

STATISTICAL TABLES RELATING TO BANKS IN INDIA



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1981

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INTRODUCTION

The Statistical Tables Relating to Banks in India for the year 1981 is the 40th 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 shortly.

2. This edition covers all commercial banks operating in India including those registered abroad. The number of banks covered in 1981 Statistical Tables along with comparative data for the previous years are given below :

	1969	1976	1977	1978	1979	1980	1981
I. Scheduled Commercial Banks@							
(i) Indian Banks							
(a) Functioning ..	58	99	108	112	121	147	169
(b) Reporting ..	58	99	108	109	120	141 +	165 ‡
(ii) Foreign Banks							
(a) Functioning ..	15	14	14	14	14	15	18 £
(b) Reporting* ..	13	12	12	12	12	13	16
Total of (i) and (ii)							
(a) Functioning ..	73	113	122	126	135	162	187
(b) Reporting ..	71	111	120	121	132	154	181
II. Non-Scheduled Commercial Banks							
(a) Functioning ..	14	7	6	5	5	3	3
(b) Reporting ..	14	7	6	4	4	3	3
III. All Commercial Banks							
(Total of I & II)							
(a) Functioning ..	87	120	128	131	140	165	190
(b) Reporting ..	85	118	126	125	136	157	184

@ 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.

* 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 1981 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 1981, the number of Scheduled Commercial Banks increased from 162 to 185 due to inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 of 22 regional rural banks and one foreign bank viz., Bank Indosuez.

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 relates 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 tables 'balance of profit' represents the balance carried forward to the next year's account, after making all appropriations for the year, and, therefore, would not be comparable 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', 'savings', 'current' and 'others' adopted in the banks' balance sheets, deposits are classified in the Special Return (A-1) under three categories viz., 'fixed', 'savings' and 'current'. In the balance sheet classification, current deposits include contingency accounts, whereas for the purpose of Special Return (A-1), contingency accounts are segregated from current accounts and included in 'other liabilities'. Further, in the balance sheet, employees' provident fund deposits, staff security deposits, etc. are classified as 'other deposits', whereas in Special Return (A-1) such deposits are treated as 'other liabilities.' Similarly, in the A-1 return, the item 'reserves' means 'free reserves' and therefore, it does not include provisions made for specific purposes such as, investment, depreciation fund, sinking fund, reserves for bad and doubtful debts, 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' (BSR4) 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 1968, 1969, 1978, 1979, 1980 and 1981.

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 July, 1984.

EXPLANATORY NOTES TO THE TABLES

1. Table 1—**Liabilities and Assets of the Reserve Bank of India 1977-81** : 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, 1981** : The data are compiled from the weekly returns submitted by the scheduled commercial banks under Section 42(2) of the Reserve Bank of India Act, 1934, and relate to their business in India. Data on Banks' borrowings from 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, 1980-81** : 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, 1980 and 1981** : 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, 1980 and 1981** : 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, 1980 and 1981** : 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, 1980 :** This Table is mainly based on the data collected from the Scheduled Commercial Banks on BSR 2 for December 1980 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 1980.

8. **Table 11—Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1980 and 1981 :** 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, 1981 and 1982. The data in Table 15 relate to the position as on March 31, 1978 to March 31, 1982.

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 June 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, 1981 :** 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, 1981.

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 1981 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, 1981 and Distribution by Population Groups of Offices opened or closed by Commercial Banks, 1981**: 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 1981. Distribution by population groups of offices opened /closed by commercial banks, bank-group-wise, during 1981 are given in Table 32. The data in these tables are compiled on the basis of the Monthly Statement on 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 States According to Population Groups, 1981**: 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 year 1981 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, 1981 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, 1980 and 1981**: 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), 1981**: The data for this Table are compiled from BSR 1 and 2 and they relate to the last Friday of December 1981.

23. Tables 39 and 40—**Deposits and Credit of Offices in 1981 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, 1969-81**: 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.

25. Table 42—**Performance of Lead Banks in opening offices in their lead districts, 1981**: 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, 1981**: 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 Commercial Banks, 1977-81** : 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 1981** : 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 1977-81** : 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, 1980 and 1981** : 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, 1980 and 1981** : 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, 1980 and 1981** : 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, 1980 and 1981** : 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, 1981** : 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	1977	1978	1979	1980	1981
	1	2	3	4	5	6
1. Number of Banks (Reporting)	85	126*	125*	137*	157*	184*
(a) Scheduled Banks	71	120	121	133	154	181
(b) Non-Scheduled Banks	14	6	4	4	3	3
2. Number of offices of Banks in India	9,011	26,995	29,501	31,556	34,594	38,047
(a) Scheduled Banks	8,830	26,929	29,445	31,495	34,568	38,018
(b) Non-Scheduled Banks	181	66	56	61	26	29
3. Population per office (in 000's)@	60	20	19	17	16	18
4. Total Deposits in India (Rs. Lakhs)	5,172.83	22,452.51	28,368.45	34,236.79	40,436.33†	48,109.56
(a) Current Deposits	1,303.98	4,510.19	5,846.35	7,139.65	7,931.38†	9,976.67
(b) Savings Deposits	1,268.79	5,470.89	7,096.88	8,774.45	10,776.54†	13,245.19
(c) Fixed Deposits	2,600.06	12,471.43	15,027.62	17,989.36	21,468.26†	24,813.28
(d) Other Deposits	—	—	397.60	333.33	260.15	74.42
5. Average Deposits Per Office (Rs. Lakhs)	57	83	96	108	117	126
(a) Scheduled Banks	58	83	96	109	117	127
(b) Non-Scheduled Banks	13	19	18	22	30	34
6. Deposits per capita (Rs.)	96	410	518	625	738	704
7. Credit outstanding in India (Rs. Lakhs)†	3,729.04	14,923.04	18,408.04	21,409.85	25,078.23	30,429.90
(a) Scheduled Banks	3,716.72	14,916.03	18,402.25	21,401.05	25,073.15	30,423.04
(b) Non-Scheduled Banks	12.32	7.01	5.79	8.80	5.08	6.86
8. Average Credit per office (Rs. lakhs)	41	55	62	68	72	80
(a) Scheduled Banks	42	55	62	68	73	80
(b) Non-Scheduled Banks	7	11	10	14	20	24
9. Credit per capita (Rs.)	69	272	336	391	457	445
10. National Income (at current prices) (Rs. crores)	286.07	667.54	755.36	811.23	883.72	1,065.39
11. Deposits as percent of National Income£	15	26	29	33	36	36
12. Paid-up Capital and Reserves (Rs. lakhs)	111.41	309.40	359.92	419.47	504.44	577.04
(a) Indian Scheduled Banks	109.81	308.81	359.35	418.85	503.98	576.50
(b) Non-Scheduled Banks	1.60	59	57	62	46	54
13. Percentage of Paid-up Capital & Reserves to Deposits	2.4	1.4	1.3	1.3	1.3	1.2
14. Percentage of Credit to Deposits	72	67	65	63	62	63
15. Percentage of Investments to Deposits	30	31	31	31	32	31
16. Percentage of cash in hand and Balances with RBI to Deposits	7	10	10	12	11	11
17. Number of Bank-Employees (in 000's)	2.20	4.73	5.39	5.73	6.24	6.45
18. Total Earnings (Rs. lakhs)	427.35	2,631.75	2,984.93	3,657.61	4,745.43	6,280.88
19. Total Expenses (Rs. lakhs)	378.85	2,359.72	2,656.30	3,316.60	4,323.21	5,397.21
20. Interest paid on deposits, borrowings & rediscounts (Rs. lakhs)	189.55	1,437.61	1,666.84	2,106.65	2,743.07	3,538.79
21. Establishment Expenses (Rs. lakhs)	140.66	555.63	656.21	825.53	1,004.14	1,190.56
22. Profit before tax (Rs. lakhs)	48.50	272.03	328.63	341.01	422.22	683.67
23. Percentage of profit before tax to total earnings	11	10	11	9	9	11
24. Ratio of profit after tax to total working funds	0.4	0.4	0.4	0.3	0.3	0.6

* Includes Regional Rural Banks.

† Revised

@ Population figures for 1977 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.

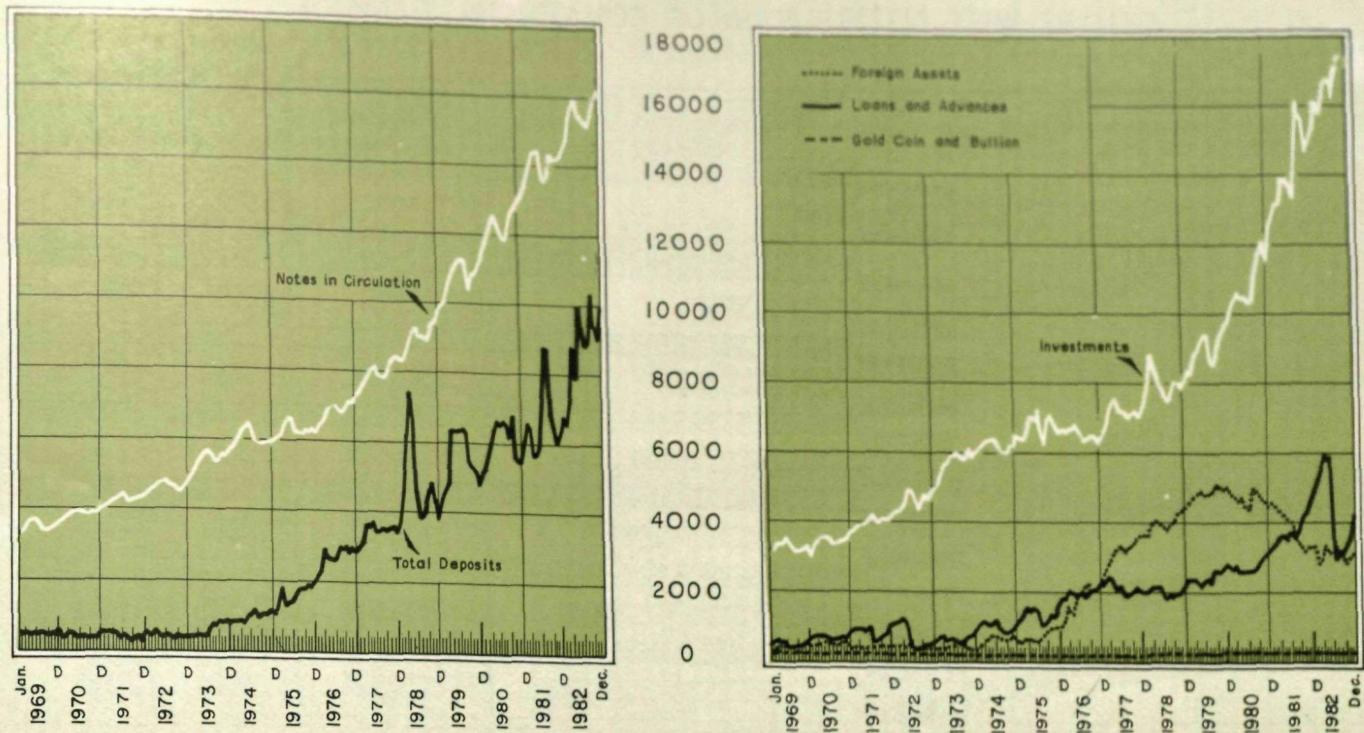
Note : 1. Data on banking are as on December 31.

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

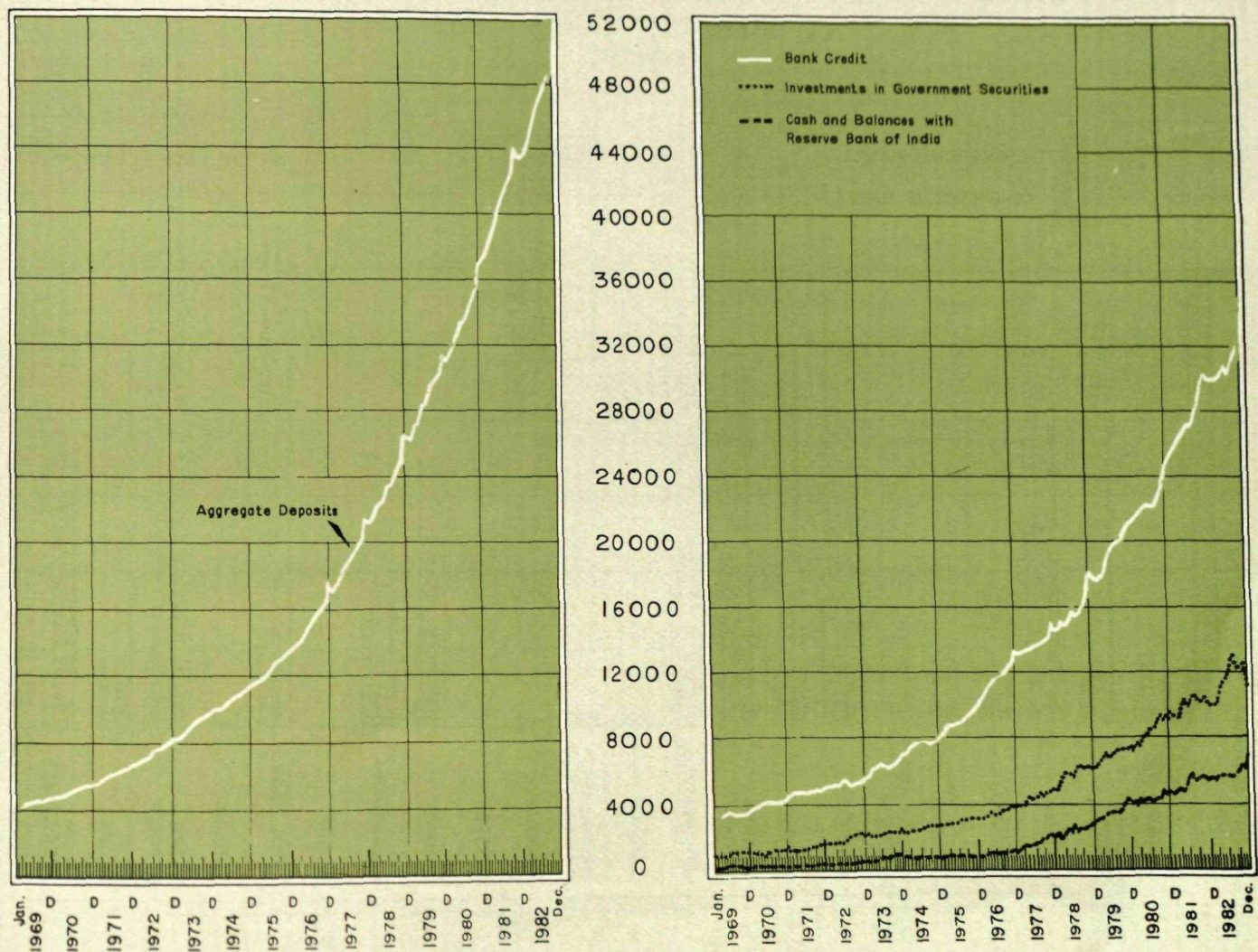
3. Other deposits pertain only to deposits under participation certificate scheme.

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)



(From Weekly return under Section 42(2) of the Reserve Bank of India Act, 1931)
(BUSINESS IN INDIA)

(a) At the end of the period.
(b) As per the Statement of Affairs of the R.B.I.

(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					Total (20 to 24)
	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			
				Current Accounts						Other Accounts		
	15	16	17	18	19	20	21	22	23	24	25	
Average of Friday figures 1981 ..	..	836.59	4,380.46	5,217.05	228.37*	12.94	109.16	313.42	131.60	20.52	1,052.08	
1981 : Last Friday of												
January ..	..	761.17	3,756.78	4,517.95	213.91	12.16	173.60	167.35	100.33	17.09	873.51	
February ..	..	754.32	3,944.70	4,699.02	222.89	12.57	131.93	189.58	114.63	14.69	868.05	
March ..	..	765.67	4,092.43	4,858.10	149.18	12.79	94.37	543.93	114.62	30.05	1,207.03	
April ..	..	776.44	3,968.51	4,744.95	356.30	12.29	113.78	209.11	120.71	15.72	900.80	
May ..	..	836.04	4,127.35	4,963.39	376.02	12.60	133.31	215.09	100.14	17.50	904.20	
June ..	..	984.52	4,516.82	5,501.34	701.30	13.57	112.88	319.26	123.63	19.95	1,078.05	
July ..	..	837.25	5,005.91	5,843.16	424.74	14.33	116.35	270.52	134.66	16.05	979.27	
August ..	..	842.20	4,543.32	5,385.52	325.55	13.07	91.64	313.50	145.50	14.81	1,023.69	
September ..	..	829.69	4,708.71	5,538.40	200.64	13.32	78.11	434.86	126.37	20.84	1,124.31	
October ..	..	935.19	4,750.41	5,685.60	—44.34	13.49	63.94	490.87	176.81	23.63	1,301.39	
November ..	..	860.80	4,584.13	5,444.93	26.62	12.84	67.44	508.75	177.42	27.04	1,305.22	
December ..	..	855.80	4,566.52	5,422.32	—212.37	12.29	132.61	97.23	145.33	28.91	1,059.51	

* Figures are average of last Fridays of the months.

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

Note : Figures in column 18 relate to :

(i) Scheduled Commercial banks other than RRBs.

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

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

(Amount in Lakhs of Rupees)																
			Investments in		Total Investments (26 + 27)	Percentage of (28) to (7)	Inland Bills				Bank Credit				Total (30 to 34)	Percentage of (35) to (7)
			Government securities (c)	Other approved securities			Loans, Cash Credits and Overdrafts	Purchased		Discounted	Foreign Bills		Purchased	Discounted		
26	27	28	29	30	31	32	33	34	35	36						
Average of Friday Figures 1981																
..	10,062.35	4,302.29	14,364.64	35.68	23,432.88	1,397.32	900.09	676.89	280.56	26,687.74	66.27					
1981 : Last Friday of :																
January	..	..	9,587.88	3,926.39	13,514.27	36.37	21,650.24	1,334.61	820.36	644.16	282.74	24,732.11	66.56			
February	..	..	9,350.99	3,918.73	13,269.72	35.51	21,886.16	1,365.56	834.88	642.76	287.82	25,017.18	66.94			
March	..	..	9,218.84	3,967.00	13,185.84	34.71	22,180.65	1,421.29	860.01	627.80	281.16	25,370.91	66.79			
April	..	..	10,364.86	3,972.58	14,337.44	37.13	22,466.10	1,442.04	889.81	691.38	281.63	25,770.96	66.74			
May	..	..	10,110.05	4,099.18	14,209.23	36.07	22,906.86	1,401.37	878.48	704.76	285.24	26,176.71	66.45			
June	..	..	9,974.58	4,247.44	14,222.02	35.07	23,251.72	1,444.56	929.67	655.37	269.40	26,550.72	65.48			
July	..	..	10,583.68	4,330.33	14,914.01	36.59	23,704.03	1,334.53	918.81	670.38	274.68	26,902.43	65.99			
August	..	..	10,566.91	4,408.78	14,975.69	36.35	23,670.17	1,316.82	882.80	683.72	254.44	26,807.95	65.07			
September	..	..	10,275.90	4,552.16	14,828.06	35.66	23,933.29	1,353.54	913.27	682.98	280.78	27,163.86	65.32			
October	..	..	10,088.09	4,662.94	14,751.03	35.00	24,667.83	1,464.31	954.70	708.81	283.52	28,079.17	66.63			
November	..	..	10,516.13	4,737.72	15,253.85	35.97	24,840.06	1,398.11	936.22	711.96	281.38	28,167.73	66.41			
December	..	..	10,110.35	4,804.21	14,914.57	33.80	26,037.34	1,491.12	982.10	698.57	304.02	29,513.15	66.89			

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1981
(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@	
No. of Reporting Banks	Total (3 to 5)		Demand and Time Deposits from Banks	Borrowings from Banks	Other Demand and Time Liabilities	Total (7+10+11)		Aggregate Deposits		Borrowings (other than RBI, IDBI and ARDC)	Other Demand and Time Liabilities	Against Usance Bills and/or Promissory Notes*	Others* (12+13)	Total* (12+13)	
	1	2	3	4	5	6	7	8	9						10
State Bank of India and its Associates															
January	8	620.80	587.76	3.32	29.73	10,971.60	10,436.66	2,673.15	7,763.51	—	534.94	—	300.32	300.32	
February	8	633.56	600.89	2.41	30.26	10,996.37	10,468.44	2,513.54	7,954.90	—	527.93	—	296.96	296.96	
March	8	644.91	606.58	3.23	35.10	11,295.43	10,861.77	2,846.30	8,015.47	—	433.65	—	296.76	296.76	
April	8	721.22	679.02	3.16	39.04	11,828.62	11,065.12	2,744.84	8,320.27	—	763.50	—	290.11	290.11	
May	8	739.72	698.65	2.75	38.32	11,931.08	11,267.60	2,864.29	8,403.31	—	663.48	—	299.91	299.91	
June	8	801.70	741.36	21.95	38.39	12,255.62	11,467.29	2,874.34	8,592.95	—	788.33	—	300.54	300.54	
July	8	775.58	742.22	1.92	31.44	12,270.42	11,513.26	2,831.24	8,682.03	—	757.16	—	290.20	290.20	
August	8	813.54	780.14	3.82	29.58	12,386.31	11,744.52	2,928.49	8,816.03	—	641.79	—	292.10	292.10	
September	8	818.35	782.91	7.17	28.27	12,707.64	11,892.65	2,835.17	9,057.48	—	814.99	—	291.42	291.42	
October	8	871.69	777.17	69.09	25.43	13,131.89	12,241.91	2,970.68	9,271.23	—	889.98	—	292.18	292.18	
November	8	768.82	745.40	1.56	21.86	12,812.46	12,243.76	2,953.26	9,290.50	—	568.70	—	312.05	312.05	
December	8	713.75	647.30	8.31	58.14	13,059.57	12,482.24	3,119.97	9,362.27	—	577.33	—	322.74	322.74	
20 Nationalised Banks															
January	20	618.21	531.92	82.70	3.59	24,469.47	23,292.62	4,017.70	19,274.92	74.60	1,102.25	—	164.52	164.52	
February	20	625.73	484.61	139.46	1.66	24,631.14	23,427.91	4,010.95	19,416.95	86.09	1,117.14	—	174.61	174.61	
March	20	814.41	423.60	389.26	1.55	24,777.34	23,656.11	4,133.93	19,522.18	90.98	1,030.24	—	223.63	223.63	
April	20	574.62	481.46	90.53	2.63	25,081.40	23,995.33	4,144.45	19,850.88	36.29	1,049.77	—	182.82	182.82	
May	20	597.94	496.37	98.07	3.50	25,644.19	24,499.22	4,205.61	20,293.61	40.36	1,104.61	—	170.33	170.33	
June	20	680.64	525.67	151.62	3.35	26,522.54	25,364.40	4,553.31	20,811.08	35.95	1,122.19	—	193.38	193.38	
July	20	721.08	590.31	127.93	2.84	26,735.53	25,473.50	4,307.42	21,166.08	158.70	1,103.32	—	174.88	174.88	
August	20	697.52	538.11	157.60	1.81	26,903.75	25,622.89	4,237.15	21,385.74	183.04	1,097.82	—	194.54	194.54	
September	20	832.31	508.45	322.94	92	27,032.81	25,848.69	4,318.43	21,530.26	123.92	1,060.20	—	223.37	223.37	
October	20	870.09	536.75	331.92	1.42	27,215.61	26,036.54	4,361.22	21,675.32	123.71	1,055.36	—	232.26	232.26	
November	20	872.12	547.50	322.88	1.74	27,410.74	26,229.95	4,320.24	21,909.71	166.41	1,014.38	—	169.28	169.28	
December	20	728.52	697.28	29.40	1.84	28,635.66	27,617.71	4,934.87	22,682.84	90.36	927.59	—	182.85	182.85	
Regional Rural Banks															
January	103	77.59	13	77.46	—	224.74	216.40	78.44	137.96	78	7.56	—	41.88	41.88	
February	103	79.66	11	79.54	2	228.76	221.76	73.93	147.83	72	6.28	—	47.09	47.09	
March	103	81.11	12	80.98	1	238.96	231.66	74.24	157.42	72	6.58	—	50.86	50.86	
April	103	83.16	29	82.71	17	251.29	244.12	76.46	167.66	67	6.50	—	57.70	57.70	
May	103	67.97	4.00	63.86	11	258.15	250.48	73.49	176.99	5	7.62	—	61.65	61.65	
June	103	70.99	3.59	67.30	11	269.06	262.26	73.28	188.98	5	6.75	—	53.14	53.14	
July	103	72.97	3.59	69.37	1	282.14	274.11	73.01	201.10	5	7.98	—	66.85	66.85	

@ 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.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1981—(contd.)
(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1934)
(BUSINESS IN INDIA)

		(Amount in Lakhs of Rupees)													
No. of Reporting Banks		Liabilities to the Banking System					Liabilities to Others					Borrowings from Reserve Bank of India@			
		Total (3 to 5)	Demand and Time Deposits from Banks	Borrowings from Banks	Other Demand and Time Liabilities	Total (7+10+11)	Aggregate Deposits		Borrowings (other than RBI, IDBI and ARDC)	Other Demand and Time Liabilities	Against Usance Bills and/or Promissory Notes*	Others*	Total* (12+13)		
							Total (8+9)	Demand							
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Regional Rural Banks (Contd.)															
August ..	103	75.45	3.64	71.80	1	292.64	285.21	77.34	207.87	5	7.38	—	62.09	62.09	
September ..	103	76.57	3.58	72.98	1	303.33	295.53	81.19	214.34	—	7.80	—	56.79	56.79	
October ..	103	77.79	31	77.47	1	307.82	299.52	82.42	217.10	—	8.28	—	85.07	85.07	
November ..	103	85.56	2.54	83.01	1	315.33	307.08	81.77	225.31	—	8.25	—	78.95	78.95	
December ..	103	87.82	35	87.46	1	336.58	329.23	90.50	238.73	12	7.23	—	105.36	105.36	
Other Indian Scheduled Commercial Banks															
January ..	34	98.48	48.61	49.85	2	2,168.17	2,021.94	368.35	1,653.59	35	145.88	—	4.33	4.33	
February ..	34	83.31	37.20	46.11	—	2,197.67	2,040.71	375.27	1,665.44	35	156.61	—	5.22	5.22	
March ..	34	154.83	36.52	118.21	10	2,158.45	2,013.05	359.40	1,653.65	35	145.05	—	7.70	7.70	
April ..	34	104.72	39.33	65.40	—	2,216.06	2,061.34	393.74	1,667.59	2.88	151.84	—	7.09	7.09	
May ..	34	110.97	41.23	69.67	7	2,239.22	2,098.98	372.45	1,726.53	85	139.39	—	6.95	6.95	
June ..	34	132.20	33.80	97.96	44	2,291.20	2,155.62	391.24	1,764.38	85	134.73	—	10.10	10.10	
July ..	34	112.62	35.97	76.64	—	2,321.65	2,176.21	393.46	1,782.75	1.10	144.34	—	10.51	10.51	
August ..	34	156.78	36.20	120.58	—	2,337.03	2,198.21	398.90	1,799.31	1.10	137.72	—	7.28	7.28	
September ..	34	143.03	37.17	92.41	13.45	2,352.49	2,215.67	401.54	1,814.13	1.10	135.72	—	7.24	7.24	
October ..	34	81.07	32.34	48.73	—	2,390.82	2,236.77	410.79	1,825.98	1.75	152.30	—	7.81	7.81	
November ..	34	134.28	37.35	96.93	—	2,404.43	2,266.30	418.20	1,848.10	2.35	135.78	—	7.01	7.01	
December ..	34	89.59	58.03	31.56	—	2,479.22	2,337.90	422.49	1,915.41	7.73	133.59	—	7.68	7.68	
Foreign Banks															
January ..	16	58.15	22.30	33.84	2.01	1,291.93	1,189.09	354.30	834.79	8.96	93.88	—	5.18	5.18	
February ..	16	25.67	8.61	14.78	2.28	1,318.77	1,212.31	369.19	843.13	6.06	100.40	—	6.43	6.43	
March ..	16	56.84	14.42	40.90	1.52	1,322.35	1,225.10	383.81	841.29	4.08	93.17	—	10.43	10.43	
April ..	16	63.47	21.72	38.17	3.58	1,339.36	1,250.32	397.72	852.60	3.05	85.99	—	7.92	7.92	
May ..	16	54.46	21.32	29.70	3.44	1,365.63	1,276.54	390.49	886.05	2.12	86.97	—	8.54	8.54	
June ..	16	71.01	18.44	49.20	3.36	1,386.58	1,299.35	398.24	901.11	1.91	85.33	—	7.10	7.10	
July ..	16	49.71	12.90	33.99	2.82	1,415.85	1,327.60	407.75	919.85	1.86	86.39	—	3.99	3.99	
August ..	16	58.68	6.14	49.94	2.61	1,434.37	1,346.31	401.27	945.04	1.98	86.08	—	5.59	5.59	
September ..	16	45.98	4.91	38.77	2.30	1,420.41	1,332.80	402.15	930.65	3.00	84.61	—	7.12	7.12	
October ..	16	81.92	8.81	69.17	3.94	1,428.51	1,329.05	398.54	930.51	4.05	95.41	—	8.03	8.03	
November ..	16	74.35	13.84	57.18	3.33	1,450.02	1,364.85	410.75	954.10	4.31	80.86	—	4.88	4.88	
December ..	16	33.45	14.00	15.23	4.22	1,444.82	1,355.89	413.17	942.72	5.36	83.57	—	3.85	3.85	

@ 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 difference in sources.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1981—(contd.)

	Cash in hand and Balances with Reserve Bank of India				Excess of average balances with RBI over the statutory minimum	Percentage of (17) to (7)	Assets with the Banking System				Total (20 to 24)	
	Cash in Hand	Balances with Reserve Bank of India*		Total (15+16)			Balance with other Banks in		Money at Call and Short Notice	Advances to Banks		Other Assets
							Current Account	Other Accounts				
	15	16	17	18	19	20	21	22	23	24	25	
State Bank of India and its Associates												
January	158.40	916.88	1,075.28	41.09	10.3	33.75	3	97.58	52.43	3.90	187.69	
February	157.24	1,007.54	1,164.78	50.12	11.1	34.04	—	125.75	62.55	4.32	156.51	
March	156.09	1,019.57	1,195.66	101.89	10.8	33.70	—	336.50	52.67	4.63	427.50	
April	155.25	1,063.68	1,218.93	91.65	11.0	30.25	—	134.75	76.38	3.66	244.94	
May	167.65	1,155.17	1,322.82	64.25	11.7	29.32	7.01	125.20	59.09	6.13	226.75	
June	257.53	1,309.79	1,567.32	213.81	13.7	47.53	7.08	197.05	73.58	4.64	329.88	
July	156.55	1,001.43	1,157.98	102.20	10.1	31.74	5	133.35	65.15	6.71	237.01	
August	159.84	1,178.81	1,338.65	60.53	11.4	35.79	—	163.50	73.15	6.28	278.72	
September	154.27	1,310.77	1,465.04	37.88	12.3	36.90	18	293.70	51.74	8.01	390.53	
October	179.12	1,370.45	1,549.57	35.67	12.7	38.16	11	350.40	84.18	9.90	482.75	
November	169.05	972.21	1,141.26	36.64	9.3	39.99	—	380.35	97.99	8.74	527.07	
December	165.97	1,229.78	1,395.75	—39.04	11.2	45.96	3	52.00	67.69	9.26	174.94	
20 Nationalised Banks												
January	521.19	2,448.66	2,969.85	129.99	12.8	207.65	65.04	34.61	47.20	11.58	366.08	
February	513.07	2,553.25	3,066.32	137.67	13.1	204.58	39.69	14.40	51.31	8.82	320.37	
March	523.73	2,580.58	3,104.31	29.67	13.1	217.30	26.94	176.36	61.12	24.34	506.06	
April	532.39	2,480.35	3,012.74	216.85	12.6	218.50	36.64	29.37	43.95	8.05	336.51	
May	575.52	2,732.51	3,308.03	270.71	13.5	214.71	39.76	59.75	40.35	10.49	365.06	
June	626.94	2,912.52	3,539.46	425.49	14.0	260.42	35.04	84.10	48.20	14.32	442.08	
July	587.25	2,877.08	3,464.33	267.57	13.6	215.75	41.08	97.62	60.95	8.59	423.99	
August	587.73	2,947.38	3,535.11	219.91	13.8	223.50	13.62	113.46	65.62	7.85	424.03	
September	580.33	2,982.19	3,562.52	129.29	13.8	221.64	11.62	94.97	60.04	11.91	400.18	
October	631.40	2,994.96	3,646.36	—61.26	14.0	315.51	5.13	93.31	67.65	9.17	490.77	
November	598.54	3,172.44	3,770.98	—8.85	14.4	287.63	13.84	61.91	69.41	12.16	444.95	
December	594.28	2,912.23	3,506.51	—139.88	12.7	376.61	53.51	12.85	74.53	13.31	530.81	
Regional Rural Banks												
January	7.16	7.04	14.20	N.A.	6.6	79.65	32.94	13.58	30	49	126.96	
February	7.23	8.23	15.46	N.A.	7.0	79.68	35.02	12.25	30	62	127.87	
March	7.99	7.21	15.20	N.A.	6.6	85.29	33.48	11.23	30	56	130.86	
April	7.92	7.43	15.35	N.A.	6.3	91.09	39.76	11.89	—	53	143.27	
May	8.16	8.46	16.62	N.A.	6.6	96.94	43.34	9.26	—	42	149.96	
June	9.31	9.61	18.92	N.A.	7.2	94.96	45.36	10.48	—	60	151.40	
July	9.19	9.20	18.39	N.A.	6.7	98.69	51.50	9.68	—	54	160.41	

* 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. Data given here exclude balances with RBL Patna.

N. A. — Not Available.

Note : Figures in Column 18 represent excess of average balances with R.B.I. over the statutory requirement and not that over statutory minimum.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE) 1981-(Contd.)

	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 (20 to 24)		
	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
						Current Account	Other Accounts					
15	16	17	18	19	20	21	22	23	24	25		
Regional Rural Banks (contd.)												
August	9.08	10.83	19.91	N.A.	7.0	96.57	51.88	17.24	—	54	166.23	
September	9.08	9.67	18.75	N.A.	6.3	101.20	46.42	21.08	—	65	169.35	
October	8.95	9.89	18.84	N.A.	6.3	97.63	44.78	13.78	6.55	52	163.26	
November	9.19	10.10	19.29	N.A.	6.3	98.09	43.68	22.69	—	51	164.97	
December	10.24	10.11	20.35	N.A.	6.2	101.86	51.44	17.26	—	60	171.16	
Other Indian Scheduled Commercial Banks												
January	65.09	262.15	327.24	36.07	16.2	81.61	75.59	10.56	3	1.08	168.87	
February	66.76	234.85	301.61	27.18	14.8	86.24	57.22	27.09	2	91	171.48	
March	67.60	296.06	363.66	9.63	18.1	73.92	33.95	5.05	2	49	113.44	
April	70.54	240.41	310.95	37.64	15.1	88.29	37.38	16.76	1	55	142.99	
May	74.26	237.73	311.99	32.41	14.9	83.67	43.19	4.54	—	42	131.82	
June	80.29	290.58	370.87	45.60	17.2	84.39	21.38	7.00	—	38	113.15	
July	73.35	259.91	333.26	46.27	15.3	83.53	19.70	8.14	2	8	111.47	
August	74.89	321.10	395.99	39.65	18.0	89.39	22.17	7.86	2	11	119.55	
September	74.74	301.66	376.40	23.06	17.0	88.72	15.89	2.77	5	23	107.66	
October	84.10	234.94	319.04	—22.50	14.3	80.23	13.91	14.49	2	—	106.65	
November	73.38	264.92	338.30	—6.22	14.9	82.70	8.52	26.60	4.09	9	122.00	
December	74.19	266.08	340.27	—15.91	14.6	95.02	27.63	8.68	2	16	131.50	
Foreign Banks												
January	9.33	99.91	109.24	6.76	9.2	12.47	—	11.03	38	4	23.92	
February	10.02	106.44	116.46	7.92	9.6	12.67	—	10.08	46	3	23.24	
March	10.26	102.82	113.08	7.99	9.2	13.84	—	14.78	50	3	29.15	
April	10.35	105.22	115.57	10.16	9.2	13.36	—	16.33	38	3.03	33.10	
May	10.45	117.70	128.15	8.65	10.0	13.53	—	16.36	69	3	30.61	
June	10.45	113.56	124.01	16.40	9.5	15.02	4.00	20.64	1.85	3	41.54	
July	10.91	98.49	109.40	8.70	8.2	11.98	4.00	21.74	8.53	13	46.38	
August	10.66	111.89	122.55	5.46	9.1	12.97	4.00	11.44	6.71	3	35.15	
September	11.28	73.95	85.23	10.41	6.4	15.67	4.00	22.34	14.54	5	56.60	
October	11.63	102.31	113.94	3.75	8.6	14.61	—	18.89	18.41	4.04	55.95	
November	10.64	98.40	109.04	5.05	8.0	16.16	1.40	17.19	5.93	5.54	46.22	
December	11.12	140.23	151.35	—17.54	11.2	35.98	—	6.44	3.08	5.59	51.09	

* 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. Data given here exclude balances with R.B.I. Patna.

N.A. — Not Available.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1981-(contd.)

(Amount in Lakhs of Rupees)												
	Investments in				Percentage of		Credit				Percentage of	
	Government securities (c)		Other Approved Securities (26+27)		Total Investments (28)		Loans, Cash Credits and Overdrafts		Inland Bills		Foreign Bills	
	26	27	28	29	30	31	32	33	34	35	36	37
State Bank of India and its Associates												
January ..	3,200.94	1,255.13	4,456.07	42.7	7,092.28	306.54	200.68	95.87	123.63	7,819.00	74.9	
February ..	2,950.43	1,256.83	4,207.26	40.1	7,189.37	323.45	206.57	99.20	128.25	7,946.85	75.9	
March ..	2,981.63	1,268.19	4,249.82	39.1	7,262.85	335.55	215.97	90.45	118.33	8,023.15	73.9	
April ..	3,649.22	1,273.87	4,923.09	44.5	7,435.08	337.78	227.35	108.67	114.40	8,223.28	74.3	
May ..	3,352.22	1,313.59	4,665.81	41.4	7,754.28	325.48	219.62	109.75	133.31	8,542.44	75.8	
June ..	3,450.33	1,333.73	4,784.06	41.7	7,500.12	383.90	216.49	92.11	125.70	8,318.32	72.5	
July ..	3,704.90	1,384.86	5,089.76	44.2	7,605.46	347.15	215.71	107.98	126.16	8,402.46	73.0	
August ..	3,674.05	1,415.44	5,089.49	43.3	7,577.55	371.03	211.23	111.62	122.71	8,394.14	71.5	
September ..	3,422.48	1,438.03	4,860.51	40.9	7,786.26	356.50	209.81	119.53	131.55	8,603.65	72.3	
October ..	3,319.82	1,494.99	4,814.81	39.3	8,011.89	353.27	226.62	114.56	134.51	8,840.85	72.2	
November ..	3,576.75	1,537.58	5,114.33	41.8	8,076.06	345.24	213.51	113.97	132.62	8,881.40	72.5	
December ..	3,301.94	1,528.99	4,830.93	38.7	8,608.90	347.84	220.53	98.37	158.39	9,434.03	75.6	
20 Nationalised Banks												
January ..	5,578.10	2,446.63	8,024.73	34.4	12,571.24	902.84	533.95	457.02	126.58	14,591.63	62.6	
February ..	5,574.71	2,442.44	8,017.14	34.2	12,692.86	914.06	539.70	452.42	126.37	14,725.41	62.8	
March ..	5,440.19	2,477.72	7,917.91	33.5	12,833.76	933.79	539.63	448.26	127.55	14,902.99	63.0	
April ..	5,863.72	2,486.61	8,350.33	34.8	12,918.99	965.95	549.97	482.57	134.86	15,052.34	62.7	
May ..	5,881.31	2,567.57	8,448.88	34.5	13,015.57	942.54	542.63	496.99	122.10	15,119.83	61.7	
June ..	5,671.78	2,688.07	8,359.85	33.0	13,508.88	936.13	596.19	475.72	115.42	15,632.34	61.6	
July ..	5,976.73	2,717.86	8,694.59	34.1	13,818.40	862.16	597.57	470.45	121.01	15,869.59	62.3	
August ..	5,997.33	2,759.60	8,756.93	34.2	13,789.77	828.21	564.16	483.20	106.57	15,771.91	61.6	
September ..	5,962.90	2,870.71	8,833.61	34.2	13,795.12	877.59	584.27	479.49	119.03	15,855.49	61.3	
October ..	5,866.92	2,924.39	8,791.31	33.8	14,248.45	969.14	602.87	508.40	118.69	16,447.55	63.2	
November ..	6,014.16	2,944.11	8,958.27	34.1	14,358.49	922.43	596.27	515.15	115.57	16,507.91	62.9	
December ..	5,954.14	3,008.51	8,962.65	32.5	14,947.52	1,008.82	623.28	513.52	113.81	17,206.95	62.3	
Regional Rural Banks												
January ..	5	29	34	0.2	266.04	33	4	—	—	266.41	123.1	
February ..	5	27	32	0.1	274.50	26	5	—	—	274.81	123.9	
March ..	5	31	36	0.2	284.91	24	7	—	—	285.22	123.1	
April ..	5	21	26	0.1	292.30	20	12	—	—	292.62	119.9	
May ..	5	23	28	0.1	299.88	21	10	—	—	300.19	119.8	
June ..	5	23	28	0.1	312.43	33	2	—	—	312.78	119.3	
July ..	5	16	21	0.1	330.34	30	4	—	—	330.68	120.6	

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE)—1981—(concl'd.)

	Investments in											Credit					Percentage of (30 to 34) (35) to (7)
	Government Securities					Other					Total					Percentage of (30 to 34) (35) to (7)	
	(c)					(26+27)					(28 to 29)						
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
August ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
September ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
October ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
November ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
December ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
January ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
February ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
March ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
April ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
May ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
June ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
July ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
August ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
September ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
October ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
November ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
December ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
January ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
February ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
March ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
April ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
May ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
June ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
July ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
August ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
September ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
October ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
November ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
December ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
January ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
February ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
March ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
April ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
May ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
June ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
July ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
August ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
September ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
October ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
November ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
December ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
January ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
February ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
March ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
April ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
May ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
June ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
July ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
August ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
September ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
October ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
November ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
December ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	

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

No. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1980 & 1981

(INDIAN BUSINESS)

(Amount in lakhs of Rupees)																					
Year	No. of Report- ing Banks	Reser- ves		Deposits				Total Liabi- Assets*		CASH		INVESTMENTS			Money Loans			Bills Purcha- sed and (—) in India	Profit or Loss (—) made during the year		
		Capital	Reser- ves	Fixed	Savings	Current	Others	Total	In Hand	At Banks	Gov- ern- ment Secu- rities	Other	Appro- ved	Secu- rities	at Call and Advances	Short Notice	discount- ed				
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																					
1980	8	10,63	242,65	5,664,39	2,716,32	2,739,87	—	11,120,58	18,202,36	214,09	831,63	2,422,71	1,250,52	24,66	98,50	7,160,95	771,79	13,15	8,135		
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		
(ii) 20 Nationalised Banks																					
1980	20	67,57	134,50	13,839,66	7,066,30	4,490,21	230,76	25,626,93	34,466,29	653,40	3,221,86	5,644,62	2,001,95	304,99	67,80	12,152,12	2,619,11	28,39	19,149		
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		
Total (i+ii)																					
1980	28	78,20	377,15	19,504,05	9,782,62	7,230,08	230,76	36,747,51	52,668,65	867,49	4,053,49	8,067,33	3,252,47	329,65	166,30	19,313,07	3,390,90	41,54	27,204		
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		
(b) Regional Rural Banks																					
1980@	85	20,51	3,72	77,66	127,21	16,91	—	221,78	426,42	9,75	92,75	5	10	20,01	23,22	261,24	64	1,57	3,207		
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	140	76	4,471		
(c) Private Sector Banks :																					
Other Indian Scheduled Banks																					
1980	34	9,49	14,91	1,256,55	598,83	369,06	6,91	2,231,35	2,881,91	89,28	363,92	412,42	159,43	117,41	11,55	1,030,85	173,35	2,89	3,949		
1981	34	10,22	20,60	1,451,02	751,39	471,07	200	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		
Total of Scheduled Banks (a+b+c)																					
1980	147	108,20	395,78	20,838,26	10,508,66	7,616,05	237,67	39,200,64	55,976,98	966,52	4,510,16	8,479,80	3,412,00	467,07	201,07	20,605,16	3,564,89	46,00	34,440		
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	4,083,01	44,62	37,886		
II. Non-Scheduled Banks																					
1980	3	8	38	3,67	4,71	4,46	65	—	7,89	9,20	32	75	1,40	1	40	41	4,82	26	5	26	
1981	3	9	45	4,71	4,46	57	—	9,74	11,18	28	63	63	1,98	—	39	14	6,56	30	5	29	
Total of Indian Commercial Banks (I+II)																					
1980	150	108,28	396,16	20,841,93	10,512,23	7,616,70	237,67	39,208,53	55,986,18	966,84	4,510,91	8,481,20	3,412,01	467,47	201,48	20,609,98	3,565,15	46,05	34,466		
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		

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

@ Data for 1980 are revised.

£ Excluding 4 RRBs which have not reported data for 1981.

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF

	Year	No. of Re- port- ing Banks	Paid- up capital*	Reser- ves	Total paid-up capital and Reserves	Per- centage 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 :													
(i) State Bank of India	1980	1	5,63	240,17	245,80	2.64	4,913,32	2,037,17	2,344,53	—	9,295,02	167,91	568,87
	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
(ii) Associates of State Bank of India	1980	7	5,00	10,48	15,48	0.64	1,185,80	684,63	539,92	—	2,410,35	46,61	308,21
	1981	7	5,00	11,53	16,53	0.57	1,418,52	844,36	658,96	—	2,921,84	61,20	413,63
(iii) 20 Nationalised Banks	1980	20	67,57	136,94	204,51	0.74	15,252,93	7,170,87	4,824,27	230,77	27,478,84	659,99	3,291,04
	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
Total (i+ii+iii)	1980	28	78,20	387,59	465,79	1.19	21,352,05	9,892,67	7,708,72	230,77	39,184,21	874,51	4,168,12
	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
(b) Regional Rural Banks													
	1980	85	2,051	3,72	24,23	10.93	77,66	127,21	16,91	—	221,78	9,75	92,15
	1981	103@	25,60	5,41	31,01	9.24	114,34	194,70	26,65	—	335,69	13,61	130,82
(c) Private Sector Banks :													
(i) Other Indian Scheduled Banks	1980	34	9,49	14,91	24,40	1.09	1,262,88	600,60	370,39	6,91	2,240,78	89,40	366,85
	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
(ii) Foreign Banks +	1980	13††	—	20,28	20,28	1.65	626,33	264,31	314,68	22,48	1,227,80	10,50	124,20
	1981	16††	—	29,06	29,06	2.12	702,20	303,90	362,53	—	1,368,63	15,66	151,87
Total (i+ii)	1980	47	9,49	35,19	44,68	1.29	1,889,21	864,91	685,07	29,39	3,468,58	99,90	491,05
	1981	50	10,22	49,66	59,88	1.48	2,160,67	1,058,38	835,04	2,00	4,056,10	121,80	586,49
Total of Scheduled Banks (a+b+c)	1980	160	108,20	426,50	534,70	1.25	23,318,92	10,884,79	8,410,70	260,16	42,874,57	984,16	4,751,92
	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
II. Non-Scheduled Banks													
	1980	3	8	38	46	5.83	367	3,57	65	—	7,89	32	75
	1981	3	9	45	54	5.54	471	4,46	58	—	9,74	28	6
Total of Scheduled and Non-Scheduled Banks (I+II)	1980	163	108,28	426,88	535,16	1.25	23,322,59	10,888,36	8,411,35	260,16	42,882,46	984,48	4,752,6
	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	5,878,6

* Relates only to banks registered in India.

@ Excludes 4 RRBs which have not reported data for the year 1981.

+ Figures relates to business in India.

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

COMMERCIAL BANKS, 1980 AND 1981 (TOTAL BUSINESS)

(Amount in Lakhs of Rupees)

Total Cash (12+13)	Per- centage of (14) to (11)	INVESTMENTS				Per- centage of (19) to (11)	Money at Call and Short Notice	CREDIT			Per- centage of (24) to (11)	Profit or Loss(-) made during the year	No. of Offices	
		Govt. secu- rities	Other Appro- ved Secu- rities	Others	Total Invest- ments (16+17+18)			Loans and advan- ces	Bills Pur- chased & Dis- counted	Total Credit (22+23)			Indian	Foreign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
736.78	7.93	1,961.23	1,041.79	210.82	3,213.84	34.58	349.35	6,642.18	570.32	7,212.50	77.60	12.02	5,572	21
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
354.82	14.72	461.48	248.62	3.91	714.01	29.62	73.50	1,252.30	237.99	1,490.29	61.83	1.13	2,563	—
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	—
3,951.03	14.38	5,717.08	2,001.94	654.58	8,373.60	30.47	206.30	13,040.99	3,143.84	16,184.83	58.90	28.49	19,149	111
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
5,042.63	12.87	8,139.79	3,292.35	869.31	12,301.45	31.39	629.15	20,935.47	3,952.15	24,887.62	63.51	41.64	27,284	132
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
102.50	46.22	5	10	20.01	20.16	9.09	23.22	261.24	64	261.88	118.08	1.57	3,207	—
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	—
456.25	20.36	412.42	159.43	119.10	690.95	30.84	11.56	1,036.72	180.66	1,217.38	54.33	2.89	3,949	1
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
134.70	10.97	380.34	52.86	9.35	442.55	36.04	14.25	710.08	193.02	903.10	73.55	9.13	128	—
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	—
590.95	17.04	792.76	212.29	128.45	1,133.50	32.68	25.81	1,746.80	373.68	2,120.48	61.13	12.02	4,077	1
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
5,736.08	13.38	8,932.60	3,504.74	1,017.77	13,455.11	31.38	678.18	22,943.51	4,326.47	27,269.98	63.60	55.23	34,568	133
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
1.07	13.56	1.40	1	40	1.81	22.94	41	4.81	26	5.07	64.26	5	26	—
91	9.34	1.98	—	39	2.37	24.33	14	65.60	30	6.86	70.43	5	29	—
5,737.15	13.38	8,934.00	3,504.75	1,018.17	13,456.92	31.38	678.59	22,948.32	4,326.73	27,275.05	63.60	55.28	34,594	133
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

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) of the

		Scheduled Commercial Banks							
Sr. No.	No. of Reporting Banks	State Bank of India		Associates of State Bank of India		20 Nationalised Banks		Regional Rural Banks	
		1	1	7	7	20	20	79	106
	Year	1980	1981	1980	1981	1980	1981	1980	1981
A. LIABILITIES									
1. Capital :									
(i) Authorised		20,00	20,00	10,00	10,00	—	—	79,00	106,00
(ii) Issued		5,63	5,63	5,00	5,00	—	—	19,01	26,34
(iii) Subscribed		5,63	5,63	5,00	5,00	—	—	19,01	26,34
(iv) Called-up		5,63	5,63	5,00	5,00	—	—	19,01	26,14
(v) Calls in arrears		—	—	—	—	—	—	—	4
(vi) Paid up		5,63	5,63	5,00	5,00	67,57	78,56	19,01	26,10
(vii) Calls received in advance		—	—	—	—	—	—	—	—
(viii) Forfeited shares		—	—	—	—	—	—	—	—
2. Reserve Fund and other reserves		240,16	280,04	10,48	11,53	137,05	151,96	3,67	6,22
3. Deposits and other accounts :									
(i) Fixed		4,913,32	6,226,42	1,221,21	1,468,39	15,296,35	18,373,27	68,45	107,80
(ii) Savings		2,037,17	2,555,24	684,81	844,54	7,170,92	8,701,34	123,18	204,49
(iii) Current and contingency accounts		2,685,02	3,151,93	637,55	775,00	5,378,56	6,433,87	16,15	24,01
(iv) Others		—	—	—	—	197,54	243,82	7,38	10,50
Total of Item 3		9,635,51	11,933,59	2,543,57	3,087,93	28,043,37	33,752,30	215,16	347,10
4. Borrowings from other banks, agents, etc.									
(i) In India		596,21	733,52	86,74	106,01	867,87	1,055,79	159,20	253,71
(ii) Outside India		430,14	739,23	24,91	38,43	258,43	319,98	—	—
Particulars of Item 4 :									
(a) Secured		76,08	214,39	56,66	68,32	141,95	150,67	8,62	18,42
(b) Unsecured		950,27	1,258,36	54,99	76,12	984,35	1,225,10	150,58	235,29
5. Bills Payable		424,63	549,58	64,66	70,33	496,40	506,40	1,79	1,98
6. Bills for collection being bills receivable as per contra :		821,81	1,229,76	196,15	242,65	1,756,65	2,238,51	1,56	2,81
(i) Payable in India		757,21	1,106,78	184,84	231,36	1,140,98	1,395,19	1,56	2,77
(ii) Payable outside India		64,60	122,98	11,31	11,29	615,67	843,32	—	4
7. Other Liabilities		577,58	921,40	94,95	173,28	462,51	543,66	11,64	22,03
8. Acceptances, endorsements and other obligations as per contra		2,289,07	2,911,79	154,84	183,57	2,372,17	2,531,33	1	—
9. Profit carried to next year's account		32	3	—	—	4,27*	4,86*	9	13
Total liabilities or assets		15,021,06	19,304,57	3,181,30	3,918,73	34,466,29	41,183,35	412,13	660,08

* 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 four and five scheduled banks for the years 1980 and 1981 respectively.

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, 1980 AND 1981
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	141	168	13	16	154	184	3	3	157	187
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
23,01	24,36	132,01	160,36	—	—	132,01	160,36	10	10	132,11	160,46
12,21	12,83	41,85	49,80	—	—	41,85	49,80	10	10	41,95	49,90
11,99	11,13	41,63	48,10	—	—	41,63	48,10	10	10	41,73	48,20
9,56	10,29	39,20	47,06	—	—	39,20	47,06	8	9	39,28	47,15
8	7	8	11	—	—	8	11	—	—	8	11
9,48	10,22	106,69	125,51	—	—	106,69	125,51	8	9	106,77	125,60
1	—	1	—	—	—	1	—	—	—	1	—
—	—	—	—	—	—	—	—	—	—	—	—
14,74	20,44	406,10	470,19	20,28@	29,82@	426,38	500,01	37	42	426,75	500,43
1,263,54	1,460,33	22,762,87	27,636,21	631,97	702,98	23,394,84	28,339,19	3,49	4,71	23,398,33	28,343,90
600,46	754,48	10,616,54	13,060,09	264,32	303,90	10,880,86	13,363,99	3,57	4,46	10,884,43	13,368,45
387,81	483,35	9,105,09	10,868,16	372,71	415,27	9,477,80	11,283,43	66	58	9,478,46	11,284,01
3,00	2,16	207,92	256,78	17,58	17,10	225,50	273,88	18	—	225,68	273,88
2,254,81	2,700,32	42,692,42	51,821,24	1,286,58	1,439,25	43,979,00	53,260,49	7,90	9,75	43,986,90	53,270,24
52,75	75,47	1,762,77	2,224,50	142,02	80,95	1,904,79	2,305,45	1	8	1,904,80	2,305,53
3,94	4,42	717,42	1,102,06	11,95	11,57	729,37	1,113,63	—	—	729,37	1,113,63
21,33	30,05	304,64	481,85	44,38	54,81	349,02	536,66	1	—	349,03	536,66
35,36	49,84	2,175,55	2,844,71	109,59	37,71	2,285,14	2,882,42	—	8	2,285,14	2,882,50
51,04	63,42	1,038,52	1,191,71	61,01	68,30	1,099,53	1,260,01	2	3	1,099,55	1,260,04
149,22	188,23	2,925,39	3,901,96	169,39	201,09	3,094,78	4,103,05	18	16	3,094,96	4,103,21
124,04	154,47	2,208,63	2,890,57	99,64	125,14	2,308,27	3,015,71	18	16	2,308,45	3,015,87
25,18	33,76	716,76	1,011,39	69,75	75,95	786,51	1,087,34	—	—	786,51	1,087,34
110,84	131,58	1,257,52	1,791,95	54,00	84,87	1,311,52	1,876,82	48	52	1,312,00	1,877,34
233,97	249,35	5,050,06	5,876,04	503,92	647,69	5,553,98	6,523,73	12	9	5,554,10	6,523,82
1,11	1,26	5,79	6,28	12,19	22,05	17,98	28,33	4	4	18,02	28,37
2,881,91	3,444,71	55,962,69	68,511,44	2,261,34	2,585,59	58,224,03	71,097,03	9,20	11,18	58,233,23	71,108,21

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	79	106
	Year	1980	1981	1980	1981	1980	1981	1980	1981
B. ASSETS									
10. Cash :									
(i) In hand and with RBI and SBI ..		254,45	625,17	313,06	416,00	3,708,69	4,208,91	21,28	38,39
(ii) Balances with other Banks in Current accounts :									
(a) In India		4,91	4,82	11,64	22,31	104,98	189,28	77,34	109,11
(b) Outside India		483,12	402,18	32,29	36,92	135,82	192,18	—	—
(iii) Balances with other banks in Savings and Fixed deposit accounts :									
(a) In India		—	—	8	8	112,83	80,45	18,05	35,66
(b) Outside India		190,07	491,56	—	—	374,77	357,52	—	—
11. Money at Call and Short Notice ..		349,35	395,59	73,50	63,15	206,30	303,30	23,48	31,44
12. Investments :									
(i) Securities of Central and State Governments and Trustee Securities ..		2,963,13	3,802,80	710,10	873,88	7,600,71	8,705,56	15	28
(ii) Shares		2,87	2,60	61	64	37,82	38,30	—	2
(iii) Debentures and bonds		17,37	18,04	2,78	3,03	169,29	178,43	1	1
(iv) Other Investments		40,40	58,23	44	45	80,80	82,61	—	20
(v) Gold		—	—	—	—	—	—	—	—
13. Advances :									
(i) Loans, advances, cash credits and overdrafts :									
(a) In India		5,909,00	7,182,49	1,252,28	1,463,73	12,128,51	14,820,85	253,52	408,02
(b) Outside India		733,18	1,169,38	—	121,97	912,49	1,678,38	—	—
(ii) Bills purchased and discounted :									
(a) In India		409,71	422,74	210,61	248,78	2,188,38	2,540,82	65	4,34
(b) Outside India		160,61	209,05	27,38	40,08	955,45	1,151,15	—	—
14. Particulars of item 13 : **									
(a) Debts considered good, fully secured ..		6,065,40	7,417,71	1,294,14	1,689,17	12,140,16	15,027,79	—	—
(b) Debts considered good, but having no other security than the debtors' personal security		585,38	645,20	49,47	63,17	1,532,77	2,070,73	—	—
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors		561,72	920,74	146,66	122,22	2,511,90	3,092,68	—	—
(d) Debts considered doubtful or bad, not provided for		—	—	—	—	—	—	—	—
(e) Debts due by directors or officers of the Bank		4,66	8,53	3,52	5,33	76,27	86,01	—	—
(f) Debts due by companies or firms in which the directors of the bank are interested		57	9	—	—	14	12	—	—
(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		4,90	8,72	4,30	5,95	77,58	86,90	—	—
(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		47,61	15	—	—	23	3,49	—	—
(i) Due from Banks		29,10	89,80	2,78	3,83	58,83	316,25	—	—
15. Premises less depreciation		25,17	28,48	6,06	6,36	61,08	72,32	—	—
16. Non-Banking assets acquired in satisfaction of claims		—	—	4	4	36	43	—	—
17. Furniture and fixtures less depreciation ..		30,31	35,11	7,80	9,16	119,62	143,06	4,50	7,94
18. Other assets including silver		336,53	314,77	181,64	185,93	1,439,57	1,669,17	9,97	18,14
19. Loss		—	—	—	—	—	—	1,61	3,85

** Particulars in respect of Regional Rural Banks are not available.

OF COMMERCIAL BANKS, 1980 AND 1981—(Concl'd.)
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	141	168	13	16	154	184	3	3	157	187
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
390.28	455.96	4,687.76	5,744.43	128.55	120.45	4,816.31	5,864.88	33	29	4,816.64	5,865.17
57.06	72.91	255.93	398.43	2.48	40.25	258.41	438.68	74	62	259.15	439.30
8.69	4.24	659.92	635.52	7.05	6.91	666.97	642.43	—	—	666.97	642.43
95.33	58.10	226.29	174.29	2.31	6	228.60	174.35	38	37	228.98	174.72
—	1.87	564.84	850.95	—	—	564.84	850.95	—	—	564.84	850.95
11.56	7.76	664.19	800.94	14.25	5.03	678.44	805.97	40	14	678.84	806.11
559.87	641.64	11,833.96	14,024.16	410.33	425.46	12,244.29	14,449.62	1.41	1.98	12,245.70	14,451.60
2.34	2.09	43.64	43.65	2.51	2.71	46.15	46.36	2	2	46.17	46.38
22.15	26.21	211.60	225.72	27.39	24.63	238.99	250.35	—	—	238.99	250.35
11.76	2.03	133.40	143.52	1	8	133.41	143.60	—	—	133.41	143.60
—	1.19	—	1.19	—	—	—	1.19	—	—	—	1.19
1,030.85	1,357.52	20,574.16	25,232.61	710.00	749.89	21,284.16	25,982.50	4.81	6.56	21,288.97	25,989.06
5.87	8.82	1,651.54	2,978.55	8	—	1,651.62	2,978.55	—	—	1,651.62	2,978.55
148.27	173.29	2,957.72	3,389.97	117.51	180.03	3,075.23	3,570.00	26	30	3,075.49	3,570.30
32.29	40.53	1,175.73	1,440.81	75.51	75.43	1,251.24	1,516.24	—	—	1,251.24	1,516.24
1,015.59	1,337.02	20,515.29	25,471.69	650.58	757.44	21,165.87	26,229.13	4.85	6.26	21,170.72	26,235.39
94.15	122.23	2,261.77	2,901.33	57.99	78.13	2,319.76	2,979.46	19	29	2,319.95	2,979.75
107.51	119.27	3,327.79	4,254.91	188.30	164.26	3,516.09	4,419.17	3	5	3,516.12	4,419.22
13	1.64	13	1.64	6.23	5.52	6.36	7.16	—	—	6.36	7.16
6.74	8.85	91.19	108.72	4.24	4.83	95.43	113.55	—	2	95.43	113.57
7.43	11.08	8.14	11.29	—	5.50	8.14	16.79	—	—	8.14	16.79
7.58	9.71	94.36	111.28	4.75	5.28	99.11	116.56	—	2	99.11	116.58
8.12	11.25	55.96	14.89	—	5.50	55.96	20.39	—	—	55.96	20.39
10	1.03	90.81	410.91	42.98	43.80	133.79	454.71	—	—	133.79	454.71
4.68	6.42	96.99	113.58	20.51	31.86	117.50	145.44	5	8	117.55	145.52
7	9	47	55	—	—	47	55	2	2	49	57
13.90	16.47	176.13	211.74	6.53	9.22	182.66	220.96	10	11	182.76	221.07
103.51	129.99	2,071.22	2,318.00	62.76	63.71	2,133.98	2,381.71	38	44	2,134.36	2,382.15
14	2	1.75	3.87	25	1.10	2.00	4.97	—	—	2.00	4.97

No.7—INCOME, EXPENDITURE AND PROFIT OF DIFFERENT

	Interest and Discount		Commission Exchange and Brokerage		Other Earnings		Total Earnings	
	1980	1981	1980	1981	1980	1981	1980	1981
A. State Bank of India	913,70	1,211,24	173,25	201,64	41	46	1,087,36	1,413,34
B. Associates of the State Bank of India								
1. State Bank of Bikaner & Jaipur	38,70	46,94	7,02	7,57	2	1	45,74	54,52
2. State Bank of Hyderabad ..	33,36	43,42	7,00	8,60	5	2	40,41	52,04
3. State Bank of Indore ..	17,38	21,01	2,78	3,54	—	1	20,16	24,56
4. State Bank of Mysore ..	28,90	35,66	3,45	4,39	7	10	32,42	40,15
5. State Bank of Patiala ..	30,78	39,06	4,18	5,54	5	4	35,01	44,64
6. State Bank of Saurashtra ..	22,50	26,91	2,73	3,08	16	12	25,39	30,11
7. State Bank of Travancore ..	32,78	40,20	4,07	4,79	3	1	36,88	45,00
Total of B	204,40	253,20	31,23	37,51	38	31	236,01	291,02
C. Nationalised Banks								
1. Allahabad Bank	69,57	94,18	5,80	7,47	48	64	75,85	102,29
2. Bank of Baroda	261,61	323,82	25,40	29,29	46	60	287,47	353,71
3. Bank of India	236,59	299,05	27,94	32,55	1,78	1,71	266,31	333,31
4. Bank of Maharashtra ..	72,79	84,61	3,86	5,08	17	27	76,82	89,96
5. Canara Bank	170,33	207,54	14,14	16,45	28	22	184,75	224,21
6. Central Bank of India ..	226,28	272,80	19,10	22,03	89	1,14	246,27	295,97
7. Dena Bank	77,60	89,36	4,81	5,47	96	1,33	83,37	96,16
8. Indian Bank	100,47	129,79	8,06	8,64	1,79	1,47	110,32	139,90
9. Indian Overseas Bank ..	131,77	175,12	11,56	17,05	31	37	143,64	192,54
10. Punjab National Bank ..	201,31	264,64	13,86	16,73	1,29	1,24	216,46	282,61
11. Syndicate Bank	142,05	185,89	13,37	14,00	1,65	2,05	157,07	201,94
12. Union Bank of India ..	112,25	138,16	10,95	12,28	1,52	1,95	124,72	152,39
13. United Bank of India ..	113,13	129,14	5,79	6,36	43	66	119,35	136,16
14. United Commercial Bank ..	145,41	197,50	11,29	11,21	1,49	1,82	158,19	210,53
15. Andhra Bank	49,24	62,62	3,26	3,69	36	38	52,86	66,69
16. Corporation Bank	22,00	26,72	1,99	3,32	2,37	93	26,36	30,97
17. New Bank of India	40,23	48,95	3,66	3,96	1,09	1,20	44,98	54,11
18. Oriental Bank of Commerce ..	27,51	32,91	2,46	84	10	12	30,07	33,87
19. Punjab & Sind Bank	56,95	68,48	3,59	4,19	2,76	3,71	63,30	76,38
20. Vijaya Bank	40,13	46,41	3,02	2,85	84	75	43,99	50,01
Total of C	2,297,22	2,877,69	193,91	223,46	21,02	22,56	2,512,15	3,123,71
D. Regional Rural Banks@ ..	31,99	46,81	13	72	1,44	1,97	33,56	49,50
E. Other Indian Scheduled Commercial Banks	192,92	241,58	15,50	18,66	5,50	5,88	213,92	266,12
F. Foreign Banks	145,97	175,73	36,23	43,83	87	1,70	183,07	221,26
G. All Scheduled Commercial Banks (A+B+C+D+E+F)	3,786,20	4,806,25	450,25	525,82	29,62	32,88	4,266,07	5,364,95

@ 1980 — Revised.

1981 — Four RRBs excluded.

CLASSES OF SCHEDULED COMMERCIAL BANKS 1980 AND 1981

(In lakhs of Rupees)

Interest paid on Deposits, Borrowings, etc.		Salaries, Allow- ances, PF, Bonus etc.		Other Expenditure		Total Expenditure		Profit*	
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
704,99	960,02	272,17	315,30	98,18	122,90	1,075,34	1,398,22	12,02	15,12
24,73	30,33	16,10	18,17	4,64	5,75	45,47	54,25	27	27
22,20	29,90	13,77	16,32	4,32	5,70	40,29	51,92	12	12
11,63	14,49	6,51	7,61	1,93	2,37	20,07	24,47	9	9
18,72	23,58	10,55	12,57	2,94	3,79	32,21	39,94	21	21
22,60	29,61	8,87	10,56	3,41	4,33	34,88	44,50	13	14
14,67	17,83	8,64	9,66	2,01	2,52	25,32	30,01	7	10
22,62	27,67	10,82	12,99	3,19	4,07	36,63	44,73	25	27
137,17	173,41	75,26	87,88	22,44	28,53	234,87	289,82	1,14	1,20
47,88	67,18	18,69	22,39	8,45	11,85	75,02	101,42	83	87
204,24	255,28	55,30	64,91	23,82	29,07	283,36	349,26	4,11	4,45
189,14	240,93	56,02	66,06	18,63	23,07	263,79	330,06	2,52	3,25
52,91	62,01	16,86	20,03	5,92	6,68	75,69	88,72	1,13	1,24
117,40	142,05	46,13	56,11	18,96	23,28	182,49	222,44	2,26	2,77
160,85	195,14	65,09	75,51	18,78	23,44	244,72	294,09	1,55	1,88
54,02	61,94	22,73	26,80	6,37	7,26	83,12	96,00	25	16
75,24	98,96	23,57	27,61	10,78	13,00	109,59	139,57	73	33
101,49	141,16	24,92	32,18	12,77	15,95	139,18	189,29	4,46	3,25
146,84	197,37	48,86	58,43	18,76	24,40	214,46	280,20	2,00	2,41
98,46	131,71	40,67	47,98	16,44	20,45	155,57	200,14	1,50	1,80
75,29	92,01	35,41	43,00	12,95	16,27	123,65	151,28	1,07	1,11
82,07	91,60	28,05	32,87	8,82	11,32	118,94	135,79	41	37
107,14	146,99	37,42	46,18	12,63	16,51	157,19	209,68	1,00	85
36,09	45,47	11,04	13,62	4,60	5,64	51,73	64,73	1,13	1,96
15,20	18,82	6,14	7,62	4,25	3,54	25,59	29,98	77	99
28,64	33,88	11,09	13,76	4,42	5,59	44,15	53,23	83	88
18,30	20,75	7,00	8,59	4,24	4,26	29,54	33,60	53	27
38,09	49,65	16,06	16,99	8,73	9,29	62,88	75,93	42	45
23,88	28,12	14,09	15,27	5,66	6,37	43,63	49,76	36	25
1,673,17	2,121,02	585,14	695,91	225,98	277,24	2,484,29	3,094,17	27,86	29,54
18,60	28,08	9,20	14,14	4,69	6,74	32,49	48,96	1,07	54
123,53	153,78	59,19	73,43	28,33	35,24	211,05	262,45	2,87	3,67
77,94	87,59	35,97	40,40	60,80	78,79	173,81	206,78	9,26	14,48
2,735,40	3,523,90	1,036,03	1,227,06	440,42	549,44	4,211,85	5,300,40	54,22	64,55

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

No. 8—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks	
	1980	1981	1980	1981	1980	1981
Year						
Number of Reporting Banks	8	8	20	20	81	105
EARNINGS :						
I. Interest, Dividend, Commission and Exchange earned on :						
(a) Inland bills, etc. Purchased and discounted ..	79,38.7	95,62.5	214,71.3	286,03.2	8.2	11.9
(b) Loans and Advances	923,14.4	1,369,58.7	1,586,99.6	1,967,75.0	24,78.3	38,29.2
(c) Investments :						
(i) Government Securities	33,18.4	47,49.6	343,51.2	429,52.7	0.9	13.3
(ii) Other Trustee Securities	193,69.4	251,03.4	114,02.1	147,71.1	1.6	48.4
(iii) Others	72.3	46.6	25,46.3	174,98.2	16.6	48.4
(d) Deposits with :						
(i) R.B.I./Central Bank of the Country ..	64,14.6	85,69.1	110,53.1	128,96.4	1.7	77.7
(ii) Other Banks	4.2	0.7	35,27.4	41,28.1	6,25.0	8,79.9
(e) Other Services :						
(i) Inland Collections	11,24.0	21,38.6	25,59.5	29,18.7	4.0	9.3
(ii) Inland Remittances	13,84.5	19,84.5	21,61.7	26,59.9	1.2	1.7
(iii) Transactions involving or connected with foreign business	150,94.9	174,83.2	211,91.9	242,20.5	—	—
(iv) Miscellaneous Business	57,49.5	64,70.5	24,68.3	29,59.1	0.3	1.4
Total Current Operating Earnings (Total of I) ..	1,527,84.9	2,130,58.4	2,714,32.4	3,503,82.9	31,37.8	49,21.2
II. Income from other business	10,19.9	10,11.1	39,26.8	51,04.4	1,65.3	2,06.3
III. Net Profit on :						
(i) Sale and purchase of investments, property, etc. ..	1,36.0	62.4	2,46.4	3,87.1	0.8	0.3
(ii) Revaluation of investments, property, etc. ..	—	—	—	4.8	—	—
Total of III	1,36.0	62.4	2,46.4	3,91.9	0.8	0.3
IV. Total Earnings (I+II+III)	1,539,40.8	2,141,31.9	2,756,05.6	3,558,79.2	33,03.9	51,27.8
EXPENSES :						
V. Interest, Commission, and Brokerage paid on :						
(a) Deposits	712,86.0	914,43.6	1,540,26.2	1,928,10.3	9,60.6	16,15.7
(b) Borrowings	126,98.9	213,84.1	84,64.9	124,20.4	7,87.5	11,77.9
(c) Rediscounts	8,68.9	8,18.3	51,90.1	78,94.8	58.0	73.4
(d) Other business	3,90.7	4,59.0	36,65.0	54,57.8	40.3	27.2
VI. (a) Establishment expenses	348,11.1	404,64.6	558,45.8	666,81.4	8,67.3	13,99.7
(b) Other Working Expenses :						
(i) Directors'/Other Local Committee members and Auditors' fees & allowances	18.6	20.3	1,87.4	2,66.7	5.3	7.2
(ii) Others	99,41.2	125,63.9	190,46.5	226,18.3	3,69.3	5,71.2
VII. (a) Taxes and dues in the nature of operating expenses ..	2,30.2	3,14.9	4,62.9	5,41.7	0.5	0.1
(b) Interest tax	27,33.8	63,34.8	46,03.5	108,98.9	—	4.0
VIII. Total Current Operating Expenses (Total of V to VII) ..	1,329,79.4	1,738,03.5	2,514,92.3	3,195,90.3	30,88.8	48,76.4
IX. Depreciation written off & loss on Sale, purchase & revaluation of investments, property, etc	53,41.4	88,98.5	47,32.3	97,03.3	56.5	86.4
X. Total Expenses (Total of VIII and IX)	1,383,20.8	1,827,02.0	2,562,24.6	3,292,93.6	31,45.3	49,62.8
XI. Balance of Profit or loss (—) before taxes (IV—X) ..	156,20.0	314,29.9	193,81.0	265,85.6	1,58.6	1,65.0
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS						
XII. Total Funds available for appropriation :						
(i) Balance of profit or loss (—) before taxes ..	156,20.0	314,29.9	193,81.0	265,85.6	1,58.6	1,65.0
(ii) Surplus or deficit brought forward from preceding year	9.7	32.4	—25.6	13.8	—50.2	—1,10.6
(iii) Taken from reserves, if any	14.1	—	12.0	1.5	5.3	10.8
Total	156,43.8	314,62.3	193,67.4	266,00.9	1,13.7	65.2
XIII. Transfer or allocation of funds for :						
(a) Provision for taxes on profits	127,81.9	155,90.5	89,02.5	97,03.8	1.0	1.6
(b) Provision for bonus/Exgratia to staff	9,51.7	12,08.9	10,10.2	15,67.8	26.6	38.4
(c) Provision for gratuity	3,18.4	3,17.6	13,83.9	13,91.1	4.5	7.7
(d) Other Provisions	2,51.1	124,65.0	43,07.1	71,71.2	25.4	92.4
(e) Reserves	11,46.7	17,80.0	33,36.9	62,72.8	2,22.2	2,91.0
(f) Dividend to shareholders/Amount transferred to Government	1,61.6	96.9	4,13.0	4,74.5	—	0.1
(g) Amount remitted to H.O. by foreign banks	—	—	—	—	—	—
(h) Balance carried forward to next year's account ..	32.4	3.4	13.8	19.7	—1,66.0	—3,66.0
Total of XIII	156,43.8	314,62.3	193,67.4	266,00.9	1,13.7	65.2

.. Negligible

COMMERCIAL BANKS, 1980 AND 1981

(In lakhs of Rupees)									
Other Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non- Scheduled Banks		All Commercial Banks	
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
34	34	13	16	156	183	3	3	159	186
18,76.1	23,38.2	19,09.5	31,18.8	332,03.8	436,34.6	2.6	3.2	332,06.4	436,37.8
143,56.9	164,90.8	94,76.1	117,05.3	2,773,25.3	3,657,59.0	70.9	93.9	2,773,96.2	3,658,52.9
22,22.0	26,10.3	11,64.9	23,36.4	410,57.4	526,53.3	6.5	8.3	410,63.9	526,61.6
8,35.5	12,13.6	10,97.2	1,98.2	327,05.8	413,34.7	—	—	327,05.8	413,34.7
2,40.1	27,94.2	1,22.9	1,57.4	29,98.2	205,44.8	0.4	2.4	29,98.6	205,47.2
9,12.3	11,58.2	4,12.0	3,89.6	187,93.7	230,91.0	—	—	187,93.7	230,91.0
1,40.0	1,53.1	46.6	2,08.5	43,43.2	53,70.3	4.1	4.4	43,47.3	53,74.7
3,14.0	4,18.5	1,57.2	2,70.4	41,58.7	57,55.5	0.2	—	41,58.9	57,55.7
2,79.5	3,13.0	73.3	62.9	39,00.2	50,22.0	0.4	1.0	39,00.6	50,23.0
8,50.5	10,61.6	29,84.4	37,90.3	401,21.7	465,55.6	—	—	401,21.7	465,55.6
2,17.8	1,92.3	6,59.6	6,43.9	90,95.5	102,67.2	—	—	90,95.5	102,67.2
222,44.7	287,43.8	181,03.7	228,81.7	4,677,03.5	6,199,88.0	85.1	1,13.2	4,677,88.6	6,201,01.2
5,25.0	6,04.5	7,37.9	6,17.6	63,74.9	75,43.9	1.1	1.1	63,76.0	75,45.0
27.1	27.9	26.9	35.1	4,37.2	5,12.8	..	—	4,37.2	5,12.8
2.1	—	24.9	38.0	27.0	42.8	..	—	27.0	42.8
29.2	27.9	51.8	73.1	4,64.2	5,55.6	..	—	4,64.2	5,55.6
227,98.9	293,76.2	188,93.4	235,72.4	4,745,42.6	6,280,87.5	86.2	1,14.3	4,746,28.8	6,282,01.8
117,50.1	141,87.6	60,17.5	70,51.4	2,440,40.4	3,071,08.6	42.7	58.9	2,440,83.1	3,071,67.5
5,57.3	11,59.1	9,65.2	10,59.5	234,73.8	372,01.0	1.3	1.2	234,75.1	372,02.2
46.7	56.7	6,29.0	7,26.0	67,92.7	95,69.2	—	—	67,92.7	95,69.2
78.6	1,28.3	4,39.6	1,31.0	46,14.2	62,03.3	—	—	46,14.2	62,03.3
56,23.9	69,87.6	32,66.2	35,22.2	1,004,14.3	1,190,55.5	22.0	28.1	1,004,36.3	1,190,83.6
19.7	23.3	16.0	17.9	2,47.0	3,35.4	0.1	—	2,47.1	3,35.4
21,90.0	26,53.6	16,87.8	21,21.2	332,34.8	405,28.2	9.2	11.6	332,44.0	405,39.8
34.2	64.4	27.9	26.5	7,55.7	9,47.6	..	1.0	7,55.7	9,48.6
3,58.7	9,16.4	3,03.7	8,88.5	79,99.7	190,42.6	—	—	79,99.7	190,42.6
206,59.2	261,77.0	133,52.9	155,44.2	4,215,72.6	5,399,91.4	75.3	1,00.8	4,216,47.9	5,400,92.2
4,28.8	7,85.8	1,89.5	2,55.6	107,48.5	197,29.6	1.4	1.5	107,49.9	197,31.1
210,88.0	269,62.8	135,42.4	157,99.8	4,323,21.1	5,597,21.0	76.7	1,02.3	4,323,97.8	5,598,23.3
17,10.9	24,13.4	53,51.0	77,72.6	422,21.5	683,66.5	9.5	12.0	422,31.0	683,78.5
17,10.9	24,13.4	53,51.0	77,72.6	422,21.5	683,66.5	9.5	12.0	422,31.0	683,78.5
26.3	—1.2	9,09.6	10,01.8	8,69.8	9,36.2	0.2	—	8,70.0	9,36.2
0.3	11.4	—	5.2	31.7	28.9	—	—	31.7	28.9
17,37.5	24,23.6	62,60.6	87,79.6	431,23.0	693,31.6	9.7	12.0	431,32.7	693,43.6
8,92.7	11,04.6	41,72.8	54,45.9	267,50.9	318,46.4	2.9	3.5	267,53.8	318,49.9
2,68.2	2,83.4	1,92.8	2,24.8	24,49.5	33,23.3	1.2	3.3	24,50.7	33,26.6
22.7	71.2	28.3	66.2	17,57.8	18,53.8	0.3	—	17,58.1	18,54.1
2,23.8	5,12.1	12.8	5,91.4	48,20.2	208,32.1	0.5	—	48,20.7	208,32.1
2,41.4	3,59.1	—	12.3	49,47.2	87,15.2	4.0	4.2	49,51.2	87,19.4
58.3	76.0	—	—	6,32.9	6,47.5	0.8	1.0	6,33.7	6,48.5
—	—	6,96.3	10,40.5	6,96.3	10,40.5	—	—	6,96.3	10,40.5
30.4	17.2	11,57.6	13,98.5	10,68.2	10,72.8	—	—	10,68.2	10,72.8
17,37.5	24,23.6	62,60.6	87,79.6	431,23.0	693,31.6	9.7	12.0	431,32.7	693,43.6

No. 9—EARNINGS & EXPENSES
(Percentage Distribution of)

Banks	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks		Other Indian Scheduled Banks	
	1980	1981	1980	1981	1980	1981	1980	1981
Number of Reporting Banks	8	8	20	20	81	105	34	34
1. Current Operating Earnings ..	1,527,84.9	2,130,58.4	2,714,32.4	3,503,82.9	31,37.8	49,21.2	222,44.7	287,43.8
2. Current Operating Expenses ..	1,329,79.4	1,738,03.5	2,514,92.3	3,195,90.3	30,88.8	48,76.4	206,59.2	261,77.0
3. Net Current Operating Earnings (1—2)	198,05.5	392,54.9	199,40.1	307,92.6	49.0	44.8	15,85.5	25,66.8
4. Net recovery (+) or depreciation (—)	—52,05.4	—88,36.1	—44,85.9	—93,11.4	—55.7	86.1	—3,99.6	—7,57.9
5. Balance of profit or loss(—) before taxes	156,20.0	314,29.9	193,81.0	265,85.6	1,58.6	1,65.0	17,10.9	24,13.4
<i>As percentage of</i>								
EARNINGS FROM :								
Bills and Loans	65.6	68.8	66.4	64.3	79.2	78.0	73.0	65.5
Government Securities	2.2	2.2	12.6	12.3	..	0.3	10.0	9.1
Other investments including deposits with banks	16.9	15.8	10.5	14.1	20.6	21.4	9.6	18.5
Other Earnings	15.3	13.2	10.5	9.3	0.2	0.3	7.4	6.9
EXPENSES :								
Establishment Expenses	22.8	19.0	20.6	19.0	27.6	28.4	25.3	24.3
Interest on Deposits	46.7	42.9	56.7	55.0	30.6	32.8	52.8	49.3
Interest on borrowings and other accounts	9.1	10.6	6.4	7.4	28.2	26.0	3.1	4.7
Other expenses	8.5	9.0	8.9	9.8	12.0	11.8	11.7	12.7
Balance of profit or loss (—) before taxes	10.2	14.7	7.1	7.6	5.1	3.3	7.7	8.4
ALLOCATIONS :								
<i>As percentage of</i>								
Provision for taxes on profits ..	81.8	49.6	45.9	36.5	0.6	0.9	52.2	45.8
General Reserves	7.3	5.7	17.2	23.6	—	—	14.1	14.9
Allocation to other special purposes	1.6	39.7	22.2	27.0	16.0	60.6	13.1	21.2
Dividend, bonus, etc. to shareholders/ Amount transferred to Government	1.0	0.3	2.1	1.8	—	—	3.4	3.1
Employees' share (bonus) in the profit	6.1	3.8	5.2	5.9	16.8	23.3	15.7	11.7

.. Negligible.

OF COMMERCIAL BANKS, 1980-81
Earnings, Expenses, Profits and Allocations)

(In Lakhs of Rupees)

All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
143	167	13	16	156	183	3	3	159	186
4,495,99.8	5,971,06.3	181,03.7	228,81.7	4,677,03.5	6,199,88.0	85.1	1,13.2	4,677,88.6	6,201,01.2
4,082,19.7	5,244,47.2	133,52.9	155,44.2	4,215,72.6	5,399,91.4	75.3	1,00.8	4,216,47.9	5,400,92.2
413,80.1	726,59.1	47,50.8	73,37.5	461,30.9	799,96.6	9.8	12.4	461,40.7	800,09.0
-101,46.6	-189,91.5	-1,37.7	-1,82.5	-102,84.3	-191,74.0	-1.4	-1.5	-1,02,85.7	-191,75.5
368,70.5	605,93.9	53,51.0	77,72.6	422,21.5	6,8366.5	9.5	12.0	422,31.0	683,78.5
<i>Current Operating Earnings</i>									
66.5	66.1	62.9	64.8	66.4	66.0	86.4	85.8	66.4	66.0
8.9	8.4	6.4	10.2	8.8	8.5	7.6	7.3	8.8	8.5
12.7	15.0	9.3	4.2	12.6	14.6	5.3	6.0	12.6	14.6
11.9	10.5	21.4	20.8	12.2	10.9	0.7	0.9	12.2	10.9
21.6	19.3	18.0	15.4	21.5	19.2	25.9	24.8	21.5	19.2
52.9	50.2	33.2	30.8	52.2	49.5	50.2	52.0	52.2	49.5
7.3	8.5	11.2	8.4	7.5	8.5	1.5	1.1	7.5	8.5
8.9	10.4	11.2	13.3	9.0	10.5	10.9	11.1	9.0	10.5
8.2	10.1	29.6	34.0	9.0	11.0	11.2	10.6	9.0	11.0
<i>Profits</i>									
61.2	43.6	78.0	70.0	63.4	46.6	30.5	29.2	63.4	46.6
13.4	14.4	—	0.2	11.7	12.7	42.1	35.0	11.7	12.7
13.0	33.4	0.2	7.6	11.4	30.5	5.3	—	11.4	30.5
1.7	1.1	—	—	1.5	0.9	8.4	8.3	1.5	0.9
6.1	5.1	3.6	2.9	5.8	4.9	12.6	27.5	5.8	4.9

**No. 10—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1980**

(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
State :												
Andhra Pradesh ..	8,786	21,033	10,394	40,213	—	—	—	—	8,786	21,033	10,394	40,213
Assam ..	1,565	3,362	1,610	6,537	—	—	—	—	1,565	3,362	1,610	6,537
Bihar ..	6,542	12,679	6,693	25,914	—	—	—	—	6,542	12,679	6,693	25,914
Gujarat ..	9,708	23,404	10,191	43,303	—	—	—	—	9,708	23,404	10,191	43,303
Haryana ..	2,417	6,267	2,911	11,595	—	—	—	—	2,417	6,267	2,911	11,595
Himachal Pradesh ..	847	1,581	953	3,381	—	—	—	—	847	1,581	953	3,381
Jammu & Kashmir ..	1,192	2,724	1,393	5,309	—	—	—	—	1,192	2,724	1,393	5,309
Karnataka ..	7,572	26,963	12,119	46,654	—	—	—	—	7,572	26,963	12,119	46,654
Kerala ..	6,007	16,838	7,008	29,853	—	—	—	—	6,007	16,838	7,008	29,853
Madhya Pradesh ..	5,618	13,039	6,808	25,465	—	—	—	—	5,618	13,039	6,808	25,465
Maharashtra ..	22,102	59,285	24,355	1,05,742	19	31	19	69	22,121	59,316	24,374	1,05,811
Manipur ..	140	294	158	592	—	—	—	—	140	294	158	592
Meghalaya ..	290	529	331	1,150	—	—	—	—	290	529	331	1,150
Nagaland ..	106	234	115	455	—	—	—	—	106	234	115	455
Orissa ..	2,223	4,993	2,796	10,012	—	—	—	—	2,223	4,993	2,796	10,012
Punjab ..	6,015	13,207	5,603	24,825	4	3	3	10	6,019	13,210	5,606	24,835
Rajasthan ..	4,322	10,148	4,809	19,279	—	—	—	—	4,322	10,148	4,809	19,279
Sikkim ..	14	28	8	50	—	—	—	—	14	28	8	50
Tamil Nadu ..	10,262	30,589	12,972	53,823	—	—	—	—	10,262	30,589	12,972	53,823
Tripura ..	207	516	283	1,006	—	—	—	—	207	516	283	1,006
Uttar Pradesh ..	13,854	28,937	12,797	55,588	45	80	39	164	13,899	29,017	12,836	55,752
West Bengal ..	16,065	36,380	13,404	65,849	—	—	—	—	16,065	36,380	13,404	65,849
Union Territory :												
Andaman & Nicobar Islands ..	35	84	47	166	—	—	—	—	35	84	47	166
Arunachal Pradesh ..	41	100	56	197	—	—	—	—	41	100	56	197
Chandigarh ..	602	1,823	907	3,332	—	—	—	—	602	1,823	907	3,332
Dadra & Nagar Haveli ..	7	14	11	32	—	—	—	—	7	14	11	32
Delhi ..	7,743	18,718	9,421	35,882	—	—	—	—	7,743	18,718	9,421	35,882

**No. 10 — STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1960 (Concl.)**
(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
Goa, Daman & Diu ..	659	1,747	827	3,233	—	—	—	—	659	1,747	827	3,233
Lakshdweep ..	12	35	18	65	—	—	—	—	12	35	18	65
Mizoram ..	22	97	30	149	—	—	—	—	22	97	30	149
Pondicherry ..	209	565	226	1,000	—	—	—	—	209	565	226	1,000
Total ..	1,35,184	3,36,213	1,49,254	6,20,651	68	114	61	243	1,35,252	3,36,327	1,49,315	6,20,894

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, 1980 AND 1981**

(As on December 31)

Bank Group	Officers		Clerical		Subordinate		Total	
	1980	1981	1980	1981	1980	1981	1980	1981
State Bank of India and its Associates	46,174	51,133	1,05,094	1,13,481	48,466	49,161	1,99,734	2,13,775
20 Nationalised Banks*	88,122	88,316	1,96,456	1,95,469	74,083	71,351	3,58,661	3,55,136
Foreign Banks	1,593	1,729	6,490	6,431	2,770	2,742	10,853	10,902
Other Indian Scheduled Banks ..	9,569	10,480	23,548	25,960	9,441	10,192	42,558	46,632
Regional Rural Banks *(a) ..	5,288	7,984	6,280	9,050	828	1,252	12,396	18,286
Non-Scheduled Banks	53	62	103	120	58	68	214	250
Total ..	1,50,799	1,59,704	3,37,971	3,50,511	1,35,646	1,34,766	6,24,416	6,44,981

* Data for 1980 revised—Data in respect of one bank each has been incorporated.

(a) Data for 1981 excludes 4 RRBs.

**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)	6,206	2,194.4 (12.8)
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, 1977, 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 days' 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		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)
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 & 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	3636.79	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 days' 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

State/Union Territory	State Government Securities		Land Development Banks		State Electricity Boards		SHARES/DEBENTURES/ Municipalities and Port Trusts				State Financial Corporations	
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
1	2	3	4	5	6	7	8	9	10	11		
STATE :												
1. Andhra Pradesh ..	133,19	163,35	12,21	13,22	66,80	74,21	4,61	4,41	21,52	24,14		
2. Assam	44,55	50,94	33	30	42,59	56,05	—	—	2,59	2,52		
3. Bihar	85,68	107,22	15,49	15,34	90,36	131,91	—	—	17,30	16,66		
4. Gujarat	130,05	144,66	10,54	12,04	86,44	99,87	46,35	49,56	37,58	44,37		
5. Haryana	64,68	77,72	10,17	12,50	33,59	43,55	—	—	8,09	7,76		
6. Himachal Pradesh ..	10,91	12,15	39	27	15,48	19,55	—	—	1,49	3,13		
7. Jammu & Kashmir ..	17,53	19,51	54	58	24,44	31,25	—	—	2,66	3,92		
8. Karnataka	109,26	115,03	7,43	7,93	54,30	66,25	81	2,69	7,73	10,10		
9. Kerala	79,55	99,33	10,04	12,98	62,38	70,64	18	—	14,91	16,61		
10. Madhya Pradesh ..	63,81	68,35	11,76	11,44	84,08	109,90	—	—	7,95	10,58		
11. Maharashtra ..	162,27	176,57	10,83	10,35	96,53	127,68	129,84	138,17	22,52	24,08		
12. Manipur	13,04	15,70	—	—	—	—	—	—	—	—		
13. Meghalaya	8,32	8,34	—	—	8,36	11,95	—	—	—	—		
14. Nagaland	16,63	18,11	—	—	—	—	—	—	—	—		
15. Orissa	72,98	88,01	4,61	4,20	52,20	64,75	—	—	11,75	18,68		
16. Punjab	51,81	58,38	15,21	16,04	45,27	55,72	1	—	5,14	6,56		
17. Rajasthan	130,41	161,41	10,07	11,86	39,82	50,10	—	1	13,05	20,26		
18. Sikkim	—	—	—	—	—	—	—	—	—	—		
19. Tamil Nadu	162,66	180,06	16,98	15,01	101,98	120,31	21,28	22,23	7,39	5,86		
20. Tripura	9,49	12,45	2	2	—	—	—	—	—	—		
21. Uttar Pradesh ..	219,91	279,98	28,79	28,66	101,88	126,20	—	—	24,86	28,67		
22. West Bengal	75,09	83,17	4,21	3,92	113,74	149,57	11,18	11,69	7,26	9,34		
UNION TERRITORY :												
23. Delhi	—	—	24	15	10	10	80	80	1,63	1,45		
24. Other Union Territories	—	—	21	18	—	—	3,19	3,19	29	30		
TOTAL	1,661,82	1,940,44	170,07	176,99	1,120,34	1,409,56	218,25	232,75	215,71	254,99		

Note : Data for 1982 are provisional.

**BANKS' INVESTMENTS IN STATE GOVERNMENT SECURITIES
ASSOCIATED BODIES, 1981 AND 1982**
(end of March)

(Book Value—Rs. Lakhs)														
BONDS OF														
Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi-Govt. bodies		Shares and Debentures of Joint Stock Companies in the State		Others		Total		No.
1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
3,50	4,26	3,99	4,04	—	—	14,79	14,64	2,18	2,22	15	15	262,94	304,64	1
—	—	—	—	—	—	18	17	6	6	—	—	90,30	110,04	2
7,51	9,08	—	—	8,72	9,81	89	44	14	13	—	—	226,09	290,59	3
14,59	17,47	16,25	18,06	3,16	2,97	9,67	9,67	2,34	2,70	—	—	356,97	401,37	4
4,59	5,42	—	—	—	—	18	17	21	20	—	—	121,51	147,32	5
—	—	—	—	—	—	9	9	15	16	—	—	28,51	35,35	6
—	12	—	—	—	—	9	18	2	2	—	—	45,28	55,58	7
7,61	13,02	2,21	2,75	2,76	4,21	16,44	21,32	3,41	3,29	—	—	211,96	246,59	8
7,36	7,66	9,29	9,59	1,14	90	14,29	15,61	95	96	17	9	200,26	234,37	9
10,81	13,37	4,44	5,11	—	—	47	1,36	36	42	—	—	183,68	220,53	10
7,30	9,49	21,51	23,96	—	—	13,23	24,95	46,99	52,33	—	1	511,02	587,59	11
—	—	—	—	—	—	—	9	—	—	—	—	13,04	15,79	12
—	—	—	—	—	—	—	—	—	—	—	—	16,68	20,29	13
—	—	—	—	—	—	—	—	—	—	—	—	16,63	18,11	14
—	—	—	—	—	—	1,08	1,16	25	46	—	—	142,87	177,26	15
6	1	—	—	—	—	—	—	46	66	—	—	117,96	137,37	16
14,22	14,76	6,50	5,96	—	28	2,38	3,10	1,30	31	—	—	217,75	268,05	17
—	—	—	—	—	—	—	—	5	5	—	—	5	5	18
13,88	15,51	9,91	13,63	—	—	7,35	9,87	2,50	3,43	4	4	343,97	385,95	19
—	—	—	—	—	—	9	9	—	—	—	—	9,60	12,56	20
12,50	11,77	2,61	3,54	—	—	8,20	11,19	4,51	6,30	—	—	403,26	496,31	21
4,19	3,05	18,45	20,35	88	79	94,09	105,55	6,84	7,26	—	—	335,93	394,69	22
45	—	35	—	—	—	14,39	13,32	1,09	1,40	—	—	19,05	17,22	23
15	27	56	52	—	—	1,99	2,18	2,17	2,34	—	—	8,56	8,98	24
108,72	125,26	96,07	107,51	16,66	18,96	199,89	235,15	75,98	84,70	36	29	3,883,87	4,586,60	

No. 15—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1978-82

(Amount in Lakhs of Rupees)

		As at the end of March									
		1978		1979		1980		1981		1982	
		Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total
Number of Reporting Banks		119		124		73		74		77	
I. Investments by offices in India :											
A. Indian Government Securities											
1. Central	..	4,562.58	56.0	4,913.04	53.4	5,836.61	53.6	7,365.88	55.1	7,846.50	51.8
2. State	..	1,348.31	16.6	1,448.91	15.8	1,524.99	14.0	1,679.75	12.6	1,959.12	12.9
3. Others*	..	25	—	40	—	34	—	57	—	72	—
Total of A	..	5,911.14	72.6	6,362.35	69.2	7,361.94	67.6	9,046.20	67.7	9,806.34	64.7
B. Other domestic investments											
1. Other trustee securities	..	1,950.36	23.9	2,492.05	27.2	3,191.46	29.3	3,984.42	29.8	5,012.89	33.0
2. Fixed deposits	..	27.01	0.3	39.80	0.4	41.28	0.4	33.86	0.3	8.19	0.1
3. Shares & debentures of joint stock companies	..	127.26	1.6	115.22	1.3	113.53	1.0	113.92	0.9	123.04	0.8
4. Initial contribution to the share capital of the Unit Trust of India	..	1.31	—	151	—	1.46	—	1.33	—	1.32	—
5. Units of the Unit Trust of India	..	38	—	62	—	48	—	42	—	74	—
6. Others	..	67.73†	0.8	95.32†	1.0	93.65†	0.9	86.46†	0.6	88.60†	0.6
Total B	..	2,174.05	26.6	2,744.52	29.9	3,441.86	31.6	4,220.41	31.6	5,234.78	34.5
C. Investments in											
(a) Foreign Government securities											
1. Pakistan	..	—	—	1	—	1	—	10	—	10	—
2. U.K.	..	—	—	77	—	73	—	76	—	109	—
3. Other countries	..	35	—	41	—	46	—	189	—	159	—
(b) Other foreign investments											
1. Other foreign investments	..	1.24	—	4.15	0.1	4.24	0.1	3.88	0.1	4.22	0.1
Total of C	..	1.59	—	5.34	0.1	5.44	0.1	6.63	0.1	7.00	0.1
Total of I (A + B + C)	..	8,086.78	99.2	9,112.21	99.2	10,809.24	99.3	13,273.24	99.4	15,048.12	99.3
II. Investments by foreign offices of Indian Banks :											
1. Indian securities	..	—	—	—	—	1	—	1	—	1	—
2. Pakistan securities	..	—	—	—	—	—	—	—	—	—	—
3. U. K. securities	..	9.25	0.1	9.01	0.1	7.97	0.1	7.72	0.1	11.81	0.1
4. Other countries' securities	..	56.55†	0.7	63.75†	0.7	64.75†	0.6	76.87†	0.5	97.91†	0.6
5. Other investments	..	94	—	3.93	—	2.05	—	1.21	—	2.31	—
Total of II	..	66.74	0.8	76.69	0.8	74.78	0.7	85.81	0.6	112.04	0.7
Total of I & II	..	8,153.52	100.0	9,188.90	100.0	10,884.02	100.0	13,359.05	100.00	15,160.16	100.0

* Include Treasury Savings Deposit Certificates and other postal obligations. — Nil or Negligible.

† Include investments in shares of Deposit Insurance & 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 and at the market value or where it is not available, at book value.

(2) Data for 1978 and 1979 include Regional Rural Banks.

(3) Data for 1982 are provisional.

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

(Amount in Lakhs of Rupees)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding	Percentage to total
	1	2	3	4
I. AGRICULTURE AND ALLIED ACTIVITIES	106,11,697	5,571,08	4,160,22	16.7
1. Direct Finance	102,64,381	3,829,71	3,032,67	12.2
2. Indirect Finance	3,47,316	1,741,37	1,127,55	4.5
II. INDUSTRY	8,69,257	17,880,57	12,221,61	49.1
1. Mining and Quarrying	4,011	254,53	159,86	0.6
2. Food Manufacturing and Processing	40,214	1,904,11	1,082,30	4.4
(a) Rice Mills, Flour and Dal Mills	17,507	316,00	174,92	0.7
(b) Sugar	1,175	429,96	247,80	1.0
(c) Edible Oils and Vanaspati	7,764	358,34	168,22	0.7
(d) Tea Processing	866	264,92	139,26	0.6
(e) Others	12,902	534,89	352,10	1.4
3. Beverage and Tobacco	4,091	313,76	182,18	0.7
4. Textiles	56,227	3,048,63	2,145,46	8.6
(a) Cotton Textiles	19,052	1,505,98	1,096,84	4.4
(b) Jute Textiles	776	251,05	179,08	0.7
(c) Other Textiles	36,399	1,291,60	869,54	3.5
5. Paper, Paper Products and Printing	22,296	601,82	440,60	1.8
6. Leather and Leather Products	5,247	246,86	186,31	0.7
7. Rubber and Rubber Products	6,743	318,32	245,95	1.0
8. Chemicals and Chemical Products	44,083	2,647,73	1,587,91	6.4
(a) Heavy Industrial Chemicals	3,213	345,68	210,29	0.8
(b) Fertilizers	2,128	921,83	439,17	1.7
(c) Drugs and Pharmaceuticals	7,033	407,16	253,28	1.0
(d) Others	31,709	973,06	685,17	2.8
9. Manufacture of Basic Minerals	1,450	469,64	762,40	3.1
10. Cement	3,217	186,41	126,70	0.5
11. Basic Metals and Metal Products	47,535	1,888,70	1,271,78	5.1
(a) Iron and Steel	13,683	962,78	640,48	2.6
(b) Others	33,852	875,92	631,30	2.5
12. Engineering	55,845	3,475,41	2,321,35	9.3
(a) Heavy Engineering	8,454	1,666,73	1,020,97	4.1
(b) Light Engineering	31,741	830,08	597,57	2.4
(c) Others	15,650	978,60	702,81	2.8
13. Vehicles, Vehicle Parts and Transport Equipment	14,896	888,94	512,10	2.1
14. Electricity-Generation, Transmission and Distribution	839	300,97	158,70	0.6
15. Construction	13,439	248,73	191,41	0.8
16. Others	5,49,124	1,136,01	846,60	3.4
III. TRANSPORT OPERATORS	3,87,276	1,546,46	1,218,29	4.9
IV. PERSONAL AND PROFESSIONAL SERVICES	13,15,892	722,35	571,27	2.3
1. Professional Services	1,87,724	123,91	98,63	0.4
2. Artisans and Craftsmen	4,36,415	115,78	90,62	0.4
3. Other Services	6,91,753	482,66	382,02	1.5
V. TRADE	20,73,225	6,254,66	4,461,60	17.9
1. Wholesale Trade	1,63,977	5,058,09	3,595,34	14.5
2. Retail Trade	19,09,248	1,196,57	866,26	3.5
VI. PERSONAL LOANS (Including Consumer Durables)	20,25,864	1,024,43	858,94	3.5
VII. ALL OTHERS	34,63,543	1,812,03	1,382,83	5.6
TOTAL BANK CREDIT (I to VII)	207,46,754	34,811,58	24,874,76	100.00
Of which : Small-Scale Industry	6,98,463	4,036,67	3,067,78	

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 June)

Credit Limit Range	(Amount in Lakhs of Rupees)											
	State Bank of India and its Associates		20 Nationalised Banks		Regional Rural Banks		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	..	14.7	1,907.32	13.0	246.63	90.7	282.17	21.9	1.44	0.2	3,553.07	14.3
Above Rs. 10,000 and upto Rs. 1 lakh	..	13.1	2,315.69	15.7	15.74	5.8	255.25	19.8	21.73	2.1	3,600.35	14.5
Above Rs. 1 lakh and upto Rs. 5 lakhs	..	8.8	1,953.47	13.3	7.44	2.7	276.04	21.4	60.53	5.9	2,960.35	11.9
Above Rs. 5 lakhs and upto Rs. 10 lakhs	..	3.5	836.53	5.7	1.44	0.5	118.09	9.1	52.51	5.1	1,270.28	5.1
Above Rs. 10 lakhs and upto Rs. 50 lakhs	..	9.4	2,478.99	16.8	75	0.3	253.65	19.6	284.83	27.8	3,733.28	15.0
Above Rs. 50 lakhs and upto Rs. 1 Crore	..	5.1	1,174.50	8.0	—	—	51.05	4.0	181.78	17.7	1,790.04	7.2
Above Rs. 1 crore and upto Rs. 10 crores	..	19.5	2,545.74	17.3	4	..	51.69	4.0	368.36	35.9	4,443.69	17.8
Above Rs. 10 crores	..	25.9	1,464.02	9.9	—	—	—	—	53.43	5.2	3,478.42	14.0
Composite limit and unclassified	..	3.11	39.03	0.3	1	..	2.63	0.2	50	0.1	45.28	0.2
TOTAL	..	100.0	14,715.29	100.0	272.05	100.0	1,290.57	100.0	1,025.11	100.0	24,874.76	100.0

.. Negligible
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 June)**

							(Amount in Crores of Rupees)			
							1980		1981	
Interest Range							Amount	Percentage to total	Amount	Percentage to total
							1	2	3	4
6% and less	..	..	..	..	..	..	232	1.6	376	2.2
Above 6% and upto 9%	..	..	..	..	..	..	261	1.8	240	1.4
Above 9% and upto 10%	..	..	..	..	..	..	279	1.9	295	1.7
Above 10% and upto 11%	..	..	..	..	..	..	3,476	23.8	1,197	7.0
Above 11% and up to 12%	..	..	..	..	..	..	825	5.6	1,485	8.7
Above 12% and upto 13%	..	..	..	..	..	..	1,215	8.3	2,914	17.0
Above 13% and upto 14%	..	..	..	..	..	..	1,183	8.1	1,218	7.1
Above 14% and upto 15%	..	..	..	..	..	..	2,011	13.7	1,236	7.2
Above 15% and upto 16%	..	..	..	..	..	..	904	6.2	814	4.8
Above 16% and upto 17%	..	..	..	..	..	..	2,150	14.7	997	5.8
Above 17% and upto 18%	..	..	..	..	..	..	2,030	13.8	1,669	9.7
More than 18%	..	..	..	..	..	..	68	05	4,696	27.4
Total	..	..	..	..	..	..	14,634	100.0	17,137	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.			
				1980		1981		1980		1981	
				No. of Accounts	Amount out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
				1	2	3	4	5	6	7	8
State :											
1.	Andhra Pradesh	..	..	3,762	9,13.7	3,569	9,76.3	54	9,73.3	86	17,51.2
2.	Assam	..	..	105	69.6	124	1,08.0	—	—	—	—
3.	Bihar	..	..	2,130	24,11.7	2,703	27,86.7	3,551	7,75.3	858	15,08.0
4.	Gujarat	..	..	541	3,88.4	540	15,81.5	46	24,42.0	2,267	27,10.6
5.	Haryana	..	..	376	1,93.5	619	2,39.1	6	75.8	12	1,83.0
6.	Himachal Pradesh	..	..	20	0.4	7	0.5	—	—	1	3.8
7.	Jammu & Kashmir	..	..	8	1.8	2	4.9	—	—	—	—
8.	Karnataka	..	..	2,185	11,22.1	4,343	8,12.8	6	75.5	26	4,23.1
9.	Kerala	..	..	3,342	1,29.6	1,038	1,11.6	12	5,33.9	24	5,25.2
10.	Madhya Pradesh	..	..	3,672	3,64.1	5,406	7,73.4	26	16,38.9	6,532	32,49.2
11.	Maharashtra	..	..	2,649	17,55.2	3,033	7,47.8	1,105	32,86.0	103	46,88.6
12.	Manipur	..	..	—	—	3	1.7	—	—	—	—
13.	Meghalaya	..	..	6	0.5	5	1.5	—	—	—	—
14.	Nagaland	..	..	—	—	—	—	—	—	—	—
15.	Orissa	..	..	615	77.5	1,116	1,48.5	13	3,78.2	31	6,19.2
16.	Punjab	..	..	1,263	5,82.8	1,359	6,92.9	29	6,14.7	39	7,95.1
17.	Rajasthan	..	..	646	2,72.1	567	2,67.5	31	10,50.9	55	13,71.2
18.	Sikkim	..	..	—	—	—	—	—	—	—	—
19.	Tamil Nadu	..	..	4,272	40,74.6	3,425	67,72.3	46	2,99.7	52	5,66.7
20.	Tripura	..	..	177	1.4	3	0.5	—	—	—	—
21.	Uttar Pradesh	..	..	8,818	62,01.1	4,249	103,15.9	7,062	15,14.6	7,344	24,29.8
22.	West Bengal	..	..	1,983	4,41.7	2,282	7,22.1	14	6,36.1	5	10,70.5
Union Territory :											
23.	Andaman & Nicobar Islands	..	..	—	—	—	—	—	—	—	—
24.	Arunachal Pradesh	..	..	—	—	—	—	—	—	—	—
25.	Chandgiarh	..	..	10	6,79.9	726	19,74.5	9	1,77.9	14	2,77.3
26.	Dadra & Nagar Haveli	..	..	—	—	—	—	—	—	—	—
27.	Delhi	..	..	42	8,91.1	18	8,72.9	—	—	—	—
28.	Goa, Daman & Diu	..	..	31	9.7	144	1,00.3	—	—	—	—
29.	Lakshadweep	..	..	—	—	—	—	—	—	—	—
30.	Mizoram	..	..	—	—	—	—	—	—	—	—
31.	Pondicherry	..	..	47	18.3	50	18.4	—	—	—	—
Grand Total				36,700	206,00.8	35,331	300,31.6	12,010	144,72.8	17,449	221,72.5

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

AGRICULTURE (STATE-WISE) 1980 AND 1981

(Amount in Lakhs of Rupees)

Other types of indirect finance*				Direct finance to farmers				Total				No.
1980		1981		1980		1981		1980		1981		
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	
1,13,516	39,75.0	1,67,924	53,78.1	14,58,645	396,66.5	17,93,511	516,22.7	15,75,977	455,28.5	19,65,090	597,28.3	1
67,642	13,12.1	73,727	7,06.6	32,773	7,16.1	38,452	9,41.5	1,00,520	20,97.8	1,12,303	17,56.1	2
26,417	27,79.8	9,687	42,38.4	4,30,058	114,53.2	5,02,730	141,47.7	4,62,156	174,20.0	5,15,978	226,80.8	3
29,591	24,98.3	73,438	38,15.3	3,28,572	169,64.5	3,57,587	195,40.2	3,58,750	222,93.2	4,33,832	276,47.6	4
57,186	22,36.3	57,414	18,37.1	1,49,140	124,08.3	1,81,934	163,93.0	2,06,708	149,13.9	2,39,979	186,52.2	5
153	10.7	94	6,67.4	78,614	11,31.2	79,998	14,74.6	78,787	11,42.3	80,100	21,46.3	6
33,177	2,52.9	32,526	2,70.0	36,344	9,22.9	41,417	13,87.0	69,529	11,77.6	73,945	16,61.9	7
2,07,913	46,25.5	2,26,355	54,72.9	6,71,919	23,194.8	7,60,532	293,34.9	8,82,023	290,17.9	9,91,256	360,43.7	8
8,436	5,77.5	3,191	6,96.4	8,90,033	151,30.9	8,60,059	181,05.8	9,01,823	163,71.9	8,64,312	194,39.0	9
65,021	15,65.4	78,640	16,12.0	3,18,600	140,13.8	3,72,503	179,27.3	3,87,319	175,82.2	4,63,081	235,61.9	10
83,396	89,83.7	98,996	84,70.0	4,87,350	253,90.9	5,85,239	329,26.1	5,74,500	394,15.8	6,87,371	468,32.5	11
12,202	43.1	10,873	50.0	3,777	68.9	4,678	80.4	15,979	1,12.0	15,554	1,32.1	12
—	—	1	5.0	8,363	1,07.9	11,200	1,87.7	8,369	1,08.4	11,206	1,94.2	13
5	8.0	60	7.7	1,908	40.6	2,645	1,05.6	1,913	48.6	2,705	1,13.3	14
90,112	17,01.1	1,13,436	28,09.6	3,63,480	54,48.2	4,08,350	67,79.8	4,54,220	76,05.0	5,22,933	103,57.1	15
3,038	28,32.4	5,821	40,08.3	2,84,388	235,11.6	4,03,273	325,75.6	2,88,718	275,41.5	4,10,492	380,71.9	16
11,138	16,99.1	8,667	23,00.9	2,18,681	113,66.2	3,08,650	139,17.4	2,30,496	143,88.3	3,17,939	178,57.0	17
—	—	—	—	—	—	—	—	—	—	—	—	18
18,551	11,51.3	15,795	9,70.0	13,68,573	304,21.3	15,26,289	401,89.2	13,91,442	359,43.9	15,45,561	484,98.2	19
10,243	88.4	7,878	92.9	26,028	2,25.8	31,022	3,32.1	36,448	3,15.6	38,903	4,25.5	20
1,21,572	37,67.2	1,20,422	34,89.7	7,88,969	297,30.2	10,09,198	403,78.8	9,26,421	412,13.1	11,41,213	566,14.2	22
1,16,716	15,79.7	1,29,692	21,67.0	4,62,528	114,95.5	5,34,095	134,21.8	5,81,241	141,53.0	6,66,074	173,81.4	25
439	36.2	179	41.8	566	14.3	615	16.4	1,005	50.5	794	58.2	23
—	—	—	—	1,122	12.9	1,249	17.4	1,122	12.9	1,249	17.4	24
728	5,44.8	474	46,98.3	1,912	22,82.8	2,617	31,05.0	2,659	36,85.4	3,831	100,55.1	25
—	—	—	—	176	4.0	239	7.3	176	4.0	239	7.3	26
2,270	9,61.9	947	10,47.6	11,711	10,54.9	13,440	11,68.3	14,023	29,07.9	14,405	30,88.8	27
29	8.3	19	4.5	33,184	11,97.7	30,642	13,24.2	33,244	12,15.7	30,805	14,29.0	28
—	—	—	—	163	1.6	238	3.0	163	1.6	238	3.0	29
—	—	—	—	214	5.7	490	24.5	214	5.7	490	24.5	30
5,511	39.3	1,992	13.5	43,678	9,31.5	47,153	12,34.4	49,236	9,89.1	49,195	12,66.3	31
10,85,002	432,78.0	12,38,248	548,71.0	85,01,469	2,789,14.7	99,10,045	3,586,69.7	96,35,181	3,572,66.3	112,01,073	4,657,44.8	

.. Negligible.

* Includes loans to farmers through Primary Credit Societies.

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

							Advances to Small-Scale Industries			
State/Union Territory							1980		1981	
							No. of Units	Amount Outstanding	No. of Units	Amount Outstanding
							1	2	3	4
State :										
1.	Andhra Pradesh	..	..	..	..	..	65,036	178,12.3	80,343	220,89.5
2.	Assam	..	..	..	..	..	13,203	19,42.6	15,469	25,15.9
3.	Bihar	..	..	..	..	..	44,396	82,71.9	53,549	102,77.5
4.	Gujarat	..	..	..	..	..	46,340	265,93.1	56,292	326,98.5
5.	Haryana	..	..	..	..	..	16,548	132,83.8	26,999	171,38.5
6.	Himachal Pradesh	..	..	..	..	..	5,406	10,61.4	12,720	27,05.4
7.	Jammu & Kashmir	..	..	..	..	..	10,935	24,39.2	9,877	24,71.6
8.	Karnataka	..	..	..	..	..	55,245	195,88.0	74,773	240,65.9
9.	Kerala	..	..	..	..	..	48,107	132,59.1	51,509	179,38.1
10.	Madhya Pradesh	..	..	..	..	..	41,268	86,41.1	53,417	112,71.9
11.	Maharashtra	..	..	..	..	..	55,966	565,52.1	65,308	718,75.8
12.	Manipur	..	..	..	..	..	1,071	50.1	799	33.7
13.	Meghalaya	..	..	..	..	..	834	64.2	1,070	70.5
14.	Nagaland	..	..	..	..	..	1,044	1,09.9	934	1,60.8
15.	Orissa	..	..	..	..	..	34,257	29,42.3	44,092	39,94.2
16.	Punjab	..	..	..	..	..	32,062	226,56.0	41,501	289,36.9
17.	Rajasthan	..	..	..	..	..	41,883	81,33.7	48,180	104,17.2
18.	Sikkim	..	..	..	..	..	64	1.4	76	5.4
19.	Tamil Nadu	..	..	..	..	..	1,02,693	328,99.2	1,13,667	401,37.5
20.	Tripura	..	..	..	..	..	1,332	100.0	1,816	1,62.1
21.	Uttar Pradesh	..	..	..	..	..	93,959	276,83.8	1,09,610	359,70.2
22.	West Bengal	..	..	..	..	..	63,605	243,18.6	77,071	292,87.4
Union Territory :										
23.	Andaman & Nicobar Islands	..	..	..	..	..	49	5.3	57	7.6
24.	Arunachal Pradesh	..	..	..	..	..	68	5.0	100	15.7
25.	Chandigarh	..	..	..	..	..	1,550	14,86.7	2,021	20,10.8
26.	Dadra & Nagar Haveli	..	..	..	..	..	50	74.4	87	85.9
27.	Delhi	..	..	..	..	..	13,874	216,26.8	15,817	265,72.4
28.	Goa, Daman & Diu	..	..	..	..	..	1,972	13,55.1	2,000	18,21.2
29.	Lakshadweep (Includes Amindivi & Minicoy)	..	..	..	..	..	1	0.2	3	0.2
30.	Mizoram	..	..	..	..	..	164	3.3	110	7.6
31.	Pondicherry	}	..	..	..	..	1,454	6,87.3	1,381	5,62.7
	Mahe		..	..	..	..				
Grand Total							7,94,436	3,136,47.9	9,60,648	3,953,08.6

SMALL-SCALE INDUSTRIES, ETC. (STATE-WISE), 1980 AND 1981
Last Friday of December

(Amount in Lakhs of Rupees)												
Advances to Road and Water Transport Operators				Loans for setting up Industrial Estates				Total				
1980		1981		1980		1981		1980		1981		
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
20,219	21,39.5	23,674	29,24.2	16	1,09.4	12	70.5	85,271	200,61.2	1,04,029	250,84.2	1
7,126	10,21.0	8,111	15,02.7	8	5.2	—	—	20,337	29,68.8	23,580	40,18.6	2
34,157	44,01.5	46,356	51,44.1	2	29.9	4	2,34.7	78,555	127,03.3	99,909	156,56.3	3
19,742	48,66.5	21,797	65,04.9	27	13,46.0	54	20,97.8	66,109	328,05.6	78,143	413,01.2	4
7,017	19,25.1	8,863	33,41.1	1	1.0	10	68.6	23,566	152,09.9	35,872	205,48.2	5
1,504	8,45.6	2,156	17,92.8	1	15.6	1	15.0	6,911	19,22.6	14,877	45,13.2	6
3,764	18,58.1	5,098	36,32.1	1	1.2	2	1.8	14,700	42,98.5	14,977	61,05.5	7
13,809	40,45.8	15,640	56,46.5	21	2,26.7	79	3,13.5	69,075	238,60.5	90,492	300,25.9	8
12,957	35,58.8	15,116	46,40.1	36	1,03.4	63	1,00.3	61,100	169,29.3	66,688	226,78.5	9
14,177	40,85.3	20,386	66,75.2	—	—	—	—	55,445	127,26.4	73,803	179,47.1	10
30,316	94,45.9	37,274	135,59.3	3	25.2	49	70.2	86,285	660,23.2	1,02,631	855,05.3	11
335	1,67.6	356	2,48.6	—	—	—	—	1,406	2,17.7	1,155	2,82.3	12
396	1,80.6	467	3,01.2	—	—	—	—	1,230	2,44.8	1,537	3,71.7	13
284	1,10.9	358	2,23.5	—	—	—	—	1,328	2,20.8	1,292	3,84.3	14
7,947	15,55.9	9,445	22,02.9	3	1,22.2	3	1,25.6	42,207	46,20.4	53,540	63,22.7	15
14,555	37,24.5	18,725	59,29.9	10	1,69.5	4	80.1	46,627	265,50.0	60,230	349,46.9	16
11,573	23,37.1	13,282	42,06.6	6	1,04.4	17	92.4	53,462	105,75.2	61,479	147,16.2	17
6	3.1	36	15.8	—	—	—	—	79	4.5	112	21.2	18
11,694	36,81.7	13,143	54,07.1	1	1.3	3	1,64.1	1,14,388	365,82.2	1,26,813	457,08.7	19
1,981	2,65.6	2,362	4,44.7	—	—	—	—	3,313	3,65.6	4,178	6,06.8	20
36,432	73,74.1	47,330	131,20.9	13	1,34.6	31	1,86.6	1,30,404	351,92.5	1,56,971	492,77.7	21
31,188	56,92.2	34,739	70,10.0	4	45.4	4	27.9	94,797	300,56.2	1,11,814	363,25.3	22
30	12.9	41	28.3	—	—	—	—	79	18.2	98	35.9	23
73	34.5	96	55.4	6	3.9	—	—	147	43.4	196	71.1	24
1,570	3,55.2	1,676	4,86.1	12	3,68.5	5	1,50.6	3,132	22,10.4	3,702	26,47.5	25
17	5.9	23	12.9	—	—	—	—	67	80.3	110	98.8	26
5,247	20,17.5	5,979	29,89.3	4	5,85.5	7	8,97.0	19,125	242,29.8	21,803	304,58.7	27
2,376	8,33.9	2,951	13,95.0	3	84.0	—	—	4,351	22,73.0	4,951	32,16.2	28
10	0.2	14	0.3	—	—	—	—	11	0.4	17	0.5	29
71	49.4	103	74.2	—	—	—	—	235	52.7	213	81.8	30
392	1,27.0	402	1,47.7	1	1.6	—	—	1,847	8,15.9	1,783	7,10.4	31
2,90,965	667,22.9	3,55,999	996,63.2	179	34,84.5	348	46,96.5	10,85,580	3,838,55.3	13,16,995	4,996,68.7	

* Includes number of accounts in respect of industrial estates.

.. Negligible.

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

	Agriculture				Small-scale Industries including Industrial Estates				Road and Water Transport Operators			
	1980		1981		1980		1981		1980		1981	
	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 ..	1,110,73	15.4	1,440,13	19.0	1,058,78	14.7	1,079,87	14.2	153,65	2.1	234,85	3.1
2. State Bank of Bikaner & Jaipur ..	N.A.	N.A.	68,24	21.5	N.A.	N.A.	39,36	12.4	N.A.	N.A.	6,26	2.0
3. State Bank of Hyderabad ..	N.A.	N.A.	81,87	24.2	N.A.	N.A.	48,60	14.4	N.A.	N.A.	5,07	1.5
4. State Bank of Indore ..	N.A.	N.A.	21,52	14.9	N.A.	N.A.	21,71	15.1	N.A.	N.A.	5,41	3.8
5. State Bank of Mysore ..	N.A.	N.A.	48,90	19.8	N.A.	N.A.	33,23	13.4	N.A.	N.A.	2,61	1.1
6. State Bank of Patiala ..	N.A.	N.A.	81,83	26.8	N.A.	N.A.	42,41	13.9	N.A.	N.A.	5,70	1.9
7. State Bank of Saurashtra ..	N.A.	N.A.	25,56	13.4	N.A.	N.A.	34,20	18.9	N.A.	N.A.	7,45	3.9
8. State Bank of Travancore ..	N.A.	N.A.	57,87	19.9	N.A.	N.A.	39,99	13.8	N.A.	N.A.	10,30	3.6
Associates of SBI* ..	303,12	20.3			236,35	15.9			27,29	1.8		
14 Nationalised Banks :												
9. Allahabad Bank ..	66,35	13.4	90,21	16.7	62,45	12.6	65,03	12.0	11,75	2.4	13,83	2.6
10. Bank of Baroda ..	222,86	13.3	274,31	17.6	207,09	12.4	235,22	15.1	41,11	2.5	49,40	3.2
11. Bank of India ..	171,42	9.6	214,10	14.1	231,84	13.0	252,49	16.6	49,37	2.8	69,33	4.6
12. Bank of Maharashtra ..	47,78	10.1	60,07	11.3	96,04	20.3	109,37	20.5	14,71	3.1	17,28	3.2
13. Canara Bank ..	168,25	14.3	211,64	15.3	154,09	13.1	187,27	13.5	26,74	2.3	54,44	3.9
14. Central Bank of India ..	264,32	16.5	353,41	18.8	184,35	11.6	226,25	12.0	38,03	2.4	66,53	3.5
15. Dena Bank ..	50,24	10.2	57,63	10.5	91,04	18.5	101,46	18.5	10,92	2.2	14,93	2.7
16. Indian Bank ..	65,84	9.7	80,77	11.9	89,40	13.1	108,21	16.0	8,09	1.2	9,96	1.5
17. Indian Overseas Bank ..	110,33	11.3	145,39	18.1	88,36	9.1	117,17	14.6	15,52	1.6	15,92	2.0
18. Punjab National Bank ..	200,18	13.0	288,79	16.4	252,41	16.4	302,03	17.2	47,29	3.1	56,87	3.2
19. Syndicate Bank ..	122,81	11.5	169,79	14.5	133,16	12.4	151,16	12.9	34,05	3.2	38,15	3.2
20. Union Bank of India ..	121,59	15.3	152,24	15.9	114,02	14.3	132,81	13.9	12,10	1.5	20,71	2.2
21. United Bank of India ..	68,09	9.2	88,48	10.9	89,81	12.1	94,21	11.6	34,93	4.7	41,31	5.1
22. United Commercial Bank ..	116,94	10.4	181,54	15.9	98,02	8.7	110,57	9.7	44,96	4.0	91,78	8.1
6 Banks Nationalised on April 15, 1980 :												
23. Andhra Bank ..	78,70	22.1	102,68	23.7	44,72	12.5	57,09	13.2	3,63	1.0	6,90	1.6
24. Corporation Bank ..	13,92	8.6	20,07	11.2	18,65	11.6	30,38	16.9	4,96	3.1	7,49	4.2
25. New Bank of India ..	19,52	7.6	40,22	12.2	43,82	17.1	52,45	15.9	6,54	2.6	10,06	3.1
26. Oriental Bank of Commerce ..	15,68	9.3	26,87	12.0	24,62	14.6	30,09	13.5	5,05	3.0	10,41	4.7
27. Punjab & Sind Bank ..	68,11	17.5	104,18	22.1	44,71	11.5	56,12	11.9	16,02	4.1	29,04	6.2
28. Vijaya Bank ..	28,12	11.5	31,27	12.0	26,67	10.9	33,02	12.6	8,30	3.4	13,85	5.3
Grand Total ..	3,434,90	13.8	4,519,58	16.9	3,390,40	13.6	3,791,77	14.2	615,01	2.5	915,84	3.4

* Refers to totals in respect of 7 Associates of State Bank of India.
N.A. ... Not Available.

RATIOS TO THEIR TOTAL CREDIT, DECEMBER, 1980 AND 1981

(Amount in lakhs of Rupees)

Exports				Other Priority Sectors				Other Advances				Total Credit				No.
1980		1981		1980		1981		1980		1981		1980		1981		
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
456,57	6.3	503,29	6.6	149,89	2.1	211,13	2.7	4,282,88	59.4	4,132,06	54.3	7,212,50	100.0	7,601,33	100.0	1
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13,87	4.3	N.A.	N.A.	189,10	59.6	258,62	100.0	316,83	100.0	2
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14,19	4.2	N.A.	N.A.	188,02	55.6	267,44	100.0	337,75	100.0	3
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6,48	4.4	N.A.	N.A.	89,09	61.7	125,76	100.0	144,21	100.0	4
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7,63	3.0	N.A.	N.A.	154,82	62.6	195,86	100.0	247,19	100.0	5
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11,93	3.9	N.A.	N.A.	163,09	53.4	233,73	100.0	304,96	100.0	6
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5,87	3.0	N.A.	N.A.	118,33	61.8	156,30	100.0	191,41	100.0	7
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16,41	5.6	N.A.	N.A.	165,78	57.0	252,59	100.0	290,35	100.0	8
70,08	4.7	78,88	4.3	53,15	3.6			800,31	53.7			1490,30	100.0			
25,58	5.2	21,69	4.0	20,01	4.1	25,23	4.6	308,10	62.3	325,42	60.1	494,24	100.0	541,41	100.0	9
99,34	5.9	86,73	5.6	48,50	2.9	57,89	3.7	1,051,78	63.0	855,52	54.8	1,670,68	100.0	1,559,07	100.0	10
129,86	7.3	112,89	7.4	64,41	3.6	68,86	4.5	1,137,86	63.7	806,30	52.9	1,784,76	100.0	1,523,97	100.0	11
23,77	5.0	28,85	5.4	34,33	7.3	34,07	6.3	256,21	54.2	283,00	53.1	472,84	100.0	532,64	100.0	12
74,55	6.4	87,63	6.3	48,87	4.2	60,57	4.3	699,79	59.7	782,14	56.5	1,172,29	100.0	1,383,69	100.0	13
79,29	5.0	89,96	4.8	56,74	3.6	78,66	4.1	972,89	60.9	1,070,45	56.7	1,595,62	100.0	1,885,26	100.0	14
32,14	6.5	37,61	6.9	22,31	4.6	27,21	4.9	284,99	58.0	309,68	56.4	491,64	100.0	548,52	100.0	15
36.60	5.4	57,21	8.4	26,18	3.8	30,53	4.5	455,84	66.8	391,40	57.7	681,95	100.0	678,08	100.0	16
62,66	6.4	80,68	10.0	18,01	1.8	21,81	2.7	680,33	69.8	423,86	52.6	975,21	100.0	804,83	100.0	17
68,39	4.5	98,43	5.6	30,49	2.0	42,22	2.4	936,40	61.0	969,07	55.1	1,535,16	100.0	1,757,41	100.0	18
60,53	5.6	59,13	5.0	83,21	7.8	97,81	8.3	636,30	59.5	651,61	55.8	1,070,06	100.0	1,167,65	100.0	19
80,39	10.1	91,54	9.6	38,79	4.8	47,38	4.9	430,48	54.0	513,74	53.6	797,37	100.0	958,42	100.0	20
32,11	4.3	29,74	3.7	34,52	4.7	41,85	5.1	482,72	65.0	518,45	63.6	742,18	100.0	814,04	100.0	21
56,36	5.0	48,74	4.3	43,93	3.9	57,57	5.0	765,20	68.0	648,92	56.9	1,125,41	100.0	1,139,12	100.0	22
14,21	4.0	29,43	6.8	4,15	1.2	6,26	1.4	210,71	59.2	231,00	53.3	356,12	100.0	433,36	100.0	23
29,96	18.6	41,36	23.0	11,20	6.9	11,90	6.6	82,39	51.2	68,73	38.1	161,08	100.0	179,93	100.0	24
17,45	6.8	18,26	5.5	11,40	4.4	9,63	2.9	157,89	61.5	199,23	60.4	256,62	100.0	329,85	100.0	25
3,01	1.8	3,49	1.6	3,73	2.2	5,20	2.3	116,21	69.1	147,40	65.9	168,30	100.0	223,46	100.0	26
20,34	5.2	23,38	5.0	8,27	2.1	11,76	2.4	231,11	59.6	247,12	52.4	388,56	100.0	471,60	100.0	27
16,00	6.5	16,89	6.5	16,42	6.7	7,29	2.8	149,23	61.0	158,96	60.8	244,74	100.0	261,28	100.0	28
1,489,19	6.0	1,645,81	6.1	828,51	3.3	1,031,21	3.8	15,129,62	60.8	14,802,29	55.6	24,887,63	100.0	26,627,62	100.0	

No. 22 — ADVANCES OF PUBLIC SECTOR BANKS

				Retail Trade				Small Business				
				1980		1981		1980		1981		
				No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
				1	2	3	4	5	6	7	8	
State Bank Group :												
1.	State Bank of India	..	..	..	2,74,454	86,23	2,98,914	103,47	1,63,868	42,43	1,82,356	59,49
2.	State Bank of Bikaner & Jaipur	..	..	..	N.A.	N.A.	16,734	7,79	N.A.	N.A.	3,809	88
3.	State Bank of Hyderabad	..	..	..	N.A.	N.A.	30,925	8,84	N.A.	N.A.	11,043	2,48
4.	State Bank of Indore	..	..	..	N.A.	N.A.	13,403	4,75	N.A.	N.A.	2,294	1,03
5.	State Bank of Mysore	..	..	..	N.A.	N.A.	24,523	5,27	N.A.	N.A.	6,703	1,16
6.	State Bank of Patiala	..	..	..	N.A.	N.A.	15,473	9,67	N.A.	N.A.	1,136	72
7.	State Bank of Saurashtra	..	..	..	N.A.	N.A.	9,454	4,26	N.A.	N.A.	2,740	39
8.	State Bank Travancore	..	..	..	N.A.	N.A.	13,365	9,87	N.A.	N.A.	3,635	3,30
	Associates of SBI*	..	..	..	1,08,351	40,08	1,23,877	50,45	27,006	7,02	31,360	9,96
14 Nationalised Banks :												
9.	Allahabad Bank	..	..	..	23,037	13,33	26,839	16,37	10,767	3,75	13,150	5,06
10.	Bank of Baroda	..	..	..	64,048	20,99	87,335	26,03	95,580	14,94	84,652	14,65
11.	Bank of India	..	..	..	47,677	39,95	53,028	40,04	29,935	8,82	33,331	10,24
12.	Bank of Maharashtra	..	..	..	25,834	18,49	26,875	18,64	19,969	6,13	21,672	6,34
13.	Canara Bank	..	..	..	68,410	24,27	80,638	26,07	56,397	9,12	61,446	11,85
14.	Central Bank of India	..	..	..	52,793	26,30	67,615	37,40	63,132	11,63	89,665	17,10
15.	Dena Bank	..	..	..	17,106	12,34	18,418	13,17	22,474	4,62	26,700	5,90
16.	Indian Bank	..	..	..	22,679	15,59	22,808	15,91	18,513	1,88	17,710	2,10
17.	Indian Overseas Bank	..	..	..	44,319	11,98	47,073	14,90	2,648	44	3,285	64
18.	Punjab National Bank	..	..	..	18,422	12,89	25,033	15,16	44,925	6,88	62,558	10,67

TO OTHER PRIORITY SECTORS, December 1980 and 1981

(Amount in Lakhs of Rupees)

(Amount in Lakhs of Rupees)																	
Professional and self-Employed			Educational Loans			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				
1980		1981		1980		1981		1981		1981		1981		1980		1981	
No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing	No. of Acco- unts	Amo- unt Out- standing
9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1,08,395	19,22	102,820	26,96	5,976	2,01	5,767	1,99	—	—	72,823	15,76	34,997	3,46	5,52,693	149,89	6,97,677	211,13
N.A.	N.A.	2,614	50	N.A.	N.A.	42	1	545	12	598	4,37	660	20	N.A.	N.A.	25,002	13,87
N.A.	N.A.	6,941	1,85	N.A.	N.A.	527	19	—	—	3,146	80	584	4	N.A.	N.A.	53,166	44,20
N.A.	N.A.	4,383	69	N.A.	N.A.	75	1	—	—	—	—	—	—	N.A.	N.A.	20,155	6,48
N.A.	N.A.	4,413	85	N.A.	N.A.	155	6	—	—	2,492	28	1,011	1	N.A.	N.A.	39,297	7,63
N.A.	N.A.	1,285	1,15	N.A.	N.A.	129	2	276	4	632	33	—	—	N.A.	N.A.	18,931	11,93
N.A.	N.A.	6,725	75	N.A.	N.A.	40	2	—	—	4,434	45	22	..	N.A.	N.A.	23,415	5,87
N.A.	N.A.	38,805	2,85	N.A.	N.A.	716	20	—	—	584	16	1,137	1 3	N.A.	N.A.	58,242	16,41
55,217	5,73	65,166	8,64	1,609	32	1,684	51	821	16	11,886	6,39	3,414	28	1,92,183	53,15	2,38,208	76,39
10,539	2,47	12,256	3,30	46	46	252	14	—	—	977	25	460	11	44,389	20,01	53,934	25,23
73,994	11,81	83,325	14,43	2,143	76	1,983	88	507	12	8,581	1,65	3,841	13	2,35,765	48,50	2,70,224	57,89
52,189	14,49	61,273	16,93	2,453	1,15	2,588	1,21	383	8	1,738	35	664	1	1,32,254	64,41	1,53,005	68,86
15,212	9,16	15,422	8,55	529	55	499	27	73	1	146	26	115	..	61,544	34,33	64,802	34,07
84,001	13,20	94,925	17,72	15,157	2,28	16,403	3,18	830	12	7,812	1,60	537	3	2,23,965	48,87	2,62,591	60,57
71,247	18,10	85,501	22,31	1,793	71	2,449	1,55	—	—	3,024	30	14	..	1,88,965	56,74	2,48,268	78,69
30,270	5,27	34,867	6,78	242	8	211	8	—	—	5,925	1,27	164	1	70,092	22,31	86,285	27,21
25,822	8,46	29,133	9,68	1,788	25	2,021	30	1,870	23	1,735	2,30	105	1	68,802	26,18	75,382	30,53
26,360	5,39	32,297	5,42	2,448	20	2,380	23	51	1	2,190	46	3,410	15	75,775	18,01	90,686	21,81
59,551	10,45	70,938	13,90	786	27	1,291	41	282	94	3,590	1,05	520	9	1,23,684	30,49	1,64,212	42,22

No. 22 — ADVANCES OF PUBLIC SECTOR BANKS

					Retail Trade		Small Business					
					1980	1981	1980	1981				
					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
19. Syndicate Bank	..	..	..	..	87,443	48,08	1,03,003	45,99	67,892	17,33	71,998	19,56
20. Union Bank of India	..	..	..	..	36,289	19,26	43,469	24,39	26,798	6,81	27,212	7,80
21. United Bank of India	..	..	..	..	38,165	21,97	45,069	25,60	26,601	6,33	31,341	8,33
22. United Commercial Bank	..	..	..	..	33,405	25,70	39,812	33,53	33,535	9,28	39,927	11,48
6 Banks Nationalised on April 15, 1980												
23. Andhra Bank	..	..	..	..	4,272	2,41	9,723	3,62	6,643	72	8,604	96
24. Corporation Bank	..	..	..	..	6,731	7,11	9,280	5,90	5,691	1,41	7,756	2,30
25. New Bank of India	..	..	..	..	3,698	9,69	4,677	6,20	2,981	85	5,848	1,33
26. Oriental Bank of Commerce	..	..	..	..	2,251	2,29	3,689	3,30	9,11	1,03	2,773	1,23
27. Punjab & Sind Bank	..	..	..	..	3,546	5,94	5,840	6,23	1,744	1,14	7,197	2,95
28. Vijaya Bank	..	..	..	..	12,280	9,84	14,727	9,03	9,554	2,73	12,848	3,61
Grand Total	..	..	..	..	9,95,210	4,74,73	11,57,742	5,41,40	7,37,564	1,65,29	8,43,389	2,13,55

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

N.A. — Not Available

.. Negligible.

@ This data is being made available from 1981.

TO OTHER PRIORITY SECTORS, December 1980 and 1981 (Concl'd.)

(Amount in Lakhs of Rupees)																							
Professional and self-Employed				Educational Loans				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			
1980		1981		1980		1981		1981		1981		1981		1981		1980		1981		1980		1981	
No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing	No. of Amco- units	Amo-unt Out-standing
9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26						
64,683	16,72	73,345	16,94	3,379	1,08	4,018	1,54	—	—	17,400	2,89	1,71,943	10,89	2,23,397	83,21	4,41,707	97,81						
70,404	12,52	75,843	14,68	751	20	589	24	235	4	1,554	21	675	2	1,34,242	38,79	1,49,577	47,38						
16,371	6,14	20,365	7,78	205	8	304	9	—	—	58	1	405	4	81,342	34,52	97,542	41,85						
42,947	8,80	50,986	12,17	331	15	630	23	—	—	771	16	—	—	1,10,218	43,93	1,32,126	57,57						
6,396	1,00	8,868	1,57	55	2	41	1	—	—	632	9	53	1	17,366	4,15	27,921	6,26						
4,475	2,62	8,017	3,36	462	6	426	5	—	—	6	9	1,469	20	17,359	11,20	26,954	11,90						
1,676	85	1,718	89	53	1	14	5	369	1,11	198	5	11	..	8,408	11,40	12,865	9,63						
896	36	1,526	62	18	5	63	1	325	3	33	..	29	1	4,076	3,73	8,438	5,20						
1,939	1,17	4,482	2,47	61	2	75	2	—	—	492	8	108	1	7,290	8,27	18,194	11,76						
8,068	3,58	10,102	4,24	1,382	27	1,369	21	—	—	66	16	404	3	31,284	16,42	39,516	17,28						
8,30,652	177,51	9,43,175	219,34	41,667	10,98	45,057	13,20	5,746	2,85	1,41,637	35,38	2,23,338	15,49	26,05,093	828,51	33,60,114	1,041,21						

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	3,46,148	1,243,75	1,078,17	75.04	85,145	133,57	110,78	7.71	2,29,599	47,38	38,41	2.67
2. State Bank of Bikaner & 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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Associates of SBI*	1,23,756	336,00	258,14	75.71	24,088	22,75	17,64	5.17	69,438	14,13	9,74	2.86
14 Nationalised Banks :												
9. Allahabad Bank	19,780	70,04	61,79	68.30	2,082	6,46	4,97	5.49	7,724	7,19	6,53	7.21
10. Bank of Baroda	29,923	291,98	227,30	75.88	2,071	7,20	6,20	2.07	9,020	4,11	3,40	1.14
11. Bank of India	41,380	293,39	246,12	77.66	3,446	8,23	6,70	2.12	8,946	2,45	2,16	0.68
12. Bank of Maharashtra	11,239	111,93	108,01	80.53	807	2,04	2,06	1.54	1,472	52	46	0.34
13. Canara Bank	49,684	246,12	185,47	80.56	2,636	5,56	4,65	2.02	10,221	1,82	1,68	0.73
14. Central Bank of India	40,035	271,98	224,20	49.77	2,969	6,06	4,72	1.05	15,119	14,73	12,24	2.72
15. Dena Bank	13,638	137,44	100,57	85.65	990	2,06	1,44	1.23	3,103	76	62	0.53
16. Indian Bank	30,290	149,96	106,48	76.06	1,106	2,44	2,03	1.45	7,664	1,15	90	0.65
17. Indian Overseas Bank	41,239	147,62	113,25	78.22	2,108	1,86	1,64	1.13	8,791	1,55	96	0.66
18. Punjab National Bank	61,158	389,76	297,98	79.55	1,690	7,84	6,19	1.65	24,858	9,11	7,35	1.96
19. Syndicate Bank	23,358	177,51	149,03	69.04	3,820	16,06	12,61	5.84	5,925	3,16	3,06	1.42
20. Union Bank of India	16,213	187,47	131,75	84.46	1,255	4,73	4,00	2.56	2,490	2,45	1,91	1.22
21. United Bank of India	52,177	105,14	93,02	74.62	4,953	3,42	3,18	2.55	19,176	5,31	5,09	4.08
22. United Commercial Bank	16,545	128,55	108,02	71.95	2,466	8,91	7,69	5.12	1,740	1,58	1,38	0.92
6 Banks Nationalised on April 15, 1980												
23. Andhra Bank	5,927	82,02	56,63	77.23	306	1,66	1,14	1.56	1,764	32	46	0.63
24. Corporation Bank	1,481	41,85	30,24	99.54	—	—	—	—	—	—	—	—
25. New Bank of India	4,235	67,01	52,45	92.16	145	65	47	0.82	401	23	20	0.36
26. Oriental Bank of Commerce	1,976	34,70	30,09	100.00	—	—	—	—	—	—	—	—
27. Punjab & Sind Bank	3,409	64,83	53,89	78.42	272	83	70	1.02	490	17	16	0.23
28. Vijaya Bank	2,854	41,05	32,56	77.74	333	1,59	1,17	2.80	450	48	44	1.05
Grand Total	9,36,445	4,620,10	3,745,18	74.54	1,42,688	243,93	199,99	3.98	4,28,391	118,60	97,13	1.93

* Refer 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, 1981)*

(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
15,637	62.94	51.94	3.61	40,687	184.65	155.83	10.85	22	1.90	1.70	0.12	7,17,238	1,674.19	1,436.83
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.
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.
22,296	14.23	11.49	3.37	16,206	53.17	42.59	12.49	4	1.84	1.37	0.40	2,55,788	442.11	340.96
1,072	2.48	3.25	3.59	2,516	10.18	10.70	11.83	9	3.48	3.24	3.58	33,183	99.83	90.48
1,980	24.71	21.77	7.27	3,235	41.46	32.96	11.00	16	10.98	7.92	2.64	46,245	380.45	299.55
7,198	16.99	15.15	4.78	5,856	45.29	40.41	12.75	5	6.41	6.37	2.01	66,831	372.77	316.91
533	3.29	3.34	2.49	2,149	19.27	18.90	14.09	4	1.38	1.36	1.01	16,204	138.43	134.13
2,393	7.73	6.01	2.61	7,805	32.63	30.62	13.30	153	1.81	1.80	0.78	72,892	295.67	230.23
1,341	7.53	6.85	1.52	20,606	243.66	200.40	44.49	5	1.80	2.05	0.45	80,075	545.75	450.46
306	1.87	1.66	1.41	2,294	14.47	12.23	10.42	1	89	89	0.76	20,332	157.49	117.42
9,835	2.38	1.76	1.26	12,307	32.49	27.08	19.34	5	1.93	1.73	1.24	61,207	190.36	139.99
9,197	91	82	0.57	2,089	28.48	24.19	16.71	10	3.77	3.92	2.71	63,434	184.20	144.78
1,643	2.37	1.91	0.51	12,861	69.05	57.10	15.25	13	6.34	4.05	1.08	1,02,223	484.46	374.58
3,632	7.01	6.56	3.04	9,372	44.19	42.49	19.68	19	2.13	2.13	0.98	46,126	250.06	215.87
1,385	4.85	4.47	2.87	2,514	15.38	12.81	8.21	16	1.08	1.06	0.68	23,873	215.96	156.00
5,414	5.32	4.82	3.87	17,419	17.65	17.36	13.93	6	1.27	1.19	0.95	99,145	138.10	124.67
428	2.49	2.42	1.61	7,941	34.20	28.09	18.71	28	2.77	2.54	1.69	29,148	178.51	150.13
1,91	99	41	0.55	1,361	20.88	14.22	19.40	4	63	46	0.63	9,553	106.51	73.32
—	—	—	—	—	—	—	—	1	14	14	0.46	1,482	41.99	30.38
1,733	1.39	1.11	1.95	314	3.16	2.68	4.71	1	2	..	..	6,829	72.46	56.91
—	—	—	—	—	—	—	—	—	—	—	—	1,976	34.70	30.09
98	46	46	0.67	899	11.04	11.28	16.42	2	1.27	2.23	3.24	5,170	78.60	68.73
121	98	82	1.94	509	6.93	6.44	15.38	4	51	46	1.09	4,271	51.53	41.89
86,433	170.91	147.00	2.93	1,68,940	928.24	788.39	15.69	328	52.35	46.61	0.93	17,63,225	6,134.13	5,024.30

No. 25—SCHEDULED COMMERCIAL BANKS' ADVANCES TO EXPORTERS

						(Amount in Lakhs of Rupees)					
As on the last Friday of						1969	1977	1978	1979	1980 +	1981 *
March	..	..	..	..	..	250,45	1,200,22	1,275,12	1,519,44	1,745,04	1,691,81
June	..	..	..	..	..	270,19	1,149,18	1,300,73	1,456,54	1,637,05	1,793,27
September	..	..	..	..	..	274,10	1,105,13	1,298,38	1,461,78	1,603,10	1,732,23
December	..	..	..	..	..	303,19	1,206,25	1,408,13	1,550,17	1,681,86	1,777,70

+ Revised figures.

* Provisional.

No. 26—SCHEDULED COMMERCIAL BANKS' ADVANCES FOR PUBLIC FOOD PROCUREMENT OPERATIONS, 1981

										(Amount in Lakhs of Rupees)			
Bank Group										As on the last Friday of			
										March	June	September	December
										1981	1981	1981	1981
										1	2	3	4
1.	State Bank of India and its Associates	..	..	..	..	..	..	..	..	574,74	713,08	596,88	821,01
2.	Nationalised Banks	..	..	..	..	..	..	..	..	1,087,90	1,378,65	1,180,55	1,403,77
3.	Public Sector Banks (1 + 2)	..	..	..	..	..	..	..	..	1,662,64	2,091,73	1,777,43	2,224,78
4.	Other Indian Scheduled Commercial Banks	..	..	..	..	..	..	..	..	19,00	19,25	19,90	17,85
5.	Foreign Banks	..	..	..	..	..	..	..	..	77,75	91,40	78,40	70,10
Total (3 + 4 + 5)										1,759,39	2,202,38	1,875,73	2,312,73

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

(Amount in Lakhs of Rupees)

Name of the Bank	Under DRI Scheme				Total Bank Credit				
	1980		1981		1979	1980	Percentage of (2) to (5)	Percentage (4) to (6)	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing					
							1	2	3
A. State Bank Group									
1. State Bank of India	9,72,728	68,46	10,56,492	85,47	5,726,30	7,212,50	1.2	1.2	
2. State Bank of Bikaner & Jaipur	22,787	2,19	25,041	2,61	217,72	258,62	1.0	1.0	
3. State Bank of Hyderabad	43,050	2,66	51,237	3,01	256,89	267,43	1.0	1.1	
4. State Bank of Indore	10,304	72	12,751	99	107,58	125,76	0.7	0.8	
5. State Bank of Mysore	36,297	2,04	41,340	2,57	170,55	195,86	1.2	1.3	
6. State Bank of Patiala	18,058	2,09	23,023	2,98	207,47	233,73	1.0	1.3	
7. State Bank of Saurashtra	14,493	1,09	18,316	1,48	126,54	156,30	0.9	0.9	
8. State Bank of Travancore	60,643	2,62	61,819	2,75	226,47	252,58	1.2	1.1	
B. 14 Nationalised Banks									
9. Allahabad Bank	26,698	2,93	37,859	4,39	406,80	494,24	0.7	0.9	
10. Bank of Baroda	1,79,394	14,57	1,83,972	16,64	1,428,56	1,670,68	1.0	1.0	
11. Bank of India	1,68,807	11,80	1,92,619	14,91	1,480,54	1,784,76	0.8	0.8	
12. Bank of Maharashtra	32,595	3,23	38,866	4,12	419,83	481,17	0.8	0.9	
13. Canara Bank	1,02,709	5,01	1,18,539	6,59	1,021,32	1,172,29	0.5	0.6	
14. Central Bank of India	1,92,959	17,57	2,62,754	26,38	1,385,53	1,595,61	1.3	1.7	
15. Dena Bank	38,558	3,21	46,538	3,98	450,59	491,64	0.7	0.8	
16. Indian Bank	40,482	2,70	44,652	3,20	591,13	681,94	0.5	0.5	
17. Indian Overseas Bank	79,672	5,68	95,260	7,07	727,07	975,20	0.8	0.7	
18. Punjab National Bank	1,16,821	16,76	1,45,517	22,07	1,228,07	1,535,16	1.4	1.4	
19. Syndicate Bank	90,840	5,69	1,13,774	9,07	818,96	1,070,06	0.7	0.8	
20. Union Bank of India	97,924	7,84	1,09,396	9,45	713,80	797,37	1.1	1.2	
21. United Bank of India	47,129	2,48	57,901	3,11	703,23	742,18	0.4	0.4	
22. United Commercial Bank	80,265	6,78	96,267	10,45	937,06	1,125,41	0.7	0.9	
6 Banks Nationalised on April 15, 1980									
23. Andhra Bank	8,036	1,11	24,170	2,21	354,20	356,12	0.3	0.6	
24. Corporation Bank	1,825	20	10,967	97	139,58	161,08	0.1	0.6	
25. New Bank of India	8,835	1,25	13,823	3,07	252,57	256,62	0.5	1.2	
26. Oriental Bank of Commerce	2,836	61	7,195	1,38	151,94	168,96	0.4	0.8	
27. Punjab & Sind Bank	5,714	1,03	18,186	4,42	332,21	388,56	0.3	1.1	
28. Vijaya Bank	9,907	1,26	17,043	2,14	216,61	244,74	0.6	0.9	
Total	25,10,366	193,58	29,25,317	257,48	20,799,09	24,895,57	0.9	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 advances as the end of the previous year.
2. Data for 1981 are provisional.

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

As on December 31			SCHEDULED BANKS										Total Sched- uled Com- mercial Banks	Non- Sched- uled Com- mercial Banks	Total Sched- uled and Non- Sched- uled Commer- cial Banks	
			Number of places with banking offices*	Public Sector Banks					Private Sector Banks							
				State Bank of India	Asso- ciates of State Bank of India	14 Na- tiona- lised Banks	6 Banks Nation- alised on April 15, 1980	Total Public Sector Banks	Regional Rural Banks	Other Indian Sched- uled Commer- cial 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	
1976	..	..	10,087	4,244	1,937	12,124	—	18,305	503	4,602	130	4,732	23,540	116	23,656	
1977	..	..	12,130	4,669	2,141	13,362	—	20,172	1,172	5,456	131	5,587	26,931	66	26,997	
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	5,573	2,563	16,329	2,820	27,285	3,195	3,949	132	4,081	34,561	27	34,588	
1981	..	..	20,217	5,975	2,760	20,531†	—	29,266	4,471	4,149	132	4,281	38,018	29	38,047	

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

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

† This figure represents number of offices pertaining to 26 Nationalised banks.

No. 29—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA

Country	As at the end of						
	1969	1976	1977	1978	1979	1980	1981
Bahamas	—	1	1	1	2	2	2
Bahrain	—	—	1	1	1	2	2
Bangladesh*	—	23@	23@	23@	23@	23@	23@
Belgium	—	1	1	1	1	1	1
Cayman Islands	—	—	—	1	1	2	2
Channel Islands	—	—	—	1	1	1	1
Fiji Islands	5†	10†	10†	10†	10†	10†	10†
France	—	1	1	1	1	1	2
Guyana	2	2	2	2	2	2	2
Hong Kong	4	10	13	14	14	14	14
Japan	2	2	2	2	2	3	3
Kenya	10**	9**	9**	9**	9**	9**	9**
Malaysia	11@@	—	—	—	—	—	—
Maldives Islands	—	1	1	1	1	1	1
Mauritius	2**	6**	6**	6**	6**	6**	6**
Oman	—	1	1	2	3	3	3
Pakistan	39††	17††	17††	17††	17††	17††	17††
Panama	—	—	—	—	1	1	1
Seychelles	—	—	—	1	1	1	1
Sikkim£	1	—	—	—	—	—	—
Singapore	6	6	7	7	7	7	7
South Korea	—	—	1	1	1	1	1
Sri Lanka	3	3	3	3	4	5	5
Thailand	1	1	1	1	1	1	1
United Arab Emirates	—	5	8	8	8	8	8
United Kingdom	9	27	31	41	41	43	44
United States of America	—	2	4	5	7	7	7
West Germany	—	1	1	1	1	1	1
Total	95	129	144	160	166	172	174

* The offices in Bangladesh were included in Pakistan before 1971. The status of the properties of these offices, which were formerly vested with the Pakistan Custodian of Enemy Property, remains unchanged.

@ Includes an office of 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, 1981**

Bank Group	Total Number of offices at the end of 1980	Offices Opened during 1981						Total Number of Offices at the end of 1981			
		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	8,136	348	22	60	86	84	600	4,249	2,544	1,942	8,735
20 Nationalised Banks	19,149	1,030	14	41	91	212	1,388	9,424	4,617	6,490	20,531
TOTAL	27,285	1,378	36	101	177	296	1,988	13,673	7,161	8,432	29,266
B. Regional Rural Banks	3,195	1,133	20	47	70	6	1,276	4,127	308	36	4,471
C. Private Sector Banks :											
Other Indian Scheduled Commercial Banks	3,949	84	2	9	33	72	200	1,653	1,246	1,250	4,149
Foreign Banks	132	—	—	—	—	1	1	—	3	129	132
TOTAL	4,081	84	2	9	33	73	201	1,653	1,249	1,379	4,281
D. All Scheduled Commercial Banks (A + B + C)	34,561	2,595	58	157	280	375	3,465	19,453	8,718	9,847	38,018
E. Non-Scheduled Commercial Banks	27	1	—	—	—	1	2	19	8	2	29
ALL COMMERCIAL BANKS (D + E)	34,588	2,596	58	157	280	376	3,467	19,472	8,726	9,849	38,047

**No. 31—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING
TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1981**

State/Union Territory	Total No. of Offices at the end of 1980	Offices Opened During 1981						Total No. of Offices at the end of 1981			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
State :											
Andhra Pradesh	2,676	196	5	10	31	29	271	1,587	690	668	2,945
Assam	492	43	1	2	11	1	58	315	184	51	550
Bihar	2,233	381	5	15	15	11	427	1,828	526	306	2,660
Gujarat	2,318	56	—	11	12	28	107	1,079	654	692	2,425
Haryana	779	56	2	4	4	5	71	474	282	94	850
Himachal Pradesh	362	33	—	3	—	—	36	335	63	—	398
Jammu & Kashmir	426	82	3	5	2	17	109	362	52	121	535
Karnataka	2,751	114	—	7	10	27	158	1,481	623	803	2,907
Kerala	2,306	31	21	3	26	10	91	1,090	953	354	2,397
Madhya Pradesh	2,058	261	—	9	15	18	303	1,474	473	411	2,358
Maharashtra	3,548	195	—	8	20	55	278	1,424	781	1,621	3,826
Manipur	36	—	—	1	—	2	3	24	2	13	39
Meghalaya	59	3	—	1	3	—	7	37	29	—	66
Nagaland	39	2	—	2	2	—	6	28	17	—	45
Orissa	914	203	2	7	8	8	228	832	184	126	1,142
Punjab	1,566	61	—	8	11	10	90	871	450	334	1,655
Rajasthan	1,567	106	—	18	35	11	170	1,015	418	304	1,737
Sikkim	1	3	—	—	2	—	5	3	3	—	6
Tamil Nadu	2,952	169	3	4	18	31	225	1,276	868	1,033	3,177
Tripura	81	2	—	2	1	—	5	59	27	—	86
Uttar Pradesh	3,980	415	2	26	33	56	532	2,597	843	1,072	4,512
West Bengal	2,162	156	14	9	18	29	226	959	487	942	2,388
Union Territory :											
Andaman & Nicobar Islands	12	—	—	—	—	—	—	8	4	—	12
Arunachal Pradesh	20	3	—	1	—	—	4	24	—	—	24
Chandigarh	79	1	—	—	—	4	5	10	—	74	84
Dadra & Nagar Haveli	6	—	—	—	—	—	—	5	1	—	6
Delhi	857	19	—	—	—	24	43	69	1	830	900
Goa, Daman & Diu	241	2	—	1	2	—	5	168	78	—	246
Lakshdweep	5	—	—	—	—	—	—	5	—	—	5
Mizoram	12	—	—	—	—	—	—	8	4	—	12
Pondicherry	50	3	—	—	1	—	4	25	29	—	54
TOTAL	34,588	2,596	58	157	280	376	3,467	19,472	8,726	9,849	38,047

* Include Mobile and Satellite Offices.

Note : For Tables 30 and 31.

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.

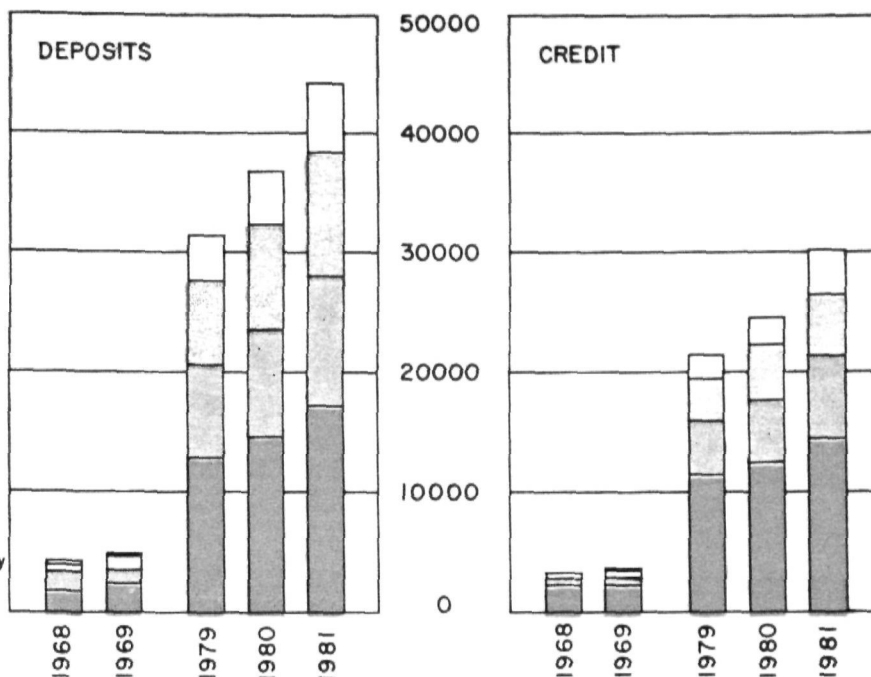
GRAPH-5

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'.

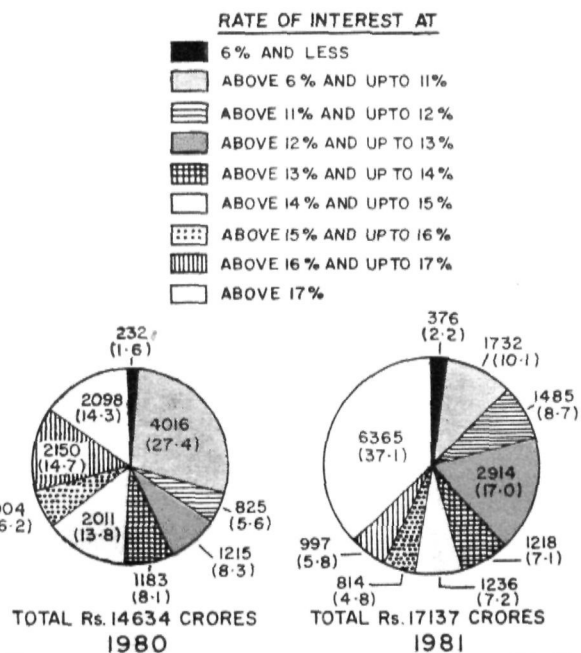


GRAPH-6

ADVANCES OF SCHEDULED COMMERCIAL BANKS AT VARIOUS RATES OF INTEREST 1980 AND 1981 AS ON THE LAST FRIDAY OF JUNE

(CRORES OF RUPEES)

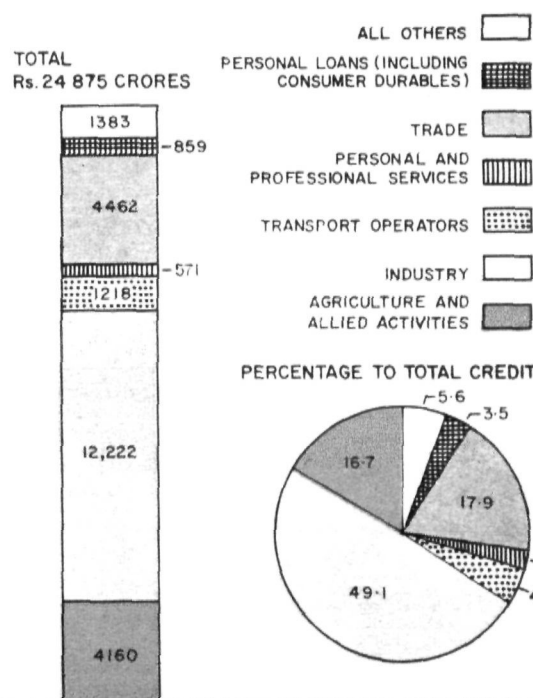
(FIGURES IN BRACKETS REFER TO THE PERCENTAGE TO TOTAL)



GRAPH-7

OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED COMMERCIAL BANKS

AS ON THE LAST FRIDAY OF JUNE 1981

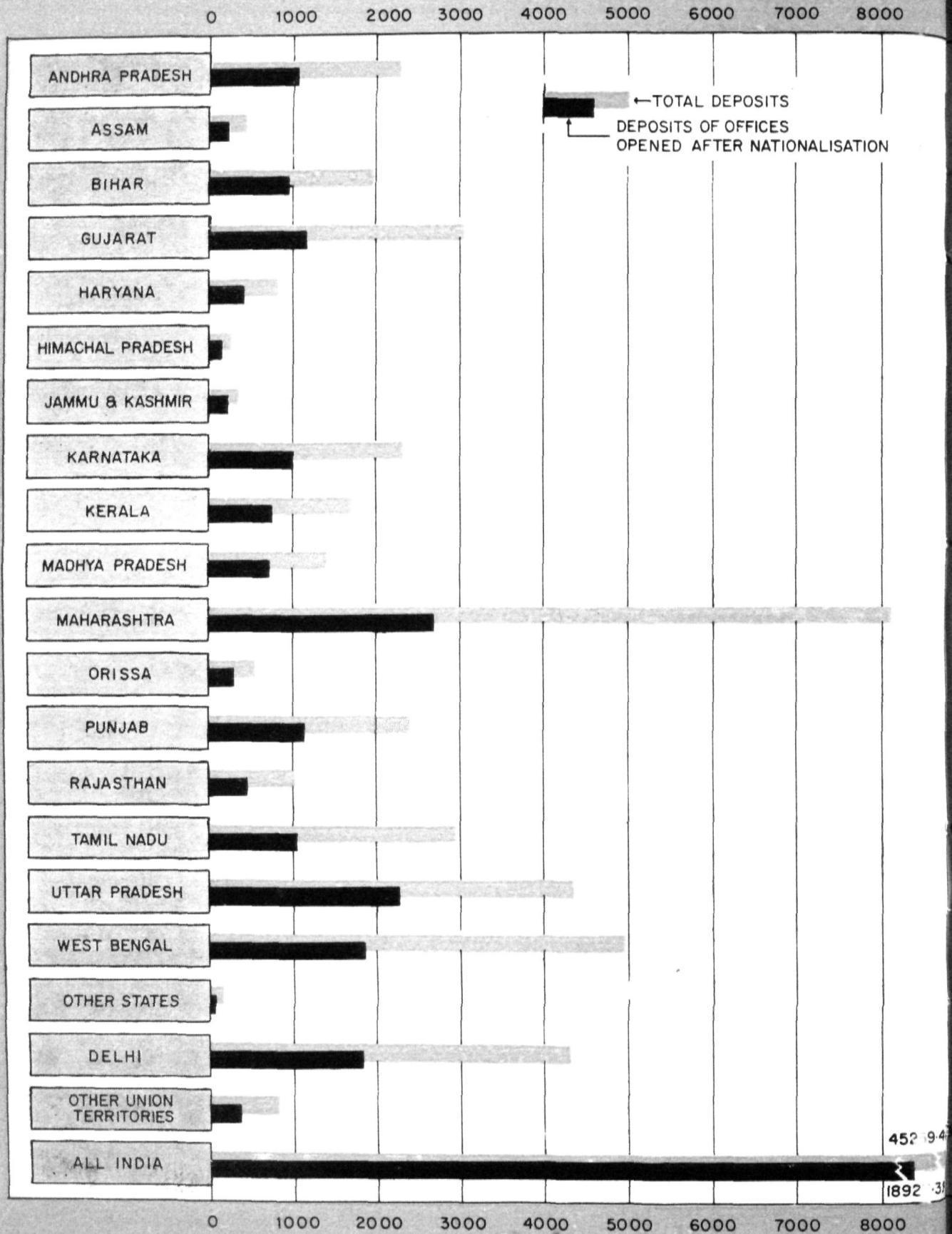


STATE-WISE DISTRIBUTION OF DEPOSITS

(AS ON THE LAST FR

(CFORE

DEPOSITS



ADVANCES OF SCHEDULED COMMERCIAL BANKS

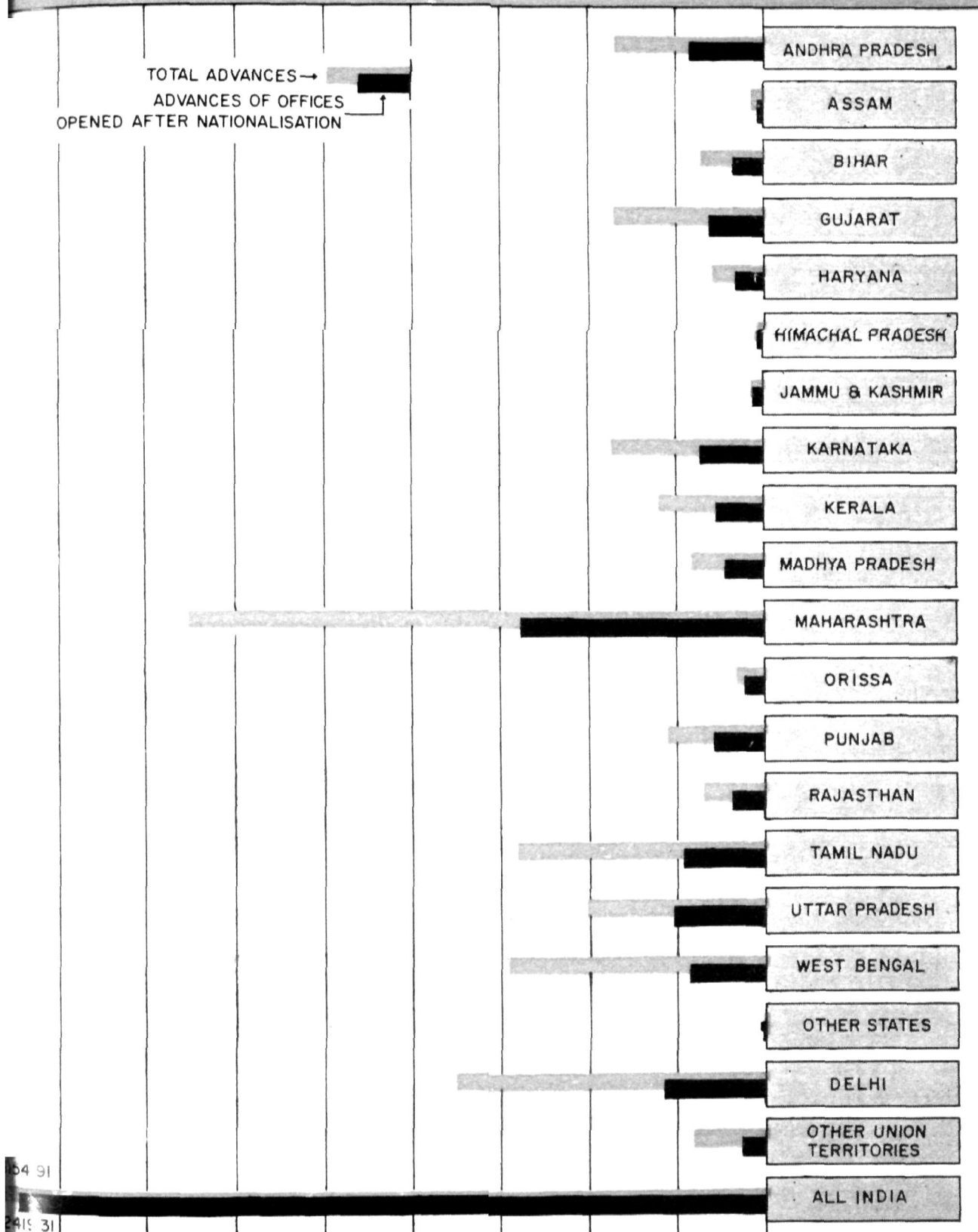
DECEMBER 1981)

RS IN

ADVANCES

8000 7000 6000 5000 4000 3000 2000 1000 0

TOTAL ADVANCES →
ADVANCES OF OFFICES
OPENED AFTER NATIONALISATION



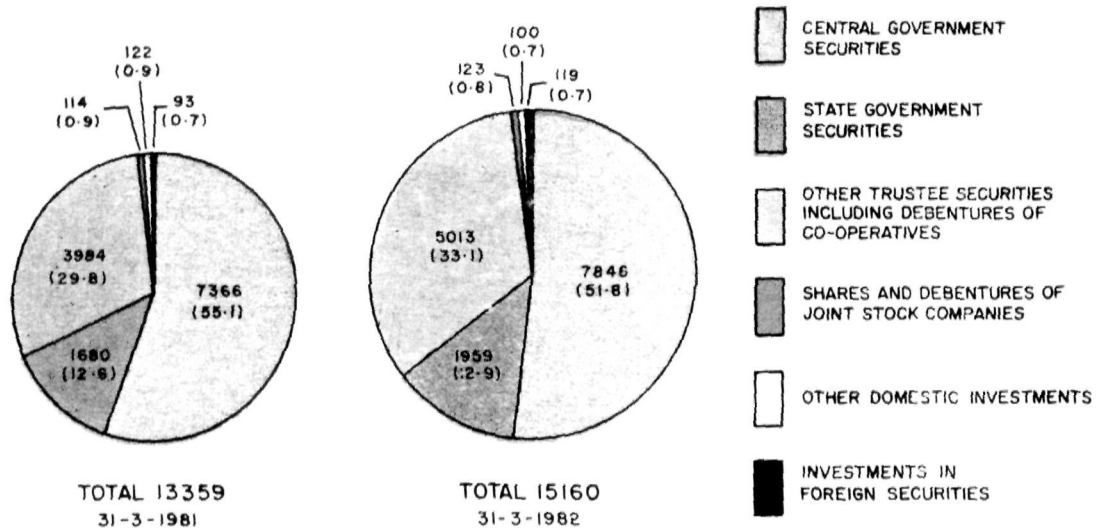
64 91

2415 31

8000 7000 6000 5000 4000 3000 2000 1000 0

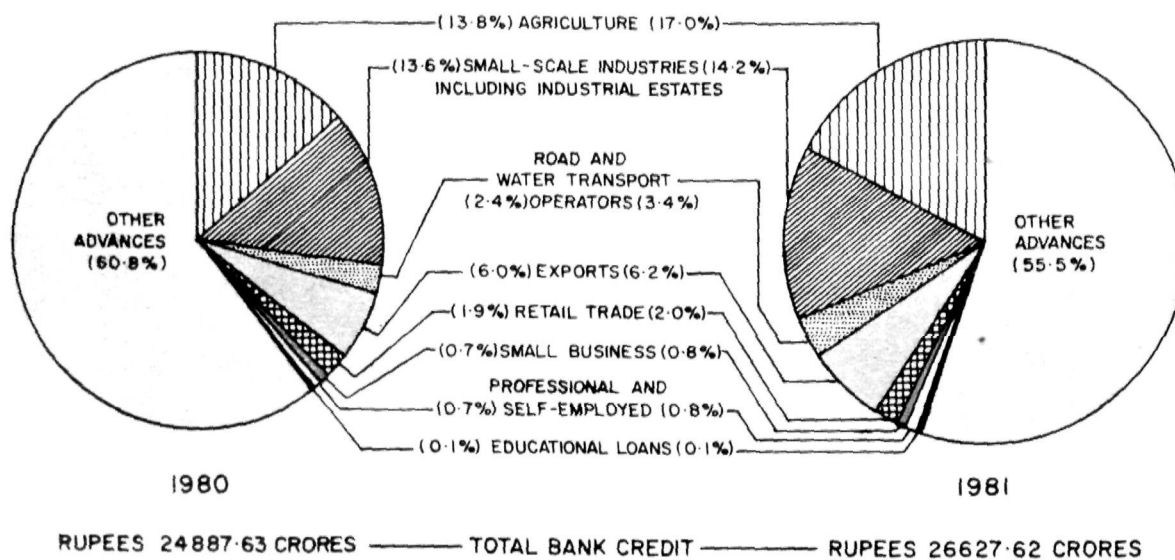
GRAPH - 9

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, 1981

Classification according to population	Number of Offices opened during 1981							Number of Offices closed during 1981								
	State Bank of India	Asso- cates of State Bank of India	20- Natio- nalis Banks	Regio- nal Rural Banks	Other Indian Sched- uled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total	State Bank of India	Asso- cates of State Bank of India	20- Natio- nalis Banks	Regi- onal Rural Banks	Other Indian Sched- uled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total
Rural ..	282	126	1,071	1,180	93	—	1	2,753	—	1	6	—	—	—	—	7
Semi-Urban ..	64	44	105	90	35	—	—	338	—	—	—	—	—	—	—	—
Urban ..	28	16	139	6	46	—	1	236	—	—	—	—	—	1	—	1
Metropolitan ..	28	12	73	—	26	1	—	140	—	—	—	—	—	—	—	—
Total ..	402	198	1,388	1,276	200	1	2	3,467	—	1	6	—	—	1	—	8

Classification according to population	Net increase (+) or decrease (—) during 1981							Number of Offices as on December 31, 1981								
	State Bank of India	Asso- cates of State Bank of India	20- Natio- nalis Banks	Regio- nal Rural Banks	Other Indian Sched- uled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total	State Bank of India	Asso- cates of State Bank of India	20- Natio- nalis Banks	Regio- nal Rural Banks	Other Indian Sched- uled Banks	Fore- ign Banks	Non- Sched- uled Banks	Total
Rural ..	+282	+125	+1,065	+1,180	+93	—	+1	+2,746	2,981	1,268	9,424	4,127	1,653	—	19	19,472
Semi-Urban ..	+64	+44	+105	+90	+35	—	—	+338	1,704	840	4,617	308	1,246	3	8	8,726
Urban ..	+28	+16	+139	+6	+46	—1	+1	+235	754	399	3,601	36	819	13	2	5,624
Metropolitan ..	+28	+12	+73	—	+26	+1	—	+140	536	253	2,889	—	331	116	—	4,225
Total ..	+402	+197	+1,382	+1,276	+200	—	+2	+3,459	5,975	2,760	20,531	4,471	4,149	132	29	38,047

**No. 33—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS IN DIFFERENT STATES
ACCORDING TO POPULATION GROUPS**
(As at the end of December 1981)

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	1,391	1,524	238	766	12	380	1	342	1,642	3,012
Assam	281	305	48	195	1	70	—	—	330	570
Bihar	1,762	1,862	199	595	9	338	—	—	1,970	2,795
Gujarat	958	1,051	148	662	6	387	1	367	1,113	2,467
Haryana	423	490	45	282	4	104	—	—	472	876
Himachal Pradesh	288	341	10	71	—	—	—	—	298	412
Jammu & Kashmir	313	371	17	58	2	132	—	—	332	561
Karnataka	1,336	1,488	163	636	10	420	1	463	1,510	3,007
Kerala	573	662	676	1,387	6	389	—	—	1,255	2,438
Madhya Pradesh	1,373	1,497	132	488	12	464	—	—	1,517	2,449
Maharashtra	1,238	1,361	240	846	16	730	1	1,036	1,495	3,973
Manipur	21	22	3	3	1	15	—	—	25	40
Meghalaya	34	37	5	31	—	—	—	—	39	68
Nagaland	25	27	3	17	—	—	—	—	28	44
Orissa	771	823	59	205	4	143	—	—	834	1,171
Punjab	748	871	65	463	4	353	—	—	817	1,687
Rajasthan	915	1,004	121	439	7	328	—	—	1,043	1,771
Sikkim	3	3	1	3	—	—	—	—	4	6
Tamil Nadu	1,132	1,200	302	933	16	603	1	535	1,451	3,271
Tripura	59	71	11	36	—	—	—	—	70	107
Uttar Pradesh	2,369	2,661	230	907	22	960	1	200	2,622	4,728
West Bengal	849	943	181	516	16	272	1	760	1,047	2,491
Union Territory :										
Andaman and Nicobar Islands	7	7	2	5	—	—	—	—	9	12
Arunachal Pradesh	21	23	1	1	—	—	—	—	22	24
Chandigarh	8	8	1	3	1	99	—	—	10	110
Dadra & Nagar Haveli	5	5	—	—	—	—	—	—	5	5
Delhi	63	64	2	2	—	—	1	897	66	963
Goa, Daman & Diu	145	165	6	86	—	—	—	—	151	251
Lakshadweep	5	5	—	—	—	—	—	—	5	5
Mizoram	8	8	1	4	—	—	—	—	9	12
Pondicherry	23	26	2	8	1	21	—	—	26	55
TOTAL	17,147	18,925	2,912	9,648	150	6,208	8	4,600	20,217	39,381

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 & 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 & 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 & Nagar Haveli	—	—	—	—	—	—	—	—	—	—
5. Delhi	—	—	6	6	1	1	1	41	8	48
6. Goa, Daman & 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, 1981)

Population Groups	No. of Centres with Banking Offices*	SCHEDULED COMMERCIAL BANKS												Total Scheduled Commercial Banks (6+10)	Non-Scheduled Commercial Banks	Co-operative Banks @	Total Commercial and Co-operative Banks (11+12+13)
		Public Sector Banks					Other Scheduled Commercial Banks										
		State Bank of India	Asso-States Bank of India	20 Nationalised Banks	Total Public Sector Banks (3+4+5)	Regional Rural Banks		Other Indian Banks	Foreign Banks	Total of other Scheduled Commercial Banks (7+8+9)							
1	2	3	4	5	6	7	8	9	10	11	12	13	14				
Rural	..	17,147	2,981	1,268	9,424	13,673	4,127	1,653	—	5,780	19	4,985	24,457				
Semi-Urban	..	2,912	1,704	840	4,617	7,161	308	1,246	3	1,557	8	3,276	12,002				
Urban	..	150	754	399	3,601	4,754	36	819	13	868	2	1,359	6,983				
Metropolitan	..	8	536	253	2,889	3,678	—	431	116	547	—	692	4,917				
Total	..	20,217	5,975	2,760	20,531	29,266	4,471	4,149	132	8,752	29	10,312	48,359				

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

@ As on March 31, 1982. Data are provisional.

No. 36—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND CREDIT OF NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1980 AND 1981
(As on the last Friday of December)

STATE	No. of Banks operating		No. of offices		DEPOSITS						CREDIT					
					1980			1981			1980			1981		
	1980	1981	1980	1981	Amount (In lakhs of Rs.)	Percentage to total deposits	Amount (In lakhs of Rs.)	Percentage to total deposits	Amount (In lakhs of Rs.)	Percentage to total deposits	Amount (In lakhs of Rs.)	Percentage to total credit	Amount (In lakhs of Rs.)	Percentage to total credit	Amount (In lakhs of Rs.)	Percentage to total credit
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.
Karnataka	..	..	1*	1*	2	22	4.1	1,70†	18.5	11	3.6	1,16†	18.4	11	3.6	1,16†
Maharashtra	..	..	1	1	9	1.11	20.4	32	3.5	74	24.4	19	3.0	74	24.4	19
Punjab	..	..	1	1	1	31	5.7	7,16	78.0	12	4.0	4,96	78.6	12	4.0	4,96
Uttar Pradesh	..	..	1	1	17	3.79	69.8	32	3.5	2,06	68.0	6,31	100.0	2,06	68.0	6,31
Total	..	..	30	29	5.43	100.0	9.18	100.0	3.03	100.0	6.31	100.0	6.31	100.0	6.31	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 year 1981 are not available.

No. 37—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA, 1980 AND 1981
(As on the last Friday of December)

State/Union Territory	Popula- tion as per 1981 Census (in thous- ands)	OFFICES					DEPOSITS					CREDIT							
		No. of Banks Operating		1980		1981		1980		1981		1980		1981		1980		1981	
		1980	1981	Num- ber	Popu- lation per office (In thous- ands)@	Num- ber	Popu- lation per office (In thous- ands)	Amount (in lakhs of Rs.)	Per- cent- age to total depo- sits	Per capita depo- sits (Rs.)	Amount (in lakhs of Rs.)	Per- cent- age to total depo- sits	Per capita depo- sits (Rs.)	Amount (in lakhs of Rs.)	Per- cent- age to total credit	Per capita credit (Rs.)	Amount (in lakhs of Rs.)	Per- cent- age to total credit	Per capita credit (Rs.)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
State :																			
Andhra Pradesh	5,34.04	50	56	2,643	16	2,915	1,862.07	5.0	428	2,293.51	5.1	429	1,383.56	5.6	318	1,727.56	5.7	323	
Assam	1,99.03	25	26	488	31	542	339.97	0.9	227	442.39	1.0	222	156.28	0.6	104	192.01	0.6	96	
Bihar	6,98.23	43	46	2,154	26	2,693	1,555.62	4.2	276	1,932.40	4.3	277	636.36	2.6	113	761.16	2.5	109	
Gujarat	3,39.61	40	42	2,274	12	2,388	2,564.50	6.9	961	3,042.33	6.8	896	1,490.62	6.0	558	1,753.95	5.8	516	
Haryana	1,28.51	28	28	777	13	857	653.62	1.8	651	810.69	1.8	631	469.10	1.9	467	611.39	2.0	476	
Himachal Pradesh	42.38	20	20	360	10	396	206.03	0.6	595	258.57	0.5	610	69.21	0.3	200	110.46	0.3	261	
Jammu & Kashmir	59.82	24	27	425	11	529	377.44	1.0	818	389.15	0.8	651	117.58	0.5	255	179.53	0.6	300	
Karnataka	3,70.43	54	56	2,741	11	2,903	1,933.28	5.2	660	2,302.28	5.2	622	1,449.25	5.9	495	1,771.93	5.8	478	
Kerala	2,54.03	47	47	2,303	9	2,397	1,454.97	3.9	682	1,706.44	3.8	672	982.87	4.0	460	1,219.73	4.0	480	
Madhya Pradesh	5,21.32	38	41	2,009	21	2,360	1,172.41	3.2	281	1,408.24	3.1	270	653.22	2.7	157	866.30	2.8	166	
Maharashtra	6,26.94	66	68	3,489	14	3,771	6,956.73	18.8	1,380	8,102.90	18.3	1,292	5,481.46	22.2	1,087	6,543.91	21.7	1,044	
Manipur	14.34	9	11	35	31	39	15.53	0.1	145	20.30	..	142	5.46	..	51	7.25	..	51	
Meghalaya	13.28	15	16	56	18	63	49.65	0.1	491	56.82	0.1	428	8.18	..	81	11.46	..	86	
Nagaland	7.73	9	9	37	14	42	19.63	0.1	380	24.23	..	313	5.02	..	97	8.43	..	109	
Orissa	2,62.72	29	32	893	25	1,114	430.34	1.1	196	543.94	1.2	207	253.79	1.0	116	357.12	1.1	136	
Punjab	1,66.70	32	32	1,556	9	1,644	1,952.21	5.3	1,441	2,400.52	5.4	1,440	845.17	3.4	624	1,122.18	3.7	673	
Rajasthan	3,41.03	34	34	1,566	16	1,720	842.52	2.3	327	1,024.36	2.3	300	569.18	2.3	221	706.31	2.3	207	
Sikkim	3.16	1	2	1	210	5	4.97	..	237	7.36	..	233	23	..	11	79	..	25	
Tamil Nadu	4,82.97	54	56	2,950	14	3,172	2,523.37	6.8	612	2,972.91	6.7	616	2,373.69	9.6	976	2,826.24	9.3	585	
Tripura	20.60	11	11	78	20	105	35.05	0.1	225	43.99	0.1	214	17.99	0.1	116	29.04	0.1	141	
Uttar Pradesh	11,08.58	53	63	3,887	23	4,518	3,581.85	9.7	405	4,371.73	9.8	394	1,513.45	6.1	171	2,037.12	6.7	184	
West Bengal	5,44.86	55	60	2,135	21	2,365	4,136.03	11.2	933	4,969.89	11.2	912	2,501.13	10.1	564	2,918.36	9.6	536	
Union Territory :																			
Chandigarh	4.50	27	27	77	3	83	266.86	0.7	10,384	351.99	0.8	7,822	578.75	2.3	22,519	643.60	2.1	14,302	
Delhi	61.96	50	52	853	5	896	3,649.88	9.9	8,977	4,302.36	9.7	6,944	3,008.30	12.2	7,399	3,532.35	11.7	5,701	
Goa, Daman & Diu	10.82	26	27	241	4	246	322.50	0.9	3,799	375.46	0.8	3,470	128.43	0.5	1,497	166.19	0.5	1,536	
Pondicherry	6.04	17	18	50	9	54	58.40	0.1	1,237	67.88	0.1	1,124	33.28	0.1	705	41.16	0.1	681	
Others*	14.48	7	7	53	13	56	29.75	0.1	432	36.83	0.1	254	5.78	..	84	9.38	..	65	
Total	68,38.11	..	..	34,131	16	37,873	36,995.18	100.0	675	44,259.47	100.0	647	24,737.34	100.0	451	30,154.91	100.0	441	

* Andaman & Nicobar Islands, Arunachal Pradesh, Dadra & Nagar Haveli, Lakshadweep and Mizoram.

.. Negligible.

@Population figures used to calculate this ratio are as per 1971 census.

**No. 38—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS, 1981**
(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 ..	817,45	676,89	1,338,48	925,71	36,35	66,67	101,23	58,29	2,293,51	1,727,56
Assam ..	127,54	49,69	284,02	126,94	7,07	3,74	23,76	11,64	442,39	192,01
Bihar ..	761,65	320,02	1,109,46	394,07	50,51	42,99	10,78	4,08	1,932,40	761,16
Gujarat ..	675,33	451,80	2,349,56	1,288,52	2,66	1,27	14,78	12,36	3,042,33	1,753,95
Haryana ..	224,93	188,89	553,37	394,00	10,03	12,45	22,36	16,05	810,69	611,39
Himachal Pradesh ..	90,11	36,36	156,86	70,35	5,34	2,46	6,26	1,29	258,57	110,49
Jammu & Kashmir ..	70,01	31,20	134,59	51,91	6,27	3,03	178,28	93,39	389,15	179,53
Karnataka ..	579,87	539,60	1,491,03	1,061,38	18,71	38,41	212,67	132,54	2,302,28	1,771,93
Kerala ..	520,79	391,79	712,85	483,42	15,23	35,02	457,57	309,50	1,706,44	1,219,73
Madhya Pradesh ..	611,05	380,85	768,47	454,35	16,15	20,62	12,57	10,48	1,408,24	866,30
Maharashtra ..	1,674,09	1,942,19	5,616,86	3,853,83	5,57	8,24	806,38	739,65	8,102,90	6,543,91
Manipur ..	8,37	2,16	11,92	5,08	1	1	—	—	20,30	7,25
Meghalaya ..	24,53	5,27	29,80	5,72	—	—	2,49	47	56,82	11,46
Nagaland ..	13,30	4,97	9,41	3,09	—	—	1,52	37	24,23	8,43
Orissa ..	206,88	151,73	310,09	166,49	26,02	38,21	95	69	543,94	357,12
Punjab ..	579,59	328,57	1,748,31	761,32	—	—	72,62	32,29	2,400,52	1,122,18
Rajasthan ..	412,92	280,42	486,58	335,27	17,93	30,22	106,93	60,40	1,024,36	706,31
Sikkim ..	7,33	79	3	—	—	—	—	—	7,36	79
Tamil Nadu ..	693,28	859,69	1,817,96	1,577,33	7,30	16,90	454,37	372,32	2,972,91	2,826,24
Tripura ..	11,41	6,98	27,22	13,54	5,36	8,52	—	—	43,99	29,04
Uttar Pradesh ..	1,315,14	735,18	2,744,13	1,136,35	84,47	62,49	227,99	103,10	4,371,73	2,037,12
West Bengal ..	1,391,53	863,89	2,997,66	1,687,98	16,49	15,57	564,21	350,92	4,969,89	2,918,36
Union Territory :										
Andaman & Nicobar Islands ..	5,22	2,10	4,02	1,12	—	—	—	—	9,24	3,22
Arunachal Pradesh ..	11,53	1,18	1,66	80	—	—	—	—	13,19	1,98
Chandigarh ..	111,55	326,51	233,98	314,67	—	—	6,46	2,42	351,99	643,60
Dadra & Nagar Haveli ..	—	—	1,88	1,95	—	—	—	—	1,88	1,95
Delhi ..	1,397,43	941,92	2,498,35	2,329,75	—	—	406,58	260,68	4,302,36	3,532,35
Goa, Daman & Diu ..	94,52	42,06	275,67	118,61	—	—	5,27	5,52	375,46	166,19
Lakshadweep ..	—	—	1,43	13	—	—	—	—	1,43	13
Mizoram ..	7,68	1,54	3,41	56	—	—	—	—	11,09	2,10
Pondicherry ..	17,99	11,24	46,77	28,08	—	—	3,12	1,84	67,88	41,16
Total ..	12,463,02	9,575,48	27,765,83	17,592,32	331,47	406,82	3,699,15	2,580,29	44,259,47	30,154,91

Note : Data are provisional.

No. 39—DEPOSITS AND CREDIT OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION
(Amount in Lakhs of Rupees)

Bank Group	No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		No. of Depo- Credit		Total
	Offices opened during July 1969 to June 1970	sits	Offices opened during July 1970 to June 1978	sits	Offices opened during July 1978 to June 1979	sits	Offices opened during July 1979 to June 1980	sits	Offices opened during July 1980 to December 1981	sits	Offices opened during July 1980 to June 1981	sits	Offices opened during July 1981 to December 1981	sits	Offices opened during July 1981 to December 1981	sits	Offices opened during July 1981 to December 1981	sits	Offices opened during July 1981 to December 1981	sits	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1. State Bank of India and its Associates																					
	431	394.37	175.35	4,100	3,539.15	2,933.27	383	247.72	991.91	360	101.56	64.44	589	135.64	165.41	268	12.42	11.82	6,131	4,430.86	4,34,220
2. 20 Nationalised Banks																					
	1,322	1,824.29	767.82	10,252	10,071.73	5,441.43	1,016	431.54	300.33	964	220.73	122.14	1,543	200.31	113.30	677	38.83	14.42	15,774	12,787.43	6,759.44
3. Other Scheduled Commercial Banks																					
	123	85.24	52.73	3,648	1,321.76	975.83	827	112.44	100.14	954	83.50	84.65	1,399	87.92	93.91	897	18.24	10.41	7,848	1,709.10	1,317.67
Total (1 to 3)	1,876	2,303.90	995.90	18,000	14,932.64	9,350.53	2,226	791.70	1,392.38	2,278	407.79	271.23	3,531	423.87	372.62	1,842	69.49	36.65	29,753	18,927.39	12,419.31

Note : (i) Data for 1981 are provisional.
(ii) Deposits and Credit are outstanding as on the last Friday of December 1981 for offices opened during the respective periods.
(iii) No. of offices pertain to reporting offices.

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 1981)

(Amount in Lakhs of Rupees)

State/Union Territory	State Bank of India & 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 ..	603	277,38	281,11	1,218	702,97	473,63	529	109,93	110,15	2,350	1,090,28	864,89
2. Assam ..	60	38,16	8,81	291	164,37	65,85	123	28,23	14,28	474	230,76	88,94
3. Bihar ..	481	251,02	128,02	952	660,61	206,61	994	58,34	46,18	2,427	969,51	380,81
4. Gujarat ..	346	256,12	180,24	1,215	905,37	445,30	83	15,71	12,00	1,644	1,177,20	637,54
5. Haryana ..	146	91,78	91,04	374	290,86	203,14	166	26,70	24,96	686	409,34	319,14
6. Himachal Pradesh	97	44,54	18,17	200	114,67	55,68	56	7,66	3,48	353	166,87	77,33
7. Jammu & Kashmir	91	46,11	22,89	89	83,11	33,01	314	104,91	63,73	494	234,13	119,63
8. Karnataka ..	416	236,00	210,48	1,142	653,79	404,59	612	127,85	108,41	2,170	1,017,64	723,48
9. Kerala ..	350	201,81	138,54	478	317,82	184,61	968	266,44	218,75	1,796	786,07	541,90
10. Madhya Pradesh	517	255,08	159,60	1,078	450,84	277,96	431	23,34	28,71	2,026	729,26	466,27
11. Maharashtra ..	429	623,39	1,554,22	1,838	1,898,97	1,097,23	411	182,70	146,32	2,678	2,705,06	2,797,77
12. Manipur ..	10	2,41	1,09	26	9,49	3,94	1	1	1	37	11,91	5,04
13. Meghalaya ..	31	8,55	3,66	22	16,93	2,83	3	249	47	56	27,97	6,96
14. Nagaland ..	25	8,11	3,52	14	9,41	3,09	1	1,52	37	40	19,04	6,98
15. Orissa ..	224	60,63	66,59	424	212,55	110,19	364	26,97	38,91	1,012	300,15	215,69
16. Punjab ..	319	217,76	170,65	905	910,95	404,00	81	40,19	17,26	1,305	1,168,90	591,91
17. Rajasthan ..	335	119,55	120,96	610	295,41	198,85	411	60,56	53,11	1,356	475,52	372,92
18. Sikkim ..	3	45	4	1	3	—	—	—	—	4	48	4
19. Tamil Nadu ..	302	222,60	261,57	1,075	625,02	473,99	753	185,16	171,46	2,130	1,032,78	907,02
20. Tripura ..	17	3,10	2,34	32	15,74	7,84	51	5,36	8,52	100	24,20	18,70
21. Uttar Pradesh ..	732	515,00	281,83	2,035	1,568,08	649,69	1,013	187,05	104,01	3,780	2,270,13	1,035,53
22. West Bengal ..	350	443,32	227,55	1,133	1,338,80	584,05	395	105,47	59,65	1,878	1,887,59	871,25
Union Territory :												
23. Andaman & Nicobar Islands ..	7	2,73	43	4	4,02	1,13	—	—	—	11	6,75	1,56
24. Arunachal Pradesh	19	11,53	1,18	3	1,66	80	—	—	—	22	13,19	1,98
25. Chandigarh ..	20	54,84	42,30	41	137,75	129,86	4	6,47	2,43	65	199,06	174,56
26. Dadra & Nagar Haveli	—	—	—	5	1,88	1,95	—	—	—	5	1,88	1,95
27. Delhi ..	148	402,08	345,50	420	1,289,10	695,21	66	129,93	77,63	634	1,821,11	1,118,34
28. Goa, Daman & Diu	36	24,77	13,71	115	85,68	33,35	9	3,38	5,25	160	113,83	52,31
29. Lakshdweep ..	—	—	—	5	1,43	13	—	—	—	5	1,43	13
30. Mizoram ..	10	7,68	1,53	2	3,41	56	—	—	—	12	11,09	2,09
31. Pondicherry ..	7	4,36	4,63	27	17,17	10,37	9	2,73	1,62	43	24,26	16,62
Total ..	6,131	4,430,86	4,342,20	15,774	12,787,43	6,759,44	7,848	1,709,10	1,317,67	29,753	18,927,39	12,419,31

Note : Data are provisional.

No. 41—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1968-81

Population Group	(Amount in Crores of Rupees)					
	1968		1969		1979	
	Deposits	Credit	Deposits	Credit	Deposits	Credit
Rural	241.9 (5.8)	..	306.3 (6.4)	115.3 (3.3)	3,538.3 (11.3)	2,628.6 (10.6)
Semi-Urban	916.8 (21.8)	..	1,053.7 (21.8)	453.0 (13.1)	7,078.9 (22.5)	4,206.7 (17.0)
Urban	1,098.4 (26.1)	..	1,279.2 (26.5)	755.8 (21.8)	7,827.6 (24.9)	5,485.6 (22.2)
Metropolitan	1,945.0 (46.3)	..	2,183.3 (45.3)	2,143.3 (61.8)	12,992.7 (41.3)	14,612.2 (50.2)
Total	4,202.1 (100.0)	..	4,822.5 (100.0)	3,467.4 (100.0)	31,437.5 (100.0)	24,737.3 (100.0)

* Break-up of Rural and Semi Urban is not available.

Note : (i) Figures for Deposits and Credit for 1968 and 1969 are based on the 'Monthly Survey of Deposits' and 'Fortnightly Survey of Advances' respectively.
(ii) Figures for 1979, 1980 and 1981 are based on data furnished by banks on 'Monthly Returns on Aggregate Deposits and Gross Bank Credit' and relate to the last Friday of December.
(iii) Figures in brackets indicate percentage to total.

No. 42—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT THE END OF DECEMBER, 1981.

Name of the Bank	No. of districts allotted under the lead bank scheme				No. of offices opened			
	In lead districts		Outside lead districts		Total			
	1	2	3	4				
Public Sector Banks :								
State Bank of India Group	111	1,644	4,465	6,109				
Allahabad Bank	9	200	633	833				
Andhra Bank	5	160	332	492				
Bank of Baroda	31	623	584	1,207				
Bank of India	33	599	623	1,222				
Bank of Maharashtra	6	197	419	616				
Canara Bank	19	375	602	977				
Central Bank of India	47	576	809	1,385				
Dena Bank	10	223	379	602				
Indian Bank	9	215	408	623				
Indian Overseas Bank	7	153	526	679				
Punjab National Bank	42	547	650	1,197				
Punjab & Sind Bank	1	38	469	507				
Syndicate Bank	19	356	496	852				
Union Bank of India	8	212	824	1,033				
United Bank of India	22	332	335	667				
United Commercial Bank	25	488	522	1,010				
Private Sector Banks :								
Bank of Rajasthan	@	25	117	142				
Jammu & Kashmir Bank	4	4	31	35				
Total	408	6,967	13,224	20,191				

@ District Udaipur has been allotted jointly to two banks viz., State Bank of Bikaner & 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, 1981

(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	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*
	1	2	3	4	5	6	7	8	9	10	11	12
State :												
Andhra Pradesh ..	7	25,000	85,861	2,945	—	—	—	—	7	25,000	85,861	2,945
Assam ..	4	9,018	1,205	550	—	—	—	—	4	9,018	1,205	550
Bihar ..	17	37,500	2,788	2,660	—	—	—	—	17	37,500	2,788	2,660
Gujarat ..	5	1,16,250	1,98,189	2,425	—	—	—	—	5	1,16,250	1,98,189	2,425
Haryana ..	2	2,500	—	850	—	—	—	—	2	2,500	—	850
Himachal Pradesh ..	1	2,500	9	398	—	—	—	—	1	2,500	9	398
Jammu & Kashmir ..	4	71,522	2,54,360	535	—	—	—	—	4	71,522	2,54,360	535
Karnataka ..	12	2,13,192	4,59,267	2,907	—	—	—	—	12	2,13,192	4,59,267	2,907
Kerala ..	11	44,180	56,301	2,397	—	—	—	—	11	44,180	56,301	2,397
Madhya Pradesh ..	13	33,125	20,647	2,358	—	—	—	—	13	33,125	20,647	2,358
Maharashtra ..	11	2,08,714	5,18,226	3,815	1	222	326	11	12	2,08,936	5,18,552	3,826
Manipur ..	1	2,500	—	39	—	—	—	—	1	2,500	—	39
Meghalaya ..	1	875	—	66	—	—	—	—	1	875	—	66
Nagaland ..	—	—	—	45	—	—	—	—	—	—	—	45
Orissa ..	9	22,500	8,304	1,142	—	—	—	—	9	22,500	8,304	1,142
Punjab ..	3	13,360	37,717	1,654	1	200	3289	1	4	13,560	41,006	1,655
Rajasthan ..	8	25,620	31,378	1,737	—	—	—	—	8	25,620	31,378	1,737
Sikkim ..	—	—	—	6	—	—	—	—	—	—	—	6
Tamil Nadu ..	11	48,613	1,57,405	3,177	—	—	—	—	11	48,613	1,57,405	3,177
Tripura ..	1	2,500	1,386	86	—	—	—	—	1	2,500	1,386	86
Uttar Pradesh ..	31	83,737	29,417	4,495	1	500	850	17	32	84,237	30,267	4,512
West Bengal ..	12	1,63,328	28,43,433	2,388	—	—	—	—	12	1,63,328	28,43,433	2,388
Union Territory :												
Andaman and Nicobar Islands ..	—	—	—	12	—	—	—	—	—	—	—	12
Arunachal Pradesh ..	—	—	—	24	—	—	—	—	—	—	—	24
Chandigarh ..	—	—	—	84	—	—	—	—	—	—	—	84
Dadra and Nagar Haveli ..	—	—	—	6	—	—	—	—	—	—	—	6
Delhi ..	5	54,927	1,50,715	900	—	—	—	—	5	54,927	15,075	900
Goa, Daman and Diu ..	—	—	—	246	—	—	—	—	—	—	—	246
Lakshadweep ..	—	—	—	5	—	—	—	—	—	—	—	5
Mizoram ..	—	—	—	12	—	—	—	—	—	—	—	12
Pondicherry ..	—	—	—	54	—	—	—	—	—	—	—	54
Total ..	169	11,81,461	48,56,608	38,018	3	922	4,465	29	172	11,82,383	48,61,073	38,047

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

No. 44—MONEY RATES, 1981

(Per cent per annum)												
STATE BANK OF INDIA							OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS					
							Call Loan		Call Money from Banks			
							Scheduled Commercial Banks	Co-operative Banks**	Bombay	Calcutta	Madras	
Discount Rate							Advance Rate@					
1							2	3	4	5	6	7
1981												
January	..	..	..	..	13.00-15.00	16.50	16.15-19.40		6.68	—	10.00	
February	..	..	..	..	13.00-15.00	16.50	16.15-19.40		7.26	—	—	
March	..	..	..	..	13.00-15.00	16.50	18.50		9.76	10.00	10.00	
April	..	..	..	..	13.00-15.00	16.50	18.50		9.01	—	10.00	
May	..	..	..	..	13.00-15.00	16.50	18.50		7.69	—	—	
June	..	..	..	..	18.00-19.50	16.50	18.50		7.20	—	—	
July	..	..	..	..	18.00-19.50	16.50	18.50		7.26	5.00	4.65	
August	..	..	..	..	18.00-19.50	16.50	18.50		8.99	8.40	8.97	
September	..	..	..	..	18.00-19.50	16.50	18.50		9.54	10.00	9.96	
October	..	..	..	..	18.00-19.50	16.50	18.50		9.93	10.00	10.00	
November	..	..	..	..	18.00-19.50	16.50	18.50		10.00	10.00	10.00	
December	..	..	..	..	18.00-19.50	16.50	18.50		10.00	10.00	100.0	

@The Bank's Prime lending rate.

— Nil or Negligible.

**With effect from July 1, 1980 the rates charged on demand loans to co-operative banks are same as those applicable to general categories of borrowers for similar advances.

No. 45—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1977-1981

(Amount in Lakhs of Rupees)

As on December 31	Number of banks		CURRENT				SAVINGS			
	Number of reporting banks	showing unclaimed accounts	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
1977	82	77	1,72,010	12.6	3,56	23.1	11,20,803	82.3	9,46	61.5
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

As on December 31	FIXED				OTHERS				TOTAL	
	Number of Accounts	(11) as % of (19)	Amount	(13) as % of (20)	Number of Accounts	(15) as % of (19)	Amount	(17) as % of (20)	Number of Accounts	Amount*
	11	12	13	14	15	16	17	18	19	20
1977	32,059	2.4	2,21	14.4	36,450	2.7	16	1.0	13,61,322	15.39
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

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

**No. 46—BANKS INCLUDED IN AND EXCLUDED FROM THE SECOND SCHEDULE TO THE
RESERVE BANK OF INDIA ACT, 1934 DURING 1981**

Name of the Bank							Date	Number of offices in the Indian union as on the respective date
I. Banks included in the Schedule :								
1.	Bank of Oman Ltd.	..	..	..	..	..	17-1-1981	1
1.	Devipatan Kshetriya Gramin Bank	..	..	..	..	..	17-1-1981	1
3.	Raigarh Kshetriya Gramin Bank	..	..	..	..	..	31-1-1981	1
4.	Rushikulya Gramin Bank	..	..	..	..	..	14-2-1981	1
5.	Alwar Bharatpur Anchalik Gramin Bank	..	..	..	..	..	28-2-1981	1
6.	Emirates Commercial Bank Ltd.	..	..	..	..	..	6-3-1981	1
7.	Aligarh Gramin Bank	..	..	..	..	..	22-3-1981	1
8.	Shri Venkateswara Gramin Bank	..	..	..	..	..	22-3-1981	1
9.	Tulsi Gramin Bank	..	..	..	..	..	26-3-1981	1
10.	Gopalganj Kshetriya Gramin Bank	..	..	..	..	..	27-3-1981	1
11.	Shivpuri Guna Kshetriya Gramin Bank	..	..	..	..	..	28-3-1981	1
12.	Saran Kshetriya Gramin Bank	..	..	..	..	..	28-3-1981	1
13.	Etah Gramin Bank	..	..	..	..	..	29-3-1981	1
14.	Gomati Gramin Bank	..	..	..	..	..	30-3-1981	1
15.	Damoh-Panna-Sagar Kshetriya Bank	..	..	..	..	..	30-3-1981	1
16.	Siwan Kshetriya Gramin Bank	..	..	..	..	..	31-3-1981	1
17.	Cachar Gramin Bank	..	..	..	..	..	31-3-1981	1
18.	Manipur Rural Bank	..	..	..	..	..	28-5-1981	1
19.	Kamraz Rural Bank	..	..	..	..	..	16-6-1981	1
20.	Chitradurga Gramin Bank	..	..	..	..	..	5-8-1981	1
21.	Dhenkanal Gramya Bank	..	..	..	..	..	12-8-1981	1
22.	Banque Indosuez	..	..	..	..	..	2-10-1981	1
23.	Aravali Kshetriya Gramin Bank	..	..	..	..	..	2-10-1981	1
24.	Banaskantha Mehsana Gramin Bank	..	..	..	..	..	29-11-1981	1
25.	Khasi Jaintia Rural Bank	..	..	..	..	..	29-12-1981	1
II. Banks excluded from the Schedule :								
	NiP						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	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits
					A. STATE				
1981	..	..	..	—	NIL				
					B. INDIAN				
1977	..	..	..	—	—	—	—	—	—
1978	..	..	..	—	—	—	—	—	—
1979	..	..	..	—	—	—	—	—	—
1980	..	..	..	—	—	—	—	—	—
1981	..	..	..	—	—	—	—	—	—

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, 1977-81**

(Amounts in Thousands of Rupees)

Banks which have 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	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits
					NIL									
WISE														
UNION														
—	—	—	—	—	—	—	—	—	—	1	5,00	2,99	2,99	38,39
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 36A(2) of the Banking Regulation Act, 1949.

No. 48—CHEQUES CLEARANCES, 1977-81

(Number of cheques in Lakhs)
(Amount in Crores of Rupees)

Centre	1977		1978		1979		1980		1981	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY :										
1. RESERVE BANK :										
Calcutta	1,80	14,588	1,72	15,784	1,75	18,679	1,90	21,006	2,21	24,720
Bombay	5,41	37,131	5,79	41,231	6,07	46,480	6,50	53,379	7,17	67,154
Madras	85	6,851	75	7,644	73	7,228	94	9,711	89	9,034
Kanpur	24	1,507	26	1,639	26	1,784	26	2,062	31	2,729
New Delhi	1,26	10,238	1,56	11,098	1,47	13,746	1,61	15,647	1,94	19,861
Bangalore	79	3,096	80	3,491	81	4,310	89	5,590	1,03	7,332
Nagpur	24	698	23	798	24	1,097	24	1,283	24	1,602
Patna	12	668	11	703	10	794	12	1,020	12	1,248
Hyderabad	45	2,281	51	2,785	47	2,903	58	5,120	57	4,949
Bhubaneswar	—	90	—	236	—	304	—	344	—	545
Ahmedabad	2,20	5,867	NA	4,881	NA	7,610	NA	9,245	NA	10,060
2. OTHERS										
Other Centres@	8,03	34,420	18,76	80,391	8,71 +	45,278 +	9,45 +	56,753 +	10,36 +	67,881 +
TOTAL	21,39	1,17,435	30,49	1,70,681	20,64	1,50,213 +	22,49 +	1,81,160 +	24,84 +	2,17,115 +

@ 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, 1974-82

As on March 31					Managed by				Total
					Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks*	
1974	..	..	..	..	9	162	43	—	214
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

* 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, 1977-81**

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Andhra Pradesh	1977	57	2,056	11,24,863	33,31.0	532	1,57.6	296
	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
Bihar	1977	36	1,321	18,41,102	148,17.6	1,357	10,91.9	805
	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
Delhi	1977	7	291	5,80,896	42,84.1	1,949	14,37.6	737
	1978	7	328	5,97,438	43,33.5	1,783	12,93.6	725
	1979	5	396	6,34,427	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
Gujarat	1977	32	1,187	9,16,972	56,50.3	752	4,63.5	616
	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
Jammu & Kashmir	1977	7	209	2,10,273	8,78.0	973	4,06.5	417
	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
Karnataka	1977	38	1,381	7,05,948	21,16.8	497	1,49.2	300
	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
Kerala	1977	32	1,242	7,21,278	22,95.0	566	1,80.1	318
	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
Madhya Pradesh	1977	46	1,136	10,45,570	38,07.4	884	3,22.1	364
	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
Maharashtra	1977	50	1,687	27,29,303	124,07.0	1,571	7,14.3	454
	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	28,16,053	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
North-Eastern*	1977	20	680	9,11,707	47,50.1	1,302	6,78.6	521
	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
Orissa	1977	28	823	10,44,892	44,87.0	1,228	5,27.3	429
	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

* Previously Assam Circle.

No. 50-CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1977-81 (Concl'd.)

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Punjab (N.W.) ..	1977	45	1,438	21,27,065	142,12.9	1,434	9,58.4	668
	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
Rajasthan ..	1977	30	1,101	7,30,153	37,59.9	645	3,32.4	515
	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
Tamil Nadu ..	1977	69	2,722	16,54,056	46,02.2	593	1,64.9	278
	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
Uttar Pradesh ..	1977	64	2,647	58,99,454	321,31.4	2,176	11,85.2	545
	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
West Bengal ..	1977	37	1,323	28,07,054	167,00.7	2,064	12,28.0	595
	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
Base* ..	1978	2	101	—	—	—	—	—
	1979	2	101	—	—	—	—	—
	1980	2	101	—	—	—	—	—
	1981	2	294	—	—	—	—	—
TOTAL ..	1977	598	21,244	2,50,50,586	1,302,31.4	1,147	5,96.2	519
	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

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

Note : In addition to the head and sub-banks indicated above, branch post offices also undertake savings bank activities and the number of such branch offices throughout India was 1,01,322 at end of March 1981.

Source : Indian Posts and Telegraphs Department.

**No. 51—CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS
AS AT THE END OF MARCH 1980 AND MARCH 1981**

(Amount in Lakhs of Rupees)

Name of the Circle	Period	Period of maturity							
		1 year		2 years		3 years		5 years	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
Andhra Pradesh	1980	2,421	1,09.5	3,914	52.6	1,490	46.9	6,984	43,89.6
	1981	2,776	1,17.0	2,936	45.4	1,655	65.3	8,862	50,37.6
Bihar	1980	12,184	5,61.4	8,784	3,09.9	19,920	1,89.2	32,703	107,02.4
	1981	1,01,793	10,52.2	38,176	4,22.4	25,452	2,15.5	63,630	118,64.0
Delhi	1980	978	1,51.7	309	1,10.9	877	1,06.3	18,900	141,52.2
	1981	2,114	1,55.7	1,476	85.3	1,109	76.6	22,288	176,21.7
Gujarat	1980	8,761	2,71.0	8,844	2,17.1	3,913	2,44.3	31,321	123,64.0
	1981	8,546	2,85.4	7,561	1,81.8	2,927	1,99.7	38,779	146,77.1
Jammu & Kashmir	1980	1,389	40.6	5,047	64.2	1,805	65.5	45,742	17,26.2
	1981	1,201	49.9	3,487	42.5	564	21.8	49,659	20,16.8
Karnataka	1980	15,538	1,56.0	7,112	73.3	6,695	49.6	10,430	90,52.4
	1981	13,879	1,65.2	5,076	1,05.2	6,327	61.2	11,938	109,38.6
Kerala	1980	11,149	2,16.2	8,129	1,64.5	2,671	1,82.1	8,948	15,71.5
	1981	11,741	2,19.9	6,902	1,47.2	2,392	1,81.1	10,582	19,23.9
Madhya Pradesh	1980	2,013	70.0	3,002	2.9	169	10.1	21,578	51,15.4
	1981	1,881	90.2	2,272	4.2	319	45.2	24,956	41,99.5
Maharashtra	1980	46,115	5,13.9	42,643	4,23.0	32,778	4,26.2	85,135	1,119,83.9
	1981	46,039	5,56.8	33,990	3,77.7	24,949	3,93.3	92,581	1,351,47.6
North-Eastern	1980	1,671	69.0	248	1.0	264	10.2	8,511	78,24.1
	1981	1,590	65.1	75	—3.3†	13	2.8	9,115	105,10.3
Orissa	1980	1,861	42.6	276	11.9	386	19.8	2,714	19,44.0
	1981	1,904	44.9	399	11.3	732	63.5	4,211	13,97.9
Punjab (N.W.)	1980	23,755	5,75.8	12,793	5,13.4	10,376	3,71.4	1,32,178	79,74.4
	1981	23,195	6,62.6	8,896	4,10.5	5,785	2,43.5	1,64,012	95,67.5
Rajasthan	1980	4,508	1,11.9	14,719	1,26.8	4,430	85.8	18,024	32,93.4
	1981	4,358	1,22.3	11,264	98.7	3,590	76.5	22,301	50,68.8
Tamil Nadu	1980	1,15,162	9,76.3	12,465	1,55.2	10,341	1,30.4	10,077	151,16.8
	1981	1,12,734	9,55.6	18,476	2,25.9	12,575	1,71.7	14,200	169,87.1
Uttar Pradesh	1980	52,418	9,87.8	60,960	13,33.3	27,529	12,59.2	3,45,953	187,70.6
	1981	42,483	10,29.3	32,748	10,81.3	12,936	9,06.9	3,93,336	207,83.7
West Bengal	1980	730	6,46.1	2,735	3,10.6	3,811	6,60.6	1,12,132	405,94.2
	1981	463	7,35.7	876	2,31.7	441	4,02.6	1,25,488	477,55.0
Base*	1980	121	5.1	34	1.5	35	1.3	366	13.4
	1981	75	5.2	30	2.3	43	2.0	487	21.2
Total	1980	3,00,774	55,04.9	1,92,014	38,72.1	1,27,490	38,58.9	8,91,696	2,665,88.5
	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

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

† Minus figure is due to misclassification rectified in 1981 accounts.

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 1980 AND 1981**

	(In lakhs of Rupees)											
	United Kingdom			Singapore			Hongkong			Sri Lanka		
	1980	1981		1980	1981		1980	1981		1980	1981	Total
Number of banks	..	..	..	..	..	..	..	..	..	..	..	..
Number of offices	..	..	..	..	..	..	..	..	..	..	..	..
LIABILITIES												
1. Demand Deposits	..	..	..	..	..	..	..	..	..	..	..	..
2. Time Deposits	..	..	..	..	..	..	..	..	..	..	..	..
3. Total Deposits	1,043.04	1,426.09	..	485.40	764.50	..	207.57	417.11	..	81.53	174.82	2,655.27
4. Due to banks & other financial institutions	127.98	273.81	..	67.28	49.55	..	18.44	85.11	..	6.69	29.58	628.32
5. Branch adjustments	8.04	17.72	..	64.87	92.93	..	151.45	140.21	..	2.86	95	479.85
6. Other liabilities	405.40	109.13	..	427.61	78.16	..	359.92	32.17	..	32.20	15.05	1,741.16
7. Total Liabilities	1,584.46	1,826.75	..	1,045.16	985.14	..	737.38	674.60	..	123.28	220.40	5,504.60
ASSETS												
8. Cash in hand	79	89	..	1.74	1.55	..	74	44	..	9	23	7.43
9. Balance with Central Bank	1.99	1.07	..	14.42	22.83	..	62	—	..	68	1.09	35.38
10. Balances with other banks in Current Account	21.58	21.44	..	6.65	4.63	..	7.15	3.98	..	40	2.34	91.78
11. Cash Deposit Ratio	2.3	1.6	..	4.7	3.8	..	4.1	1.1	..	1.4	2.1	5.1
12. Money at call & short notice	91.51	73.76	..	30.44	41.92	..	22.40	42.28	..	1.67	1.78	459.41
13. Investments in foreign Government securities	—	—	..	—	—	..	—	—	..	—	—	2.35
14. Other investments	367.90	10.68	..	126.79	30.41	..	47.76	53	..	5.81	25.65	760.87
15. Investment-Deposit Ratio	35.3	0.7	..	26.1	4.0	..	23.0	0.1	..	7.1	15.7	28.7
16. Bills purchased & discounted	95.97	241.92	..	168.63	195.12	..	119.33	146.44	..	14.28	13.47	512.86
17. Loans and advances	442.00	665.16	..	263.89	429.65	..	75.98	130.61	..	14.53	54.31	1,559.74
18. Dues from banks and other financial institutions	45.53	106.11	..	18.87	118.49	..	8.16	62.80	..	29.34	47.88	119.96
19. Credit-Deposit Ratio	55.9	71.0	..	93.0	97.2	..	98.0	81.5	..	71.3	66.2	82.6
20. Branch adjustment	118.42	122.12	..	18.89	13.36	..	98.15	226.16	..	30.92	36.18	312.25
21. Other assets	398.77	583.60	..	394.84	127.18	..	357.09	61.36	..	25.56	35.66	1,642.57
22. Total Assets	1,584.46	1,826.75	..	1,045.16	985.14	..	737.38	674.60	..	123.28	220.40	5,504.60

* Includes one branch in Channel Islands which is covered by the Exchange Control of United Kingdom.

This Branch has been shown under "Other Countries" for 1981.

.. Break-up is not available.

Note : (1) Excludes assets and liabilities of the Indian banks in Pakistan and Bangladesh (formerly East Pakistan) as also of the subsidiaries of Bank of India in Nigeria and Bank of Baroda in Uganda. However, the assets and liabilities of the branch of State Bank of India opened in May 1975 in Bangladesh have been included.

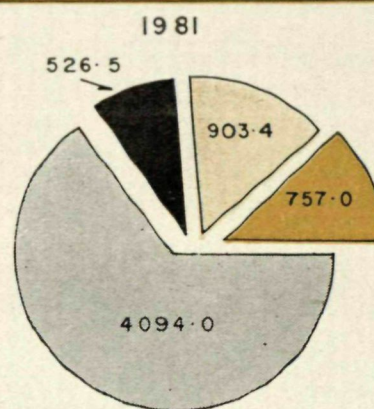
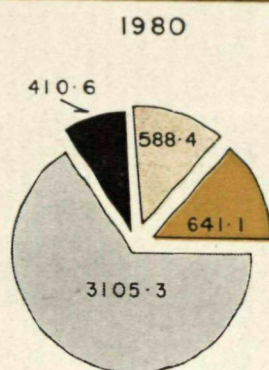
(2) Data for 1980 regarding other countries have been revised

GRAPH-11

MAJOR ITEMS OF EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS 1980 AND 1981

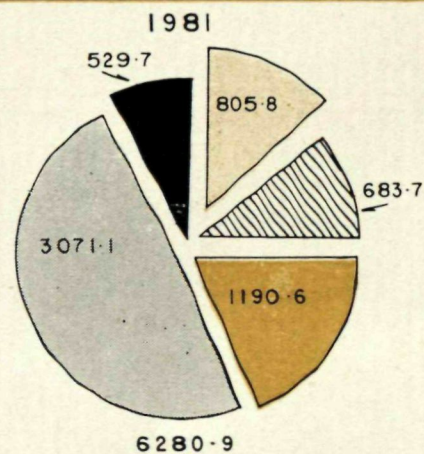
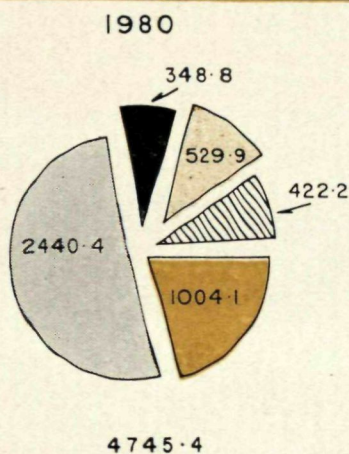
TOTAL EARNINGS FROM (CRORES OF RUPEES)

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



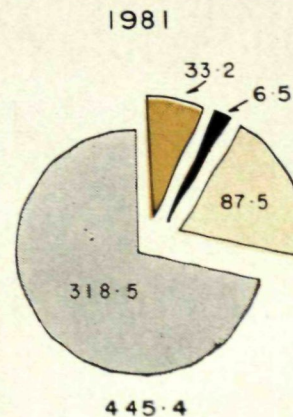
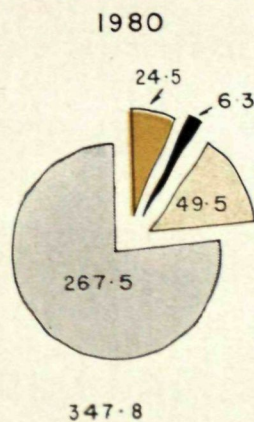
TOTAL EXPENSES AND BALANCE OF PROFIT (CRORES OF RUPEES)

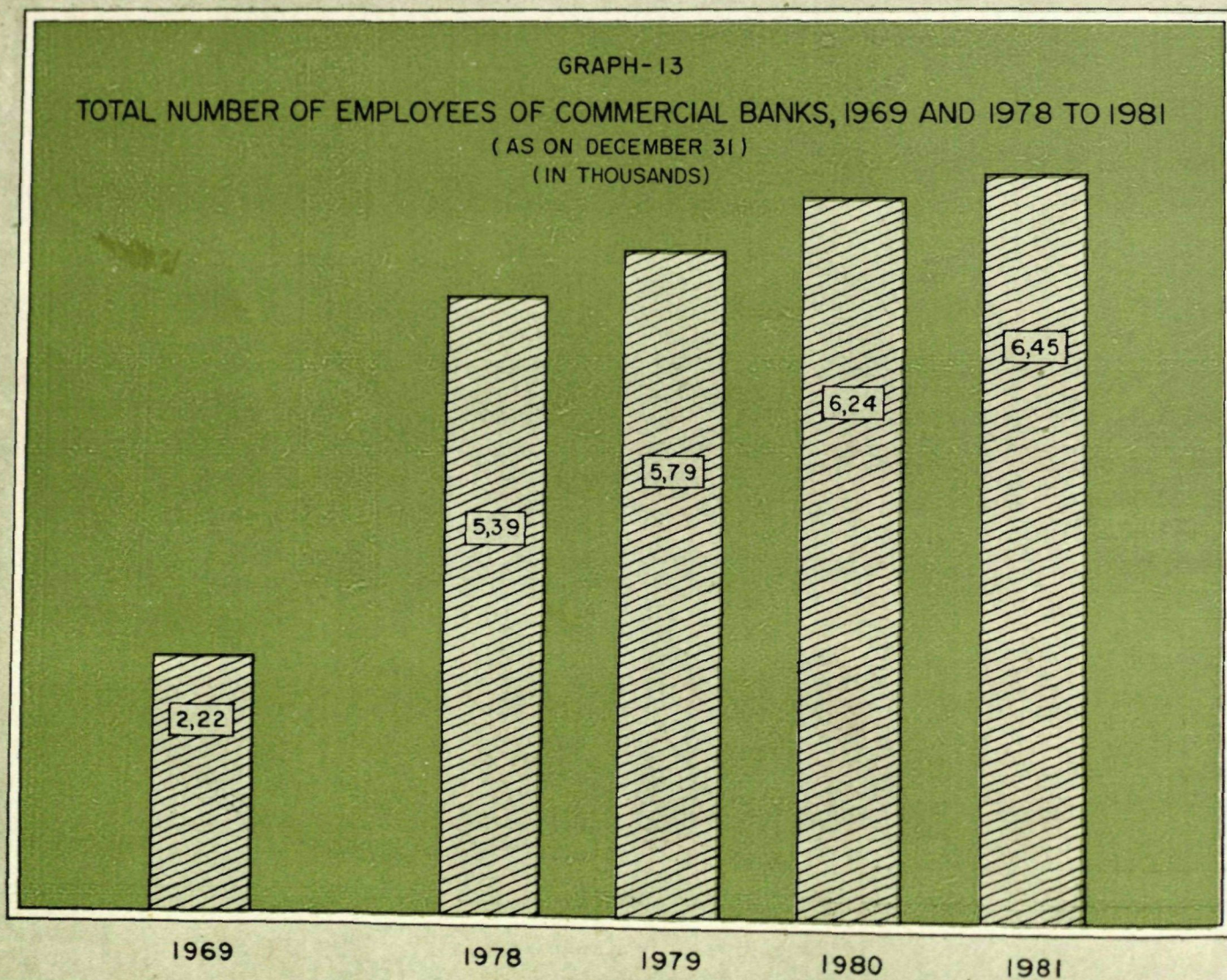
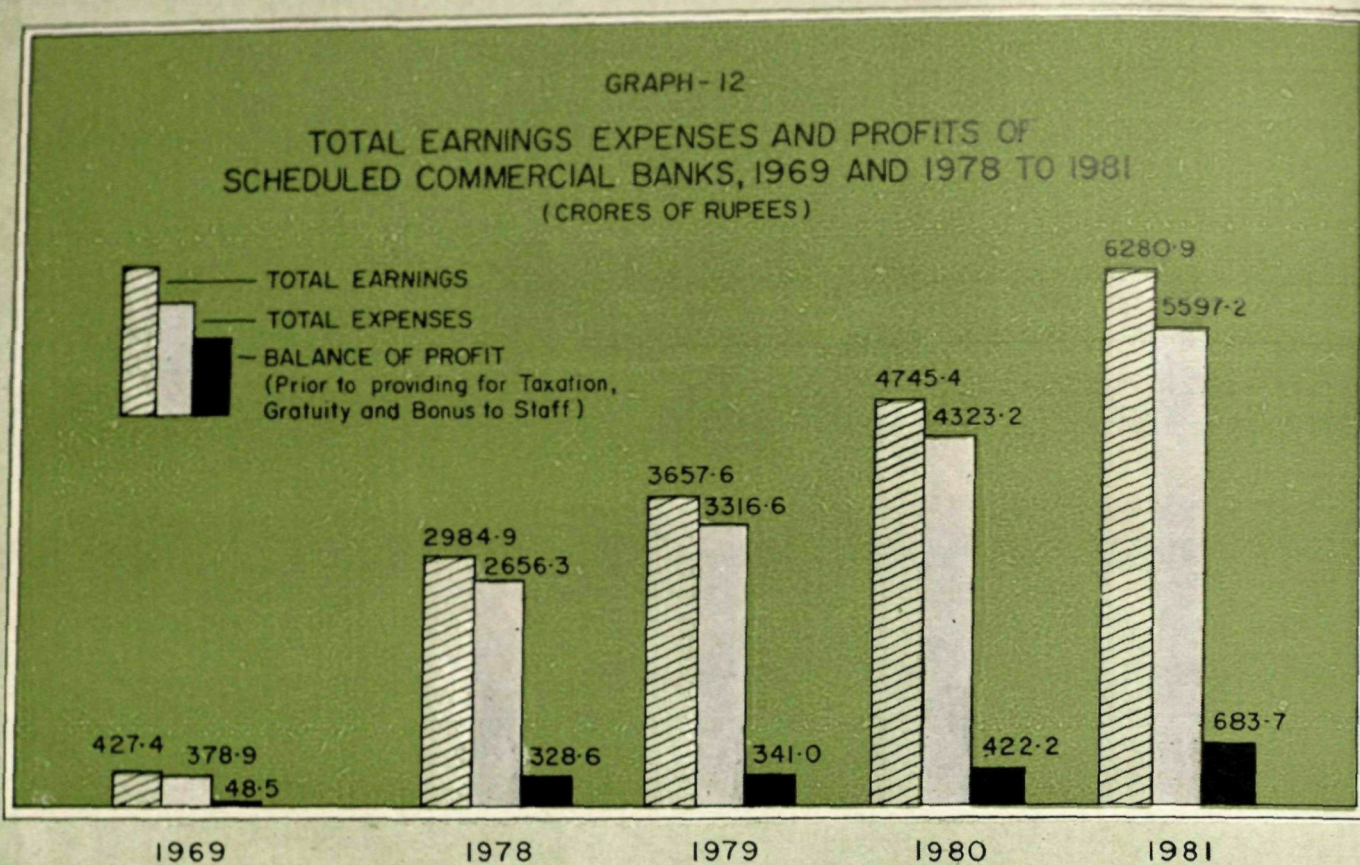
- Establishment Expenses
- Interest on Deposits
- Interest on Borrowings and other Accounts
- Other Expenses (Including non-operating expenditure)
- Balance of Profit



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)

LIABILITIES							
Name of the Bank	Currency of the country	As on	Capital	Reserves	Deposits & 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, 1980 Dec. 31, 1981	625,058 735,857	1,859,696 2,168,808	75,055,099 87,308,426	— —	14,127,365 [@] 15,311,643 [@]
2. American Express International Banking Corporation (A wholly owned subsidiary of American Express Company)	U.S. Dollar	Dec. 31, 1980 Dec. 31, 1981	46,000 46,000	248,000£ 280,000£	5,259,000 5,336,000	— —	838,000 975,000
3. Bank of America National Trust and Savings Association	U.S. Dollar	Dec. 31, 1980 Dec. 31, 1981	1,073,092 1,073,092	1,100,000 1,100,000	89,265,951 95,985,514	— —	12,357,022 14,390,974
4. Bank of Oman	Dirham	Dec. 31, 1980 Dec. 31, 1981	— 243,000	— 109,019	— 3,598,084	— —	— 2,118,704
5. Banque Indosue	French Franc	Dec. 31, 1980 Dec. 31, 1981	— 1,000,078	— 511,183	— 98,345,371	— —	— 12,974,730
6. Bank of Tokyo	Yen	March 31, 1981 March 31, 1982	80,000,000 80,000,000	120,628,279 127,228,279	5,986,413,482 8,953,304,180	— —	5,646,889,710 6,759,824,620
7. Banque Nationale de Paris	French Franc	Dec. 31, 1980 Dec. 31, 1981	1,632,580 1,632,580	3,966,420 5,760,420	422,096,000 523,129,000	— —	7,745,000 13,841,000
8. British Bank of the Middle East	Pound	Dec. 31, 1980 Dec. 31, 1981	52,500 52,500	22,500 23,500	1,533,462‡ 1,045,956	— —	44,134 49,708
9. Chartered Bank	Pound	Dec. 31, 1980 Dec. 31, 1981	15,000 15,000	165,868£ 354,529	2,359,779 3,133,866	165,356 249,946	142,772 189,061
0. Citi bank, N.A. (Including Subsidiaries)	U.S. Dollar	Dec. 31, 1980 Dec. 31, 1981	751,000 751,000	3,687,000£ 4,120,000	72,161,000 72,040,000	— —	20,837,000 22,088,000
11. Emirates Commercial Bank Ltd.	Dirham	Dec. 31, 1980 Dec. 31, 1981	— 62,327	— 49,971	— 1,599,844	— —	— 1,054,998
12. European Asian Bank	Deutsche Mark	Dec. 31, 1980 Dec. 31, 1981	105,000 147,000	100,101 152,601	3,767,059 4,794,012	— —	24,421 75,647
13. Grindlays Bank	Pound	Dec. 31, 1980 Dec. 31, 1981	60,000 60,000	26,283£ 25,805	2,794,403 3,285,933	— —	314,254 346,606
14. Mercantile Bank	Pound	Dec. 31, 1980 Dec. 31, 1981	2,940 2,940	6,900 6,900	179,241 193,376	— —	10,450 32,856
15. Mitsui Bank	Yen	Sept. 30, 1980 Sept. 30, 1981	55,000,000 76,000,000	154,026,265 179,947,090	7,897,115,047 12,498,000,084	— —	2,395,036,818 2,543,560,425
16. Sonali Bank	Taka	Dec. 31, 1980 Dec. 31, 1981	30,000 30,000	65,000 70,000	10,966,582 11,926,848	— —	10,768,680 10,537,045

[@] Includes confirmed credits, guarantees and endorsements.

£ Includes balance of profit/loss.

‡ Includes other accounts, reserves for contingencies and provisions for taxation on profits.

FOREIGN COMMERCIAL BANKS
Business)

(Amount in Thousand)

Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets	ASSETS				
			Cash in Hand 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
2,457,949	810	94,125,977	35,093,367	11,600,422	1,325,276	37,148,521	8,958,391
3,019,400	1,038	108,545,172	41,807,989	13,959,857	1,487,397	41,419,866	9,870,063
563,000	—	6,954,000	1,625,000	758,000	192,000	3,727,000*	652,000*
463,000	—	7,100,000	1,600,000	661,000	244,000	3,851,000	744,000
3,633,908	1,857,187†	109,287,160	28,020,178	9,564,325	—	60,780,417	10,922,240
4,125,393	1,982,707	118,657,680	23,394,207	13,194,959	—	69,440,924	12,627,590
—	—	—	—	—	—	—	—
1,514,549	—	7,583,356	3,249,025	142,984	109,726	2,504,434	1,577,187
—	—	—	—	—	—	—	—
124,591	19,222	112,975,175	46,330,743	12,041,109	9,332,992	44,858,912	411,419
391,867,001	14,871,117	12,240,669,589	1,599,194,341	1,084,028,341	1,784,093,486	5,004,226,114	2,769,127,307
468,500,495	23,387,534	16,412,245,108	2,945,323,345	1,246,991,595	2,023,626,618	7,010,122,421	3,186,181,129
52,292,000	898,000†	488,630,000	235,549,000	9,688,000	—	192,389,000	51,004,000
67,939,000	1,169,000	613,471,000	286,787,000	13,933,000	—	242,155,000	70,596,000
13,459	1,465	1,667,520	309,979	47,130	—	509,147	801,264
9,056	2,130	1,182,850	163,939	38,959	—	573,170	407,782
202,269	—	3,051,044	708,822	169,836	—	2,079,392	92,994
155,325	—	4,072,727	681,173	299,063	—	2,842,427	250,064
4,174,000	—	101,610,000	18,929,000	10,711,000	—	60,355,000	11,615,000
4,211,000	—	103,210,000	15,083,000	9,442,000	—	65,059,000	13,626,000
—	—	—	—	—	—	—	—
39,286	—	2,806,426	275,643	—	—	1,436,793	1,093,990
62,744	—	4,059,325	128,969	161,146	—	3,754,530	14,680
87,688	—	5,256,948	130,033	272,215	—	4,832,176	22,522
15,040	—	3,209,917	1,133,432*	164,999*	—	1,359,807	551,679*
15,746	—	3,734,090	1,145,922	178,981	—	1,853,462	555,725
49,255*	303*	249,090*	30,658	31,885*	—	169,403*	17,144
71,817	324	308,213	36,152	37,270	—	193,847	40,944
642,675,925	—	11,143,854,055	1,847,554,216	1,033,243,628	696,802,603	6,223,430,232	1,342,823,376
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
679,008	—	22,509,270	1,602,777	2,415,297	862,877	9,626,319	8,002,000
1,567,214	—	24,131,107	1,625,889	1,629,641	857,843	11,855,452	8,162,281

† Undivided profit.

* Figures have been revised.

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

No.	Name of the Bank	As on Decem-ber, 31,	Reserve Fund & other Reserves	DEPOSITS					Borro- wings from Banks	Other Liabi- lities	Balance of profit & Loss (Profit)	Total Liabi- lities or Assets	CASH		
				Fixed	Savings	Current	Others	Total					In Hand	At Banks	
				1	2	3	4	5	6	7	8	9	10	11	12
1.	Algemene Bank														
	Netherland N.V.	1980	1,17	10,57,30	2,18,60	6,37,31	—	19,13,21	6,86,23	42,49,40	1,07,88	69,57,89	33,82	4,22,45	
	(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	29,78	2,17,81	
2.	American Express International Banking Corporation	1980	—	62,47,09	10,55,18	25,61,50	—	98,63,77	9,56,85	61,11,71	2,59,13	171,91,46	1,76,56	7,75,91	
		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	71,19	11,92,54	
3.	Bank of America National Trust and Savings Association	1980	—	88,99,09	5,24,35	16,70,16	—	110,93,60	2,28,50	76,00,46	—	189,22,56	48,76	10,06,08	
		1981	—	103,79,12	7,61,77	23,54,29	—	134,95,18	2,26,95	105,63,94	—	242,86,07	5,06,16	1,67,51	
4.	Bank of Oman	1980	—	—	—	—	—	—	—	—	—	—	—	—	
		1981	—	62,93	30,21	67,00	—	1,60,14	—	6,19,35	—	7,79,49	7,39	23,16	
5.	Bank of Tokyo	1980	—	10,17,95	4,46,96	17,47,71	—	32,12,62	2,63,80	18,59,77	13,90	53,50,09	20,14	4,31,81	
		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	25,65	5,04,52	
6.	Banque Indosuez	1980	—	—	—	—	—	—	—	—	—	—	—	—	
		1981	—	74,56	36,02	19,53	—	1,30,11	—	25,27,89	—	4,56,63	1,68	20,58	
7.	Banque Nationale de Paris	1980	—	12,05,94	5,12,31	19,52,63	—	36,71,87	51,42	27,93,93	—	65,17,22	48,00	4,93,98	
		1981	—	13,62,03	5,61,13	18,24,75	—	37,47,91	4,51,29	32,95,47	—	74,94,67	51,08	5,45,83	
8.	British Bank of the Middle East	1980	—	11,47,67	4,70,49	11,31,51	—	27,49,67	15,00	12,80,17	60,31	41,05,15	25,14	3,29,60	
		1981	—	11,48,19	5,72,39	13,49,13	—	30,69,71	—	13,07,49	1,03,79	44,80,99	14,72	4,17,66	
9.	Chartered Bank	1980	2,02,29	68,47,95	44,69,30	47,91,65	—	161,08,90	17,58,62	152,15,03	1,30,83	334,15,67	1,52,73	15,62,09	
		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	1,34,00	22,48,35	
10.	Citi Bank N.A.	1980	—	58,21,34	9,03,22	27,11,81	17,58,00	111,94,37	16,70,44	190,12,67	2,83,26	321,60,74	77,13	11,17,70	
		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	88,98	40,98,39	
11.	Emirates Commer- cial Bank	1980	—	—	—	—	—	—	—	—	—	—	—	—	
		1981	12,27	5,06,78	16,90	2,14,52	—	7,38,20	95	2,35,10	5,40	9,91,92	11,23	87,22	
12.	European Asian Bank	1980	—	2,60	1,26	1,50	—	5,36	10,00	1,49,18	—	1,64,54	97	10,68	
		1981	—	3,58,26	12,74	1,95,31	—	5,66,31	49,75	2,64,03	—	8,80,09	3,07	60,60	
13.	Grindlays Bank	1980	15,41,85	234,46,01	136,68,95	93,62,04	4,90,00	469,67,00	85,00,65	189,48,16	3,18,31	762,75,97	3,16,72	38,93,60	
		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	2,99,93	30,43,88	

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

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

**FOREIGN COMMERCIAL BANKS, 1980 AND 1981 (Concl'd.)
IN INDIA)**

(Amount in Thousands of Rupees)

Money at Call and Short Notice	Bills Purchased and Discounted	Loans and Advances	INVESTMENTS			Promises and Immo- vable Property	Other Assets	Balance of profit and Loss (Loss)	Profit or Loss (—) made during the year*	No. of Offices in India	No.
			Govt. Securities	Other Approved Securities	Other Invest- ments						
13	14	15	16	17	18	19	20	21	22	23	24
—	2,60,69	13,39,29	8,20,68	—	2,18	6,61	40,72,17	—	51,34	3	1
—	3,42,23	13,96,02	7,36,77	—	2,18	6,59	46,62,09	—	80,06	3	
—	14,15,43	62,39,31	32,08,43	1,91,79	18,30	7,04	51,58,69	—	1,41,46	3	2
—	15,68,27	61,69,10	31,72,21	1,86,94	19,80	6,78	48,01,99	—	1,90,06	3	
—	15,88,81	59,10,98	27,81,67	—	4,37,83	—	71,48,43	—	1,28,02	4	3
1,20,00	36,57,74	70,42,28	34,98,88	—	4,30,60	—	88,62,90	—	2,60,34	4	
—	—	—	—	—	—	—	—	—	—	—	4
—	80,38	44,64	75,04	—	—	—	4,90,19	58,69	(—) 56,01	1	
—	9,53,39	13,55,46	7,85,18	3,75,00	33,64	—	13,95,47	—	58,64	3	5
90,00	7,75,01	15,64,77	8,32,77	5,02,70	—	—	18,06,80	—	1,10,85	3	
—	—	—	—	—	—	—	—	—	—	—	1
53,00	43,96	14,49	19,77	—	20,19	20,63	2,44,53	17,80	17,80	1	
2,25,00	8,20,90	13,16,75	8,22,79	4,97,04	16,46	17,17	22,59,13	—	50,64	5	7
20,00	13,75,39	16,77,02	8,70,22	4,26,73	78,31	16,93	24,33,16	—	72,69	5	
5,50,00	3,24,85	9,59,58	11,39,60	—	32,01	—	7,44,37	—	30,90	1	8
1,85,00	8,98,04	9,93,45	12,77,60	—	37,72	—	6,56,80	—	43,38	1	
—	28,35,17	87,64,60	50,84,39	10,52,88	75,42	2,98,96	135,89,43	—	90,67	24	9
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	
—	11,96,76	73,02,37	39,57,02	—	2,31,69	38,64	182,39,43	—	1,37,19	6	10
—	23,34,07	70,15,20	15,99,10	—	32,32	41,08	266,23,32	—	2,84,16	6	
—	—	—	—	—	—	—	—	—	—	—	11
—	1,96,49	3,70,51	1,20,68	—	99,50	6,76	99,53	—	5,40	1	
—	—	10,45	19,77	—	—	—	97,21	25,46	(—) 25,46	1	12
10,00	2,71,32	1,41,99	1,68,29	—	—	34,74	1,56,50	33,58	(—) 33,58	1	
—	82,17,14	290,34,07	159,54,10	11,47,71	57,22	13,64,18	162,91,23	—	1,35,54	56	13
—	88,73,95	288,12,19	171,46,10	11,25,35	89,80	14,94,83	170,71,00	—	2,67,44	55	

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

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

No.	Name of the Bank	As on Dece- mber, 31,	Reserve Fund & other Reserves	DEPOSITS					Borro- wings from Banks	Other Liabi- lities	Balance of profit & Loss (Profit)	Total Liabi- lities or Assets	CASH		
				Fixed	Savings	Current	Others	Total					In Hand	At Banks	
				1	2	3	4	5	6	7	8	9	10	11	12
14.	Mercantile Bank	1980	2,83,14	65,53,83	39,68,25	45,82,40	—	151,04,48	11,83,77	71,66,97	—	237,38,36	1,41,14	22,32,00	
		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	3,12,26	23,93,04	
15.	Mitsui Bank	1980	—	3,81,26	1,86,83	2,24,27	—	7,92,36	10,95	2,19,21	41,21	10,63,73	4,03	1,09,44	
		1981	—	5,30,21	2,39,41	3,79,36	—	11,48,98	37,21	4,94,22	60,68	17,41,09	4,45	1,30,14	
16.	Sonali Bank	1980	—	4,79	5,94	92,35	—	1,03,08	60,44	1,03,08	4,01	2,70,61	5,09	34,64	
		1981	—	6,40	7,24	1,21,21	—	1,34,85	17,85	73,46	6,29	2,32,45	4,65	35,71	

**FOREIGN COMMERCIAL BANKS, 1980 AND 1981 (Concl'd.)
IN INDIA)**

(Amount in Thousands of Rupees)

Money at Call and Short Notice	Bills Purchased and Discounted	Loans and Advances	INVESTMENTS			Premises and Immo- vable Property	Other Assets	Balance of profit and Loss (Loss)	Profit or Loss (—) made during the year*	No. of Offices in India	No.
			Govt. Securities	Other Approved Securities	Other Invest- ments						
13	14	15	16	17	18	19	20	21	22	23	24
6,50,00	15,04,09	82,93,39	32,97,81	19,21,77	20,14	3,18,65	53,59,37	—	1,03,66	20	14
—	18,30,86	107,11,98	37,23,33	20,86,69	50,54	3,17,25	115,64,91	—	1,23,29	20	
—	89,40	4,56,11	1,41,08	99,95	9,72	—	1,54,00	—	9,95	1	15
—	83,79	7,41,22	1,98,83	1,54,67	10,47	—	4,17,52	—	19,47	1	
—	95,95	25,28	21,63	—	—	—	88,02	—	26	1	16
—	87,60	27,64	23,83	—	—	—	53,02	—	2,29	1	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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)	1980 1981	1,05,00 1,05,00	5,23,76 5,95,76	436,30,67 522,78,16	247,90,68 304,76,08	173,59,16 208,50,92	9,67,00 6,77,00	867,47,51 1,042,82,16	23,85,97 24,78,16	182,04,90 168,64,51	— —	1,079,67,14 1,243,25,59
2	Allahabad Kshetriya Gramin Bank, Allahabad (23-8-1980)	1980 1981	25,00 25,00	14 59	76 6,50	5,89 28,59	84 1,86	— —	7,49 36,95	— —	5,37 26,32	— —	38,00 88,86
3	Aligarh Gramin Bank, Aligarh (22-3-1981)	1980 1981	— 25,00	— —	— 16,89	— 37,83	— 4,53	— —	— 59,25	— 25,00	— 4,10	— —	— 1,13,35
4	Alwar Bharatpur Gramin Bank, Bharatpur (28-2-1981)	1980 1981	— 25,00	— 54	— 2,83	— 14,31	— 94	— —	— 18,08	— —	— 37	— —	— 43,99
5	Andhra Bank, Hyderabad (20-11-1923)	1980 1981	1,00,00 1,00,00	4,90,71 6,18,71	412,41,33 472,78,22	132,98,89 164,37,13	103,19,84 111,41,01	1,70,00 70,00	650,30,06 749,26,36	23,60,01 39,40,18	90,60,41 116,85,51	— —	770,41,19 912,70,76
6	Aravali Kshetriya Gramin Bank, Sawai Madhopur (2-10-1981)	1980 1981	— 21,25	— 4	— 2	— 1,25	— —	— —	— 1,27	— —	— 6	— —	— 22,62
7	Baitarani Gramya Bank, Baripada (23-6-1980)	1980 1981	25,00 25,00	2 —	38 38,85	41 43,72	20,02 3,04	— —	20,81 85,61	— 54,37	57 17	6 —	46,46 165,15
8	Balasore Gramya Bank, Balasore (6-8-1980)	1980 1981	25,00 25,00	— —	15,18 24,46	1,12 48,65	6 5,91	— —	16,36 79,02	6 20,40	— 2,14	— —	41,42 126,56
9	Ballia Kshetriya Gramin Bank, Ballia. (25-12-1976)	1980 1981	25,00 25,00	3,86 8,13	1,05,96 2,15,04	2,33,94 3,36,72	32,56 15,39	— —	3,72,46 5,67,15	— —	10,51 56,10	— —	4,11,83 6,56,38
10	Banaskantha Mehsana Gramin Bank, Patan. (29-11-1981)	1980 1981	— 12,50	— 3	— 27	— 7,16	— 3	— —	— 7,46	— —	— 3	— —	— 20,02
11	Bank of Cochin Ernakulam. (17-12-1928)	1980 1981	39,85 48,37	45,99 50,98	33,66,52 36,92,49	23,79,60 31,24,82	3,51,35 5,08,35	— —	60,97,47 73,25,66	5,59,23 5,78,39	25,73,80 38,77,91	2 4	93,16,36 118,81,35
12	Bank of Baroda, Baroda. (20-7-1908)	1980 1981	6,25,00 10,00,00	17,25,39 18,13,86	1,643,69,28 2,082,96,56	675,33,21 801,89,92	624,15,84 770,60,24	31,78,00 5,60,00	2,974,96,33 3,661,06,72	115,18,69 135,86,60	624,21,62 678,52,56	— —	3,737,87,03 4,503,59,74

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981

(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- clared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
27,39,62	97,90,88	—	94,71,89	399,52,17	196,97,35	39,18,38	4,24,38	1,14,75	218,57,72	—	83,42	—	957	1
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	
25	2,71	—	—	—	—	—	—	—	35,04	—	14	—	1	2
5,59	3,70	—	1	4,57	—	10	43,70	—	31,19	—	45	—	1	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	3
9,05	14,76	—	1,39	48,75	—	10	25,00	—	12,62	168	(—)168	—	29	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	4
2,62	14,18	12,00	5	11,57	—	—	—	—	3,57	—	54	—	6	
20,08,79	120,15,34	—	58,79,21	297,33,15	73,22,14	91,50,89	27,75,84	98,98	80,56,85	—	1,12,34	—	631	5
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	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	6
4	11,83	10,00	—	—	—	—	—	—	75	—	4	—	1	
26	42,92	—	—	2,28	—	—	—	—	1,00	—	8	—	5	7
7,80	13,23	—	—	66,89	—	10	49,57	—	16,44	11,12	(—)11,19	—	46	
75	36,47	—	2	97	—	—	—	—	2,41	80	(—) 80	—	4	8
9,38	24,59	—	73	54,16	—	—	15,00	—	13,95	8,75	(—) 7,95	—	34	
14,08	1,36,39	—	—	2,56,35	—	—	—	—	5,01	—	68	—	32	9
19,98	2,02,41	—	—	4,27,78	—	—	10	—	6,11	—	—	—	40	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	10
22	17,83	—	—	1,57	—	—	—	—	40	—	3	—	1	
92,47	7,27,73	—	7,87,56	35,53,76	7,91,64	8,71,50	—	19,27	24,72,43	—	15,21	12	101	11
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	
60,70,15	347,24,35	81,49,85	328,43,13	1,342,25,27	474,16,45	201,63,06	168,53,38	8,16,28	725,25,11	—	4,10,53	—	1,491(56)	12
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	777,14,90	—	4,45,02	—	1,608(57)	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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 India, Bombay. (7-9-1906)	1980 1981	10,00,00 10,00,00	14,12,61 17,02,61	1,675,60,14 2,048,79,60	682,95,22 794,16,81	497,49,55 607,20,47	23,83,43 2,54,21	2,879,88,34 3,452,71,09	113,28,50 107,95,21	746,81,26 847,19,29	— —	3,764,10,71 4,434,88,20
14	Bank of Karad, Karad. (12-3-1946)	1980 1981	7,50 7,50	25,11 30,05	13,25,98 12,53,08	4,26,81 5,39,34	1,31,84 2,34,28	— —	18,84,63 20,26,70	— 1,19,72	3,78,51 4,13,27	3 6	22,95,78 25,97,30
15	Bank of Madurai, Madurai. (8-2-1943)	1980 1981	75,59 77,56	63,15 84,66	71,03,35 82,98,79	26,30,85 31,12,10	19,94,08 21,93,87	— —	117,28,28 136,04,76	7,35,51 8,22,78	47,09,02 57,53,03	68 2,71	173,12,23 203,45,50
16	Bank of Maharashtra, Pune. (16-9-1935)	1980 1981	2,30,00 2,30,00	2,40,00 3,45,00	389,84,60 448,27,54	257,16,56 313,07,70	148,27,65 205,08,53	16,90,00 6,70,00	812,18,81 973,13,77	28,01,78 48,20,18	170,62,98 150,30,66	— —	1,015,53,57 1,177,39,61
17	Bank of Rajasthan, Udaipur. (8-5-1943)	1980 1981	30,00 30,00	84,20 92,70	68,89,53 81,09,06	36,40,69 44,32,86	19,97,78 23,38,62	30,00 —	125,58,00 148,80,54	3,43,37 3,46,90	31,15,44 42,93,73	43 75	161,31,44 196,44,62
18	Bank of Tamilnad, Tirunelveli. (12-1-1909)	1980 1981	10,00 20,00	30,43 39,17	17,38,90 22,56,35	8,59,42 10,21,59	6,24,66 7,59,29	20,00 30,00	32,42,98 40,67,23	90,65 75,59	6,12,22 11,07,10	3 2	39,86,31 53,09,11
19	Bank of Tanjavur, Tanjore. (26-7-1901)	1980 1981	10,27 10,28	55,69 66,86	22,38,03 26,65,48	10,68,24 12,96,86	6,59,30 8,65,93	1,06,84 —	40,72,41 48,28,27	1,47,05 1,59,46	4,86,70 5,41,48	13 32	47,72,25 56,06,67
20	Barabanki Gramin Bank, Barabanki (27-3-1976)	1980 1981	25,00 25,00	2,29 2,67	1,26,93 1,79,76	2,59,59 3,22,80	14,74 20,31	— —	4,01,26 5,22,87	— —	5,75 8,39	— 38	4,34,30 5,58,93
21	Bardhaman Gramin Bank, Burdwan. (25-11-1980)	1980 1981	— 25,00	— —	— 70	6 9,32	— 79	— —	6 10,81	— —	3 3,57	— —	9 39,38
22	Bareilly Corporation Bank, Bareilly. (19-7-1928)	1980 1981	6,32 6,32	36,16 44,23	10,47,18 13,01,23	7,29,89 9,13,71	4,33,37 6,23,37	— —	22,10,44 28,38,31	1,52,88 77,58	4,15,80 8,50,45	11 1	28,21,71 38,16,89
23	Bareilly Kshetriya Gramin Bank, Bareilly. (27-9-1980)	1980 1981	12,50 25,00	23 23	16 3,07	4,30 42,36	10 4,26	— —	4,56 49,69	— —	71 3,96	— 30	18,00 79,18
24	Bastar Kshetriya Gramin Bank, Jagdalpur. (15-12-1979)	1980 1981	25,00 25,00	58 58	2,07 17,89	1,83 18,57	25 1,56	— —	4,15 38,02	— 5,70	2 47	— —	29,75 69,77

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981 (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 Profit and Loss (Loss) year@	Profit or loss (—) made during the year@	Divi- dend de- clared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
50,20,17	267,67,30	27,70,21	539,80,54	1,244,95,33	444,79,03	247,51,84	158,08,45	6,12,63	777,25,21	—	2,52,10	—	1,396(24)	13
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)	
56,49	1,90,86	2,00,00	2,13,17	7,62,24	5,36,84	—	18,09	3,30	3,14,79	—	3,05	12	39	14
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	
3,64,88	23,19,03	—	11,23,66	75,13,20	13,32,43	6,85,21	4,68,57	42,66	34,62,59	—	17,71	10	207	15
3,20,73	23,05,54	—	12,36,97	87,67,65	18,50,75	9,62,83	4,62,13	1,01,59	43,37,31	—	32,07	12	218	
16,09,61	79,30,45	1,00	50,10,36	422,73,96	145,45,44	117,77,32	6,99,13	2,33,95	174,72,35	—	1,12,66	—	713	16
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	—	791	
5,12,03	17,36,12	2,26,50	13,05,22	58,95,37	25,93,28	11,96,37	71,65	35,86	25,59,04	—	11,17	12	208	17
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	214	
1,32,07	7,48,00	—	3,37,65	15,36,22	4,36,98	1,50,75	70,64	6,99	5,67,01	—	6,84	15	76	18
1,20,01	11,33,72	—	3,15,59	20,37,96	4,92,30	2,08,03	16,68	6,83	9,77,99	—	11,91	14	80	
1,87,58	6,29,82	—	1,23,50	23,33,87	5,76,68	4,58,01	1,00,80	15,12	3,46,87	—	20,29	15	127	19
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	
9,18	2,28,25	—	—	1,90,88	—	10	—	—	5,89	—	80	—	26	20
17,14	2,04,29	—	—	3,23,47	—	10	—	—	13,93	—	38	—	41	
6	—	—	—	—	—	—	—	—	—	3	(—) 3	—	1	21
4,21	11,16	—	—	9	—	—	15,00	—	8,67	25	(—)22	—	18	
70,99	3,91,22	—	1,19,71	7,70,11	4,97,99	6,59	6,63,68	2,47	2,98,95	—	5,10	10	35	22
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	
20	4,21	—	—	—	—	—	12,74	—	85	—	23	—	1	23
3,45	26,49	—	—	12,15	—	—	29,29	—	7,70	—	—	—	13	
70	2,69	—	—	1,82	—	—	20,00	—	4,54	—	58	—	9	24
2,84	18,00	—	—	17,57	—	—	15,00	—	10,59	5,77	(—)5,77	—	18	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Basti Gramin Bank, Basti. (1-8-1980)	1980 1981	25,00 25,00	34 69	2,68 9,45	1,95 22,87	3,20 10,61	— —	7,83 42,93	— 28,50	26 96	— —	33,43 98,08
26	Benares State Bank, Varanasi. (12-9-1946)	1980 1981	24,80 24,80	19,68 21,59	30,44,45 36,93,63	18,90,31 22,32,67	7,44,98 6,84,41	— —	56,79,74 66,10,71	37,80 62,22	11,34,47 11,21,80	1 1	68,96,50 78,41,13
27	Bhagirath Gramin Bank, Sitapur (19-9-1976)	1980 1980	25,00 25,00	10,23 17,42	1,57,82 2,26,08	3,76,91 2,26,62	41,78 74,63	— —	5,76,51 8,47,33	13,17 —	94,40 1,59,31	— —	7,19,31 10,49,06
28	Bharat Overseas Bank, Madras. (22-9-1973)	1980 1981	50,00 50,00	64,00 89,00	25,06,96 27,87,56	7,86,63 11,44,85	6,91,10 10,33,74	— —	39,84,69 49,66,15	2,48,53 3,39,68	20,99,95 21,23,13	11,06 1,92	64,58,23 75,69,87
29	Bhojpur-Rohtas Gramin Bank, Bhojpur. (26-12-1975)	1980 1981	25,00 25,00	5,53 6,43	2,33,62 4,03,25	4,36,88 7,98,22	57,94 89,14	— —	7,28,44 12,90,61	59,50 1,57,18	40,56 19,64	— —	8,59,03 14,98,86
30	Bilaspur Raipur Kshetriya Gramin Bank, Bilaspur. (20-10-1976)	1980 1981	25,00 25,00	— —	83,06 1,18,38	1,95,98 2,39,96	27,50 33,26	— —	3,06,54 3,91,60	3,01,00 4,15,50	11,58 —	— 20,22	6,44,12 8,52,32
31	Bolangir Anchalik Gramya Bank, Bolangir. (10-4-1976)	1980 1981	25,00 25,00	5,00 12,53	99,10 95,39	1,59,79 1,53,16	49,15 55,55	— —	3,08,04 3,04,10	7,40,44 8,57,88	41,31 24,96	— —	11,19,79 12,24,47
32	Bundelkhand Kshetriya Gramin Bank, Tikamgarh. (26-3-1977)	1980 1981	25,00 25,00	— —	49,77 72,32	1,03,56 1,29,44	56,90 48,07	— —	2,10,23 2,49,83	2,00,68 3,04,23	5,49 12,97	— —	4,41,40 5,92,03
33	Cachar Gramin Bank, Silchar (31-3-1981)	1980 1981	— 25,00	— —	— 1	— 5,11	— 7	— —	— 5,19	— —	— 7	— 1,09	— 31,35
34	Canara Bank, Mangalore. (1-7-1906)	1980 1981	5,00,00 5,00,00	10,00,00 12,50,00	1,194,30,96 1,368,50,95	530,97,33 686,08,78	357,84,02 471,52,43	— —	2,083,12,31 2,526,12,16	51,01,23 70,88,73	451,59,22 460,32,11	— —	2,600,72,76 3,074,83,00
35	Catholic uyrian Bank, Trichur. (20-11-1920)	1980 1981	22,72 27,94	28,08 37,38	43,97,76 55,57,02	30,32,50 40,39,93	7,87,48 9,59,62	— —	82,17,74 105,56,57	1,87,19 2,56,43	6,93,84 8,19,51	88 10	91,50,45 116,97,93
36	Cauvery Grammeena Bank, Mysore. (2-10-1978)	1980 1981	25,00 25,00	4,24 10,32	1,35,03 1,88,48	1,00,96 1,50,14	16,16 24,07	— —	2,52,15 3,62,69	5,38,12 7,49,40	5,61 11,65	— —	8,25,12 11,59,06

SCHEDULED COMMERCIAL BANKS, 1960 AND 1961—(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year	Divi- dend dec- lared (Per- cent)	No. of offices in India	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
16	5,36	6,00	—	19,89	—	—	—	—	2,02	—	34	—	2	25
3,45	24,97	9,00	—	53,42	—	—	—	—	7,24	—	—	—	13	
1,93,25	7,33,87	37,00	5,11,93	22,10,71	12,48,59	4,00,61	3,76,14	4,59	11,79,81	—	2,56	—	80	26
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	
32,96	1,76,83	—	2,42	3,27,58	—	50	1,28,72	—	50,30	—	3,66	—	70	27
35,87	2,50,53	1,80,74	—	4,83,69	—	—	50	—	97,73	—	—	—	83	
1,07,29	10,81,53	1,85,00	8,74,11	15,71,19	6,19,91	2,66,21	1,84,46	—	15,68,53	—	26,33	7.5	28(1)	28
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)	
27,65	4,41,34	—	3	3,37,13	—	10	23,05	—	29,73	—	5,07	—	63	29
49,25	8,97,41	—	5,00	4,98,89	—	—	10	—	48,22	—	—	—	94	
12,57	2,08,62	—	—	4,00,82	—	40	10	—	14,57	7,04	(—)3,03	—	72	30
8,99	2,22,08	—	—	5,41,12	—	40	50,10	—	18,33	11,30	(—)4,27	—	87	
10,56	70,77	—	—	9,93,06	—	10	8,00	—	37,30	—	4,17	—	51	31
4,08	1,42,97	—	—	10,38,56	—	10	—	—	38,76	—	7,46	—	61	
3,80	1,09,94	—	—	2,90,49	—	10	—	—	20,47	16,60	(—)9,03	—	50	32
5,35	1,06,17	—	—	4,30,04	—	10	—	—	27,74	22,63	(—)6,03	—	62	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	33
7	5,69	—	—	—	—	—	23,75	—	1,84	—	1,09	—	1	
45,47,91	269,12,82	2,00,00	228,28,19	944,00,89	429,41,88	156,16,22	57,08,94	2,94,01	466,21,90	—	4,25,65	—	1,277	34
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	490,70,44	—	4,46,76	—	1,348	
3,23,35	14,03,01	—	4,96,20	45,53,45	11,89,86	4,68,59	1,10,01	20,16	5,85,82	—	7,80	12	207	35
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	
8,31	1,09,40	20,00	3,12	6,66,71	—	10	—	—	17,48	—	3,98	—	52	36
33,09	1,85,39	5,00	2,00	9,03,80	—	10	—	—	29,68	—	7,67	—	71	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Central Bank of India, Bombay (21-12-1911)	1980 1981	4,75,14 4,75,14	17,33,94 18,96,94	1,475,80,64 1,720,73,43	777,67,88 916,00,94	396,30,31 502,09,58	16,25,00 6,58,80	2,666,03,83 3,145,42,75	108,13,98 127,20,81	451,72,05 534,13,24	— —	3,247,98,94 3,830,48,88
38	Champaran Kshetriya Gramin Bank, Motihari (21-3-1976)	1980 1981	25,00 25,00	1,37 1,42	72,59 1,14,18	2,94,62 3,86,40	48,85 97,38	— —	4,16,06 5,97,96	3,23,46 5,51,17	3,31 4,40	5 —	7,69,25 11,79,95
39	Chitradurga Gramin Bank, Chitradurga. (5-8-1981)	1980 1981	— 25,00	— —	— 4,44	— 27,65	— 1,24	— —	— 33,33	— 2,18	— 1,20	— —	— 61,71
40	Corporation Bank, Udipi. (28-5-1906)	1980 1981	1,00,00 1,00,00	2,20,60 2,90,28	189,59,86 201,68,66	55,61,20 71,85,74	61,53,61 83,43,18	— —	306,74,67 356,97,58	10,58,95 16,58,71	70,74,21 108,03,36	— —	391,28,43 485,49,93
41	Cuttack Gramya Bank, Cuttack. (11-10-1976)	1980 1981	25,00 25,00	5,35 15,76	1,94,21 2,72,30	3,18,09 5,88,04	6,13 10,30	— —	5,18,43 8,70, 64	3,40,00 5,79,95	34,55 81,67	— —	9,23,33 15,73,02
42	Damoh-Panna-Sagar Gramin Bank, Damoh. (30-3-1981)	1980 1981	— 21,25	— 16	— 2,49	— 3,00	— 2,20	— —	— 7,69	— —	— 7	— —	— 29,17
43	Dena Bank, Bombay. (26-5-1938)	1980 1981	1,25,00 1,25,00	3,52,00 3,67,00	425,00,24 483,61,50	261,26,39 308,53,52	142,01,33 107,06,63	10,42,00 —	838,69,96 899,21,65	15,44,38 23,77,86	112,38,18 200,71,74	— —	971,29,52 1,128,63,25
44	Devipatan Kshetriya Gramin Bank, Gonda. (17-1-1981)	1980 1981	— 25,00	— 4,46	— 7,03	— 29,25	— 67,87	— —	— 1,04,15	— —	— 2,90	— —	— 1,36,51
45	Dhanalakshmi Bank, Trichur. (14-11-1927)	1980 1981	10,00 10,00	21,33 24,08	23,68,09 32,07,57	11,21,18 13,56,69	2,45,42 2,78,85	— —	37,34,69 48,43,11	94,60 75,67	3,37,88 4,29,43	4 11	41,98,54 53,82,40
46	Dhenkanal Gramin Bank, Dhenkanal. (12-8-1981)	1980 1981	— 25,00	— —	— 16,08	— 12,87	— 61	— —	— 29,56	— —	— 17,51	— —	— 72,07
47	Durg-Rajnandgaon Gramin Bank, Rajnandgaon (12-3-1980)	1980 1981	25,00 25,00	1,48 1,48	2,10 5,16	14,28 36,80	20 1,05	— —	16,58 43,01	— 10,11	80 7,36	— —	43,86 86,96
48	Ellaquai Dehati Bank, Srinagar. (16-7-1979)	1980 1981	25,00 25,00	73 74	11,28 45,10	12,28 66,35	71 7,73	— —	24,27 1,19,18	13,26 54,68	64 4,05	— —	63,90 2,03,65
49	Etah Gramin Bank, Etah. (29-3-1981)	1980 1981	— 25,00	— —	— 58	— 6,45	— 9	— —	— 7,12	— —	— 1,20	— 9	— 33,41

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981 (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 Profit and Loss (Loss) year@	Profit or Loss (—) made during the year@	Divi- dend de- clared (Per- cent)	No. of offices in India	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
52,01,85	264,08,93	5,21,25	214,51,49	1,381,10,09	592,29,47	269,98,25	52,93,12	3,80,09	412,04,40	—	1,55,46	—	1,959(3)	37
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)	
42,77	1,57,55	—	40	5,08,64	—	10	—	—	59,79	—	—	—	95	38
34,39	1,63,77	—	2,41	9,28,13	—	10	—	—	46,83	4,32	(—)4,32	—	106	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	39
4,48	25,67	18,00	35	5,45	—	—	—	—	6,86	90	(—)90	—	4	
9,10,37	36,43,82	—	33,49,23	127,59,06	59,82,78	27,84,26	20,98,51	72,07	75,28,33	—	77,30	—	325	40
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	
19,99	1,59,90	2,02,00	13	5,22,33	—	10	—	—	18,88	—	7,75	—	60	41
29,08	3,02,94	—	2,66	8,04,34	—	10	3,97,05	—	36,85	—	12,14	—	98	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	42
48	8,30	—	—	1,38	—	—	16 39	—	2,62	—	16	—	7	
22,10,45	71,34,70	—	72,09,52	419,54,18	264,62,95	—	12,97,00	2,51,56	106,09,16	—	25,29	—	819	43
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	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	44
1,98	16,71	—	—	12,15	—	—	1,00,00	—	5,67	—	4,46	—	6	
1,46,07	6,91,94	—	1,43,41	18,37,75	6,26,82	4,03,39	14,85	5,91	3,28,40	—	3,61	10	102	45
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	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	46
89	17,45	—	2	13,25	—	—	20,00	—	20,26	20	(—)20	—	1	
18	11,32	—	1	3,23	—	—	26,42	—	2,70	—	1,48	—	1	47
5,26	31,74	10,05	—	28,72	—	10	—	—	7,15	3,94	(—)3,94	—	21	
1,81	6,24	33,00	—	19,71	—	—	—	—	3,14	—	9	—	9	48
4,33	40,94	73,00	—	75,82	—	—	—	—	6,24	3,32	(—)3,32	—	26	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	49
1,36	6,01	—	—	4,81	—	—	17,00	—	4,23	—	9	—	10	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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
50	Etawah Kshetriya Gramin Bank, Etawah** (18-3-1980)	1980 1981	25,00 —	1,99 —	3,64 —	15,53 —	2,56 —	— —	21,01 —	2,97 —	72 —	— —	51,69 —
51	Faizabad Kshetriya Gramin Bank, Faizabad. (5-9-1980)	1980 1981	12,50 25,00	11 1,16	51 3,83	2,07 11,11	16 1,18	— —	2,74 16,12	— —	4 1,20	— —	15,39 43,48
52	Farrukhabad Gramin Bank, Farrukhabad. (29-3-1976)	1980 1981	25,00 25,00	4,30 4,69	1,04,28 1,52,05	2,01,53 2,73,52	28,01 29,53	— —	3,33,82 4,55,10	1,10,00 1,50,00	2,72 2,50	1,39 4,00	4,77,23 6,41,29
53	Fatehpur Kshetriya Gramin Bank, Fatehpur. (6-9-1980)	1980 1981	25,00 25,00	— 44	52 4,75	9,90 29,67	8 1,65	— —	10,50 36,07	— —	44 2,22	44 1,03	36,38 64,76
54	Federal Bank, Alwaye. (23-4-1931)	1980 1981	1,39,73 1,39,73	1,07,64 1,28,64	79,07,72 96,33,79	55,55,35 76,42,09	22,55,94 24,08,39	— —	157,19,01 196,84,27	4,26,11 4,06,20	26,36,23 20,47,92	5,64 6	190,34,39 224,06,82
55	Gaur Gramin Bank, Malda. (2-10-1975)	1980 1981	25,00 25,00	8,30 8,30	64,92 1,19,27	1,46,20 2,72,72	39,63 51,83	— —	2,50,75 4,43,82	3,09,81 3,59,41	15,71 15,16	91 —	6,10,48 8,51,69
56	Gomati Gramin Bank, Jaunpur. (30-3-1981)	1980 1981	— 25,00	— 72	— 3,56	— 16,95	— —	— —	— 20,51	— 3,84	— 89	— —	— 50,96
57	Gopalganj Kshetriya Gramin Bank, Gopalganj (27-3-1981)	1980 1981	— 25,00	— —	— 1,20	— 64,44	— 6,90	— —	— 72,54	— —	— 1,26	— 73	— 99,53
58	Gorakhpur Kshetriya Gramin Bank, Gorakhpur. (2-10-1975)	1980 1981	25,00 25,00	31,78 67,31	4,10,57 6,13,29	11,53,40 13,88,35	1,62,46 3,11,60	— —	17,26,43 23,13,24	7,69,89 11,21,45	69,61 1,26,15	— —	26,22,71 36,53,15
59	Gurgaon Gramin Bank, Gurgaon. (26-3-1976)	1980 1981	25,00 25,00	— —	1,22,35 2,04,79	2,17,00 3,72,85	2,73 3,94	— —	3,42,08 5,81,58	2,68,57 5,88,47	17,26 30,53	— —	6,52,91 12,25,58
60	Hardoi-Unnao Gramin Bank, Hardoi. (7-6-1977)	1980 1981	25,00 25,00	24 24	76,95 1,21,28	1,90,85 2,83,42	21,83 38,84	— —	2,89,63 4,43,54	2,30,04 2,30,04	6,05 11,99	— —	5,50,96 7,10,81
61	Haryana Kshetriya Gramin Bank, Bhiwani. ** (2-10-1975)	1980 1981	25,00 —	— —	1,06,01 —	1,63,79 —	2,39 —	— —	2,72,19 —	65,00 —	5,95 —	— —	3,68,14 —

[illegible]

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Himachal Gramin Bank, Mandi. (23-12-1976)	1980 1981	25,00 25,00	9 9	1,92,10 3,15,25	1,46,44 2,29,75	32 62	— —	3,38,86 5,45,62	— —	10,41 17,54	— —	3,74,36 5,88,25
63	Hindustan Commercial Bank, Kanpur. (14-5-1943)	1980 1981	1,25,00 1,25,00	34,00 49,00	42,68,56 50,18,43	25,56,38 29,73,65	18,10,23 26,91,40	— —	86,35,17 106,83,48	3,96 3,59,15	21,96,74 22,74,96	42 66	109,95,29 134,92,25
64	Indian Bank, Madras. (5-3-1907)	1980 1981	6,00,00 6,00,00	1,78,82 2,06,62	705,85,80 796,10,76	238,92,56 286,14,05	184,65,65 177,40,15	34,60,00 4,00,00	1,164,04,01 1,263,64,96	49,94,63 96,82,46	189,37,38 268,36,94	— —	1,411,14,84 1,636,90,98
65	Indian Overseas Bank, Madras. (20-11-1936)	1980 1981	10,00,00 10,00,00	7,70,40 10,72,02	940,03,26 1,225,39,36	303,72,79 387,78,53	203,04,64 262,94,55	4,75,00 1,45,00	1,451,55,69 1,877,57,44	153,05,32 174,87,40	310,00,77 398,13,22	— —	1,932,32,18 2,471,30,08
66	Jaipur Nagaur Anchalik Gramin Bank, Jaipur. (2-10-1975)	1980 1981	25,00 25,00	— 1,24	1,99,98 3,02,43	3,36,20 4,69,98	12,79 39,05	— —	5,48,97 8,11,46	4,32,96 9,35,66	33,30 67,62	— —	10,40,23 18,40,98
67	Jammu & Kashmir Bank, Srinagar. (1-10-1938)	1980 1981	15,70 26,74	1,20,74 4,41,03	94,57,77 88,64,87	42,63,13 56,59,45	54,40,01 76,92,80	— —	191,60,91 222,17,12	1,30,43 6,72,11	44,79,17 60,53,31	52 72	239,07,47 294,11,03
68	Jammu Rural Bank, Jammu. (12-3-1976)	1980 1981	25,00 25,00	12,80 12,80	1,20,44 1,57,92	2,49,21 3,20,97	1,18 2,01	— —	3,70,83 4,80,90	— —	22,46 39,29	— —	4,31,09 5,57,99
69	Jamnagar Gramin Bank. (26-12-1978)	1980 1981	25,00 25,00	— —	18,96 37,80	51,28 78,92	52 19	— —	70,76 1,16,91	23,22 65,10	— 4,09	— —	1,18,98 2,11,10
70	Jhabua-Dhar Kshetriya Gramin Bank, Jhabua. (20-6-1980)	1980 1981	21,25 25,00	38 38	81 6,15	1,93 41,70	1,33 19,31	— —	4,07 67,16	— 12,32	1 4 2,20	— —	25,84 1,07,06
71	Ka Bank Nong Kyndong Ri Khasi, Jaintia. (29-12-1981)	1980 1981	— 8,75	— —	— —	— —	— —	— —	— —	— —	— 91	— —	— 9,66
72	Kalahandi Anchlik Gramya Bank, Bhawanipatna. (26-5-1980)	1980 1981	25,00 25,00	32 1,21	31,53 21,14	1,58 7,94	1,08 26,90	— —	34,19 55,98	3,50 24,67	2,54 56	— —	65,55 1,07,42

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
8,68	1,11,95	61,10	1,42	1,75,32	—	—	—	—	10,09	5,80	(—)3,45	—	31	62
11,75	1,73,43	1,12,77	1,03	2,57,93	—	—	—	—	14,33	17,01	(—)11,21	—	41	
4,99,05	13,06,73	3,72,50	8,04,76	36,30,78	17,31,81	8,94,02	6,84	14,12	17,33,68	—	7,20	—	127	63
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	
28,36,10	119,54,43	6,15,68	134,47,30	547,47,25	190,60,58	159,27,96	8,78,50	3,48,98	212,98,06	—	72,87	—	825(3)	64
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)	
28,97,12	199,77,76	2,93,46	314,87,98	660,32,61	212,22,42	169,99,88	12,69,36	5,43,73	325,07,86	—	3 25 00	—	810(11)	65
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)	
26,20	2,30,73	33,78	—	7,17,37	—	10	—	—	15,06	16,99	(—)3,13	—	71	66
25,04	3,57,91	1,55,00	—	12,64,68	—	10	—	—	26,23	12,02	6,22	—	91	
4,16,94	18,19,03	—	2,05,33	59,33,13	55,96,99	7,03,75	57,08,84	31,55	34,91,91	—	23,19	12	200	67
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	
13,25	1,18,94	40,00	—	1,89,84	—	—	53,00	—	14,25	1,81	(—)1,94	—	56	68
12,76	1,35,05	—	—	2,22,23	—	—	1,66,00	—	11,30	10,65	(—)8,83	—	63	
2,47	74,12	—	—	29,89	—	10	—	—	8,72	3,68	(—)4,22	—	26	69
2,96	34,67	—	—	78,61	—	10	78,00	—	8,08	8,68	(—)5,00	—	27	
29	1,09	21,00	—	1,97	—	—	—	—	1,49	—	38	—	2	70
2,21	19,59	—	—	39,27	—	10	36,00	—	8,28	1,61	(—)1,61	—	22	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	71
—	8,75	—	—	—	—	—	—	—	82	9	(—) 9	—	1	
53	4,36	45,00	—	8,11	—	10	—	—	7,45	—	32	—	4	72
61	20,10	42,00	—	32,86	—	10	—	—	11,75	—	89	—	10	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Kamraz Rural Bank, Sopore. (16-6-1981)	1980 1981	— 25,00	— —	— 11,41	— 28,07	— 6,34	— —	— 45,82	— —	— 1,04	— —	— 71,86
74	Kanpur Kshetriya Gramin Bank, Kanpur. (27-2-1980)	1980 1981	25,00 25,00	2,52 2,52	33,13 38,43	13,26 1,16,28	5,65 4,77	— —	52,04 1,59,48	— —	1,33 4,69	— —	80,89 1,91,69
75	Karnataka Bank Mangalore. (28-2-1924)	1980 1981	49,86 49,97	60,11 67,36	70,65,99 81,96,36	34,17,02 40,24,79	10,76,50 12,05,65	— —	115,59,51 134,26,80	3,53,25 2,95,78	19,94,28 23,46,50	10 4	140,17,11 161,86,45
76	Karur Vysya Bank, Karur. (22-6-1916)	1980 1981	29,99 33,99	62,62 81,81	48,70,69 54,52,44	12,84,89 14,62,92	8,86,88 10,25,39	— —	70,42,46 79,40,75	2,20,37 2,27,08	13,49,55 16,79,28	22 54	87,05,21 99,63,45
77	Kashi Gramin Bank, Varanasi. (28-7-1980)	1980 1981	25,00 25,00	43 43	4 3,17	2,81 35,21	— 10,99	36 —	3,21 49,37	— —	2 1,52	— —	28,66 76,32
78	Kisan Gramin Bank, Badaun. (19-5-1980)	1980 1981	25,00 25,00	79 79	1,89 7,25	1,71 14,78	37 6,94	— —	3,97 28,97	— —	2,29 9,73	— 104	32,05 65,53
79	Koraput Panchbati Gramya Bank, Jeypore. (13-11-1976)	1980 1981	25,00 25,00	14,15 33,26	80,49 97,84	1,29,41 3,48,62	58,88 77,51	— —	2,68,78 5,23,97	5,40,45 7,19,73	7,87 23,23	— —	8,56,25 13,25,19
80	Kosi Kshetriya Gramin Bank, Purnea. (20-12-1976)	1980 1981	25,00 25,00	— —	23,77 46,32	94,58 1,60,18	10,95 15,76	— —	1,29,30 2,22,26	1,51,79 3,05,77	1,64,99 15,28	— —	4,71,08 5,68,31
81	Krishna Grameena Bank, Gulbarga. (1-12-1978)	1980 1981	25,00 25,00	— —	24,82 77,90	42,66 81,74	35 2,82	— —	67,83 1,62,46	1,16,47 2,96,19	8 2,24	— —	2,09,38 4,85,89
82	Kshetriya Gramin Bank, Hoshnabad. (21-1-1976)	1980 1981	25,00 25,00	74 74	96,10 1,39,20	1,38,47 1,76,74	52,22 58,61	— —	2,86,79 3,74,55	2,15,28 2,71,83	20,80 35,57	— —	5,48,61 7,07,69
83	Kshetriya Kisan Gramin Bank, Mainpuri. (20-5-1980)	1980 1981	25,00 25,00	80 1,03	7,41 16,19	9,31 41,63	1,03 1,77	— —	17,75 59,59	— —	20 2,60	— —	43,75 88,22

SCHEDULED COMMERCIAL BANKS, 1960 AND 1961—(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 Profit and Loss (Loss) year@	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	73
1,68	15,70	—	—	7,82	—	—	37,00	—	8,22	1,44	(—)1,44	—	25	
4,26	5,57	66,00	—	35	—	—	—	—	4,70	—	2,52	—	3	74
15,26	31,21	83,00	—	44,43	—	—	10	—	14,11	3,58	(—)3,58	—	25	
3,64,48	15,72,23	—	6,54,70	53,94,18	24,60,88	7,55,61	7,15,35	33,89	20,65,79	—	13,60	12	242	75
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	
2,66,16	11,21,28	—	9,87,17	32,02,84	10,98,29	6,11,27	2,19,04	22,82	11,76,34	—	14,10	15	124	76
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	
61	3,63	—	—	2,05	—	—	21,50	—	87	—	43	—	2	77
4,89	9,55	—	—	25,80	—	—	26,50	—	7,50	2,08	(—)2,08	—	15	
28	25,53	—	—	3,47	—	—	—	—	2,77	—	79	—	1	78
2,30	1,00	—	—	22,36	—	—	29,28	—	10,59	—	1,04	—	7	
5,44	1,19,77	—	—	7,04,31	—	10	—	—	26,63	—	9,11	—	55	79
5,84	1,88,86	—	—	9,62,00	—	10	1,30,00	—	38,39	—	19,11	—	57	
10,42	50,71	—	—	2,36,76	—	20	—	—	1,61,43	11,56	(—)7,10	—	63	80
15,78	1,16,93	—	—	3,89,38	—	20	—	—	12,48	33,54	(—)21,98	—	87	
1,33	47,60	—	—	1,45,35	—	10	3,00	—	7,98	4,02	(—)3,53	—	32	81
5,66	80,61	19,00	—	3,59,48	—	10	—	—	13,35	7,69	3,68	—	50	
23,65	81,21	55,00	36	3,70,64	—	11	—	—	10,23	7,41	(—)41	—	50	82
20,28	1,18,97	—	1	5,49,75	—	11	—	—	11,79	6,78	62	—	52	
84	4,65	30,70	—	5,04	—	—	—	—	2,52	—	80	—	5	83
5,37	17,61	34,00	—	22,06	—	—	—	7	9,08	—	—	—	16	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Kumbakonam City Union Bank, Kumbakonam. (31-10-1904)	1980 1981	6,76 6,76	26,33 29,17	11,29,22 13,34,43	4,44,57 5,15,81	1,26,05 2,48,34	— —	16,99,84 20,98,58	1,35 10,00	1,73,79 1,99,28	1 1	19,08,08 23,43,80
85	Kutch Gramin Bank, Bhuj. (26-12-1978)	1980 1981	25,00 25,00	— —	24,78 75,31	36,42 82,01	10,72 21	— —	71,92 1,57,53	— 23,70	2,06 7,52	— —	98,98 2,13,75
86	Lakhimi Gaonlia Bank, Golanghat (29-7-1980)	1980 1981	25,00 25,00	— 16	36 11,10	32 30,86	3 2,23	— —	71 44,19	— —	11 99	16 —	25,98 70,34
87	Lakshmi Commercial Bank, New Delhi. (3-4-1939)	1980 1981	16,54 16,54	72,43 72,43	91,83,68 91,21,86	48,05,74 56,55,75	50,94,59 64,74,67	2,25,00 1,70,00	193,09,01 214,22,28	38,46 2,41,37	52,30,20 54,74,26	26 203	246,66,90 272,28,91
88	Lakshmi Vilas Bank, Karur. (3-11-1926)	1980 1981	22,88 22,88	65,89 73,74	28,89,20 34,19,45	11,08,86 13,11,70	10,48,72 12,32,51	— —	50,46,78 59,63,66	2,12,79 3,48,94	52,16,47 30,90,97	10 8	105,64,91 95,00,27
89	Lord Krishna Bank, Kondungallur. (22-4-1940)	1980 1981	2,05 2,05	9,53 10,53	8,20,31 10,09,29	4,31,92 5,03,60	62,41 75,86	— —	13,14,64 15,88,75	11,70 8,82	93,52 1,51,37	1 1	14,31,45 17,61,53
90	Madhubani Kshetriya Gramin Bank, Madhubani. (31-3-1979)	1980 1981	25,00 25,00	— —	15,13 31,03	59,70 1,76,70	3,91 54,53	— —	78,74 2,62,26	51,00 2,45,00	3,53 11,62	— 106	1,58,27 5,44,94
91	Magadh Gramin Bank, Gaya. (10-11-1976)	1980 1981	25,00 25,00	6,46 6,46	1,33,38 2,10,64	2,84,56 5,26,65	47,65 33,32	— —	4,65,59 7,70,61	55,49 56,99	18,03 37,07	— 9	5,70,57 8,96,22
92	Malaprabha Grameena Bank, Pali. (1-9-1976)	1980 1981	25,00 25,00	— —	2,02,29 3,44,00	3,08,57 4,08,43	1,88 3,06	— —	5,12,74 7,55,49	4,13,32 8,71,55	18,30 37,15	— —	9,69,36 16,89,19
93	Mallabhum Gramin Bank, Bankura. (9-4-1976)	1980 1981	25,00 25,00	— 1,27	1,37,00 1,89,21	3,22,61 4,28,77	72,06 83,11	— —	5,31,67 7,01,09	1,45,69 1,48,46	21,13 35,62	— —	7,23,49 9,11,44
94	Manipur Rural Bank, Imphal. (28-5-1981)	1980 1981	— 25,00	— —	— 1,05	— —	— —	— —	— 1,05	— —	— —	— 64	— 26,69

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
48,07	2,26,68	9,00	58,26	9,65,98	2,45,02	1,76,70	10	4,97	1,73,30	—	4,09	12	57	84
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	
5,07	59,60	—	—	27,83	—	10	—	—	4,50	1,88	(—)3,35	—	17	85
5,30	53,10	—	—	49,01	—	10	90,00	—	8,35	7,89	(—)6,00	—	23	
7	2,74	—	—	89	—	—	20,50	—	1,78	—	16	—	1	86
2,26	15,00	—	—	25,23	—	—	20,00	—	6,54	1,31	(—)1,31	—	20	
11,14,38	47,60,90	32,00	11,99,70	73,14,91	38,46,09	9,05,64	3,30,21	19,29	51,43,78	—	20,75	15	219	87
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	
2,20,48	9,79,22	15,00	9,53,07	21,13,37	7,60,12	5,66,60	40,27	3,86	49,12,92	—	9,09	12	144	88
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	
38,55	2,60,59	—	20,23	6,05,24	2,90,50	80,88	47,50	59	87,37	—	39	7	58	89
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	
3,18	47,23	—	2,55	96,18	—	—	—	—	6,99	2,14	(—)2,81	—	43	90
4,40	85,50	—	45,00	4,01,79	—	10	—	—	8,15	—	3,20	—	63	
16,76	2,07,34	—	3	1,96,30	—	40	1,23,00	—	26,74	—	6,34	—	52	91
26,71	2,68,88	—	—	3,35,57	—	10	2,40,30	—	24,66	—	9	—	90	
24,64	2,10,97	—	2,71	6,83,29	—	10	—	—	30,52	17,13	(—)2,18	—	100	92
29,07	3,33,62	—	5,20	12,72,45	—	10	—	—	41,25	—	2,80	—	104	
25,37	1,63,51	—	1,14	3,70,93	—	50	1,33,95	—	26,56	1,53	1,56	—	68	93
25,52	2,13,47	—	37	4,53,26	—	50	1,77,07	—	41,25	—	2,80	—	71	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	94
5	24,70	—	—	90	—	—	—	—	1,04	—	64	—	1	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Marathwada Gramin Bank, Nanded. (26-8-1976)	1980 1981	25,00 25,00	— —	1,66,97 2,11,77	2,63,15 3,74,14	30,51 35,97	— —	4,60,63 6,21,88	1,59,15 6,47,94	22,67 42,34	— —	6,67,45 13,37,16
96	Marudhar Kshetriya Gramin Bank, Churu (29-3-1979)	1980 1981	25,00 25,00	2,00 1,07	1,34 9,10	7,97 28,41	76 90	— —	10,07 38,41	14,02 47,42	17,43 48,87	— —	68,52 1,60,77
97	Marwar Gramin Bank, Marwar. (6-9-1976)	1980 1981	25,00 25,00	22 4,01	1,64,83 2,26,03	2,16,62 3,16,41	17,73 12,74	— —	3,99,18 5,55,18	4,67,00 9,27,90	27,28 37,06	— —	9,18,68 15,49,15
98	Mayurakshi Gramin Bank, Birbhum. (16-8-1976)	1980 1981	25,00 25,00	36 36	33,54 63,18	1,15,44 1,84,82	12,12 16,80	— —	1,61,10 2,64,80	57,50 1,13,44	10,05 16,58	— —	2,54,01 4,20,18
99	Miraj State Bank, Miraj. (30-4-1929)	1980 1981	6,00 6,00	11,28 12,92	4,42,82 5,20,53	2,43,83 2,98,30	39,18 52,32	— —	7,25,83 8,71,15	— —	82,31 1,47,84	1,63 1	8,27,05 10,37,92
100	Mithila Kshetriya Gramin Bank, Darbhanga (14-3-1980)	1980 1981	25,00 25,00	— —	2,80 19,28	21,01 74,04	1,47 2,26	— —	25,28 95,58	7,54 87,06	2,88 9,73	— —	60,70 2,17,37
101	Monghyr Kshetriya Gramin Bank, Monghyr. (12-3-1977)	1980 1981	25,00 25,00	97 8,77	23,43 44,53	1,46,39 3,00,65	4,78 11,02	— —	1,74,60 3,56,20	16,58 2,14,91	10,08 17,66	— —	2,27,23 6,22,54
102	Nadia Gramin Bank, Krishnagar. (27-8-1980)	1980 1981	21,25 25,00	— —	2 4,45	45 13,66	— —	— —	47 18,11	— —	4 1,10	— —	21,76 44,21
103	Nagarjuna Grameena Bank, Khammam** (30-4-1976)	1980 1981	25,00 —	70,19 —	3,48,62 —	4,84,66 —	32,07 —	— —	8,65,35 —	18,17,33 —	34,15 —	— —	28,12,02 —
104	Nainital Bank, Nainital. (25-9-1922)	1980 1981	10,00 10,00	16,10 19,00	6,19,98 7,53,85	5,01,48 6,75,94	2,64,50 2,54,39	— —	13,85,96 16,84,18	28,67 36,17	2,74,50 3,11,37	1 4	17,15,24 20,60,76
105	Nalanda Gramin Bank, Bihar Sharif. (31-3-1979)	1980 1981	25,00 25,00	16 —	5,03 17,35	29,80 77,89	64 14,27	— —	35,47 1,09,51	— 22,00	3,52 4,16	— —	63,95 1,60,67

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
16,90	1,25,22	59,00	5,54	4,15,39	—	12	—	—	26,18	19,10	(—)12,23	—	89	95
22,54	3,93,60	—	2,15	8,50,91	—	13	—	—	42,88	24,95	(—)5,85	—	101	
2,49	6,05	19,00	1,01	19,05	—	10	—	—	20,82	—	91	—	8	99
4,04	21,07	10,00	2,32	66,13	—	10	—	—	57,11	—	(—)93	—	19	
10,06	1,58,26	—	—	6,71,70	—	—	60,00	—	18,66	—	2,78	—	86	97
11,47	2,06,47	—	—	11,04,15	—	—	2,00,00	—	27,06	—	3,79	—	100	
9,23	72,49	—	21	1,35,85	—	10	3,60	—	15,74	16,79	(—)5,90	—	33	98
18,98	74,85	—	21	2,81,94	—	10	—	—	14,46	29,64	(—)12,84	—	48	
25,31	1,20,46	—	25,84	4,37,35	1,50,06	—	1,94	3,15	62,94	—	1,62	10	22	99
33,61	1,56,25	—	13,42	5,21,15	1,70,40	—	22,44	4,46	1,16,19	—	1,76	10	23	
4,38	20,69	—	13	26,63	—	—	—	—	6,74	2,13	(—)2,13	—	30	100
6,57	78,85	—	2	1,08,15	—	10	—	—	13,06	10,62	(—)8,49	—	58	
11,96	52,41	—	1	1,56,33	—	10	—	79	5,63	—	(—)73	—	53	101
16,44	1,97,30	—	—	4,01,20	—	10	—	—	7,29	—	7,80	—	69	
6	20,54	—	—	—	—	—	—	—	1,12	4	(—)4	—	2	102
91	15,71	—	—	21,15	—	20	—	—	5,57	67	(—)63	—	12	
22,16	4,37,31	—	—	22,70,57	—	2,25	50,00	—	29,73	—	14,29	—	119	103
—	—	—	—	—	—	—	—	—	—	—	—	—	122	
47,37	2,50,32	—	81,18	5,26,79	4,00,88	18	1,81,79	50	2,26,23	—	3,73	10	26	104
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	
3,14	22,72	—	—	34,49	—	—	—	—	3,60	—	(—)1,42	—	19	105
7,47	42,14	—	22	91,55	—	—	10,00	—	6,34	2,95	(—)3,10	—	28	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Nedungadi Bank, Kozhikode. (29-5-1913)	1980 1981	11,87 18,13	17,50 18,25	21,88,38 25,60,31	10,10,40 12,52,72	3,53,53 4,03,05	— —	35,52,31 42,16,08	61,64 38,18	6,23,23 6,91,54	50 20	42,67,05 49,82,38
107	New Bank of India, New Delhi. (21-12-1936)	1980 1981	75,05 2,50,00	4,54,00 3,59,05	287,31,47 344,13,75	132,60,78 158,63,23	79,75,98 81,04,10	3,60,00 1,40,00	503,28,23 585,21,08	12,59,66 16,75,17	147,42,03 164,73,45	— 822	668,58,97 772,86,97
108	North Malabar Gramin Bank, Cannanore. (12-12-1936)	1980 1981	25,00 25,00	— 76	2,25,48 3,22,58	2,42,62 3,11,22	35,67 77,06	— —	5,03,77 7,10,86	5,83,59 10,06,79	7,19 11,42	— —	11,19,55 17,54,83
109	Oriental Bank of Commerce, New Delhi. (19-2-1943)	1980 1981	21,68 21,68	90,28 1,08,00	163,38,69 204,84,21	82,13,35 109,66,47	60,84,28 69,36,99	— —	306,36,32 383,87,67	4,78,87 16,92,70	80,86,31 66,80,86	— —	393,13,46 468,90,91
110	Palamau Khse-triya Gramin Bank, Daltonganj (15-5-1980)	1980 1981	25,00 25,00	2,32 4,69	23 5,22	32,02 1,27,43	1 4,81	— —	32,26 1,37,46	— 12,82	22 4,38	— —	59,80 1,84,35
111	Pandyan Grama Bank, Sattur. (9-3-1977)	1980 1981	25,00 25,00	28,08 56,48	2,69,51 3,93,91	2,26,71 3,36,00	13,59 18,57	— —	5,09,81 7,48,48	8,17,57 11,58,56	63,59 86,84	— —	14,44,05 20,75,36
112	Parur Central Bank, Parur North. (17-9-1930)	1980 1981	7,50 7,50	15,19 16,79	4,67,49 6,34,10	3,66,62 4,17,12	34,77 45,20	— —	8,68,88 10,96,42	25 —	96,79 1,02,86	62 2	9,89,23 12,23,59
113	Pragjyotish Gaonlia Bank, Nalbari. (6-7-1976)	1980 1981	25,00 25,00	— 88	95,90 2,07,44	1,58,40 3,68,89	23,10 1,34,22	— —	2,77,40 7,10,55	94,99 1,25,41	26,73 7,52	— —	4,24,12 8,69,36
114	Pratapgarh Kshetriya Gramin Bank, Pratapgarh. (25-8-1980)	1980 1981	25,00 25,00	17 1,00	90 5,01	2,21 29,76	75 9,59	— —	3,86 44,36	— —	6 97	— —	29,09 71,32
115	Prathama Bank, Moradabad. (2-10-1975)	1980 1981	25,00 25,00	1,97 13,62	1,39,42 2,09,60	3,24,54 5,62,54	19,83 29,39	— —	4,83,79 8,01,53	1,00,00 3,10,66	21,34 30,54	— —	6,32,10 11,81,35

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981 (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 Profit and Loss (Loss) year@	Profit or Loss (—) made during the year@	Divi- dend decla- red (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1,38,48	6,39,54	—	1,72,74	20,94,71	5,75,98	1,57,71	18,36	4,48	4,65,05	—	1,68	4	122	106
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	
12,93,74	77,09,15	2,10,25	52,23,79	204,38,22	58,98,50	96,03,82	20,54,82	1,12,65	143,14,03	—	82,75	—	424	107
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	
21,49	1,40,50	—	1,67	9,19,27	—	10	—	—	34,16	2,36	1,50	—	76	108
32,67	2,43,50	—	1,54	14,43,36	—	—	10	—	33,66	—	—	—	92	
13,92,66	41,30,35	70,50	36,30,35	131,99,54	55,96,62	33,31,62	3,68,43	27,69	75,65,76	—	52,64	—	326	109
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	
8	9,42	—	—	50	—	—	47,41	—	2,39	—	2,32	—	2	110
2,22	41,16	—	—	49,58	—	—	83,96	—	7,43	—	2,37	—	34	
32,23	1,70,81	—	13,11	11,71,81	—	10	5,00	—	50,99	—	20,43	—	84	111
37,57	2,74,07	12,00	6,39	16,70,09	—	10	—	—	75,14	—	28,40	—	99	
54,97	1,85,32	—	12,80	4,74,01	1,13,88	34,69	23,98	78	88,80	—	2,36	N.A.	40	112
58,87	2,11,43	—	24,22	6,23,99	1,43,66	33,50	29,98	78	97,16	—	2,32	10	44	
11,94	79,25	—	—	2,05,28	—	11	1,03,00	—	19,94	4,60	93	—	54	113
35,21	1,80,17	—	—	3,69,24	—	—	2,63,11	—	21,63	—	5,48	—	66	
73	2,86	—	—	21	—	—	24,25	—	1,04	—	17	—	1	114
3,59	19,11	—	—	7,21	—	—	34,25	—	7,16	—	83	—	13	
20,96	1,58,42	—	27	4,08,80	—	10	16,95	—	26,60	—	1,94	—	65	115
70,60	2,29,27	—	3,12	8,45,98	—	10	—	—	32,28	—	11,65	—	79	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Punjab & Sind Bank, Amritsar. (24-6-1908)	1980 1981	88,60 88,60	1,94,02 2,29,51	293,46,01 312,01,36	215,37,48 258,64,63	76,86,32 152,59,15	4,45,14 2,45,00	590,14,95 725,70,14	47,66,41 36,37,62	178,06,94 148,21,00	— —	818,70,92 913,46,87
117	Punjab Co-operative Bank, Amritsar. (31-10-1904)	1980 1981	10,00 10,00	23,51 24,75	81,41 94,33	42,85 55,96	35,42 41,15	— —	159,68 1,91,44	18,99 14,84	40,49 53,62	74 87	2,53,41 2,95,52
118	Punjab National Bank, New Delhi. (19-5-1894)	1980 1981	2,00,00 5,00,00	14,82,30 13,22,30	1,409,03,10 1,723,31,43	827,14,02 1,019,90,56	405,68,30 501,86,98	— —	2,641,85,42 3,245,08,97	82,47,66 137,72,04	710,12,40 833,74,06	— —	3,451,27,78 4,234,77,37
119	Purbanchal Bank, Gauhati. (18-1-1972)	1980 1981	15,18 15,18	10,16 11,01	6,41,44 8,09,23	3,09,57 3,99,21	2,05,87 2,44,81	— —	11,56,88 14,53,25	1,21,45 93,01	3,10,40 3,78,65	— —	16,14,07 19,51,10
120	Puri Gramya Bank, Pipli. (25-2-1976)	1980 1981	25,00 25,00	8,05 19,57	3,45,88 4,34,78	1,48,25 1,86,76	16,51 27,73	— —	5,10,64 6,49,27	3,61,79 4,76,01	22,79 22,48	— —	9,28,27 11,92,33
121	Rae Bareli Kshetriya Gramin Bank, Rae Bareli. (29-3-1976)	1980 1981	25,00 25,00	9,31 12,80	1,29,51 1,93,16	2,08,86 2,78,71	9,42 32,60	— —	3,47,79 5,04,47	2,24,50 2,22,06	1,74,08 2,52,04	3,49 3,66	7,84,17 10,20,03
122	Raigarh Khshetriya Gramin Bank, Raigarh. (31-1-1981)	1980 1981	— 25,00	— 31	— 12,87	— 3,92	— 3,35	— —	— 20,14	— —	— 12	— —	— 45,57
123	Ranchi Kshetriya Gramin Bank, Ranchi (21-6-1980)	1980 1981	25,00 25,00	35 —	39 4,97	15,51 2,04,37	20 43	— —	16,10 2,09,77	— —	— 11	— —	41,45 2,34,88
124	Ratnakar Bank, Kolhapur. (14-6-1943)	1980 1981	9,98 10,06	8,47 9,48	5,74,98 7,90,00	3,83,10 4,90,54	1,99,34 1,96,14	— —	11,57,42 14,76,68	64,61 79,21	1,47,55 4,17,18	— —	13,88,03 19,92,61
125	Rayalaseema Grammeena Bank, Cuddapah. (5-8-1976)	1980 1981	25,00 25,00	17 7,05	2,80,64 4,32,41	2,58,77 3,13,40	9,16 14,41	— —	5,48,57 7,60,22	7,05,43 11,26,61	38,68 69,99	— —	13,17,85 19,88,87
126	Rewa Sidhi Gramin Bank, Rewa. (20-12-1976)	1980 1981	25,00 25,00	35 35	92,39 1,31,12	1,45,04 2,16,92	35,01 40,22	— —	2,72,44 3,88,26	1,27,50 2,51,63	6,27 14,59	— —	4,31,56 6,79,83

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and Loss (Loss) year@	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
29,57,63	103,31,04	2,09,42	86,17,77	302,38,37	141,08,85	16,35,12	1,28,47	3,24,30	133,19,95	—	41,61	—	536(1)	116
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)	
6,65	28,47	—	7,55	55,35	38,72	3,46	78,14	1,69	33,38	—	2,02	9	4	117
9,29	35,22	—	9,17	81,66	49,71	4,46	59,35	1,68	44,98	—	3,07	10	4	
55,78,63	346,55,01	38,51,55	277,29,11	1,257,87,05	630,85,65	223,02,95	15,01,23	2,97,00	603,39,60	—	2,00,08	—	1,683(3)	118
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)	
75,54	2,21,30	6,00	36,98	7,10,74	1,91,57	1,21,10	10,00	2,46	2,38,38	—	4,39	5	30	119
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	
14,67	1,51,14	—	1,09	6,45,16	—	10	94,43	—	21,68	—	10,01	—	45	120
16,18	1,83,51	—	69	8,58,58	—	10	99,17	—	34,10	—	11,51	—	54	
16,87	2,28,55	1,35,00	99	2,35,07	—	10	—	—	1,67,59	—	3,49	—	26	121
23,50	1,63,67	2,38,50	—	3,69,78	—	10	—	—	2,24,48	—	3,66	—	33	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	122
1,21	6,55	—	—	2,99	—	—	3,00,00	—	4,82	—	31	—	6	
13	39,58	—	—	47	—	—	—	—	1,27	—	35	—	3	123
2,52	6,91	1,90,00	—	7,96	—	—	17,99	—	8,64	86	—	—	15	
33,70	1,88,94	—	74,03	6,96,66	1,58,50	92,32	—	5,46	1,28,65	9,77	(—)6,71	—	46	124
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	
29,06	1,89,88	40,00	9,93	10,16,90	—	10	—	—	31,61	37	10,82	—	79	125
45,65	2,77,66	15,00	13,91	15,91,40	—	3,10	—	—	42,15	—	9,83	—	98	
8,40	1,06,65	—	1,09	2,25,50	—	10	70,00	—	10,29	9,53	(—)4,12	—	41	126
11,08	1,59,73	—	3,81	3,18,97	—	10	1,50,00	—	19,08	17,06	(—)7,53	—	54	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Rushikulya Gramin Bank, Berhampur. (14-2-1981)	1980 1981	— 25,00	— 71	— 35,02	— 4,04	— 48	— —	— 39,54	— 6,56	— 1,63	— —	— 73,44
128	Sagar Gramin Bank, Amtala. (24-9-1980)	1980 1981	8,75 25,00	— —	80 9,31	83 52,41	17 7,32	— —	1,80 69,04	— 24,69	1 1,74	— —	10,56 1,20,47
129	Samastipur Kshetriya Gramin Bank, Samastipur. (12-5-1980)	1980 1981	25,00 25,00	— 52	56 7,53	15,75 99,51	21 5,10	— —	16,52 1,12,14	— 72,50	46 1,85	52 —	42,50 2,12,01
130	Samyut Kshetriya Gramin Bank, Balaisa. (6-1-1976)	1980 1981	25,00 25,00	1,21 4,60	2,36,17 3,54,35	5,05,97 7,06,53	42,60 46,01	— —	7,84,74 11,06,89	1,67,00 2,74,49	26,10 42,92	— —	10,04,05 14,53,90
131	Sangli Bank, Sangli. (16-10-1916)	1980 1981	39,82 43,44	69,40 78,40	67,85,12 80,06,80	25,51,83 32,45,04	15,26,30 23,35,06	— —	108,63,25 135,86,90	2,51,89 1,93,76	26,69,42 28,05,25	11,28 23	139,05,06 167,07,98
132	Santhal Parganas Gramin Bank, Dumka. (30-3-1977)	1980 1981	25,00 25,00	1,92 4,09	49,02 62,52	2,21,27 2,54,77	11,93 12,99	— —	2,82,22 3,30,28	1,24,81 1,74,43	8,91 21,22	2,33 —	4,45,19 5,55,02
133	Sharda Gramin Bank, Satna. (21-5-1979)	1980 1981	25,00 25,00	38 —	6,35 15,99	23,30 55,76	48 2,19	— —	30,13 73,94	— 53,48	85 2,82	— —	56,36 1,55,24
134	Shekhawati Gramin Bank, Sikar. (7-10-1976)	1980 1981	25,00 25,00	— 2,74	1,26,34 2,13,96	2,24,49 2,99,27	1,99 9,63	— —	3,52,82 5,22,86	3,63,47 3,61,65	26,43 34,95	— —	7,67,72 9,47,20
135	Shivapuri Guna Kshetriya Gramin Bank, Shivapuri. (28-3-1981)	1980 1981	— 25,00	— 49	— 41	— 1,43	— 11	— —	— 1,95	— —	— 6	— —	— 27,50
136	Singhbhum Gramin Bank, Chaibasa. (31-3-1979)	1980 1981	25,00 25,00	1,67 —	5,75 14,14	19,49 32,14	41 2,21	— —	25,65 48,49	— —	31 1,31	— —	52,63 74,80

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and Loss (Loss)	Profit or Loss (—) made during the year@	Divi- dend dec- lared (Per- cent)	No. of offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	127
2,47	16,05	36,00	—	11,25	—	—	—	1,16	6,51	—	—	—	7	
12	7,84	—	—	59	—	—	—	—	1,59	42 (—)	42	—	1	128
5,14	25,95	—	—	48,14	—	—	24,00	—	10,72	6,52 (—)	6,09	—	35	
92	9,33	25,00	—	3,22	—	—	—	—	4,03	—	52	—	4	129
2,27	67,18	25,00	—	98,24	—	10	—	—	7,38	9,14 (—)	9,14	—	19	
30,63	2,07,57	—	1,99	2,90,40	—	10	4,41,00	—	32,36	—	86	—	59	130
29,18	2,40,76	—	5,42	5,27,31	—	10	6,15,00	—	36,13	—	3,39	—	70	
2,80,50	20,85,59	10,00	9,03,16	52,22,36	12,93,36	6,67,69	10,38,09	27,10	23,77,21	—	22,59	15	136	131
3,15,10	19,56,84	—	12,34,17	73,28,20	16,49,29	6,09,53	7,03,19	33,17	28,78,49	—	13,70	14	144	
6,05	86,96	1,71,52	—	1,70,77	—	10	—	—	9,79	—	2,33	—	42	132
5,95	90,71	1,89,56	—	2,56,53	—	—	10	—	12,17	—	—	—	44	
3,75	16,36	—	—	21,40	—	—	10,72	—	4,13	— (—)	94	—	17	133
4,41	20,58	—	45	80,69	—	—	35,00	—	9,86	4,25 (—)	4,63	—	26	
12,75	1,86,70	35,25	75	5,15,91	—	10	—	—	15,86	40	1,08	—	57	134
16,38	1,76,23	1,16,75	1,23	6,05,11	—	—	—	—	31,40	—	3,14	—	65	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	135
36	1,98	—	—	19	—	—	20,00	—	4,97	—	49	—	2	
1,84	9,05	26,00	14	12,58	—	—	—	—	3,02	—	78	—	10	136
2,69	6,73	12,00	69	47,31	—	—	—	—	4,67	71 (—)	2,26	—	14	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & 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	Siwan Khse-triya Gramin Bank, Siwan. (31-3-1981)	1980 1981	— 25,00	— 1,93	— 1,21	— 10,80	— 86,00	— —	— 98,01	— —	— —	— —	— 1,24,94
138	South Indian Bank, Trichur. (25-1-1929)	1980 1981	30,79 38,08	46,62 40,31	70,83,84 80,06,17	38,11,47 50,35,53	14,92,85 19,71,33	70,00 —	124,58,16 150,13,03	3,52,37 5,56,95	23,96,00 28,55,62	4,08 20	152,88,02 185,04,19
139	South Malabar Gramin Bank, Malapuram. (11-12-1976)	1980 1981	25,00 25,00	16,43 25,07	3,26,18 4,53,14	3,28,12 5,01,42	13,46 21,11	— —	6,67,76 9,75,67	11,44,34 14,34,75	1,08,59 94,92	— —	19,62,12 25,55,41
140	Sravasthi Gramin Bank, Baharaich. (4-3-1980)	1980 1981	25,00 25,00	91 1,01	2,16 18,45	6,33 67,15	11,46 22,79	— —	19,95 1,08,39	— —	22 3,49	— —	46,08 1,37,89
141	Sree Anantha Grameena Bank Anantpur. (1-11-1979)	1980 1981	25,00 25,00	32 1,26	25,72 98,17	4,96 92,83	86 2,39	— —	31,54 1,93,39	— 1,16,12	1,92 18,54	— —	58,78 3,54,31
142	Shri Venkateswara Gramin Bank, Chittoor. (22-3-1981)	1980 1981	— 25,00	— 14	— 6,17	— 12,10	— 1,93	— —	— 20,20	— —	— 21	— —	— 45,55
143	Shri Visakha Grameena Bank, Srikakulam. (30-9-1976)	1980 1981	25,00 25,00	63,99 83,90	5,47,39 7,37,89	4,85,53 7,36,09	2,48,48 2,08,69	— —	12,81,40 16,82,67	12,86,18 14,21,26	56,73 1,30,36	— —	27,13,30 33,43,19
144	State Bank of Bikaner & Jaipur, Jaipur. (1-1-1963)	1980 1981	79,95 79,95	1,86,70 2,11,44	222,48,30 272,02,55	110,41,10 130,78,24	101,08,85 124,16,11	— —	433,98,34 526,96,90	20,54,31 23,00,42	117,34,11 98,88,99	1 2	574,53,42 651,77,72
145	State Bank of Hyderabad, Hyderabad. (25-8-1941)	1980 1981	50,00 50,00	1,35,50 1,47,55	207,76,63 241,39,60	104,80,57 131,84,02	87,80,57 111,08,30	— —	400,53,78 484,31,92	31,65,82 42,75,84	182,86,65 273,81,68	5 5	616,91,80 802,87,04
146	State Bank of India, Calcutta. (1-7-1955)	1980 1981	5,62,50 5,62,50	240,16,66 280,04,41	4,913,31,80 6,226,41,92	2,037,17,05 2,555,24,47	2,344,52,81 3,151,92,67	— —	9295,01,66 11,933,59,06	1,026,35,14 1,472,75,37	4,453,58,16 5,612,52,77	32,10 3,09	15,021,06,22 19,304,57,20

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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	Balance of profit and Loss (Loss)	Profit or loss (—) made during the year	Divi- dend dec- lared (Per- cent)	No. of offices in India No.	
In Hand	At Banks				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	137
1,16	1,16,85	—	—	5,14	—	10	—	—	1,69	—	1,93	—	2	
6,60,12	21,87,18	—	11,49,47	59,32,38	24,44,64	6,95,91	20,55	17,71	21,80,06	—	8,20	15	257	138
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	
38,10	2,96,59	—	2,45	14,86,75	—	10	90,00	—	48,13	—	10,60	—	95	139
38,09	3,50,68	—	15,10	20,57,66	—	10	30,00	—	63,78	—	2,65	—	106	
4,95	34,87	—	—	3,71	—	—	—	—	2,58	—	—	—	4	140
14,01	47,78	—	3,70	65,06	—	—	—	—	7,34	—	10	—	4	
1,35	8,49	—	—	20,37	—	10	23,74	1,12	3,18	43 (—)	44	—	10	141
17,29	87,52	—	—	2,25,68	—	10	—	—	16,24	7,48 (—)	7,05	—	32	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	142
1,60	30,25	—	1	9,15	—	—	—	—	4,54	—	14	—	6	
32,20	6,37,66	—	—	16,54,26	—	—	3,25,75	—	63,34	—	30,43	—	96	143
35,36	6,48,18	—	—	22,43,68	—	10	2,74,00	—	1,41,87	—	22,52	—	106	
17,44,30	57,21,04	17,00,00	62,79,93	195,81,68	68,73,31	55,44,50	48,34	1,49,24	98,11,08	—	27,00	10	492	144
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	
7,54,02	81,34,20	—	39,31,07	228,12,09	78,79,51	50,68,20	1,36,77	1,07,06	128,68,88	—	12,00	—	451	145
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	
167,91,02	568,86,74	349,35,24	570,31,57	6,642,18,55	1,961,22,97	1,041,78,84	210,82,54	25,16,61	3,483,42,14	—	12,02,08	23	5,572(21)	146
169,12,15	860,01,26	395,59,35	631,78,49	8,351,86,78	2,579,93,90	1,280,57,53	512,71,09	28,47,89	4,494,48,76	—	15,11,62	25	5,975(23)	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & Date 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	State Bank of Indore, Indore. (23-3-1920)	1980 1981	35,00 35,00	75,21 83,23	96,24,53 117,01,14	42,27,85 52,14,22	46,22,15 61,99,29	— —	184,74,53 231,14,65	7,88,05 10,04,19	40,65,45 46,99,76	6 6	234,38,30 289,36,89
148	State Bank of Mysore, Bangalore. (19-5-1913)	1980 1981	1,00,42 1,00,42	1,95,16 2,09,88	189,51,71 208,80,63	81,33,76 100,72,86	72,71,94 85,05,36	— —	343,57,41 394,58,85	6,17,72 13,45,87	67,66,03 82,29,41	4 4	420,36,78 493,44,47
149	State Bank of Patiala, Patiala. (14-11-1917)	1980 1981	35,00 35,00	1,08,91 1,22,91	173,11,72 234,31,99	136,81,89 173,34,56	111,36,87 151,11,63	— —	421,30,48 558,78,18	24,53,83 29,15,93	73,01,60 107,24,70	— —	520,29,82 696,78,72
150	State Bank of Saurashtra, Bhavnagar. (19-1-1950)	1980 1981	1,00,00 1,00,00	1,58,00 1,68,00	125,71,98 143,83,84	60,66,61 70,15,40	49,19,85 50,74,39	— —	235,58,44 264,73,63	8,51,16 13,14,51	40,44,17 73,27,81	4 4	287,11,81 353,83,99
151	State Bank of Travancore, Trivandrum. (12-9-1945)	1980 1981	1,00,00 1,00,00	1,88,40 2,10,22	170,94,68 201,11,99	148,15,81 185,36,83	71,51,73 74,80,81	— —	390,62,22 461,29,63	12,34,27 12,87,60	121,83,37 153,39,13	8 8	527,68,34 630,66,66
152	Sultanpur Kshetriya Gramin Bank, Sultanpur. (8-2-1977)	1980 1981	25,00 25,00	5,61 12,04	1,39,14 2,21,56	2,02,91 2,98,15	14,42 16,06	— —	3,56,47 5,35,77	1,58,24 4,41,40	70,56 66,63	— —	6,15,88 10,80,84
153	Surguja Khshetriya Gramin Bank, Ambikapur. (24-10-1979)	1980 1981	25,00 25,00	37 37	5,33 16,64	18,27 44,73	2,96 16,03	— —	26,56 77,40	22 55,70	13,57 1,35	— —	65,72 59,82
154	Syndicate Bank, Manipal. (20-10-1925)	1980 1981	5,00,00 7,50,00	7,50,00 7,55,00	978,31,46 1,277,21,72	447,67,92 555,28,66	247,74,88 323,75,84	18,61,00 4,95,00	1,692,35,26 2,161,21,22	104,52,08 106,79,22	248,06,86 410,17,05	— —	2,057,44,20 2,693,22,49
155	Tamilnad Mercantile Bank, Tuticorin. (11-5-1921)	1980 1981	9,68 14,37	69,90 1,02,15	21,74,47 30,50,06	9,82,85 12,06,76	10,90,41 15,97,89	— —	42,47,73 58,54,71	88,25 1,20,55	8,07,26 11,28,96	28 6	52,23,10 72,20,80
156	Traders' Bank, New Delhi. (28-7-1933)	1980 1981	11,05 11,05	2,18 4,42	3,97,43 6,38,34	1,92,44 3,24,44	1,65,07 2,44,18	— —	7,54,94 12,06,96	66 —	2,04,91 2,14,95	— —	9,73,74 14,37,38
157	Tripura Gramin Bank, Agartala. (12-12-1976)	1980 1981	25,00 25,00	9,48 13,86	75,09 1,20,49	2,33,13 3,35,58	72,09 1,19,56	— —	3,80,81 5,75,63	2,89,58 5,76,11	24,27 4,85,46	— —	7,28,64 16,76,06
158	Tulsi Gramin Bank, Banda. (26-3-1981)	1980 1981	— 21,25	— —	— 2,23	— 30,04	— 2,18	— —	— 34,45	— —	— 60	— 79	— 57,09

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(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 Profit and 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				Govt. Securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3,49,15	13,40,30	—	22,33,92	103,41,97	32,58,66	18,01,09	27,75	44,16	40,32,21	—	9,20	9	198	147
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	
5,78,80	36,84,73	20,00,00	17,23,33	178,62,49	75,16,61	32,58,72	28,80	1,20,95	52,62,35	—	20,55	11	376	148
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	
4,54,75	42,58,90	25,00,00	18,12,32	215,60,41	73,75,68	49,28,20	31,17	54,35	90,54,05	—	12,50	—	365	149
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	
1,85,04	26,68,35	7,00,00	16,82,72	139,47,41	49,33,86	18,64,74	1,00,86	60,72	25,68,11	—	7,00	—	231	150
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	
5,94,91	50,04,18	4,50,00	61,35,74	191,23,61	63,10,76	23,96,49	16,91	94,77	106,40,97	—	24,94	10	450	151
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	
23,99	2,02,16	—	1,54	3,35,74	—	30	36,00	—	16,15	—	4,19	—	32	152
26,74	3,44,18	—	1,67	5,55,65	—	—	1,24,80	—	27,80	—	6,43	—	32	
2,17	8,09	10,00	—	28,68	—	—	—	—	16,78	—	36	—	18	153
3,68	2,72	—	—	1,01,12	—	10	46,54	—	3,72	1,93	—	—	34	
38,45,70	174,10,80	9,78,80	99,73,09	970,32,50	490,40,39	7,71,46	1,60,84	4,13,36	261,17,26	—	1,49,59	—	1,117(1)	154
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	—	1,266(1)	
2,03,23	12,05,58	—	1,97,21	20,89,29	8,35,33	1,78,91	46,51	23,57	4,43,47	—	20,24	20	82	155
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	
59,97	2,62,62	62,45	50,80	1,97,42	86,06	—	65,00	2,14	1,89,28	—	32	—	21	156
1,25,18	3,13,21	64,50	1,05,39	3,65,69	1,19,07	—	1,62,65	—	1,81,65	—	—	—	27	
15,68	2,42,21	—	95	4,33,33	—	50	—	—	35,97	—	5,91	—	31	157
28,75	2,56,78	—	6,67	8,75,46	—	50	—	—	5,07,90	—	4,39	—	31	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	158
1,50	24,52	18,00	8	8,88	—	—	7	—	4,04	—	57,09	—	12	

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank & Date 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	Tungabhadra Gramin Bank, Bellary. (25-9-1976)	1980 1981	25,00 25,00	17,17 25,00	2,63,62 4,09,73	2,04,63 2,47,72	52,67 77,38	— —	5,20,92 7,34,83	6,00,30 8,10,42	27,29 33,67	— —	11,90,68 16,28,92
160	Union Bank of India, Bombay. (11-11-1919)	1980 1981	1,25,00 1,25,00	6,01,00 6,82,00	724,48,86 865,62,71	367,10,73 451,92,46	314,29,58 313,04,26	— —	1,405,89,17 1,630,59,43	22,32,07 34,98,65	246,71,95 358,59,63	— —	1,682,19,19 2,032,24,71
161	United Bank of India, Calcutta. (12-10-1950)	1980 1981	2,68,77 2,68,77	4,43,45 4,78,99	681,41,24 831,67,84	396,24,72 462,22,21	205,86,07 239,49,62	30,45,00 11,20,00	1,313,97,03 1,544,59,67	44,76,78 42,14,40	220,99,41 215,00,90	— —	1,586,85,44 1,809,22,73
162	United Commercial Bank, Calcutta. (6-1-1943)	1980 1981	5,00,00 5,00,00	8,00,00 8,50,00	976,59,84 141,48,89	422,93,36 512,52,95	482,12,99 617,40,36	23,75,00 18,06,50	1,905,41,24 2,289,48,70	67,52,42 95,80,27	317,88,29 331,14,49	— —	2,303,81,95 2,729,93,46
165	United Industrial Bank, Calcutta. (21-2-1940)	1980 1981	22,01 22,01	44,79 49,24	43,81,76 51,27,71	22,64,57 28,29,12	21,40,50 26,83,12	2,03,91 —	89,90,74 106,39,95	1,03,93 68,14	16,22,22 17,01,05	316 2,45	107,86,85 124,82,84
164	United Western Bank, Satara City. (17-10-1936)	1980 1981	30,00 40,00	47,86 57,86	66,16,27 74,15,52	30,13,00 37,29,32	11,13,90 12,94,96	— —	107,43,17 124,39,80	1,87,14 6,23,86	30,45,80 46,26,74	1,03 1,05	140,55,00 177,89,31
165	Uttar Banga Kshetriya Gramin Bank, Cooch Behar. (7-3-1977)	1980 1981	25,00 25,00	— —	9,21 41,00	52,12 1,50,48	2,31 8,52	— —	63,64 2,00,00	54,70 1,76,24	89 8,95	— —	1,44,23 4,10,19
166	Vaishali Kshetriya Gramin Bank, Muzaffarpur. (10-3-1977)	1980 1981	25,00 25,00	— —	93,15 1,98,67	2,71,84 5,11,34	31,09 30,39	— —	3,96,08 7,40,40	2,80,89 5,05,51	7,14 8,17	— —	7,09,11 12,79,08
167	Vijaya Bank, Mangalore. (2-5-1931)	1980 1981	1,17,56 1,17,56	2,30,85 2,51,50	250,45,89 282,49,21	115,12,15 137,84,49	58,96,78 70,48,91	— —	424,54,82 490,82,61	47,50,83 17,83,01	106,36,95 116,85,45	— —	581,91,01 629,20,13
168	Vysya Bank, Bangalore. (29-3-1930)	1980 1981	40,00 40,00	75,39 81,19	102,13,07 125,67,12	19,51,90 25,22,78	19,14,78 23,52,41	35,00 —	141,14,75 174,42,31	3,93,21 6,79,91	37,06,34 45,48,65	5,23 4,86	183,34,92 227,96,92

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 for 1981 are not available.

SCHEDULED COMMERCIAL BANKS, 1980 AND 1981—(Concl'd.)

(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	Balance of profit and Loss (Loss)	Profit or loss (—) made during the year	Divi- dend dec- lared (Per- cent)	No. of offices in India	No.
In Hand	At Banks				Govt. securities	Other Appro- ved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
26,07	1,95,26	90,00	2,95	8,40,28	—	10	—	—	36,02	—	8,70	—	76	159
34,75	2,41,41	—	3,86	13,02,68	—	10	—	—	46,12	—	10,04	—	95	
42,39,24	170,42,14	40,00	114,51,60	682,85,35	356,65,19	73,22,22	10,45,91	3,21,38	228,06,16	—	95,01	—	1,172	160
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)	
28,59,07	164,20,28	3,00	64,09,56	678,08,64	413,44,78	3,10,96	6,67,48	4,19,09	224,42,58	—	41,11	—	843	161
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	—	36,87	—	866	
56,46,99	275,10,01	27,15,41	308,26,86	817,14,28	412,72,57	—	57,82,09	3,87,39	345,26,35	—	1,00,13	—	1,267(9)	162
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)	
6,20,38	11,33,72	1,00	2,84,36	50,32,39	12,71,08	5,61,74	90,90	9	17,91,19	—	5,60	—	114	163
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	
2,82,86	15,40,78	—	10,92,23	49,72,14	23,53,28	10,03,30	11,37	39,04	27,60,00	—	9,48	12	139	164
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	
4,49	61,48	—	1	68,07	—	10	—	—	4,83	5,25	8,48	—	39	165
10,19	1,04,54	—	46	2,65,91	—	10	—	26	9,74	18,99	(—)13,75	—	93	
44,14	1,09,98	—	—	5,18,33	—	20	—	—	17,87	18,59	(—)11,24	—	115	166
39,17	3,04,95	—	—	8,89,50	20	—	—	—	20,55	24,71	(—)6,11	—	142	
21,33,34	66,34,37	—	35,63,16	209,11,23	73,35,48	68,28,52	6,41,43	79,85	100,63,63	—	33,08	—	578	167
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	
5,10,56	12,88,20	—	12,12,14	69,24,57	29,03,53	14,74,34	7,59,75	26,75	32,35,08	—	11,34	12	228	168
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	

No. 56—LIABILITIES AND ASSETS OF

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 profits or Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
		1	2	3	4	5	6	7	8	9	10	11
1.	Bari Doab Bank, Hoshiarpur, (12-5-1915)	1980	2,00	31,66	21,80	9,00	1,75	32,55	—	12,08	5	78,34
		1981	2,00	32,89	20,38	9,49	3,61	33,48	—	15,04	15	83,56
2.	Ganesh Bank of Kurundwad, (14-8-1920)	1980	1,05	2,77	65,06	63,36	23,67	1,52,09	—	8,31	—	1,64,22
		1981	2,22	3,26	92,75	87,88	16,08	1,96,71	8	13,06	—	2,15,33
3.	Kashi Nath Seth Bank, Shahjahanpur. (3-9-1947)	1980	5,00	3,15	2,80,35	2,84,37	39,51	6,04,23	1,39	60,54	2,93	6,77,24
		1981	5,00	8,50	3,57,62	3,48,34	37,80	7,43,76	7,56	54,44	—	8,19,26

NON-SCHEDULED COMMERCIAL BANKS, 1960 AND 1961

(Amount in Thousands of Rupees)

CASH		Money at call short notice	Bills purcha- sed & discou- nted	Loans and Advan- ces	INVESTMENTS			Premi- ses and Immo- vable pro- perty	Other Assets	Balance or profit and Loss (Loss)	Profit or Loss (—) made during the year*	Divi- dend (percent)	No. of Offices in India@	No.
In hand	At Banks				Govt. secu- rities	Other appro- ved secu- rities	Others							
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1,02	1,31	—	—	16,24	7,95	—	40,10	—	11,72	—	1,21	16	1	1
92	1,41	—	—	18,58	9,33	—	38,90	—	14,42	—	1,69	16	1	
7,37	24,36	7,00	17,89	62,71	27,03	1,25	3	5,17	11,41	—	53	15	11	2
8,86	10,40	2,00	26,72	1,13,50	35,88	—	2	5,09	12,86	—	40	12	11	
23,80	49,13	33,60	7,70	4,02,62	1,04,53	—	—	1,41	54,45	—	2,92	6	14	3
17,91	51,52	12,00	3,65	5,24,00	1,52,53	—	—	4,81	52,84	—	3,06	6	16	

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

@ Excludes offices doing purely administrative functions.

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	
		1980	1981	1980	1981	1980	1981
		1	2	3	4	5	6
State Bank of India and Its Associates :							
1.	State Bank of India	4270	4979	53	52	22	21
2.	State Bank of Bikaner & Jaipur	234	264	51	52	25	25
3.	State Bank of Hyderabad	271	295	52	50	26	26
4.	State Bank of Indore	215	238	52	51	23	23
5.	State Bank of Mysore	194	209	55	53	24	26
6.	State Bank of Patiala	311	351	41	42	32	31
7.	State Bank of Saurashtra	158	168	53	54	26	27
8.	State Bank of Travancore	188	210	44	44	38	40
Nationalised Banks							
9.	Allahabad Bank	499	567	50(1)	50	29	29
10.	Andhra Bank	491	619	63(*)	63	21	22
11.	Bank of Baroda	276	181	55(1)	57	23	22
12.	Bank of India	141	170	58(1)	59	24	23
13.	Bank of Maharashtra	104	150	48(2)	46	32	32
14.	Canara Bank	200	250	57	54	26	27
15.	Central Bank of India	365	399	55(1)	55	29	29
16.	Corporation Bank	221	290	62	56	18	20
17.	Dena Bank	282	294	51(1)	54	31	34
18.	Indian Bank	30	34	61(2)	63	20	23
19.	Indian Overseas Bank	77	107	65(*)	65	21	21
20.	New Bank of India	605	144	57(1)	59	26	27
21.	Oriental Bank of Commerce	416	498	53	53	27	29
22.	Punjab National Bank	741	264	53	53	31	31
23.	Punjab & Sind Bank	219	259	50(1)	43	36	36
24.	Syndicate Bank	150	101	58(1)	59	26	26
25.	Union Bank of India	481	546	52	53	26	28
26.	United Bank of India	165	89	52(2)	54	30	30
27.	United Commercial Bank	160	170	51(1)	50	22	22
28.	Vijaya Bank	196	214	59	58	27	28
Regional Rural Banks :							
29.	Aligarh Gramin Bank	—	—	—	29	—	64
30.	Allahabad Kshetriya Gramin Bank	1	2	10	8	79	79
31.	Alwar Bharatpur Anchalik Gramin Bank	—	2	—	16	—	157
32.	Aravali Kshetriya Gramin Bank	—	*	—	1	—	125
33.	Baitarni Gramya Bank	*	—	2	46	2	51
34.	Balasore Gramya Bank	—	—	93*	31	7	62
35.	Ballia Kshetriya Gramin Bank	15	33	28	38	63	59
36.	Banaskantha Mehsana Gramin Bank	—	*	—	4	—	102
37.	Barabanki Gramin Bank	9	11	31	34	65	62
38.	Bardhaman Gramin Bank	—	—	—	7	100	93
39.	Bareilly Kshetriya Gramin Bank	2	1	4	6	94	86
40.	Bastar Kshetriya Gramin Bank	2	2	50	47	44	49

COMMERCIAL BANKS
December 31)

(Percentages)

Current Deposits to Aggregate Deposits		Paid-up Capital & 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.
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
25	27	3	2	11	12	3	5	21	22	35	37	78	75	1
24	23	1	1	5	4	16	16	16	15	29	27	60	63	2
22	23	*	*	8	9	13	18	20	24	33	36	67	71	3
25	27	1	1	4	4	7	9	18	16	28	26	68	64	4
21	22	1	1	2	3	11	11	22	20	31	31	57	63	5
27	27	*	*	6	5	10	10	18	14	29	27	55	56	6
21	19	1	1	4	5	11	12	21	22	29	30	66	73	7
18	16	1	1	3	3	12	13	21	24	27	31	65	64	8
20	20	1	1	3	2	14	13	23	22	28	27	57	58	9
16	15	1	1	4	5	18	16	11	13	30	29	55	60	10
21	21	1	1	4	4	12	11	16	15	28	28	56	56	11
17	18	1	1	4	3	10	9	15	14	30	25	62	63	12
18	21	1	1	3	5	11	14	18	15	33	30	58	58	13
17	19	1	1	2	3	13	13	21	15	31	29	56	57	14
15	16	1	1	4	4	11	11	22	19	34	30	60	63	15
20	23	1	1	3	5	14	14	20	19	35	31	53	54	16
17	12	1	1	2	3	10	12	32	33	33	34	59	64	17
16	14	1	1	4	8	11	6	16	18	31	33	59	68	18
14	14	1	1	11	9	11	11	15	12	27	24	67	66	19
16	14	1	1	3	3	16	14	12	12	35	31	51	56	20
20	18	*	*	2	4	14	18	18	17	30	28	55	58	21
16	15	1	1	3	4	14	14	24	22	33	32	58	59	22
13	21	*	*	8	5	19	10	24	20	27	24	66	67	23
15	15	1	1	6	5	11	11	29	26	30	27	63	68	24
22	19	1	*	2	2	14	14	25	25	31	31	57	61	25
16	16	1	*	3	3	15	15	31	32	32	33	56	54	26
26	27	1	1	4	4	15	12	22	16	25	23	59	63	27
14	14	1	1	11	4	19	16	17	17	35	34	58	55	28
—	8	—	42	—	42	—	18	—	—	—	43	—	85	29
11	5	336	71	—	—	7	19	—	—	—	122	—	13	30
—	5	142	—	—	—	—	18	—	—	—	—	—	65	31
—	—	—	2129	—	4	—	—	—	—	—	—	—	—	32
96	4	120	29	—	64	5	12	—	—	—	59	11	79	33
*	7	153	32	*	26	5	12	—	—	—	19	6	69	34
9	3	8	6	—	—	7	7	—	—	—	*	69	75	35
—	*	—	179	—	—	—	3	—	—	—	—	—	22	36
4	4	7	5	—	—	5	8	—	—	*	*	48	62	37
—	8	—	250	—	—	100	45	—	—	—	150	—	1	38
2	9	279	51	—	11	7	11	—	—	279	60	—	25	39
6	4	616	67	—	15	21	10	—	—	482	39	44	46	40

No. 57 — PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
	1980	1981	1980	1981	1980	1981
	1	2	3	4	5	6
41. Basti Gramin Bank	1	3	34	23	25	54
42. Bhagirath Gramin Bank	41	70	28	27	65	65
43. Bhojpur-Rohtas Gramin Bank	22	26	32	31	60	62
44. Bilaspur-Raipur-Kshetriya Gramin Bank	—	—	27	30	64	61
45. Bolangir Anchalik Gramya Bank	20	50	32	31	52	50
46. Bundelkhand Kshetriya Gramin Bank	—	—	24	29	49	52
47. Cachar Gramin Bank	—	—	—	*	—	102
48. Cauvery Grameena Bank	17	41	54	52	40	41
49. Champaran Kshetriya Gramin Bank	5	6	17	19	11	65
50. Chitradurga Grameena Bank	—	—	—	13	—	84
51. Cuttack Gramya Bank	21	63	38	31	61	68
52. Damoh-Panna-Sagar Kshetriya Gramin Bank	—	1	—	36	—	43
53. Devipatan Kshetriya Gramin Bank	—	18	—	7	—	28
54. Dhenkanal Gramya Bank	—	—	—	55	—	44
55. Durg-Rajnandgaon Gramin Bank	6	6	13	12	86	86
56. Ellaqui Dehati Bank	3	3	46	38	51	56
57. Etah Gramin Bank	—	—	—	8	—	92
58. Etawah Kshetriya Gramin Bank	8	8	17	17	74	74
59. Faizabad Kshetriya Gramin Bank	1	5	19	24	75	69
60. Farrukhabad Gramin Bank	17	19	31	33	60	60
61. Fatehpur Kshetriya Gramin Bank	—	2	5	13	94	82
62. Gaur Gramin Bank	33	33	26	27	58	62
63. Gomati Gramin Bank	—	3	—	18	—	85
64. Gopalganj Kshetriya Gramin Bank	—	—	—	2	—	90
65. Gorakhpur Kshetriya Gramin Bank	127	269	24	27	67	60
66. Gurgaon Gramin Bank	—	—	36	35	63	64
67. Hardoi-Unnao Gramin Bank	1	1	27	27	66	66
68. Haryana Kshetriya Gramin Bank	—	+	39	+	60	+
69. Himachal Gramin Bank	*	*	57	58	43	42
70. Jaipur Nagaur Anchalik Gramin Bank	—	5	37	37	61	58
71. Jammu Rural Bank	51	51	32	33	67	67
72. Jamnagar Gramin Bank	—	—	27	33	72	68
73. Jhabua-Dhar Kshetriya Gramin Bank	2	2	20	9	47	62
74. Ka Bank Nong Kundong Ri Khasi Jaintia††	—	—	—	—	—	—
75. Kalahandi Anchalik Gramya Bank	1	5	92	38	5	14
76. Kamraz Rural Bank	—	—	—	25	—	61
77. Kanpur Kshetriya Gramin Bank	10	10	64	24	25	73
78. Kashi Gramin Bank	2	2	(1)(11)	6	88	72
79. Kisan Gramin Bank	3	3	48	26	43	53
80. Koraput Panchabati Gramya Bank	57	133	30	18	48	66
81. Kosi Kshetriya Gramin Bank	—	—	18	20	74	72
82. Krishna Grameena Bank	—	—	36	48	63	50
83. Kshetriya Gramin Bank, Hoshnagabad.	3	3	34	37	48	47
84. Kshetriya Kisan Gramin Bank	3	3	42	44	52	55
85. Kutch Gramin Bank	—	—	34	48	51	52

COMMERCIAL BANKS (contd.)

December 31)

(Percentages)

Current Deposits to Aggregate Deposits		Paid-up Capital & Reserves to Aggregate Deposits		Borrowings from Banks to Aggregate Deposits		Cash in hand and Balances with RBI to Aggregate Deposits		Investments and in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Credit to Aggregate Deposits		No
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
41	25	324	61	—	68	5	11	—	—	—	—	254	127	41
7	9	6	5	2	—	9	7	—	—	22	*	57	57	42
8	7	4	2	8	12	7	7	—	—	3	*	46	39	43
9	9	8	6	98	106	9	6	—	—	*	13	131	138	44
16	18	10	12	240	282	4	7	—	—	3	*	322	342	45
27	19	12	10	95	122	6	5	—	—	*	*	138	173	46
—	1	—	500	—	—	—	2	—	—	—	475	—	—	47
6	7	12	10	213	207	8	9	—	—	*	*	266	250	48
12	16	6	4	78	92	10	9	—	—	*	*	122	156	49
—	4	—	76	—	7	—	16	—	—	—	—	—	18	50
1	1	6	5	66	67	7	7	—	—	*	*	101	93	51
—	31	—	306	—	—	—	10	—	—	—	234	—	20	52
—	65	—	28	—	—	—	4	—	—	—	96	—	12	53
—	2	—	86	—	—	—	7	—	—	—	69	—	46	54
1	2	160	62	—	24	4	15	—	—	159	*	20	67	55
3	6	106	22	55	46	11	7	—	—	—	—	81	64	56
—	1	—	357	—	—	—	24	—	—	—	243	—	69	57
9	9	128	129	14	14	9	9	—	—	95	95	89	89	58
6	7	460	164	—	—	5	14	—	—	—	*	42	45	59
9	6	9	7	33	33	9	8	—	—	—	—	76	101	60
1	5	238	71	—	—	6	18	—	—	238	69	10	19	61
16	12	13	8	124	81	8	10	—	—	*	140	167	123	62
—	—	—	129	—	19	—	23	—	—	—	125	—	28	63
—	10	—	35	—	—	—	6	—	—	—	*	—	43	64
9	13	3	4	45	48	5	5	*	—	*	*	54	63	65
1	*	7	4	79	101	7	7	—	—	*	*	145	169	66
7	7	9	9	79	80	9	9	—	—	*	*	106	191	67
1	+	9	+	24	+	12	+	*	+	1	+	82	+	68
*	x	7	5	—	—	6	5	—	—	—	—	52	48	69
2	5	5	3	79	115	8	6	—	—	*	*	131	156	70
1	*	10	8	—	—	7	6	—	—	14	35	51	46	71
1	*	35	22	33	56	6	6	—	—	*	*	42	67	72
33	29	531	38	—	18	7	7	—	—	—	54	48	59	73
—	—	—	—	—	—	—	—	—	—	—	—	—	—	74
3	49	74	48	10	45	3	5	—	—	*	*	24	60	75
—	14	—	55	—	—	—	6	—	—	—	81	—	17	76
11	3	53	17	—	—	11	13	—	—	—	—	*	28	77
—	22	792	52	—	—	22	14	—	—	670	64	64	53	78
9	25	650	92	—	—	10	12	—	—	—	105	87	80	79
22	14	15	11	201	137	6	4	—	—	*	24	262	183	80
9	7	19	11	117	137	10	10	—	—	*	*	183	175	81
1	2	37	15	172	183	6	7	—	—	5	*	214	222	82
18	16	9	7	75	73	12	9	—	—	*	*	129	147	83
6	6	145	152	—	—	8	8	—	—	—	—	28	30	84
15	*	35	16	—	15	10	7	—	—	*	57	39	31	85

No. 57 — PRINCIPAL RATIOS OF
(As on)

Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
	1980	1981	1980	1981	1980	1981
	1	2	3	4	5	6
86. Lakhmi Gaonlia Bank	—	1	51	25	45	70
87. Madhubani Kshetriya Gramin Bank	—	—	19	12	76	67
88. Magadh Gramin Bank	26	26	29	27	61	68
89. Malaprabha Grameena Bank	—	—	39	46	60	54
90. Mallabhum Gramin Bank	—	5	26	27	61	61
91. Manipur Rural Bank	—	—	—	105	—	—
92. Marathwada Gramin Bank	—	—	36	34	57	60
93. Marudhar Kshetriya Gramin Bank	8	4	13	24	79	75
94. Marwar Gramin Bank	1	16	41	41	54	57
95. Mayurakshi Gramin Bank	1	1	21	24	72	70
96. Mithila Kshetriya Gramin Bank	—	—	11	20	83	78
97. Monghyr Kshetriya Gramin Bank	4	35	13	13	84	84
98. Nadia Gramin Bank	—	—	4	25	96	76
99. Nagarjuna Grameena Bank	281	+	40	+	56	+
100. Nalanda Gramin Bank	1	—	14	16	84	71
101. North Malabar Gramin Bank	—	3	45	45	48	44
102. Palamau Kshetriya Gramin Bank	9	19	1	4	99	93
103. Pandyan Grama Bank	112	226	53	53	44	45
104. Pragiyotish Gaonlia Bank	—	4	35	29	57	52
105. Pratapgarh Kshetriya Gramin Bank	1	4	23	11	57	68
106. Prathama Bank	8	54	29	26	67	70
107. Puri Gramya Bank	32	78	68	67	29	29
108. Rai Bareli Kshetriya Gramin Bank	37	51	37	38	60	55
109. Raigarh Kshetriya Gramin Bank	—	1	—	64	—	20
110. Ranchi Kshetriya Gramin Bank	1	—	3	2	96	98
111. Rayalaseema Grameena Bank	1	28	51	57	47	41
112. Rewa-Sidhi Gramin Bank	1	1	34	34	53	56
113. Rushikulya Gramya Bank	—	3	—	89	—	10
114. Sagar Gramin Bank	—	—	45	13	46	76
115. Samastipur Kshetriya Gramin Bank	—	2	4	7	95	89
116. Samyut Kshetriya Gramin Bank	5	18	30	32	65	64
117. Santhal Parganas Gramin Bank	8	16	17	19	79	77
118. Saran Kshetriya Gramin Bank	—	+	—	+	—	+
119. Sharda Gramin Bank	2	—	21	22	77	76
120. Shekhawati Gramin Bank	—	11	36	41	63	57
121. Shivpuri-Guna Kshetriya Gramin Bank	—	2	—	21	—	72
122. Shri Venkateshwara Grameena Bank	—	*	—	31	—	61
123. Singhbhum Gramin Bank	7	—	22	29	76	67
124. Siwan Kshetriya Gramin Bank	—	8	—	1	—	11
125. South Malabar Gramin Bank	66	100	49	46	49	51
126. Sravasthi Gramin Bank	4	4	11	17	32	62
127. Sree Anantha Grameena Bank	1	5	81	51	16	48
128. Sri Visakha Grameena Bank	256	336	43	44	38	44
129. Sultanpur Kshetriya Gramin Bank	22	48	39	41	57	56
130. Surguja Kshetriya Gramin Bank	1	1	20	21	69	58

COMMERCIAL BANKS

December 31)

(Percentages)

Current Deposits to Aggregate Deposits		Paid-up Capital & 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.
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
4	5	3521	57	—	—	396	8	—	—	2887	45	125	111	86
5	21	32	10	65	94	9	7	—	—	—	*	125	171	87
10	4	7	4	12	7	7	6	—	—	27	31	42	44	88
1	*	5	3	81	115	10	7	—	—	*	*	134	169	89
13	12	5	4	27	21	8	7	—	—	25	25	70	65	90
—	—	—	2500	—	—	—	10	—	—	—	—	—	90	91
7	6	5	4	35	104	6	7	—	—	*	*	91	137	92
8	2	268	66	139	125	28	14	—	—	1	*	199	180	93
5	2	6	5	117	167	5	5	—	—	15	4	168	199	94
7	6	16	10	36	43	9	10	—	—	2	*	84	107	95
6	2	99	26	30	92	21	14	—	—	—	*	106	114	96
3	3	15	9	9	60	10	7	—	—	*	*	90	113	97
—	—	4521	139	—	—	13	8	—	—	—	*	—	118	98
4	+	11	+	210	+	6	+	—	+	6	+	262	+	99
2	13	71	23	—	20	12	10	—	—	—	9	97	84	100
7	11	5	4	116	142	8	9	—	—	*	*	183	203	101
*	4	85	22	—	9	3	5	—	—	147	61	2	36	102
3	2	10	11	160	155	11	9	—	—	1	*	232	224	103
8	19	9	4	34	18	8	8	—	—	37	37	74	52	104
20	22	652	59	—	—	19	10	—	—	628	78	5	16	105
4	4	6	5	21	39	8	12	—	—	4	*	85	106	106
3	4	6	7	71	73	8	5	—	—	19	15	127	132	107
3	6	10	8	65	44	8	9	—	—	*	*	68	73	108
—	17	—	127	—	—	—	10	—	—	—	150	—	15	109
1	*	157	12	—	—	1	5	—	—	—	9	3	4	110
2	2	5	4	129	148	11	10	—	—	*	*	187	211	111
13	10	9	7	47	65	6	6	—	—	26	39	83	83	112
—	1	—	65	—	17	—	47	—	—	—	—	—	28	113
9	11	486	36	—	36	8	10	—	—	—	35	33	70	114
1	5	151	23	—	65	9	6	—	—	—	*	19	88	115
5	4	3	3	21	25	7	6	—	—	56	56	37	48	116
4	4	10	9	44	53	6	5	—	—	*	*	61	78	117
—	+	—	+	—	+	—	+	—	+	—	+	—	+	118
2	3	84	34	—	73	14	8	—	—	36	48	71	111	119
1	2	7	5	103	69	7	6	—	—	*	*	146	116	120
—	6	—	1275	—	—	—	48	—	—	—	1000	—	10	121
—	10	—	126	—	—	—	10	—	—	—	—	—	46	122
2	5	104	52	—	—	11	10	—	—	—	—	50	100	123
—	88	—	27	—	—	—	2	—	—	—	*	—	5	124
2	2	6	5	171	147	10	9	—	—	13	3	223	213	125
57	21	130	24	—	—	28	16	—	—	—	—	13	64	126
3	1	80	14	—	60	7	13	—	—	76	—	65	117	127
19	12	7	6	100	84	7	7	—	—	25	*	129	133	128
4	3	9	7	44	83	10	9	—	—	10	23	95	104	129
11	21	96	33	11	72	11	8	—	—	—	60	108	131	130

No. 57—PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
	1980	1981	1980	1981	1980	1981
	1	2	3	4	5	6
131. Tripura Gramin Bank	38	55	20	21	61	58
132. Tulsi Gramin Bank	—	—	—	7	—	88
133. Tungabhadra Gramin Bank	69	100	51	56	39	34
134. Uttar Banga Kshetriya Gramin Bank	—	—	14	21	82	75
135. Vaishali Kshetriya Gramin Bank	—	—	23	27	69	69
Other Indian Scheduled Banks :						
136. Bank of Cochin	115	105	55	25	39	21
137. Bank of Karad	335	401	70	62	23	27
138. Bank of Madura	84	109	61	61	22	23
139. Bank of Rajasthan	281	309	55(*)	54	30	29
140. Bank of Tamilnad	304	196	54(1)	55	26	25
141. Bank of Thanjavur	542	650	55(3)	55	26	27
142. Bareilly Corporation Bank	572	700	47	46	33	32
143. Benares State Bank	79	87	54	56	33	34
144. Bharat Overseas Bank	128	178	63	56	20	23
145. Catholic Syrian Bank	124	134	54	53	37	38
146. Dhanalakshmi Bank	213	241	63	33	30	14
147. Federal Bank	77	92	50	49	35	39
148. Hindustan Commercial Bank	27	39	49	47	30	28
149. Jammu and Kashmir Bank	769	1649	49	40	22	25
150. Karnataka Bank	121	135	61	61	30	30
151. Karur Vysya Bank	209	241	69	34	18	9
152. Kumbakonam City Union Bank	389	432	66	64	26	25
153. Lakshmi Commercial Bank	438	438	48(1)	43	25	26
154. Lakshmi Vilas Bank	288	322	57	57	22	22
155. Lord Krishna Bank	465	514	62	64	33	32
156. Miraj State Bank	188	215	61	60	34	34
157. Nainital Bank	161	190	45	45	36	40
158. Nedungadi Bank	147	101	62	61	28	30
159. Parur Central Bank	203	224	54	58	42	38
160. Punjab Co-operative Bank	235	248	51	49	27	29
161. Purbanchal Bank	67	73	55	56	27	27
162. Ratnakar Bank	85	94	50	53	33	33
163. Sangli Bank	174	180	62	59	23	24
164. South Indian Bank	151	106	57(1)	53	30	34
165. Tamilnad Mercantile Bank	722	711	51	52	23	21
166. Traders' Bank	20	40	53	53	25	27
167. United Industrial Bank	203	223	49(2)	48	25	27
168. United Western Bank	160	145	62	60	28	30
169. Vysya Bank	188	203	72(*)	72	14	14
Foreign Banks :						
170. Algemene Bank Nederland N.V. (General Bank of the Netherlands)	—	—	55	60	11	11
171. American Express International Banking Corporation	—	—	63	61	11	12

COMMERCIAL BANKS
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(Percentages)

Current Deposits to Aggregate Deposits		Paid-up Capital & 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.
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	
19	21	9	7	76	100	13	10	—	—	*	*	114	151	131
—	6	—	63	—	—	—	9	—	—	—	—	—	26	132
10	11	8	7	115	110	10	9	—	—	*	*	162	178	133
4	4	39	13	86	88	10	8	—	—	*	*	107	133	134
8	4	6	3	71	68	11	9	—	*	*	*	131	120	135
6	3	1	1	9	4	4	1	13	4	27	11	71	38	136
7	12	2	2	—	6	5	10	28	24	29	25	52	59	137
17	16	1	1	6	6	16	14	11	14	21	24	74	74	138
16	16	1	1	3	2	12	15	21	20	31	30	57	58	139
19	19	1	1	3	2	16	16	13	12	20	18	58	58	140
16	18	2	2	4	3	17	20	14	14	28	26	60	57	141
20	22	2	2	7	3	14	18	23	17	53	22	40	48	142
13	10	1	1	1	1	13	13	22	22	36	43	48	43	143
17	21	3	3	6	7	16	11	16	14	27	24	61	71	144
9	9	1	1	2	2	16	15	14	18	22	23	61	61	145
7	3	1	*	3	1	15	10	17	12	28	23	53	56	146
15	12	2	1	3	2	17	17	12	13	24	23	54	54	147
21	25	2	2	*	3	17	15	20	18	30	27	51	58	148
29	35	1	2	1	3	11	14	29	26	63	35	32	59	149
9	9	1	1	3	2	15	16	21	20	34	30	52	55	150
13	6	1	1	3	1	16	8	16	8	27	12	59	31	151
8	12	2	2	*	*	14	11	14	14	25	22	60	63	152
26	30	1	*	*	1	21	15	20	24	26	28	44	49	153
21	21	2	2	4	6	16	16	15	16	27	27	61	57	154
5	5	1	1	1	1	14	15	22	21	32	27	48	51	155
5	6	2	2	—	—	17	19	21	20	21	22	64	61	156
19	15	2	2	2	2	16	13	29	29	42	37	44	52	157
10	10	1	1	2	1	16	15	16	15	21	19	64	66	158
4	4	3	2	*	—	12	12	13	13	20	19	56	59	159
22	21	21	18	12	8	13	14	24	26	75	59	39	47	160
18	17	2	2	10	6	22	18	17	14	28	25	65	61	161
17	13	2	1	6	5	14	16	14	14	22	22	67	66	162
14	17	1	1	1	1	18	14	12	12	28	22	56	63	163
12	13	1	1	3	4	19	17	20	17	25	23	57	59	164
26	27	2	2	2	2	18	18	20	17	25	24	54	53	165
22	20	2	1	*	—	24	22	11	10	20	23	33	39	166
24	25	1	1	1	1	17	16	14	13	21	24	59	54	167
10	10	1	1	2	5	15	15	22	23	31	32	56	65	168
14	13	1	1	3	4	11	15	21	12	36	29	58	60	169
34	29	*	—	36	2	17	9	43	32	43	32	84	76	170
26	27	—	—	10	2	9	9	33	30	35	32	78	73	171

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	
		1980	1981	1980	1981	1980	1981
		1	2	3	4	5	6
172.	Bank of America National Trust and Savings Association	—	—	80	77	5	6
173.	Bank of Oman	—	—	—	39	—	19
174.	Bank of Tokyo	—	—	32	30	14	19
175.	Banque del' Indochine et de Suez (Indosuez)	—	—	—	57	—	28
176.	Banque Nationale de Paris	—	—	33	36	14	15
177.	British Bank of the Middle East	—	—	42	37	17	19
178.	Chartered Bank	—	—	42	44	28	28
179.	Citi Bank, N.A.	—	—	52(16)	56	8	8
180.	Emirates Commercial Bank	—	—	—	69	—	2
181.	European Asian Bank	—	—	49	63	23	2
182.	Grindalys Bank	—	—	50(1)	49	29	31
183.	Mercantile Bank	—	—	43	44	26	27
184.	Mitsui Bank	—	—	48	46	24	21
185.	Sonali Bank	—	—	5	5	6	5
Non-Scheduled Banks :							
186.	Bari Doab Bank	1583	1645	67	62	28	29
187.	Ganesh Bank of Kurundwad	264	163	43	47	42	45
188.	Kashi Nath Seth Bank	63	170	46	48	47	47

* Ratio is less than one percent.

† Data for the 1981 are not available

‡ Bank was established on 29-12-1981.

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December 31)

Current Deposits to Aggregate Deposits		Paid-up Capital & Reserves to Aggregate Deposits		Borrowings from Banks to Aggregate Deposits		Cash in hand Balances with RBI to Aggregate Deposits		Investments in Govt. Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		(Percentages Total Bank Credit to Aggregate Deposits)	
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981
7		9	10	11	12	13	14	15	16	17	18	19	20
15	17	—	—	2	2	9	5	25	26	29	29	68	79
—	42	—	—	—	—	—	17	—	47	—	47	—	78
54	50	—	—	8	7	14	15	24	24	37	39	72	68
—	15	—	15	—	—	—	12	—	15	43	15	—	45
53	49	—	—	1	12	13	15	22	23	36	37	58	81
41	44	—	3	1	—	11	11	41	42	43	43	47	62
30	28	1	7	11	6	9	12	32	30	39	37	72	65
24	36	—	—	15	6	10	3	35	12	37	13	76	72
—	29	—	2	—	*	—	8	—	16	—	30	—	77
28	35	—	—	187	9	59	3	369	30	369	369	195	73
20	20	3	3	18	12	8	7	34	35	37	37	79	76
31	29	2	1	8	4	13	10	22	21	35	34	65	72
28	33	—	—	1	3	13	12	18	17	32	32	69	72
89	90	—	—	59	13	28	30	21	18	21	18	118	86
5	11	103	106	—	—	7	7	24	28	148	146	50	56
15	8	3	3	—	*	5	5	18	18	19	18	53	72
7	5	1	2	*	1	4	2	17	21	17	21	68	71

Note : Figures in brackets pertain to deposits under Participation Certificate Scheme.

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories
(As on December 31, 1981)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH 2,945		ANDHRA PRADESH—(Concl'd)	
1. Allahabad Bank 13		51. Union Bank of India 82	
2. Andhra Bank 537		52. United Bank of India 3	
3. Bank of Baroda 37		53. United Commercial Bank 28	
4. Bank of Cochin 1		54. United Western Bank 1	
5. Bank of India 38		55. Vijaya Bank 55	
6. Bank of Madura 5		56. Vysya Bank 100	
7. Bank of Maharashtra 16			
8. Bank of Rajasthan 1		ASSAM 550	
9. Bank of Tamilnad 1		1. Allahabad Bank 18	
10. Bank of Thanjavur 3		2. Bank of Baroda 6	
11. Bharat Overseas Bank 2		3. Cachar Gramin Bank 1	
12. Canara Bank 97		4. Bank of India 5	
13. Catholic Syrian Bank 3		5. Canara Bank 19	
14. Central Bank of India 74		6. Central Bank of India 2	
15. Corporation Bank 49		7. Dena Bank 5	
16. Dena Bank 15		8. Federal Bank 1	
17. Dhanalakshmi Bank 2		9. Grindlays Bank 10	
18. Federal Bank 3		10. Indian Bank 3	
19. Grindlays Bank 1		11. Indian Overseas Bank 1	
20. Hindustan Commercial Bank 1		12. Lakshmi Commercial Bank 20	
21. Indian Bank 132		13. Lakhimi Gaonlia Bank 1	
22. Indian Overseas Bank 75		14. New Bank of India 66	
23. Jammu & Kashmir Bank 1		15. Pragjyotish Ganolia Bank 4	
24. Karnataka Bank 11		16. Punjab & Sind Bank 20	
25. Karur Vysya Bank 13		17. Punjab National Bank 30	
26. Kumbakonam City Union Bank 1		18. Purbanchal Bank 1	
27. Lakshmi Commercial Bank 2		19. State Bank of Bikaner & Jaipur 98	
28. Lakshmi Vilas Bank 4		20. State Bank of India 3	
29. Mercantile Bank 1		21. Syndicate Bank 21	
30. Nagarjuna Grameena Bank 122		22. Union Bank of India 125	
31. Nedungadi Bank 4		23. United Bank of India 81	
32. New Bank of India 4		24. United Commercial Bank 2	
33. Oriental Bank of Commerce 2		25. United Industrial Bank 6	
34. Punjab & Sind Bank 4		26. Vijaya Bank	
35. Punjab National Bank 22			
36. Rayalaseema Grameena Bank 98		BIHAR 2,660	
37. Sangli Bank 1		1. Allahabad Bank 106	
38. Shri Venkateswara Grameena Bank 6		2. Andhra Bank 2	
39. South Indian Bank 9		3. Bank of Baroda 37	
40. Sree Anantha Grameena Bank 32		4. Bank of India 182	
41. Sri Visakha Grameena Bank 106		5. Bank of Madura 1	
42. State Bank of Bikaner & Jaipur 1		6. Bank of Maharashtra 1	
43. State Bank of Hyderabad 296		7. Benares State Bank 94	
44. State Bank of India 590		8. Bhojpur-Rohtas Gramin Bank 50	
45. State Bank of Mysore 9		9. Canara Bank 214	
46. State Bank of Patiala 1		10. Central Bank of India 106	
47. State Bank of Saurashtra 1		11. Champaran Kshetriya Grameena Bank 1	
48. State Bank of Travancore 2		12. Corporation Bank 5	
49. Syndicate Bank 225		13. Dena Bank 2	
50. Tamilnad Mercantile Bank 2		14. Federal Bank	

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
BIHAR—(Concl'd.)		GUJARAT—(Concl'd.)	
15. Gopalganj Kshetriya Gramin Bank ..	17	22. Lakshmi Commercial Bank ..	5
16. Hindustan Commercial Bank ..	3	23. New Bank of India ..	16
17. Indian Bank ..	12	24. Oriental Bank of Commerce ..	10
18. Indian Overseas Bank ..	10	25. Punjab & Sind Bank ..	7
19. Jharia Industrial Bank ..	1	26. Punjab National Bank ..	49
20. Kosi Kshetriya Gramin Bank ..	87	27. Sangli Bank ..	1
21. Lakshmi Commercial Bank ..	2	28. South Indian Bank ..	1
22. Madhubani Kshetriya Gramin Bank ..	63	29. State Bank of Bikaner and Jaipur ..	4
23. Magadh Gramin Bank ..	90	30. State Bank of Hyderabad ..	1
24. Mithila Kshetriya Gramin Bank ..	58	31. State Bank of India ..	332
25. Monghyr Kshetriya Gramin Bank ..	69	32. State Bank of Indore ..	3
26. Nalanda Gramin Bank ..	28	33. State Bank of Patiala ..	1
27. New Bank of India ..	5	34. State Bank of Saurashtra ..	219
28. Oriental Bank of Commerce ..	2	35. Syndicate Bank ..	39
29. Palamau Kshetriya Gramin Bank ..	34	36. Union Bank of India ..	129
30. Punjab & Sind Bank ..	10	37. United Bank of India ..	11
31. Punjab National Bank ..	227	38. United Commercial Bank ..	70
32. Ranchi Kshetriya Gramin Bank ..	15	39. United Industrial Bank ..	1
33. Samastipur Kshetriya Gramin Bank ..	19	40. United Western Bank ..	3
34. Santhal Parganas Gramin Bank ..	44	41. Vijaya Bank ..	21
35. Saran Kshetriya Gramin Bank ..	19	42. Vysya Bank ..	2
36. Singhbhum Gramin Bank ..	14		
37. Sivan Kshetriya Gramin Bank ..	2	HARYANA ..	850
38. State Bank of Bikaner & Jaipur ..	3	1. Allahabad Bank ..	14
39. State Bank of India ..	606	2. Bank of Baroda ..	12
40. State Bank of Patiala ..	1	3. Bank of India ..	15
41. Syndicate Bank ..	8	4. Bank of Maharashtra ..	4
42. Union Bank of India ..	45	5. Bank of Rajasthan ..	3
43. United Bank of India ..	65	6. Canara Bank ..	5
44. United Commercial Bank ..	140	7. Central Bank of India ..	57
45. United Industrial Bank ..	10	8. Dena Bank ..	4
46. Vaishali Kshetriya Gramin Bank ..	142	9. Gurgaon Gramin Bank ..	58
47. Vijaya Bank ..	7	10. Haryana Kshetriya Gramin Bank ..	49
		11. Hindustan Commercial Bank ..	10
GUJARAT ..	2,425	12. Indian Bank ..	12
1. Allahabad Bank ..	10	13. Indian Overseas Bank ..	6
2. Andhra Bank ..	4	14. Jammu & Kashmir Bank ..	1
3. Bank of Baroda ..	512	15. Lakshmi Commercial Bank ..	32
4. Bank of India ..	180	16. New Bank of India ..	59
5. Bank of Madras ..	3	17. Oriental Bank of Commerce ..	49
6. Bank of Maharashtra ..	26	18. Punjab & Sind Bank ..	31
7. Bank of Rajasthan ..	4	19. Punjab National Bank ..	145
8. Bharat Overseas Bank ..	2	20. State Bank of Bikaner and Jaipur ..	3
9. Canara Bank ..	24	21. State Bank of India ..	124
10. Central Bank of India ..	172	22. State Bank of Patiala ..	82
11. Corporation Bank ..	13	23. Syndicate Bank ..	29
12. Dena Bank ..	421	24. Traders' Bank ..	3
13. Federal Bank ..	2	25. Union Bank of India ..	21
14. Hindustan Commercial Bank ..	3	26. United Bank of India ..	2
15. Indian Bank ..	29	27. United Commercial Bank ..	18
16. Indian Overseas Bank ..	42	28. Vijaya Bank ..	2
17. Jammu & Kashmir Bank ..	1		
18. Jamnagar Gramin Bank ..	27	HIMACHAL PRADESH ..	396
19. Karnataka Bank ..	1	1. Allahabad Bank ..	2
20. Karur Vysya Bank ..	1	2. Bank of Baroda ..	5
21. Kutch Gramin Bank ..	23	3. Bank of India ..	3

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
HARYANA—(Concl'd.)		KARNATAKA—(Concl'd.)	
4. Canara Bank	1	9. Bank of Thanjavur	2
5. Central Bank of India	19	10. Bharat Overseas Bank	1
6. Grindlays Bank	1	11. Canara Bank	388
7. Himachal Gramin Bank	41	12. Catholic Syrian Bank	3
8. Indian Bank	2	13. Cauvery Grameena Bank	71
9. Indian Overseas Bank	3	14. Central Bank of India	43
10. Jammu & Kashmir Bank	2	15. Chitradurga Gramin Bank	4
11. Lakshmi Commercial Bank	6	16. Corporation Bank	150
12. New Bank of India	13	17. Dena Bank	15
13. Oriental Bank of Commerce	5	18. Dhanalakshmi Bank	4
14. Punjab & Sind Bank	10	19. Federal Bank	4
15. Punjab National Bank	73	20. Ganesh Bank of Kurundwad	2
16. State Bank of India	89	21. Grindlays Bank	1
17. State Bank of Patiala	34	22. Indian Bank	49
18. Syndicate Bank	1	23. Indian Overseas Bank	46
19. Union Bank of India	9	24. Jammu & Kashmir Bank	1
20. United Commercial Bank	79	25. Karnataka Bank	201
JAMMU & KASHMIR		26. Karur Vysya Bank	7
	535	27. Krishna Grameena Bank	50
1. Allahabad Bank	2	28. Kumbakonam City Union Bank	1
2. Bank of Baroda	2	29. Lakshmi Commercial Bank	1
3. Bank of India	5	30. Lakshmi Vilas Bank	12
4. Bank of Maharashtra	1	31. Malaprabha Grameena Bank	104
5. Canara Bank	2	32. Miraj State Bank	4
6. Central Bank of India	8	33. Nedungadi Bank	4
7. Dena Bank	2	34. New Bank of India	3
8. Ellaquai Dehati Bank	26	35. Oriental Bank of Commerce	1
9. Grindlays Bank	1	36. Punjab & Sind Bank	5
10. Hindustan Commercial Bank	2	37. Punjab National Bank	19
11. Indian Bank	1	38. Ratnakar Bank	9
12. Indian Overseas Bank	1	39. Sangli Bank	23
13. Jammu & Kashmir Bank	213	40. South Indian Bank	14
14. Jammu Rural Bank	63	41. State Bank of Bikaner and Jaipur	1
15. Kamraz Rural Bank	25	42. State Bank of Hyderabad	72
16. Lakshmi Commercial Bank	4	43. State Bank of India	179
17. New Bank of India	8	44. State Bank of Mysore	347
18. Oriental Bank of Commerce	5	45. State Bank of Patiala	1
19. Punjab & Sind Bank	5	46. State Bank of Saurashtra	1
20. Punjab National Bank	41	47. State Bank of Travancore	6
21. State Bank of India	97	48. Syndicate Bank	360
22. State Bank of Patiala	2	49. Tamilnad Mercantile Bank	3
23. Syndicate Bank	2	50. Tungabhadra Gramin Bank	95
24. Union Bank of India	5	51. Union Bank of India	64
25. United Bank of India	1	52. United Bank of India	2
26. United Commercial Bank	9	53. United Commercial Bank	22
27. Vijaya Bank	2	54. United Industrial Bank	1
KARNATAKA		55. United Western Bank	3
	2907	56. Vijaya Bank	301
1. Allahabad Bank	6	57. Vysya Bank	84
2. Andhra Bank	15	KERALA	
3. Bank of Baroda	27		2,397
4. Bank of Cochin	1	1. Allahabad Bank	4
5. Bank of India	39	2. Andhra Bank	5
6. Bank of Madura	5	3. Bank of Baroda	27
7. Bank of Maharashtra	29	4. Bank of Cochin	89
8. Bank of Rajasthan	1	5. Bank of India	12

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
KERALA—(Concl'd.)		MADHYA PRADESH—(Concl'd.)	
6. Bank of Madura	6	13. Damoh-Panna-Sagar Kshetriya Gramin Bank	7
7. Bank of Maharashtra	3	14. Dena Bank	66
8. Bank of Tamilnad	1	15. Durg Rajnandgaon Gramin Bank	21
9. Bank of Thanjavur	3	16. Federal Bank	1
10. Bharat Overseas Bank	2	17. Hindustan Commercial Bank	4
11. Canara Bank	155	18. Indian Bank	8
12. Catholic Syrian Bank	177	19. Indian Overseas Bank	6
13. Central Bank of India	55	20. Jhabua-Dhar Kshetriya Gramin Bank	22
14. Chartered Bank	2	21. Kshetriya Gramin Bank, Hoshangabad.	52
15. Corporation Bank	31	22. Lakshmi Commercial Bank	2
16. Dena Bank	9	23. New Bank of India	10
17. Dhanalakshmi Bank	90	24. Oriental Bank of Commerce	16
18. Federal Bank	249	25. Punjab & Sind Bank	23
19. Grindlays Bank	2	26. Punjab National Bank	114
20. Indian Bank	55	27. Rewa-Sidhi Gramin Bank	54
21. Indian Overseas Bank	70	28. Raigarh Kshetriya Gramin Bank	6
22. Karnataka Bank	9	29. Sharada Gramin Bank	26
23. Karur Vysya Bank	2	30. Shivpuri Guna Kshetriya Gramin Bank	2
24. Lakshmi Commercial Bank	1	31. State Bank of Bikaner and Jaipur	6
25. Lakshmi Vilas Bank	4	32. State Bank of India	488
26. Lord Krishna Bank	61	33. State Bank of Indore	202
27. Nedungadi Bank	91	34. State Bank of Saurashtra	1
28. New Bank of India	3	35. Surguja Kshetriya Gramin Bank	34
29. North Malabar Gramin Bank	92	36. Syndicate Bank	20
30. Oriental Bank of Commerce	1	37. Union Bank of India	114
31. Parur Central Bank	44	38. United Bank of India	2
32. Punjab & Sind Bank	2	39. United Commercial Bank	98
33. Punjab National Bank	7	40. United Western Bank	9
34. South Indian Bank	166	41. Vijaya Bank	6
35. South Malabar Gramin Bank	106		
36. State Bank of Bikaner & Jaipur	1	MAHARASHTRA	3,826
37. State Bank of India	77	1. Algemene Bank Nederland N.V.	2
38. State Bank of Mysore	3	2. Allahabad Bank	51
39. State Bank of Saurashtra	2	3. American Express International Banking Corporation	1
40. State Bank of Travancore	418	4. Andhra Bank	19
41. Syndicate Bank	85	5. Bank of America	1
42. Tamilnad Mercantile Bank	3	6. Bank of Baroda	193
43. Union Bank of India	95	7. Bank of Cochin	1
44. United Bank of India	2	8. Bank of India	385
45. United Commercial Bank	14	9. Bank of Karad	41
46. Vijaya Bank	51	10. Bank of Madura	5
47. Vysya Bank	10	11. Bank of Maharashtra	584
MADHYA PRADESH	2,358	12. Bank of Oman	1
1. Allahabad Bank	122	13. Bank of Rajasthan	5
2. Andhra Bank	6	14. Bank of Tokyo	1
3. Bank of Baroda	49	15. Banque de L'Indochine et de Suez (Indo Suez)	1
4. Bank of India	196	16. Banque Nationale de Paris	2
5. Bank of Maharashtra	79	17. Benares State Bank	1
6. Bank of Rajasthan	11	18. Bharat Overseas Bank	3
7. Bastar Kshetriya Gramin Bank	18	19. British Bank of the Middle East	1
8. Bilaspur - Raipur Kshetriya Gramin Bank	87	20. Canara Bank	119
9. Bundelkhand Kshetriya Gramin Bank	62	21. Catholic Syrian Bank	2
10. Canara Bank	20	22. Central Bank of India	332
11. Central Bank of India	286	23. Chartered Bank	6
12. Corporation Bank	2	24. Citibank N. A.	2

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
MAHARASHTRA—(Concl'd.)		MEGHALAYA 66	
25. Corporation Bank	25	1. Allahabad Bank	1
26. Dena Bank	197	2. Bank of Baroda	2
27. Emirates Commercial Bank	1	3. Bank of India	1
28. European Asian Bank	1	4. Canara Bank	1
29. Federal Bank	5	5. Central Bank of India	1
30. Ganesh Bank of Kurundwad	9	6. Federal Bank	1
31. Grindlays Bank	12	7. Indian Bank	1
32. Habib Bank	1	8. Indian Overseas Bank	1
33. Hindustan Commercial Bank	3	9. Punjab National Bank	2
34. Indian Bank	50	10. Purbanchal Bank	2
35. Indian Overseas Bank	45	11. State Bank of India	36
36. Jammu & Kashmir Bank	1	12. Syndicate Bank	1
37. Karnataka Bank	9	13. Union Bank of India	2
38. Karur Vysya Bank	1	14. United Bank of India	8
39. Lakshmi Commercial Bank	5	15. United Commercial Bank	4
40. Lakshmi Vilas Bank	3	16. Vijaya Bank	2
41. Marathwada Gramin Bank	101	NAGALAND 45	
42. Mercantile Bank	7	1. Allahabad Bank	4
43. Miraj State Bank	19	2. Bank of Baroda	2
44. Mitsui Bank	1	3. Federal Bank	1
45. Nedungadi Bank	1	4. Indian Bank	1
46. New Bank of India	16	5. Punjab & Sind Bank	1
47. Oriental Bank of Commerce	20	6. State Bank of India	30
48. Punjab & Sind Bank	17	7. United Bank of India	1
49. Punjab National Bank	81	8. United Commercial Bank	2
50. Ratnakar Bank	40	9. Vijaya Bank	3
51. Sangli Bank	116	ORISSA 1,142	
52. South Indian Bank	4	1. Allahabad Bank	19
53. State Bank of Bikaner & Jaipur	11	2. Andhra Bank	41
54. State Bank of Hyderabad	110	3. Baitarani Gramya Bank	46
55. State Bank of India	549	4. Balasore Gramya Bank	34
56. State Bank of Indore	5	5. Bank of Baroda	7
57. State Bank of Mysore	10	6. Bank of India	66
58. State Bank of Patiala	2	7. Bolangir Anchalik Gramya Bank	61
59. State Bank of Saurashtra	6	8. Canara Bank	18
60. State Bank of Travancore	2	9. Central Bank of India	22
61. Syndicate Bank	104	10. Corporation Bank	2
62. Tamilnad Mercantile Bank	1	11. Cuttack Gramya Bank	98
63. Union Bank of India	197	12. Dena Bank	2
64. United Bank of India	17	13. Dhenkanal Gramya Bank	1
65. United Commercial Bank	84	14. Federal Bank	1
66. United Industrial Bank	1	15. Indian Bank	23
67. United Western Bank	132	16. Indian Overseas Bank	41
68. Vijaya Bank	40	17. Kalahandi Anchalik Gramya Bank	10
69. Vysya Bank	5	18. Koraput-Panchabati Gramya Bank	57
MANIPUR 39		19. Lakshmi Commercial Bank	1
1. Allahabad Bank	2	20. New Bank of India	6
2. Bank of Baroda	1	21. Oriental Bank of Commerce	1
3. Bolangir Anchalik Gramya Bank	1	22. Punjab & Sind Bank	2
4. Central Bank of India	1	23. Punjab National Bank	12
5. Indian Overseas Bank	1	24. Puri Gramya Bank	54
6. Punjab & Sind Bank	1	25. Rushikulya Gramya Bank	1
7. Punjab National Bank	1	26. State Bank of India	290
8. State Bank of India	11	27. Syndicate Bank	15
9. United Bank of India	16	28. Union Bank of India	17
10. United Commercial Bank	2		
11. Vijaya Bank	2		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ORISSA—(Concl'd.)		RAJASTHAN—(Concl'd.)	
29. United Bank of India	62	16. Lakshmi Commercial Bank	9
30. United Commercial Bank	120	17. Marudhar Kshetriya Gramin Bank	19
31. United Industrial Bank	7	18. Marwar Gramin Bank	100
32. Vijaya Bank	5	19. New Bank of India	48
PUNJAB	1,655	20. Oriental Bank of Commerce	23
1. Allahabad Bank	27	21. Punjab & Sind Bank	14
2. Andhra Bank	1	22. Punjab National Bank	128
3. Bank of Baroda	28	23. Shekhawati Gramin Bank	65
4. Bank of India	50	24. State Bank of Bikaner & Jaipur	453
5. Bank of Maharashtra	5	25. State Bank of India	100
6. Bank of Rajasthan	2	26. State Bank of Indore	1
7. Bari Doab Bank	1	27. State Bank of Patiala	2
8. Bharat Overseas Bank	3	28. State Bank of Saurashtra	1
9. Canara Bank	7	29. Syndicate Bank	6
10. Central Bank of India	75	30. Union Bank of India	30
11. Chartered Bank	1	31. United Bank of India	5
12. Corporation Bank	2	32. United Commercial Bank	113
13. Dena Bank	8	33. Vijaya Bank	7
14. Grindlays Bank	1	34. Vysya Bank	1
15. Hindustan Commercial Bank	18	SIKKIM	6
16. Indian Bank	20	1. State Bank of India	5
17. Indian Overseas Bank	34	2. United Commercial Bank	1
18. Jammu & Kashmir Bank	5	TAMIL NADU	3,177
19. Lakshmi Commercial Bank	56	1. Allahabad Bank	12
20. New Bank of India	119	2. Andhra Bank	21
21. Oriental Bank of Commerce	89	3. Bank of America	1
22. Punjab & Sind Bank	267	4. Bank of Baroda	60
23. Punjab Co-operative Bank	3	5. Bank of Cochin	10
24. Punjab National Bank	266	6. Bank of India	49
25. State Bank of Bikaner & Jaipur	5	7. Bank of Madura	180
26. State Bank of India	187	8. Bank of Maharashtra	11
27. State Bank of Patiala	232	9. Bank of Rajasthan	1
28. Syndicate Bank	10	10. Bank of Tamilnad	78
29. Traders' Bank	5	11. Bank of Thanjavur	126
30. Union Bank of India	42	12. Bharat Overseas Bank	9
31. United Bank of India	4	13. Canara Bank	299
32. United Commercial Bank	76	14. Catholic Syrian Bank	23
33. Vijaya Bank	6	15. Central Bank of India	107
RAJASTHAN	1,737	16. Chartered Bank	3
1. Allahabad Bank	16	17. Citibank N.A.	1
2. Alwar Bharatpur Gramin Bank	6	18. Corporation Bank	33
3. Andhra Bank	1	19. Dena Bank	17
4. Bank of Baroda	202	20. Dhanalakshmi Bank	11
5. Bank of India	20	21. Federal Bank	16
6. Bank of Maharashtra	3	22. Grindlays Bank	5
7. Bank of Rajasthan	170	23. Hindustan Commercial Bank	1
8. Canara Bank	4	24. Indian Bank	362
9. Central Bank of India	69	25. Indian Overseas Bank	369
10. Corporation Bank	1	26. Jammu & Kashmir Bank	1
11. Dena Bank	8	27. Karnataka Bank	11
12. Hindustan Commercial Bank	5	28. Karur Vysya Bank	104
13. Indian Bank	7	29. Kumbakonam City Union Bank	60
14. Indian Overseas Bank	9	30. Lakshmi Commercial Bank	1
15. Jaipur-Nagaur Anchalik Gramin Bank	91		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
TAMIL NADU—(Concl'd.)		UTTAR PRADESH—(Concl'd.)	
31. Lakshmi Vilas Bank	124	16. Bharat Overseas Bank	2
32. Lord Krishna Bank	1	17. Canara Bank	69
33. Mercantile Bank	1	18. Central Bank of India	260
34. Nedungadi Bank	28	19. Chartered Bank	1
35. New Bank of India	10	20. Corporation Bank	4
36. Oriental Bank of Commerce	2	21. Dena Bank	29
37. Pandyan Grama Bank	99	22. Devipatan Kshetriya Gramin Bank	1
38. Punjab & Sind Bank	4	23. Etah Gramin Bank	10
39. Punjab National Bank	47	24. Etawah Kshetriya Gramin Bank	4
40. Sangli Bank	2	25. Faizabad Kshetriya Gramin Bank	8
41. South Indian Bank	59	26. Fatehpur Kshetriya Gramin Bank	13
42. State Bank of Bikaner & Jaipur	4	27. Farukhabad Gramin Bank	40
43. State Bank of Hyderabad	8	28. Federal Bank	3
44. State Bank of India	399	29. Gorakhpur Kshetriya Gramin Bank	100
45. State Bank of Mysore	19	30. Grindlays Bank	1
46. State Bank of Patiala	2	31. Hardoi-Unnao Gramin Bank	49
47. State Bank of Saurashtra	1	32. Hindustan Commercial Bank	71
48. State Bank of Travancore	42	33. Indian Bank	28
49. Syndicate Bank	66	34. Indian Overseas Bank	49
50. Tamilnad Mercantile Bank	84	35. Kashi Gramin Bank	15
51. Union Bank of India	82	36. Kashi Nath Seth Bank	16
52. United Bank of India	7	37. Kisan Gramin Bank	7
53. United Commercial Bank	51	38. Kshetriya Kisan Gramin Bank	16
54. United Industrial Bank	1	39. Lakshmi Commercial Bank	69
55. Vijaya Bank	28	40. Naini Tal Bank	30
56. Vysya Bank	24	41. New Bank of India	69
TRIPURA	86	42. Oriental Bank of Commerce	89
1. Allahabad Bank	1	43. Pratapgarh Kshetriya Gramin Bank	13
2. Bank of Baroda	1	44. Prathama Bank	79
3. Central Bank of India	1	45. Punjab & Sind Bank	90
4. Indian Bank	1	46. Punjab National Bank	383
5. Punjab & Sind Bank	1	47. Rae Bareilly Kshetriya Gramin Bank	33
6. State Bank of India	21	48. Samyut Kshetriya Gramin Bank	70
7. Tripura Gramin Bank	31	49. Sravasthi Gramin Bank	4
8. Union Bank of India	1	50. State Bank of Bikaner & Jaipur	14
9. United Bank of India	23	51. State Bank of India	972
10. United Commercial Bank	4	52. State Bank of Indore	2
11. Vijaya Bank	1	53. State Bank of Patiala	27
UTTAR PRADESH	4,512	54. State Bank of Saurashtra	1
1. Aligarh Gramin Bank	29	55. Sultanpur Kshetriya Gramin Bank	32
2. Allahabad Bank	378	56. Syndicate Bank	140
3. Andhra Bank	9	57. Traders' Bank	5
4. Ballia Kshetriya Gramin Bank	40	58. Tulsi Gramin Bank	12
5. Bank of Baroda	283	59. Union Bank of India	263
6. Bank of India	136	60. United Bank of India	29
7. Bank of Madura	2	61. United Commercial Bank	97
8. Bank of Maharashtra	7	62. United Industrial Bank	1
9. Bank of Rajasthan	2	63. Vijaya Bank	26
10. Barabanki Gramin Bank	41	64. Vysya Bank	2
11. Bareilly Corporation Bank	41	WEST BENGAL	2,388
12. Bareilly Kshetriya Gramin Bank	13	1. Algemene Bank Nederland N.V.	1
13. Basti Gramin Bank	21	2. Allahabad Bank	156
14. Benares State Bank	79	3. American Express International Banking Corporation	1
15. Bhagirath Gramin Bank	83	4. Andhra Bank	10

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
WEST BENGAL—(Concl'd.)		UNION TERRITORIES	
5. Bank of America	1	ANDAMAN & NICOBAR ISLANDS	12
6. Bank of Baroda	57	1. Canara Bank	1
7. Bank of Cochin	1	2. State Bank of India	8
8. Bank of India	108	3. Syndicate Bank	3
9. Bank of Madura	5		
10. Bank of Maharashtra	5	ARUNACHAL PRADESH	24
11. Bank of Rajasthan	4	1. Purbanchal Bank	1
12. Bank of Tokyo	1	2. State Bank of India	20
13. Banque Nationale de Paris	3	3. United Bank of India	1
14. Bardhaman Gramin Bank	18	4. United Commercial Bank	1
15. Bharat Overseas Bank	3	5. Vijaya Bank	1
16. Canara Bank	28		
17. Catholic Syrian Bank	1	CHANDIGARH	84
18. Central Bank of India	146	1. Allahabad Bank	2
19. Chartered Bank	8	2. Andhra Bank	1
20. Citibank N.A.	2	3. Bank of Baroda	2
21. Corporation Bank	3	4. Bank of India	3
22. Dena Bank	18	5. Bank of Maharashtra	1
23. Federal Bank	7	6. Bank of Rajasthan	1
24. Gaur Gramin Bank	57	7. Canara Bank	1
25. Grindlays Bank	19	8. Central Bank of India	6
26. Hindustan Commercial Bank	4	9. Corporation Bank	1
27. Indian Bank	39	10. Dena Bank	1
28. Indian Overseas Bank	36	11. Hindustan Commercial Bank	1
29. Jammu & Kashmir Bank	1	12. Indian Bank	1
30. Karur Vysya Bank	1	13. Indian Overseas Bank	1
31. Lakshmi Commercial Bank	3	14. Jammu & Kashmir Bank	1
32. Mallabhum Gramin Bank	71	15. Lakshmi Commercial Bank	1
33. Mayurakshi Gramin Bank	48	16. New Bank of India	6
34. Mercantile Bank	9	17. Oriental Bank of Commerce	2
35. Nadia Gramin Bank	12	18. Punjab & Sind Bank	9
36. National Bank of Pakistan	1	19. Punjab National Bank	11
37. New Bank of India	17	20. State Bank of Bikaner & Jaipur	1
38. Oriental Bank of Commerce	14	21. State Bank of India	15
39. Punjab & Sind Bank	9	22. State Bank of Patiala	8
40. Punjab National Bank	76	23. Syndicate Bank	1
41. Sagar Gramin Bank	35	24. Union Bank of India	2
42. Sonali Bank	1	25. United Bank of India	1
43. South Indian Bank	4	26. United Commercial Bank	3
44. State Bank of Bikaner & Jaipur	5	27. Vijaya Bank	1
45. State Bank of Hyderabad	3		
46. State Bank of India	439	DADRA & NAGAR HAVELI	6
47. State Bank of Indore	1	1. Dena Bank	5
48. State Bank of Mysore	3	2. State Bank of India	1
49. State Bank of Patiala	1		
50. State Bank of Saurashtra	1	DELHI	900
51. State Bank of Travancore	1	1. Allahabad Bank	31
52. Syndicate Bank	20	2. American Express International Banking Corporation	1
53. Tamilnad Mercantile Bank	1	3. Andhra Bank	7
54. Union Bank of India	42	4. Bank of America	1
55. United Bank of India	459	5. Bank of Baroda	30
56. United Commercial Bank	212	6. Bank of Cochin	1
57. United Industrial Bank	101		
58. Uttar Banga Kshetriya Gramin Bank	39		
59. Vijaya Bank	13		
60. Vysya Bank	3		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
DELHI—(Concl'd.)		GOA, DAMAN & DIU—(Concl'd.)	
7. Bank of India	36	5. Canara Bank	19
8. Bank of Madura	5	6. Central Bank of India	21
9. Bank of Maharashtra	8	7. Chartered Bank	1
10. Bank of Rajasthan	9	8. Corporation Bank	20
11. Bank of Tokyo	1	9. Dena Bank	16
12. Benares State Bank	1	10. Federal Bank	1
13. Bharat Overseas Bank	3	11. Indian Bank	3
14. Canara Bank	32	12. Indian Overseas Bank	11
15. Catholic Syrian Bank	1	13. Karnataka Bank	4
16. Central Bank of India	57	14. New Bank of India	1
17. Chartered Bank	2	15. Oriental Bank of Commerce	1
18. Citibank N.A.	1	16. Punjab National Bank	3
19. Corporation Bank	5	17. Sangli Bank	1
20. Dena Bank	17	18. South Indian Bank	1
21. Federal Bank	4	19. State Bank of India	45
22. Grindlays Bank	10	20. State Bank of Mysore	2
23. Hindustan Commercial Bank	5	21. State Bank of Saurashtra	3
24. Indian Bank	16	22. Syndicate Bank	17
25. Indian Overseas Bank	21	23. Union Bank of India	9
26. Jammu & Kashmir Bank	7	24. United Commercial Bank	6
27. Karnataka Bank	1	25. United Western Bank	1
28. Lakshmi Commercial Bank	20	26. Vijaya Bank	2
29. Mercantile Bank	2	27. Vysya Bank	1
30. New Bank of India	42		
31. Oriental Bank of Commerce	30	LAKSHADWEEP	5
32. Punjab & Sind Bank	42	1. Syndicate Bank	5
33. Punjab Co-operative Bank	1		
34. Punjab National Bank	90	MIZORAM	12
35. South Indian Bank	3	1. State Bank of India	10
36. State Bank of Bikaner & Jaipur	12	2. United Commercial Bank	1
37. State Bank of Hyderabad	3	3. Vijaya Bank	1
38. State Bank of India	147		
39. State Bank of Indore	2	PONDICHERRY	54
40. State Bank of Mysore	3	1. Bank of Baroda	1
41. State Bank of Patiala	22	2. Bank of India	1
42. State Bank of Saurashtra	3	3. Bank of Madura	1
43. State Bank of Travancore	1	4. Bank of Maharashtra	1
44. Syndicate Bank	45	5. Bank of Thanjavur	2
45. Traders' Bank	14	6. Canara Bank	3
46. Union Bank of India	36	7. Central Bank of India	1
47. United Bank of India	20	8. Indian Bank	12
48. United Commercial Bank	32	9. Indian Overseas Bank	7
49. United Industrial Bank	1	10. Lakshmi Vilas Bank	2
50. United Western Bank	1	11. Nedungadi Bank	1
51. Vijaya Bank	13	12. Punjab National Bank	1
52. Vysya Bank	2	13. South Indian Bank	2
		14. State Bank of India	10
GOA, DAMAN & DIU	246	15. Syndicate Bank	1
1. Allahabad Bank	1	16. Union Bank of India	1
2. Bank of Baroda	25	17. United Commercial Bank	6
3. Bank of India	24	18. Vysya Bank	1
4. Bank of Maharashtra	7		

APPENDIX II

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

A. STATE BANK OF INDIA GROUP

- (1) **Andhra Pradesh**
 1. Adilabad
 2. Hyderabad
 3. Karimnagar
 4. Khammam
 5. K. V. Rangareddy
 6. Mahbubnagar
 7. Medak
 8. Nalgonda
 9. Nizamabad
 10. Visakhapatnam
 11. Vizianagaram
 12. Warangal
- (2) **Assam**
 1. Karbi Anglong
 2. North Cachar Hills
- (3) **Bihar**
 1. Palamau
 2. Santhal Parganas
- (4) **Gujarat**
 1. Amreli
 2. Bhavnagar
 3. Jamnagar
 3. Junagadh
 5. Rajkot
 6. Surendranagar
- (5) **Himachal Pradesh**
 1. Chamba
 2. Lahul and Spiti
- (6) **Jammu & Kashmir**
 1. Anantnag
 2. Badgam
 3. Baramulla
 4. Doda
 5. Jammu
 6. Kargil
 7. Kathua
 8. Kupwara
 9. Ladakh
 10. Poonch
 11. Pulwama
 12. Rajouri
 13. Srinagar
 14. Udhampur
- (7) **Karnataka**
 1. Bidar
 2. Gulbarga
 3. Mandya
 4. Mysore
 5. Raichur
 6. Tumkur

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

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

- (11) **Meghalaya**
 1. East Garo Hills
 2. East Khasi Hills
 3. Jaintia Hills
 4. West Garo Hills
 5. West Khasi Hills

- (12) **Mizoram**
 1. Aijal
 2. Chintupui
 3. Lungleh

- (13) **Nagaland**
 1. Kohima
 2. Mokakchung
 3. Mon
 4. Phek
 5. Tuensang
 6. Wokha
 7. Zunheboto

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

- (15) **Punjab**
 1. Bhatinda
 2. Patiala
 3. Sangrur

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

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

- (18) **Andaman & Nicobar Islands**
 1. Andaman Islands
 2. Nicobar Islands

- (19) **Arunachal Pradesh**
 1. Dibang Valley
 2. East Kameng
 3. East Siang
 4. Lohit
 5. Lower Subansiri
 6. Tirap
 7. Upper Subansiri
 8. West Kameng
 9. West Siang

- (20) **Delhi**
 1. Delhi (Rural Area)
- (21) **Goa, Daman & Diu**
 1. Goa
 2. Daman
 3. Diu

(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

* As on June 30, 1981

@ Jointly with State Bank of Rajasthan.

(2) Uttar Pradesh

1. Babraich
2. Banda
3. Gonda
4. Hamirpur
5. 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 Bareilly
11. Rampur
12. Shahjahanpur
13. Sultanpur

E. BANK OF INDIA

(1) Bihar

1. Dhanbad
2. Giridih
3. Hazaribagh
4. Ranchi
5. Singhbhum

(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

(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

(1) Maharashtra

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

G. BANK OF RAJASTHAN LTD.

(1) Rajasthan

1. Udaipur@

H. CANARA BANK

(1) Karnataka

1. Bangalore (Rural)
2. Chikmagalur
3. Chitradurga
4. Kodagu
5. Hassan
6. 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

(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

CENTRAL BANK OF INDIA—(Contd.)

13. Ratlam
14. Sagar
15. Seoni
16. Shahdol
17. Surguja
- (3) **Maharashtra**
 1. Ahmednagar
 2. Akola
 3. Amravati
 4. Buldhana
 5. Dhule
 6. Jalgaon
 7. Yavatmal
- (4) **Rajasthan**
 1. Jhalawar
 2. Kotah
- (5) **Uttar Pradesh**
 1. Ballai
 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 Prade**
 1. Durg
 2. Raipur
 3. Rajnandgaon
- (3) **Dadra & Nagar Haveli**
 1. Dadra & 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. Tiruchirappalli
 6. Tirunelveli

M. PUNJAB & SIND BANK

- (1) **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

PUNJAB NATIONAL BANK—(Contd.)

- (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
- (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. Central Manipur
2. East Manipur
3. North Manipur
4. South Manipur
5. Tengenoupal
6. West Manipur

(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. Rupnagar (Rupar)

(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.