradesh	68,35	80,87	11,44	12,36	109,90	167,44	—	10	10,58	11,12
11.	Maharashtra	176,57	201,58	10,35	10,95	127,68	158,69	138,17	153,86	24,08	27,91
12.	Manipur	15,70	18,98	—	—	—	—	—	—	—	—
13.	Meghalaya	8,34	11,23	—	—	11,95	12,52	—	—	—	—
14.	Nagaland	18,11	20,38	—	—	—	—	—	—	—	—
15.	Orissa	88,01	113,62	4,20	3,91	64,75	80,30	—	—	18,68	26,40
16.	Punjab	58,38	65,26	16,04	16,58	55,72	68,78	—	—	6,56	9,21
17.	Rajasthan	161,41	186,80	11,86	13,68	50,10	61,69	1	1	20,26	28,53
18.	Sikkim	—	—	—	—	—	—	—	—	—	—
19.	Tamil Nadu	180,06	197,47	15,01	15,08	120,31	147,20	22,23	25,56	5,86	10,57
20.	Tripura	12,45	15,57	2	1,46	—	—	—	—	—	—
21.	Uttar Pradesh	279,98	359,77	28,66	30,95	126,20	163,53	—	—	28,67	37,54
22.	Wst Bengal	83,17	101,21	3,92	3,80	149,57	193,51	11,69	10,56	9,34	11,64
UNION TERRITORY :											
23.	Delhi	—	—	15	16	10	10	80	80	1,45	2,36
24.	Other Union Territories	—	—	18	12	—	—	3,19	3,20	30	29
TOTAL		1,940,44	2,296,41	176,99	188,74	1,409,56	1,827,40	232,75	259,45	254,99	323,17

Note : Data for 1983 are Provisional.

**BANKS' INVESTMENTS IN STATE GOVERNMENT SECURITIES
ASSOCIATED BODIES, 1982 AND 1983**
end of March)

(Book Value—Rs. Lakhs)

DEBENTURES OF														
Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. and Quasi-Govt. Bodies		Shares and Debentures of Joint Stock Companies in the State		Others		Total		No.
1982	1983	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983	
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
4,26	5,08	4,04	7,07	—	—	14,64	13,00	2,22	2,64	15	—	304,64	385,33	1
—	—	—	—	—	4	17	35	6	37	—	—	110,04	134,94	2
9,08	9,08	—	—	9,81	11,39	44	36	13	13	—	—	290,59	373,89	3
17,47	17,97	18,06	18,89	2,97	2,78	9,67	14,80	2,70	3,25	—	—	401,37	461,78	4
5,42	5,08	—	1	—	—	17	18	20	22	—	—	147,32	165,67	5
—	15	—	—	—	—	9	9	16	16	—	—	35,35	47,09	6
12	—	—	—	—	—	18	18	2	2	—	—	55,58	68,57	7
13,02	14,34	2,75	3,55	4,21	5,10	21,32	25,86	3,29	3,28	—	—	246,59	293,99	8
7,66	9,63	9,59	11,35	90	90	15,61	16,61	96	1,03	9	—	234,37	273,65	9
13,37	12,81	5,11	5,78	—	—	1,36	1,72	42	43	—	—	220,53	292,63	10
9,49	9,77	23,96	26,70	—	—	24,95	21,74	52,33	55,64	1	1	587,59	666,85	11
—	—	—	—	—	—	9	98	—	—	—	—	15,79	19,96	12
—	—	—	—	—	—	—	—	—	—	—	—	20,29	23,75	13
—	—	—	—	—	—	—	—	—	—	—	—	18,11	20,38	14
—	—	—	5	—	—	1,16	1,21	46	46	—	—	177,26	225,95	15
1	1	—	—	—	—	—	26	66	94	—	—	137,37	161,03	16
14,76	17,16	5,96	7,22	28	55	3,10	5,84	31	59	—	—	268,05	322,07	17
—	—	—	—	—	—	—	—	5	5	—	—	5	5	18
15,51	17,24	13,63	16,98	—	15	9,87	9,60	3,43	5,54	4	4	385,95	445,43	19
—	—	—	—	—	—	9	9	—	—	—	—	12,56	17,12	20
11,77	10,46	3,54	5,79	—	—	11,19	11,61	6,30	10,61	—	—	496,31	630,26	21
3,05	3,86	20,35	22,55	79	79	105,55	110,99	7,26	8,65	—	—	394,69	467,56	22
—	—	—	—	—	—	13,32	13,14	1,40	1,91	—	—	17,22	18,47	23
27	22	52	52	—	—	2,18	1,94	2,34	2,15	—	—	8,98	8,44	24
125,26	132,86	107,51	126,46	18,96	21,70	235,15	250,55	84,70	98,07	29	5	4,586,60	5,524,86	

No. 15—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1979-83

(Amounts in Lakhs of Rupees)

AS AT THE END OF MARCH									
1979		1980		1981		1982		1983	
Amount	Percentage to Total	Amount	Percentage to Total	Amount	Percentage to Total	Amount	Percentage to Total	Amount	Percentage to Total
Numbers of Reporting Banks		124		73		77		78	
I. Investments by Offices in India									
A. Indian Government Securities									
1. Central	53.4	5,836,61	53.6	7,365,88	55.1	7,846,50	51.8	8,951,74	50.0
2. State	15.8	1,524,99	14.0	1,679,75	12.6	1,959,12	12.9	2,315,32	12.0
3. Others†	—	34	—	57	—	72	—	52	—
Total of A	69.2	7,361,94	67.6	9,046,20	67.7	9,806,34	64.7	11,267,58	62.9
B. Other domestic investments									
1. Other trustee Securities	27.2	3,191,46	29.3	3,984,42	29.8	5,012,89	33.0	6,234,11	34.8
2. Fixed deposits	0.4	41,28	0.4	33,86	0.3	8,19	0.1	7,06	—
3. Shares and Debentures of Joint Stock Companies	1.3	113,53	1.0	113,92	0.9	123,04	0.8	140,72	0.8
4. Initial Contribution to the share capital of Unit Trust of India	—	1,46	—	1,33	—	1,32	—	1,32	—
5. Units of Unit Trust of India	—	48	—	42	—	74	—	60	—
6. Others	1.0	93,65+	0.9	86,46+	0.6	88,60+	0.6	85,41+	0.5
Total of B	29.9	3,441,86	31.6	4,220,41	31.6	5,234,78	34.5	6,469,22	36.1
C. Investments in									
(a) Foreign Government Securities									
1. Pakistan	—	1	—	10	—	10	—	14	—
2. U. K.	—	73	—	76	—	1,099	—	43	—
3. Other Countries	—	46	—	1,89	—	1,59	—	4,88	—
(b) Other Foreign investment	0.1	4,24	0.1	3,88	0.1	4,22	0.1	7,02	0.1
Total of C	0.1	5,44	0.1	6,63	0.1	7,00	0.1	12,47	0.1
Total of I (A+B+C)	99.2	10,809,24	99.3	13,273,24	99.4	15,048,12	99.3	17,749,27	99.1
II. Investments by Foreign Offices of Indian Banks									
1. Indian Securities	—	1	—	1	—	1	—	1	—
2. Pakistan Securities	—	7,97	—	7,72	—	11,81	—	8,01	—
3. U. K. Securities	0.1	64,75**	0.1	76,87**	0.1	97,91**	0.1	153,68**	0.9
4. Other Countries' Securities	0.7	2,05	0.6	1,21	0.5	2,31	0.6	4,01	—
5. Other investments	—	74,78	—	85,81	—	112,04	—	165,71	—
Total of II	0.8	76,69	0.7	85,81	0.6	112,04	0.7	165,71	0.9
Total of I + II	100.0	9,188,90	100.0	13,359,05	100.0	15,160,16	100.0	17,914,98	100.0

† Include Treasury Savings Deposit Certificates and other postal obligations.

+ Include investments in Shares of Deposit Insurance and Credit Guarantee Corporation of India Ltd.

** Inclusive of Pakistan Securities as no separate break-up of Pakistan Securities is available.

Note : (1) 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 the market value or where it is not available, at book value.

(2) Data for 1979 include Regional Rural Banks.

(3) Data for 1983 are Provisional.

**No. 16—OCCUPATION-WISE CLASSIFICATION OF OUTSTANDING
CREDIT OF SCHEDULED COMMERCIAL BANKS, 1981**
(As on the last Friday of December)

					(Amount in Lakhs of Rupces)			
OCCUPATION					No. of Accounts	Credit Limit	Amount Outstanding	Percentage to Total
					1	2	3	4
I. AGRICULTURE					112,31,727	6,696,60	4,863,30	17.0
1.	Direct Finance	..	..	..	108,57,070	4,839,82	3,756,46	13.1
2.	Indirect Finance	..	..	..	3,74,657	1,856,78	1,106,84	3.9
II. INDUSTRY					9,66,294	22,043,68	14,204,40	49.8
1.	Mining and Quarrying	..	..	..	4,503	320,57	250,51	0.9
2.	Food Manufacturing and Processing	..	..	..	42,001	2,047,51	1,133,52	4.0
	(a) Rice, Flour and Dal Mills	..	..	..	18,739	428,53	272,05	1.0
	(b) Sugar	..	..	..	1,247	398,83	172,03	0.6
	(c) Edible Oils and Vanaspati	..	..	..	7,904	391,45	181,35	0.6
	(d) Tea Processing	..	..	..	917	293,24	198,79	0.7
	(e) Others	..	..	..	13,194	535,46	309,30	1.1
3.	Beverage and Tobacco	..	..	..	4,373	280,81	198,96	0.7
4.	Textiles	..	..	..	60,230	3,374,10	2,506,28	8.8
	(a) Cotton Textiles	..	..	..	20,296	1,591,53	1,162,28	4.1
	(b) Jute Textiles	..	..	..	933	342,21	227,74	0.8
	(c) Other Textiles	..	..	..	39,001	1,440,36	1,116,26	3.9
5.	Paper, Paper Products and Printing	..	..	..	23,769	746,45	499,32	1.7
6.	Leather and Leather Products	..	..	..	5,790	279,36	205,07	0.7
7.	Rubber and Rubber Products	..	..	..	7,236	336,72	257,55	0.9
8.	Chemicals and Chemical Products	..	..	..	46,668	2,714,20	1,713,13	6.0
	(a) Heavy Industrial Chemicals	..	..	..	3,534	392,13	253,04	0.9
	(b) Fertilisers	..	..	..	2,098	705,50	457,57	1.6
	(c) Drugs and Pharmaceuticals	..	..	..	7,450	479,49	272,97	1.0
	(d) Others	..	..	..	33,586	1,137,08	729,55	2.5
9.	Manufacture of Basic Minerals	..	..	..	1,673	1,067,07	762,81	2.7
10.	Cement	..	..	..	3,524	227,26	160,46	0.6
11.	Basic Metals and Metal Products	..	..	..	50,165	2,485,34	1,705,42	6.0
	(a) Iron and Steel	..	..	..	14,577	1,447,88	959,85	3.4
	(b) Others	..	..	..	35,588	1,037,46	745,57	2.6
12.	Engineering	..	..	..	60,622	4,713,87	2,720,50	9.5
	(a) Heavy Engineering	..	..	..	9,279	1,875,24	1,177,77	4.1
	(b) Light Engineering	..	..	..	34,735	1,679,20	734,93	2.6
	(c) Others	..	..	..	16,608	1,159,43	807,80	2.8
13.	Vehicles, Vehicle Parts and Transport Equipment	..	..	..	16,561	1,055,90	648,68	2.3
14.	Electricity-Generation, Transmission and Distribution	..	..	..	1,190	529,18	230,45	0.8
15.	Construction	..	..	..	14,359	287,07	215,16	0.7
16.	Others	..	..	..	6,23,630	1,578,27	996,58	3.5
III. TRANSPORT OPERATORS					4,50,465	1,794,48	1,419,24	5.0
IV. PERSONAL AND PROFESSIONAL SERVICES					15,12,096	868,39	736,68	2.6
1.	Professional Services	..	..	..	2,23,402	146,73	116,93	0.4
2.	Artisans and Craftsmen	..	..	..	5,03,692	127,76	109,22	0.4
3.	Other Services	..	..	..	7,85,002	593,90	510,53	1.8
V. TRADE					21,31,749	6,412,71	4,667,35	16.3
1.	Wholesale Trade	..	..	..	1,56,518	5,078,51	3,638,50	12.7
2.	Retail Trade	..	..	..	19,75,231	1,334,20	1,028,85	3.6
VI. PERSONAL LOANS (Including Consumer Durables)					22,91,913	1,324,81	1,037,27	3.6
VII. ALL OTHERS					36,72,534	2,370,04	1,620,13	5.7
TOTAL BANK CREDIT ((I to VII)					222,56,778	41,510,71	28,548,37	100.0
Of which : Small-Scale Industry					7,65,443	6,263,31	3,689,80	

Note : Data are provisional.

**No. 17—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING
TO BANK-GROUP AND SIZE OF CREDIT LIMIT, 1981**
(As on the last Friday of December)

Credit Limit Range	NATIONALISED BANKS												(Amount in Lakhs of Rupees)
	State Bank of India and its Associates		14 Nationalised Banks		6 Banks Nationalised as on April 15, 1980		Other Indian Scheduled Banks		Foreign Banks		All Scheduled Commercial Banks		
	Amount	Per-centage to Total	Amount	Per-centage to Total	Amount	Per-centage to Total	Amount	Per-centage to Total	Amount	Per-centage to Total	Amount	Per-centage to Total	
	1	2	3	4	5	6	7	8	9	10	11	12	
Rs. 10,000 and less	..	..	..	..	..	..	..	..	..	..	..	..	..
	1,308,05	14.8	2,027,79	13.5	278,23	14.6	642,76	36.5	8,54	0.8	4,265,37	14.9	
Above Rs. 10,000 and upto Rs. 1 lakh	..	..	..	..	..	..	..	..	..	..	..	..	..
	1,252,78	14.1	2,376,05	15.9	350,73	18.4	290,05	16.5	22,46	2.2	4,292,07	15.0	
Above Rs. 1 lakh and upto Rs. 5 lakhs	..	..	..	..	..	..	..	..	..	..	..	..	..
	784,77	8.9	1,989,79	13.3	329,62	17.3	308,59	17.5	58,80	5.7	3,471,57	12.2	
Above Rs. 5 lakhs and upto Rs. 10 lakhs	..	..	..	..	..	..	..	..	..	..	..	..	..
	282,51	3.2	804,71	5.4	152,39	8.0	118,98	6.8	55,66	5.4	1,414,25	4.9	
Above Rs. 10 lakhs and upto Rs. 50 lakhs	..	..	..	..	..	..	..	..	..	..	..	..	..
	786,22	8.9	2,443,43	16.3	387,94	20.4	272,93	15.5	299,48	29.0	4,190,00	14.7	
Above Rs. 50 lakhs and upto Rs. 1 crore	..	..	..	..	..	..	..	..	..	..	..	..	..
	449,79	5.1	1,250,50	8.3	108,79	5.7	51,83	2.9	184,20	17.8	2,045,11	7.2	
Above Rs. 1 crore and upto Rs. 10 crores	..	..	..	..	..	..	..	..	..	..	..	..	..
	1,652,43	18.6	2,737,00	18.2	189,41	10.0	58,36	3.3	360,58	34.9	4,997,78	17.5	
Above Rs. 10 crores	..	..	..	..	..	..	..	..	..	..	..	..	..
	2,316,70	26.1	1,316,27	8.8	102,58	5.4	12,00	0.7	41,01	4.0	3,788,56	13.3	
Composite limit and unclassified	..	..	..	..	..	..	..	..	..	..	..	..	..
	24,80	0.3	48,24	0.3	4,23	0.2	4,83	0.3	1,56	0.2	83,66	0.3	
TOTAL :	..	..	..	..	..	..	..	..	..	..	..	..	..
	8,858,05	100.0	14,993,78	100.0	1,903,92	100.0	1,760,33	100.0	1,032,29	100.0	28,548,37	100.0	

Note : Data are provisional

**No. 18—DISTRIBUTION OF LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RANGE, 1980 AND 1981**
(As on the last Friday of December)

Interest Range	(Amount in Crores of Rupees)			
	1980		1981	
	Amount	Percentage to Total	Amount	Percentage to Total
	1	2	3	4
6% and less	316	2.0	499	2.4
Above 6% and upto 9%	249	1.5	241	1.2
Above 9% and upto 10%	309	1.9	292	1.4
Above 10% and upto 11%	1,458	9.0	931	4.6
Above 11% and upto 12%	2,705	16.7	1,435	7.1
Above 12% and upto 13%	1,153	7.1	3,520	17.3
Above 13% and upto 14%	1,272	7.9	1,270	6.3
Above 14% and upto 15%	1,075	6.7	1,794	8.8
Above 15% and upto 16%	793	4.9	865	4.3
Above 16% and upto 17%	1,338	8.3	966	4.8
Above 17% and upto 18%	1,923	11.9	2,375	11.7
More than 18%	3,561	22.1	6,113	30.1
TOTAL :	16,152	100.0	20,301	100.0

Note : (1). Relate to accounts with credit limit over Rs. 10,000 and exclude inland and foreign bills purchased and discounted.

(2) Data are provisional.

No. 19—SCHEDULED COMMERCIAL BANKS ADVANCES TO

No.	State/Union Territory	Finance for distribution of fertilizers and other inputs				Loans to State Electricity Boards for energisation of wells etc.					
		1981		1982		1981		1982			
		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 :											
1.	Andhra Pradesh	..	..	3,569	9,76.3	3,167	9,22.6	86	17,51.2	3,483	26,83.6
2.	Assam	..	..	124	1,08.0	109	1,34.5	—	—	—	—
3.	Bihar	..	..	2,703	27,86.7	3,523	40,26.1	858	15,08.0	1,201	15,53.2
4.	Gujarat	..	..	540	15,81.5	1,244	27,21.0	2,267	27,10.6	4,828	38,39.9
5.	Haryana	..	..	619	2,39.1	424	2,06.3	12	1,83.0	14	2,23.7
6.	Himachal Pradesh	..	..	7	0.5	5	7.4	1	3.8	1	1.6
7.	Jammu & Kashmir	..	..	2	4.9	1	0.5	—	—	—	—
8.	Karnataka	..	..	4,343	8,12.8	1,322	6,53.8	26	4,23.1	390	10,22.6
9.	Kerala	..	..	1,038	1,11.6	666	5,96.9	24	5,25.2	19	4,38.4
10.	Madhya Pradesh	..	..	5,406	7,73.4	1,925	2,68.3	6,532	32,49.2	1,215	33,49.3
11.	Maharashtra	..	..	3,033	7,47.8	1,790	6,72.3	103	46,88.6	7,849	43,29.7
12.	Manipur	..	..	3	1.7	1	1.7	—	—	—	—
13.	Meghalaya	..	..	5	1.5	1	—	—	—	—	—
14.	Nagaland	..	..	—	—	—	—	—	—	—	—
15.	Orissa	..	..	1,116	1,48.5	1,848	92.7	31	6,19.2	14	242.9
16.	Punjab	..	..	1,359	6,92.9	1,436	6,68.2	39	7,95.1	265	10,71.6
17.	Rajasthan	..	..	567	2,67.5	478	3,37.6	55	13,71.2	4,017	17,18.9
18.	Sikkim	..	..	—	—	—	—	—	—	—	—
19.	Tamil Nadu	..	..	3,425	67,72.3	3,854	55,89.3	52	5,66.7	984	11,02.5
20.	Tripura	..	..	3	0.5	2	0.5	—	—	1	3,70.5
21.	Uttar Pradesh	..	..	4,249	103,15.9	4,228	92,27.5	7,344	24,29.8	16,998	30,36.0
22.	West Bengal	..	..	2,282	7,22.1	1,482	8,58.3	5	10,70.5	5	10,96.0
UNION TERRITORY :											
23.	Andaman & Nicobar Islands	..	..	—	—	8	1.4	—	—	—	—
24.	Arunachal Pradesh	..	..	—	—	—	—	—	—	—	—
25.	Chandigarh	..	..	726	19,74.5	16	22,25.5	14	2,77.3	128	4,41.2
26.	Dadra & Nagar Haveli	..	..	—	—	—	—	—	—	—	—
27.	Delhi	..	..	18	8,72.9	14	8,76.9	—	—	—	—
28.	Goa, Daman & Diu	..	..	144	1,00.3	23	22.6	—	—	—	—
29.	Lakshadweep	..	..	—	—	—	—	—	—	—	—
30.	Mizoram	..	..	—	—	—	—	—	—	—	—
31.	Pondicherry	..	..	50	18.4	55	22.9	—	—	—	—
Grand Total		..	..	35,331	300,31.6	27,622	301,34.8	17,449	221,72.5	41,412	265,21.6

Note : Number of accounts relates to limit sanctioned and in force.

AGRICULTURE (STATE-WISE) 1981 AND 1982

(Amount in Lakhs of Rupees)												No.
Other types of indirect finance†				Direct finance to farmers				Total				
1981		1982		1981		1982		1981		1982		
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	21
1,67,924	53,78.1	1,73,574	66,55.1	17,93,511	516,22.7	19,70,959	584,10.2	19,65,090	597,28.3	21,51,183	686,71.5	1
73,727	7,06.6	85,415	9,16.4	38,452	9,41.5	39,056	13,36.9	1,12,303	17,56.1	1,24,580	23,87.7	2
9,687	42,38.4	19,350	41,30.7	5,02,730	141,47.7	5,62,252	161,59.4	5,15,978	226,80.8	5,86,326	258,69.2	3
73,438	38,15.3	87,271	43,30.6	3,57,587	195,40.2	3,98,364	208,53.4	4,33,832	276,47.6	4,91,707	317,44.9	4
57,414	18,37.1	52,486	19,79.7	1,81,934	163,93.0	2,16,129	191,92.9	2,39,979	186,52.2	2,69,053	216,02.4	5
94	6,67.4	1,076	8,94.6	79,998	14,74.6	97,685	19,02.2	80,100	21,46.3	98,767	28,05.8	6
32,526	2,70.0	30,896	3,01.3	41,417	13,87.0	42,656	15,79.7	73,945	16,61.9	73,553	18,81.4	7
2,26,355	54,72.9	2,21,643	54,66.5	7,60,532	293,34.9	8,10,099	338,73.2	9,91,256	360,43.7	10,33,454	410,16.0	8
3,191	6,96.4	1,316	5,56.4	8,60,059	181,05.8	7,96,452	191,53.3	8,64,312	194,39.0	7,98,453	207,44.9	9
78,640	16,12.0	84,906	21,72.1	3,72,503	179,27.3	4,12,470	205,65.9	4,63,081	235,61.9	5,00,516	263,55.7	10
98,996	84,70.0	85,978	106,62.7	5,85,239	329,26.1	6,35,335	367,44.5	6,87,371	468,32.5	7,30,952	524,09.2	11
10,873	50.0	13,053	67.2	4,678	80.4	3,072	88.8	15,554	1,32.1	16,126	1,57.8	12
1	5.0	2	10.2	11,200	1,87.7	10,831	2,21.8	11,206	194.2	10,834	2,31.9	13
60	7.7	2	38.8	2,645	1,05.6	2,473	1,57.1	2,705	1,13.3	2,475	1,95.9	14
1,13,436	28,09.6	1,00,994	22,00.2	4,08,350	67,79.8	4,72,867	93,53.2	5,22,933	103,57.1	5,75,723	118,89.0	15
5,821	40,08.3	14,523	42,68.9	4,03,273	325,75.6	4,27,783	362,73.6	4,10,492	380,71.9	4,44,007	422,82.3	16
8,667	23,00.9	10,337	29,98.9	3,08,650	139,17.4	3,55,208	166,92.3	3,17,939	178,57.0	3,70,040	217,47.8	17
—	—	—	—	—	—	747	18.0	—	—	747	18.0	18
15,795	9,70.0	14,481	18,29.8	15,26,289	401,89.2	14,58,508	431,75.5	15,45,561	484,98.2	14,77,827	516,57.1	19
7,878	92.9	9,262	103.1	31,022	3,32.1	32,655	4,25.9	38,903	4,25.5	41,920	9,00.0	20
1,20,422	34,89.7	1,20,125	52,86.1	10,09,198	403,78.8	10,88,497	464,78.7	11,41,213	566,14.2	12,29,848	640,28.4	21
1,29,692	21,67.0	1,54,207	27,78.9	5,34,095	134,21.8	5,78,555	150,88.8	6,66,074	1,73,81.4	7,34,249	198,22.1	22
179	41.8	407	65.3	615	16.4	766	22.9	794	58.2	1,181	89.6	23
—	—	—	—	1,249	17.4	1,173	21.2	1,249	17.4	1,173	21.2	24
474	46,98.3	743	59,15.9	2,617	31,05.0	4,902	39,00.4	3,831	100,55.1	5,789	124,83.0	25
—	—	—	—	239	7.3	236	6.4	239	7.3	236	6.4	26
947	10,47.6	993	24,06.4	13,440	11,68.3	14,498	14,04.3	14,405	30,88.8	15,505	46,87.7	27
19	4.5	29	2.9	30,642	13,24.2	30,014	14,32.8	30,805	14,29.0	30,066	14,58.4	28
—	—	—	—	238	3.0	299	4.1	238	3.0	299	4.2	92
—	—	—	—	490	24.5	400	20.5	490	24.5	400	20.6	30
1,992	13.5	2,026	9.8	47,153	12,34.4	48,429	14,56.6	49,195	12,66.3	50,510	15,29.4	31
12,38,248	548,71.0	12,85,095	660,48.5	99,10,045	3,586,69.7	105,13,370	4,060,54.5	112,01,073	4,657,44.8	118,67,499	5,287,59.5	

† Includes loans to farmers through primary credit societies and advances to State Sponsored Corporations/Agencies for on-lending to weaker sections in agriculture.

No. 20—SCHEDULED COMMERCIAL BANKS' ADVANCES TO
(As on the

		Advances to Small Scale Industries			
No.	State/Union Territory	1981		1982	
		No. of Units	Amount Outstanding	No. of Units	Amount Outstanding
		1	2	3	4
STATE :					
1.	Andhra Pradesh	80,343	220,89.5	89,885	264,51.5
2.	Assam	15,469	25,15.9	17,458	29,47.5
3.	Bihar	53,549	102,77.5	52,571	121,18.0
4.	Gujarat	56,292	326,98.5	71,449	357,67.8
5.	Haryana	26,999	171,38.5	20,560	185,91.5
6.	Himachal Pradesh	12,720	27,05.4	10,508	20,48.8
7.	Jammu and Kashmir	9,877	24,71.6	12,988	31,11.2
8.	Karnataka	74,773	240,65.9	79,966	281,09.5
9.	Kerala	51,509	179,38.1	50,271	184,17.5
10.	Madhya Pradesh	53,417	112,71.9	61,392	135,79.3
11.	Maharashtra	65,308	718,75.8	67,476	809,11.5
12.	Manipur	799	33.7	1,188	43.4
13.	Meghalaya	1,070	70.5	1,253	87.9
14.	Nagaland	934	1,60.8	1,212	2,68.6
15.	Orissa	44,092	39,94.2	47,051	47,21.5
16.	Punjab	41,501	289,36.9	45,632	304,49.3
17.	Rajasthan	48,180	104,17.2	50,882	114,35.7
18.	Sikkim	76	5.4	225	10.2
19.	Tamil Nadu	1,13,667	401,37.5	1,24,004	454,76.3
20.	Tripura	1,816	1,62.1	2,411	1,99.4
21.	Uttar Pradesh	1,09,610	359,70.2	1,24,883	405,38.7
22.	West Bengal	77,071	292,87.4	91,684	348,42.7
UNION TERRITORY :					
23.	Andaman and Nicobar Islands	57	7.6	118	9.6
24.	Arunachal Pradesh	100	15.7	172	38.6
25.	Chandigarh	2,021	20,10.8	2,166	23,88.5
26.	Dadra and Nagar Haveli	87	85.9	156	1,12.7
27.	Delhi	15,817	265,72.4	18,385	307,35.9
28.	Goa, Daman and Diu	2,000	18,21.2	2,235	23,64.0
29.	Lakshadweep (Includes Amindivi and Minicoy islands)	3	0.2	2	0.2
30.	Mizoram	110	7.6	226	12.7
31.	Pondicherry }	1,381	5,62.7	1,266	6,41.7
	Mahe }				
Grand Total		9,60,648	3,953,08.6	10,49,675	4,464,31.7
Negligible.					

SMALL-SCALE INDUSTRIES, ETC. (STATE-WISE), 1981 AND 1982
Last Friday of December)

(Amount in Lakhs of Rupees)

Advances to Road and Water Transport Operators				Loans for setting up Industrial Estates				Total				
1981		1982		1981		1982		1981		1982		
No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No.
5	6	7	8	9	10	11	12	13	14	15	16	17
23,674	29,24.2	28,372	34,21.1	12	70.5	12	70.6	1,04,029	250,84.2	1,18,269	299,43.2	1
8,111	15,02.7	8,759	22,24.3	—	—	—	—	23,580	40,18.6	26,217	51,71.8	2
46,356	51,44.1	48,815	63,76.9	4	2,34.7	6	2,43.6	99,909	156,56.3	1,01,392	187,38.5	3
21,797	65,04.9	23,787	74,24.2	54	20,97.8	49	23,83.1	78,143	413,01.2	95,285	455,75.1	4
8,863	33,41.1	10,292	43,94.5	10	68.6	1	1.4	35,872	205,48.2	30,853	229,87.4	5
2,156	17,92.8	2,837	23,94.6	1	15.0	1	10.4	14,877	45,13.2	13,346	44,53.8	6
5,098	36,32.1	5,483	45,56.7	2	1.8	1	1.5	14,977	61,05.5	18,472	76,69.3	7
15,640	56,46.5	17,480	70,14.2	79	3,13.5	26	2,82.3	90,492	300,25.9	97,472	354,06.0	8
15,116	46,40.1	16,730	60,79.8	63	1,00.3	50	86.7	66,688	226,78.5	67,051	245,84.0	9
20,386	66,75.2	22,318	80,20.2	—	—	1	0.4	73,803	179,47.1	83,711	215,99.9	10
37,274	135,59.3	41,414	164,89.9	49	70.2	9	1,69.6	1,02,631	855,05.3	1,08,899	975,71.1	11
356	2,48.6	394	2,89.3	—	—	—	—	1,155	2,82.3	1,582	3,32.7	12
467	3,01.2	575	3,85.2	—	—	—	—	1,537	3,71.7	1,828	4,73.1	13
358	2,23.5	505	3,12.4	—	—	—	—	1,292	3,84.3	1,717	5,81.0	14
9,445	22,02.9	10,916	31,88.3	3	1,25.6	4	1,01.3	53,540	63,22.7	57,971	80,11.1	15
18,725	59,29.9	22,213	80,59.9	4	80.1	6	1,23.3	60,230	349,46.9	67,851	386,32.5	16
13,282	42,06.6	14,953	58,67.2	17	92.4	13	1,29.1	61,479	147,16.2	65,848	174,32.1	17
36	15.8	70	52.7	—	—	—	—	112	21.2	295	62.9	18
13,143	54,07.1	13,877	63,48.5	3	1,64.1	21	86.9	1,26,813	457,08.7	1,37,902	519,11.7	19
2,362	4,44.7	2,102	5,93.1	—	—	—	—	4,178	6,06.8	4,513	7,92.5	20
47,330	131,20.9	56,658	153,96.0	31	1,86.6	25	3,51.0	1,56,971	492,77.7	1,81,566	562,85.7	21
34,739	70,10.0	42,161	83,99.4	4	27.9	5	22.9	1,11,814	363,25.3	1,33,850	432,64.9	22
41	28.3	37	30.9	—	—	—	—	98	35.9	155	40.5	23
96	55.4	236	1,38.8	—	—	—	—	196	71.1	408	1,77.4	24
1,676	4,86.1	1,523	7,62.6	5	1,50.6	7	4,27.6	3,702	26,47.5	3,696	35,78.7	25
23	12.9	21	16.3	—	—	—	—	110	98.8	177	1,29.1	26
5,979	29,89.3	6,944	45,00.4	7	8,97.0	56	10,69.2	21,803	304,58.7	25,385	363,05.5	27
2,951	13,95.0	3,141	16,31.7	—	—	—	—	4,951	32,16.2	5,376	39,95.7	28
14	0.3	16	3.7	—	—	—	—	17	0.5	18	3.9	29
103	74.2	203	1,26.5	—	—	—	—	213	81.8	429	1,39.2	30
402	1,47.7	577	1,59.3	—	—	—	—	1,783	7,10.4	1,843	8,00.9	31
3,55,999	996,63.2	4,03,409	1,246,58.6	348	46,96.5	293	55,60.9	13,16,995	4,996,68.7	14,53,377	5,766,51.2	

No. 21—ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS AND

	Agriculture				Small-scale Industries including Industrial Estates				Road and Water Transport Operators			
	1981		1982		1981		1982		1981		1982	
	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 :												
1. State Bank of India	1,440,13	19.0	1,567,46	17.6	1,079,87	14.2	1,195,79	13.4	234,85	3.1	276,81	3.1
2. State Bank of Bikaner and Jaipur	68,24	21.5	83,95	21.5	39,36	12.4	44,14	11.3	6,26	2.0	8,36	2.1
3. State Bank of Hyderabad ..	81,87	24.2	93,58	24.1	48,60	14.4	54,36	14.0	5,07	1.5	5,64	1.5
4. State Bank of Indore	21,52	14.9	24,33	14.1	21,71	15.1	24,41	14.1	5,41	3.8	5,46	3.2
5. State Bank of Mysore	48,90	19.8	59,16	20.4	33,23	13.4	39,21	13.5	2,61	1.1	2,97	1.0
6. State Bank of Patiala	81,83	26.8	94,26	25.1	42,41	13.9	49,20	13.1	5,70	1.9	13,98	3.7
7. State Bank of Saurashtra ..	25,56	13.4	29,33	12.7	34,20	18.9	38,83	16.9	7,45	3.9	10,06	4.4
8. State Bank of Travancore ..	57,87	19.9	61,08	17.5	39,99	13.8	43,78	12.5	10,30	3.6	10,79	3.1
Associates of SBI£			445,69	20.3			293,93	13.4			57,26	2.6
Nationalised Banks :												
9. Allahabad Bank	90,21	16.7	109,21	16.3	65,03	12.0	78,90	11.8	13,83	2.6	18,44	2.8
10. Andhra Bank	102,68	23.7	130,97	24.8	57,09	13.2	72,19	13.6	6,90	1.6	9,97	1.9
11. Bank of Baroda	274,31	17.6	318,86	16.9	235,22	15.1	269,50	14.2	49,40	3.2	60,02	3.2
12. Bank of India	214,10	14.1	224,24	13.2	252,49	16.6	268,81	15.8	69,33	4.6	78,14	4.6
13. Bank of Maharashtra	60,07	11.3	65,05	10.5	109,37	20.5	110,77	17.9	17,28	3.2	19,14	3.2
14. Canara Bank	211,64	15.3	237,62	13.8	187,27	13.5	228,07	13.2	54,44	3.9	82,06	4.7
15. Central Bank of India	353,41	18.8	385,16	17.8	226,25	12.0	261,51	12.1	66,53	3.5	81,75	3.8
16. Corporation Bank	20,07	11.2	25,79	12.4	30,38	16.9	30,72	14.8	7,49	4.2	9,27	4.4
17. Dena Bank	57,63	10.5	67,40	10.9	101,46	18.5	110,48	17.9	14,93	2.7	20,99	3.4
18. Indian Bank	80,77	11.9	91,91	12.9	108,21	16.0	118,05	16.2	9,96	1.5	11,92	1.6
19. Indian Overseas Bank	145,39	18.1	176,44	18.6	117,17	14.6	134,02	14.1	15,92	2.0	15,00	1.6
20. New Bank of India	40,22	12.2	48,08	12.8	52,45	15.9	53,34	14.2	10,06	3.1	13,12	3.5
21. Oriental Bank of Commerce ..	26,87	12.0	31,84	11.8	30,09	13.5	37,65	13.8	10,41	4.7	14,49	5.4
22. Punjab National Bank	288,79	16.4	356,21	16.8	302,03	17.2	335,55	15.9	56,87	3.2	73,56	3.5
23. Punjab and Sind Bank	104,18	22.1	105,21	20.3	56,12	11.9	54,74	10.6	29,04	6.2	30,05	5.8
24. Syndicate Bank	169,79	14.5	210,98	15.1	151,16	12.9	180,65 ^a	12.9	38,15	3.2	44,47	3.2
25. Union Bank of India	152,24	15.9	172,61	15.5	132,81	13.9	158,36	14.2	20,71	2.2	34,36	3.0
26. United Bank of India	88,48	10.9	99,83	10.4	94,21	11.6	108,91	11.4	41,31	5.1	47,31	4.9
27. United Commercial Bank	181,54	15.9	198,04	15.3	110,57	9.7	122,74	9.5	91,78	8.1	117,47	9.2
28. Vijaya Bank	31,27	12.0	37,42	11.0	33,02	12.6	39,78	11.7	13,85	5.3	26,12	7.7
Grand Total	4,519,58	16.9	5,106,02	16.4	3,791,77	14.2	4,264,46	13.6	915,84	3.4	1,141,72	3.6

£ Refers to totals in respect of 7 Associates of State Bank of India.

N A : Not available

RATIOS TO THEIR TOTAL CREDIT DECEMBER, 1981 AND 1982

(Amount in Lakhs of Rupees)																
Exports				Other Priority Sectors				Other Advances				Total Credit				
1981		1982		1981		1982		1981		1982		1981		1982		No.
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	29
503,29	6.6	375,61	4.2	211,13	2.7	236,23	2.6	4,132,06	54.3	5,250,72	59.1	7,601,33	100.0	8,902,63	100.0	1
N.A.	N.A.	N.A.	N.A.	13,87	4.3	13,98	3.6	189,10	59.6	N.A.	N.A.	316,83	100.0	389,90	100.0	2
N.A.	N.A.	N.A.	N.A.	14,19	4.2	15,50	4.0	188,02	55.6	N.A.	N.A.	337,75	100.0	388,45	100.0	3
N.A.	N.A.	N.A.	N.A.	6,48	4.4	7,80	4.5	89,09	61.7	N.A.	N.A.	144,21	100.0	172,55	100.0	4
N.A.	N.A.	N.A.	N.A.	7,63	3.0	8,13	2.8	154,82	62.6	N.A.	N.A.	247,19	100.0	289,49	100.0	5
N.A.	N.A.	N.A.	N.A.	11,93	3.9	14,13	3.8	163,09	53.4	N.A.	N.A.	304,96	100.0	375,66	100.0	6
N.A.	N.A.	N.A.	N.A.	5,87	3.0	6,18	2.7	118,33	61.8	N.A.	N.A.	191,41	100.0	230,19	100.0	7
N.A.	N.A.	N.A.	N.A.	16,41	5.6	14,19	4.1	165,78	57.0	N.A.	N.A.	290,35	100.0	348,90	100.0	8
78,88	4.3	75,39	3.4			79,91	3.6			1,242,96	56.7			2,195,14	100.0	
21,69	4.0	23,45	3.5	25,23	4.6	28,96	4.3	325,42	60.1	410,87	61.3	541,41	100.0	669,83	100.0	9
29,43	6.8	23,64	4.5	6,26	1.4	9,33	1.8	231,00	53.3	282,58	53.4	433,36	100.0	528,68	100.0	10
86,73	5.6	82,84	4.4	57,89	3.7	70,23	3.7	855,52	54.8	1,088,84	57.6	1,559,07	100.0	1,890,29	100.0	11
112,89	7.4	103,54	6.1	68,86	4.5	68,51	4.0	806,30	52.9	952,45	56.3	1,523,97	100.0	1,695,69	100.0	12
28,85	5.4	23,93	3.9	34,07	6.3	36,07	5.8	283,00	53.1	362,37	58.7	532,64	100.0	617,33	100.0	13
87,63	6.3	82,87	4.8	60,57	4.3	67,94	3.9	782,14	56.5	1,029,30	59.6	1,383,69	100.0	1,727,86	100.0	14
89,96	4.8	86,41	4.0	78,66	4.1	91,12	4.2	1,070,45	56.7	1,258,30	58.1	1,885,26	100.0	2,164,25	100.0	15
41,36	23.0	37,08	17.8	11,90	6.6	13,45	6.5	68,73	38.1	91,74	44.1	179,93	100.0	208,05	100.0	16
37,61	6.9	36,75	5.9	27,21	4.9	29,37	4.7	309,68	56.4	352,95	57.2	548,52	100.0	617,94	100.0	17
57,21	8.4	46,66	6.4	30,53	4.5	30,61	4.3	391,40	57.7	428,96	58.9	678,08	100.0	728,11	100.0	18
80,68	10.0	78,32	8.3	21,81	2.7	24,92	2.6	423,86	52.6	520,19	54.8	804,83	100.0	948,89	100.0	19
18,26	5.5	16,91	4.6	9,63	2.9	10,90	2.9	199,23	60.4	232,65	62.0	329,85	100.0	375,00	100.0	20
3,49	1.6	3,94	1.5	5,20	2.3	6,88	2.5	147,40	65.9	175,95	65.0	223,46	100.0	270,75	100.0	21
98,43	5.6	85,72	4.0	42,22	2.4	47,90	2.3	969,07	55.1	1,218,07	57.5	1,757,41	100.0	2,117,01	100.0	22
23,38	5.0	19,01	3.7	11,76	2.4	12,01	2.3	247,12	52.4	297,34	57.3	471,60	100.0	518,36	100.0	23
59,13	5.0	63,48	4.5	97,81	8.3	110,42	7.9	651,61	55.8	788,39	56.4	1,167,65	100.0	1,398,39	100.0	24
91,54	9.6	80,86	7.3	47,38	4.9	55,66	5.0	513,74	53.6	613,29	55.0	958,42	100.0	1,115,14	100.0	25
29,74	3.7	28,87	3.0	41,85	5.1	54,40	5.6	518,45	63.6	622,83	64.7	814,04	100.0	962,15	100.0	26
48,74	4.3	56,10	4.3	57,57	5.0	62,98	4.9	648,92	56.9	732,99	56.8	1,139,12	100.0	1,290,32	100.0	27
16,89	6.5	16,49	4.8	7,29	2.8	18,75	5.5	158,96	60.8	201,47	59.3	261,28	100.0	340,03	100.0	28
1,645,81	6.1	1,447,87	4.6	1,031,21	3.8	1,166,55	3.7	14,802,29	55.6	18,155,22	58.1	26,627,62	100.0	31,281,84	100.0	

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO OTHER PRIORITY SECTORS, DECEMBER 1981 AND 1982

(Amount in Lakhs of Rupees)

	Retail Trade				Small Business				Professional and Self Employed				Educational Loans				
	1981		1982		1981		1982		1981		1982		1981		1982		
	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	No. of Accounts Out-standing	Amount	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
State Bank Group :																	
1.	State Bank of India ..	2,98,914	103,47	3,08,241	127,58	1,82,356	59,49	87,737	62,89	1,02,820	26,96	1,14,250	30,03	5,767	1,99	7,391	2,49
2.	State Bank of Bikaner and Jaipur ..	16,734	7,79	18,913	6,94	3,809	88	3,968	2,07	2,614	50	2,658	53	42	1	87	3
3.	State Bank of Hyderabad	30,925	8,84	32,205	9,56	11,043	2,48	11,969	2,67	6,941	1,85	7,683	2,11	527	19	6,33	25
4.	State Bank of Indore ..	13,403	4,75	15,689	5,47	2,294	1,03	3,097	1,25	4,383	69	4,604	1,04	75	1	1,68	4
5.	State Bank of Mysore ..	24,523	5,27	27,345	5,67	6,703	1,16	5,665	1,11	4,413	85	4,519	1,00	155	6	2,45	10
6.	State Bank of Patiala ..	15,473	9,67	16,084	12,02	1,136	72	1,304	97	1,285	1,15	1,712	44	129	2	91	2
7.	State Bank of Saurashtra	9,454	4,26	10,386	3,72	2,740	39	3,704	53	6,725	75	10,625	1,20	40	2	82	—
8.	State Bank of Travancore	13,365	9,87	14,358	8,00	3,635	3,30	3,751	2,46	38,805	2,85	38,348	3,28	716	20	902	27
9.	Associates of SBI ..	1,23,877	50,45	1,34,980	51,38	31,360	9,96	33,458	11,06	65,166	8,64	70,149	9,60	1,684	51	2,268	71
Nationalised Banks :																	
9.	Allahabad Bank ..	26,839	16,37	30,975	17,78	13,150	5,06	15,669	6,27	12,256	3,30	15,625	4,31	252	14	216	12
10.	Andhra Bank ..	9,723	3,62	19,913	4,16	8,604	96	10,384	1,66	8,868	1,57	17,527	3,05	41	1	96	6
11.	Bank of Baroda ..	87,335	26,03	1,01,977	29,14	84,652	14,65	89,492	21,52	83,325	14,43	85,614	16,55	1,983	88	2,095	96
12.	Bank of India ..	53,028	40,04	55,259	39,60	33,331	10,24	35,100	10,07	61,273	16,93	62,361	16,96	2,588	1,21	2,363	1,35
13.	Bank of Maharashtra ..	26,875	18,64	25,978	19,67	21,672	6,34	21,853	6,85	15,422	8,55	14,534	9,02	499	27	467	27
14.	Canara Bank ..	80,638	26,07	78,287	27,38	61,446	11,85	58,707	13,56	94,925	17,72	96,272	20,71	16,403	3,18	15,972	3,96
15.	Central Bank of India ..	67,615	37,40	73,725	44,43	89,665	17,10	97,786	19,49	85,501	22,31	90,140	25,72	2,449	1,55	2,046	98
16.	Corporation Bank ..	9,280	5,90	10,185	6,17	7,756	2,30	7,719	1,71	8,017	3,36	11,076	4,69	426	5	412	6

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO OTHER PRIORITY SECTORS, DECEMBER 1981 AND 1982 (contd.)

(Amount in Lakhs of Rupees)																
Advances to State sponsored Cor- porations/Agencies for on-lending to weaker sections in other priority sector@				Housing loans for weaker sections and SC/ST				Pure consumption loans@				Total				
1981		1982		1981		1982		1981		1982		1981		1982		
No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	No. of Accounts standing	Amount Out- standing	
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
State Bank Group :																
1. State Bank of India ..	—	—	4,440	27	72,823	15,76	58,953	10,66	34,997	3,46	21,330	2,31	6,97,677	211,13	7,02,342	236,23
2. State Bank of Bikaner and Jaipur ..	545	12	94	1	598	4,37	511	4,38	660	20	251	1	25,002	13,87	26,482	13,97
3. State Bank of Hyderabad ..	—	—	—	—	3,146	80	3,327	87	584	4	681	4	53,166	44,20	56,498	15,50
4. State Bank of Indore ..	—	—	—	—	—	—	—	—	—	—	—	—	20,155	6,48	23,558	7,80
5. State Bank of Mysore ..	—	—	—	—	2,492	28	2,496	25	1,011	1	810	1	39,297	7,63	41,080	8,14
6. State Bank of Patiala ..	276	4	276	3	632	33	595	64	—	—	—	—	18,931	11,93	20,062	14,12
7. State Bank of Saurashtra ..	—	—	—	—	4,434	45	5,934	69	22	—	109	2	23,415	5,87	30,840	6,16
8. State Bank of Travancore ..	—	—	—	—	584	16	561	16	1,137	3	583	3	58,242	16,41	58,503	14,20
Associates of SBI ..	821	16	370	4	11,886	6,39	13,424	699	3,414	28	2,434	11	2,38,208	76,39	2,57,023	79,89
Nationalised Banks :																
9. Allahabad Bank ..	—	—	105	3	977	25	1,885	44	460	11	299	1	53,934	25,23	64,774	28,96
10. Andhra Bank ..	—	—	34	5	632	9	1,474	36	53	1	41	—	27,921	6,26	49,469	9,34
11. Bank of Baroda ..	507	12	213	9	8,581	1,65	8,416	1,88	3,841	13	2,931	10	2,70,224	57,89	2,90,738	70,24
12. Bank of India ..	383	8	451	5	1,738	35	2,443	46	664	1	842	3	1,53,005	68,86	1,58,819	68,52
13. Bank of Maharashtra ..	73	1	1	—	146	26	1,367	26	115	—	135	—	64,802	34,07	64,335	36,07
14. Canara Bank ..	830	12	495	66	7,812	1,60	5,698	1,66	537	3	660	2	2,62,591	60,57	2,56,091	67,95
15. Central Bank of India ..	—	—	—	—	3,024	30	2,192	50	14	—	100	1	2,48,268	78,69	2,65,989	91,13
16. Corporation Bank ..	—	—	881	74	6	9	59	8	1,469	20	—	—	26,954	11,90	30,332	13,45

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO OTHER PRIORITY SECTORS, DECEMBER 1981 AND 1982 (contd.)

(Amount in Lakhs Rupees)

	Retail Trade				Small Business				Professional and Self Employed				Educational Loans			
	1981		1982		1981		1982		1981		1982		1981		1982	
	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	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
17. Dena Bank ..	18,418	13,17	21,115	13,27	26,700	5,90	31,134	6,93	34,867	6,78	39,427	7,65	211	8	192	10
18. Indian Bank ..	22,808	15,91	22,564	14,64	17,710	2,10	16,601	1,95	29,133	9,68	30,436	10,90	2,021	30	1,657	26
19. Indian Overseas Bank ..	47,073	14,90	49,798	15,86	3,285	64	3,951	88	32,297	5,42	38,023	6,24	2,380	23	2,060	21
20. New Bank of India ..	4,677	6,20	4,863	6,51	5,848	1,33	6,795	1,53	1,718	89	2,441	1,49	14	5	46	2
21. Oriental Bank of Commerce ..	3,689	3,30	4,848	3,97	2,773	1,23	5,192	1,93	1,526	62	2,301	86	63	1	87	2
22. Punjab National Bank..	25,033	15,16	28,442	17,22	62,558	10,67	73,348	13,71	70,938	13,90	72,460	15,04	1,291	41	691	41
23. Punjab and Sind Bank..	5,840	6,23	7,114	6,05	7,197	2,95	9,179	3,36	4,482	2,47	4,739	2,53	75	2	78	2
24. Syndicate Bank..	1,03,003	45,99	1,10,147	50,06	71,998	19,56	76,028	22,29	73,345	16,94	78,596	20,02	4,018	1,54	6,116	2,16
25. Union Bank of India ..	43,469	24,39	49,880	28,55	27,212	7,80	30,454	8,99	75,843	14,68	83,669	17,36	589	24	607	29
26. United Bank of India ..	45,069	25,60	49,733	31,00	31,341	8,33	34,904	11,39	20,365	7,78	24,119	11,67	304	9	419	12
27. United Commercial Bank ..	39,812	33,53	88,793	50,16	39,927	11,48	—	—	50,986	12,17	52,117	12,32	630	23	597	39
28. Vijaya Bank ..	14,727	9,03	13,808	8,28	12,848	3,61	14,150	4,53	10,102	4,24	11,175	5,23	1,369	21	1,204	35
Grand Total ..	11,57,742	541,40	12,90,625	612,86	8,43,389	213,55	8,59,641	232,57	9,43,175	219,34	10,17,051	251,95	45,057	13,20	47,020	15,31

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO OTHER PRIORITY SECTORS, DECEMBER 1981 AND 1982 (concl'd.)

		(Amount in Lakhs of Rupees)																				
		Advances to State sponsored Corporations/Agencies for on-lending to weaker sections in other priority sectors@								Housing loans for weaker sections and SC/ST				Pure consumption loans@				Total				
		1981		1982		1981		1982		1981		1982		1981		1982		1981		1982		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	standing	
		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32					
17.	Dena Bank	..	..	..	..	5,925	1,27	9,145	1,40	164	1	206	1	86,285	27,21	1,01,219	29,36					
18.	Indian Bank	..	1,870	23	1,741	24	1,735	2,30	2,273	2,61	105	1	173	1	75,382	30,53	75,445	30,61				
19.	Indian Overseas Bank	51	1	..	..	2,190	46	3,511	1,63	3,410	15	2,612	11	90,686	21,81	99,955	24,93					
20.	New Bank of India	369	111	1,079	95	198	5	303	37	11	..	93	2	12,865	9,63	15,620	10,89					
21.	Oriental Bank of Commerce	..	325	3	140	5	33	..	92	4	29	1	15	..	8,438	5,20	12,675	6,87				
22.	Punjab National Bank	282	94	2	18	3,590	1,05	3,596	128	520	9	323	6	1,64,212	42,22	1,78,862	47,90					
23.	Punjab and Sind Bank	..	..	..	..	492	8	419	6	108	1	..	..	18,194	11,76	21,529	12,02					
24.	Syndicate Bank	..	..	..	..	17,400	2,89	19,563	319	1,71,943	10,89	1,65,889	12,70	4,41,707	97,81	4,56,339	110,42					
25.	Union Bank of India	235	4	85	13	1,554	21	923	33	675	2	686	2	1,49,577	47,38	1,66,304	55,67					
26.	United Bank of India	..	..	..	..	58	1	1,007	14	405	4	795	8	97,542	41,85	1,10,977	54,40					
27.	United Commercial Bank	..	..	..	..	771	16	871	18	..	..	..	..	1,32,126	57,57	1,42,378	62,96					
28.	Vijaya Bank	..	..	..	..	66	16	144	16	404	3	1,303	10	39,516	17,28	41,784	18,74					
Grand Total ..		5,746	2,85	10,037	3,48	1,41,637	35,38	1,37,758	34,68	2,23,338	15,49	2,00,867	15,70	33,60,114	1,041,21	35,62,999	1,166,55					

£ Refers to Total in respect of 7 Associates of State Bank of India.

N.A.—Not Available.

.. Negligible.

@This data is being made available from 1981.

No. 23—ADVANCES OF PUBLIC SECTOR
(As on the last

	Loans and Advances to small-scale Industries				Loans and Advances to other small-scale industries in tiny sector other than village and cottage industries				Loans and advances to artisans, village and cottage industries			
	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 3 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 7 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 11 to Col. No. 27
	1	2	3	4	5	6	7	8	9	10	11	12
State Bank Group :												
1. State Bank of India ..	3,65,004	1,392,37	1,194,67	75.42	85,230	140,64	117,25	7.40	2,06,195	69,35	41,04	2.59
2. State Bank of Bikaner and Jaipur ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3. State Bank of Hyderabad ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4. State Bank of Indore ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5. State Bank of Mysore ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6. State Bank of Patiala ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7. State Bank of Saurashtra ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8. State Bank of Travancore & Associates of SBI ..	1,45,571	374,77	292,61	74.61	26,495	26,03	19,98	5.09	75,939	16,02	11,28	2.88
Nationalised Banks :												
9. Allahabad Bank ..	22,069	75,82	75,51	74.26	3,162	7,87	6,41	6.30	8,126	4,83	3,95	3.88
10. Andhra Bank ..	6,438	104,24	71,21	77.80	308	1,86	1,45	1.58	2,230	1,00	94	1.03
11. Bank of Baroda ..	32,911	325,18	262,50	78.08	2,823	14,29	12,81	3.81	9,519	3,60	2,94	0.87
12. Bank of India ..	44,595	327,77	261,32	77.74	3,376	7,08	6,34	1.89	12,002	3,54	3,24	0.96
13. Bank of Maharashtra ..	11,018	112,33	108,83	80.07	833	2,10	2,34	1.72	1,548	65	60	0.44
14. Canara Bank ..	46,155	293,73	223,52	79.86	2,473	5,74	4,55	1.62	11,168	2,68	2,56	0.91
15. Central Bank of India ..	45,928	305,68	259,29	89.60	3,593	6,79	5,72	1.98	18,652	14,92	13,80	4.77
16. Corporation Bank ..	2,315	42,49	30,59	88.31	378	1,22	1,04	3.00	698	12	10	0.28
17. Dena Bank ..	15,285	152,68	109,35	83.13	929	1,78	1,29	0.98	4,805	1,17	1,00	0.76
18. Indian Bank ..	29,727	174,80	115,85	75.09	1,333	3,14	2,66	1.73	7,334	1,66	1,35	0.87
19. Indian Overseas Bank ..	43,485	176,95	128,98	78.31	2,881	2,21	1,96	1.19	10,383	1,53	1,36	0.83
20. New Bank of India ..	2,988	68,86	52,70	90.50	218	95	72	1.24	553	27	21	0.36
21. Oriental Bank of Commerce ..	2,515	44,04	37,15	86.66	40	25	18	0.42	116	6	3	0.06
22. Punjab National Bank ..	73,692	436,30	330,40	78.13	2,247	11,96	8,42	1.99	29,217	12,14	9,77	2.31
23. Punjab and Sind Bank ..	3,607	62,09	52,21	75.03	175	80	71	1.03	608	60	60	0.86
24. Syndicate Bank ..	28,550	202,67	177,95	71.72	5,507	14,81	14,54	5.86	7,806	4,07	4,38	1.77
25. Union Bank of India ..	20,896	220,29	156,93	87.58	1,648	4,96	4,11	2.29	4,266	2,10	1,67	0.93
26. United Bank of India ..	58,924	119,87	107,01	73.87	5,612	3,86	3,69	2.55	20,890	6,13	5,92	4.09
27. United Commercial Bank ..	20,429	149,76	121,27	72.63	2,745	10,50	8,66	5.19	1,924	1,86	1,55	0.93
28. Vijaya Bank ..	3,373	50,00	39,37	76.73	384	3,07	2,37	4.62	858	45	38	0.74
Grand Total ..	10,25,475	5,212,69	4,209,22	77.72	1,52,390	271,91	227,20	4.19	4,34,836	148,75	108,67	2.00

£ Refers to totals in respect of 7 Associates of State Bank of India.

N.A. — Not available

Note :—Data are provisional

BANKS TO SMALL INDUSTRIES

Friday of December, 1982)

(Amount in lakhs of Rupees)

Loans and Advances to craftsmen and other qualified entrepreneurs				Term loans (including instalment credit) granted to small-scale industries				Loans for setting up industrial estates				Total loans and advances to small-scale industries		
No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 15 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 19 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 23 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
9,912	46,40	39,26	2.48	58,617	223,91	190,73	12.04	6	1,41	1,13	0.07	7,24,964	1,874,08	1,584,08
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
23,518	15,30	13,05	3.33	21,472	65,15	53,93	13.75	4	1,85	1,33	0.34	2,92,999	499,12	392,18
1,298	1,90	1,45	1.43	2,636	11,80	10,97	10.79	9	3,69	3,39	3.34	37,300	105,91	101,68
180	1,06	53	0.58	1,193	22,03	16,42	17.95	4	1,18	98	1.07	10,353	131,37	91,53
572	8,98	7,75	2.31	3,558	52,44	43,18	12.84	12	10,26	7,00	2.09	49,395	414,75	336,18
1,587	15,96	14,05	4.18	6,481	48,17	43,70	13.00	8	7,62	7,48	2.23	68,049	410,14	336,13
493	2,79	3,00	2.21	1,695	19,16	19,20	14.13	6	2,26	1,94	1.43	15,593	139,29	135,91
2,505	10,57	8,02	2.86	9,665	38,70	36,70	13.12	43	4,55	4,55	1.63	72,009	355,97	279,90
1,826	8,72	8,35	2.88	---	---	---	---	12	1,81	2,23	0.77	70,010	337,92	289,39
22	4	3	0.09	362	3,32	2,75	7.94	1	13	13	0.38	3,776	47,32	34,64
216	62	3,45	0.34	2,378	20,99	18,33	13.93	1	1,12	1,12	0.86	23,614	178,36	131,54
8,987	2,07	1,70	1.10	13,048	36,63	30,51	19.78	6	2,57	2,20	1.43	60,435	220,87	154,27
8,484	93	78	0.47	1,930	30,85	26,59	16.14	24	8,04	5,04	3.06	67,187	220,51	164,71
60	27	17	0.29	429	4,49	3,80	6.53	24	65	63	1.08	4,272	75,49	58,23
83	77	77	1.80	437	5,69	4,24	9.89	1	50	50	1.17	3,192	51,31	42,87
1,422	1,89	1,63	0.38	14,755	83,05	67,49	15.96	24	7,59	5,15	1.23	1,21,357	552,53	422,86
28	32	26	0.37	1,098	12,89	13,27	19.07	2	1,25	2,53	3.64	5,518	77,95	69,58
3,246	6,47	6,22	2.51	8,770	45,08	42,32	17.06	45	2,73	2,69	1.08	53,924	275,83	248,10
929	4,98	4,39	2.46	1,729	12,43	10,65	5.94	2	1,65	1,43	0.80	29,470	246,41	179,18
5,987	5,89	5,48	3.78	19,960	20,85	20,85	14.39	8	1,91	1,91	1.32	1,11,381	158,51	144,86
585	2,95	2,76	1.65	9,188	38,20	31,26	18.72	12	2,21	1,47	0.88	34,883	205,48	166,97
122	70	1,50	2.92	582	8,80	7,28	14.19	6	60	41	0.80	5,325	63,62	51,31
72,062	139,58	121,60	2.25	1,79,983	804,63	694,17	12.82	260	65,58	55,24	1.02	18,65,006	6,643,14	5,416,10

No. 24—ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE, SMALL-SCALE INDUSTRIES AND EXPORTS, DECEMBER 1981 AND 1982

(Amount in Lakhs of Rupees)												
Name of Bank	Agriculture			Small-scale Industries Including Industrial Estates			Road and Water Transport Operators			Exports		
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
	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
State Bank Group :												
1. State Bank of India ..	37,91,614	1,440,13	39,63,098	1,567,46	3,46,170	1,079,87	3,65,010	1,195,79	72,584	234,85	75,827	276,81
2. State Bank of Bikaner and Jaipur ..	1,41,482	68,24	1,56,677	83,95	28,874	39,36	31,846	44,14	4,235	6,26	3,937	8,36
3. State Bank of Hyderabad	2,95,677	81,87	2,94,709	93,58	29,639	48,60	35,394	54,36	8,393	5,06	9,212	5,64
4. State Bank of Indore ..	56,574	21,52	66,064	24,33	7,205	21,71	8,678	24,41	982	5,41	1,077	5,46
5. State Bank of Mysore ..	1,51,279	48,50	1,60,673	59,16	11,986	33,23	12,642	39,21	622	2,61	645	2,97
6. State Bank of Patiala ..	1,14,195	81,83	1,26,391	94,26	9,674	42,41	10,119	49,20	2,774	5,70	3,528	13,98
7. State Bank of Saurashtra	29,485	25,56	35,287	29,33	14,448	34,20	24,621	38,83	1,764	7,45	2,016	10,06
8. State Bank of Travancore	3,13,236	57,87	2,82,963	61,08	21,934	39,99	22,275	43,78	2,870	10,30	3,044	10,79
Associates of S.B.I.£ ..	11,01,928	385,79	50,85,862	2,013,15	1,23,760	259,50	5,10,585	1,489,72	21,640	42,79	99,322	334,07
Nationalised Banks :												
9. Allahabad Bank ..	1,17,515	90,21	1,21,889	109,21	19,789	65,03	22,078	78,90	8,690	13,83	9,655	18,44
10. Andhra Bank ..	3,48,280	102,68	4,06,114	130,97	5,931	57,09	6,442	72,19	3,215	6,90	5,229	9,97
11. Bank of Baroda ..	4,29,167	274,31	5,08,595	318,86	29,939	235,22	32,923	269,50	20,681	49,40	23,758	60,02
12. Bank of India ..	4,54,587	214,10	4,93,856	224,24	41,385	252,49	44,603	268,81	23,922	69,33	26,151	78,14
13. Bank of Maharashtra ..	89,112	60,07	95,754	65,05	11,243	109,37	11,024	110,77	6,224	17,28	6,056	19,14
14. Canara Bank ..	8,11,437	211,64	7,74,353	237,62	49,837	187,27	46,198	228,07	11,797	54,44	14,655	82,06
15. Central Bank of India ..	7,30,587	353,41	7,69,917	385,16	40,040	226,25	45,940	261,51	33,641	66,53	42,376	81,75
16. Corporation Bank ..	48,745	20,07	62,156	25,79	1,482	30,38	2,316	30,72	1,362	7,49	1,788	9,27
17. Dena Bank ..	1,65,356	57,63	1,12,098	67,40	13,639	101,46	15,286	110,48	6,518	14,93	8,123	20,99
18. Indian Bank ..	2,73,568	80,77	2,79,410	91,91	30,295	108,21	29,733	118,05	4,407	9,96	4,374	11,92
19. Indian Overseas Bank ..	5,14,346	145,39	5,54,415	176,44	41,249	117,17	43,509	134,02	6,841	15,91	7,281	15,00
20. New Bank of India ..	22,931	40,22	28,401	48,08	4,236	52,45	3,012	53,34	1,935	10,06	2,337	13,12
21. Oriental Bank of Commerce ..	22,580	26,87	31,188	31,84	1,976	30,09	2,516	37,65	1,596	10,41	2,372	14,49
22. Punjab National Bank ..	3,58,719	288,79	4,41,509	356,21	61,171	302,03	73,716	335,55	28,122	56,87	32,309	73,56
23. Punjab and Sind Bank	67,691	104,18	75,216	105,21	3,411	56,12	3,609	54,74	4,088	29,04	4,259	30,05
24. Syndicate Bank ..	3,88,664	169,79	4,63,412	210,98	23,377	151,16	28,595	180,65	13,864	38,15	16,094	44,47
25. Union Bank of India ..	2,57,650	152,24	3,25,126	172,61	16,229	132,81	20,898	158,36	16,780	20,71	19,946	34,36
26. United Bank of India ..	4,07,677	88,48	4,63,414	99,83	52,183	94,21	58,932	108,91	29,133	41,31	32,013	47,31
27. United Commercial Bank ..	3,73,183	181,54	3,85,714	198,04	16,573	110,57	20,441	122,74	20,003	91,78	23,062	117,47
28. Vijaya Bank ..	1,09,486	31,27	1,13,943	37,42	2,858	33,02	3,379	39,78	2,392	3,85	3,901	26,12
Grand Total	108,93,653	4,519,58	115,92,782	5,106,02	9,36,773	3,791,77	10,25,735	4,264,46	3,39,435	915,82	3,85,061	1,141,72
£ Refers to totals in respect of 7 Associates of State Bank of India.												
N.A. Not Available.												
Grand Total .. 108,93,653 4,519,58 115,92,782 5,106,02 9,36,773 3,791,77 10,25,735 4,264,46 3,39,435 915,82 3,85,061 1,141,72 21,448 1,645,81 30,175 1,447,87												

No. 25—SCHEDULED COMMERCIAL BANKS' ADVANCES TO EXPORTERS

(Amount in Lakhs of Rupees)						
As on the last Friday of	1969	1978	1979	1980	1981£	1982£
March	250,45	1,275,12	1,519,44	1,745,04	1,691,81	1,828,00
June	270,19	1,300,73	1,456,54	1,637,05	1,793,27	1,755,00
September	274,10	1,298,38	1,461,78	1,603,10	1,732,23	1,652,00
December	303,19	1,408,13	1,550,17	1,681,86	1,777,70	1,683,00

£ Data are provisional.

No. 26—SCHEDULED COMMERCIAL BANKS' ADVANCES FOR PUBLIC FOOD PROCUREMENT OPERATIONS, 1982

(Amount in Lakhs of Rupees)				
Bank Group	As on the last Friday of			
	March 1982	June 1982	September 1982	December 1982
	1	2	3	4
1. S. B. I. and its Associates	598,64	916,05	649,87	1,032,55
2. 14 Nationalised Banks	1,283,85	1,610,10	1,413,60	1,768,10
3. Six Banks Nationalised on April 15, 1980	156,65	188,40	172,80	208,80
4. Public Sector Banks (1+2+3)	2,039,14	2,714,55	2,236,27	2,949,45
5. Other Indian Scheduled Commercial Banks	17,60	22,00	19,20	23,20
6. Foreign Banks	69,90	88,00	76,80	92,80
Total (4+5+6)	2,126,64	2,824,55	2,332,27	3,063,45

**No. 27—ADVANCES OF PUBLIC SECTOR BANKS UNDER THE SCHEME OF DIFFERENTIAL
RATE OF INTEREST AND RATIOS TO THEIR TOTAL CREDIT**

(Amount in Lakhs of Rupees)

Name of the Bank	Under DRI Scheme				Total Bank Credit		Per- centage of Col. 2 to Col. 5	Per- centage of Col. 4 to Col. 6
	1981		1982		1980	1981		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing				
	1	2	3	4	5	6	7	8
A. State Bank Group :								
1. State Bank of India	10,56,492	85,47	11,75,353	100,77	7,212,50	8,983,65	1.2	1.1
2. State Bank of Bikaner and Jaipur ..	25,041	2,61	30,246	3,64	258,62	329,85	1.0	1.1
3. State Bank of Hyderabad	51,237	3,01	56,843	3,41	267,43	345,12	1.1	1.0
4. State Bank of Indore	12,751	99	15,895	1,56	125,76	147,82	0.8	1.1
5. State Bank of Mysore	41,340	2,57	38,717	2,39	195,86	248,89	1.3	1.0
6. State Bank of Patiala	23,023	2,98	25,375	3,93	233,73	313,49	1.2	1.3
7. State Bank of Saurashtra	18,316	1,48	30,539	2,86	156,30	192,28	0.9	1.5
8. State Bank of Travancore	61,819	2,75	60,120	3,03	252,58	297,13	1.1	1.0
B. Nationalised Banks :								
1. Allahabad Bank	37,859	4,39	52,141	6,72	494,24	601,89	0.9	1.1
2. Andhra Bank	24,170	2,21	35,917	3,58	356,12	449,34	0.6	0.8
3. Bank of Baroda	1,83,972	16,64	2,02,000	18,99	1,670,68	2,055,46	1.0	0.9
4. Bank of India	1,926,19	14,91	2,10,230	17,50	1,784,76	2,162,48	0.8	0.8
5. Bank of Maharashtra	38,866	4,12	38,356	4,24	481,17	561,27	0.9	0.7
6. Canara Bank	1,18,539	6,59	1,41,210	10,57	1,172,29	1,448,61	0.5	0.7
7. Central Bank of India	2,62,754	26,38	3,06,361	30,46	1,595,61	1,985,35	1.6	1.5
8. Corporation Bank	10,967	97	15,707	1,54	161,08	191,00	0.6	0.8
9. Dena Bank	46,538	3,98	62,068	6,22	491,64	572,43	0.8	1.1
10. Indian Bank	44,652	3,20	46,626	3,69	681,94	853,67	0.5	0.4
11. Indian Overseas Bank	95,260	7,07	1,06,130	8,42	975,20	1,338,10	0.7	0.6
12. New Bank of India	13,823	3,07	14,684	2,90	256,62	330,37	1.2	0.9
13. Oriental Bank of Commerce	7,195	1,38	10,228	1,84	168,96	223,64	0.8	0.8
14. Punjab National Bank	1,45,517	22,07	1,60,943	24,14	1,535,16	1,913,86	1.4	1.3
15. Punjab and Sind Bank	18,186	4,42	21,126	4,53	388,56	486,00	1.1	0.9
16. Syndicate Bank	1,13,774	9,07	1,43,196	13,06	1,070,06	1,467,13	0.8	0.9
17. Union Bank of India	1,09,396	9,45	1,24,227	12,62	797,37	1,000,81	1.2	1.3
18. United Bank of India	57,901	3,11	68,433	4,07	742,18	835,45	0.4	0.5
19. United Commercial Bank	96,267	10,45	1,24,298	12,94	1,125,41	1,443,38	0.9	0.9
20. Vijaya Bank	17,043	2,14	25,480	3,08	244,74	271,05	0.9	1.1
Total	29,25,317	257,48	33,42,449	313,70	24,896,57	31,049,52	1.0	1.0

Note : 1. Banks operating the scheme are required with effect from December 1978 to lend under the scheme, a minimum 1% of their aggregate advance as at the end of the previous year.

No. 28—OFFICES OF SCHEDULED AND NON-SCHEDULED COMMERCIAL BANKS IN INDIA

As on December 31		SCHEDULED BANKS									Total Sche- duled Commer- cial Banks	Non- Sche- duled Commer- cial Banks	Total Sche- duled and Non- Sche- duled Commer- cial Banks	
		Number of places with Banking Offices£	Public Sector Banks					Private Sector Banks						
			State Bank of India	Asso- ciates of S.B.I.	14 Nationa- lised Banks	6 Banks Nationa- lised on April 15, 1980	Total Public Sector Banks	Re- gional Rural Banks	Other Indian Sche- duled Commercial Banks	Foreign Banks @				Total Private Sector Banks
1969..	..	3,573	1,661	944	4,641	—	7,246	—	1,490	131	1,621	8,867	184	9,051
1977..	..	12,130	4,669	2,141	13,362	—	20,172	1,172	5,456	131	5,587	26,931	66	26,977
1978..	..	13,758	4,980	2,297	14,309	—	21,586	1,723	6,010	129	6,139	29,448	57	29,505
1979..	..	15,518	5,169	2,401	15,062	—	22,632	2,397	6,338	129	6,467	31,496	62	31,558
1980..	..	17,381	5,572	2,563	16,329	2,820	27,284	3,195	3,949	132	4,081	34,560	27	34,587
1981..	..	20,217	5,975	2,760	17,532	2,999	29,266	4,471	4,149	132	4,281	38,018	29	38,047
1982..	..	22,329	6,256	2,928	18,183	3,132	30,499	5,887	4,275	132	4,407	40,793	35	40,828

£ Relates only to places served by offices of Commercial Banks.

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

No. 29—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA

Country	As at the end of						
	1969	1977	1978	1979	1980	1981	1982
1. Bahamas	—	1	1	2	2	2	2
2. Bahrain	—	1	1	1	2	2	2
3. Bangladesh£	—	23@	23@	23@	23@	23@	23@
4. Belgium	—	1	1	1	1	1	1
5. Cayman Islands	—	—	1	1	2	2	2
6. Channel Islands	—	—	1	1	1	1	1
7. Fiji Islands	5+	10+	10+	10+	10+	10+	11+
8. France	—	1	1	1	1	2	2
9. Guyana	2	2	2	2	2	2	2
10. Hong Kong	4	13	14	14	14	14	14
11. Japan	2	2	3	2	2	3	3
12. Kenya	10££	9££	9££	9££	9££	9££	9££
13. Malaysia	11@@	—	—	—	—	—	—
14. Maldives Islands	—	1	1	1	1	1	1
15. Mauritius	2££	6££	6££	6££	6££	6££	6££
16. Oman	—	1	2	3	3	3	3
17. Pakistan	39++	17++	17++	17++	1++	17++	17++
18. Panama	—	—	—	1	1	1	1
19. Seychelles	—	—	1	1	1	1	1
20. Sikkim **	1	—	—	—	—	—	—
21. Singapore	6	7	7	7	7	7	7
22. South Korea	—	1	1	1	1	1	1
23. Sri Lanka	3	3	3	4	5	5	7
24. Thailand	1	1	1	1	1	1	1
25. United Arab Emirates	—	8	8	8	8	8	8
26. United Kingdom	9	31	41	41	43	44	44
27. United States of America	—	4	5	7	7	7	7
28. West Germany	—	1	1	1	1	1	1
Total	95	144	160	166	172	174	177

£ The offices (22) 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 the State Bank of India opened on May 5, 1975.

+ Includes three mobile offices.

££ Includes one mobile office.

@@ 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, 1956.

Note : (1) Non-scheduled banks have no offices outside the Indian Union.

(2) The statement does not include representative offices opened by Indian banks outside India.

** Merged with the Indian Union in 1974.

**No. 30—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO RURAL,
SEMI-URBAN AND URBAN CENTRES, 1982**

Bank Group	Total Number of offices at the end of 1981	Offices Opened during 1982						Total Number of Offices at the end of 1982			
		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 Associates	8,735	231	17	40	71	91	450	4,516	2,623	2,045	9,184
14 Nationalised Banks ..	17,532	425	8	12	69	137	651	8,572	3,991	5,620	18,183
6 Banks Nationalised on April 15, 1980	2,999	86	1	2	2	43	134	1,358	690	1,084	3,132
Total	29,266	742	26	54	142	271	1,235	14,446	7,304	8,749	30,499
B. Regional Rural Banks	4,471	1,326	15	32	38	5	1,416	5,485	361	41	5,887
C. Private Sector Banks :											
Other Indian Scheduled Commercial Banks	4,149	42	1	3	15	66	127	1,695	1,253	1,327	4,275
Foreign Banks	132	—	—	—	—	—	—	—	3	129	132
Total	4,281	42	1	3	15	66	127	1,695	1,256	1,456	4,407
D. All Scheduled Commercial Banks (A+B+C)	38,018	2,110	42	89	195	342	2,778	21,626	8,921	10,246	40,793
E. Non-Scheduled Commercial Banks	29	2	—	1	3	—	6	22	11	2	35
ALL COMMERCIAL BANKS (D+E)	38,047	2,112	42	90	198	342	2,784	21,648	8,932	10,248	40,828

£ Adjusted for offices closed during the year.

**No. 31—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING
TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1982**

State/Union Territory	Total No. of offices at the end of 1981	Offices Opened During 1982					Total	Total No. of Offices at the end of 1982				Total*	
		Unbanked		Banked				Rural	Semi- Urban	Urban/ Metro- politan			
		Rural	Semi- Urban	Rural	Semi- Urban	Urban/ Metro- politan							
State :													
Andhra Pradesh	2,945	134	1	12	11	25	183	1,733	702	693	3,128		
Assam	550	68	4	1	7	2	82	383	195	54	632		
Bihar	2,660	293	2	6	7	12	320	2,127	535	318	2,980		
Gujarat	2,425	58	—	5	16	22	101	1,142	663	721	2,526		
Haryana	850	51	—	1	5	4	61	525	287	98	910		
Himachal Pradesh	398	27	—	2	—	—	29	364	63	—	427		
Jammu and Kashmir	535	23	—	2	—	5	30	387	52	126	565		
Karnataka	2,907	119	2	4	6	28	159	1,603	632	831	3,066		
Kerala	2,397	23	13	2	17	16	71	1,112	986	369	2,467		
Madhya Pradesh	2,358	268	—	5	26	14	313	1,746	499	426	2,671		
Maharashtra	3,826	127	—	7	13	48	195	1,558	794	1,669	4,021		
Manipur	39	3	—	—	—	1	4	27	2	14	43		
Meghalaya	66	6	—	—	4	—	10	43	33	—	76		
Nagaland	45	5	—	—	—	—	5	33	17	—	50		
Orissa	1,142	106	1	2	14	8	131	932	200	141	1,273		
Punjab	1,655	50	—	2	7	10	69	919	459	346	1,724		
Rajasthan	1,737	62	—	8	16	15	101	1,082	436	320	1,838		
Sikkim	6	1	—	—	—	—	1	4	3	—	7		
Tamil Nadu	3,177	61	2	8	11	45	127	1,343	872	1,088	3,308		
Tripura	86	1	—	—	1	—	2	60	28	—	83		
Uttar Pradesh	4,512	483	2	22	25	40	572	3,102	870	1,112	5,084		
West Bengal	2,388	123	14	—	12	20	169	1,082	513	962	2,557		
Union Territory :													
Andaman and Nicobar Islands	12	—	—	—	—	—	—	8	—	4	10		
Arunachal Pradesh	24	6	—	—	—	—	6	30	—	—	32		
Chandigarh	84	4	—	—	—	3	7	14	—	77	91		
Dadra and Nagar Haveli	6	—	—	—	—	—	—	5	1	—	6		
Delhi	900	4	—	—	—	24	28	72	1	855	928		
Goa, Daman and Diu	246	2	—	1	—	—	3	171	75	3	249		
Lakshadweep	5	—	—	—	—	—	—	5	—	—	5		
Mizoram	12	2	1	—	—	—	3	10	5	—	15		
Pondicherry	54	1	—	—	—	1	2	26	9	21	56		
Total	38,047	2,111	42	90	198	343	2,784	21,648	8,932	10,248	40,828		

For Tables 30 and 31

* Adjusted on account of three offices in Rural/unbanked centres closed during the year 1982 (one each in Haryana, Kerala and Tamil Nadu). Please see table No. 32.

Note : Rural Centres — Places with a population upto 10,000

Semi-urban Centres — Places with a population over 10,000 and upto 1,00,000.

Urban Centres — Places with a population over 1,00,000 and upto 10,00,000.

Metropolitan Centres — Places with a population over 10,00,000.

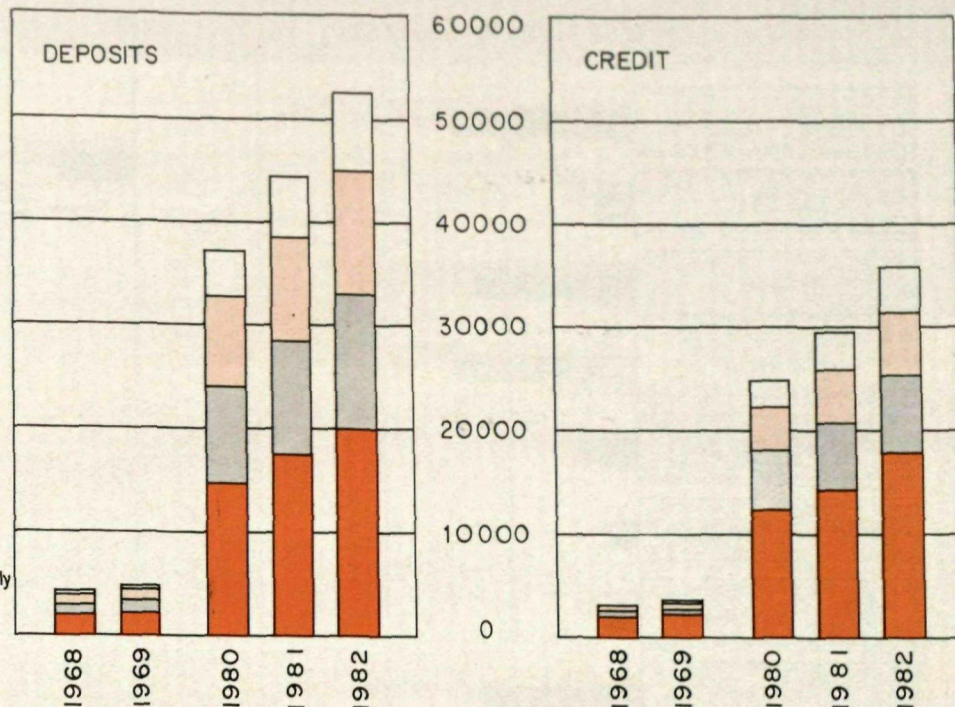
GRAPH-5

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

(CRORES OF RUPEES)

- RURAL
- SEMI-URBAN
- URBAN
- METROPOLITAN

Note: Credit data for Semi-Urban centres are not available separately for the year 1968. The same has been included under 'RURAL'.



GRAPH-6

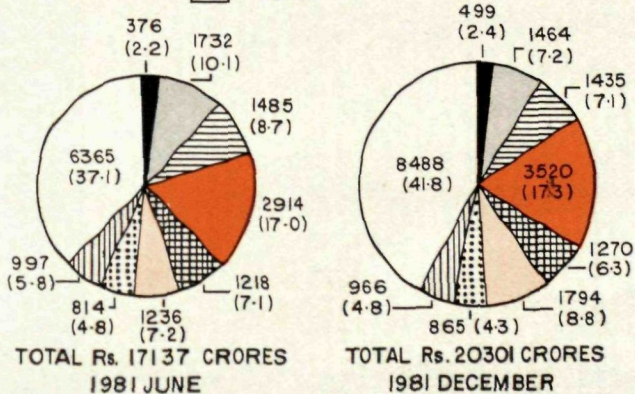
ADVANCES OF SCHEDULED COMMERCIAL BANKS

AT VARIOUS RATES OF INTEREST 1981 AS ON THE LAST FRIDAY OF JUNE AND DEC. (CRORES OF RUPEES)

(FIGURES IN BRACKETS REFER TO THE PERCENTAGE TO TOTAL)

RATE OF INTEREST AT

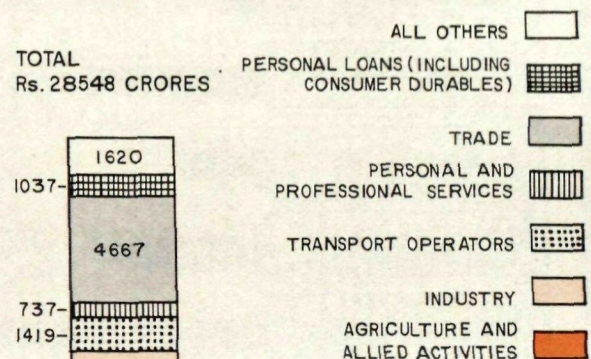
- 6% AND LESS
- ABOVE 6% AND UPTO 11%
- ABOVE 11% AND UPTO 12%
- ABOVE 12% AND UP TO 13%
- ABOVE 13% AND UP TO 14%
- ABOVE 14% AND UPTO 15%
- ABOVE 15% AND UPTO 16%
- ABOVE 16% AND UPTO 17%
- ABOVE 17%



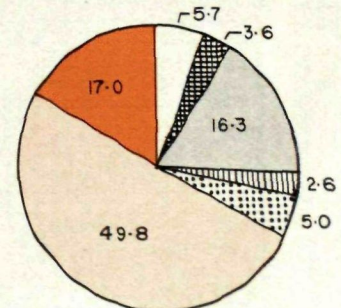
GRAPH-7

OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED COMMERCIAL BANKS

AS ON THE LAST FRIDAY OF DEC. 1981



PERCENTAGE TO TOTAL CREDIT

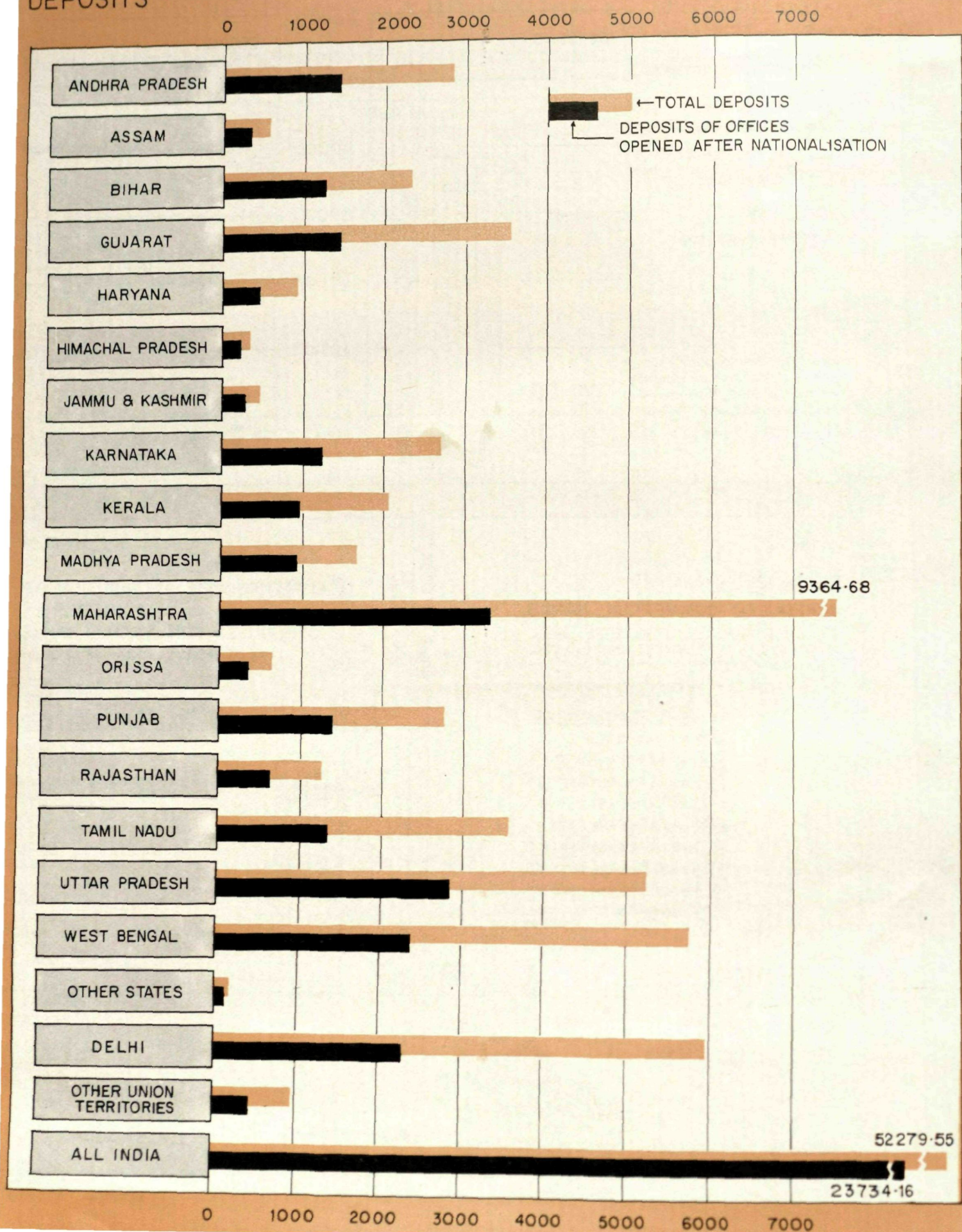


STATE-WISE DISTRIBUTION OF DEPOSITS AND

(AS ON THE LAST FRIDAY

(CRORES OF

DEPOSITS

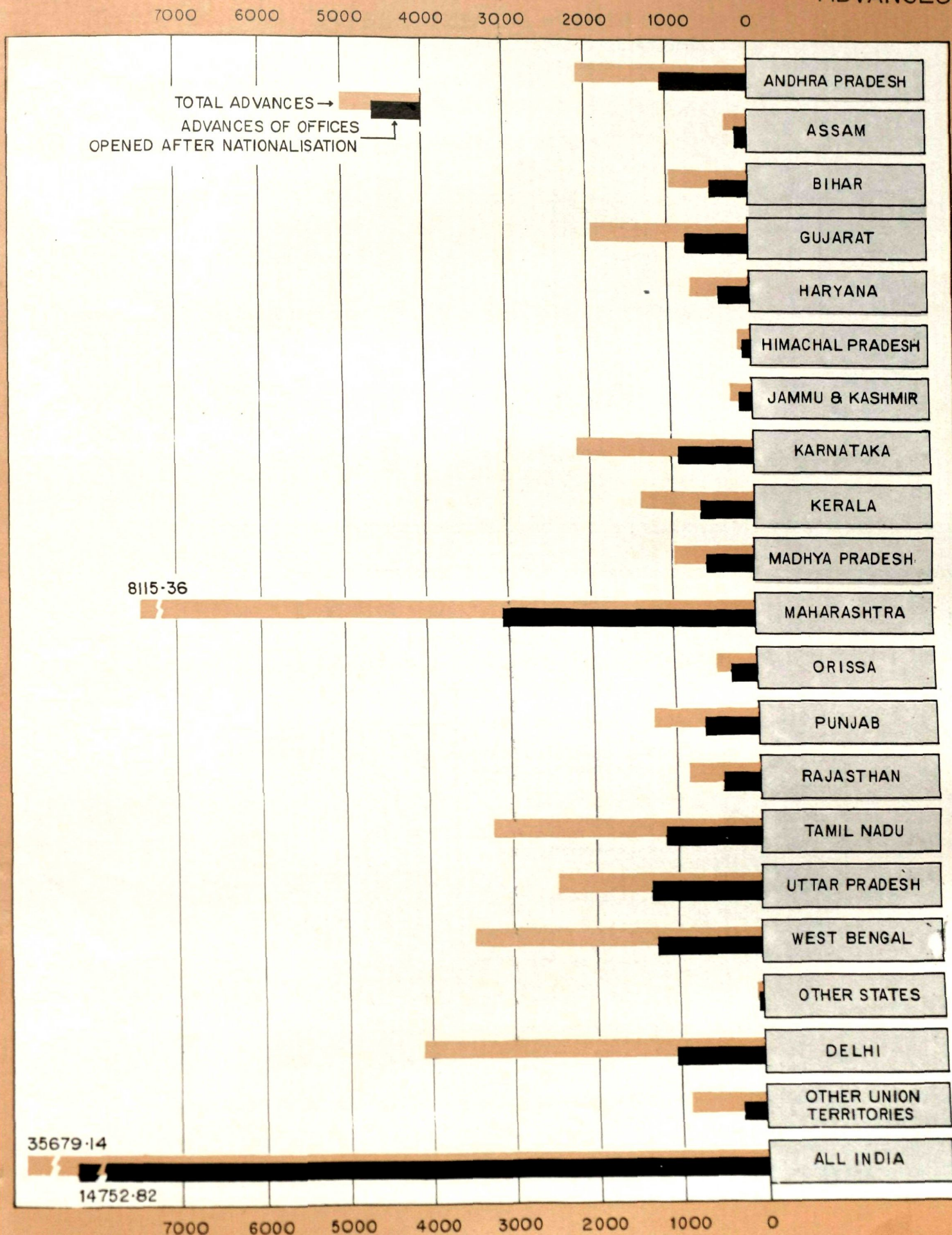


ADVANCES OF SCHEDULED COMMERCIAL BANKS

OF DECEMBER 1982)

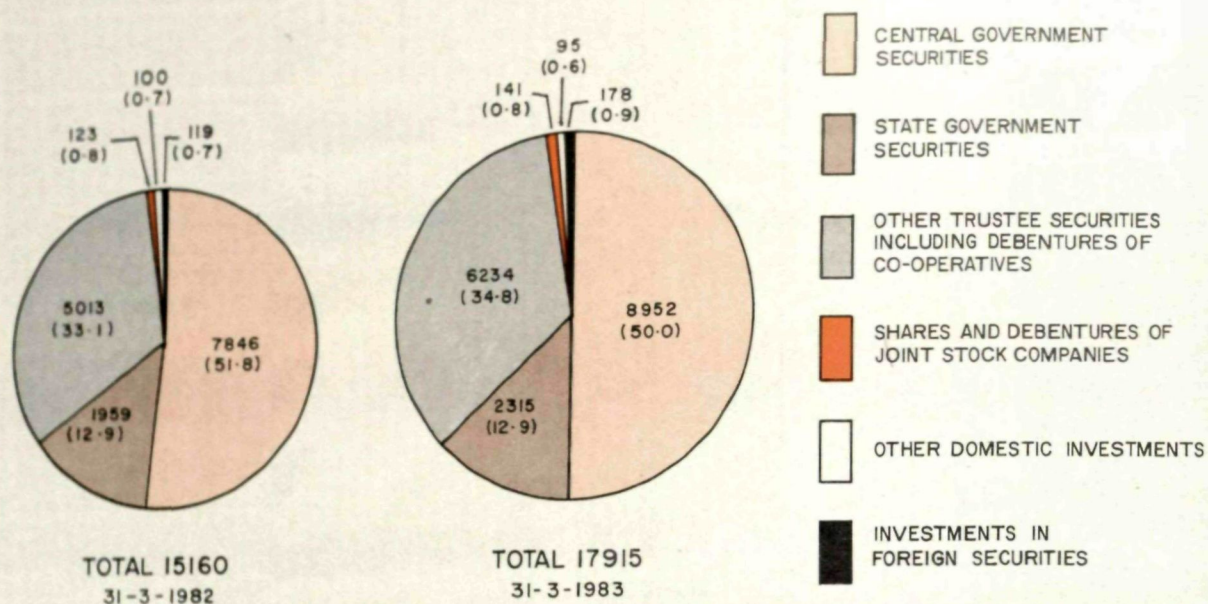
RUPEES)

ADVANCES



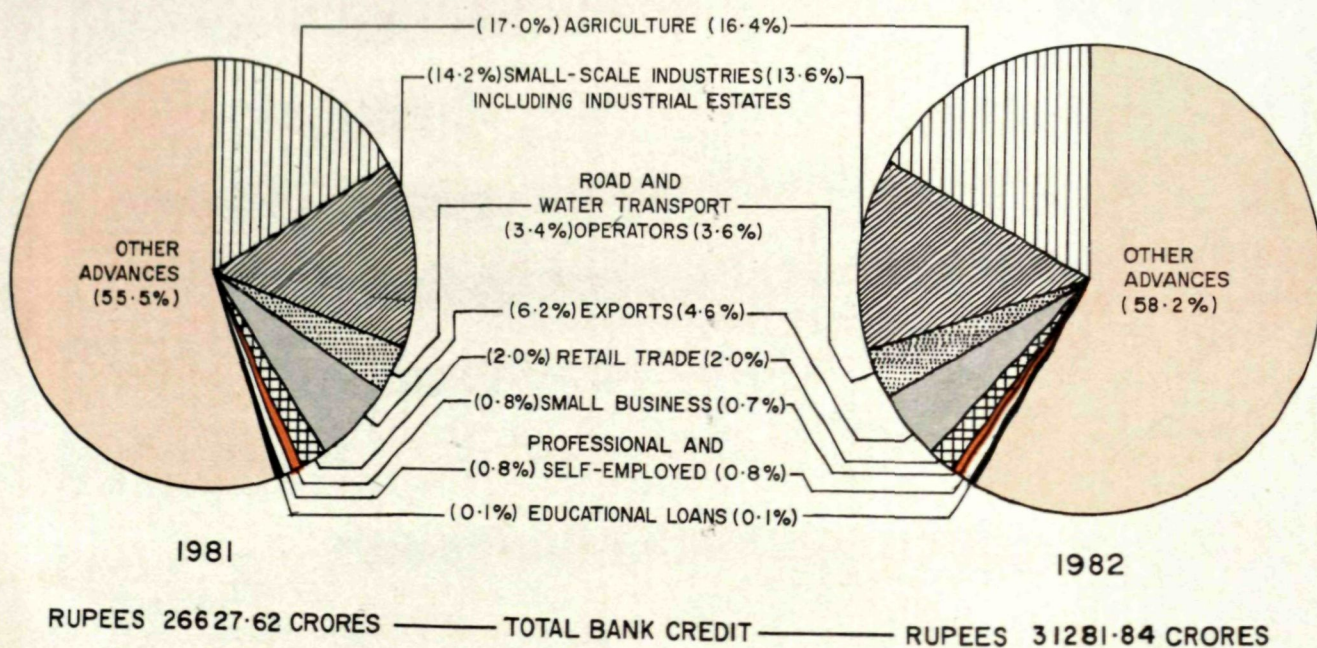
GRAPH - 9

DISTRIBUTION PATTERN OF INVESTMENTS OF
SCHEDULED COMMERCIAL BANKS
(CRORES OF RUPEES)



GRAPH - 10

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



Note: Figures in brackets are percentages to total.

No. 32—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS, 1982

Classification according to population	Number of Offices opened during 1982								Number of Offices closed during 1982							
	State Bank of India	Associates of State Bank of India	20 Nationalised Banks	Re- gional Rural Banks	Other Indian Scheduled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total	State Bank of India	Associates of State Bank of India	20 Nationalised Banks	Re- gional Rural Banks	Other Indian Scheduled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total
Rural ..	186	85	525	1,358	45	—	3	2,202	1	—	1	—	1	—	—	3
Semi-Urban ..	42	46	80	53	16	—	3	240	—	—	—	—	—	—	—	—
Urban ..	35	18	124	5	36	—	—	218	—	—	—	—	—	—	—	—
Metropolitan/Port-town	19	19	56	—	30	—	—	124	—	—	—	—	—	—	—	—
Total ..	282	168	785	1,416	127	—	6	2,784	1	—	1	—	1	—	—	3

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Classification according to population	Net increase (+) or decrease (—) during 1982								Number of offices as on December 31, 1982							
	State Bank of India	Asso- ciates of State Bank of India	20 Nationalised Banks	Re- gional Rural Banks	Other Indian Scheduled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total	State Bank of India	Asso- ciates of State Bank of India	20 Nationalised Banks	Re- gional Rural Banks	Other Indian Scheduled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total
Rural ..	+ 185	+ 85	+ 524	+ 1,358	+ 44	—	+ 3	+ 2,199	3,164	1,352	9,930	5,485	1,695	—	22	21,648
Semi-Urban ..	+ 42	+ 46	+ 80	+ 53	+ 16	—	+ 3	+ 240	1,736	887	4,681	361	1,253	3	11	8,932
Urban ..	+ 35	+ 18	+ 124	+ 5	+ 36	—	—	+ 218	756	398	3,536	40	773	8	2	5,513
Metropolitan/Port-town	+ 19	+ 19	+ 56	—	+ 30	—	—	+ 124	600	291	3,168	1	554	121	—	4,735
Total ..	+ 281	+ 168	+ 784	+ 1,416	+ 126	—	+ 6	+ 2,781	6,256	2,928	21,315	5,887	4,275	132	35	40,828

**No. 33—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS IN DIFFERENT STATES
ACCORDING TO POPULATION GROUPS
(As at the end of December 1982)**

State/Union Territory	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
State :										
Andhra Pradesh	1,526	1,674	238	783	12	399	1	356	1,777	3,212
Assam	356	384	49	203	1	72	—	—	406	659
Bihar	1,983	2,094	201	604	9	352	—	—	2,193	3,050
Gujarat	1,013	1,114	148	682	6	405	1	373	1,168	2,574
Haryana	455	523	46	289	4	109	—	—	505	921
Himachal Pradesh ..	336	392	10	71	—	—	—	—	346	463
Jammu and Kashmir ..	363	426	17	59	2	137	—	—	382	622
Karnataka	1,447	1,603	164	646	10	444	1	475	1,622	3,168
Kerala	579	670	705	1,440	6	412	—	—	1,290	2,522
Madhya Pradesh	1,599	1,735	134	524	11	485	—	—	1,744	2,744
Maharashtra	1,364	1,492	241	861	16	758	1	1,059	1,622	4,170
Manipur	23	25	3	3	1	16	—	—	27	44
Meghalaya	41	45	6	34	—	—	—	—	47	79
Nagaland	30	32	3	17	—	—	—	—	33	49
Orissa	889	945	61	219	4	155	—	—	954	1,319
Punjab	800	928	65	470	4	363	—	—	869	1,761
Rajasthan	987	1,087	122	457	7	348	—	—	1,116	1,892
Sikkim	4	4	1	3	—	—	—	—	5	7
Tamil Nadu	1,193	1,271	304	943	16	635	1	558	1,514	3,407
Tripura	59	71	11	37	—	—	—	—	70	108
Uttar Pradesh	2,878	3,197	236	947	22	1,007	1	205	3,137	5,356
West Bengal	963	1,063	202	551	16	280	1	775	1,182	2,669
Union Territory :										
Andaman and Nicobar Islands	7	7	2	5	—	—	—	—	9	12
Arunachal Pradesh ..	27	29	1	1	—	—	—	—	28	30
Chandigarh	12	12	1	3	1	102	—	—	14	117
Dadra and Nagar Haveli	5	5	—	—	—	—	—	—	5	5
Delhi	64	66	2	2	—	—	1	925	67	993
Goa, Daman and Diu ..	147	168	6	86	—	—	—	—	153	254
Lakshadweep	5	5	—	—	—	—	—	—	5	5
Mizoram	11	11	1	4	—	—	—	—	12	15
Pondicherry	24	27	2	8	1	23	—	—	27	58
Total	19,190	21,105	2,982	9,952	149	6,502	8	4,726	22,329	42,285

Note : Administrative Offices and Offices which do not transact any banking business have also been included.

**No. 34—DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS IN DIFFERENT STATES
ACCORDING TO POPULATION GROUPS
(As at the end of March 1982)**

State/Union Territory	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
State :										
1. Andhra Pradesh	128	138	166	199	19	43	1	16	314	396
2. Assam	16	18	25	45	3	7	—	—	44	70
3. Bihar	61	76	89	115	79	108	—	—	229	299
4. Gujarat	602	648	151	339	9	109	1	163	763	1,259
5. Haryana	127	129	48	66	3	10	—	—	178	205
6. Himachal Pradesh ..	86	86	10	15	—	—	—	—	96	101
7. Jammu and Kashmir ..	64	65	10	10	2	11	—	—	76	86
8. Karnataka	300	335	253	285	11	126	1	83	565	829
9. Kerala	53	62	175	249	10	52	—	—	238	363
10. Madhya Pradesh	491	497	148	212	10	91	—	—	649	800
11. Maharashtra	1,203	1,304	351	645	30	370	1	276	1,585	2,595
12. Manipur	6	7	2	2	1	2	—	—	9	11
13. Meghalaya	14	15	2	3	1	3	—	—	17	21
14. Nagaland	4	4	5	7	—	—	—	—	9	11
15. Orissa	127	139	42	55	9	17	—	—	178	211
16. Punjab	494	494	65	76	7	15	—	—	566	585
17. Rajasthan	131	140	110	127	17	55	—	—	258	322
18. Sikkim	—	—	—	—	—	—	—	—	—	—
19. Tamil Nadu	143	153	213	300	22	88	1	67	379	608
20. Tripura	7	9	9	11	2	3	—	—	18	23
21. Uttar Pradesh	569	577	314	349	86	160	1	21	970	1,107
22. West Bengal	55	64	99	118	61	75	1	25	216	282
Union Territory :										
1. Andaman and Nicobar Islands ..	7	7	1	1	—	—	—	—	8	8
2. Arunachal Pradesh ..	2	6	—	—	—	—	—	—	2	6
3. Chandigarh	—	—	2	2	1	8	—	—	3	10
4. Dadra and Nagar Haveli ..	—	—	—	—	—	—	—	—	—	—
5. Delhi	—	—	6	6	1	1	1	41	8	48
6. Goa, Daman and Diu ..	12	12	17	29	1	5	—	—	30	46
7. Lakshdweep	—	—	—	—	—	—	—	—	—	—
8. Mizoram	—	—	—	—	—	—	—	—	—	—
9. Pondicherry	—	—	7	10	—	—	—	—	7	10
Total	4,702	4,985	2,320	3,276	385	1,359	8	692	7,415	10,312

Note : Data are provisional.

No. 35—DISTRIBUTION OF OFFICES OF DIFFERENT CLASSES OF BANKS ACCORDING TO POPULATION GROUPS
(As at the end of December, 1982)

SCHEDULED COMMERCIAL BANKS																
Population Groups	No. of Centres with Banking Offices£	Public Sector Banks					Other Scheduled Commercial Banks					Total Scheduled Commercial Banks (8+9+10) (7+11)	Non-Scheduled Commercial Banks	Co-operative Banks @	Total Commercial and Co-operative Banks (12+13+14)	
		State Bank of India	Associates of State Bank of India	14 Nationalised Banks	6 Banks Nationalised on April 15, 1980	Total Public Sector Banks (3+4+5+6)	Regional Rural Banks	Other Indian Banks	Foreign Banks	Total of other Scheduled Commercial Banks (8+9+10)						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
Rural ..	19,190	3,164	1,352	8,572	1,358	14,446	5,485	1,695	—	7,180	21,626	22	4,985	26,633		
Semi-Urban ..	2,982	1,736	887	3,991	690	7,304	361	1,253	3	1,617	8,921	11	3,276	12,208		
Urban ..	149	756	398	2,948	588	4,690	40	773	8	821	5,511	2	1,359	6,872		
Metropolitan ..	8	600	291	2,672	496	4,059	1	554	121	676	4,735	—	692	5,427		
Total ..	22,329	6,256	2,928	18,183	3,132	30,499	5,887	4,275	132	10,294	40,793	35	10,312	51,140		

£ Relates only to places served by Offices of Commercial Banks.

@ As on March 31, 1982

No. 36—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND CREDIT OF NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1981 AND 1982
(As on the last Friday of December)

STATE	No. of Banks operating		No. of Offices		DEPOSITS						CREDIT					
					1981			1982			1981			1982		
					1981	1982	Percentage to total deposits	Amount (In Lakhs of Rs.)	Percentage to total deposits	Amount (In Lakhs of Rs.)	1981	1982	Percentage to total credit	Amount (In Lakhs of Rs.)	Percentage to total credit	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Bihar	1	1	1	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Karnataka	1£	1£	2	1,70+	18.5+	2,12+	17.0+	1,16+	18.4+	1,49+	19.2					
Maharashtra	1	1	9	32	3.5	39	3.1	19	3.0	25	3.2					
Punjab	1	1	1	7,16	78.0	9,98	79.9	4,96	78.6	6,03	77.6					
Uttar Pradesh	1	1	16	21	21	21	21	21	21	21	21					
Total	29	35	29	9,18	100.0	12,49	100.0	6,31	100.0	7,77	100.0					

N.A.— Not Available

£ One bank having registered office in the State of Maharashtra and having two branches in Karnataka State.

+ Separate figures for Karnataka and Maharashtra for the years 1981 and 1982 are not available.

No. 37—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA, 1981 AND 1982
(As on the last Friday of December)

State/Union Territory	OFFICES					DEPOSIT										CREDIT				
	1981		1982		Popula- tion per office (In thou- sands)	Num- ber	Popula- tion per office (In thou- sands)	Amount (in lakhs of Rs.)	Per- centage to total depo- sits (Rs.)	Amount (in lakhs of Rs.)	Per- centage to total depo- sits (Rs.)	Amount (in lakhs of Rs.)	Per- centage to total Credit (Rs.)	Amount (in lakhs of Rs.)	Per- centage to total Credit	1981	1982	1981	1982	1982
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
State :																				
Andhra Pradesh ..	5,34,04	2,915	18	3,087	17	2,293.51	5.1	429	2,841.65	5.4	532	1,727.56	5.7	323	2,045.56	5.7	383			
Assam ..	1,99,03	542	37	625	32	442.39	1.0	222	590.84	1.1	297	192.01	0.6	96	243.05	0.7	122			
Bihar ..	6,98,23	2,693	26	2,965	24	1,932.40	4.3	277	2,338.18	4.5	335	761.16	2.5	109	963.74	2.7	138			
Gujarat ..	3,39,61	2,388	14	2,501	14	3,042.33	6.8	896	3,591.67	6.9	1,058	1,753.95	5.8	476	1,914.69	5.4	564			
Haryana ..	1,28,51	857	15	905	14	816.69	1.8	631	932.70	1.8	726	611.39	2.0	261	702.04	2.0	266			
Himachal Pradesh ..	42,38	396	11	438	10	258.57	0.5	610	314.04	0.6	741	110.46	0.3	360	138.22	0.4	326			
Jammu and Kashmir ..	59,82	529	11	597	10	389.15	0.8	651	475.19	0.9	794	179.53	0.6	300	227.74	0.6	381			
Karnataka ..	370,43	2,903	13	3,057	12	2,302.28	5.2	622	2,713.60	5.2	732	1,771.93	5.8	478	2,125.37	6.0	574			
Kerala ..	2,54,03	2,397	11	2,481	10	1,706.44	3.8	672	2,075.36	4.0	817	1,219.73	4.0	480	1,374.84	3.9	541			
Madhya Pradesh ..	5,21,32	2,360	22	2,657	20	1,408.24	3.1	270	1,679.37	3.2	322	866.30	2.8	166	986.01	2.8	189			
Maharashtra ..	6,26,94	3,771	17	4,003	16	8,102.90	18.3	1,292	9,364.68	17.9	1,494	6,543.91	21.7	1,044	8,115.36	22.7	1,294			
Manipur ..	14,34	39	37	42	34	20.30	..	142	19.45	0.1	136	7.25	..	51	9.34	..	65			
Meghalaya ..	13,28	63	21	76	17	56.82	0.1	428	66.49	0.1	501	11.46	..	86	16.12	..	121			
Nagaland ..	7,73	42	18	45	17	24.23	..	313	32.13	0.1	416	8.43	..	109	14.57	..	188			
Orissa ..	2,62,72	1,114	24	1,280	21	543.94	1.2	207	639.23	1.2	243	357.12	1.1	136	485.63	1.4	185			
Punjab ..	1,66,70	1,644	10	1,706	10	2,400.52	5.4	1,440	2,782.70	5.3	1,669	1,122.18	3.7	673	1,251.39	3.5	751			
Rajasthan ..	3,41,03	1,720	20	1,838	19	1,024.36	2.3	300	1,260.81	2.4	370	706.31	2.3	207	863.53	2.4	253			
Sikkim ..	3,16	5	63	7	45	7.36	..	233	10.66	0.1	337	79	..	25	1.77	..	56			
Tamil Nadu ..	4,82,97	3,172	15	3,303	15	2,972.91	6.7	616	3,567.26	6.8	739	2,826.24	9.3	585	3,215.49	9.0	666			
Tripura ..	20,60	105	20	106	19	43.59	0.1	214	52.22	0.1	253	29.04	0.1	141	38.06	0.1	185			
Uttar Pradesh ..	11,08,58	4,518	25	5,122	22	4,371.73	9.8	394	5,226.54	10.0	471	2,037.12	6.7	184	2,461.54	6.9	222			
West Bengal ..	5,44,86	2,365	23	2,561	21	4,969.89	11.2	912	5,738.64	11.0	1,057	2,918.36	9.6	536	3,484.45	9.8	640			
Union Territory :																				
Chandigarh ..	4,50	83	5	90	5	351.99	0.8	7,822	395.47	0.8	8,788	643.60	2.1	14,302	666.35	1.9	14,808			
Delhi ..	61,96	896	7	926	7	4,302.36	9.7	6,944	4,988.09	9.5	8,051	3,532.35	11.7	5,701	4,100.90	11.5	6,619			
Goa, Daman and Diu ..	10,82	246	4	249	4	375.46	0.8	3,470	438.97	0.8	4,057	166.19	0.5	1,536	174.39	0.5	1,612			
Pondicherry ..	6,04	54	11	57	11	67.88	0.1	1,124	78.06	0.1	1,292	41.16	0.1	681	46.99	0.1	778			
Others ..	14,48	56	26	63	23	36.83	0.1	254	46.15	0.1	319	9.38	..	65	12.00	..	83			
Total ..	68,38,11	37,873	18	40,787	17	44,259.47	100.0	647	52,279.55	100.0	765	30,154.91	100.0	441	35,679.14	100.0	522			
£	Andaman and Nicobar Islands, Arunachal Pradesh, Dadra and Nagar Haveli, Lakshadweep and Mizoram.																			
..	Negligible																			

**No. 38—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS, 1982**
(As on the last Friday of December)

(Amount in Lakhs of Rupees)

State/Union Territory	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks		Other Scheduled Commercial Banks		Total	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
State :										
Andhra Pradesh ..	1,015,73	707,16	1,640,32	1,187,15	49,84	75,84	135,76	75,41	2,841,65	2,045,56
Assam	168,91	68,02	382,81	155,18	10,22	6,24	28,90	13,61	590,84	243,05
Bihar	884,11	422,78	1,356,71	468,42	82,49	68,07	14,87	4,47	2,338,18	963,74
Gujarat	776,56	531,72	2,788,52	1,367,48	4,67	2,24	21,92	13,25	3,591,67	1,914,69
Haryana	254,21	214,83	639,51	452,96	13,49	15,96	25,49	18,29	932,70	702,04
Himachal Pradesh ..	110,61	43,62	188,86	89,13	7,75	3,99	6,82	1,48	314,04	138,22
Jammu and Kashmir ..	84,57	34,22	163,60	65,82	10,06	5,43	216,96	122,27	475,19	227,74
Karnataka	652,04	651,93	1,776,58	1,263,28	28,94	56,26	255,44	153,90	2,713,00	2,125,37
Kerala	639,01	432,66	839,88	530,53	22,89	40,19	573,58	371,46	2,075,36	1,374,84
Madhya Pradesh	698,04	412,06	938,28	531,91	25,58	31,68	17,47	10,36	1,679,37	986,01
Maharashtra	2,045,45	2,040,49	6,355,84	5,113,02	8,20	11,30	955,19	950,55	9,364,68	8,115,36
Manipur	6,39	3,04	12,98	6,25	8	5	—	—	19,45	9,34
Meghalaya	25,47	8,03	37,51	7,42	6	1	3,45	66	66,49	16,12
Nagaland	17,06	8,99	13,29	5,29	—	—	1,78	29	32,13	14,57
Orissa	229,97	193,38	375,26	234,73	32,87	56,46	1,13	1,06	639,23	485,63
Punjab	678,28	364,83	2,017,41	851,45	—	—	87,01	35,11	2,782,70	1,251,39
Rajasthan	484,22	346,93	612,57	397,37	26,63	42,50	137,39	76,73	1,260,81	863,53
Sikkim	9,23	1,20	1,43	57	—	—	—	—	10,66	1,77
Tamil Nadu	789,00	913,68	2,212,64	1,815,99	9,56	17,30	556,06	468,52	3,567,26	3,215,49
Tripura	16,01	7,48	29,84	18,61	6,37	11,97	—	—	52,22	38,06
Uttar Pradesh	1,489,37	818,42	3,325,89	1,417,64	127,55	96,00	283,73	129,48	5,226,54	2,461,54
West Bengal	1,527,47	1,170,53	3,558,48	1,896,55	24,02	26,23	648,67	391,14	5,758,64	3,484,45
Union Territory :										
Andaman and Nicobar Islands	6,44	2,17	5,50	1,26	—	—	—	—	11,94	3,43
Arunachal Pradesh ..	14,83	2,29	2,16	1,12	—	—	4	1	17,03	3,41
Chandigarh	124,57	326,71	265,65	335,87	—	—	5,25	3,77	395,47	666,35
Dadra and Nagar Haveli ..	—	—	2,23	2,35	—	—	—	—	2,23	2,35
Delhi	1,500,86	1,510,45	3,037,21	2,298,53	—	—	450,02	291,92	4,988,09	4,100,90
Goa, Daman and Diu ..	109,99	42,39	321,73	126,46	—	—	7,25	5,54	438,97	174,39
Lakshadweep	—	—	1,72	18	—	—	—	—	1,72	18
Mizoram	9,48	1,85	3,75	78	—	—	—	—	13,23	2,63
Pondicherry	20,24	12,84	53,54	31,85	—	—	4,28	2,30	78,06	46,99
Total	14,388,12	11,294,70	32,961,70	20,675,15	491,27	567,72	4,438,46	3,141,57	52,279,55	35,679,14

Note : Data are provisional.

Source : Monthly return on Aggregate Deposits and Gross Bank Credit.

No. 39—DEPOSITS AND CREDIT OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION

(Amounts in Lakhs of Rupees)

Bank Group	No. of Offices opened during July 1969 to June 1970		No. of Offices opened during July 1970 to June 1971		No. of Offices opened during July 1971 to June 1972		No. of Offices opened during July 1972 to June 1973		No. of Offices opened during July 1973 to June 1974		No. of Offices opened during July 1974 to June 1975	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
1. State Bank of India and its associates	433	224,14	3,464	3,825,71	3,198,04	634	328,19	208,53	384	417,78	891,62	
2. 14 Nationalised Banks	1,179	1,866,40	7,211	9,433,47	4,668,96	1,205	760,62	427,81	805	457,13	298,75	
3. 6 Nationalised Banks	142	250,73	1,546	1,898,25	1,035,01	290	205,70	114,59	212	126,79	79,48	
4. Other Scheduled Commercial Banks	123	103,20	2,554	1,329,73	869,66	1,097	297,94	276,84	829	157,55	125,89	
Total (1 to 4)	1,877	2,681,38	14,775	16,487,16	9,771,67	3,226	1,592,45	1,027,77	2,230	1,159,25	1,395,74	

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Bank Group	No. of Offices opened during July 1979 to June 1980		No. of Offices opened during July 1980 to June 1981		No. of Offices opened during July 1981 to June 1982		No. of Offices opened during July 1982 to Dec. 1982		No. of Offices opened during July 1982 to Dec. 1982		No. of Offices opened during July 1982 to Dec. 1982	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
1. State Bank of India and its Associates	359	132,69	594	192,70	224,58	527	92,97	65,23	245	36,50	147,61	5,031,71
2. 14 Nationalised Banks	846	292,09	1,397	284,87	1,672,27	1,024	217,33	102,67	286	18,95	4,20	13,330,86
3. 6 Nationalised Banks	122	40,15	146	45,10	20,79	165	52,16	23,16	69	6,91	2,14	2,692,79
4. Other Scheduled Commercial Banks	953	120,78	1,404	157,85	172,53	1,716	103,26	88,63	702	19,61	9,37	2,289,92
Total (1 to 4)	2,280	585,71	3,541	680,52	585,17	3,432	465,72	279,69	1,302	81,97	163,32	23,734,16

Source : Monthly return on aggregate Deposits and Gross Bank Credit.

Note : Data are provisional.

No. 40—STATE AND BANK-GROUP-WISE DEPOSITS AND CREDIT OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION

(As on the last Friday of December 1982)

(Amounts in Lakhs of Rupees)

State/Union Territory	State Bank of India and its Associates			20 Nationalised Banks			Other Scheduled Commercial Banks			Total,		
	No. of Offices	Depo-sits	Credit	No. of Offices	Depo-sits	Credit	No. of Offices	Depo-sits	Credit	No. of Offices	Depo-sits	Credit
	1	2	3	4	5	6	7	8	9	10	11	12
State :												
1. Andhra Pradesh ..	653	379,80	320,11	1,279	910,56	585,22	590	153,28	132,26	2,522	1,443,64	1,038,09
2. Assam	90	49,04	19,50	302	235,65	85,90	165	36,35	18,73	557	321,04	124,13
3. Bihar	490	322,15	152,16	1,011	836,60	258,92	1,198	93,65	71,70	2,699	1,252,40	482,78
4. Gujarat	376	310,13	222,07	1,278	1,125,94	509,80	103	24,69	14,11	1,757	1,460,76	745,98
5. Haryana ..	158	105,77	110,10	395	347,30	239,00	181	33,49	30,83	734	486,56	379,93
6. Himachal Pradesh ..	111	56,15	23,39	216	141,08	71,52	68	10,49	5,17	395	207,72	100,08
7. Jammu and Kashmir	96	56,25	25,80	93	105,87	43,37	373	132,41	80,14	562	294,53	149,31
8. Karnataka	447	258,72	259,30	1,179	823,17	508,95	697	164,48	138,28	2,323	1,246,37	906,53
9. Kerala	380	256,22	160,80	491	388,78	216,27	1,008	348,70	264,48	1,879	993,70	641,55
10. Madhya Pradesh ..	578	305,70	184,05	1,147	572,14	341,79	598	36,64	39,39	2,323	914,48	565,23
11. Maharashtra	473	801,37	1,526,72	2,000	2,277,55	1,343,07	437	253,94	218,98	2,910	3,332,86	3,088,77
12. Manipur	10	2,68	1,93	26	10,67	4,84	4	7	5	40	13,42	6,82
13. Meghalaya	40	10,92	5,00	24	21,40	3,97	5	3,51	66	69	35,83	9,63
14. Nagaland	28	11,83	6,19	14	13,29	5,29	1	1,78	29	43	26,90	11,77
15. Orissa	242	76,59	83,32	456	267,21	156,50	480	34,00	57,52	1,178	377,80	297,34
16. Punjab	343	267,64	193,81	943	1,075,64	453,83	81	50,27	17,58	1,367	1,393,55	665,22
17. Rajasthan	370	159,01	139,56	640	387,18	249,47	464	88,54	72,69	1,474	634,73	461,72
18. Sikkim	4	1,82	27	2	1,43	58	—	—	—	6	3,25	85
19. Tamilnadu	326	284,92	401,78	1,139	808,83	558,53	795	243,02	207,64	2,260	1,336,77	1,167,95
20. Tripura	18	6,42	3,05	32	18,42	11,49	51	6,36	11,97	101	31,20	26,51
21. Uttar Pradesh ..	761	611,15	341,16	2,163	1,960,96	816,10	1,460	264,29	151,30	4,384	2,836,40	1,308,56
22. West Bengal	373	506,92	481,00	1,178	1,707,76	686,65	522	151,14	79,42	2,073	2,365,82	1,247,07
Union Territory :												
23. Andaman and Nicobar Islands	7	3,23	44	4	5,50	1,27	—	—	—	11	8,73	1,71
25. Arunachal Pradesh ..	24	14,83	2,30	3	2,16	1,12	1	3	—	28	17,02	3,42
25. Chandigarh	26	60,43	48,53	42	150,86	136,32	4	5,25	3,77	72	216,54	188,62
26. Dadra and Nagar Haveli	—	—	—	5	2,23	2,35	—	—	—	5	2,23	2,35
27. Delhi	158	523,54	291,46	532	1,627,33	661,33	74	144,87	94,44	664	2,295,74	1,047,23
28. Goa, Daman and Diu	38	28,60	17,39	116	105,00	35,35	9	4,89	5,48	163	138,49	58,22
29. Lakshadweep	—	—	—	5	1,72	18	—	—	—	5	1,72	18
30. Mizoram	11	9,48	1,85	2	3,75	78	—	—	—	13	13,23	2,63
31. Pondicherry	9	6,28	8,67	28	20,67	11,84	9	3,78	2,13	46	30,73	22,64
Total	6,640	5,487,59	5,031,71	16,645	15,956,65	8,001,60	9,378	2,289,92	1,719,51	32,663	23,734,16	14,752,82

Note : Data are provisional.

No. 41—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1969-82

Population Group	(Amount in Crores of Rupees)					
	1969		1979		1981	
	Deposits	Credit	Deposits	Credit	Deposits	Credit
Rural ..	306.3 (6.4)	115.3 (3.3)	3,538.3 (11.3)	2,016.4 (9.4)	5,834.4 (13.3)	3,531.3 (12.0)
Semi-urban ..	1,053.7 (21.8)	453.0 (13.1)	7,078.9 (22.5)	3,434.6 (16.0)	10,085.1 (22.9)	5,171.0 (17.6)
Urban ..	1,279.2 (26.5)	755.8 (21.8)	7,827.6 (24.9)	4,603.4 (21.4)	10,911.2 (24.8)	6,614.0 (22.5)
Metropolitan ..	2,183.3 (45.3)	2,143.3 (61.8)	12,992.7 (41.3)	11,421.4 (53.2)	17,179.4 (39.0)	14,065.5 (47.9)
Total ..	4,822.5 (100.0)	3,467.4 (100.0)	31,437.5 (100.0)	21,475.8 (100.0)	44,010.1 (100.0)	29,381.8 (100.0)

Note : (i) Figures for Deposits and Credit for 1969 are based on the 'Monthly Survey of Deposits' and 'Fortnightly Survey of Advances' respectively.

(ii) Figures for 1980 and 1981 which are revised are based on 'Basic Statistical Returns'.

(iii) Figures for 1979 and 1982 are based on data furnished by banks on 'Monthly Returns on Aggregate Deposits and Gross Bank Credit'.

(iv) Figures in brackets indicate percentage to total.

(v) Data for 1982 are provisional

No. 42—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT THE END OF DECEMBER, 1982

Name of Bank	No. of Offices Opened			
	No. of Districts allotted under the lead bank scheme		No. of Offices Opened	
	1	2	3	4
Public Sector Banks :				
State Bank of India Group	111	1,751	4,805	6,556
Allahabad Bank	9	205	669	874
Andhra Bank	5	178	363	541
Bank of Baroda	31	660	610	1,270
Bank of India	33	630	650	1,280
Bank of Maharashtra	6	220	502	722
Canara Bank	19	389	626	1,015
Central Bank of India	47	600	853	1,453
Dena Bank	10	227	394	621
Indian Bank	9	227	425	652
Indian Overseas Bank	7	165	553	718
Punjab National Bank	42	592	685	1,277
Punjab and Sind Bank	1	41	485	526
Syndicate Bank	19	365	505	870
Union Bank of India	8	217	849	1,066
United Bank of India	22	338	357	695
United Commercial Bank	25	500	544	1,044
Private Sector Banks :				
Bank of Rajasthan Ltd.	@	26	119	145
Jammu and Kashmir Bank Ltd.	4	4	32	36
Total ..	408	7,335	14,026	21,361

@ District Udaipur has been allotted jointly to two banks viz. State Bank of Bikaner and Jaipur and Bank of Rajasthan Ltd. The latter bank has no other district as its lead district.

Note : The districts of the State of Sikkim are not included in this Statement.

No. 43—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1982

(Amount in thousands of Rupees)

State/Union Territory	Scheduled Banks				Non-Scheduled Banks				Total			
	No. of Banks	Paid-up Capital	Reserves	No. of Offices	No. of Banks	Paid-up Capital	Re-serves	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
State :												
Andhra Pradesh ..	12	40,000	1,14,387	3,128	—	—	—	—	12	40,000	1,14,387	3,128
Assam	6	13,727	1,740	632	—	—	—	—	7	13,727	1,740	632
Bihar	16£	37,500	5,699	2,979	—	—	—	1	15	37,500	5,699	2,980
Gujarat	5	1,60,000	2,42,262	2,526	—	—	—	—	6	1,60,000	2,42,262	2,526
Haryana	2	5,000	—	910	—	—	—	—	2	5,000	—	910
Himachal Pradesh ..	1	2,500	9	427	—	—	—	—	1	2,500	9	427
Jammu and Kashmir ..	4	10,479	48,293	565	—	—	—	—	4	10,479	48,293	565
Karnataka	13	2,19,338	4,00,520	3,064	—	—	—	2	13	2,19,338	4,00,520	3,066
Kerala	11	45,419	63,520	2,467	—	—	—	—	11	45,419	63,520	2,467
Madhya Pradesh ..	16	39,875	9,522	2,671	—	—	—	—	16	39,875	9,522	2,671
Maharashtra	14	5,93,677	34,04,670	4,011	1	222	470	10	14	5,93,899	34,05,140	4,021
Manipur	1	2,500	64	43	—	—	—	—	1	2,500	64	43
Meghalaya	1	2,500	—	76	—	—	—	—	—	2,500	—	76
Nagaland	—	—	—	50	—	—	—	—	—	—	—	50
Orissa	9	25,000	9,703	1,273	—	—	—	—	10	25,000	9,703	1,273
Punjab	2	4,500	16,393	1,723	1	200	3,436	1	3	4,700	19,829	1,724
Rajasthan	9	28,120	35,828	1,838	—	—	—	—	9	28,120	35,828	1,838
Sikkim	—	—	—	7	—	—	—	—	—	—	—	7
Tamilnadu	11	2,48,124	2,49,671	3,303	—	—	—	—	11	2,48,124	2,49,671	3,303
Tripura	1	2,500	3,414	88	—	—	—	—	1	2,500	3,414	88
Uttar Pradesh	33	89,112	42,965	5,063	1	500	850	21	34	89,612	43,815	5,084
West Bengal	12	1,39,578	1,92,815	2,557	—	—	—	—	12	1,39,578	1,92,815	2,557
Union Territory :												
Andaman and Nicobar Islands ..	—	—	—	12	—	—	—	—	—	—	—	12
Arunachal Pradesh ..	—	—	—	30	—	—	—	—	—	—	—	30
Chandigarh	—	—	—	91	—	—	—	—	—	—	—	91
Dadra and Nagar Haveli ..	—	—	—	6	—	—	—	—	—	—	—	6
Delhi	6	1,14,611	2,72,981	928	—	—	—	—	6	1,14,611	2,72,981	928
Goa, Daman and Diu ..	—	—	—	249	—	—	—	—	—	—	—	249
Lakshadweep	—	—	—	5	—	—	—	—	—	—	—	5
Mizoram	—	—	—	15	—	—	—	—	—	—	—	15
Pondicherry	—	—	—	56	—	—	—	—	—	—	—	56
Total	185	18,24,060	51,14,456	40,793	3	922	4,756	35	188	18,24,982	51,19,212	40,828

£ Data not received from one R.R.B.

No. 44—MONEY RATES, 1982

(Per cent per Annum)

					STATE BANK INDIA			OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS		
					Discount Rate	Advance Rate@	Call Loan	Call Money from Banks		
							Scheduled Commercial Banks	Bombay	Calcutta	Madras
					1	2	3	4	5	6
1982 :										
January	..	..	..	..	18-19.5	16.50	18.50	10.00	10.00	10.00
February	..	..	..	..	18-19.5	16.50	18.50	10.00	10.00	—
March	..	..	..	..	18-19.5	16.50	18.50	10.00	10.00	10.00
April	..	..	..	..	18-19.5	16.50	18.50	9.97	—	9.95
May..	..	..	..	..	18-19.5	16.50	18.50	9.82	—	9.80
June	..	..	..	..	18-19.5	16.50	18.50	7.25	8.00	6.75
July	..	..	..	..	18-19.5	16.50	18.50	5.88	—	5.45
August	..	..	..	..	18-19.5	16.50	18.50	4.80	—	4.26
September	..	..	..	..	18-19.5	16.50	18.50	4.27	—	4.42
October	..	..	..	..	18-19.5	16.50	18.50	4.43	—	4.50
November	..	..	..	..	18-19.5	16.50	18.50	4.91	—	4.50
December	..	..	..	..	18-19.5	16.50	18.50	5.87	7.00	5.17

① The Bank's Prime lending rate.

— Nil or Negligible.

No. 45—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1978-1982

(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
1978	..	..	..	82	79	1,80,430	11.7	3,78	22.0	12,90,312	83.5	10,91	63.5
1979	..	..	..	82	79	1,91,755	10.8	4,03	20.6	14,97,347	84.6	12,74	65.0
1980	..	..	..	82	78	2,03,806	9.9	4,69	20.9	17,66,739	85.9	14,56	65.0
1981	..	..	..	82	78	2,21,234	9.0	4,98	18.8	21,17,716	86.4	17,74	67.0
1982	..	..	..	82	79	2,35,028	8.3	5,56	18.3	24,65,418	87.0	20,09	66.1

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	Accountf
				11	12	13	14	15	16	17	18	19	20
1978	..	..	..	32,560	2.1	2,32	13.5	41,616	2.7	18	1.0	15,44,918	17,19
1979	..	..	..	21,969	1.2	2,42	12.3	59,787	3.4	41	2.1	17,70,858	19,60
1980	..	..	..	28,375	1.4	2,70	12.0	58,461	2.8	46	2.1	20,57,381	22,41
1981	..	..	..	35,853	1.5	3,25	12.3	76,064	3.1	51	1.9	24,50,867	26,48
1982	..	..	..	43,559	1.5	4,13	13.6	87,499	3.1	60	1.9	28,30,586	30,38

£ Interest accrued/incidental charges are not taken into account.

Name of the Bank	Date	Number of Offices in the Indian Union as on the respective date
I. Banks included in the Schedule :		
1. Langpi Dehangi Rural Bank	27-1-1982	1
2. Sri Saraswati Grameena Bank	30-3-1982	1
3. Panchamahar Gramin Bank	30-3-1982	1
4. Chhatrasal Gramin Bank	30-3-1982	1
5. Dewas Shajapur Kshetriya Gramin Bank	30-3-1982	1
6. Subansiri Gaonlia Bank	30-3-1982	1
7. Kalpatharu Grameena Bank	31-3-1982	1
8. Sangameswara Grameena Bank	31-3-1982	1
9. Rani Laxmi Bai Kshetriya Gramin Bank	31-3-1982	1
10. Manjira Grameena Bank	31-3-1982	1
11. Pinakini Gramcena Bank	11-6-1982	1
12. Howrah Gramin Bank	12-6-1982	1
13. Nimar Kshetriya Gramin Bank	26-6-1982	1
14. Kakathiya Gramcena Bank	28-6-1982	1
15. Hadoti Kshetriya Gramin Bank	14-10-1982	1
16. Mandla Balaghat Kshetriya Gramin Bank	14-11-1982	1
17. Aurangabad Jalna Kshetriya Gramin Bank	6-12-1982	1
II. Banks Excluded from the Schedule :		
Nil	Nil	Nil

**No. 47—COMMERCIAL BANKS WHICH HAVE BEEN AMALGAMATED OR HAVE
INTO LIQUIDATION OR CLASSIFIED AS NON BANKING COMPANIES OR HAVE**

Banks which have been voluntarily Amalgamated (under Section 44 (A) of the Banking Regulation Act, 1949)					Banks which have transferred their Liabilities and Assets to other banks (under Section 293(i) (a) of the companies Act, 1956 under section 35 of the State Bank of India Act, 1955 and under Section 38 of the State Bank of India (Associate Banks) Act, 1959				
Capital					Capital				
No. of Banks	Autho- rised	Subscri- bed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subscri- ed	Paid- up	Depo- sits
A. STATE									
1982	..	..	..	..	Nil				
B INDIAN									
1978	..	..	..	..	—	—	—	—	—
1979	..	..	..	..	—	—	—	—	—
1980	..	..	..	..	—	—	—	—	—
1981	..	..	..	..	—	—	—	—	—
1982	..	..	..	..	—	—	—	—	—

Note : (1) 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.
(2) 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,

**TRANSFERRED THEIR LIABILITIES AND ASSETS, OR GONE
BEEN STRUCK OFF THE REGISTER, 1978-82**

(Amount in Thousand of Rupees)

Banks which have been gone into Voluntary liquidation					Banks which have been classified as Non-Banking Companies [£]					Banks which are struck off the Register (under Section 560(5) of Companies Act, 1956)				
Capital					Capital					Capital				
No. of Banks	Autho- rised	Sub- scribed	Paid up	Depo- sits	No. of Banks	Autho- rised	Sub- scribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Sub- scribed	Paid up	Depo- sits
WISE														
Nil														
UNION														
1	10,00	10,00	8,15	Nil	—	—	—	—	—	2	10,00	3,52	3,28	7,83
1	50,00	25,00	12,50	Nil	—	—	—	—	—	1	2,00	2,00	2,00	Nil
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

[£] Excludes banks which have gone into voluntary liquidation and which had been earlier notified by the Reserve Bank under Section 36 (A) (2) of the Banking Regulation Act, 1949.

No. 48—CHEQUES CLEARANCES, 1978-82

Centre	(Number of Cheques in Lakhs) (Amount in Crores of Rupees)									
	1978		1979		1980		1981		1982	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY										
1. RESERVE BANK :										
Calcutta	1,72	15,784	1,75	18,679	1,90	21,006	2,21	24,720	2,09	26,601
Bombay	5,79	41,231	6,07	46,480	6,50	53,379	7,17	67,154	7,28	72,120
Madras	75	7,644	73	7,228	94	9,711	89	9,034	99	13,832
Kanpur	26	1,639	26	1,784	26	2,062	31	2,729	33	2,990
New Delhi	1,56	11,098	1,47	13,746	1,61	15,647	1,94	19,861	2,01	23,106
Bangalore	80	3,491	81	4,310	89	5,590	1,03	7,332	1,28	7,690
Nagpur	23	798	24	1,097	24	1,283	24	1,602	28	1,805
Patna	11	703	10	794	12	1,020	12	1,248	12	1,575
Hyderabad	51	2,785	47	2,903	58	5,120	57	4,949	68	5,745
Bhubaneswar	..	236	..	304	..	344	..	545	..	563
Ahmedabad	N.A.	4,881	N.A.	7,610	N.A.	9,245	N.A.	10,060	N.A.	12,748
2. OTHERS :										
Other Centres@	18,76	80,391	8,71 +	45,278 +	9,45 +	56,753 +	10,36 +	67,881 +	12,68 +	85,056 +
Total :	30,49	1,70,681	20,64 +	1,50,213 +	22,49 +	1,81,160 +	24,84 +	2,17,115 +	27,74 +	2,53,831 +

@ Clearing houses managed by the State Bank of India and its Associates and one Nationalised Bank.

+ Data are provisional

.. Negligible

N.A. --- Not Available.

No. 49—NUMBER OF CLEARING HOUSES, 1975-83

As on March 31	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks£	
1975	9	173	44	—	226
1976	9	200	50	—	259
1977	10	287	51	—	348
1978	11	377	112	1	501
1979	11	405	141	1	558
1980	11	423	146	1	581
1981	11	432	151	1	595
1982	11	448	158	1	618
1983	12	462	165	1	640

£ From 1978 a clearing house has been opened under the jurisdiction of Bank of India.

Note : Figures are revised from 1977 onwards.

**No. 50—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1978-82**

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Nuber 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)
1	2	3	4	5	6	7	8	9
Andhra Pradesh	1978	58	2,201	11,95,955	37,76.7	529	1,67.2	316
	1979	62	3,051	12,72,904	41,31.1	409	1,32.7	324
	1980	70	3,930	12,76,287	48,32.4	319	1,20.8	379
	1981	112	4,696	13,89,612	54,96.9	289	1,14.3	395
	1982	112	4,747	14,71,737	56,85.2	303	1,17.0	386
Bihar	1978	36	1,368	19,38,941	172,33.4	1,381	12,27.4	889
	1979	36	1,456	20,88,309	169,83.6	1,399	11,38.3	813
	1980	38	1,905	22,96,838	231,80.3	1,182	11,93.1	1,009
	1981	41	2,185	46,60,553	197,67.3	2,094	8,88.0	424
	1982	41	2,186	70,00,783	388,60.2	3,144	17,45.0	555
Delhi	1978	7	328	5,97,438	43,33.5	1,783	12,93.6	725
	1979	5	396	6,34,467	46,47.6	1,582	11,59.0	732
	1980	8	382	6,61,942	43,88.1	1,697	11,25.2	663
	1981	9	403	6,59,204	40,53.0	1,600	9,83.7	615
	1982	9	414	7,34,556	44,38.9	1,736	10,49.4	604
Gujarat	1978	32	1,229	9,64,411	67,94.5	765	5,38.8	704
	1979	34	1,608	10,24,068	60,10.8	624	3,66.1	587
	1980	40	1,853	10,77,386	71,58.9	569	3,78.2	664
	1981	44	1,837	11,66,552	92,70.4	620	4,92.8	795
	1982	44	1,849	12,44,852	98,32.7	658	5,19.4	790
Jammu and Kashmir	1978	7	217	2,18,694	9,28.7	976	4,14.6	425
	1979	8	253	2,25,022	10,39.0	862	3,98.1	462
	1980	8	299	2,31,230	15,49.7	753	5,04.8	670
	1981	9	302	2,40,006	15,94.5	772	5,12.7	664
	1982	9	320	2,54,603	17,73.5	774	5,39.1	697
Karnataka	1978	39	1,368	6,83,327	24,31.7	486	1,72.8	356
	1979	39	2,298	7,32,456	27,09.1	313	1,15.9	370
	1980	43	2,520	7,15,714	30,04.3	279	1,17.2	420
	1981	71	2,881	7,85,337	35,77.9	266	1,21.2	455
	1982	71	2,954	8,55,411	37,23.3	283	1,23.1	435
Kerala	1978	33	1,269	7,83,510	26,47.5	602	2,03.3	338
	1979	34	1,842	8,60,575	31,94.5	459	1,70.3	371
	1980	44	2,034	8,14,399	32,43.6	392	1,56.1	398
	1981	51	2,090	8,61,811	37,21.5	402	1,73.8	432
	1982	51	2,101	9,15,929	35,72.3	426	1,66.0	390
Madhya Pradesh	1978	49	1,260	10,99,977	38,51.2	840	2,94.2	350
	1979	48	1,300	11,92,142	46,79.6	884	3,47.2	392
	1980	48	1,556	12,94,046	52,56.7	807	3,27.7	406
	1981	52	2,049	13,60,965	56,41.0	648	2,68.5	414
	1982	52	2,055	14,70,005	57,30.1	698	2,71.9	390
Maharashtra	1978	51	1,762	28,24,648	126,10.7	1,558	6,95.6	446
	1979	52	2,100	29,50,833	139,29.1	1,371	6,47.3	472
	1980	53	2,199	68,16,053	150,29.3	1,250	6,67.4	534
	1981	61	2,590	28,26,866	162,33.8	1,066	6,12.4	574
	1982	62	2,670	29,96,251	171,53.4	1,097	6,27.8	572
North Eastern	1978	20	705	9,64,996	52,86.7	1,331	7,29.2	548
	1979	20	817	10,13,268	57,33.6	1,210	6,85.0	566
	1980	20	866	10,49,454	60,95.8	1,184	6,88.0	581
	1981	21	855	11,06,758	66,04.8	1,263	7,54.0	597
	1982	21	883	11,75,353	69,54.2	1,300	7,69.3	592
Orissa	1978	28	824	11,52,106	65,10.2	1,352	7,64.1	565
	1979	28	1,048	12,84,070	75,09.4	1,193	6,97.9	585
	1980	33	1,170	13,38,130	79,63.8	1,112	6,62.0	595
	1981	35	1,236	22,54,875	85,02.7	1,774	6,69.0	377
	1982	35	1,277	32,48,293	92,46.6	2,476	7,04.8	285

No. 50—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1978-82--(Concl'd.)

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Nuber 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)
1	2	3	4	5	6	7	8	9
Punjab (N.W.)	1978	45	1,471	21,91,916	163,21.9	1,446	10,76.6	745
	1979	46	1,638	23,03,459	74,15.0	1,368	4,40.3	322
	1980	49	1,779	22,99,018	219,80.1	1,258	12,02.4	956
	1981	56	1,957	23,74,739	241,52.7	1,180	11,99.8	1,017
	1982	56	1,976	25,05,254	213,54.3	1,233	10,50.9	852
Rajasthan	1978	31	1,175	7,91,857	52,78.2	656	4,37.7	666
	1979	41	1,580	8,44,425	63,19.4	521	3,89.8	748
	1980	45	1,703	9,33,824	51,61.8	534	2,95.3	553
	1981	56	1,831	10,15,296	46,17.1	538	2,44.7	455
	1982	56	1,847	10,72,987	40,15.7	564	2,10.0	374
Tamilnadu	1978	70	2,750	17,79,856	53,66.3	631	1,90.3	301
	1979	73	3,400	19,33,563	63,76.6	557	1,83.6	330
	1980	76	3,873	19,16,514	73,38.2	485	1,85.2	383
	1981	94	4,297	20,54,760	80,19.8	468	1,82.6	390
	1982	94	4,318	21,94,926	87,45.5	497	1,98.2	398
Uttar Pradesh	1978	64	2,602	63,00,255	337,60.8	2,363	12,66.3	536
	1979	65	3,114	66,88,730	352,65.2	2,104	11,09.3	527
	1980	65	3,818	70,63,744	359,83.0	1,819	9,26.7	509
	1981	87	3,410	73,76,714	368,81.7	2,109	10,54.7	500
	1982	87	4,205	74,92,220	363,13.2	1,746	8,46.1	485
West Bengal	1978	37	1,443	29,10,395	180,80.4	1,966	12,21.6	621
	1979	42	1,747	30,29,408	208,39.5	1,693	11,64.9	688
	1980	42	1,708	31,39,279	226,76.7	1,794	12,95.8	722
	1981	45	1,986	32,71,688	249,77.4	1,611	12,29.0	763
	1982	45	2,026	34,17,468	270,86.0	1,650	13,07.8	793
Base£	1978	2	101	—	—	—	—	—
	1979	2	101	—	—	—	—	—
	1980	2	101	—	—	—	—	—
	1981	2	294	—	—	—	—	—
	1982	2	300	—	—	—	—	—
Total	1978	609	22,073	2,63,98,282	1,452,12.4	1,164	6,40.2	550
	1979	635	27,749	2,80,77,659	1,467,83.1	993	5,19.0	523
	1980	684	31,696	2,89,23,858	1,748,42.7	893	5,40.0	604
	1981	846	34,899	3,34,05,736	1,831,12.5	934	5,12.3	548
	1982	847	36,128	3,80,50,628	2,044,84.9	1,029	5,53.0	537

£ Represents the base post office, which is being operated for Army Personnel under Army Postal Services.

Source : Indian Posts and Telegraphs Department.

**No. 51—CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS
AS AT THE END OF MARCH 1981 AND MARCH 1982**

(Amount in Lakhs of Rupees)

Name of Circle	Period	Period of maturity							
		1 year		2 years		3 years		5 years	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
Andhra Pradesh	1981	2,776	1,17.0	2,936	45.4	1,655	65.3	8,862	50,37.6
	1982	2,092	1,28.1	2,596	50.9	2,620	1,92.0	9,061	66,46.2
Bihar	1981	1,01,793	10,52.2	38,176	4,22.4	25,452	2,15.5	63,630	118,64.0
	1982	1,81,041	15,43.5	62,784	5,27.6	35,573	2,63.1	84,670	155,78.4
Delhi	1981	2,114	1,55.7	1,476	85.3	1,109	76.6	22,288	176,21.7
	1982	1,936	1,39.8	1,367	83.6	2,126	1,87.7	21,738	208,51.8
Gujarat	1981	8,546	2,85.4	7,561	1,81.8	2,927	1,99.7	38,779	146,77.1
	1982	7,292	2,77.7	6,525	1,69.5	5,111	4,04.8	36,492	168,38.2
Jammu and Kashmir ..	1981	1,201	49.9	3,487	42.5	564	21.8	49,659	20,16.8
	1982	1,739	52.5	3,079	38.1	722	40.9	49,497	20,02.6
Karnataka	1981	13,879	1,65.2	5,076	1,05.2	6,327	61.2	11,938	109,38.6
	1982	15,460	1,84.6	5,507	87.1	6,704	5,44.2	12,016	125,90.6
Kerala	1981	11,741	2,19.9	6,902	1,47.2	2,392	1,81.1	10,582	19,23.9
	1982	9,931	2,00.1	5,793	1,36.0	3,431	2,91.9	10,084	21,35.4
Madhya Pradesh	1981	1,881	90.2	2,272	4.2	319	45.2	24,956	41,99.5
	1982	1,697	87.3	1,873	13.6	945	2,98.8	25,070	49,80.5
Maharashtra	1981	46,039	5,56.8	33,990	3,77.7	24,949	3,93.3	92,581	1,351,47.6
	1982	45,822	5,68.5	30,652	3,59.5	28,342	12,78.3	88,195	1,674,48.7
North-Eastern	1981	1,590	65.1	75	(—) 3.3	13	2.8	9,115	105,10.3
	1982	1,461	89.8	6	(—) 3.4	235	32.0	9,590	135,79.1
Orissa	1981	1,904	44.9	399	11.3	732	63.5	4,211	13,97.9
	1982	2,139	57.2	368	9.3	1,089	87.5	4,549	14,76.0
Punjab (N.W.)	1981	23,195	6,62.6	8,896	4,10.5	5,785	2,43.5	1,64,012	95,67.5
	1982	22,965	5,91.5	5,729	3,70.0	13,290	4,79.6	1,60,889	98,43.4
Rajasthan	1981	4,358	1,22.3	11,264	98.7	3,590	76.5	22,301	50,68.8
	1982	3,999	98.8	9,870	77.8	4,483	3,52.7	21,311	81,31.9
Tamilnadu	1981	1,12,734	9,55.6	18,476	2,25.9	12,575	1,71.7	14,200	169,87.1
	1982	1,14,901	8,91.1	32,212	3,13.9	15,765	4,25.7	15,722	172,64.4
Uttar Pradesh	1981	42,483	10,29.3	32,748	10,81.3	12,936	9,06.9	3,93,336	207,83.7
	1982	31,192	11,93.9	17,470	9,87.1	12,158	10,42.3	3,84,628	199,11.6
West Bengal	1981	463	7,35.7	876	2,31.7	441	4,02.6	1,25,488	477,55.0
	1982	1,357	(—)32.7	1,248	(—)18.7	1,254	5,88.7	1,23,462	546,59.2
Base£	1981	75	5.2	30	2.3	43	2.0	487	21.2
	1982	53	4.1	19	1.8	101	6.6	421	18.6
Total	1981	3,76,772	63,13.0	1,74,640	34,70.1	1,01,809	31,29.2	10,56,425	3,155,18.3
	1982	4,45,077	60,75.8	1,87,098	32,03.7	1,33,949	65,17.0	10,57,395	3,739,46.9

£ Represents the Base Post Office which is being operated for Army Personnel under Army Postal Services.

Source : Indian Posts and Telegraphs Department.

No. 52—LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS IN FOREIGN COUNTRIES AS ON THE LAST FRIDAY OF DECEMBER 1981 AND 1982

(In Lakhs of Rupees)

	United Kingdom				Singapore				Hongkong				Sri Lanka				Other Countries				Total	
	1981		1982		1981		1982		1981		1982		1981		1982		1981		1982		1981	1982
Number of Banks	9	9	9	9	5	5	5	5	4	4	4	4	3	3	3	3	5	5	5	5	12	12
Number of Offices	44	44	44	44	7	7	7	7	14	14	14	14	5	5	7	7	65	65	66	66	135	138
LIABILITIES :																						
1. Deposits	1,426,09	1,698,52	..	..	764,50	963,79	..	..	417,11	634,53	..	..	174,82	254,34	1,354,30	1,532,12	..	..	..	..	4,136,82	5,083,30
2. Due to banks and other financial institutions	273,81	441,51	..	..	49,55	80,55	..	..	85,11	44,29	..	..	29,58	3,09	648,42	1,407,02	..	..	..	..	1,086,47	1,976,46
3. Branch adjustments	17,72	19,79	..	..	92,93	123,23	..	..	140,21	11,76	..	..	95	11,87	365,66	470,21	..	..	..	..	617,47	636,86
4. Other Liabilities	109,13	93,04	..	..	78,16	94,34	..	..	32,17	28,77	..	..	15,05	11,85	342,42	164,89	..	..	..	..	576,93	392,89
5. Total Liabilities	1,826,75	2,252,86	..	..	985,14	1,261,91	..	..	674,60	719,35	..	..	220,40	281,15	2,710,80	3,574,24	..	..	..	..	6,417,69	8,089,51
ASSETS :																						
6. Cash in hand	89	1,27	..	..	1,55	2,32	..	..	44	54	..	..	23	26	4,77	4,46	..	..	..	..	7,88	8,85
7. Balance with Central Bank	1,07	1,80	..	..	22,83	24,07	..	..	—	—	..	..	1,09	2,12	23,08	38,26	..	..	..	..	48,07	66,25
8. Balances with other Banks in :	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Current Account	21,44	75,73	..	..	4,63	4,41	..	..	3,98	6,77	..	..	2,34	73	26,69	11,31	..	..	..	..	59,08	98,95
9. Cash Deposit Ratio	1.6	4.64	..	..	3.8	3.19	..	..	1.1	1.15	..	..	2.1	1.22	4.0	3.5	..	..	..	..	2.8	3.42
10. Money at call and short notice	73,76	59,58	..	..	41,92	60,69	..	..	42,28	52,27	..	..	1,78	4,64	441,97	790,75	..	..	..	..	601,71	967,93
11. Investments in foreign Government Securities	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
12. Other Investments	10,68	42,92	..	..	30,41	25,93	..	..	53	15	..	..	25,65	96,63	182,28	109,16	..	..	..	..	249,55	274,79
13. Investment-Deposit Ratio	0.7	2.53	..	..	4.0	2.69	..	..	0.1	0.06	..	..	15.7	38.0	13.6	7.1	..	..	..	..	6.1	5.41
14. Bills purchased and Discounted	241,92	258,48	..	..	195,12	208,35	..	..	146,44	156,01	..	..	13,47	14,50	131,19	185,25	..	..	..	..	728,14	822,59
15. Loans and Advances	665,16	969,06	..	..	429,65	609,91	..	..	130,61	179,67	..	..	54,31	79,52	1,139,18	1,746,12	..	..	..	..	2,418,91	3,584,28
16. Dues from banks and other Financial Institutions	106,11	229,82	..	..	118,49	101,81	..	..	62,80	126,25	..	..	47,88	48,79	26,05	70,58	..	..	..	..	361,33	577,25
17. Credit-Deposit Ratio	71.0	85.8	..	..	97.2	95.5	..	..	81.5	72.8	..	..	66.2	56.1	95.7	130.7	..	..	..	..	84.8	9.80
18. Branch adjustment	122,12	95,08	..	..	13,36	41,02	..	..	226,16	152,74	..	..	36,18	24,62	188,88	86,49	..	..	..	..	586,70	399,95
19. Other assets	583,60	519,12	..	..	127,18	183,40	..	..	61,36	44,70	..	..	35,66	9,34	544,96	531,86	..	..	..	..	1,352,76	1,288,42
20. Total Assets	1,826,75	2,252,86	..	..	985,14	1,261,91	..	..	674,60	719,35	..	..	220,40	281,15	2,710,80	3,574,24	..	..	..	..	6,417,69	8,089,51

Note : The data furnished above represents the assets and liabilities of the overseas branches of Indian Scheduled Commercial banks, excluding those of the Indian banks in Pakistan and erstwhile East Pakistan.

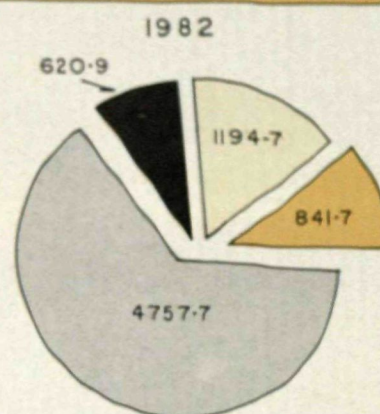
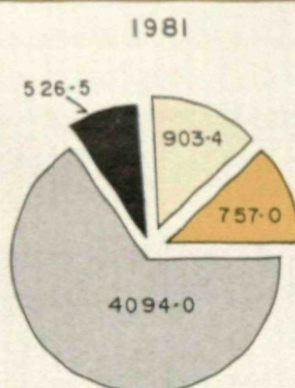
Source : Quarterly statements furnished country-wise by the banks, with regard to their overseas branches.

GRAPH-11

MAJOR ITEMS OF EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS 1981 AND 1982

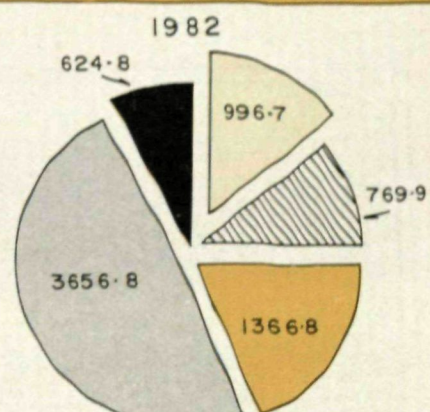
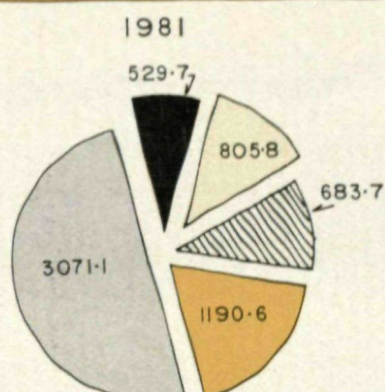
TOTAL EARNINGS FROM (CRORES OF RUPEES)

-  Bills and Loans
-  Government Securities
-  Other Investments including Deposits with Banks
-  Other Earnings (Including non-operating income)



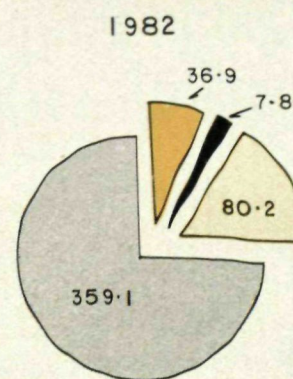
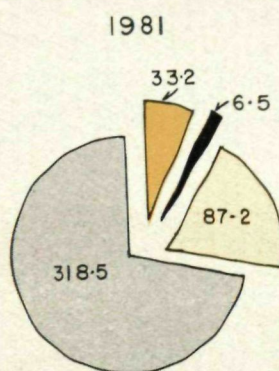
TOTAL EXPENSES AND BALANCE OF PROFIT (CRORES OF RUPEES)

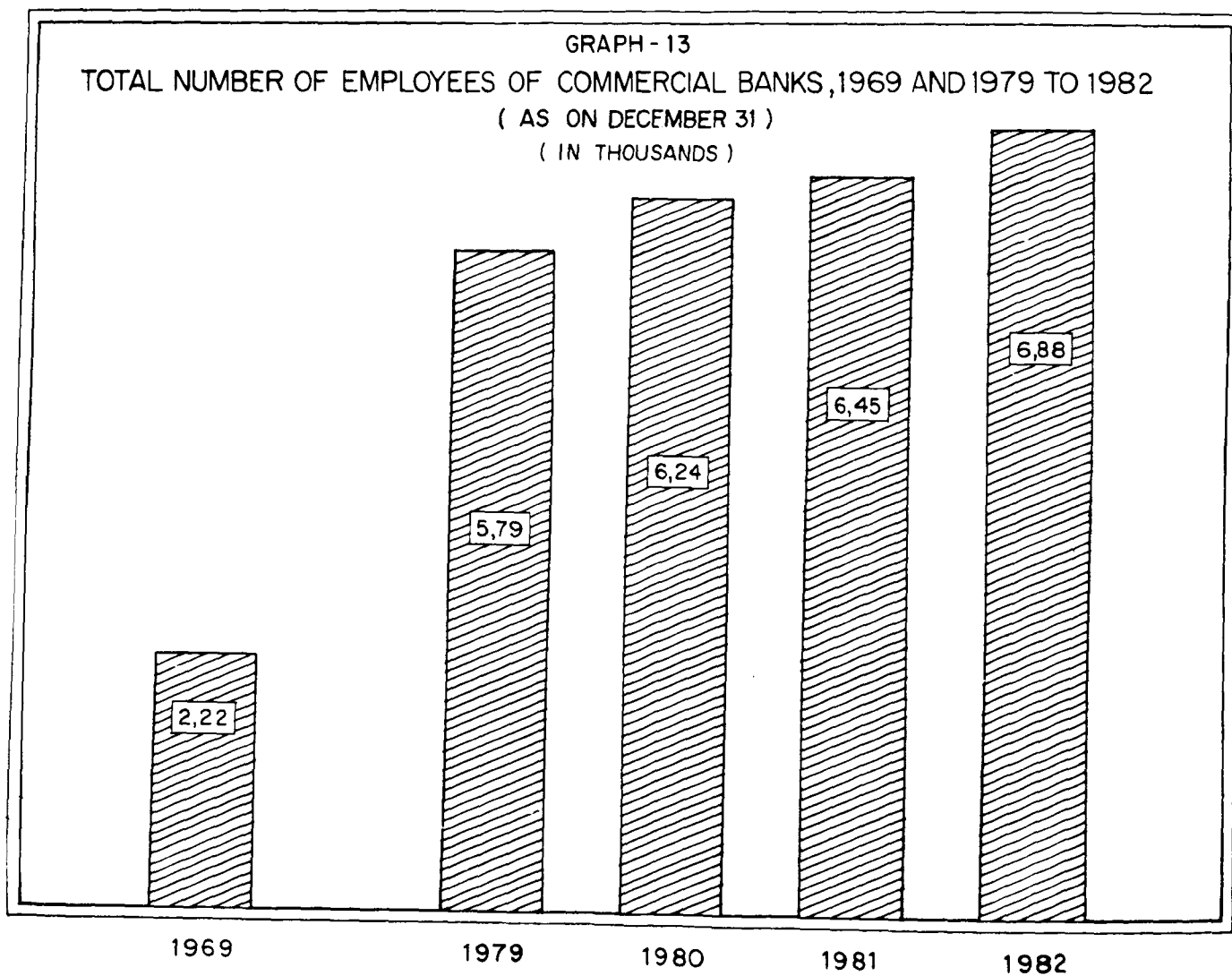
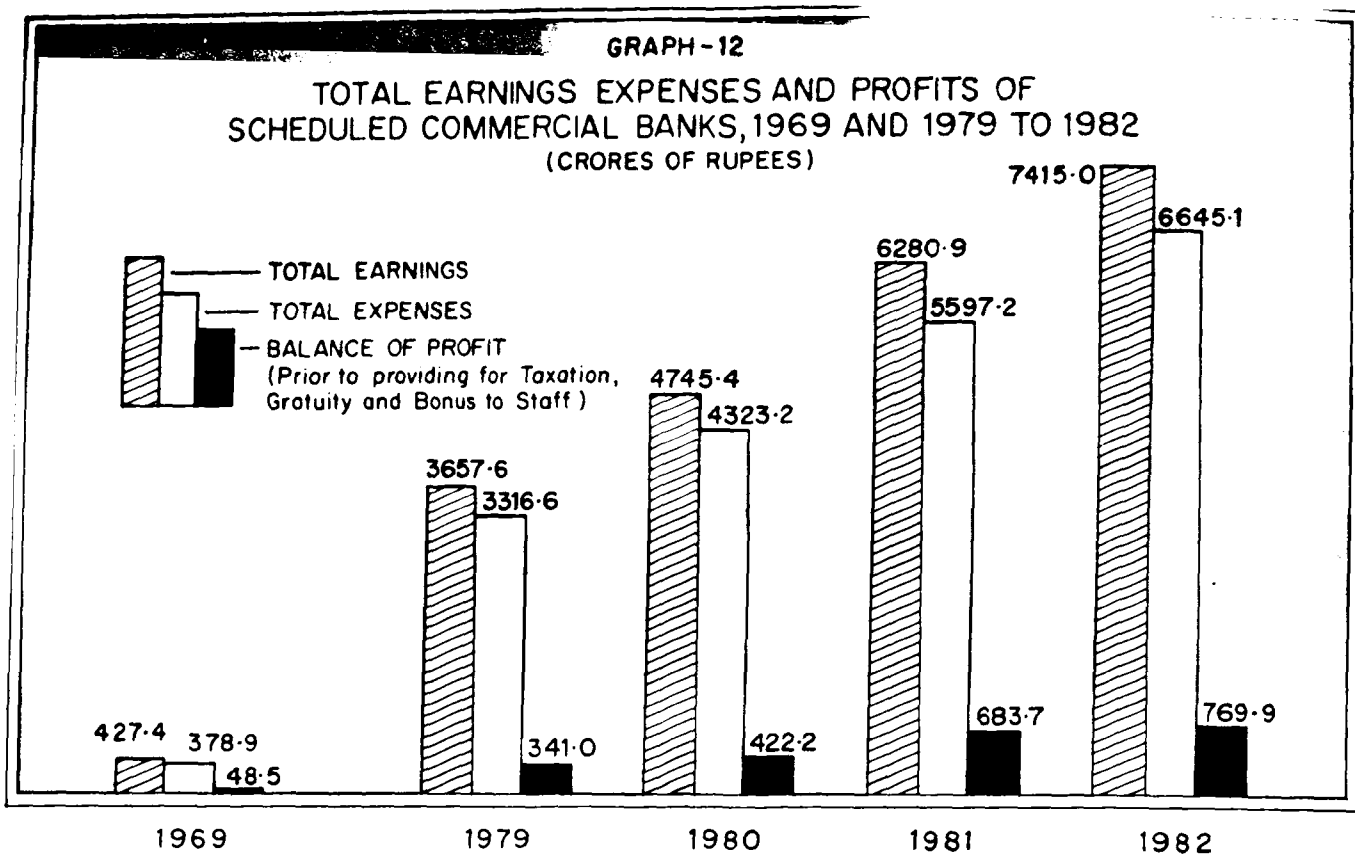
-  Establishment Expenses
-  Interest on Deposits
-  Interest on Borrowings and other Accounts
-  Other Expenses (Including non-operating expenditure)
-  Balance of Profit



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

-  Employees' Share (Bonus) in the Profit
-  Dividend, Bonus, etc. to Shareholders
-  Reserves
-  Provision for Taxes





II. DETAILED TABLES

No. 53—LIABILITIES AND ASSETS OF
(Total)

Name of the Bank	Currency of the country	LIABILITIES					
		As on	Capital	Reserves	Deposits and Current Accounts	Notes in circulation	Acceptances, Loans and Bills Payable
1	2	3	4	5	6	7	8
1. Algemene Bank Nederland N. V. (General Bank of the Netherlands)	Guilder	Dec. 31, 1981 Dec. 31, 1982	735,857 773,186	2,168,808 2,359,236	87,308,426 112,477,135	— —	15,311,643 —£
2. American Express International Banking Corporation (A wholly owned subsidiary of American Express Company)	U. S. Dollar	Dec. 31, 1981 Dec. 31, 1982	46,000 46,000	280,000 327,000	5,336,000 5,723,000	— —	975,000 1,006,000
3. Bank of America National Trust and Savings Association	U.S. Dollar	Dec. 31, 1981 Dec. 31, 1982	1,073,092 1,073,092	1,100,000 3,205,806	95,985,514 95,055,450	— —	14,390,974 15,246,137
4. Bank of Oman	Dirham	Dec. 31, 1981 Dec. 31, 1982	243,000 243,000	109,019 174,139	3,598,084 4,416,648	— —	2,118,704 3,337,564
5. Banque Indosuez	French Franc	Dec. 31, 1981 Dec. 31, 1982	1,000,078 1,824,915	511,183 1,537,032	98,345,371 157,576,704	— —	12,974,730 4,657,242
6. Bank of Tokyo	Yen	Mar. 31, 1982 Mar. 31, 1983	80,000,000 80,000,000	127,228,279 200,973,000	8,953,304,180 10,746,605,000	— —	6,759,824,620 7,076,897,000
7. Banque Nationale de Paris	French Franc	Dec. 31, 1981 Dec. 31, 1982	1,632,580 1,632,580	5,760,420 7,196,982	523,129,000 628,314,658	— —	13,841,000 25,260,797
8. British Bank of the Middle East	Pound	Dec. 31, 1981 Dec. 31, 1982	52,500 52,500	23,500 40,853	1,045,956 1,419,264	— —	49,708 43,067
9. Chartered Bank	Pound	Dec. 31, 1981 Dec. 31, 1982	15,000 15,000	354,529 418,319	3,133,866 4,425,689	249,946 264,708	189,061 35,978
10. Citibank N.A.	U.S. Dollar	Dec. 31, 1981 Dec. 31, 1982	751,000 751,000	4,120,000 4,734,000	72,040,000 74,149,000	— —	22,088,000 26,115,000
11. Emirates Commercial Bank Ltd.	Dirham	Dec. 31, 1981 Dec. 31, 1982	62,327 135,383	49,971 123,101	1,599,844 1,301,606	— —	1,054,998 721,825
12. European Asian Bank	Deutsche Mark	Dec. 31, 1981 Dec. 31, 1982	147,000 147,000	152,601 152,601	4,794,012 5,639,740	— —	75,647 180,469
13. Grindlays Bank	Pound	Dec. 31, 1981 Dec. 31, 1982	60,000 60,000	25,805 69,386	3,285,933 3,600,569	— —	346,606 499,023
14. Mercantile Bank ‡	Pound	Dec. 31, 1981 Dec. 31, 1982	2,940 1,991	6,900 6,900	193,376 234,640	— —	32,856 19,626
15. Mitsui Bank*	Yen	Mar. 31, 1982 Mar. 31, 1983	76,000,000 76,000,000	179,947,090 197,406,000	12,498,000,084 12,751,010,000	— —	2,543,560,425 2,493,064,000
16. Sonali Bank	Taka	Dec. 31, 1981 Dec. 31, 1982	30,000 30,000	70,000 97,000	11,926,848 15,960,858	— —	10,537,045 13,673,390

Note : Except in the Case of Emirates Commercial Bank, European Asian Bank and Sonali Bank, the figures include those of Subsidiaries also.

‡ The entire Business of Mercantile Bank was taken over by Hong Kong and Shanghai Banking Corporation w.e.f. 1-1-1983.

* Data as at the end of March instead of September presented.

£ Loan not subordinated taken to Deposits and current Accounts.

FOREIGN COMMERCIAL BANKS
Business)

(Amount in Thousands of Rupees)

Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets	ASSETS				
			Cash in Land and at Banks and Bullion	Investments in Government and other Securities	Bills of Exchange and Bills receivable	Bills discounted, Loans and Advances	Building and Sundries including Loans for Acceptances
9	10	11	12	13	14	15	16
3,019,400	1,038	108,545,172	41,807,989	13,959,857	1,487,397	41,419,866	9,870,063
8,323,990	—	123,933,547	2,641,019	49,972,225	17,875,856	52,144,701	1,299,746
463,000	—	7,100,000	1,600,000	661,000	244,000	3,851,000	744,000
613,000	—	7,715,000	1,605,000	642,000	230,000	4,371,000	867,000
4,125,393	1,982,707	118,657,680	23,394,207	13,194,959	—	69,440,924	12,627,590
4,423,584	—	119,004,069	19,437,320	13,327,749	—	71,886,817	14,352,183
1,514,549	—	7,583,356	3,249,025	142,984	109,726	2,504,434	1,577,187
1,596,095	—	9,767,446	4,936,273	208,406	91,473	2,882,462	1,648,832
124,591	19,222	112,975,175	46,330,743	12,041,109	9,332,992	44,858,912	411,419
17,623,579	—	183,219,472	68,312,119	30,753,600	—@	70,100,236	14,053,517££
468,500,495	23,387,534	16,412,245,108	2,945,323,345	1,246,591,595	2,023,626,618	7,010,122,421	3,186,181,129
792,421,000	—	18,896,896,000	2,971,592,000	1,582,939,000	1,631,703,000	9,403,717,000	3,306,945,000
67,939,000	1,169,000	613,471,000	286,787,000	13,933,000	—	242,155,000	70,596,000
75,673,200	1,297,043	739,375,260	346,370,278	16,076,604	—	297,822,152	79,106,226
9,056	2,130	1,182,850	163,939	38,959	—	573,170	407,782
13,430	9,520	1,578,634	316,779	56,236	—	767,658	437,961
155,325	—	4,072,727	681,173	299,063	—	2,842,427	250,064
352,191	—	5,511,885	1,022,443	183,917	—	4,003,368	302,157
4,211,000	—	103,210,000	15,083,000	9,442,000	—	65,059,000	13,626,000
4,206,000	—	109,955,000	15,122,000	10,025,000	—	68,096,000	16,712,000
39,286	—	2,806,426	275,643	—	—	1,436,793	1,093,990
57,221	—	2,339,136	136,947	2,500	—	1,409,772	789,917
87,688	—	5,256,948	130,033	272,215	—	4,832,176	22,522
95,119	—	6,214,929	156,968	430,911	—	5,593,496	33,554
15,746	—	3,734,090	1,145,922	178,981	—	1,853,462	555,725
34,221	—	4,263,199	1,349,281	231,670	—	2,077,208	605,040
71,817	324	308,213	36,152	37,270	—	193,847	40,944
58,897	328	322,382	39,425	44,407	—	212,537	26,013
834,554,958	—	16,132,062,557	3,871,228,671	1,264,171,166	785,044,669	8,550,829,827	1,660,788,224
943,761,000	—	16,461,241,000	3,812,337,000	1,332,338,000	625,258,000	9,063,792,000	1,627,516,000
1,567,214	—	24,131,107	1,625,889	1,629,641	857,843	11,855,452	8,162,281
1,590,119	—	31,351,367	2,125,924	3,357,641	1,134,929	16,831,929	7,900,944

@ Represents accrued interest and other assets.
 ££ Includes accrued interest and other assets.

**No. 54—LIABILITIES AND ASSETS OF
(BUSINESS**

No.	Name of the Bank	As on December 31,	Reserve Fund and Other Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit and Loss (Profit)	Total Liabilities or Assets	
				Fixed	Savings	Current	Others	Total					
				1	2	3	4	5	6	7	8	9	10
1. Algemene Bank Nederland N. V. (General Bank of the Netherlands)	1981	1,17	13,76,83	2,45,03	6,65,60	—	22,87,46	49,73	49,19,74	1,35,37	73,93,47		
	1982	1,17	8,54,25	2,82,21	8,53,87	—	19,90,33	2,29,37	12,56,61	1,62,21	72,69,33		
2. American Express International Banking Corporation.	1981	—	64,65,17	12,99,13	28,11,16	—	105,75,46	1,73,51	62,32,96	2,06,89	171,88,82		
	1982	—	70,25,71	13,31,28	25,99,99	—	109,56,98	8,16,27	96,33,68	1,19,79	224,30,70		
3. Bank of America National Trust and Savings Association	1981	—	103,79,12	7,61,77	23,54,29	—	134,95,18	2,26,95	105,63,94	—	242,86,07		
	1982	—	91,49,65	8,42,93	32,31,12	—	132,23,70	44,41,23	94,55,56	—	283,05,00		
4. Bank of Oman ..	1981	—	62,93	30,21	67,00	—	1,60,14	—	6,19,35	—	7,79,49		
	1982	—	1,67,34	39,82	2,24,14	—	4,31,30	—	7,23,44	—	13,80,66		
5. Bank of Tokyo ..	1981	—	10,37,51	6,64,92	17,28,93	—	34,31,36	2,37,93	22,01,37	2,31,56	61,02,22		
	1982	—	13,27,29	7,88,54	17,72,50	—	38,88,33	54,19	16,84,54	2,01,02	63,22,65		
6. Banque Indosuez ..	1981	—	74,56	36,02	19,53	—	1,30,11	—	25,27,89	—	4,56,63		
	1982	70	1,86,38	31,11	7,99,32	—	10,16,81	1,77,94	15,98,97	—	31,11,32		
7. Banque National de Paris	1981	—	13,62,03	5,61,13	18,24,75	—	37,47,91	4,51,29	32,95,47	—	74,94,67		
	1982	—	17,85,72	6,06,76	16,69,47	—	40,61,95	4,49,88	26,76,78	—	79,88,49		
8. British Bank of the Middle East	1981	—	11,48,19	5,72,39	13,49,13	—	30,69,71	—	13,07,49	1,03,79	44,80,99		
	1982	—	14,21,50	5,47,65	14,60,55	—	34,29,70	63,12	11,43,45	1,08,08	51,77,52		
9. Chartered Bank ..	1981	11,43,98	76,62,01	49,76,42	48,67,67	—	175,06,10	9,83,77	139,21,26	1,95,45	337,50,56		
	1982	11,43,98	84,03,19	54,12,30	50,87,31	—	189,02,80	16,29,67	87,42,05	—	331,00,96		
10. Citi Bank N.A. ..	1981	—	73,00,63	9,82,46	46,91,60	—	129,74,69	7,18,08	275,72,27	5,67,42	418,32,46		
	1982	—	86,63,76	10,65,40	47,79,42	—	145,08,58	76,23,46	331,46,95	3,90,07	573,86,71		
11. Emirates Commercial Bank	1981	12,27	5,06,78	16,90	2,14,52	—	7,38,20	95	2,35,10	5,40	9,91,92		
	1982	17,90	3,69,38	25,42	3,47,63	—	7,42,43	80	2,95,98	—	10,60,04		
12. European Assian	1981	—	3,58,26	12,74	1,95,31	—	5,66,31	49,75	2,64,03	—	8,80,09		
	1982	—	5,40,50	16,01	7,55,98	—	13,12,49	8,03,52	6,87,60	—	28,34,33		
13. Grindlays Bank ..	1981	15,41,85	242,84,41	152,23,63	99,23,07	—	494,31,11	56,86,81	205,99,50	6,97,76	759,57,03		
	1982	15,39,47	268,65,62	165,00,35	128,69,60	—	562,35,57	88,95,25	163,44,82	9,00,38	904,84,81		

Note : Other deposits pertain only to deposits under participation certificates scheme.

£ After providing for taxation, gratuity and bonus to staff.

**FOREIGN COMMERCIAL BANKS, 1981 AND 1982
IN INDIA)**

(Amount in Thousands of Rupees)													
CASH		Money at call and Short Notice	Bills Purchased and Discounted	Loans and Advances	INVESTMENTS			Premises and Immov- able Property	Other Assets	Balance of Profit and Loss (Loss)	Profit or Loss (—) made during the Year	No. of Offices in India	No.
In hand	At Banks				Goven- ment securities	Other Approved Securities	Other invest- ments						
11	12	13	14	15	16	17	18	19	20	21	22	23	24
29,78	2,17,81	—	3,42,23	13,96,02	7,36,77	—	2,18	6,59	46,62,09	—	80,06	3	1
32,14	3,05,60	—	1,33,09	16,11,00	7,14,77	—	1,68	6,57	44,64,48	—	78,18	3	
71,19	11,92,54	—	15,68,27	61,69,10	31,72,21	1,86,94	19,80	6,78	48,01,99	—	1,90,06	3	2
81,76	7,83,49	—	14,88,01	73,85,04	35,98,01	1,47,27	25,80	7,81	89,13,51	—	1,00,90	3	
5,06,16	1,67,51	1,20,00	36,57,74	70,42,28	34,98,88	—	4,30,60	—	88,62,90	—	2,60,34	4	3
4,46,77	98,37	9,00,00	43,69,10	89,00,64	35,15,53	—	4,44,29	1,79	96,28,51	—	3,06,82	4	
7,39	23,16	—	80,38	44,64	75,04	—	—	—	4,90,19	58,69	(—) 56,01	1	4
5,21	1,73,37	—	3,20,04	1,22,47	1,44,52	—	28,95	—	5,36,86	—	(—) 49,24	1	
25,65	5,04,52	90,00	7,75,01	15,64,77	8,32,77	5,02,70	—	—	18,06,80	—	1,10,85	3	5
30,31	4,96,91	2,10,00	8,66,42	14,41,41	8,58,66	5,74,66	9,39	—	18,34,89	—	93,59	3	
1,68	20,58	53,00	43,96	14,49	19,77	—	20,19	20,63	2,44,53	17,80	17,80	1	6
26,42	1,82,80	50,00	4,72,20	22,94	3,16,44	—	26,88	—	18,06,88	—	2,71	1	
51,08	5,45,83	20,00	13,75,39	16,77,02	8,70,22	4,26,73	78,31	16,93	24,33,16	—	72,69	5	7
65,84	5,79,21	—	15,40,22	18,78,81	7,64,27	4,68,54	75,58	16,69	25,99,33	—	76,92	5	
14,72	4,17,66	1,85,00	8,98,04	9,93,45	12,77,60	—	37,72	—	6,56,80	—	43,38	1	8
11,65	2,78,82	4,50,00	7,64,63	14,33,99	14,54,00	—	37,72	—	7,46,71	—	63,22	1	
1,34,00	22,48,35	25,00	31,27,08	82,66,29	51,83,36	11,95,33	91,62	12,40,04	122,39,49	—	59,77	24	9
1,62,82	23,42,00	50,00	20,17,24	108,22,32	73,39,79	6,30	1,26,41	13,36,28	88,97,80	—	58,79	24	
88,98	40,98,39	—	23,34,07	70,15,20	15,99,10	—	32,32	41,08	266,23,32	—	2,84,16	6	10
66,15	53,04,77	—	22,48,11	96,64,38	31,86,15	—	25,87,31	43,38	342,86,46	—	1,80,48	6	
11,23	87,22	—	1,96,49	3,70,51	1,20,68	—	99,50	6,76	99,53	—	5,40	1	11
18,38	91,62	28,50	2,08,52	3,76,87	42,68	1,39,55	—	6,70	1,47,22	3,97	(—) 3,97	1	
3,07	60,60	10,00	2,71,32	1,41,99	1,68,29	—	—	34,74	1,56,50	—	—	1	12
3,54	3,20,72	—	11,35,62	3,00,85	4,84,61	—	—	48,09	5,40,90	33,58	(—) 33,58	1	
2,99,93	30,43,88	—	88,73,95	288,12,19	171,46,10	11,25,35	89,80	14,94,83	170,71,00	—	2,67,44	55	13
3,12,24	54,38,60	—	105,38,16	350,58,60	181,96,77	10,92,83	1,51,44	14,98,54	181,97,63	—	4,16,70	55	

**No. 54—LIABILITIES AND ASSETS OF
(BUSINESS**

No.	Name of the Bank	As on December 31,	Reserve Fund and Other Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit and Loss (Profit)	Total Liabilities or Assets
				Fixed	Savings	Current	Others	Total				
			1	2	3	4	5	6	7	8	9	10
14. Mercantile Bank ..	1981	2,06,25	76,64,75	47,60,30	50,39,47	—	174,64,52	6,18,12	147,01,97	—	329,90,86	
	1982	2,83,14	93,78,03	54,74,77	57,01,41	—	205,54,21	9,02,83	195,06,33	—	439,23,83	
15. Mitsui Bank ..	1981	—	5,30,21	2,39,41	3,79,36	—	11,48,98	37,21	4,94,22	60,68	17,41,09	
	1982	—	6,91,07	2,82,43	4,56,49	—	14,29,99	43	2,01,15	36,85	16,89,12	
16. Sonali Bank ..	1981	—	6,40	7,24	1,21,21	—	1,34,85	17,85	73,46	6,29	2,32,45	
	1982	—	18,25	6,75	1,49,88	—	1,74,88	16,13	64,72	7,48	2,63,21	

**FOREIGN COMMERCIAL BANKS, 1981 AND 1982
IN INDIA)**

(Amount in Thousands of Rupsee)													
CASH		Money at call and Short Notice	Bills Purchased and Discounted	Loans and Advances	INVESTMENTS			Premises and Immov- able Property	Other Assets	Balance of Profit and Loss (Loss)	Profit or Loss (—) made during the Year	No. of Offices in India	No.
In hand	At Banks				Goven- ment Securities	Other Approved Securities	Other invest- ments						
11	12	13	14	15	16	17	18	19	20	21	22	23	24
3,12,26	23,93,04	—	18,30,86	107,11,98	37,23,33	20,86,69	50,54	3,17,25	115,64,91	—	1,23,29	20	14
3,33,86	22,74,95	—	30,32,93	119,38,41	41,24,99	26,19,26	1,23,28	3,16,38	191,59,77	—	2,62,81	20	
4,45	1,30,14	—	83,79	7,41,22	1,98,83	1,54,67	10,47	—	4,17,52	—	19,47	1	15
3,10	2,81,33	—	1,65,58	6,50,11	2,32,44	—	1,72,59	—	1,83,97	—	18,67	1	
4,65	35,71	—	87,60	27,64	23,83	—	—	—	53,02	—	2,29	1	16
54,19	16,15	—	83,31	31,54	25,83	—	—	—	52,19	—	1,19	1	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Allahabad Bank, Calcutta (17-4-1865)	1981 1982	1,05,00 1,05,00	5,95,76 5,04,39	522,78,16 589,27,91	304,76,08 352,94,99	208,50,92 267,97,88	6,77,00 —	1,042,82,16 1,210,20,78	24,78,16 33,27,81	168,64,51 142,37,93	— 17,12	1,243,25,59 1,392,13,06
2	Allahabad Kshetriya Gramin Bank, Allahabad (23-8-1980)	1981 1982	25,00 25,00	59 59	6,50 37,90	28,59 97,55	1,86 17,89	— —	36,95 1,53,34	— 51,22	26,32 49,15	— —	88,86 2,79,30
3	Aligarh Gramin Bank, Aligarh (22-3-1981)	1981 1982	25,00 25,00	— —	16,89 97,89	37,83 1,59,13	4,53 9,37	— —	59,25 2,66,39	25,00 1,05,11	4,10 26,54	— —	1,13,35 4,23,04
4	Alwar Bharatpur Gramin Bank, Bharatpur (28-2-1981)	1981 1982	25,00 25,00	54 54	2,83 37,75	14,31 64,32	94 5,11	— —	18,08 1,07,18	— 10,94	37 4,41	— —	43,99 1,48,07
5	Andhra Bank, Hyderabad (20-11-1923)	1981 1982	1,00,60 1,00,00	6,18,71 8,05,71	472,78,22 569,89,87	164,37,13 196,59,91	111,41,01 123,33,52	70,00 —	749,26,36 889,83,30	39,40,18 52,16,18	116,85,51 119,33,65	— 43,33	912,70,76 1,070,82,17
6	Aravali Kshetriya Gramin Bank, Sawai Madhopur (2-10-1981)	1981 1982	21,25 25,00	4 25	2 4,99	1,25 20,68	— 53	— —	1,27 26,20	— —	6 55	— —	22,62 52,00
7	Aurangabad Jalna Kshetriya Gramin Bank, Aurangabad (6-12-1982)	1981 1982	— 8,75	— —	— 5	— 1,44	— 12	— —	— 1,61	— —	— —	— —	— 10,36
8	Baitarani Gramya Bank Baripada, (23-6-1980)	1981 1982	25,00 25,00	— —	38,85 1,03,63	43,72 1,16,13	3,04 33,76	— —	85,61 2,53,52	54,37 2,00,80	17 28,78	— —	1,65,15 5,08,10
9	Balasore Gramya Bank, Balasore (6-8-1980)	1981 1982	25,00 25,00	— —	24,46 39,37	48,65 79,52	5,91 1,50	— —	79,02 1,20,39	20,40 1,12,95	2,14 8,40	— —	1,26,56 2,66,74
10	Ballia Kshetriya Gramin Bank, Ballia (25-12-1976)	1981 1982	25,00 25,00	8,13 8,02	2,15,04 2,93,20	3,36,72 4,24,62	15,39 17,02	— —	5,67,15 7,34,84	— 54,52	56,10 56,48	— —	6,56,38 8,78,86
11	Banaskantha Mehsana Gramin Bank, Patan (29-11-1981)	1981 1982	12,50 25,00	3 —	27 12,48	7,16 39,30	3 9	— —	7,46 51,87	— —	3 34,84	— —	20,02 111,71
12	Bank of Cochin, Ernakulam (17-12-1928)	1981 1982	48,37 48,37	50,98 50,98	36,92,49 40,16,87	31,24,82 31,05,98	508,35 766,49	— —	73,25,66 78,89,34	5,78,39 1,33,03	38,77,91 26,65,15	4 2,27	1,18,81,35 107,89,14

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
31,66,99	106,26,48	54,00	110,55,45	491,33,65	234,19,39	45,83,37	2,04,95	1,11,65	219,69,66	—	87,03	—	998	1
46,32,19	136,15,51	2,00,00	78,29,70	575,73,91	274,34,96	63,80,39	2,39,42	51,16,92	161,90,03	—	(—)89,12	—	1,040	
5,59	3,70	—	1	4,57	—	10	43,70	—	31,19	—	45	—	1	2
9,42	54,22	—	2,00	73,76	—	—	10	—	1,35,49	4,31	(—)4,31	—	18	
9,05	14,76	—	1,39	48,75	—	10	25,00	—	12,62	1,68	(—)1,68	—	29	3
18,82	1,12,56	—	6,11	2,45,53	—	—	—	—	32,38	7,64	(—)5,96	—	45	
2,62	14,18	12,00	5	11,57	—	—	—	—	3,57	—	54	—	6	4
5,55	47,70	—	2,98	81,37	—	—	—	—	7,12	3,35	(—)3,35	—	20	
v														
21,85,44	123,17,76	5,00	60,32,56	389,01,25	96,65,10	98,20,72	19,91,15	1,03,84	102,47,94	—	1,96,03	—	679	5
23,70,55	141,44,12	77,00	61,40,16	465,07,56	134,64,41	130,42,23	6,26,44	1,04,53	106,05,17	—	2,30,33	—	732	
4	11,83	10,00	—	—	—	—	—	—	75	—	4	—	1	6
1,29	16,29	20,00	—	9,80	—	—	—	—	4,62	—	21	—	3	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	7
10	2,24	—	1	—	—	—	8,00	—	—	1	(—)1	—	1	
7,80	13,23	—	—	66,89	—	10	49,57	—	16,44	11,12	(—) 11,19	—	46	8
17,76	90,06	—	—	3,54,94	—	—	—	—	45,34	—	(—) 9,52	—	52	
9,38	24,59	—	73	54,16	—	—	15,00	—	13,95	8,75	(—) 7,95	—	34	9
5,46	41,53	—	37	1,72,05	—	—	—	—	21,11	26,22	(—) 17,47	—	46	
19,98	2,02,41 ^f	—	—	4,27,78	—	—	10	—	6,11	—	—	—	40	10
24,84	2,03,85	—	—	6,41,23	—	—	10	—	8,84	—	(—) 12	—	48	
22	17,83	—	—	1,57	—	—	—	—	40	—	3	—	1	11
1,88	58,77	—	—	11,22	—	—	—	—	38,94	50	(—) 90	—	12	
1,21,33	9,44,78	—	8,69,70	47,37,64	5,53,51	10,13,49	—	22,80	36,18,10	—	7,40	6	104	12
1,07,70	11,10,85	—	7,63,80	40,44,30	9,50,16	11,27,49	—	35,52	26,49,32	—	2,27	—	106	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
13	Bank of Baroda, Baroda (20-7-1908)	1981 1982	10,00,00 14,00,00	18,13,86 52,86,89	2,082,96,56 2,413,52,06	801,89,92 911,76,19	770,60,24 871,16,21	560,00 —	3,661,06,72 4,196,44,46	135,86,60 138,89,71	678,52,56 625,57,04	— —	4,503,59,7 5,027,78,10
14	Bank of India, Bombay (7-9-1906)	1981 1982	10,00,00 14,00,00	17,02,61 22,67,61	2,048,79,60 2,417,53,82	794,16,81 895,02,22	607,20,47 633,22,81	254,21 —	3,452,71,09 3,945,78,85	107,95,21 115,12,89	847,19,29 1,058,19,03	— —	4,434,88,20 5,155,78,38
15	Bank of Karad, Karad (12-3-1946)	1981 1982	7,50 7,50	30,05 34,03	12,53,08 13,51,63	5,39,34 5,87,49	2,34,28 2,07,48	— —	20,26,70 21,46,60	1,19,72 28,31	4,13,27 4,13,44	6 4	25,97,30 26,29,92
16	Bank of Madura, Madurai (8-2-1943)	1981 1982	77,56 78,59	84,66 1,15,40	82,98,79 95,69,87	31,21,10 36,99,23	21,93,87 28,34,20	— —	136,04,76 161,03,30	8,22,78 8,78,37	57,53,03 74,35,55	2,71 12,10	203,45,50 246,23,34
17	Bank of Maharashtra, Pune (16-9-1935)	1981 1982	2,30,00 2,30,00	3,45,00 4,60,00	448,27,54 499,13,88	313,07,70 347,06,60	205,08,53 227,59,29	6,70,00 —	973,13,77 1,073,79,77	48,20,18 47,08,14	150,30,66 156,40,31	— 15,01	1,177,39,61 1,284,33,23
18	Bank of Rajasthan, Udaipur (8-5-1943)	1981 1982	30,00 30,00	92,70 1,05,08	81,09,06 104,84,47	44,32,86 50,22,83	23,38,62 31,28,14	— —	148,80,54 186,35,44	3,46,90 5,93,66	42,93,73 53,12,25	75 7	196,44,62 246,76,50
19	Bank of Tamilnad, Tirunelveli (12-1-1909)	1981 1982	20,00 20,00	39,17 39,07	22,56,35 36,59,99	10,21,59 11,83,08	7,59,29 7,52,47	30,00 30,00	40,67,23 56,25,54	75,59 95,78	11,07,10 12,16,59	2 7,51	53,09,11 70,04,49
20	Bank of Thanjavur, Thanjavur (26-7-1901)	1981 1982	10,28 10,28	66,86 69,73	26,65,48 36,97,28	12,96,86 15,40,50	8,65,93 9,03,15	— —	48,28,27 61,40,93	1,59,46 2,16,70	5,41,48 5,91,69	32 13	56,06,67 70,29,46
21	Barabanki Gramin Bank, Barabanki (27-3-1976)	1981 1982	25,00 25,00	2,67 99	1,79,76 2,43,49	3,22,80 4,21,44	20,31 42,38	— —	5,22,87 7,07,31	— 7,72	8,39 23,79	38 —	5,58,93 7,64,81
22	Bardhaman Gramin Bank, Burdwan (25-11-1980)	1981 1982	25,00 25,00	— —	70 12,93	9,32 53,65	79 2,03	— —	10,81 68,61	— 34,50	3,57 3,44	— —	39,38 1,31,55
23	Bareilly Corporation Bank, Bareilly (19-7-1928)	1981 1982	6,32 6,32	44,23 51,73	13,01,23 18,17,90	9,13,71 12,20,37	6,23,37 7,96,95	— —	28,38,31 38,35,22	77,58 186,16	8,50,45 1,31,59,2	1 16	38,16,89 53,95,51
24	Bareilly Kshetriya Gramin Bank, Bareilly (27-9-1980)	1981 1982	25,00 25,00	23 53	3,07 25,89	42,36 1,01,65	4,26 12,47	— —	49,69 1,40,01	— 53,49	3,96 6,35	30 —	79,18 2,25,38

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
70,98,44	439,26,70	115,60,73	372,25,40	1,683,20,68	530,89,23	267,23,90	238,84,50	8,15,26	777,14,50	—	4,45,02	—	1,608(57)	13
83,30,13	476,44,72	134,86,36	411,60,26	2,602,40,67	585,35,33	360,41,91	196,53,21	8,15,73	764,29,18	—	6,25,15	—	1,671(57)	
53,58,90	305,49,63	106,70,97	617,89,28	1,544,58,49	487,82,98	286,99,76	85,54,95	6,46,95	939,76,29	—	3,25,05	—	1,550(24)	14
60,49,00	342,52,02	114,38,82	683,32,70	1,848,04,53	571,44,26	350,33,71	86,01,71	7,08,98	1,092,12,65	—	3,16,19	—	16,15(24)	
44,89	4,60,36	50,00	1,34,34	10,65,53	4,85,49	—	16,09	6,45	3,34,15	—	4,43	12	41	15
47,44	2,78,31	20,00	1,09,15	10,92,95	2,81,94	4,04,86	14,87	6,90	3,73,50	—	4	12	43	
3,20,73	23,05,44	—	12,36,97	87,67,65	18,50,75	9,62,83	4,62,13	1,01,59	43,37,31	—	32,07	12	2,18	16
4,91,09	20,60,79	—	16,72,76	97,86,25	22,61,25	13,45,28	9,91,30	97,95	55,16,67	—	40,15	12	2,27	
13,85,07	136,87,74	3,00	66,06,26	495,20,78	148,87,34	136,87,61	7,46,20	2,36,94	169,78,67	—	1,23,91	—	7,19	17
17,33,28	132,95,03	11,00	65,18,27	556,52,77	161,54,76	156,88,04	7,43,11	2,40,56	183,96,41	—	2,10,00	5.5	8,90	
5,81,92	24,26,21	1,05,00	17,33,86	68,75,37	29,70,87	13,64,44	73,65	40,51	34,72,79	—	13,02	14	2,14	18
7,00,95	32,30,32	9,26,75	17,06,40	86,31,98	33,71,73	17,42,06	83,38	43,12	42,39,81	—	16,21	14	2,23	
1,20,01	11,33,72	—	3,15,59	20,37,96	4,92,30	2,08,30	16,68	6,83	9,77,99	—	11,91	14	80	19
2,04,76	16,21,12	—	3,65,83	27,01,50	5,32,27	2,95,34	2,19,15	14,55	10,49,97	—	—	14	86	
2,85,81	8,34,43	—	1,21,48	26,22,69	6,85,95	5,45,74	10,80	47,26	4,52,51	—	20,40	15	136	20
2,71,06	9,17,69	—	92,64	36,61,84	7,99,83	6,38,28	1,23,80	49,68	4,75,24	—	10,67	14	142	
17,14	2,04,29	—	—	3,23,47	—	10	—	—	13,93	—	38	—	41	21
18,22	2,02,03	—	—	5,33,96	—	—	10	—	10,50	—	(—) 1,68	—	42	
4,21	11,16	—	—	9	—	—	15,00	—	8,67	25	(—) 22	—	18	22
7,12	69,60	—	—	30,20	—	—	—	—	14,37	10,26	(—) 10,01	—	30	
5,21,63	9,12,93	—	2,03,20	11,54,75	4,70,96	1,43,29	8,73	2,36	3,99,04	—	5,80	10	41	23
7,25,85	6,43,18	—	2,59,69	18,91,48	7,56,97	—	5,54,76	2,26	5,61,32	—	6,72	12	45	
3,45	26,49	—	—	15	—	—	29,29	—	7,70	—	—	—	13	24
7,65	62,86	—	—	75,90	—	—	61,03	—	13,40	4,54	(—) 4,54	—	28	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
25	Bastar Kshetriya Gramin Bank, Jagdalpur (15-12-1979)	1981 1982	25,00 25,00	58 —	17,89 28,33	18,57 45,39	1,56 35,62	— —	38,02 1,09,34	5,70 25,83	47 2,20	— —	69,77 1,62,37
26	Basti Gramin Bank, Basti (1-8-1980)	1981 1982	25,00 25,00	69 70	9,45 33,66	22,87 1,08,43	10,61 51,57	— —	42,93 1,93,66	28,50 47,00	96 3,36	— —	98,08 2,69,72
27	Benares State Bank, Varanasi (12-9-1946)	1981 1982	24,80 24,80	21,59 17,06	36,93,63 44,33,30	22,32,67 24,49,15	6,84,41 9,06,56	— —	66,10,71 77,89,01	62,22 95,17	11,21,80 9,20,61	1 1	78,41,13 88,46,66
28	Bhagirath Gramin Bank, Sitapur (19-9-1976)	1981 1982	25,00 25,00	17,42 22,34	2,26,08 3,58,28	2,26,62 6,87,29	74,63 1,11,92	— —	8,47,33 11,57,49	— —	1,59,31 2,09,71	— —	10,49,06 14,14,54
29	Bharat Overseas Bank, Madras (22-9-1973)	1981 1982	50,00 50,00	89,00 1,05,00	27,87,56 37,67,60	11,44,85 14,27,07	10,33,74 13,03,65	— —	49,66,15 64,98,32	3,39,68 1,15,57	21,23,13 26,24,20	1,92 87	75,69,87 93,93,96
30	Bhojpur Rohtas Gramin Bank, Bhojpur (26-12-1975)	1981 1982	25,00 25,00	6,43 25,75	4,03,25 6,52,92	7,98,22 11,81,30	89,14 1,28,49	— —	12,90,61 19,62,71	1,57,18 3,27,89	19,64 24,25	— —	14,98,86 23,65,60
31	Bilaspur Raipur Kshetriya Gramin Bank, Bilaspur (20-10-1976)	1981 1982	25,00 25,00	— —	1,18,38 1,47,06	2,39,96 2,73,69	33,26 62,60	— —	3,91,60 4,83,35	4,15,50 4,34,00	— 39,87	20,22 —	8,52,32 9,82,22
32	Bolangir Anchalik Gramya Bank, Bolangir (10-4-1976)	1981 1982	25,00 25,00	12,53 12,46	95,39 1,26,74	1,53,16 1,90,66	55,55 75,65	— —	3,04,10 3,93,05	8,57,88 9,44,49	24,96 27,36	— —	12,24,47 14,02,36
33	Bundelkhand Kshetriya Gramin Bank, Tikamgarh (26-3-1977)	1981 1982	25,00 25,00	— —	72,32 1,03,48	1,29,44 1,74,16	48,07 50,16	— —	2,49,83 3,27,80	3,04,23 4,84,65	12,97 25,62	— —	5,92,03 8,63,07
34	Cachar Gramin Bank, Silchar (13-3-1981)	1981 1982	25,00 25,00	— 87	1 1,84	5,11 16,42	7 1,33	— —	5,19 19,59	— 5,45	7 22	1,09 —	31,35 51,13
35	Canara Bank, Mangalore (1-7-1906)	1981 1982	5,00,00 5,00,00	12,50,00 15,00,00	1,368,50,95 1,634,35,06	686,08,78 785,09,38	471,52,43 588,39,40	— —	2,526,12,16 3,007,83,84	70,88,73 121,58,61	460,32,11 557,48,23	— 27,19	3,074,83,00 3,707,17,87
36	Catholic Syrian Bank, Trichur (20-11-1920)	1981 1982	27,94 29,58	37,38 52,70	55,57,02 69,48,34	40,39,93 46,86,02	9,59,62 13,68,56	— —	105,56,57 130,02,92	2,56,43 2,38,16	8,19,51 13,74,36	10 11	116,97,93 146,97,83

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year @	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2,84	18,00	—	—	17,57	—	—	15,00	—	10,59	5,77	(—) 5,77	—	18	25
4,91	49,87	—	—	57,56	—	—	25,00	—	9,91	15,12	(—) 9,35	—	43	
3,45	24,97	9,00	—	53,42	—	—	—	—	7,24	—	—	—	13	26
6,95	75,26	47,00	—	1,28,09	—	—	10	—	12,32	—	—	—	33	
1,93,13	8,37,65	—	4,62,86	23,64,66	14,74,52	5,57,61	8,40,06	4,88	11,05,76	—	1,91	—	82	27
2,09,97	11,54,52	—	4,37,47	32,71,48	14,74,47	6,72,03	5,23,42	6,67	10,15,63	—	6,55	—	83	
35,87	2,50,53	1,80,74	—	4,83,69	—	—	50	—	97,73	—	—	—	83	28
37,79	2,81,25	3,15,78	—	6,26,32	—	—	—	—	1,53,40	—	6,67	—	96	
1,22,89	9,40,12	—	12,04,49	23,13,78	6,89,54	3,08,92	1,97,58	—	17,92,55	—	29,36	9	30(1)	29
1,87,57	17,21,64	9,00	10,89,64	28,19,14	7,09,24	5,58,00	19,28	—	22,80,45	—	—	—	32(1)	
49,25	8,97,41	—	5,00	4,98,89	—	—	4,28,86	—	48,22	—	—	—	94	30
82,32	6,38,87	—	19,98	7,00,91	—	—	—	—	69,52	—	15,51	—	100	
8,99	2,22,08	—	—	5,41,12	—	40	50,10	—	18,33	11,30	(—) 4,27	—	87	31
9,95	1,43,99	—	—	6,58,41	—	20	1,21,05	—	22,44	26,18	(—) 14,88	—	100	
4,08	1,42,97	—	—	10,38,56	—	10	—	—	38,76	—	7,46	—	61	32
5,10	1,26,84	15,00	—	11,81,27	—	—	10	—	51,75	22,30	(—) 22,30	—	80	
5,35	1,06,17	—	—	4,30,04	—	10	—	—	27,74	22,63	(—) 6,03	—	62	33
6,68	1,74,15	—	—	6,16,71	—	—	—	—	36,97	28,56	(—) 5,93	—	62	
7	5,69	—	—	—	—	—	23,75	—	1,84	—	1,09	—	1	34
1,18	13,90	—	—	11,01	—	—	20,75	—	4,29	—	(—) 1,22	—	9	
51,49,68	333,15,01	2,05,00	241,34,96	1,207,25,91	387,99,65	291,52,47	65,29,71	4,00,17	490,77,44	—	4,46,76	—	1,348	35
60,92,99	334,34,12	23,75,00	287,32,59	1,438,75,78	467,64,68	402,14,14	82,91,26	4,57,14	604,80,17	—	—	—	1,386	
3,90,15	16,93,16	—	5,73,15	58,82,53	18,69,27	4,96,35	1,02,01	19,79	6,71,52	—	12,26	13	210	36
4,93,05	21,77,68	—	8,70,67	77,00,85	16,88,00	6,90,79	11,01	19,46	10,46,32	—	16,75	15	215	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
37	Cauvery	1981	25,00	10,32	1,88,48	1,50,14	24,07	—	3,62,69	7,49,40	11,65	—	11,59,06
	Grameena Bank, Mysore (2-10-1978)	1982	25,00	9,29	2,33,88	2,09,59	30,19	—	4,73,66	8,11,69	10,78	3,48	13,33,90
38	Central Bank of India, Bombay (21-12-1911)	1981	4,75,14	18,96,94	1,720,73,43	916,00,94	502,09,58	6,58,80	3,145,42,75	127,20,81	534,13,24	—	3,830,48,88
		1982	7,25,14	20,61,94	1,967,23,68	1,047,80,42	658,84,40	1,53,80	3,675,42,30	213,46,70	665,68,55	—	4,582,44,63
39	Champaran Kshetriya Gramin Bank, Motihari (21-3-1976)	1981	25,00	1,42	1,14,18	3,86,40	97,38	—	5,97,96	5,51,17	4,40	—	11,79,95
		1982	25,00	1,42	1,54,32	4,27,41	83,87	—	6,75,60	7,93,89	3,96	—	14,99,87
40	Chhatrasal Gramin Bank, Orai, (30-3-1982)	1981	—	—	—	—	—	—	—	—	—	—	—
		1982	25,00	55	1,59	19,47	97	—	22,03	—	94	—	48,52
41	Chitradurga Gramin Bank, Chitradurga (5-8-1981)	1981	25,00	—	4,44	27,65	1,24	—	33,33	2,18	1,20	—	61,71
		1982	25,00	—	31,11	1,05,83	8,49	—	1,45,43	74,13	19,72	—	264,28
42	Corporation Bank, Udupi (28-5-1906)	1981	1,00,00	2,90,28	201,68,66	71,85,74	83,43,18	—	356,97,58	16,58,71	108,03,36	—	485,49,93
		1982	1,50,00	3,32,09	227,86,60	85,85,09	92,32,99	—	406,04,68	13,20,10	85,80,28	—	509,87,15
43	Cuttack Gramya Bank, Cuttack (11-10-1976)	1981	25,00	15,76	2,72,30	5,88,04	10,30	—	8,70,64	5,79,95	81,67	—	15,73,62
		1982	25,00	18,17	3,28,37	5,92,21	1,17,01	—	10,37,59	7,30,20	1,45,23	—	19,56,19
44	Damoh-Panna Sagar Gramin Bank, Damoh (30-3-1981)	1981	21,25	16	2,49	3,00	2,20	—	7,69	—	7	—	29,17
		1982	25,00	16	17,34	37,09	11,01	—	65,44	—	90	—	91,50
45	Dena Bank, Bombay (26-5-1938)	1981	1,25,00	3,67,00	483,61,50	308,53,52	107,06,63	—	899,21,65	23,77,86	200,71,74	—	1,128,63,25
		1982	1,25,00	3,88,00	531,25,46	345,09,12	127,16,97	—	1,003,51,55	27,03,44	203,27,25	5,13	1,239,00,37
46	Devipatan Kshetriya Gramin Bank, Gonda, (17-1-1981)	1981	25,00	4,46	7,03	29,25	67,87	—	1,04,15	—	2,90	—	1,36,51
		1982	25,00	8,88	17,42	39,74	93,08	—	1,50,24	55	12,26	—	1,96,93
47	Dewas Shajapur Kshetriya Gramin Bank, Dewas (30-3-82)	1981	—	—	—	—	—	—	—	—	—	—	—
		1982	21,25	4	26	4,54	3,54	—	8,34	—	2	15	29,80
48	Dhanalakshmi Bank, Trichur (14-11-1927)	1981	10,00	24,08	32,07,57	13,56,69	2,78,85	—	48,43,11	75,67	4,29,43	11	53,82,40
		1982	10,00	25,25	34,03,78	15,92,79	3,15,49	—	53,12,06	52,72	5,79,95	1,11	59,81,69

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed ad dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
33,09	1,85,39	5,00	2,00	9,03,80	—	10	—	—	29,68	—	7,67	—	71	37
35,63	1,87,94	35,00	16,38	10,23,53	—	—	—	19,69	15,73	—	—	—	77	
52,48,00	330,16,26	18,47,78	261,28,95	1,724,06,20	599,99,24	312,35,62	37,67,17	4,82,50	489,17,16	—	1,88,44	—	2,046(3)	38
66,31,13	423,38,31	20,41,00	296,81,19	1,998,98,80	689,79,04	450,20,25	26,09,06	6,41,88	604,03,97	—	34,98	—	2,114(3)	
34,39	1,63,77	—	2,41	9,28,13	—	10	—	—	46,83	4,32	(—) 4,32	—	106	39
32,15	2,51,79	—	—	11,58,48	—	10	—	—	52,72	4,63	(—) 31	—	109	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	40
1,80	32,22	—	—	2,13	—	—	—	—	12,37	—	55	—	5	
4,48	25,67	18,00	35	5,45	—	—	—	—	6,86	90	(—) 90	—	4	41
4,18	65,05	—	6	1,36,17	—	—	20,00	—	30,14	8,68	(—) 7,78	—	50	
9,58,09	56,70,65	—	33,82,82	157,16,92	68,56,96	29,93,43	10,94,26	74,52	118,02,28	—	99,44	—	342	42
12,73,05	69,88,96	—	34,54,17	182,30,10	71,71,14	49,60,56	6,15,48	77,45	82,16,24	—	1,04,91	—	350	
29,08	3,02,94	3,97,05	2,66	8,04,34	—	10	—	—	36,85	—	12,14	—	98	43
43,02	3,76,30	1,44,00	12,63	13,11,84	—	—	21	—	68,19	—	2,41	—	101	
48	8,30	—	—	1,38	—	—	16,39	—	2,62	—	16	—	7	44
2,35	1,96	—	—	31,40	—	—	40,47	—	10,94	4,38	(—) 4,38	—	32	
18,97,02	101,08,00	—	85,37,96	487,04,69	297,03,40	—	9,58,67	2,82,72	126,70,79	—	16,41	—	857	45
18,22,68	135,08,86	3,75,00	83,47,84	534,45,80	336,91,78	—	9,69,85	3,23,75	114,14,81	—	26,13	—	876	
1,98	16,77	—	—	12,15	—	—	1,00,00	—	5,67	—	4,46	—	6	46
4,73	43,81	—	—	50,61	—	—	82,00	—	15,78	—	4,67	—	8	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	47
1,40	59	—	—	5,04	—	—	19,00	—	3,77	—	19	—	7	
1,62,49	6,79,40	—	95,73	26,17,59	5,94,12	5,15,21	2,97,10	15,84	4,04,92	—	4,21	10	107	48
2,03,31	6,44,43	—	1,36,44	27,08,16	7,46,97	4,56,09	5,88,90	15,75	4,81,04	—	2,42	6	111	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
49	Dhenkanal Gramin Bank, Dhenkanal (12-8-1981)	1981 1982	25,00 25,00	— —	16,08 29,84	12,87 70,76	61 1,39	— —	29,56 1,01,99	— 55,87	17,51 1,42,09	— —	72,07 3,24,95
50	Durg-Rajanand-gaon Gramin Bank, Rajnandgaon (12-3-1980)	1981 1982	25,00 25,00	1,48 1,48	5,16 17,71	36,80 77,96	1,05 43,95	— —	43,01 1,39,62	10,11 57,66	7,36 2,35	— —	86,96 2,26,11
51	Ellaquai Dehati Bank, Srinagar (16-7-1979)	1981 1982	25,00 25,00	74 73	45,10 74,89	66,35 1,39,96	7,73 9,83	— —	1,19,18 2,24,68	54,68 1,39,48	4,05 10,70	— —	2,03,65 4,00,59
52	Etah Gramin Bank, Etah (29-3-1981)	1981 1982	25,00 25,00	— —	58 16,25	6,45 40,81	9 17,92	— —	7,12 74,98	— 65,32	1,20 10,45	9 —	33,41 1,75,75
53	Etawah Kshetriya Gramin Bank, Etawah (18-3-1980)	1981 1982	— 25,00	— 84	— 38,61	— 1,26,23	— 13,62	— —	— 1,78,46	— 41,82	— —	— —	— 2,46,12
54	Faizabad Kshetriya Gramin Bank, Faizabad (5-9-1980)	1981 1982	25,00 25,00	1,16 1,16	3,83 24,45	11,11 92,04	1,18 14,35	— —	16,12 1,30,84	— —	1,20 6,83	— —	43,48 1,63,88
55	Farrukhabad Gramin Bank, Farrukhabad (29-3-1976)	1981 1982	25,00 25,00	4,69 5,84	1,52,05 1,92,85	2,73,52 3,56,60	29,53 32,51	— —	4,55,10 5,81,96	1,50,00 2,21,50	2,50 12,90	4,00 —	6,41,29 8,47,20
56	Fatehpur Kshetriya Gramin Bank, Fatehpur (6-9-1980)	1981 1982	25,00 25,00	44 1,48	4,75 16,61	29,67 91,09	1,65 2,15	— —	36,07 1,09,85	— 39,15	2,22 7,40	1,03 —	64,76 1,82,88
57	Federal Bank, Alwaye (23-4-1931)	1981 1982	1,39,73 1,39,73	1,28,64 1,34,24	96,33,79 113,46,01	76,42,09 86,52,28	24,08,39 24,13,62	— —	196,84,27 224,11,91	4,06,20 3,13,52	20,47,92 31,24,18	6 9,86	224,06,82 261,33,44
58	Gaur Gramin Bank, Malda (2-10-1975)	1981 1982	25,00 25,00	8,30 8,30	1,19,27 1,58,87	2,72,72 3,29,32	51,83 72,00	— —	4,43,82 5,60,19	3,59,41 4,17,92	15,16 14,31	— —	8,51,69 10,25,72
59	Gomati Gramin Bank, Jaunpur (30-3-1981)	1981 1982	25,00 25,00	72 72	3,56 20,81	16,95 81,64	— 26,22	— —	20,51 1,28,67	3,84 39,44	89 8,15	— —	50,96 2,01,98
60	Gopalganj Kshetriya Gramin Bank, Gopalganj (27-3-1981)	1981 1982*	25,00 —	— —	1,20 —	64,44 —	6,90 —	— —	72,54 —	— —	1,26 —	73 —	99,53 —
61	Gorakhpur Kshetriya Gramin Bank, Gorakhpur (2-10-1975)	1981 1982	25,00 25,00	67,31 1,24,45	6,13,29 8,55,82	13,88,35 17,09,17	3,11,60 2,53,07	— —	23,13,24 28,18,06	11,21,45 14,01,14	1,26,15 2,45,77	— —	36,53,15 46,14,42

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)

Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
89 6,52	17,45 1,06,03	—	2 11	13,25 1,05,50	—	—	20,00	—	20,26 1,03,00	20 3,79	(—) (—)	20 3,59	1 8	49
5,26 9,99	31,74 87,92	10,05 —	—	28,72 1,05,62	—	10	—	—	7,15 9,50	3,94 13,08	(—) (—)	3,94 9,14	21 35	50
4,33 6,57	40,94 90,29	73,00 1,04,00	—	75,82 1,75,51	—	—	—	—	6,24 9,85	3,32 14,37	(—) (—)	3,32 1,10	26 26	51
1,36 5,22	6,01 27,84	—	— 8,29	4,81 1,16,24	—	—	17,00	—	4,23 14,43	— 3,73	9 (—)	3,75	10 25	52
— 13,74	— 1,11,87	— 10,00	— 7,25	— 94,70	—	— 10	—	—	— 8,46	—	(—) (—)	2,69	— 21	53
1,74 7,43	5,92 50,56	25,00 41,00	—	7,19 43,95	—	10 10	—	—	3,53 13,38	— 7,41	1,06 (—)	7,41	8 20	54
22,64 35,60	39,42 41,15	1,02,00 1,85,00	—	4,60,61 5,71,35	—	—	—	—	16,62 14,10	—	3,27 5,75	—	40 45	55
5,14 7,55	8,83 65,73	13,50 2,00	—	6,71 71,34	—	—	25,00 20,00	—	5,60 11,75	— 4,51	(—) (—)	4,51	13 30	56
6,26,80 7,51,75	34,06,46 28,64,47	—	15,71,67 20,56,89	91,19,38 102,20,19	25,68,70 43,48,14	20,46,23 16,94,08	7,13 8,71,24	40,20 39,99	30,20,25 32,86,69	—	34,96 15,40	10	304 306	57
24,71 24,39	2,17,97 1,49,85	1,00 23,00	20 1,50	5,43,48 7,47,92	—	56	— 6	—	62,54 70,80	1,23 8,20	(—) (—)	1,23 6,97	57 63	58
1,64 9,12	15,11 68,89	—	—	5,68 98,95	—	—	25,00	—	3,53 17,54	— 7,48	72 (—)	7,48	10 40	59
3,86 —	61,54 —	—	—	30,65 —	—	—	10	—	3,38 —	—	73	—	17 26	60
38,47 52,55	11,09,19 9,48,31	8,80,00 13,60,00	—	14,68,78 20,51,33	— 4,00	4,10	—	—	1,52,61 1,98,23	—	— 57,14	—	100 116	61

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
62	Gurgaon Gramin Bank, Gurgaon (26-3-1976)	1981 1982	25,00 25,00	— —	2,04,79 2,76,29	3,72,85 4,34,75	3,94 3,72	— —	5,81,58 7,14,76	5,88,47 7,35,57	30,53 72,03	— —	12,25,58 15,47,36
63	Hadoti Kshetriya Gramin Bank, Kota (14-10-1982)	1981 1982	— 21,25	— 1	— 5	— 2,58	— 41	— —	— 3,04	— —	— 8	— —	— 24,38
64	Hardoi-Unnao Gramin Bank, Hardoi (7-6-1977)	1981 1982	25,00 25,00	24 24	1,21,28 1,82,47	2,83,42 3,48,31	38,84 65,48	— —	4,43,54 5,96,26	2,30,04 3,38,19	11,99 7,53	— —	7,10,81 9,67,22
65	Haryana Kshetriya Gramin Bank, Bhiwani (2-10-1975)	1981* 1982	— 25,00	— —	— 2,73,14	— 3,51,85	— 11,29	— —	— 6,36,28	— 99,83	— 9,15	— —	— 7,70,26
66	Himachal Gramin Bank, Mandi (23-12-1976)	1981 1982	25,00 25,00	9 9	3,15,25 4,41,45	2,29,75 3,20,58	62 6,00	— —	5,45,62 7,68,03	— —	17,54 19,84	— —	5,88,25 8,12,96
67	Hindustan Commercial Bank, Kanpur (14-5-1943)	1981 1982	1,25,00 1,25,00	49,00 75,00	50,18,43 61,13,26	29,73,65 34,11,45	26,91,40 31,30,39	— —	106,83,48 126,55,10	3,59,15 52,31	22,74,96 33,92,13	66 13	134,92,25 162,99,67
68	Howrah Gramin Bank, Howrah (12-6-1982)	1981 1982	— 25,00	— 57	— 2,78	— 6,47	— 8	— —	— 9,33	— —	— 6	— —	— 34,96
69	Indian Bank, Madras (5-3-1907)	1981 1982	6,00,00 9,00,00	2,00,62 4,18,62	796,10,76 954,10,76	286,14,05 328,79,21	117,40,15 213,65,44	4,00,00 —	1,263,61,96 1,496,55,41	96,82,46 88,68,57	268,36,94 204,20,13	— 62	1,636,90,98 1,802,63,35
70	Indian Overseas Bank, Madras (20-11-1936)	1981 1982	10,00,00 13,00,00	10,72,02 13,72,02	1,225,39,36 1,570,77,02	387,78,53 451,54,97	262,94,55 293,52,11	1,45,00 25,00	1,877,57,44 2,316,09,10	174,87,40 130,49,71	398,13,22 430,89,87	— 25,80	2,471,30,08 2,904,46,50
71	Jaipur Nagaur Aanchalik Gramin Bank, Jaipur (2-10-1975)	1981 1982	25,00 25,00	1,24 4,30	3,02,43 4,01,87	4,69,98 6,32,90	39,05 42,44	— —	8,11,46 10,77,21	9,35,66 12,95,55	67,62 1,09,63	— 20	18,40,98 25,11,89
72	Jammu and Kashmir Bank, Srinagar (1-10-1938)	1981 1982	26,74 29,79	4,41,03 4,69,36	88,64,87 112,33,97	56,59,45 67,16,59	76,92,80 94,41,82	— —	222,17,12 273,92,38	6,72,11 13,54,35	60,53,31 52,13,94	72 84	294,11,03 344,60,66

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
25,99	1,68,24	—	—	9,82,51	—	10	—	—	33,16	15,58	(—) 6,25	—	58	62
32,96	2,34,61	—	—	12,27,02	—	—	—	—	30,37	22,40	(—) 6,82	—	83	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	63
25	7,08	15,00	—	1,78	—	—	—	—	27	—	7	—	1	
18,42	1,03,31	—	—	5,51,87	—	1,98	—	—	31,09	4,14	1,91	—	49	64
26,31	3,18,79	—	—	5,37,27	—	—	—	—	50,77	28,22	—	—	85	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	65
36,08	3,21,05	—	7,42	3,89,22	1,00	50	—	—	12,39	2,60	37	—	55	
11,75	1,73,43	1,12,77	1,03	2,57,93	—	—	—	—	14,33	17,01	(—) 11,21	—	41	66
15,51	2,11,67	1,36,75	1,02	3,94,56	—	—	—	—	24,72	28,73	(—) 11,72	—	46	
5,16,04	13,57,05	3,84,45	11,72,64	49,88,65	18,81,37	10,08,86	3,34	13,74	21,66,11	—	15,66	—	131	67
18,86,41	79,34	9,31,91	13,67,85	54,86,22	31,03,83	—	58	15,60	34,27,93	—	—	—	134	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	68
9	1,16	—	—	—	—	32,86	—	—	85	—	57	—	1	
17,78,80	76,60,97	8,12,21	157,12,59	696,54,57	224,72,56	188,53,57	9,33,50	4,82,39	253,29,82	—	32,86	—	874(3)	69
19,85,24	147,62,36	22,09,01	163,79,24	793,85,19	272,35,92	110,79,97	11,36,50	6,21,74	254,68,18	—	—	—	902(3)	
30,75,95	236,59,05	2,04,72	346,79,78	991,30,66	229,68,89	204,83,42	13,11,39	6,11,79	410,04,43	—	3,25,00	—	887(12)	70
36,88,12	206,62,89	10,90,02	351,38,06	1,277,35,57	325,03,98	232,96,36	19,59,09	6,94,79	436,77,62	—	3,25,00	—	926(12)	
25,04	3,57,91	1,55,00	—	12,64,68	—	10	—	—	26,23	12,02	6,22	—	91	71
28,43	5,08,67	1,56,50	—	17,77,43	—	—	—	—	40,86	—	15,27	—	97	
6,40,22	27,56,72	—	3,55,64	127,14,39	56,70,52	8,71,73	12,85,94	50,45	50,65,42	—	28,79	13	235	72
5,97,65	25,84,36	—	4,22,60	142,19,87	75,40,25	23,99	26,08,32	81,66	63,81,96	—	32,31	14	245	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
73	Jammu Rural Bank, Jammu (12-3-1976)	1981 1982	25,00 25,00	12,80 12,80	1,57,92 2,26,47	3,20,97 4,08,70	2,01 2,86	— —	4,80,90 6,38,03	— 1,98	39,29 69,41	— —	5,57,99 7,47,22
74	Jamnagr Gramin Bank, Jamnagr (26-12-1978)	1981 1982	25,00 25,00	— —	37,80 68,23	78,92 1,53,34	19 10	— —	1,16,91 2,21,67	65,10 91,06	4,09 10,96	— —	2,11,10 3,48,69
75	Jhabua Dhar Kshetriya Gramin Bank, Jhabua (20-6-1980)	1981 1982	25,00 25,00	38 38	6,15 27,24	41,70 1,06,26	19,31 14,91	— —	67,16 1,48,41	12,32 1,72,86	2,20 5,08	— —	1,07,06 3,51,73
76	Ka Bank Nong Kyandongri Khasi, Jaintia (29-12-1981)	1981 1982	8,75 25,00	— —	— 2,98	— 3,81	— 5	— —	— 6,84	— —	91 82	— —	9,66 32,66
77	Kakathiya Grameena Bank, Warran-gal (28-6-1982)	1981 1982	— 25,00	— —	— 20,92	— 16,84	— 9	— —	— 37,85	— —	— 15	— —	— 63,00
78	Kalahandi Anchalik Gramya Bank, Bhawanipatna (26-5-1980)	1981 1982	25,00 25,00	1,21 1,21	21,14 30,23	7,94 45,47	26,90 6,62	— —	55,98 82,32	24,67 80,94	56 1,90	— —	1,07,42 1,91,37
79	Kalpatharu Grameena Bank, Tumkur (31-3-1982)	1981 1982	— 25,00	— 79	— 1,22	— 12,50	— 33	— —	— 14,05	— —	— 25	— —	— 40,09
80	Kamraz Rural Bank, Sopore (16-6-1981)	1981 1982	25,00 25,00	— 4	11,41 28,44	28,07 1,12,08	6,34 25,99	— —	45,82 1,66,51	— 1,64	1,04 3,58	— 1	71,86 1,96,78
81	Kanpur Kshetriya Gramin Bank, Kanpur (27-2-1980)	1981 1982	25,00 25,00	2,52 2,52	38,43 62,19	1,16,28 2,60,12	4,77 11,07	— —	1,59,48 3,33,38	— 32,64	4,69 7,38	— —	1,91,69 4,00,92
82	Karnataka Bank, Mangalore (28-2-1924)	1981 1982	49,97 69,97	67,36 73,50	81,96,36 87,63,27	40,24,79 47,51,78	12,05,65 16,89,34	— —	134,26,80 152,04,39	2,95,78 2,74,78	23,46,50 25,89,77	4 18	161,86,45 182,12,59
83	Karur Vysya Bank, Karur (22-6-1916)	1981 1982	33,99 40,00	81,81 98,45	52,54,44 65,62,68	14,62,92 16,09,55	10,25,39 13,67,89	— —	79,40,75 95,40,12	2,27,08 2,20,47	16,79,28 18,60,20	54 38	99,63,45 117,59,62

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend declared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Gov- ern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
12,76	1,35,05	—	—	2,22,23	—	—	1,66,00	—	11,30	10,65	(—) 8,83	—	63	73
12,95	1,78,00	—	—	2,88,00	—	—	2,28,00	—	22,77	17,50	(—) 6,85	—	65	
2,96	34,67	—	—	78,61	—	10	78,00	—	8,08	8,68	(—) 5,00	—	27	74
3,59	63,32	—	—	1,16,97	—	—	1,43,00	—	9,09	12,72	(—) 4,03	—	30	
2,21	19,59	—	—	39,27	—	10	36,00	—	8,28	1,61	(—) 1,61	—	22	75
9,44	1,07,46	—	—	2,01,83	—	—	5,00	—	16,79	11,41	(—) 9,80	—	53	
—	8,75	—	—	—	—	—	—	—	82	9	(—) 9	—	1	76
39	2,69	—	—	97	—	—	25,50	—	3,01	10	1	—	1	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	77
14	—	—	—	3,53	—	—	55,32	—	3,94	7	(—) 7	—	3	
61	20,10	42,00	—	32,86	—	10	—	—	11,75	—	89	—	10	78
2,95	36,94	20,00	—	1,05,63	—	—	—	—	17,17	8,68	(—) 8,68	—	34	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	79
11,07	1,25	17,00	—	3,10	—	—	—	—	7,67	—	79	—	5	
1,68	15,70	—	—	7,82	—	—	37,00	—	8,22	1,44	(—) 1,44	—	25	80
4,15	58,35	—	—	69,39	—	—	38,00	—	26,89	—	1,48	—	38	
15,26	31,21	83,00	—	44,43	—	—	10	—	14,11	3,58	(—) 3,58	—	25	81
32,47	73,56 ,	1,38,00	—	1,20,47	—	—	10	—	24,21	12,11	(—) 8,53	—	25	
3,98,94	19,45,06	—	8,23,38	65,79,22	26,38,88	8,46,77	5,25,02	34,28	23,94,90	—	13,69	12	247	82
5,04,71	18,27,20	—	9,05,95	72,82,10	40,72,09	9,51,56	13,52	33,50	26,21,96	—	15,54	12	249	
2,50,32	12,58,98	11,00	9,60,58	40,06,00	12,47,86	6,41,43	68,84	22,25	14,96,19	—	22,24	15	129	83
3,87,85	10,30,21	—	11,54,50	42,30,09	17,41,80	8,28,62	7,86,43	21,55	15,78,57	—	32,05	15	135	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
84	Kashi Gramin Bank Varanasi (28-7-1980)	1981 1982	25,00 25,00	43 43	3,17 33,55	35,21 1,01,07	10,99 14,79	— —	49,37 1,49,41	— 53,50	1,52 3,18	— —	76,32 2,31,52
85	Kisan Gramin Bank, Badaun (19-5-1980)	1981 1982	25,00 25,00	79 60	7,25 19,72	14,78 49,40	6,94 13,92	— —	28,97 83,04	— —	9,73 29,43	1,04 —	65,53 1,38,07
86	KoraputPanchabati Gramya Bank, Jeypore (13-11-1976)	1981 1982	25,00 25,00	33,26 43,11	97,84 94,73	3,48,62 4,28,98	77,51 72,93	— —	5,23,97 5,96,64	7,19,73 8,57,62	23,23 56,92	— —	13,25,19 15,79,29
87	Kosi Kshetriya Gramin Bank, Purnea (20-12-1976)	1981 1982	25,00 25,00	— —	46,32 74,07	1,60,18 3,33,16	15,76 43,78	— —	2,22,26 4,51,01	3,05,77 4,16,82	15,28 21,18	— —	5,68,31 9,14,01
88	Krishna Grameena Bank, Gulbarga (1-12-1978)	1981 1982	25,00 25,00	— —	77,90 1,03,08	81,74 1,03,66	2,82 7,26	— —	1,62,46 2,14,00	2,96,19 4,46,09	2,24 15,61	— —	4,85,89 7,00,70
89	Kshetriya Gramin Bank, Hoshangabad (21-1-1976)	1981 1982	25,00 25,00	74 74	1,39,20 1,65,31	1,76,74 2,04,41	58,61 91,32	— —	3,74,55 4,61,04	2,71,83 4,53,00	35,57 5,60	— —	7,07,69 9,45,38
90	Kshetriya Kisan Gramin Bank, Mainpuri (20-5-1980)	1981 1982	25,00 25,00	1,03 1,03	16,19 27,36	41,63 65,89	1,77 6,28	— —	59,59 99,53	— —	2,60 10,95	— —	88,22 1,36,51
91	Kumbakonam City Union Bank, Kumbakonam (31-10-1904)	1981 1982	6,76 10,00	29,17 31,87	13,34,43 16,20,04	5,15,81 6,49,59	2,48,34 2,45,31	— —	20,98,58 25,14,94	10,60 1,69,47	1,99,28 2,20,30	1 2	23,43,80 29,46,60
92	Kutch Gramin Bank, Bhuj (26-12-1978)	1981 1982	25,00 25,00	— —	75,31 98,26	8,201 87,97	21 60	— —	1,57,53 1,86,83	23,70 59,20	7,52 14,75	— —	2,13,75 2,85,78
93	Lakhimi Gaonlia Bank, Golanghat (29-7-1980)	1981 1982	25,00 25,00	16 —	11,10 24,12	30,86 81,80	2,23 8,70	— —	44,19 1,14,62	— 54,60	99 3,23	— —	70,34 1,96,85
94	Lakshmi Commercial Bank, New Delhi (3-4-1939)	1981 1982	16,54 24,78	72,43 72,93	91,21,86 125,18,76	56,55,75 55,40,01	64,74,67 64,44,63	1,70,00 1,60,00	214,22,28 246,63,40	2,41,37 5,86,89	54,74,26 52,59,12	2,03 2,69	272,28,91 306,09,81

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)

Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year @	Divi- dend declared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
4,89	9,55	—	—	25,80	—	—	26,50	—	7,50	2,08	(—)	2,08	—	15 84
12,37	43,55	—	—	91,42	—	—	64,00	—	11,74	8,44	(—)	6,37	—	29
2,30	1,00	—	—	22,36	—	—	29,28	—	10,59	—	1,04	—	7 85	
10,44	41,04	—	—	51,92	—	—	—	—	34,67	—	(—)	1,24	—	14
5,84	1,88,86	—	—	9,62,00	—	10	1,30,00	—	38,39	—	19,11	—	57 86	
7,40	1,84,18	—	—	11,31,57	—	—	2,05,00	—	51,14	—	9,85	—	61	
15,78	1,16,93	—	—	3,89,38	—	20	—	—	12,48	33,54	(—)	21,98	—	87 87
16,46	23,77	—	—	6,18,97	—	—	1,80,82	—	10,62	63,37	(—)	29,83	—	116
5,66	80,61	19,00	—	3,59,48	—	10	—	—	13,35	7,69	(—)	3,68	—	50 88
4,04	1,22,68	—	—	5,40,86	—	—	—	—	15,62	17,50	(—)	9,81	—	52
20,28	1,18,97	—	1	5,49,75	—	11	—	—	11,79	6,78	62	—	52 89	
28,42	1,67,53	28,00	19	6,97,88	—	—	1	—	13,48	9,87	(—)	3,09	—	65
5,37	17,61	34,00	—	22,06	—	—	—	7	9,08	—	—	—	16 90	
8,87	47,53	8,00	—	52,36	—	—	—	—	15,91	3,84	(—)	3,84	—	21
65,72	2,91,85	—	73,14	12,46,40	3,00,48	1,70,72	10	10,82	1,84,57	—	4,29	14	62 91	
79,59	4,52,56	—	89,97	15,83,77	3,10,36	2,20,44	13,10	10,95	1,85,86	—	5,32	14	66	
5,30	53,10	—	—	49,01	—	10	90,00	—	8,35	7,89	(—)	6,00	—	23 92
4,02	90,43	83,00	—	83,19	—	—	—	—	10,11	15,03	(—)	7,14	—	25
2,26	15,00	—	—	25,23	—	—	20,00	—	6,54	1,31	(—)	1,31	—	20 93
8,19	47,55	—	—	77,40	—	—	43,00	—	13,80	6,91	(—)	5,59	—	35
14,48,06	35,88,13	53,00	18,43,75	86,99,23	51,21,43	5,85,54	2,83,16	18,84	55,87,80	—	1,77	—	221 94	
16,77,02	63,18,32	84,67	11,58,39	88,96,58	48,34,03	7,23,73	4,49,11	7,30,83	57,37,13	—	1,16	—	223	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
95	Langpi Dehangi Rural Bank, Diphu (27-1-1982)	1981 1982	— 21,25	— —	— 4,12	— 1,50	— 11	— —	— 5,73	— —	— 25	— 75	— 27,98
96	Lakshmi Vilas Bank, Karur (3-11-1926)	1981 1982	22,88 28,41	73,74 84,15	34,19,45 40,89,61	13,11,70 15,26,66	12,32,51 13,04,07	— —	59,63,66 69,20,34	3,48,94 2,44,61	30,90,97 34,48,11	8 6	95,00,27 107,25,68
97	Lord Krishna Bank, Kondungallur (22-4-1940)	1981 1982	2,05 2,05	10,53 11,16	10,09,29 12,03,04	5,03,60 5,39,03	75,86 90,90	— —	15,88,75 18,32,97	8,82 5,60	1,51,37 2,23,09	1 1	17,61,53 20,74,88
98	Madhubani Kshetriya Bank, Madhubani (31-3-1979)	1981 1982	25,00 25,00	— —	31,03 55,72	1,76,70 2,30,86	54,53 34,93	— —	2,62,26 3,21,51	2,45,00 4,38,76	11,62 35,96	1,06 2,58	5,44,94 8,23,81
99	Magadh Gramin Bank, Gaya (10-11-1976)	1981 1982	25,00 25,00	6,46 6,55	2,10,64 2,90,10	5,26,65 8,45,49	33,32 10,02	— —	7,70,61 11,45,61	56,99 1,17,12	37,07 44,41	9 4,27	8,96,22 13,42,56
100	Malaprabha Grameena Bank, Dharwar (1-9-1976)	1981 1982	25,00 25,00	— 6,03	3,44,00 5,41,05	4,08,43 5,55,62	3,06 5,04	— —	7,55,49 11,01,71	8,71,55 13,93,11	37,15 49,80	— —	16,89,19 25,75,65
101	Mallabhum Gramin Bank, Bankura (9-4-1976)	1981 1982	25,00 25,00	1,27 1,27	1,89,21 2,55,46	4,28,77 5,10,96	83,11 63,49	— —	7,01,09 8,29,91	1,48,46 1,53,36	35,62 49,45	— —	9,11,44 10,58,99
102	Mandla Bala-ghat Kshetriya Gramin Bank, Mandla (14-11-1982)	1981 1982	— 21,25	— 1	— 6	— 1,04	— —	— —	— 1,10	— —	— —	— 1	— 22,37
103	Manipur Rural Bank, Imphal (28-5-1981)	1981 1982	25,00 25,00	— 64	1,05 60	— 4,33	— 2,57	— —	1,05 7,50	— —	— 48	64 58	26,69 34,20
104	Manjira Gramscena Bank, Sangareddy, (31-3-1982)	1981 1982	— 25,00	— 2,30	— 55,41	— 45,05	— 1,84	— —	— 1,02,30	— 17,20	— 2,13	— —	— 1,48,93
105	Marathwada Gramin Bank, Nanded (26-8-1976)	1981 1982	25,00 25,00	— —	2,11,77 2,78,25	3,74,14 5,05,12	35,97 37,04	— —	6,21,88 8,20,41	6,47,94 8,25,06	42,34 50,79	— —	13,37,16 17,21,26

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend declared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Government Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	95
23	—	—	—	1,12	—	—	23,40	—	3,23	—	75	—	4	
2,38,08	10,73,34	91,50	8,06,92	25,92,92	9,40,87	6,55,59	40,37	3,77	30,56,91	—	10,13	10	149	96
3,21,42	15,23,58	—	9,71,73	27,27,56	11,31,46	7,70,29	47,52	11,24	32,20,88	—	12,74	10	150	
55,41	3,23,72	—	22,34	7,91,52	3,35,86	79,65	14,51	58	1,37,94	—	1,24	6	62	97
47,56	3,06,68	—	52,36	9,87,32	3,75,39	1,00,08	14,51	62	1,90,35	1	1,03	6	63	
4,40	85,50	—	45,00	4,01,79	—	10	—	—	8,15	—	3,20	—	63	98
7,34	1,26,38	—	—	6,64,53	—	—	—	—	25,56	—	1,51	—	78	
26,71	2,68,88	—	—	3,35,57	—	10	2,40,30	—	24,66	—	9	—	90	99
44,86	3,52,93	—	—	5,65,32	—	10	3,40,00	—	39,75	—	4,27	—	107	
29,07	3,33,62	—	5,20	12,72,45	—	10	—	—	41,25	—	2,80	—	104	100
70,43	4,01,13	—	6,37	20,38,57	—	—	—	—	59,15	—	18,44	—	126	
25,52	2,13,47	—	37	4,53,26	—	50	1,77,07	—	41,25	—	2,80	—	71	101
39,85	1,87,39	—	13	5,48,85	—	—	1,96,30	—	66,56	19,91	(—) 19,91	—	104	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	102
—	22,06	—	—	10	—	—	—	—	21	—	1	—	1	
5	24,70	—	—	90	—	—	—	—	1,04	—	64	—	1	103
74	25,16	—	—	5,04	—	—	—	—	3,26	—	58	—	4	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	104
41	31,22	—	5,00	29,08	—	—	78,49	—	4,73	—	—	—	7	
22,54	3,93,60	—	2,15	8,50,91	—	13	—	—	42,88	24,95	(—) 5,85	—	101	105
27,72	2,50,28	—	1,19	11,29,56	—	—	2,20,13	—	62,72	29,66	(—) 4,71	—	114	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
106	Marudhar Kshetriya Gramin Bank, Churu (29-3-1979)	1981 1982	25,00 25,00	1,07 —	9,10 30,32	28,41 45,30	90 4,30	— —	38,41 79,92	47,42 1,45,16	48,87 1,39,54	— —	1,60,77 3,89,62
107	Marwar Gramin Bank, Marwar (6-9-1976)	1981 1982	25,00 25,00	4,01 7,53	2,26,03 2,87,61	3,16,41 3,56,02	12,74 23,92	— —	5,55,18 6,67,55	9,27,90 11,47,00	37,06 64,69	— —	15,49,15 19,11,77
108	Mayurakshi Gramin Bank, Birbhum (16-8-1976)	1981 1982	25,00 25,00	36 36	63,18 86,67	1,84,82 2,38,00	16,80 8,65	— —	2,64,80 3,33,32	1,13,44 2,33,36	16,58 26,77	— —	4,20,18 6,18,81
109	Miraj State Bank, Miraj (30-4-1929)	1981 1982	6,00 6,00	12,92 14,17	5,20,53 5,57,66	2,98,30 3,11,55	52,32 55,13	— —	8,71,15 9,24,34	— 9	1,47,84 1,37,13	1 1	10,37,92 10,81,74
110	Mithila Kshetriya Gramin Bank, Darbhanga (14-3-80)	1981 1982	25,00 25,00	— —	19,28 41,03	74,04 1,44,33	2,26 8,27	— —	95,58 1,93,63	87,06 1,06,30	9,73 28,37	— —	2,17,37 3,53,30
111	Monghyr Kshetriya Gramin Bank, Monghyr (12-3-1977)	1981 1982	25,00 25,00	8,77 6,20	44,53 74,11	3,00,65 3,71,37	11,02 12,46	— —	3,56,20 4,57,94	2,14,91 3,64,97	17,66 37,99	— —	6,22,54 8,92,10
112	Nadia Gramin Bank, Krishnagar (27-8-1980)	1981 1982	25,00 25,00	— —	4,45 6,37	13,66 40,72	— 21,52	— —	18,11 68,61	— 19,31	1,10 87	— —	44,21 1,13,79
113	Nagarjuna Grameena Bank, Khammam (30-4-1976)	1981* 1982	— 25,00	— 59,67	— 6,19,97	— 6,88,86	— 35,76	— —	— 13,44,59	— 19,59,65	— 1,05,28	— —	— 34,94,19
114	Nainital Bank, Nainital (25-9-1922)	1981 1982	10,00 10,00	19,00 22,00	7,53,85 12,23,23	6,75,94 9,07,66	2,54,39 2,56,95	— —	16,84,18 23,87,84	36,17 50,20	3,11,37 4,79,52	4 3	20,60,76 29,49,59
115	Nalanda Gramin Bank, Bihar Sharif (31-3-1979)	1981 1982	25,00 25,00	— —	17,35 37,11	77,89 1,56,68	14,27 16,77	— —	1,09,51 2,10,56	22,00 88,61	4,16 9,82	— —	1,60,67 3,33,99

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made durin the year@	Divi- dend dec- clared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
4,04	21,07	10,00	2,32	66,13	—	10	—	—	57,11	—	(—)93	—	19	106
4,43	3,17	16,50	2,50	1,62,95	—	—	51,75	—	1,44,10	4,22	(—)5,29	—	22	
11,47	2,06,47	—	—	11,04,15	—	—	2,00,00	—	27,06	—	3,79	—	100	107
17,87	2,44,14	—	—	15,24,10	—	—	96,00	—	29,66	—	3,52	—	104	
18,98	74,85	—	21	2,81,94	—	10	—	—	14,46	29,64	(—)12,84	—	48	108
31,20	38,57	—	3,50	4,50,62	—	—	—	—	51,72	43,20	(—)13,56	—	59	
33,61	1,56,25	—	13,42	5,21,15	1,70,40	—	22,44	4,46	1,16,19	—	1,76	10	23	109
27,78	1,37,01	—	14,69	5,73,35	2,13,83	—	2,06	2,68	1,10,34	—	1,85	10	24	
6,57	78,85	—	2	1,08,15	—	10	—	—	13,06	10,62	(—) 8,49	—	58	110
7,57	63,54	—	20,03	1,99,47	—	—	10	—	32,30	30,29	(—)19,67	—	77	
16,44	1,97,30	—	—	4,01,20	—	10	—	—	7,29	—	7,80	—	69	111
20,88	4,09,73	—	—	4,46,78	—	10	—	—	14,61	—	(—)1,76	—	86	
91	15,71	—	—	21,15	—	20	—	—	5,57	67	(—) 63	—	12	112
1,66	18,03	—	—	59,77	—	—	20,00	—	10,57	3,76	(—)3,08	—	17	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	113
16,90	4,98,43	—	—	27,43,83	—	—	2,03,57	—	31,46	—	(—)13,06	—	123	
46,78	2,45,13	—	86,41	7,85,71	4,95,20	22,95	1,12,28	48	2,25,14	—	3,94	10	30	114
75,99	5,92,83	—	93,64	11,62,10	6,05,53	32,95	60,19	73	3,25,63	—	3,98	—	34	
7,47	42,14	—	22	91,55	—	—	10,00	—	6,34	2,95	(—)3,10	—	28	115
12,00	88,13	—	6,90	1,53,84	—	—	54,00	—	8,21	10,91	(—)7,96	—	32	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
116	Nedungadi Bank, Kozhikode (29-5-1913)	1981 1982	18,13 18,17	18,25 19,28	25,60,31 29,54,76	12,52,72 14,79,03	4,03,05 4,61,38	— —	42,16,08 48,95,17	38,18 70,92	6,91,54 8,47,76	20 1,57	49,82,38 58,52,87
117	New Bank of India, New Delhi (21-12-1936)	1981 1982	2,50,00 2,50,00	3,59,05 4,12,05	344,13,75 395,54,53	158,63,23 185,07,10	81,04,10 115,09,53	1,40,00 2,00,00	585,21,08 697,71,16	16,75,17 20,08,00	164,73,45 186,44,81	8,22 8,10	772,86,97 910,94,12
118	Nimar Kshetriya Gramin Bank, Khar-gone (26-6-1982)	1981 1982	— 21,25	— —	— 61	— 4,76	— 39	— —	— 5,76	— —	— —	— —	— 27,01
119	North Malbar Gramin Bank, Cannanore (12-12-1976)	1981 1982	25,00 25,00	76 17,00	3,22,58 4,37,31	3,11,22 4,14,59	77,06 1,05,51	— —	7,10,86 9,57,41	10,06,79 7,49,04	11,42 1,73,65	— 5,24	17,54,83 19,27,34
120	Oriental Bank of Commerce, New Delhi (19-2-43)	1981 1982	21,68 21,68	1,08,00 1,32,00	204,84,21 263,85,51	109,66,47 127,66,45	69,36,99 76,49,31	— —	383,87,67 468,01,27	16,92,70 23,66,11	66,80,86 78,87,77	— 9,24	468,90,91 572,18,07
121	Palamau Kshetriya Gramin Bank, Daltonganj (15-5-80)	1981 1982	25,00 25,00	4,69 13,79	5,22 17,27	1,27,43 3,35,56	4,81 24,37	— —	1,37,46 3,77,20	12,82 82,24	4,38 12,52	— —	1,84,35 5,10,75
122	Panchamahala Gramin Bank, Godhra (30-3-1982)	1981 1982	— 25,00	— 1,77	— 1,44	— 10,10	— 33	— —	— 11,87	— —	— 33	— —	— 38,97
123	Pandyan Grama Bank, Sathur (9-3-1977)	1981 1982	25,00 25,00	56,48 85,38	3,93,91 4,89,72	3,36,00 4,43,57	18,57 21,31	— —	7,48,48 9,54,60	11,58,56 11,01,87	86,84 1,16,15	— —	20,75,36 22,83,00
124	Parur Central Bank, Parur North (17-9-1930)	1981 1982	7,50 7,50	16,79 18,25	6,34,10 8,31,64	4,17,12 5,56,64	45,20 1,09,99	— —	10,96,42 14,98,27	— 6,81	1,02,86 1,47,18	2 1	12,23,59 16,78,02
125	Pinakini Grammeena Bank, Nellore (11-6-1982)	1981 1982	— 25,00	— 59	— 27,78	— 37,69	— 1,81	— —	— 67,28	— —	— 5,95	— —	— 98,82
126	Pragjyotish Gaonlia Bank, Nalbari (6-7-1976)	1981 1982	25,00 25,00	88 8,64	2,07,44 1,46,76	3,68,89 5,10,85	1,34,22 2,52,62	— —	7,10,55 9,10,23	1,25,41 1,67,56	7,52 26,43	— 6,03	8,69,36 11,43,89

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)

Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1,78,02	6,87,74	—	2,11,23	25,79,46	6,17,52	1,83,48	5,25	4,38	5,15,30	—	1,83	5	129	116
2,10,66	5,36,18	—	2,36,02	28,33,49	9,95,32	3,85,29	12	7,96	6,47,83	—	2,40	6	131	
14,34,60	86,69,97	1,68,50	62,32,82	268,04,54	67,55,05	105,06,44	6,66,03	1,88,01	158,60,11	—	88,22	—	456	117
22,15,86	98,90,63	10,17,30	69,62,98	305,37,10	66,84,61	123,37,06	19,82,42	2,01,97	192,64,19	—	61,10	—	482	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	118
80	5,87	17,00	—	11	—	—	—	—	3,06	17	(—)17	—	6	
32,67	2,43,50	—	1,54	14,43,36	—	—	10	—	33,66	—	—	—	92	119
40,16	3,18,23	—	4,48	15,09,88	—	—	—	—	54,59	—	21,49	—	103	
12,79,84	67,69,81	3,01,70	31,32,20	192,31,84	64,95,38	41,06,50	1,93,78	14,90	53,64,96	—	27,36	—	362	120
15,88,21	78,03,39	2,60,95	35,35,34	229,89,06	83,86,21	60,28,63	3,07,13	14,15	63,05,00	—	33,24	—	385	
2,22	41,16	—	—	49,58	—	—	83,96	—	7,43	—	2,37	—	34	121
2,77	1,07,68	—	—	1,50,50	—	—	2,41,12	—	8,68	—	9,11	—	40	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	122
15	7,68	—	—	9,18	—	—	20,00	97	99	—	1,77	—	2	
37,57	2,74,07	12,00	6,39	16,70,09	—	10	—	—	75,14	—	28,40	—	99	123
32,06	4,35,62	—	6,62	17,02,30	—	—	35,00	—	71,40	—	28,90	—	107	
58,87	2,11,43	—	24,22	6,23,99	1,43,66	33,50	29,98	78	97,16	—	2,32	10	44	124
78,73	3,88,27	—	33,16	8,00,60	1,69,66	57,60	41,68	77	1,07,55	—	2,21	10	47	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	125
29	91,38	—	—	3,78	—	—	—	—	3,37	—	30	—	2	
35,21	1,80,17	—	—	3,69,24	—	—	2,63,11	—	21,63	—	5,48	—	66	126
23,89	3,05,87	—	—	5,33,60	—	—	2,42,01	—	38,52	—	13,79	—	76	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
127	Pratapgarh Kshetriya Gramin Bank, Pratapgarh (25-8-1980)	1981 1982	25,00 25,00	1,00 1,00	5,01 22,94	29,76 1,76,68	9,59 24,59	— —	44,36 2,24,21	— 58,70	97 1,23,86	— —	71,32 4,32,77
128	Prathama Bank, Moradabad (2-10-1975)	1981 1982	25,00 25,00	13,62 33,69	2,09,60 3,08,98	5,62,54 9,45,50	29,39 70,37	— —	8,01,53 13,24,85	3,10,66 5,45,48	30,54 56,45	— —	11,81,35 19,85,47
129	Punjab and Sind Bank, Amritsar (24-6-1908)	1981 1982	88,60 88,60	2,29,51 2,70,15	312,01,36 384,55,16	258,64,63 281,80,52	152,59,15 166,71,76	2,45,00 40,00	725,70,14 833,47,44	36,37,62 41,61,24	148,21,00 144,90,27	— 10,03	913,46,87 1,023,67,73
130	Punjab Co-operative Bank, New Delhi (31-10-1904)	1981 1982	10,00 10,00	24,75 26,00	94,33 1,11,58	55,96 57,47	41,15 44,62	— —	1,91,44 2,13,67	14,84 —	53,62 64,79	87 —	2,95,52 3,14,46
131	Punjab National Bank, New Delhi (19-5-1894)	1981 1982	5,00,00 7,50,00	13,22,30 18,37,30	1,723,31,43 2,077,41,43	1,019,90,56 1,102,11,13	501,86,98 590,12,35	— —	3,245,08,97 3,769,64,91	137,72,04 298,52,30	833,74,66 922,90,15	— —	4,234,77,37 5,016,94,66
132	Purbanchal Bank, Gauhati (18-1-1972)	1981 1982	15,18 16,02	11,01 7,89	8,09,23 9,32,89	3,99,21 5,04,15	2,44,81 2,93,09	— —	14,53,25 17,30,13	93,01 60,39	3,78,65 4,03,60	— 4,61	19,51,10 22,22,64
133	Puri Gramya Bank, Pipli (25-2-1976)	1981 1982	25,00 25,00	19,57 22,08	4,34,78 2,59,58	1,86,76 2,50,55	27,73 45,41	— —	6,49,27 5,55,54	4,76,01 7,43,30	22,48 38,22	— —	11,92,33 13,84,14
134	Rae Bareli Kshetriya Gramin Bank, Rae Bareli (29-3-1976)	1981 1982	25,00 25,00	12,80 16,47	1,93,16 2,44,60	2,78,71 3,79,34	32,60 29,10	— —	5,04,47 6,53,04	2,22,06 2,67,48	2,52,04 2,36,58	3,66 17,08	10,20,03 13,81,33
135	Raigarh Kshetriya Gramin Bank, Raigarh (31-1-1981)	1981 1982	25,00 25,00	31 —	12,87 9,49	3,92 32,25	3,35 10,29	— —	20,14 52,03	— 17,85	12 90	— —	45,57 95,78
136	Rani Laxmi Bai Kshetriya Gramin Bank, Jhansi (31-3-1982)	1981 1982	— 25,00	— 52	— 28,02	— 11,52	— 1,64	— —	— 41,18	— —	— 1,72	— —	— 68,42

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3,59	19,11	—	—	7,21	—	—	34,25	—	7,16	—	83	—	13	127
9,47	1,95,75	—	9,28	1,01,19	—	—	24,25	—	87,68	5,15	(—)5,15	—	31	
70,60	2,29,27	—	3,12	8,45,98	—	10	—	—	32,28	—	11,65	—	79	128
1,14,43	3,61,26	—	27,60	14,28,57	—	—	—	—	53,61	—	20,07	—	87	
35,99,11	57,00,23	5,30,69	92,21,38	393,78,58	146,45,78	24,26,66	1,38,22	3,90,37	153,15,85	—	45,50	—	558(1)	129
38,01,48	125,28,56	5,62,89	69,30,26	453,55,15	146,12,16	31,09,91	3,21,92	4,44,26	147,01,14	—	50,67	—	576(1)	
9,29	35,22	—	9,17	81,66	49,71	4,46	59,35	1,68	44,98	—	3,07	10	4	130
8,73	32,47	—	9,95	91,48	52,23	7,45	49,72	1,61	60,82	—	2,04	12	4	
66,08,98	437,98,33	10,78,30	358,07,67	1,555,78,57	725,90,09	295,50,61	25,78,37	3,92,03	755,04,42	—	2,40,77	—	1,818(4)	
67,46,76	461,39,15	12,12,75	393,86,82	1,948,81,72	808,36,37	427,23,02	40,01,17	11,59,79	846,07,11	—	—	—	1,898(4)	131
64,17	3,16,85	16,00	38,54	8,46,42	2,06,57	1,42,10	10,06	2,04	3,05,17	3,18	4,47	6	33	132
68,92	3,94,93	11,00	51,40	9,66,46	2,12,53	1,72,60	10,06	1,90	3,29,66	3,18	4,61	5	36	
16,18	1,83,51	—	69	8,58,58	—	10	99,17	—	34,10	—	11,51	—	54	133
22,02	1,59,07	—	6,31	11,52,05	—	10	5	—	44,54	—	2,52	—	54	
23,50	1,63,67	2,38,50	—	3,69,78	—	10	—	—	2,24,48	—	3,66	—	33	134
22,36	2,20,50	2,92,50	69	5,39,37	—	—	—	—	3,05,91	—	17,08	—	45	
1,21	6,55	—	—	2,99	—	—	3,00,00	—	4,82	—	31	—	6	135
2,18	18,46	—	—	28,51	—	—	35,00	—	9,07	2,56	(—)2,87	—	26	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	136
8	21	35,00	—	16,55	—	—	11,64	93	4,01	—	52	—	1	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
137	Ranchi she- triya Gramin Bank, Ranchi (21-6-1980)	1981 1982	25,00 25,00	— —	4,97 13,36	2,04,37 87,14	43 27,50	— —	2,09,77 1,28,00	— —	11 7	— —	2,34,88 1,53,07
138	Ratnakar Bank, Kolhapur (14-6-1943)	1981 1982	10,06 19,65	9,48 10,72	7,90,00 8,47,82	4,90,54 4,93,80	1,96,14 2,07,02	— —	14,76,68 15,48,64	79,21 88,45	4,17,18 3,02,17	— 1,15	19,92,61 19,70,78
139	Rayalaseema Grameena Bank, Cuddapah (5-8-1976)	1981 1982	25,00 25,00	7,05 10,25	4,32,41 6,43,05	3,13,40 4,06,16	14,41 14,52	— —	7,60,22 10,63,73	11,26,61 12,41,93	69,99 78,16	— —	19,88,87 24,19,07
140	Rewa Sidhi Gramin Bank, Rewa (20-12-1976)	1981 1982	25,00 25,00	35 35	1,31,12 1,70,12	2,16,92 2,80,94	40,22 18,86	— —	3,88,26 4,69,92	2,51,63 2,53,76	14,59 15,74	— —	6,79,83 7,64,77
141	Rushikulya Gramya Bank, Berhampur (14-2-1981)	1981 1982	25,00 25,00	71 —	35,02 41,43	4,04 50,18	48 75	— —	39,54 92,36	6,56 77,62	1,63 6,24	— —	73,44 2,01,22
142	Sagar Gra- min Bank, Amtala (24-9-1980)	1981 1982	25,00 25,00	— —	9,31 74,80	52,41 1,86,79	7,32 15,26	— —	69,04 2,76,85	24,69 1,20,49	1,74 7,04	— —	1,20,47 4,29,38
143	Samastipur Kshetriya Gramin Bank, Samastipur (12-5-1980)	1981 1982	25,00 25,00	52 52	7,53 24,88	99,51 1,74,57	5,10 19,41	— —	1,12,14 2,18,86	72,50 1,05,95	1,85 4,38	— —	2,12,01 3,54,71
144	Samyut Kshetriya Gramin Bank, Azamgarh (6-1-1976)	1981 1982	25,00 25,00	4,60 13,20	3,54,35 4,85,34	7,06,53 8,97,41	46,01 96,35	— —	11,06,89 14,79,10	2,74,49 4,22,63	42,92 46,44	— —	14,53,90 19,86,37
145	Sangameswara Grameena Bank, Meh- boobnagar (31-3-1982)	1981 1982	— 25,00	— 5	— 52,12	— 29,36	— 94	— —	— 82,42	— 12,69	— 1,20	— —	— 1,21,36
146	Sangli Bank, Sangli (16-10-1916)	1981 1982	43,44 43,48	78,40 91,86	80,06,80 83,28,57	32,45,04 35,27,62	23,35,06 28,02,96	— —	135,86,90 146,59,15	1,93,76 1,87,03	28,05,25 36,71,56	23 20	167,07,98 186,53,28

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend declared (Per- cent)	No. of Offices in India	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2,52	6,91	1,90,00	—	7,96	—	—	17,99	—	8,64	86	—	—	15	137
2,61	7,18	52,00	—	40,79	—	—	34,98	—	9,09	6,42	(—)	4,90	—	31
30,11	2,59,28	—	38,42	9,42,26	1,99,44	1,22,32	—	5,25	3,95,53	—	11,79	7	49	138
37,28	2,35,50	—	23,60	9,93,46	3,60,75	1,32,53	7,00	5,05	2,75,61	—	1,15	9	50	
45,65	2,77,66	15,00	13,91	15,91,40	—	3,10	—	—	42,15	—	9,83	—	98	139
34,40	3,44,87	1,55,00	23,95	18,03,91	—	3,00	—	24,09	29,85	—	6,47	—	98	
11,08	1,59,73	—	3,81	3,18,97	—	10	1,50,00	—	19,08	17,06	(—)	7,53	—	54 140
8,53	1,33,00	—	34	3,90,52	—	—	1,90,00	—	19,67	22,71	(—)	5,65	—	58
2,47	16,05	36,00	—	11,25	—	—	—	1,16	6,51	—	—	—	—	7 141
6,20	47,60	36,00	—	93,64	—	—	—	—	12,90	4,88	(—)	5,59	—	25
5,14	25,95	—	—	48,14	—	—	24,00	—	10,72	6,52	(—)	6,09	—	35 142
7,19	91,05	—	—	1,84,57	—	—	91,00	—	28,99	26,58	(—)	20,06	—	59
2,27	67,18	25,00	—	98,24	—	10	—	—	7,38	9,14	(—)	9,14	—	19 143
3,47	81,34	—	—	1,88,83	—	—	35,10	—	14,29	31,68	(—)	22,54	—	56
29,18	2,40,76	—	5,42	5,27,31	—	10	6,15,00	—	36,13	—	3,39	—	70	144
45,49	4,29,80	—	3,01	8,90,75	—	—	5,55,00	—	62,32	—	8,60	—	80	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	145
1,07	37,35	59,50	—	17,08	—	—	—	—	6,36	—	5	—	—	4
3,15,10	19,56,84	—	12,34,20	73,28,20	16,49,29	6,09,53	7,03,19	33,17	28,78,49	—	13,70	14	144	146
3,74,52	26,83,14	—	8,44,54	77,90,72	23,91,39	7,68,50	1,38,49	45,46	36,16,52	—	16,34	14	148	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
147	Saran Kshe-triya Gramin Bank, Kachari, Chapra (28-3-1981)	1981 1982	— 25,00	— —	— 12,07	— 76,45	— 2,93	— —	— 91,45	— 28,99	— 2,76	— —	— 1,48,20
148	Santhal Par-ganas Gramin Bank, Dumka (30-3-1977)	1981 1982	25,00 25,00	4,09 2,65	65,52 80,59	2,54,77 4,47,63	12,99 29,05	— —	3,30,28 5,57,27	1,74,43 2,27,19	21,22 25,89	— —	5,55,02 8,38,00
149	Sharda Gra-min Bank, Satha (21-5-1979)	1981 1982	25,00 25,00	— —	15,99 25,24	55,76 92,52	2,19 4,51	— —	73,94 1,22,27	53,48 97,71	2,82 6,13	— —	1,55,24 2,51,11
150	Shekhawati Gramin Bank, Sikar (7-10-1976)	1981 1982	25,00 25,00	2,74 2,32	2,13,96 3,28,88	2,99,27 3,77,42	9,63 10,57	— —	5,22,86 7,16,87	3,61,65 4,49,92	34,95 39,94	— —	9,47,20 12,34,05
151	Shivapuri Guna Kshe-triya Gramin Bank, Shivapuri (28-3-1981)	1981 1982	25,00 25,00	49 49	41 7,93	1,43 37,02	11 3,82	— —	1,95 48,77	— —	6 39	— —	27,50 74,65
152	Singhbhum Gramin Bank, Chaibasa (31-3-1979)	1981 1982	25,00 25,00	— —	14,14 24,20	32,14 1,04,41	2,21 5,23	— —	48,49 1,33,84	— —	1,31 1,38	— —	74,80 1,60,22
153	Siwan Kshe-triya Gramin Bank, Siwan (31-3-1981)	1981 1982	25,00 25,00	1,93 11	1,21 13,03	10,80 1,56,32	86,00 11,08	— —	98,01 1,80,43	— —	— 69	— —	1,24,94 2,06,23
154	South Indian Bank, Trichur (25-1-1929)	1981 1982	38,08 48,79	40,31 46,27	80,06,17 96,62,23	50,35,53 60,86,63	19,71,33 22,45,25	— —	150,13,03 179,94,11	5,56,95 5,18,13	28,55,62 35,22,88	20 52	185,04,19 221,30,70
155	South Malbar Gramin Bank, Malapuram (11-12-1976)	1981 1982	25,00 25,00	25,07 26,36	4,53,14 6,57,96	5,01,42 7,39,82	21,11 26,88	— —	9,75,67 14,24,66	14,34,75 16,28,50	94,92 1,04,60	— —	25,55,41 32,09,12
156	Saravasthi Gramin Bank, Baharaich (4-3-1980)	1981 1982	25,00 25,00	1,01 1,01	18,45 52,48	67,15 1,73,64	22,79 45,85	— —	1,08,39 2,71,97	— 50,43	3,49 13,42	— —	1,37,89 3,61,83
157	Sree Anantha Grameena Bank, Anantapur (1-11-1979)	1981 1982	25,00 25,00	1,26 —	98,17 1,73,89	92,83 1,43,54	2,39 3,32	— —	1,93,39 3,20,75	1,16,12 2,46,94	18,54 1,87,48	— —	3,54,31 7,80,17
158	Shri Venkate-swara Gramin Bank, Chittoor (22-3-1981)	1981 1982	25,00 25,00	14 14	6,17 63,41	12,10 68,36	1,93 3,61	— —	20,20 1,35,38	— 24,70	21 6,60	— —	45,55 1,91,82

SCHEDULED COMMERCIAL BANKS, 1961 AND 1962—(Contd.)

(Amount in Thousands of Rupees)

Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Property	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Government Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	147
3,07	72,90	—	—	60,31	—	—	—	—	7,23	4,69	(—)3,97	—	29	
5,95	90,71	1,89,56	—	2,56,53	—	—	10	—	12,17	—	—	—	44	148
5,64	1,78,86	2,40,44	—	3,82,65	—	—	—	—	15,92	14,49	(—)14,49	—	63	
4,41	20,58	—	45	80,69	—	—	35,00	—	9,86	4,25	(—)4,63	—	26	149
6,21	45,27	—	—	1,56,58	—	—	25,00	—	11,27	6,78	(—)2,53	—	29	
16,38	1,76,23	1,16,75	1,23	6,05,11	—	—	—	—	31,40	—	3,14	—	65	150
21,88	2,53,26	2,22,30	1,13	6,73,22	—	—	—	—	62,26	—	83	—	72	
36	1,98	—	—	19	—	—	20,00	—	4,97	—	49	—	2	151
1,86	39,22	10,00	—	13,11	—	—	—	—	6,57	3,89	(—)3,89	—	23	
2,69	6,73	12,00	69	47,31	—	—	—	—	4,67	71	(—)2,26	—	14	152
4,06	43,78	42,00	49	57,99	—	—	—	—	6,32	5,58	(—)4,87	—	23	
1,16	1,16,85	—	—	5,14	—	10	—	—	1,69	—	1,93	—	2	153
3,02	1,33,65	—	—	65,04	—	—	10	—	4,42	—	(—)1,81	—	32	
6,56,34	27,56,13	—	14,67,00	74,48,22	25,78,29	8,55,80	20,55	45,00	26,76,86	—	7,78	10	263	154
9,00,96	32,67,98	—	17,14,55	91,01,06	27,68,13	10,76,96	50,55	63,49	31,87,02	—	12,38	12	264	
38,09	3,50,68	—	15,10	20,57,66	—	10	30,00	—	63,78	—	2,65	—	106	155
60,30	5,66,82	—	13,48	24,50,07	—	—	35,00	—	83,45	—	5,78	—	119	
14,01	47,78	—	3,70	65,06	—	—	—	—	7,34	—	10	—	4	156
23,33	83,79	—	22,48	1,72,99	—	—	33,00	—	19,16	7,08	(—)7,08	—	43	
17,29	87,52	—	—	2,25,68	—	10	—	—	16,24	7,48	(—)7,05	—	32	157
20,64	1,11,83	—	—	4,47,69	—	—	—	—	1,84,36	15,65	(—) 8,18	—	46	
1,60	30,25	—	1	9,15	—	—	—	—	4,54	—	14	—	6	158
3,60	1,08,39	5,00	81	59,82	—	—	2,10	—	10,90	1,20	(—)1,20	—	18	

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
159	Shri Visakha Grameena Bank, Srikakulam (30-9-1976)	1981 1982	25,00 25,00	83,00 1,01,93	7,37,89 9,50,88	7,36,09 7,80,48	2,08,69 2,13,47	— —	16,82,67 19,44,83	14,21,26 15,95,37	1,30,36 1,48,79	— —	33,43,19 38,15,92
160	Sri Saraswati Grameena Bank, Adilabad (30-3-1982)	1981 1982	— 25,00	— 68	— 35,06	— 41,07	— 60	— —	— 76,73	— —	— 1,46	— —	— 1,03,87
161	State Bank of Bikaner and Jaipur, Jaipur (1-1-1963)	1981 1982	79,95 79,95	2,11,44 2,38,25	272,02,55 324,16,32	130,78,24 151,91,17	124,16,11 148,53,86	— —	526,96,90 624,61,35	23,00,42 28,99,71	98,88,99 99,16,04	2 2	651,77,72 755,95,32
162	State Bank of Hyderabad, Hyderabad (25-8-1941)	1981 1982	50,00 50,00	1,47,55 1,62,55	241,39,60 281,09,51	131,84,02 151,82,35	111,08,30 139,13,31	— —	484,31,92 572,05,17	42,75,84 28,53,28	273,81,68 318,24,55	5 5	802,87,04 920,95,60
163	State Bank of India, Calcutta (1-7-1955)	1981 1982	5,62,50 111,24,97	280,04,41 279,84,00	6,226,41,92 7,096,26,97	2,555,24,47 3,079,32,64	3,151,92,67 3,752,12,52	— —	11,933,59,06 13,927,72,13	1,472,75,37 2,395,29,50	5,612,52,77 7,578,02,76	309 13,06	19,304,57,20 24,292,26,42
164	State Bank of Indore, Indore (23-3-1920)	1981 1982	35,00 35,00	83,23 91,57	117,01,14 138,25,53	52,14,22 58,07,50	61,99,29 79,10,00	— —	231,14,65 275,43,03	10,04,19 11,86,92	46,99,76 56,88,83	6 6	289,36,89 345,45,41
165	State Bank of Mysore, Bangalore (19-5-1913)	1981 1982	1,00,42 1,00,42	2,09,88 2,24,91	208,80,63 241,89,68	100,72,86 115,61,75	85,05,36 102,41,48	— —	394,58,85 459,92,91	13,45,87 18,34,18	82,29,41 72,28,08	4 5	493,44,47 553,80,55
166	State Bank of Patiala, Patiala (14-11-1917)	1981 1982	35,00 35,00	1,22,91 1,37,93	234,31,99 278,27,59	173,34,56 191,50,81	151,11,63 175,48,28	— —	558,78,18 645,26,68	29,15,93 33,82,24	107,24,70 109,25,37	— —	696,78,72 790,07,22
167	State Bank of Saurashtra, Bhavnagar (19-1-1950)	1981 1982	1,00,00 1,00,00	1,68,00 1,80,85	143,83,84 170,18,20	70,15,40 84,35,86	50,74,39 74,11,08	— —	264,73,63 328,65,14	13,14,51 11,65,61	73,27,81 81,65,63	4 4	353,83,99 424,77,27
168	State Bank of Travancore, Trivandrum, (12-9-1945)	1981 1982	1,00,00 1,00,00	2,10,22 2,33,71	201,11,99 248,87,06	185,36,83 216,60,68	74,80,81 100,49,91	— —	461,29,63 * 565,97,65	12,87,60 16,30,51	153,39,13 179,25,38	8 13	630,66,66 764,87,38
169	Subansiri Gaonlia Bank, North Lakhimpur (30-3-1982)	1981 1982	— 25,00	— —	— —	— —	— —	— —	— —	— —	— —	— 1,11	— 26,11

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)

Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend declared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	22	26	27	28	29
35,36	6,48,18	—	—	22,43,68	—	10	2,74,00	—	1,41,87	—	22,52	—	106	159
32,90	6,45,16	—	—	24,84,89	1,10	—	5,46,88	—	1,04,99	—	18,04	—	121	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	160
87	35,47	55,00	—	5,39	—	—	—	—	7,14	—	6,81	—	3	
21,63,68	73,48,08	—	72,53,54	257,30,99	80,06,70	63,82,59	58,01	1,54,04	80,79,89	—	27,00	10	525	161
21,48,36	63,65,84	10,50,00	78,91,11	322,41,52	97,99,50	71,77,70	57,60	1,68,06	86,95,63	—	29,00	10	551	
11,30,41	117,07,49	4,75,00	56,59,64	288,52,35	113,93,44	58,24,91	1,40,59	1,10,34	149,92,87	—	12,05	—	493	162
10,41,37	91,88,55	6,00,00	50,23,08	331,88,36	156,86,69	46,48,62	1,30,44	1,22,35	224,66,14	—	15,00	—	520	
162,12,15	860,01,26	395,59,35	631,78,49	8,351,86,78	2,579,93,90	1280,57,53	512,71,09	28,47,89	4,494,48,76	—	15,11,62	25	59,75(23)	163
181,72,42	1,416,42,06	734,08,61	712,52,79	10,181,52,32	2,545,00,87	1544,12,00	406,50,10	39,74,27	6,510,60,98	—	19,00,60	25	62,56(23)	
4,98,78	26,93,64	1,50,00	25,85,34	121,96,53	36,94,16	22,35,69	29,00	42,94	48,10,81	—	9,20	9	216	164
4,04,06	34,68,73	11,50,00	26,87,56	144,29,21	38,26,53	29,03,24	32,98	41,58	56,02,52	—	9,50	9	248	
7,17,37	43,29,68	—	23,66,37	225,22,71	78,98,46	42,99,23	28,80	1,38,86	70,42,99	—	20,79	11	396	165
8,14,68	45,09,56	—	25,27,51	263,43,32	90,36,89	52,23,74	70,17	1,25,48	67,29,20	—	21,06	11	413	
5,68,22	53,61,18	48,75,00	21,34,53	292,14,68	78,51,99	74,36,67	42,50	74,67	121,17,38	—	14,00	—	418	166
5,18,73	60,39,53	43,10,00	20,73,81	351,51,39	90,46,75	98,48,54	60,15	82,97	118,75,35	—	15,02	—	450	
3,65,71	39,52,68	7,90,00	18,24,88	174,02,83	78,37,66	20,63,15	94,69	64,94	29,87,45	—	10,00	—	240	167
3,48,76	32,28,24	13,00,00	21,82,84	205,34,94	81,29,77	28,15,91	93,82	65,00	37,77,99	—	12,85	—	253	
6,75,21	59,69,99	25,00	70,62,30	226,50,51	111,56,14	33,08,33	26,69	2,04,35	119,88,14	—	27,00	11	472	168
7,69,11	59,38,10	6,00,00	103,67,77	253,75,41	148,37,75	43,33,55	18,52	2,94,62	139,52,55	—	28,06	11	493	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	169
—	25,90	—	—	—	—	—	—	—	21	—	1,11	—	1	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
170	Sultanpur Kshetriya Gramin Bank, Sultanpur (8-2-1977)	1981 1982	25,00 25,00	12,04 16,06	2,21,56 3,14,01	2,98,15 3,63,92	16,06 25,96	— —	5,35,77 7,03,89	4,41,40 5,46,73	66,63 46,23	— —	10,80,84 13,37,91
171	Surguja Kshetriya Gramin Bank, Ambikapur (24-10-1979)	1981 1982	25,00 25,00	37 —	16,64 26,84	44,73 62,10	16,03 47,10	— —	77,40 1,36,04	55,70 82,97	1,35 27,62	— —	59,82 2,71,63
172	Syndicate Bank, Manipal (20-10-1925)	1981 1982	7,50,00 10,50,00	7,55,00 14,50,00	1,277,21,72 1,488,82,00	555,28,66 625,37,61	323,75,84 302,10,53	4,95,00 20,00	2,161,21,22 2,416,50,14	106,79,22 120,38,58	410,17,05 449,59,59	— 43,05	2,693,22,49 3,011,91,36
173	Tamilnad Mercantile Bank, Tuticorin (11-5-1921)	1981 1982	14,37 18,96	1,02,15 1,18,15	30,50,06 34,42,22	12,06,76 14,34,60	15,97,89 20,08,26	— —	58,54,71 68,85,08	1,20,55 2,17,32	11,28,96 12,90,64	6 24,52	72,20,80 85,54,67
174	Trader's Bank, New Delhi (28-7-1933)	1981 1982	11,05 11,05	4,42 5,38	6,38,34 8,40,43	3,24,44 4,69,08	2,44,18 3,94,03	— —	12,06,96 17,03,54	— 3	2,14,95 2,43,64	— —	14,37,38 19,63,64
175	Tripura Gramin Bank, Agartala (12-12-1976)	1981 1982	25,00 25,00	13,86 34,14	1,20,49 1,70,70	3,35,58 3,74,05	1,19,56 2,41,44	— —	5,75,63 7,86,19	5,76,11 8,35,84	4,85,46 7,57,57	— —	16,76,06 24,38,74
176	Tulsi Gramin Bank, Banda (26-3-1981)	1981 1982	21,25 25,00	— —	2,23 13,53	30,04 1,02,94	2,18 26,23	— —	34,45 1,42,70	— 1,17	60 2,20	79 —	57,09 1,71,07
177	Tungabhadra Gramin Bank, Bellary (25-9-1976)	1981 1982	25,00 25,00	25,00 32,50	4,09,73 5,55,03	2,47,72 3,57,61	77,38 89,08	— —	7,34,83 10,01,72	8,10,42 10,77,77	33,67 70,66	— —	16,28,92 22,07,65
178	Union Bank of India, Bombay (11-11-1919)	1981 1982	1,25,00 4,00,00	6,82,00 7,46,00	865,62,71 1,042,35,73	451,92,46 516,47,15	313,04,26 351,74,34	— —	1,630,59,43 1,910,57,22	34,98,65 62,83,20	358,59,63 391,26,19	— —	2,032,24,71 2,376,12,61
179	United Bank of India, Calcutta (12-10-1950)	1981 1982	2,63,77 2,63,77	4,78,99 4,60,99	831,67,84 945,72,53	462,22,21 501,85,82	239,49,62 266,90,36	11,20,00 1,00,00	1,544,59,67 1,715,48,71	42,14,40 78,87,62	215,00,90 177,40,94	— 4,56	1,809,22,73 1,979,11,59
180	United Commercial Bank, Calcutta (6-1-1943)	1981 1982	5,00,00 8,00,00	8,50,00 9,00,00	1,141,48,89 1,251,70,91	512,52,95 570,68,07	617,40,36 649,82,09	18,06,50 4,00,00	2,289,48,70 2,476,21,07	95,80,27 114,58,62	331,14,49 383,62,98	— 25,68	2,729,93,46 2,991,68,35

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Contd.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
26,74	3,44,18	—	1,67	5,55,65	—	—	1,24,80	—	27,80	—	6,43	—	32	170
29,14	3,71,98	1,64,50	20	7,34,19	—	—	30	—	37,60	—	6,04	6	41	
3,68	2,72	—	—	1,01,12	—	10	46,54	—	3,72	1,93	—	—	34	171
3,02	60,87	—	—	1,99,46	—	—	—	—	7,03	1,25	32	—	52	
38,23,00	234,58,12	4,39,25	137,57,99	1,329,54,68	563,26,24	9,66,83	3,05,89	6,58,96	366,31,53	—	1,80,00	—	1,207(1)	172
40,47,04	255,54,50	2,32,79	146,10,24	1,540,47,09	622,76,72	—	12,37,45	8,10,83	383,74,70	—	2,38,05	—	1,224(1)	
3,30,91	18,01,93	—	2,92,41	27,97,83	10,02,85	3,73,87	52,01	25,02	5,43,97	—	34,90	20	94	173
4,11,17	15,11,96	—	3,01,57	36,93,55	11,05,87	5,28,80	1,00,01	36,00	8,65,74	—	24,52	20	96	
1,25,18	3,13,21	64,50	1,05,39	3,65,69	1,19,07	—	1,62,65	—	1,81,65	—	—	—	27	174
2,19,49	4,64,12	79,00	1,26,71	5,80,89	1,64,07	—	1,43,85	—	1,85,51	—	—	—	29	
28,75	2,56,78	—	6,67	8,75,46	—	50	—	—	5,07,90	—	4,39	—	31	175
36,89	3,30,55	—	4,87	12,77,85	—	—	50	—	7,88,08	—	20,27	—	32	
1,50	24,52	18,00	8	8,88	—	—	7	—	4,04	—	57,09	—	12	176
6,83	57,83	4,00	11	89,15	—	—	—	—	11,67	1,48	(—)2,27	—	23	
34,75	2,41,41	—	3,86	13,02,68	—	10	—	—	46,12	—	10,04	—	95	177
47,89	2,92,56	—	2,34	18,25,15	—	—	2,42	—	37,29	—	10,39	—	105	
35,98,96	209,90,08	10,00	210,27,65	790,53,21	410,51,71	76,74,30	11,48,53	3,59,35	283,10,92	—	1,10,99	—	1,309(1)	178
39,79,37	218,34,33	6,32,63	245,77,73	925,86,78	510,49,46	87,81,01	11,04,02	3,56,94	327,10,34	—	—	—	1,339(1)	
45,35,49	195,28,79	3,00	64,64,10	770,81,25	495,21,27	3,52,33	6,50,48	4,12,33	223,73,69	—	36,86	—	866	179
53,34,88	190,60,44	3,06	64,39,25	889,42,93	548,62,95	2,30,07	7,81,53	4,39,23	219 17,31	—	35,06	—	894	
65,44,19	284,77,98	24,05,12	351,43,68	1,091,93,90	368,27,70	106,95,34	47,15,05	4,57,95	385,32,35	—	85,00	—	1,374(9)	180
59,61,43	318,52,20	28,58,20	335,65,04	1,223,17,46	373,89,32	161,93,06	14,00,91	5,88,12	470,42,61	—	25,68	—	1,408(9)	

No. 55—LIABILITIES AND ASSETS OF INDIAN

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other liabilities	Balance of Profit & Loss (Profit)	Total liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
181	United Industrial Bank, Calcutta (21-2-1940)	1981 1982	22,01 22,01	49,24 52,27	51,27,71 57,59,09	28,29,12 33,37,80	26,83,12 27,59,44	— —	106,39,95 118,56,33	68,14 2,68,25	17,01,05 19,93,00	2,45 1,05	124,82,84 141,93,81
182	United Western Bank, Satara (17-10-1936)	1981 1982	40,00 40,00	57,86 70,51	74,15,52 85,94,36	37,29,32 41,43,52	12,94,96 26,21,30	— —	124,39,80 153,59,18	6,23,86 2,41,71	46,26,74 44,53,69	1,05 1,05	177,89,31 201,66,14
183	Uttar Banga Kshetriya Gramin Bank, Cooch Behar (7-3-1977)	1981 1982	25,00 25,00	— —	41,00 91,86	1,50,48 2,07,35	8,52 15,75	— —	2,00,00 3,14,96	1,76,24 4,47,15	8,95 24,46	— —	4,10,19 8,11,57
184	Vaishali Kshetriya Gramin Bank, Muzaffarpur (10-3-1977)	1981 1982	25,00 25,00	— —	1,98,67 3,12,42	5,11,34 6,61,07	30,39 56,11	— —	7,40,40 10,29,60	5,05,51 7,57,74	8,17 21,11	— —	12,79,08 18,33,45
185	Vijaya Bank, Mangalore (2-5-1931)	1981 1982	1,17,56 1,17,56	2,51,50 2,69,00	282,49,21 337,79,32	137,84,49 158,01,74	70,48,91 90,80,80	— —	490,82,61 586,61,86	17,83,01 18,24,83	116,85,45 116,10,70	— —	629,20,13 724,83,95
186	Vysya Bank, Bangalore (29-3-1930)	1981 1982	40,00 55,43	81,19 1,07,09	125,67,12 141,98,78	25,22,78 32,24,74	23,52,41 30,60,10	— —	174,42,31 204,83,62	6,79,91 12,97,97	45,48,65 50,46,48	4,86 6,96	227,96,92 269,97,55

Note : Other deposits pertain only to deposits under participation certificate scheme.

@ 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.

* Data not available.

SCHEDULED COMMERCIAL BANKS, 1981 AND 1982—(Concl.)

(Amount in Thousands of Rupees)														
Cash		Money at Call and Short Notice	Bills Purcha- sed and dis- counted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Pro- perty	Other Assets	Bal- ance of Profits and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend de- clared (Per- cent)	No. of Offices in India @@	Sr. No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
6,81,56	13,79,20	1,00	2,58,77	55,36,16	14,00,05	11,07,77	90,90	9	20,27,35	—	5,06	—	124	181
8,06,34	10,94,43	1,00	2,01,49	65,05,03	18,87,75	11,59,91	1,04,59	1,73	24,31,54	—	1,63	—	125	
3,04,30	17,98,07	—	15,47,31	65,51,59	28,32,25	11,17,27	19,35	39,93	35,79,24	—	14,45	14	150	182
5,61,08	16,56,22	50,00	13,91,09	72,23,73	35,82,28	12,30,65	93,41	52,92	43,24,76	—	18,26	14	151	
10,19	1,04,54	—	46	2,65,91	—	10	—	26	9,74	18,99	(—)13,75	—	39	183
8,14	1,17,74	—	11	6,44,10	—	—	—	—	13,50	27,98	(—)8,99	—	50	
39,17	3,04,95	—	—	8,89,50	20	—	—	—	20,55	24,71	(—)6,11	—	142	184
29,24	4,80,66	—	—	12,37,31	—	—	—	—	39,24	41,00	(—)16,29	—	161	
15,39,99	67,75,53	—	31,22,44	239,82,66	83,28,09	75,84,35	6,29,39	1,54,30	108,03,38	—	25,14	—	602	185
18,48,97	70,63,63	—	33,01,94	303,86,59	90,28,41	89,83,42	6,03,36	2,16,48	110,51,15	—	18,62	—	607	
6,75,38	23,34,43	—	14,73,77	90,48,27	20,43,95	22,15,23	8,17,79	25,71	41,62,39	—	12,93	—	235	186
8,12,80	20,06,27	—	21,19,75	107,70,09	30,29,60	30,81,08	6,44,50	30,58	45,02,88	—	18,40	—	252	

No. 56—LIABILITIES AND ASSETS OF

Sr. No.	Name of the Bank and Date of Registration	As on Dec. 31	Paid-up Capital	Re-serves	DEPOSITS				Borrow-ings from Banks	Other Liab-ilities	Balance of pro-fit or Loss (Profit)	Total Liabi-ilities or Assets
					Fixed	Savings	Current	Total				
		1	2	3	4	6	6	7	8	9	10	11
1.	Bari Doab Bank, Hoshiarpur (12-5-1915)	1981	2,00	32,89	20,38	9,49	3,61	33,48	—	15,04	15	83,56
		1982	2,00	34,36	25,25	11,59	2,99	39,83	—	15,61	3	91,83
2.	Ganesh Bank of Kurundwad (14-8-1920)	1981	2,22	3,26	92,75	87,88	16,08	1,96,71	8	13,06	—	2,15,33
		1982	2,22	4,70	1,11,64	82,28	22,02	2,15,94	—	12,06	72	2,35,64
3.	Kashinath Seth Bank, Shahjahanpur (3-9-1947)	1981	5,00	8,50	3,57,62	3,48,34	37,80	7,43,76	7,56	54,44	—	8,19,26
		1982	5,00	8,50	4,51,52	4,56,53	88,62	9,96,67	—	56,72	58	10,67,47

NON-SCHEDULED COMMERCIAL BANKS, 1981 AND 1982

(Amount in Thousands of Rupees)

CASH		Money at call and short notice	Bills purchas- ed and dis- counted	Loans and Advan- ces	INVESTMENTS			Premi- ses and Immo- vable Pro- perty	Other Assets	Balance of Profit or Loss (Loss)	Profit or Loss made during the year	Divi- dend decla- red (Per- cent)	No. of Offices in India	No.
In hand	At Banks				Govern- ment Securi- ties	Other appro- ved Securi- ties	Others							
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
92	1,41	—	—	18,58	9,33	—	38,90	—	14,42	—	1,69	16	1	1
2,25	1,69	—	—	25,27	10,59	33,10	43,69	—	18,93	—	1,59	16	1	
8,86	10,40	2,00	26,72	1,13,50	35,88	—	2	5,09	12,86	—	40	12	11	2
11,78	11,07	1,05	—	1,48,99	44,84	2	44,86	5,63	12,26	—	72	12	12	
17,91	51,52	12,00	3,65	5,24,00	1,52,53	—	—	4,81	52,84	—	3,06	6	16	3
48,52	1,15,69	27,00	8,45	5,91,26	2,00,68	—	—	5,08	70,79	—	58	—	21	

No. 57—PRINCIPAL RATIOS OF

(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1981	1982	1981	1982	1981	1982
		1	2	3	4	5	6
State Bank of India and its Associates :							
1.	State Bank of India	4979	252	52	51	21	22
2.	State Bank of Bikaner and Jaipur	264	298	52	52	25	24
3.	State Bank of Hyderabad	295	325	50	49	26	27
4.	State Bank of Indore	238	262	51	50	23	21
5.	State Bank of Mysore	209	224	53	53	26	25
6.	State Bank of Patiala	351	394	52	43	31	30
7.	State Bank of Saurashtra	168	181	54	52	27	26
8.	State Bank of Travancore	210	234	44	44	40	38
Nationalised Banks :							
9.	Allahabad Bank	567	480	50	49	29	29
10.	Andhra Bank	619	806	63	64	22	22
11.	Bank of Baroda	181	55	57	58	22	22
12.	Bank of India	170	162	59	61	23	23
13.	Bank of Maharashtra	150	200	46	46	32	32
14.	Canara Bank	250	300	54	54	27	26
15.	Central Bank of India	399	284	55	54	29	29
16.	Corporation Bank	290	221	56	56	20	21
17.	Dena Bank	294	310	54	53	34	34
18.	Indian Bank	34	47	63	64	23	22
19.	Indian Overseas Bank	107	106	65	68	21	19
20.	New Bank of India	144	165	59	57	27	27
21.	Oriental Bank of Commerce	498	609	53	56	29	28
22.	Punjab National Bank	264	245	53	55	31	29
23.	Punjab and Sind Bank	259	305	43	46	36	34
24.	Syndicate Bank	101	138	59	62	26	26
25.	Union Bank of India	546	187	53	55	28	27
26.	United Bank of India	89	172	54	55	30	29
27.	United Commercial Bank	170	113	50	51	22	23
28.	Vijaya Bank	214	229	58	58	28	27
Regional Rural Banks ;							
29.	Aligarh Gramin Bank	—	—	29	36	64	60
30.	Allahabad Kshetriya Gramin Bank	2	2	8	24	79	64
31.	Alwar Bharatpur Anchalik Gramin Bank	2	2	16	35	157	60
32.	Aravali Kshetriya Gramin Bank	—	1	1	19	125	79
33.	Aurangabad Jalna Kshetriya Gramin Bank	—	—	—	4	—	89
34.	Baitarni Gramya Bank	—	—	46	41	51	46
35.	Balasore Gramya Bank	—	—	31	33	62	66
36.	Ballia Kshetriya Gramin Bank	33	32	38	40	59	58
37.	Banaskantha Mehsana Gramin Bank	—	—	4	24	102	76
38.	Barabanki Gramin Bank	11	4	34	34	62	60
39.	Bardhaman Gramin Bank	—	—	7	19	93	78
40.	Bareilly Kshetriya Gramin Bank	1	2	6	18	86	73

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 RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	21
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
27	27	2	3	12	17	5	10	22	18	37	32	75	78	1
23	24	1	1	4	5	16	12	15	16	27	27	63	64	2
23	24	—	—	9	5	18	12	24	27	36	36	71	67	3
27	29	1	—	4	4	9	7	16	14	26	25	64	62	4
22	22	1	1	3	4	11	10	20	20	31	31	63	63	5
27	27	—	—	5	5	10	9	14	14	27	29	56	58	6
19	22	1	1	5	4	12	11	22	25	30	34	73	69	7
16	18	1	1	3	3	13	10	24	26	31	34	64	63	8
20	22	1	1	2	3	13	15	22	23	27	28	58	54	9
15	14	1	1	5	6	16	11	13	15	29	30	60	59	10
21	20	1	2	4	3	11	10	15	14	28	27	56	58	11
18	16	1	1	3	3	9	8	14	14	25	26	63	64	12
21	22	1	1	5	4	14	13	15	15	30	30	58	58	13
19	20	1	1	3	4	13	10	15	16	29	32	57	57	14
16	18	1	1	4	6	11	12	19	19	30	32	63	62	15
23	23	1	1	5	3	14	12	19	18	31	31	54	53	16
12	13	1	1	3	3	12	14	33	34	34	35	64	62	17
14	14	1	1	8	6	6	10	18	18	33	26	68	64	18
14	13	1	1	9	6	11	8	12	14	24	25	66	70	19
14	16	1	1	3	3	14	13	12	10	31	30	56	54	20
18	16	—	—	4	5	18	17	17	18	28	31	58	57	21
15	16	1	1	4	8	14	13	22	21	32	34	59	62	22
21	20	—	—	5	5	10	17	20	18	24	22	67	63	23
15	12	1	1	5	5	11	10	26	26	27	26	68	70	24
19	18	—	1	2	3	14	12	25	27	31	32	61	61	25
16	16	—	—	3	5	15	14	32	32	33	33	54	56	26
27	26	1	1	4	5	12	11	16	15	23	22	63	63	27
14	15	1	1	4	3	16	14	17	15	34	32	55	57	28
8	4	42	9	42	39	18	16	—	—	43	—	85	94	29
5	12	71	17	—	33	19	9	—	—	122	—	13	49	30
5	5	—	24	—	10	18	8	—	—	—	—	65	79	31
—	2	2129	96	4	—	—	8	—	—	—	—	—	37	32
—	7	—	543	—	—	—	6	—	—	—	497	—	—	33
4	13	29	10	64	79	12	12	—	—	59	—	79	140	34
7	1	32	21	26	94	12	6	—	—	19	—	69	143	35
3	2	6	4	—	7	7	7	—	—	—	—	75	87	36
—	—	179	48	—	—	3	7	—	—	—	—	22	22	37
4	6	5	4	—	1	8	8	—	—	—	—	62	75	38
8	3	250	36	—	50	45	13	—	—	150	—	1	44	39
9	9	51	18	11	38	11	9	—	—	60	44	25	54	40

No. 57—PRINCIPAL RATIOS OF

(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1981	1982	1981	1982	1981	1982
		1	2	3	4	5	6
41.	Bastar Kshetriya Gamin Bank	2	—	47	26	49	42
42.	Basti Gramin Bank	3	3	23	17	54	56
43.	Bhagirath Gramin Bank	70	89	27	31	65	59
44.	Bhojpur-Rohtas Gramin Bank	26	103	31	33	62	60
45.	Bilaspur-Raipur Kshetriya Gramin Bank	—	—	30	30	61	57
46.	Bholangir Anchalik Gramya Bank	50	50	31	32	50	49
47.	Bundelkhand Kshetriya Gramin Bank	—	—	29	32	52	53
48.	Cachar Gramin Bank	—	3	—	9	102	84
49.	Cauvery Grameena Bank	41	37	52	49	41	45
50.	Champaran Kshetriya Gramin Bank	6	6	19	23	65	63
51.	Chhatrasal Gramin Bank	—	2	—	7	—	88
52.	Chitradurga Grameena Bank	—	—	13	21	84	73
53.	Cuttack Gramya Bank	63	73	31	32	68	57
54.	Damoh-Panna-Sagar Kshetriya Gramin Bank	1	1	36	26	43	57
55.	Devipatan Kshetriya Gramin Bank	18	36	7	12	28	26
56.	Dewas Shajapur Kshetriya Gramin Bank	—	—	—	3	—	54
57.	Dhenkanal Gramya Bank	—	—	55	30	44	69
58.	Durg-Rajnandgaon Gramin Bank	6	6	12	13	86	56
59.	Ellaqui Dehati Bank	3	3	38	33	56	63
60.	Etah Gramin Bank	—	—	8	22	92	54
61.	Etawah Kshetriya Gramin Bank	8	3	17	22	74	70
62.	Faizabad Kshetriya Gramin Bank	5	5	24	19	69	70
63.	Farrukhabad Gramin Bank	19	23	33	33	60	61
64.	Fatehpur Kshetriya Gramin Bank	2	6	13	15	82	83
65.	Gaur Gramin Bank	33	33	27	28	62	59
66.	Gomati Gramin Bank	3	3	18	16	85	63
67.	Gopalganj Kshetriya Gramin Bank	—	++	2	++	90	++
68.	Gorakhpur Kshetriya Gramin Bank	269	498	27	30	60	61
69.	Gurgaon Gramin Bank	—	—	35	39	64	61
70.	Hadoti Kshetriya Gramin Bank	—	—	—	2	—	85
71.	Hardoi Unnao Gramin Bank	1	1	27	31	66	58
72.	Haryana Kshetriya Gramin Bank	+	—	+	43	+	55
73.	Himachal Gramin Bank	—	—	58	57	42	42
74.	Howrah Gramin Bank	—	2	—	30	—	69
75.	Jaipur Nagaur Anchalik Gramin Bank	5	17	37	37	58	59
76.	Jammu Rural Bank	51	51	33	36	67	64
77.	Jamnagar Gramin Bank	—	—	33	31	68	69
78.	Jhabua-Dhar Kshetriya Gramin Bank	2	2	9	18	62	72
79.	Ka Bank Nong Kundong Ri Khasi Jaintia	—	—	—	44	—	56
80.	Kakathiya Grameena Bank	—	—	—	55	—	45
81.	Kalahandi Anchalik Gramya Bank	5	5	38	37	14	55
82.	Kalpatharu Grameena Bank	—	3	—	9	—	89
83.	Kamraz Rural Bank	—	—	25	17	61	67
84.	Kanpur Kshetriya Gramin Bank	10	10	24	19	73	78
85.	Kashi Gramin Bank	2	2	6	22	72	68

COMMERCIAL BANKS—(Contd.)

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 RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
4	32	67	23	15	24	10	8	—	—	39	23	46	53	41
25	27	61	13	68	24	11	7	—	—	—	—	127	66	42
9	10	5	4	—	—	7	6	—	—	—	—	57	54	43
7	7	2	3	12	17	7	7	—	—	—	44	39	37	44
9	13	6	5	106	90	6	7	—	—	13	25	138	136	45
18	19	12	10	282	240	7	6	—	—	—	—	342	301	46
19	15	10	8	122	148	5	5	—	—	—	—	173	188	47
1	7	500	132	—	28	2	9	—	—	475	106	—	56	48
7	6	10	7	207	171	9	8	—	—	—	—	250	220	49
16	14	4	4	92	118	9	8	—	—	—	—	156	171	50
—	5	—	116	—	—	—	8	—	—	—	—	—	10	51
4	6	76	17	7	51	16	8	—	—	—	14	18	94	52
1	11	5	4	67	70	7	7	—	—	—	—	93	127	53
31	17	306	38	—	—	10	7	—	—	234	62	20	48	54
65	62	28	23	—	—	4	6	—	—	96	55	12	34	55
—	43	—	255	—	—	—	19	—	—	—	228	—	60	56
2	1	86	25	—	55	7	14	—	—	69	—	46	104	57
2	31	62	19	24	41	15	10	—	—	—	—	67	76	58
6	4	22	11	46	62	7	6	—	—	—	—	64	78	59
1	24	357	33	—	87	24	14	—	—	243	—	69	166	60
9	8	129	14	14	23	9	11	—	—	95	—	89	57	61
7	11	164	20	—	—	14	9	—	—	—	—	45	34	62
6	6	7	5	33	38	8	9	—	—	—	—	101	98	63
5	2	71	24	—	36	18	11	—	—	69	18	19	65	64
12	13	8	6	81	75	10	7	—	—	140	—	123	134	65
—	21	129	20	19	31	23	11	—	—	125	—	28	77	66
10	+	35	+	—	+	6	+	—	+	—	+	43	+	67
13	9	4	5	48	50	5	5	—	—	—	—	63	73	68
—	—	4	3	101	103	7	10	—	—	—	—	169	172	69
—	13	—	699	—	—	—	23	—	—	—	—	—	59	70
7	11	9	4	80	57	9	8	—	—	—	1	191	90	71
+	2	+	4	+	16	+	10	+	—	+	—	+	62	72
—	1	5	3	—	—	5	5	—	—	—	—	48	52	73
—	1	—	274	—	—	—	4	—	—	—	352	—	—	74
5	4	3	3	115	120	6	6	—	—	—	—	156	165	75
—	—	8	6	—	—	6	5	—	—	35	36	46	45	76
—	—	22	11	56	41	6	5	—	—	—	65	67	53	77
29	10	38	17	18	116	7	24	—	—	54	34	59	136	78
—	—	—	365	—	—	—	6	—	—	—	373	—	14	79
—	—	—	66	—	—	—	—	—	—	—	146	—	9	80
49	8	48	32	45	98	5	7	—	—	—	—	60	128	81
—	2	—	184	—	—	—	8	—	—	—	—	—	22	82
14	16	55	15	—	1	6	6	—	—	81	23	17	42	83
3	3	17	8	—	10	13	13	—	—	—	—	28	36	84
22	10	52	17	—	36	14	11	—	—	64	43	53	61	85

No. 57—PRINCIPAL RATIOS OF
(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1981	1982	1981	1982	1981	1982
		1	2	3	4	5	6
86.	Kisan Gramin Bank	3	2	26	24	53	59
87.	Koraput Panchabati Gramya Bank	133	172	18	16	66	72
88.	Kosi Kshetriya Gramin Bank	—	—	20	16	72	74
89.	Krishna Grameena Bank	—	—	48	48	50	48
90.	Kshetriya Gramin Bank, Hoshangabad	3	3	37	36	47	44
91.	Kshetriya Kisan Gramin Bank, Mainpuri	3	4	44	28	55	66
92.	Kutch Gramin Bank	—	—	48	53	52	47
93.	Lakshmi Gaonlia Bank	1	—	25	21	70	71
94.	Langpi Dehangi Rural Bank	—	—	—	72	—	26
95.	Madhubani Kshetriya Gramin Bank	—	—	12	17	67	72
96.	Magadh Gramin Bank	26	26	27	25	68	74
97.	Malaprabha Grameena Bank	—	24	46	50	54	50
98.	Mallabhum Gramin Bank	5	5	27	30	61	62
99.	Mandla Balaghat Kshetriya Gramin Bank	—	—	—	5	—	95
100.	Manipur Rural Bank	—	3	105	8	—	58
101.	Manjira Grameena Bank	—	9	—	54	—	44
102.	Marathwada Gramin Bank	—	—	34	34	60	62
103.	Marudhar Kshetriya Gramin Bank	4	—	24	38	75	57
104.	Marwar Gramin Bank	16	30	41	43	57	54
105.	Mayurakshi Gramin Bank	1	1	24	26	70	71
106.	Mithila Kshetriya Gramin Bank	—	—	20	21	78	79
107.	Monghyr Kshetriya Gramin Bank	35	25	13	16	84	81
108.	Nadia Gramin Bank	—	—	25	9	76	59
109.	Nagarjuna Grameena Bank	+	239	+	46	+	51
110.	Nalanda Gramin Bank	—	—	16	18	71	74
111.	Nimar Kshetriya Grameena Bank	—	—	—	11	—	83
112.	North Malabar Gramin Bank	3	68	45	46	44	43
113.	Palamau Kshetriya Gramin Bank	19	55	4	5	93	89
114.	Panchamahar Gramin Bank	—	7	—	12	—	85
115.	Pandyan Grama Bank	226	342	53	51	45	47
116.	Pinakini Grameena Bank	—	2	—	41	—	56
117.	Pragiyotish Gaonlia Bank	4	35	29	16	52	56
118.	Pratapgarh Kshetriya Gramin Bank	4	4	11	10	68	79
119.	Prathama Bank	54	135	26	23	70	71
120.	Puri Gramya Bank	78	88	67	47	29	45
121.	Rai Bareli Kshetriya Gramin Bank	51	66	38	37	55	58
122.	Raigarh Kshetriya Gramin Bank	1	—	64	18	20	62
123.	Ranchi Kshetriya Gramin Bank	—	—	2	10	98	68
124.	Rani Laxmi Bai Kshetriya Gramin Bank	—	2	—	68	—	28
125.	Rayalaseema Grameena Bank	28	41	57	60	41	38
126.	Rewa Sidhi Gramin Bank	1	1	34	36	56	60
127.	Rushikulya Gramya Bank	3	—	89	45	10	54
128.	Sagar Gramin Bank	—	—	13	27	76	67
129.	Samastipur Kshetriya Gramin Bank	2	2	7	11	89	80
130.	Samyut Kshetrya Gramin Bank	18	53	32	33	64	61

COMMERCIAL BANKS (Contd.)
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 RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
25	17	92	31	—	—	12	15	—	—	105	—	80	63	86
14	12	11	11	137	144	4	5	—	—	24	34	183	190	87
7	10	11	6	137	92	10	9	—	—	—	40	175	137	88
2	4	15	12	183	208	7	10	—	—	—	—	222	253	89
16	20	7	6	73	98	9	9	—	—	—	—	147	151	90
6	6	152	26	—	—	8	12	—	—	—	45	30	53	91
—	—	16	13	15	32	7	6	—	—	57	—	31	45	92
5	8	57	22	—	47	8	7	—	—	45	38	111	68	93
—	2	—	371	—	—	—	4	—	—	—	408	—	20	94
21	11	10	8	94	136	7	9	—	—	—	—	171	207	95
4	1	4	3	7	10	6	7	—	—	31	30	44	49	96
—	—	3	3	115	126	7	6	—	—	—	—	169	186	97
12	8	4	3	21	18	7	8	—	—	25	24	65	66	98
—	—	—	—	—	—	—	—	—	—	—	—	—	9	99
—	34	2500	342	—	—	10	13	—	—	—	—	90	67	100
—	2	—	27	—	17	—	—	—	—	—	77	—	33	101
6	4	4	3	104	101	7	6	—	—	—	27	137	138	102
2	5	66	31	125	182	14	10	—	—	—	65	180	207	103
2	3	5	4	167	132	5	5	—	—	4	11	199	176	104
6	3	10	8	43	70	10	9	—	—	—	—	107	136	105
2	4	26	13	92	55	14	7	—	—	—	—	114	113	106
3	3	9	7	60	80	7	9	—	—	—	—	113	98	107
—	32	139	36	—	28	8	6	—	—	—	29	118	87	108
+	3	+	6	—	146	+	5	+	—	+	15	+	204	109
13	8	23	12	20	42	10	9	—	—	9	26	84	76	110
—	6	—	369	—	—	—	18	—	—	—	—	—	2	111
11	11	4	4	142	78	9	8	—	—	—	—	203	158	112
4	6	22	10	9	22	5	4	—	—	61	64	36	40	113
—	3	—	226	—	—	—	8	—	—	—	168	—	77	114
2	2	11	12	155	115	9	7	—	—	—	4	224	179	115
—	3	—	38	—	—	—	2	—	—	—	—	—	6	116
19	28	4	4	18	18	8	6	—	—	37	27	52	59	117
22	11	59	12	—	26	10	8	—	—	78	11	16	49	118
4	6	5	4	39	41	12	11	—	—	—	—	106	110	119
4	8	7	8	73	134	5	8	—	—	15	—	132	209	120
6	5	8	6	44	41	9	6	—	—	—	—	73	83	121
17	20	127	48	—	34	10	8	—	—	150	67	15	55	122
—	22	12	20	—	—	5	8	—	—	9	27	4	32	123
—	4	—	62	—	—	—	1	—	—	—	28	—	40	124
2	2	4	3	148	117	10	4	—	—	—	—	211	172	125
10	4	7	5	65	54	6	5	—	—	39	40	83	83	126
1	1	65	27	17	84	47	7	—	—	—	—	28	101	128
11	6	36	9	36	44	10	6	—	—	35	33	70	67	127
5	9	23	12	65	48	6	5	—	—	—	16	88	86	129
4	6	3	3	25	29	6	6	—	—	56	38	48	60	130

No. 57—PRINCIPAL RATIOS OF
(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1981	1982	1981	1982	1981	1982
		1	2	3	4	5	6
131.	Sangameswara Grameena Bank	—	—	—	63	—	36
132.	Santhal Parganas Gramin Bank	16	11	19	14	77	80
133.	Saran Kshetriya Gramin Bank	+	—	+	13	+	84
134.	Sharda Gramin Bank	—	—	22	21	76	76
135.	Shekhawati Gramin Bank	11	9	41	46	57	53
136.	Shivpuri-Guna Kshetriya Gramin Bank	2	2	21	16	72	76
137.	Shri Venkateshwara Grameena Bank	—	—	31	47	61	50
138.	Singhbhum Gramin Bank	—	—	29	18	67	78
139.	Siwan Kshetriya Gramin Bank	8	—	1	7	11	87
140.	South Malabar Gramin Bank	100	105	46	46	51	52
141.	Sravasthi Gramin Bank	4	4	17	19	62	64
142.	Sree Anantha Grameena Bank	5	—	51	55	48	44
143.	Shri Saraswati Grameena Bank	—	3	—	46	—	54
144.	Shri Visakha Grameena Bank	336	408	44	49	44	40
145.	Subansiri Gaonlia Bank	—	—	—	—	—	—
146.	Sultanpur Kshetriya Gramin Bank	48	62	41	45	56	52
147.	Surgaja Kshetriya Gramin Bank	1	—	21	20	58	46
148.	Tripura Gramin Bank	55	137	21	22	58	48
149.	Tulsi Gramin Bank	—	—	7	9	88	72
150.	Tungabhadra Gramin Bank	100	130	56	55	34	36
151.	Uttar Banga Kshetriya Gramin Bank	—	—	21	29	75	66
152.	Vaishali Kshetriya Gramin Bank	—	—	27	30	69	64
Other Indian Schedules Banks :							
153.	Bank of Cochin	105	105	25	51	21	39
154.	Bank of Karad	401	454	62	63	27	27
155.	Bank of Madura	109	147	61	59	23	23
156.	Bank of Rajasthan	309	350	54	56	29	27
157.	Bank of Tamilnad	196	195	55	66	25	21
158.	Bank of Thanjavur	650	678	55	60	27	25
159.	Bareilly Corporation Bank	700	819	46	47	32	32
160.	Benares State Bank	87	69	56	57	34	31
161.	Bharat Overseas Bank	178	210	56	58	23	22
162.	Catholic Syrian Bank	134	178	53	53	38	36
163.	Dhanalakshmi Bank	241	253	33	64	14	30
164.	Federal Bank	92	96	49	50	39	39
165.	Hindustan Commercial Bank	39	60	47	48	28	27
166.	Jammu and Kashmir Bank	1649	1576	40	41	25	25
167.	Karnataka Bank	135	105	61	58	30	31
168.	Karur Vysya Bank	241	246	34	69	9	17
169.	Kumbakonam City Union Bank	432	318	64	64	25	26
170.	Lakshmi Commercial Bank	438	294	43	51	26	22
171.	Lakshmi Vilas Bank	322	296	57	59	22	22
172.	Lord Krishna Bank	514	544	64	66	32	29
173.	Miraj State Bank	215	236	60	60	34	34

COMMERCIAL BANKS (Contd.)
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 RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
—	1	—	30	—	15	—	4	—	—	—	—	—	21	131
4	6	9	5	53	41	5	5	—	—	—	—	78	69	132
+	3	+	27	+	32	+	6	+	—	+	—	+	66	133
3	3	34	20	73	80	8	8	—	—	48	20	111	128	134
2	1	5	4	69	63	6	6	—	—	—	—	116	94	135
6	8	1275	52	—	—	48	7	—	—	1000	—	10	27	136
10	3	126	19	—	18	10	5	—	—	—	2	46	45	137
5	4	52	19	—	—	10	6	—	—	—	—	100	44	138
88	6	27	14	—	—	2	5	—	—	—	—	5	36	139
2	2	5	4	147	114	9	8	—	—	3	2	213	173	140
21	17	24	10	—	19	16	11	—	—	—	12	64	72	141
1	1	14	8	60	77	13	10	—	—	—	—	117	140	142
—	8	—	33	—	—	—	1	—	—	—	—	—	7	143
12	11	6	7	84	82	7	5	—	—	—	28	133	128	144
—	—	—	—	—	—	—	—	—	—	—	—	—	—	145
3	3	7	6	83	78	9	9	—	—	23	—	104	104	146
21	34	33	18	72	61	8	7	—	—	60	—	131	147	147
21	30	7	8	100	106	10	11	—	—	—	—	151	163	148
6	19	63	18	—	—	9	8	—	—	—	—	26	63	149
11	9	7	6	110	108	9	11	—	—	—	—	178	182	150
4	5	13	8	88	142	8	6	—	—	—	—	133	205	151
4	6	3	2	68	74	9	7	—	—	—	—	120	120	152
3	10	1	1	4	2	1	6	4	12	11	26	38	61	153
12	10	2	2	6	1	10	10	24	13	25	33	59	56	154
16	18	1	1	6	5	14	13	14	14	24	29	74	71	155
16	17	1	1	2	3	15	17	20	18	30	28	58	55	156
19	13	1	1	2	2	16	14	12	9	18	19	58	55	157
18	15	2	1	3	4	20	15	14	13	26	25	57	61	158
22	21	2	2	3	5	18	19	17	20	22	34	48	56	159
10	12	1	1	1	1	13	14	22	19	43	34	43	48	160
21	20	3	2	7	2	11	11	14	11	24	20	71	60	161
9	11	1	1	2	2	15	16	18	13	23	18	61	66	162
3	6	—	1	1	1	10	9	12	14	23	34	56	54	163
12	11	1	1	2	1	17	14	13	19	23	31	54	55	164
25	25	2	2	3	—	15	15	18	25	27	25	58	54	165
35	34	2	2	3	5	14	10	26	28	35	37	59	53	166
9	11	1	1	2	2	16	14	20	27	30	33	55	54	167
6	14	1	1	1	2	8	12	8	18	12	35	31	56	168
12	10	2	2	—	7	11	9	14	12	22	22	63	67	169
30	27	—	—	1	2	15	24	24	20	28	24	49	41	170
21	19	2	2	6	4	16	16	16	16	27	28	57	53	171
5	5	1	1	1	—	15	14	21	20	27	27	51	57	172
6	6	2	2	—	—	19	16	20	23	22	23	61	64	173

No. 57—PRINCIPAL RATIOS OF
(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1981	1982	1981	1982	1981	1982
		1	2	3	4	5	6
174.	Nainital Bank	190	220	45	51	40	38
175.	Nedungadi Bank	101	106	61	60	30	30
176.	Parur Central Bank	224	243	58	56	38	37
177.	Punjab Co-operative Bank .. .	248	260	49	52	29	27
178.	Purbanchal Bank	73	49	56	54	27	29
179.	Ratnakar Bank	94	55	53	55	33	32
180.	Sangli Bank	180	211	59	57	24	24
181.	South Indian Bank	106	95	53	54	34	34
182.	Tamilnad Mercantile Bank .. .	711	623	52	50	21	21
183.	Traders' Bank	40	49	53	49	27	28
184.	United Industrial Bank	223	237	48	49	27	28
185.	United Western Bank	145	176	60	56	30	27
186.	Vysya Bank	203	193	72	69	14	16
Foreign Banks .							
187.	Algemene Bank Nederland N. V. .. .	—	—	60	43	11	14
188.	American Express International Banking Corporation .. .	—	—	61	64	12	12
189.	Bank of America National Trust and Savings Association .. .	—	—	77	69	6	6
190.	Bank of Oman	—	—	39	39	19	9
191.	Bank of Tokyo	—	—	30	34	19	20
192.	Banque del' Indochine et de Suez (Indosuez) .. .	—	—	57	18	28	3
193.	Banque Nationale de Paris	—	—	36	44	15	15
194.	British Bank of the Middle East	—	—	37	41	19	16
195.	Chartered Bank	—	—	44	44	28	29
196.	Citi Bank N. A.	—	—	56	60	8	7
197.	Emirates Commercial Bank	—	—	69	50	2	3
198.	European Asian Bank	—	—	63	41	2	1
199.	Grindlays Bank	—	—	49	48	31	29
200.	Mercantile Bank	—	—	44	46	27	26
201.	Mitsui Bank	—	—	46	48	21	20
202.	Sonali Bank	—	—	5	10	5	4
Non-Scheduled Banks :							
203.	Bari Doab Bank	1645	1718	62	63	29	29
204.	Ganesh Bank of Kurundwad	163	211	47	52	45	38
205.	Kashinath Seth Bank	170	170	48	45	47	46

+ Data for 1981 are not available

++ Data for 1982 are not available

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 RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
15	11	2	1	2	2	13	13	29	25	37	29	52	53	174
10	10	1	1	1	1	15	10	15	20	19	28	66	63	175
4	7	2	2	—	—	12	12	13	11	19	18	59	56	176
21	21	18	17	8	—	14	19	26	24	59	51	47	47	177
17	17	2	1	6	3	18	16	14	12	25	23	61	59	178
13	13	1	2	5	6	16	12	14	17	22	26	66	66	179
17	19	1	1	1	1	14	12	12	16	22	23	63	59	180
13	12	1	1	4	3	17	19	17	15	23	22	59	60	181
27	29	2	2	2	3	18	19	17	16	24	25	53	58	182
20	23	1	1	—	—	22	23	10	10	23	18	39	42	183
25	23	1	1	1	2	16	13	13	16	24	27	54	57	184
10	17	1	1	5	2	15	14	23	23	32	32	65	56	185
13	15	1	1	4	6	15	12	12	15	29	33	60	63	186
29	43	—	—	2	12	9	16	32	36	32	36	76	88	187
27	24	—	—	2	7	9	6	30	33	32	34	73	81	188
17	25	—	—	2	34	5	34	26	27	29	30	79	100	189
42	52	—	—	—	—	17	26	47	34	47	40	78	103	190
50	46	—	—	7	1	15	9	24	22	39	37	68	59	191
15	79	—	—	—	17	12	12	15	31	15	31	45	69	192
49	41	—	—	12	11	15	15	23	19	37	32	81	84	193
44	43	—	—	—	2	11	6	42	42	43	43	62	64	194
28	27	—	—	6	9	12	10	30	39	37	40	65	68	195
36	33	—	—	6	53	3	15	12	22	13	40	72	82	196
29	47	—	—	—	—	8	2	16	6	30	25	77	79	197
35	58	—	—	9	61	3	2	30	37	369	37	73	109	198
20	23	—	—	12	16	7	9	35	32	37	35	76	81	199
29	28	—	—	4	4	10	10	21	20	34	33	72	73	200
33	32	—	—	3	—	12	20	17	16	32	28	72	57	201
90	86	—	—	13	9	30	31	18	15	18	15	86	66	202
11	8	106	91	—	—	7	9	28	27	146	110	56	63	203
8	10	3	3	—	—	5	5	18	21	18	21	72	69	204
5	9	2	1	1	—	2	16	21	20	21	20	71	60	205

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories

(As on December 31, 1982)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH	3,128	ANDHRA PRADESH—(Concl'd)	
1. Allahabad Bank	14	51. State Bank of Mysore	9
2. Andhra Bank	583	52. State Bank of Patiala	1
3. Bank of Baroda	37	53. State Bank of Saurashtra	1
4. Bank of Cochin	1	54. State Bank of Travancore	3
5. Bank of India	38	55. Syndicate Bank	227
6. Bank of Madura	5	56. Tamilnad Mercantile Bank	2
7. Bank of Maharashtra	17	57. Union Bank of India	83
8. Bank of Rajasthan	1	58. United Bank of India	5
9. Bank of Tamilnad	1	59. United Commercial Bank	30
10. Bank of Thanjavur	4	60. United Western Bank	1
11. Bharat Overseas Bank	2	61. Vijaya Bank	55
12. Canara Bank	100	62. Vysya Bank	107
13. Catholic Syrian Bank	4		
14. Central Bank of India	75	ASSAM	632
15. Corporation Bank	50	1. Allahabad Bank	20
16. Dena Bank	15	2. Bank of Baroda	6
17. Dhanalakshmi Bank	2	3. Cachar Gramin Bank	9
18. Federal Bank	3	4. Bank of India	1
19. Grindlays Bank	1	5. Canara Bank	6
20. Hindustan Commercial Bank	1	6. Central Bank of India	23
21. Indian Bank	139	7. Dena Bank	2
22. Indian Overseas Bank	78	8. Federal Bank	5
23. Jammu and Kashmir Bank	1	9. Grindlays Bank	1
24. Kakatiya Grameena Bank	3	10. Indian Bank	10
25. Karnataka Bank	11	11. Indian Overseas Bank	3
26. Karur Vysya Bank	13	12. Lakshmi Commercial Bank	1
27. Kumbakonam City Union Bank	1	13. Lakhimi Gaonlia Bank	35
28. Lakshmi Commercial Bank	2	14. Langpi Dehangi Rural Bank	4
29. Lakshmi Vilas Bank	4	15. New Bank of India	1
30. Manjira Grameena Bank	7	16. Pragjyotish Ganolia Bank	75
31. Mercantile Bank	1	17. Punjab and Sind Bank	4
32. Nagarjuna Grameena Bank	123	18. Punjab National Bank	21
33. Nedungadi Bank	4	19. Purbanchal Bank	32
34. New Bank of India	4	20. State Bank of Bikaner and Jaipur	1
35. Oriental Bank of Commerce	2	21. State Bank of India	128
36. Pinakini Grameena Bank	2	22. Subansiri Gaonlia Bank	1
37. Punjab and Sind Bank	4	23. Syndicate Bank	3
38. Punjab National Bank	22	24. Union Bank of India	21
39. Rayalaseema Gramseena Bank	98	25. United Bank of India	126
40. Sangameswara Grameena Bank	4	26. United Commercial Bank	85
41. Sangli Bank	1	27. United Industrial Bank	2
42. Shri Venkateswara Grameena Bank	18	28. Vijaya Bank	6
43. South Indian Bank	9		
44. Sree Anantha Grameen Bank	46	BIHAR	2,980
45. Sri Saraswati Grameena Bank	3	1. Allahabad Bank	117
46. Sri Visakha Grameena Bank	121	2. Andhra Bank	2
47. State Bank of Bikaner Jaipur	1	3. Bank of Baroda	37
48. State Bank of Hyderabad	316	4. Bank of India	201
49. State Bank of India	611	5. Bank of Madura	1
50. State Bank of Indore	1		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
BIHAR—(Concl'd.)		GUJARAT—(Concl'd.)	
6. Bank of Maharashtra	1	13. Dena Bank	430
7. Benares State Bank	1	14. Federal Bank	2
8. Bhojpur-Rohtas Gramin Bank	100	15. Hindustan Commercial Bank	3
9. Canara Bank	53	16. Indian Bank	31
10. Central Bank of India	217	17. Indian Overseas Bank	44
11. Champaran Kshetriya Grameena Bank	109	18. Jammu and Kashmir Bank	1
12. Corporation Bank	1	19. Jamnagar Gramin Bank	30
13. Dena Bank	6	20. Karnataka Bank	1
14. Federal Bank	2	21. Karur Vysya Bank	2
15. Gopalganj Kshetriya Gramin Bank	26	22. Kutch Gramin Bank	25
16. Hindustan Commercial Bank	3	23. Lakshmi Commercial Bank	5
17. Indian Bank	12	24. New Bank of India	16
18. Indian Overseas Bank	11	25. Oriental Bank of Commerce	10
19. Jharia Industrial Bank	1	26. Panchamaharal Gramin Bank	2
20. Kosi Kshetriya Gramin Bank	116	27. Punjab and Sind Bank	7
21. Lakshmi Commercial Bank	2	28. Punjab National Bank	50
22. Madhubani Kshetriya Gramin Bank	78	29. Sangli Bank	1
23. Magadh Gramin Bank	107	30. South Indian Bank	1
24. Mithila Kshetriya Gramin Bank	77	31. State Bank of Bikaner and Jaipur	4
25. Monghyr Kshetriya Gramin Bank	86	32. State Bank of Hyderabad	1
26. Nalanda Gramin Bank	32	33. State Bank of India	345
27. New Bank of India	5	34. State Bank of Indore	3
28. Oriental Bank of Commerce	2	35. State Bank of Patiala	1
29. Palamau Kshetriya Gramin Bank	40	36. State Bank of Saurashtra	231
30. Punjab and Sind Bank	10	37. Syndicate Bank	39
31. Punjab National Bank	235	38. Union Bank of India	133
32. Ranchi Kshetriya Gramin Bank	31	39. United Bank of India	12
33. Samastipur Kshetriya Gramin Bank	56	40. United Commercial Bank	70
34. Santhal Parganas Gramin Bank	63	41. United Industrial Bank	1
35. Saran Kshetriya Gramin Bank	29	42. United Western Bank	3
36. Singhbhum Gramin Bank	23	43. Vijaya Bank	21
37. Sivan Kshetriya Gramin Bank	32	44. Vysya Bank	2
38. State Bank of Bikaner and Jaipur	3		
39. State Bank of India	612	HARYANA 910	
40. State Bank of Patiala	1	1. Allahabad Bank	14
41. Syndicate Bank	10	2. Bank of Baroda	12
42. Union Bank of India	45	3. Bank of India	15
43. United Bank of India	66	4. Bank of Maharashtra	4
44. United Commercial Bank	140	5. Bank of Rajasthan	3
45. United Industrial Bank	10	6. Canara Bank	5
46. Vaishali Kshetriya Gramin Bank	161	7. Central Bank of India	57
47. Vijaya Bank	7	8. Dena Bank	4
GUJARAT 2,526		9. Gurgaon Gramin Bank	83
1. Allahabad Bank	11	10. Haryana Kshetriya Gramin Bank	55
2. Andhra Bank	4	11. Hindustan Commercial Bank	10
3. Banaskantha Mehsana Gramin Bank	12	12. Indian Bank	13
4. Bank of Baroda	538	13. Indian Overseas Bank	6
5. Bank of India	185	14. Jammu and Kashmir Bank	1
6. Bank of Madura	3	15. Lakshmi Commercial Bank	32
7. Bank of Maharashtra	28	16. New Bank of India	64
8. Bank of Rajasthan	5	17. Oriental Bank of Commerce	49
9. Bharat Overseas Bank	3	18. Punjab and Sind Bank	31
10. Canara Bank	24	19. Punjab National Bank	159
11. Central Bank of India	173	20. State Bank of Bikaner and Jaipur	3
12. Corporation Bank	13	21. State Bank of India	125
		22. State Bank of Patiala	86

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
HARYANA—(Concl'd.)		JAMMU AND KASHMIR (Concl'd.)	
23. Syndicate Bank	30	24. Union Bank of India	5
24. Traders' Bank	3	25. United Bank of India	1
25. Union Bank of India	21	26. United Commercial Bank	10
26. United Bank of India	2	27. Vijaya Bank	2
27. United Commercial Bank	21		
28. Vijaya Bank	2	KARNATAKA	3,066
HIMACHAL PRADESH		1. Allahabad Bank	6
	427	2. Andhra Bank	16
1. Allahabad Bank	2	3. Bank of Baroda	27
2. Bank of Baroda	5	4. Bank of Cochin	1
3. Bank of India	3	5. Bank of India	39
4. Canara Bank	1	6. Bank of Madras	5
5. Central Bank of India	21	7. Bank of Maharashtra	30
6. Grindlays Bank	1	8. Bank of Rajasthan	1
7. Himachal Gramin Bank	46	9. Bank of Tamilnad	1
8. Indian Bank	2	10. Bank of Thanjavur	2
9. Indian Overseas Bank	3	11. Bharat Overseas Bank	1
10. Jammu and Kashmir Bank	2	12. Canara Bank	398
11. Lakshmi Commercial Bank	6	13. Catholic Syrian Bank	4
12. New Bank of India	13	14. Cauvery Gramscena Bank	77
13. Oriental Bank of Commerce	5	15. Central Bank of India	44
14. Punjab and Sind Bank	10	16. Chitradurga Gramin Bank	50
15. Punjab National Bank	79	17. Corporation Bank	153
16. State Bank of India	95	18. Dena Bank	15
17. State Bank of Patiala	39	19. Dhanalakshmi Bank	4
18. Sydicate Bank	1	20. Federal Bank	4
19. Union Bank of India	9	21. Ganesh Bank of Kurundwad	2
20. United Commercial Bank	84	22. Grindlays Bank	1
		23. Indian Bank	49
JAMMU AND KASHMIR	565	24. Indian Overseas Bank	47
1. Allahabad Bank	2	25. Jammu and Kashmir Bank	1
2. Bank of Baroda	2	26. Kalpatharu Gramscena Bank	5
3. Bank of India	5	27. Karnataka Bank	203
4. Bank of Maharashtra	1	28. Karur Vysya Bank	7
5. Canara Bank	2	29. Krishna Gramscena Bank	52
6. Central Bank of India	9	30. Kumbakonam City Union Bank	1
7. Dena Bank	2	31. Lakshmi Commercial Bank	1
8. Ellaquai Dehati Bank	26	32. Lakshmi Vilas Bank	12
9. Grindlays Bank	1	33. Malaprabha Gramscena Bank	126
10. Hindustan Commercial Bank	2	34. Miraj State Bank	4
11. Indian Bank	1	35. Nedungadi Bank	5
12. Indian Overseas Bank	1	36. New Bank of India	3
13. Jammu and Kashmir Bank	222	37. Oriental Bank of Commerce	1
14. Jammu Rural Bank	65	38. Punjab and Sind Bank	5
15. Kamraz Rural Bank	38	39. Punjab National Bank	19
16. Lakshmi Commercial Bank	4	40. Ratnakar Bank	10
17. New Bank of India	9	41. Sangli Bank	23
18. Oriental Bank of Commerce	5	42. South Indian Bank	14
19. Punjab and Sind Bank	5	43. State Bank of Bikaner and Jaipur	1
20. Punjab National Bank	41	44. State Bank of Hyderabad	74
21. State Bank of India	100	45. State Bank of India	187
22. State Bank of Patiala	2	46. State Bank of Indore	1
23. Syndicate Bank	2	47. State Bank of Mysore	362
		48. State Bank of Patiala	2
		49. State Bank of Saurashtra	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
KARNATAKA—(Concl'd.)		KERALA —(Concl'd.)	
50. State Bank of Travancore	6	44. Union Bank of India	96
51. Syndicate Bank	368	45. United Bank of India	2
52. Tamilnad Mercantile Bank	3	46. United Commercial Bank	15
53. Tungabhadra Gramin Bank	105	47. Vijaya Bank	51
54. Union Bank of India	65	48. Vysya Bank	10
55. United Bank of India	2	MADHYA PRADESH	2,671
56. United Commercial Bank	22	1. Allahabad Bank	123
57. United Industrial Bank	1	2. Andhra Bank	6
58. United Western Bank	3	3. Bank of Baroda	51
59. Vijaya Bank	305	4. Bank of India	198
60. Vysya Bank	89	5. Bank of Maharashtra	97
KERALA	2,467	6. Bank of Rajasthan	11
1. Allahabad Bank	4	7. Bastar Kshetriya Gramin Bank	43
2. Andhra Bank	5	8. Bilaspur—Raipur Kshetriya Gramin Bank	100
3. Bank of Baroda	27	9. Bundelkhand Kshetriya Gramin Bank	62
4. Bank of Cochin	89	10. Canara Bank	20
5. Bank of India	12	11. Central Bank of India	315
6. Bank of Madras	6	12. Corporation Bank	3
7. Bank of Maharashtra	3	13. Damoh-Panna-Sagar Kshetriya Gramin Bank	32
8. Bank of Taminad	1	14. Dena Bank	68
9. Bank of Thanjavur	3	15. Dewas Shajapur Kshetriya Gramin Bank	7
10. Bharat Overseas Bank	2	16. Durg Rajnandgaon Grammin Bank	35
11. Canara Bank	159	17. Federal Bank	1
12. Catholic Syrian Bank	177	18. Hindustan Commercial Bank	4
13. Central Bank of India	55	19. Indian Bank	8
14. Chartered Bank	2	20. Indian Overseas Bank	6
15. Corporation Bank	32	21. Jhabua-Dhar Kshetriya Gramin Bank	53
16. Dena Bank	9	22. Kshetriya Gramin Bank, Hoshangabad	65
17. Dhanalakshmi Bank	92	23. Lakshmi Commercial Bank	2
18. Federal Bank	250	24. Mandla Balaghat Kshetriya Gramin Bank	1
19. Grindlays Bank	2	25. New Bank of India	12
20. Indian Bank	55	26. Nimar Kshetriya Gramin Bank	6
21. Indian Overseas Bank	73	27. Oriental Bank of Commerce	16
22. Karnataka Bank	9	28. Punjab and Sind Bank	24
23. Karur Vysya Bank	2	29. Punjab National Bank	116
24. Lakshmi Commercial Bank	1	30. Rewa-Sidhi Gramin Bank	58
25. Lakshmi Vilas Bank	4	31. Raigarh Kshetriya Gramin Bank	25
26. Lord Krishna Bank	62	32. Sharada Gramin Bank	29
27. Nedungadi Bank	91	33. Shivpuri Guna Kshetriya Gramin Bank	23
28. New Bank of India	3	34. State Bank of Bikaner and Jaipur	6
29. North Malabar Gramin Bank	103	35. State Bank of India	508
30. Oriental Bank of Commerce	2	36. State Bank of Indore	230
31. Parur Central Bank	46	37. State Bank of Saurashtra	1
32. Punjab and Sind Bank	2	38. Surguja Kshetriya Gramin Bank	52
33. Punjab National Bank	7	39. Syndicate Bank	20
34. South Indian Bank	167	40. Union Bank of India	115
35. South Malabar Gramin Bank	119	41. United Bank of India	3
36. State Bank of Bikaner and Jaipur	1	42. United Commercial Bank	101
37. State Bank of Hyderabad	1	43. United Western Bank	9
38. State Bank of India	85	44. Vijaya Bank	6
39. State Bank of Mysore	3	MAHARASHTRA	4,021
40. State Bank of Saurashtra	2	1. Algemene Bank Netherland N. V.	2
41. State Bank of Travancore	435	2. Allahabad Bank	55
42. Syndicate Bank	86	3. American Express International Banking Corporation	1
43. Tamilnad Mercantile Bank	4		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
MAHARASHTRA—(Contd.)		MAHARASHTRA (Concl'd.)	
4. Andhra Bank	20	59. State Bank of Mysore	10
5. Aurngabad Jalna Kshetriya Gramin Bank ..	1	60. State Bank of Patiala	2
6. Bank of America	1	61. State Bank of Saurashtra	7
7. Bank of Baroda	200	62. State Bank of Travancore	2
8. Bank of Cochin	1	63. Syndicate Bank	107
9. Bank of India	403	64. Tamilnad Mercantile Bank	1
10. Bank of Karad	43	65. Union Bank of India	203
11. Bank of Madura	6	66. United Bank of India	18
12. Bank of Maharashtra	658	67. United Commercial Bank	85
13. Bank of Oman	1	68. United Industrial Bank	1
14. Bank of Rajasthan	6	69. United Western Bank	133
15. Bank of Tamilnad	1	70. Vijaya Bank	40
16. Bank of Tokyo	1	71. Vysya Bank	7
17. Banque de L'Indochine et de Suez (Indo Suez)	1	MANIPUR	43
18. Banque Nationale de Paris	2	1. Allahabad Bank	2
19. Benares State Bank	1	2. Bank of Baroda	1
20. Bharat Overseas Bank	3	3. Central Bank of India	1
21. British Bank of the Middle East	1	4. Indian Overseas Bank	1
22. Canara Bank	122	5. Manipur Rural Bank	4
23. Catholic Syrian Bank	2	6. Punjab and Sind Bank	1
22. Central Bank of India	338	7. Punjab National Bank	1
25. Chartered Bank	6	8. State Bank of India	12
26. Citibank N. A.	2	9. United Bank of India	16
27. Corporation Bank	26	10. United Commercial Bank	2
28. Dena Bank	199	11. Vijaya Bank	2
29. Emirates Commercial Bank	1	MEGHALAYA	76
30. European Asian Bank	1	1. Allahabad Bank	1
31. Federal Bank	5	2. Bank of Baroda	2
32. Ganesh Bank of Kurundwad	10	3. Bank of India	1
33. Grindlays Bank	12	4. Canara Bank	1
34. Habib Bank	1	5. Central Bank of India	1
35. Hindustan Commercial Bank	4	6. Federal Bank	1
36. Indian Bank	50	7. Indian Bank	1
37. Indian Overseas Bank	49	8. Indian Overseas Bank	1
36. Jammu and Kashmir Bank	1	9. Ka Bank Nongkyandong Ri Khalsi Jaintia ..	1
37. Karnataka Bank	9	10. Punjab National Bank	3
40. Karur Vysya Bank	1	11. Purbanchal Bank	2
41. Lakshmi Commercial Bank	5	12. State Bank of India	43
42. Lakshmi Vilas Bank	4	13. Syndicate Bank	1
43. Marathwada Gramin Bank	113	14. Union Bank of India	2
44. Mercantile Bank	7	15. United Bank of India	9
45. Miraj State Bank	20	16. United Commercial Bank	4
46. Mitsui Bank	1	17. Vijaya Bank	2
47. Nedungadi Bank	1	NAGALAND	50
48. New Bank of India	16	1. Allahabad Bank	4
49. Oriental Bank of Commerce	20	2. Bank of Baroda	2
50. Punjab and Sind Bank	18	3. Federal Bank	1
51. Punjab National Bank	82	4. Indian Bank	1
52. Ratnakar Bank	40	5. Punjab and Sind Bank	1
53. Sangli Bank	120	6. State Bank of India	35
54. South Indian Bank	4	7. United Bank of India	1
55. State Bank of Bikaner and Jaipur	12	8. United Commercial Bank	2
56. State Bank of Hyderabad	113	9. Vijaya Bank	3
57. State Bank of India	577		
56. State Bank of Indore	5		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ORISSA	1,273	PUNJAB—(Concl'd.)	
1. Allahabad Bank	21	21. Oriental Bank of Commerce	92
2. Andhra Bank	43	22. Punjab and Sind Bank	272
3. Baitarani Gramya Bank	52	23. Punjab Co-operative Bank	3
4. Balasore Gramya Bank	46	24. Punjab National Bank	272
5. Bank of Baroda	7	25. State Bank of Bikaner and Jaipur	5
6. Bank of India	68	26. State Bank of India	195
7. Bolangir Anchalik Gramya Bank	80	27. State Bank of Patiala	249
8. Canara Bank	19	28. Syndicate Bank	10
9. Central Bank of India	22	29. Traders' Bank	6
10. Corporation Bank	2	30. Union Bank of India	46
11. Cuttack Gramya Bank	101	31. United Bank of India	4
12. Dena Bank	2	32. United Commercial Bank	78
13. Dhenkanal Gramya Bank	8	33. Vijaya Bank	6
14. Federal Bank	1		
15. Indian Bank	23	RAJASTHAN	1,838
16. Indian Overseas Bank	49	1. Allahabad Bank	17
17. Kalahandi Anchalik Gramya Bank	34	2. Alwar Bharatpur Gramin Bank	20
18. Koraput-Panchabati Gramya Bank	61	3. Andhra Bank	1
19. Lakshmi Commercial Bank	1	4. Aravali Kshetriya Gramin Bank	3
20. New Bank of India	6	5. Bank of Baroda	218
21. Oriental Bank of Commerce	1	6. Bank of India	21
22. Punjab and Sind Bank	2	7. Bank of Maharashtra	5
23. Punjab National Bank	12	8. Bank of Rajasthan	174
24. Puri Gramya Bank	54	9. Canara Bank	4
25. Rushikulya Gramya Bank	25	10. Central Bank of India	70
26. State Bank of Bikaner and Jaipur	1	11. Corporation Bank	1
27. State Bank of India	305	12. Dena Bank	9
28. Syndicate Bank	15	13. Hadoti Kshetriya Gramin Bank	1
29. Union Bank of India	17	14. Hindustan Commercial Bank	5
30. United Bank of India	67	15. Indian Bank	7
31. United Commercial Bank	122	16. Indian Overseas Bank	9
32. United Industrial Bank	1	17. Jaipur-Nagaur Anchalik Gramin Bank	96
33. Vijaya Bank	5	18. Lakshmi Commercial Bank	9
		19. Marudhar Kshetriya Gramin Bank	22
PUNJAB	1,724	20. Marwar Gramin Bank	104
1. Allahabad Bank	27	21. New Bank of India	49
2. Andhra Bank	1	22. Oriental Bank of Commerce	23
3. Bank of Baroda	28	23. Punjab and Sind Bank	14
4. Bank of India	56	24. Punjab National Bank	129
5. Bank of Maharashtra	5	25. Shekhawati Gramin Bank	72
6. Bank of Rajasthan	2	26. State Bank of Bikaner and Jaipur	468
7. Bari Doab Bank	1	27. State Bank of India	115
8. Bharat Overseas Bank	3	28. State Bank of Indore	1
9. Canara Bank	7	29. State Bank of Patiala	6
10. Central Bank of India	82	30. State Bank of Saurashtra	1
11. Chartered Bank	1	31. Syndicate Bank	6
12. Corporation Bank	2	32. Union Bank of India	31
13. Dena Bank	8	33. United Bank of India	5
14. Grindlays Bank	1	34. United Commercial Bank	114
15. Hindustan Commercial Bank	18	35. Vijaya Bank	7
16. Indian Bank	20	36. Vysya Bank	1
17. Indian Overseas Bank	34		
18. Jammu and Kashmir Bank	5	SIKKIM	7
19. Lakshmi Commercial Bank	58	1. Central Bank of India	1
20. New Bank of India	127	2. State Bank of India	5
		3. United Commercial Bank	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
TAMIL NADU	3,303	TAMIL NADU—(Concl'd.)	
1. Allahabad Bank	13	56. United Industrial Bank	1
2. Andhra Bank	23	57. Vijaya Bank	28
3. Bank of America	1	58. Vysya Bank	26
4. Bank of Baroda	62	TRIPURA	88
5. Bank of Cochin	12	1. Allahabad Bank	1
6. Bank of India	51	2. Bank of Baroda	1
7. Bank of Madura	187	3. Central Bank of India	1
8. Bank of Maharashtra	11	4. Indian Bank	1
9. Bank of Rajasthan	1	5. Punjab and Sind Bank	1
10. Bank of Tamilnad	82	6. Purbanchal Bank	1
11. Bank of Thanjavur	130	7. State Bank of India	21
12. Bharat Overseas Bank	9	8. Tripura Gramin Bank	32
13. Canara Bank	309	9. Union Bank of India	1
14. Catholic Syrian Bank	25	10. United Bank of India	23
15. Central Bank of India	110	11. United Commercial Bank	4
16. Chartered Bank	3	12. Vijaya Bank	1
17. Citibank N. A.	1	UTTAR PRADESH	5,084
18. Corporation Bank	34	1. Aligarh Gramin Bank	45
19. Dena Bank	18	2. Allahabad Bank	392
20. Dhanalakshmi Bank	13	3. Allahabad Kshetriya Gramin Bank	18
21. Federal Bank	16	4. Andhra Bank	9
22. Grindlays Bank	5	5. Ballia Kshetriya Gramin Bank	48
23. Hindustan Commercial Bank	1	6. Bank of Baroda	293
24. Indian Bank	378	7. Bank of India	140
25. Indian Overseas Bank	385	8. Bank of Madura	2
26. Jammu and Kashmir Bank	1	9. Bank of Maharashtra	7
27. Karnataka Bank	11	10. Bank of Rajasthan	4
28. Karur Vysya Bank	109	11. Bajabanki Gramin Bank	42
29. Kumbakonam City Union Bank	64	12. Bareilly Corporation Bank	44
30. Lakshmi Commercial Bank	1	13. Bareilly Kshetriya Gramin Bank	28
31. Lakshmi Vilas Bank	124	14. Basti Gramin Bank	33
32. Lord Krishna Bank	1	15. Benares State Bank	79
33. Mercantile Bank	1	16. Bhagirath Gramin Bank	96
34. Nedungadi Bank	28	17. Bharat Overseas Bank	2
35. New Bank of India	10	18. Canara Bank	71
36. Oriental Bank of Commerce	2	19. Central Bank of India	267
37. Pandyan Grama Bank	107	20. Chartered Bank	1
38. Parur Central Bank	1	21. Chhatrasal Gramin Bank	5
39. Punjab and Sind Bank	6	22. Corporation Bank	4
40. Punjab National Bank	47	23. Dena Bank	30
41. Sangli Bank	2	24. Devipatan Kshetriya Gramin Bank	8
42. South Indian Bank	59	25. Etah Gramin Bank	25
43. State Bank of Bikaner and Jaipur	4	26. Etawah Kshetriya Gramin Bank	21
44. State Bank of Hyderabad	8	27. Faizabad Kshetriya Gramin Bank	20
45. State Bank of India	422	28. Fatehpur Kshetriya Gramin Bank	30
46. State Bank of Indore	1	29. Farukhabad Gramin Bank	45
47. State Bank of Mysore	20	30. Federal Bank	3
48. State Bank of Patiala	2	31. Gomti Kshetriya Gramin Bank	40
49. State Bank of Saurashtra	1	32. Gorakhpur Kshetriya Gramin Bank	116
50. State Bank of Travancore	44	33. Grindlays Bank	1
51. Syndicate Bank	66	34. Hardoi-Unnao Gramin Bank	85
52. Tamilnad Mercantile Bank	85	35. Hindustan Commercial Bank	73
53. Union Bank of India	83	36. Indian Bank	28
54. United Bank of India	7		
55. United Commercial Bank	51		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
UTTAR PRADESH—(Concl'd.)		WEST BENGAL—(Concl'd.)	
37. Indian Overseas Bank	49	20. Chartered Bank	8
38. Jammu and Kashmir Bank	1	21. Citibank N. A.	2
39. Kanpur Kshetriya Gramin Bank	23	22. Corporation Bank	3
40. Kashi Gramin Bank	29	23. Dena Bank	20
41. Kashi Nath Seth Bank	21	24. Federal Bank	7
42. Kisan Gramin Bank	14	25. Gaur Gramin Bank	63
43. Kshetriya Kisan Gramin Bank	21	26. Grindlays Bank	19
44. Lakshmi Commercial Bank	69	27. Hindustan Commercial Bank	4
45. Naini Tal Bank	33	28. Howrah Gramin Bank	1
46. New Bank of India	77	29. Indian Bank	39
47. Oriental Bank of Commerce	105	30. Indian Overseas Bank	37
48. Pratapgarh Kshetriya Gramin Bank	31	31. Jammu and Kashmir Bank	1
49. Prathama Bank	87	32. Karur Vysa Bank	1
50. Punjab and Sind Bank	96	33. Lakshmi Commercial Bank	3
51. Punjab National Bank	415	34. Mallabhum Gramin Bank	104
52. Rae Bareilly Kshetriya Gramin Bank	45	35. Mayurakshi Gramin Bank	59
53. Rani Laxmi Bai Kshetriya Gramin Bank	1	36. Mercantile Bank	9
54. Samyut Kshetriya Gramin Bank	80	37. Nadia Gramin Bank	17
55. Sravasthi Gramin Bank	43	38. National Bank of Pakistan	1
56. State Bank of Bikaner and Jaipur	15	39. New Bank of India	18
57. State Bank of India	1,001	40. Oriental Bank of Commerce	14
58. State Bank of Indore	3	41. Punjab and Sind Bank	11
59. State Bank of Patiala	28	42. Punjab National Bank	81
60. State Bank of Saurashtra	1	43. Sagar Gramin Bank	59
61. Sultanpur Kshetriya Gramin Bank	41	44. Sonali Bank	1
62. Syndicate Bank	140	45. South Indian Bank	4
63. Traders' Bank	5	46. State Bank of Bikaner and Jaipur	6
64. Tulsi Gramin Bank	23	47. State Bank of Hyderabad	3
65. Union Bank of India	273	48. State Bank of India	458
66. United Bank of India	30	49. State Bank of Indore	1
67. United Commercial Bank	100	50. State Bank of Mysore	3
68. United Industrial Bank	1	51. State Bank of Patiala	1
69. Vijaya Bank	26	52. State Bank of Saurashtra	1
70. Vysya Bank	2	53. State Bank of Travancore	2
WEST BENGAL	2,557	54. Syndicate Bank	20
1. Algemene Bank Nederland N. V.	1	55. Tamilnad Mercantile Bank	1
2. Allahabad Bank	160	54. Union Bank of India	42
3. American Express International Banking Corporation	1	55. United Bank of India	473
4. Andhra Bank	10	56. United Commercial Bank	216
5. Bank of America	1	57. United Industrial Bank	106
6. Bank of Baroda	57	58. Uttar Banga Kshetriya Gramin Bank	50
7. Bank of Cochin	1	59. Vijaya Bank	13
8. Bank of India	112	60. Vysya Bank	3
9. Bank of Madura	5	UNION TERRITORIES	
10. Bank of Maharashtra	5	ANDAMAN AND NICOBAR ISLANDS	
11. Bank of Rajasthan	4	1. Canara Bank	1
12. Bank of Tokyo	1	2. State Bank of India	8
13. Banque Nationale de Paris	3	3. Syndicate Bank	3
14. Bardhaman Gramin Bank	29	ARUNACHAL PRADESH	
15. Benaras State Bank	1	1. Purbanchal Bank	1
16. Bharat Overseas Bank	4	2. State Bank of India	26
17. Canara Bank	29	3. United Bank of India	1
18. Catholic Syrian Bank	2	4. United Commercial Bank	1
19. Central Bank of India	146	5. Vijaya Bank	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
CHANDIGARH	91	DELHI—(Concl'd.)	
1. Allahabad Bank	2	22. Dena Bank	17
2. Andhra Bank	1	23. Federal Bank	4
3. Bank of Baroda	2	24. Grindlays Bank	10
4. Bank of India	3	25. Hindustan Commercial Bank	5
5. Bank of Maharashtra	1	26. Indian Bank	17
6. Bank of Rajasthan	1	27. Indian Overseas Bank	21
7. Canara Bank	1	28. Jammu and Kashmir Bank	7
8. Central Bank of India	6	29. Karnataka Bank	1
9. Corporation Bank	1	30. Lakshmi Commercial Bank	20
10. Dena Bank	1	31. Mercantile Bank	2
11. Hindustan Commercial Bank	1	32. Naini Tal Bank	1
12. Indian Bank	2	33. New Bank of India	42
13. Indian Overseas Bank	1	34. Oriental Bank of Commerce	32
14. Jammu and Kashmir Bank	1	35. Punjab and Sind Bank	43
15. Lakshmi Commercial Bank	1	36. Punjab Co-operative Bank	1
16. New Bank of India	6	37. Punjab National Bank	91
17. Oriental Bank of Commerce	3	38. South Indian Bank	3
18. Punjab and Sind Bank	9	39. State Bank of Bikaner and Jaipur	14
19. Punjab National Bank	12	40. State Bank of Hyderabad	4
20. State Bank of Bikaner and Jaipur	1	41. State Bank of India	149
21. State Bank of India	15	42. State Bank of Indore	2
22. State Bank of Patiala	12	43. State Bank of Mysore	4
23. Syndicate Bank	1	44. State Bank of Patiala	23
24. Union Bank of India	2	45. State Bank of Saurashtra	3
25. United Bank of India	1	46. State Bank of Travancore	1
26. United Commercial Bank	3	47. Syndicate Bank	46
27. Vijaya Bank	1	48. Traders' Bank	15
DADRA AND NAGAR HAVELI	6	49. Union Bank of India	36
1. Dena Bank	5	50. United Bank of India	20
2. State Bank of India	1	51. United Commercial Bank	34
DELHI	928	52. United Industrial Bank	1
1. Allahabad Bank	31	53. United Western Bank	1
2. American Express International Banking Corporation	1	54. Vijaya Bank	14
3. Andhra Bank	8	55. Vysya Bank	3
4. Bank of America	1	GOA, DAMAN AND DIU	249
5. Bank of Baroda	30	1. Allahabad Bank	1
6. Bank of Cochin	1	2. Bank of Baroda	25
7. Bank of India	37	3. Bank of India	25
8. Bank of Madras	6	4. Bank of Maharashtra	7
9. Bank of Maharashtra	9	5. Canara Bank	19
10. Bank of Rajasthan	11	6. Central Bank of India	21
11. Bank of Thanjavur	1	7. Chartered Bank	1
12. Bank of Tokyo	1	8. Corporation Bank	20
13. Bareilly Corporation Bank	1	9. Dena Bank	16
14. Benares State Bank	1	10. Federal Bank	1
15. Bharat Overseas Bank	3	11. Indian Bank	3
16. Canara Bank	32	12. Indian Overseas Bank	11
17. Catholic Syrian Bank	1	13. Karnataka Bank	4
18. Central Bank of India	58	14. New Bank of India	1
19. Chartered Bank	2	15. Oriental Bank of Commerce	1
20. Citibank N. A.	1	16. Punjab National Bank	3
21. Corporation Bank	5	17. Sangli Bank	1
		18. South Indian Bank	1
		19. State Bank of India	47

Name of the Bank				No. of Offices	Name of the Bank				No. of Offices
GOA, DAMAN AND DIU—(Concl'd.)					PONDICHERRY				
20.	State Bank of Mysore	..	..	2	1.	Bank of Baroda	..	..	1
21.	State Bank of Saurashtra	..	..	3	2.	Bank of India	..	..	1
22.	Syndicate Bank	..	..	17	3.	Bank of Madura	..	..	1
23.	Union Bank of India	..	..	9	4.	Bank of Maharashtra	..	..	1
24.	United Commercial Bank	..	..	6	5.	Bank of Thanjavur	..	..	2
25.	United Western Bank	..	..	1	6.	Canara Bank	..	..	3
26.	Vijaya Bank	..	..	2	7.	Central Bank of India	..	..	1
27.	Vysya Bank	..	..	1	8.	Indian Bank	..	..	12
					9.	Indian Overseas Bank	..	..	7
	LAKSHADWEEP	..	..	5	10.	Lakshmi Vilas Bank	..	..	2
1.	Syndicate Bank	..	..	5	11.	Nedungadi Bank	..	..	1
					12.	Punjab National Bank	..	..	1
	MIZORAM	..	..	15	13.	South Indian Bank	..	..	2
1.	State Bank of India	..	..	13	14.	State Bank of India	..	..	12
2.	United Commercial Bank	..	..	1	15.	Syndicate Bank	..	..	1
3.	Vijaya Bank	..	..	1	16.	Union Bank of India	..	..	1
					17.	United Commercial Bank	..	..	6
					18.	Vysya Bank	..	..	1

(AA) STATE BANK OF SIKKIM**(1) Sikkim**

1. East District
2. North District
3. South District
4. West District

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

1. Satna

(2) Uttar Pradesh

1. Bahraich
2. Banda
3. Gonda
4. Hamirpur
4. Jalaun
6. Kheri
7. Mirzapur
8. Sitapur

C. Andhra Bank**(1) Andhra Pradesh**

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

(2) Orissa

1. Ganjam

D. 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 Dehat
6. Kanpur Nagar
7. Naini Tal
8. Pilibhit
9. Pratapgarh
10. Rae Bareli
11. Rampur
12. Shahjahanpur
13. Sultanpur

E. BANK OF INDIA**(1) Bihar**

1. Dhanbad
2. Giridih
3. Hazaribagh
4. Ranchi
5. Singhbhum
6. Gumla
7. Lohardagga

(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. Kolhapur
4. Nagpur
5. Raigarh
6. Ratnagiri
7. Sangli
8. Sindhudurg
9. Solapur
10. Wardha
11. Gadchiroli

(4) Orissa

1. Keonjhar
2. Mayurbhanj

(5) Uttar Pradesh

1. Bara Banki
2. Farrukhabad
3. Hardoi
4. Lucknow
5. Mainpuri
6. Unao

F. BANK OF MAHARASHTRA**Maharashtra**

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

G. BANK OF RAJASTHAN LTD.**Rajasthan**

1. Udaipur@

H. CANARA BANK**(1) Karnataka**

1. Bangalore (Rural)
2. Chikmagalur
3. Chitradurga
4. Kodagu
5. Hassan
7. Kolar
7. Shimoga

(2) Kerala

1. Kozhikode
2. Malappuram
3. Palghat
4. Trichur
5. Wynad

(3) Tamil Nadu

1. Coimbatore
2. Madurai
3. Nilgiris
4. Periyar

(4) Uttar Pradesh

1. Agra
2. Aligarh
3. Etah

I. CENTRAL BANK OF INDIA**(1) Bihar**

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

CENTRAL BANK OF INDIA-(Contd.)

(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
17. Shahdol
17. Surguja

(3) Maharashtra

1. Ahmednagar
2. Akola
3. Amravati
4. Buldhana
5. Dhule
6. Jalgaon
7. Yavatmal

(4) Rajasthan

1. Jhalawar
2. Kota

(5) Uttar Pradesh

1. Ballia
2. Deorai
3. Etawah

(6) West Bengal

1. Cooch Behar
2. Darjeeling
3. Jalpaiguri

J. Dena Bank

(1) Gujarat

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

(2) Madhya Pradesh

1. Durg
2. Raipur
3. Rajnandgaon

(3) Dadra and Nagar Haveli

1. Dadra and Nagar Haveli

K. 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

L. INDIAN OVERSEAS BANK

(1) Kerala

1. Trivandrum

(2) Tamil Nadu

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

M. PUNJAB AND SIND BANK

Punjab

1. Faridkot

N. PUNJAB NATIONAL BANK

(1) Bihar

1. Aurangabad
2. Bhojpur
3. Gaya
4. Nalanda
5. Nawadah
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
4. Dholpur

(7) Uttar Pradesh

1. Bijnor
2. Budaun
3. Bulandshahr
4. Dehra Dun
5. Jhansi
6. Lalitpur
7. Muzaffarnagar
8. Saharanpur

(8) Chandigarh

1. Chandigarh (Rural)

O. SYNDICATE BANK

(1) Andhra Pradesh

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

(2) Haryana

1. Gurgaon
2. Faridabad

(3) Karnataka

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

(4) Kerala

1. Cannanore
2. Kasargod

PUNJAB NATIONAL BANK-(Contd.)**(5) Uttar Pradesh**

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

(6) Lakshadweep

1. Lakshadweep

P. 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

Q. UNITED BANK OF INDIA**(1) Assam**

1. Cachar
2. Dibrugarh
3. Lakhimpur
4. Nowgong
5. Sibsagar

(2) Manipur

1. Imphal
2. East Manipur
3. North Manipur
4. South Manipur
5. Tengenoupal
6. West Manipur
7. Bishenpur
8. Thoubal

(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. 24 Parganas
7. Purulia
8. West Dinajpur

R. UNITED COMMERCIAL BANK**(1) Assam**

1. Darrang
2. Goalpara
3. Kamrup

(2) Bihar

1. Begusarai
2. Bhagalpur

3. Monghyr**4. Khagaria****(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. Ropar

(6) Rajasthan

1. Jaipur
2. Jodhpur
3. Nagaur

(7) West Bengal

1. Birbhum
2. Burdwan
3. Hooghly
4. Howrah

Note : Allocations have been made of all the districts in the Indian Union, except Greater Bombay, Calcutta and Madras Municipal Corporations.