

STATISTICAL TABLES RELATING TO BANKS IN INDIA



1978

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PRICE { Inland Rs. 25-00 (Postage free)
Foreign \$ 5-00 (Postage free)

Printed by Abhay Bhide at Shree Rajmudra Mudranalaya, Prabhadevi, Bombay-400 025 and Published by
Shri Rajendra Kumar, Director, Division of Publications for the Reserve Bank of India, Bombay-400 001. Printed in India.

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INTRODUCTION

The Statistical Tables relating to Banks in India for the year 1978 is the thirty-seventh edition since the publication was taken over by the Reserve Bank of India from the Government of India in 1941. The information giving an alphabetical list of bank offices, offices of Indian banks abroad and such other information relevant to the geographic aspects of the banks' operations is being published separately in a publication entitled Directory of Bank Offices, 1978.

2. The publication covers all commercial banks operating in India including those registered abroad. The number of banks covered in the 1978 Statistical Tables along with the comparative data for the previous years are given below :

	1969	1974	1975	1976	1977	1978
I. Scheduled Commercial Banks@						
(i) Indian Banks						
(a) Functioning	58	60	65	99	108	112
(b) Reporting	58	60	65	99	108	109†
(ii) Foreign Banks						
(a) Functioning	15	14	14	14	14	14
(b) Reporting*	13	12	12	12	12	12
Total of (i) and (ii)						
(a) Functioning	73	74	79	113	122	126
(b) Reporting	71	72	77	111	120	121
II. Non-Scheduled Commercial Banks						
(a) Functioning	14	9	8	7	6	5
(b) Reporting	14	9	8	7	6	4††
III. All Commercial Banks						
(Total of I and II)						
(a) Functioning	87	83	87	120	128	131
(b) Reporting	85	81	85	118	126	125

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

* Two foreign commercial banks viz., Habib Bank Ltd., and the National Bank of Pakistan Ltd., which have been under the Custodian of Enemy Property since September 7, 1965, have been exempted from filing returns for Statistical Tables with effect from 1966. However, their offices have been included in Appendix I and Tables 26, 28, 29, 30, 31 and 33.

† 3 Regional Rural Banks have started functioning in December 1978 but have not reported any data.

†† One Non-scheduled Bank is in the process of being wound-up.

All the scheduled and non-scheduled commercial banks functioning at the end of 1978 have been covered in the 1978 Statistical Tables, with the exception of the two Pakistani banks which are under the Custodian of Enemy Property since September 7, 1965. During 1978, the number of scheduled commercial banks increased from 108 to 112 due to the inclusion of The Naini Tal Bank Ltd., a non-scheduled commercial bank and 3 regional rural banks, in the Second Schedule to the Reserve Bank of India Act, 1934. Consequently, the number of non-scheduled commercial banks, at the end of 1978, declined from 6 to 5.

3. The publication is divided into three parts : (i) Summary Tables, (ii) Detailed Tables and (iii) Appendices. The Summary Tables give the consolidated position in respect of the important items of liabilities and assets of different classes of banks and other aspects of their working, while the Detailed Tables give such particulars for individual banks. The appendices portion of this publication gives other useful information, such as a list of commercial banks and their offices in States and Union Territories, and allocation of districts to Indian scheduled commercial banks under the lead bank scheme.

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

5. The item "Balance of Profit" shown in certain tables of this publication needs some clarification. While some commercial banks show in their balance sheets the balance of profit carried forward to the next year's account *after making various appropriations* for the year (as for example, transfers to reserves and provisions for other known liabilities), others show the amount as carried forward to next year *without making such allocations*. In the case of the latter, the necessary appropriations are made by the banks in the next year's account. However, with a view to ensuring a uniform presentation of data for all the banks, the item 'balance of profit for the year' is shown *net* of appropriations on the basis of details available in the Directors' Annual Reports of the concerned banks. Thus, except in Table 8 which is compiled from the banks' published profit and loss accounts, in all other tables 'balance of profit' represents the balance carried forward to the next year's account, after making all appropriations for the year, and, therefore, would not be comparable in all the cases with the corresponding item given in the banks' balance sheets. In the case of the 14 Nationalised banks, the balance of profit is to be transferred to the Government of India in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. Since in the case of nationalised banks this amount does not represent the profit carried to next year's account, it is included under 'other liabilities'.

6. Tables 4, 5, 52, 53 and 54 relating to the liabilities and assets of commercial banks have been compiled on the basis of data reported in the Special Return on Form A-1 submitted by the banks. However, Table 6 gives details of liabilities and assets of different bank-groups as reported in their balance sheets. Therefore, the figures of assets and liabilities, particularly those relating to deposits, reserves, etc., given in this Table may not tally with those in the tables based on Form A-1. Unlike the classification of deposits into 'fixed', 'savings', 'current' and 'others' adopted in the banks' balance sheets, deposits are classified in the Special Return (A-1) under three categories viz., 'fixed', 'savings' and 'current'. In the balance sheet classification, current deposits include contingency accounts, whereas for the purpose of Special Return (A-1), contingency accounts are segregated from current accounts and included in 'other liabilities'. Further, in the balance sheet, employees' provident fund deposits, staff security deposits, etc., are classified as 'other deposits', whereas in Special Return (A-1) such deposits are treated as 'other liabilities'. Similarly, in the A-1 return, the item 'reserves' means 'free' reserves and therefore, it does not include provisions made for specific purposes, such as, investment, depreciation fund, sinking fund, reserves for bad and doubtful debts, provision for dividend, taxation, pension, provident fund, gratuity, etc., and funds set aside for charity. In tables based on Special Return (A-1) these provisions are treated as 'other liabilities'. The figures of 'profit 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. The data collected under some of the Banking Surveys conducted by the Economic Department of the Reserve Bank of India are being presented in this publication. These relate to the 'Survey of Investments' as on March 31 of the scheduled commercial banks and the relative data are given in Tables 13 and 14. Table 39 introduced in the 1968 edition, gives the deposits and credit of scheduled commercial banks by population groups and the years covered are 1968, 1969, 1976, 1977 and 1978. The data for 1968 and 1969 in this Table are based on the Survey of Debits to Deposit Accounts with Banks, and those for 1976, 1977 and 1978 are based on Basic Statistical Returns 1 and 2. This publication also contains some tables (Nos. 15, 16, 17, 36, 37 and 38) which are drawn from the data collected under the Basic Statistical Return system (BSR) introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book system (UBB). The deposit figures in the Tables based on BSR data exclude inter-bank deposits, advances data comprise loans, cash credit, overdraft, bills purchased and discounted and due from banks.

8. Certain tables have been introduced in this publication since 1970 to bring out the progress of new policy directions given to banking after the nationalisation of the major banks. These relate to (i) Advances to priority sectors (Tables 18 to 23); (ii) Advances under the Differential Interest Rates Scheme (Table 25); (iii) Deposits and Credit of Offices opened after Nationalisation (Tables 37 and 38); (iv) State-wise details of Commercial Banks' Investments (Table 13); (v) Distribution of number of employees of Commercial Banks according to categories of staff (Tables 11 and 12); (vi) Performance of Lead banks in branch expansion (Table 40); (vii) Occupation-wise bank advances (Table 15); and (viii) Scheduled commercial banks' advances for food procurement operations (Table 24).

To ensure uniformity in banking statistics, the Reserve Bank of India instructed scheduled commercial banks on June 21, 1977,* that the amount of participation certificates issued by a bank should be treated as "contingent liability" and should at the same time be deducted from the figure of total advances. The amount of PCs purchased by a bank should be included in the returns in the total advances. The total 'advances' i.e. 'bank credit' figure of all banks taken together thus would be inclusive of PCs issued by banks to other banks, but would be exclusive of PCs issued by banks to financial institutions. However, in the balance sheets for 1978 there was no uniformity in the accounting procedure adopted by the banks in regard to PCs while most of the banks had shown outstanding PCs as contingent liabilities and deducted the amount from advances, some had shown outstanding PCs as borrowings on the liability side, and had not deducted the amount of PCs issued from total advances.

EXPLANATORY NOTES TO THE TABLES

9. Table 1—**Liabilities and Assets of the Reserve Bank of India, 1974-78** : The figures are based on the weekly Statement of Affairs of the Issue and Banking Department and relate to the last Friday of the calendar year.

10. Tables 2 and 3—**Consolidated Position of Scheduled Commercial Banks, 1978** : The data are compiled from the weekly returns submitted by the scheduled commercial banks under Section 42(2) of the Reserve Bank of India Act, 1934, and relate to their business in India. Data on banks' borrowings from Reserve Bank of India are, however, as available in Reserve Bank records. While Table 2 presents data for the scheduled commercial banks as a whole as on the last Friday of each month, the same data are shown bank-group-wise in Table No. 3.

11. Tables 4 and 5—**Liabilities and Assets of Different Classes of Commercial Banks, 1977-78** : These Tables represent in a consolidated form the important items of liabilities and assets of different bank-groups culled out from the detailed data furnished by the banks in Special Return on Form A-1. The number of offices shown in these tables exclude bank offices not transacting banking business. Table 5 excludes the offices of two Pakistani Banks which are under the Custodian of Enemy Property. In Table 4, the data relate only to Indian commercial banks and their business in India. However, total liabilities/assets given therein relate to both Indian and Foreign business. In Table 5, figures in respect of Indian banks relate to their total business (including that of their overseas offices) and those in respect of foreign banks relate to their business in India.

12. Table 6—**Liabilities and Assets of Different Classes of Commercial Banks, 1977 and 1978** : The Table shows bank-group-wise details of liabilities and assets as given by the banks in their balance sheets and therefore, they will not tally with the figures of liabilities and assets of commercial banks given in other Tables (i.e. Nos. 4, 5, 53, 54 and 55), as the latter tables are based on the Special

*Revised instructions were issued by the Reserve Bank of India on June 21, 1979.

Return on Form A-1 (for particulars please see para 6 above). The data in Table 6 relate to total business (including those of overseas offices), of the Indian commercial banks and the business in India of foreign banks.

13. **Table 7—Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1977 and 1978 :** The data are compiled from the returns submitted by the banks relating to their foreign business. As the offices of Indian commercial banks in Pakistan were taken over by the Custodian of Enemy Property (Pakistan) in 1965, no returns have been received in respect of these offices. Therefore, this table does not give figures relating to the business of Indian Banks which are under the Custodian of Enemy Property.

14. **Table 8—Income, Expenditure and Profit of Different Classes of Scheduled Commercial Banks, 1977 and 1978 :** This Table is compiled from the profit and loss accounts as published by the banks in their annual reports. Profits are worked out after providing for tax, bonus and ex-gratia payments to staff and contingency reserve. As such, the data in this Table will not tally with those shown in Tables 9 and 10 which are based on Special Return on Form A-2. In Table 8, while data are given separately for each of the public sector banks, those in respect of other scheduled commercial banks are shown bank-group-wise.

15. **Tables 9 and 10—Earnings and Expenses of Commercial Banks, 1977 and 1978 :** These Tables are compiled from the data available in the Special Return on Form A-2 submitted by banks. The information for Indian commercial banks given in these tables relates to their total business (inclusive of foreign offices) while that for foreign banks relates only to their business in India. The item 'balance of profit' shown in these tables represents profits prior to providing for taxation and gratuity and bonus to staff and will, therefore, differ from the 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 change.

16. **Table 11—State-wise Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1977 :** This Table is mainly based on the data collected from the schedule commercial banks on BSR 2 for December 1977 submitted by these banks in respect of their reporting offices. Similar information in respect of non-scheduled banks was however, specially collected along with their Special Return on Form A-2 for December 1977. Due to non-receipt of BSR-2 returns from a large number of branches, the data could not be published last year.

17. **Table 12—Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1977 and 1978 :** This Table introduced in 1977 gives data on Bank-group-wise and category-wise employees of commercial banks compiled from Special Return on Form A-2 submitted by the banks.

18. **Tables 13 and 14—Investment of Scheduled Commercial Banks :** The data for both the Tables are based on the Survey of Investments. Table 13 gives State-wise investments of the Scheduled Commercial Banks in State Government Securities and shares, bonds and debentures of the state-associated bodies as on March 31, 1978 and 1979. The data in Table 14 relate to the position as on March 31, 1975 to 1979.

19. **Tables 15 and 16—Occupation-Wise Classification of Outstanding Credit of Scheduled Commercial Banks 1978 and According to Bank-group and Size of Credit Limit, 1978 :** The data presented in these tables are compiled from the information furnished by banks on BSR-1 as on the last Friday of June 1978.

20. **Table 17—Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1977 and 1978 :** 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.

21. **Tables 18 to 23—Scheduled Commercial Banks' Advances to Priority Sectors :** The data for Tables 18 and 23 are drawn from the Department of Banking Operations and Development, and those for Table 19 are compiled by the Industrial Finance Department on the basis of quarterly statements on advances to priority sectors received by them from scheduled commercial banks. Tables 20 to 22 give such data in respect of individual public sector banks specially collected from them.

22. **Table 24—Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1978 :** This Table is based on the information supplied to the Banking Division of the Economic Department by the concerned banks.

23. **Table 25—Advances of Public Sector Banks Under the Scheme of Differential Rates of Interest and Ratios to their Total Credit, 1977 and 1978 :** This Table is based on the information furnished to the Department of Banking Operations and Development and relates to December 31. To highlight the performance of banks in regard to the DRI Scheme, particularly in the context of the directives issued by the Reserve Bank of India, the table is somewhat enlarged.

24. **Table 26—Offices of Scheduled and Non-Scheduled Commercial Banks in India :** The Table shows the number of offices of scheduled and non-scheduled commercial banks in India (bank-group-wise) as compiled by the Department of Banking Operations and Development, whereas the data in respect of number of centres with banking offices for 1969 and 1973 are based on Special Return on Form A-1 filed by the banks and for 1974 to 1978 on the BSR.

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

26. **Tables 28, 29 and 30—Distribution of Offices of Commercial Banks According to Rural, Semi-Urban and Urban Centres, 1978 and Distribution by Population Groups of Offices Opened or Closed by Commercial Banks, 1978 :** Tables 28 and 29 give distribution of offices of commercial banks according to Rural, Semi-urban and Urban centres, bank-group-wise and state-wise, respectively, for 1978. Distribution by population groups of offices opened or closed by commercial banks, bank-group-wise during 1978 are given in Table 30. The data in these tables are compiled on the basis of monthly statement on offices opened/closed submitted by banks to the Department of Banking Operations and Development and relate to the year ending December 1978. Due to reclassification of certain centres, the data relating to offices in rural, semi-urban, urban and metropolitan centres as given in this edition may not tally with similar information in the earlier publications.

27. **Tables 31 to 33—Distribution of Offices of Commercial and Co-operative Banks in Different States According to Population Groups, 1978 :** Tables 31 and 32, respectively, give the number of offices of Commercial and Co-operative banks, state-wise and number of centres classified according to population groups. Table 33 shows these data on a consolidated basis according to bank-groups. Data on offices of commercial banks in Tables 31 and 33 correspond with those given in Table 26. Data in respect of co-operative banks in Table No. 32 include all offices of (i) State Co-operative Banks, (ii) Central Co-operative Banks and (iii) Urban Co-operative Banks, Banking Unions and Industrial Co-operative Banks covered under the Banking Regulation Act, 1949. Data in respect of Commercial Banks are as on December 31, 1978 and those in respect of Co-operative Banks relate to March 31, 1979.

28. **Tables 34 and 35—State-wise Distribution of Offices, Deposits and Bank Credit of Commercial Banks in India, 1977 and 1978 :** Data in respect of non-scheduled commercial banks are shown in Table 34 and those for scheduled commercial banks in Table 35. These tables are based on the data furnished on the BSR 1 and 2 filed by scheduled and non-scheduled commercial banks as on the last Friday of December. The number of offices shown in these tables are based on BSR data and hence may not tally with those presented in Tables 26, 28 to 31 and 33 for reasons stated in earlier paragraphs.

29. Table 36—**State-wise Distribution of Deposits and Bank Credit of Scheduled Commercial Banks (Bank-Group-wise), 1978** : The data for this Table are compiled from BSR 1 and 2 and they relate to the last Friday of December 1978.

30. Tables 37 and 38—**Deposits and Bank Credit Offices in 1978 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.

31. Table 39—**Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1968-78** : Data given in this Table are derived from various surveys conducted by the Banking Division of the Economic Department, a reference to which is already made in para 7.

32. Table 40—**Performance of Lead Banks in opening offices in their lead districts, 1978** : The data given in this Table are based on the information received by the Department of Banking Operations and Development from the banks. In view of the change in the norms of classifying the deficit districts under the new branch licensing policy, information regarding the number of offices opened in under-banked districts has been discontinued.

33. Table 42—**Money Rates, 1978** : The data are compiled by the Department of Statistics on the basis of weekly returns received by them from the local head offices of selected scheduled commercial banks. The rates are the weighted averages for the month (exclusive of brokerage), the weight being proportional to the amount accepted at each rate during the period.

34. Table 43—**Unclaimed Deposits held by Commercial Banks, 1974-78** : The data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on December 31 of respective years and are based on returns submitted by the banks on Form IX under Section 26 of the Banking Regulation Act, 1949.

35. Tables 45 and 46—**Commercial Banks which have been amalgamated or have transferred their Liabilities and Assets to Other Banks and Banks which have gone into Liquidation or, have been Classified as Non-banking Companies or which are struck-off the Register, 1974-78** : The data on paid-up capital and deposits relate to the date of amalgamation, transfer of liabilities and assets, liquidation, classification as non-banking company as on the nearest available date. The banks which have already been included in Table 45 are excluded from Table 46 to avoid double counting of banks, which first transferred their liabilities and assets to other banks and subsequently went into liquidation or converted themselves into non-banking companies.

36. Table 50—**Circle-wise Distribution of Post Office Time Deposits, 1977 and 1978** : The data are based on the information received from the Indian Posts and Telegraphs Department.

37. Tables 51 to 54—**Liabilities and Assets of Foreign and Indian Commercial Banks 1977 and 1978** : Table 51 relates to total business of foreign banks based on their global balance sheets, while Table 52 pertains to their business in India. Tables 52 to 54 are compiled from the information furnished by the scheduled commercial banks (Indian and Foreign) and the non-scheduled commercial banks in Special Return on Form A-1 (for details please see para 6 above). In Tables 53 and 54 the data of registration or incorporation of the bank is shown below the name of each bank and the name of the town in which the registered office of the bank is located is shown after the name of the bank. The number of offices shown in Tables 52 to 54 are based on data furnished by the Department of Banking Operations and Development. The number of Offices of the Indian scheduled commercial banks outside India is shown in brackets alongside the number of offices in India.

38. Table 55—**Principal Ratios of Commercial Banks, 1977 and 1978** : 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 total business of the Indian Commercial Banks and the business in India of the Foreign Scheduled Commercial Banks.

39. **Appendix I—Commercial Banks and their Offices in States and Union Territories, 1978 :** This Appendix gives the names of the banks along with their offices in different States and Union Territories and the data are furnished by the Department of Banking Operations and Development.

40. **Appendix II—Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme, 1979 :** This Appendix gives the names of Indian scheduled commercial banks alongwith the names of districts allocated to them under the Lead Bank Scheme. The information is based on the data furnished by the Department of Banking Operations and Development.

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

RESERVE BANK OF INDIA,
ECONOMIC DEPARTMENT,
Banking Division.
Bombay, June 23, 1980.

I. SUMMARY TABLES

STATISTICS AT A GLANCE

	1969	1974	1975	1976	1977	1978
1. Number of Banks (Reporting)	85	81	85†	118†	126†	125†
(a) Scheduled Banks	71	72	77	111	120	121
(b) Non-Scheduled Banks	14	9	8	7	6	4
2. Number of Offices of Banks in India	9,011	18,178	20,453	23,654	26,995	29,504
(a) Scheduled Banks	8,830	18,048	20,308	23,538	26,929	29,447
(b) Non-Scheduled Banks	181	130	145	116	66	57
3. Population* per Office (in 000's)	60	30	27	23	20	19
4. Total Deposits in India (Rs. lakhs)	5,172,83	12,204,28	14,668,70	18,426,56	22,452,51	27,952,08
(a) Current Deposits	1,303,98	2,790,82	3,302,08	3,989,42	4,510,19	5,849,04
(b) Savings Deposits	1,268,79	3,083,42	3,684,65	4,392,24	5,470,89	7,096,88
(c) Fixed Deposits	2,600,06	6,330,04	7,681,97	10,044,90	12,471,43	15,006,16
(d) Other Deposits						
5. Average Deposits per Office (Rs. lakhs)	57	67	72	78	83	95
(a) Scheduled Banks	58	68	72	78	83	95
(b) Non-Scheduled Banks	13	16	17	18	19	17
6. Deposits per capita (Rs.)	96	223	268	336	410	510
7. Credit@ Outstanding in India (Rs. lakhs)	3,729,04	8,233,68	10,241,34	13,185,65	14,923,04	18,114,56
(a) Scheduled Banks	3,716,72	8,221,06	10,225,78	13,172,82	14,916,03	18,108,77
(b) Non-Scheduled Banks	12,32	12,62	15,56	12,83	7,01	5,79
8. Average Credit per Office (Rs. lakhs)	41	45	50	56	55	61
(a) Scheduled Banks	42	46	50	56	55	62
(b) Non-Scheduled Banks	7	10	11	11	11	10
9. Credit per capita (Rs.)	69	150	187	241	272	331
10. National Income (at current prices) (Rs. crores)	286,07	504,24	590,83	616,44	668,85	747,94
11. Deposits as per cent of National Income§	15	20	20	24	27	31
12. Paid-up Capital and Reserves (Rs. lakhs)	111,41	169,44	211,36	272,30	309,40	359,91
(a) Indian Scheduled Banks	109,81	168,54	210,64	271,64	308,81	359,34
(b) Non-Scheduled Banks	1,60	90	72	66	59	57
13. Ratio of Paid-up Capital and Reserves to Deposits	2.4	1.4	1.4	1.5	1.4	1.3
14. Ratio of Credit to Deposits	72	67	70	72	67	65
15. Ratio of Investments to Deposits	30	32	31	31	31	31
16. Ratio of Cash in hand and balances with R.B.I. to Deposits	7	8	8	8	10	10
17. Number of Bank Employees (in 000's)	2,20	3,74	3,92	4,23	4,73	5,38
18. Total Earnings (Rs. lakhs)	427,35	1,320,05	1,754,37	2,230,57	2,631,75	2,984,93
19. Total Expenses	378,85	1,186,07	1,578,80	1,965,23	2,359,72	2,656,30
20. Interest paid on deposits, bor- rowings and rediscounts	189,55	656,18	852,96	1,167,08	1,437,61	1,666,84
21. Establishment expenses	140,66	395,08	480,95	480,18	555,63	656,21
22. Profit before tax	48,50	133,98	175,57	265,34	272,03	328,63
23. Ratio of profit before tax to total earnings	11	10	12	12	10	11
24. Ratio of profit after tax to total working funds	0.4	0.4	0.5	0.5	0.4	0.4

† Includes Regional Rural Banks.

* Population figures for 1974 to 1977 are based on the 1971 census published by the Government of India. Population data for 1969 are estimated.

@ Loans and advances and bills purchased and discounted.

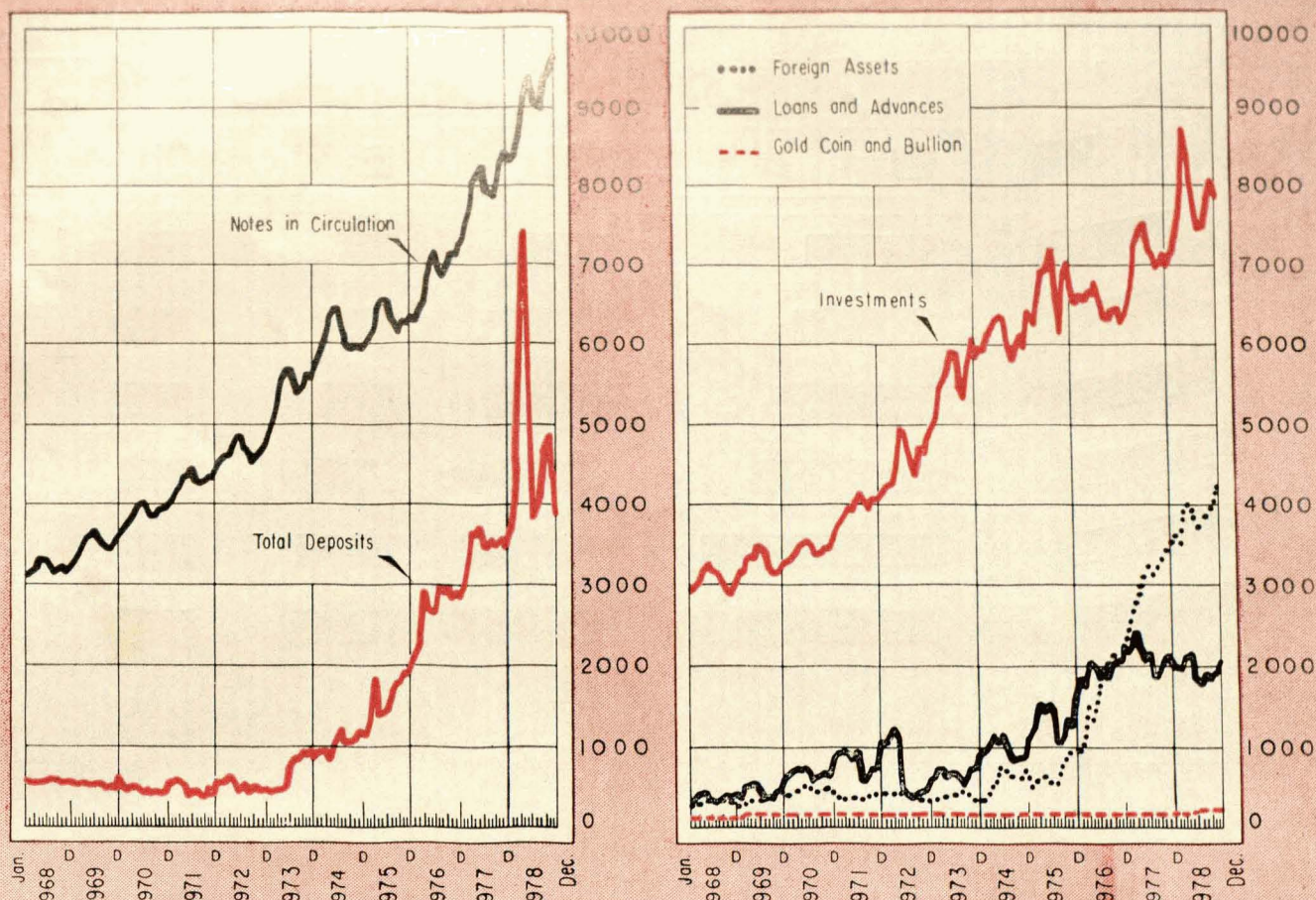
§ Figures for National Income and Deposits are taken from Economic Survey, 1979-80 and Reserve Bank Bulletins, respectively, and they relate to March end. National Income figures for 1974 to 1978 relate to revised series.

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

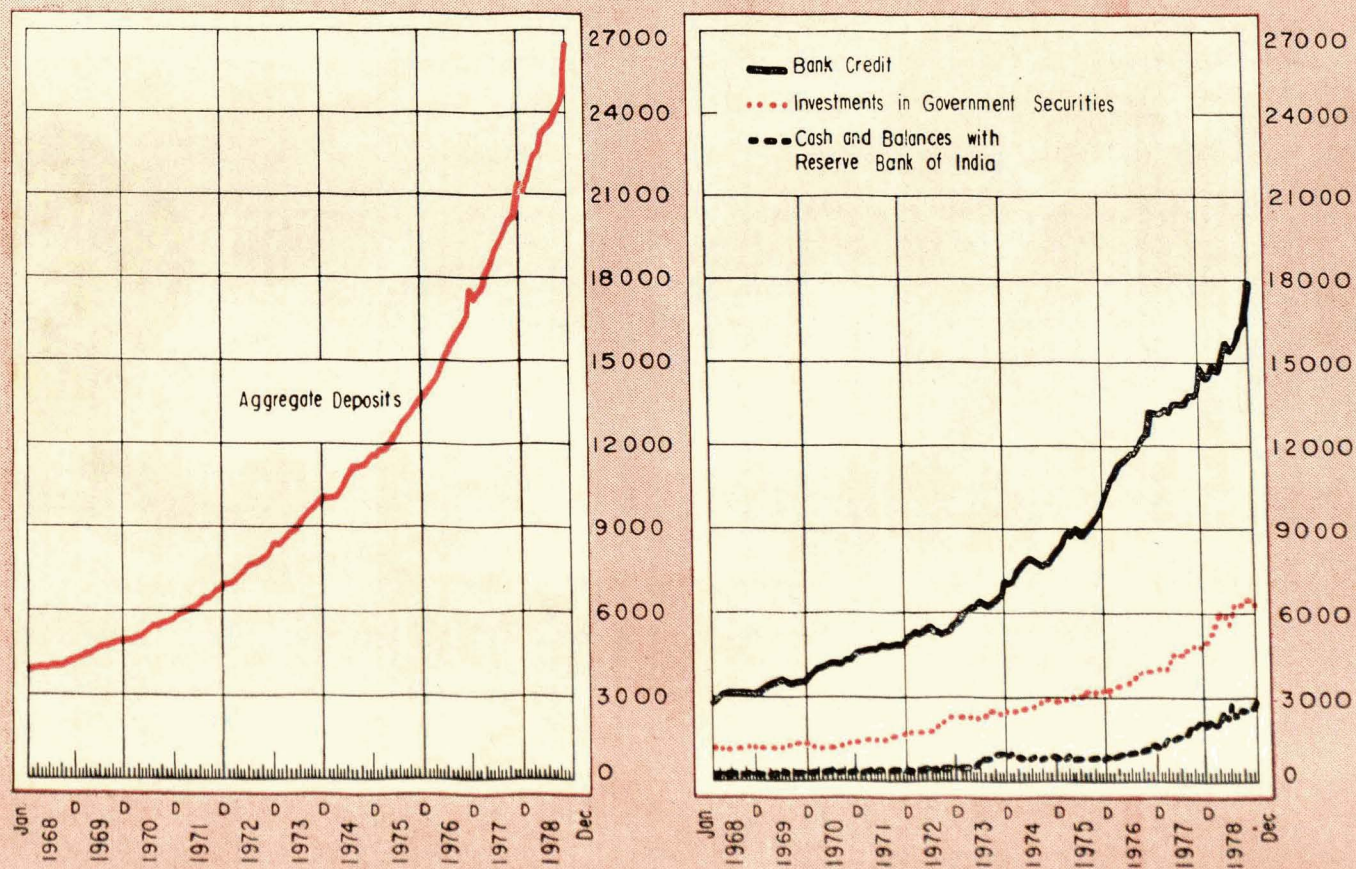
(2) Information presented in this Table pertains to banks other than co-operative banking institutions.

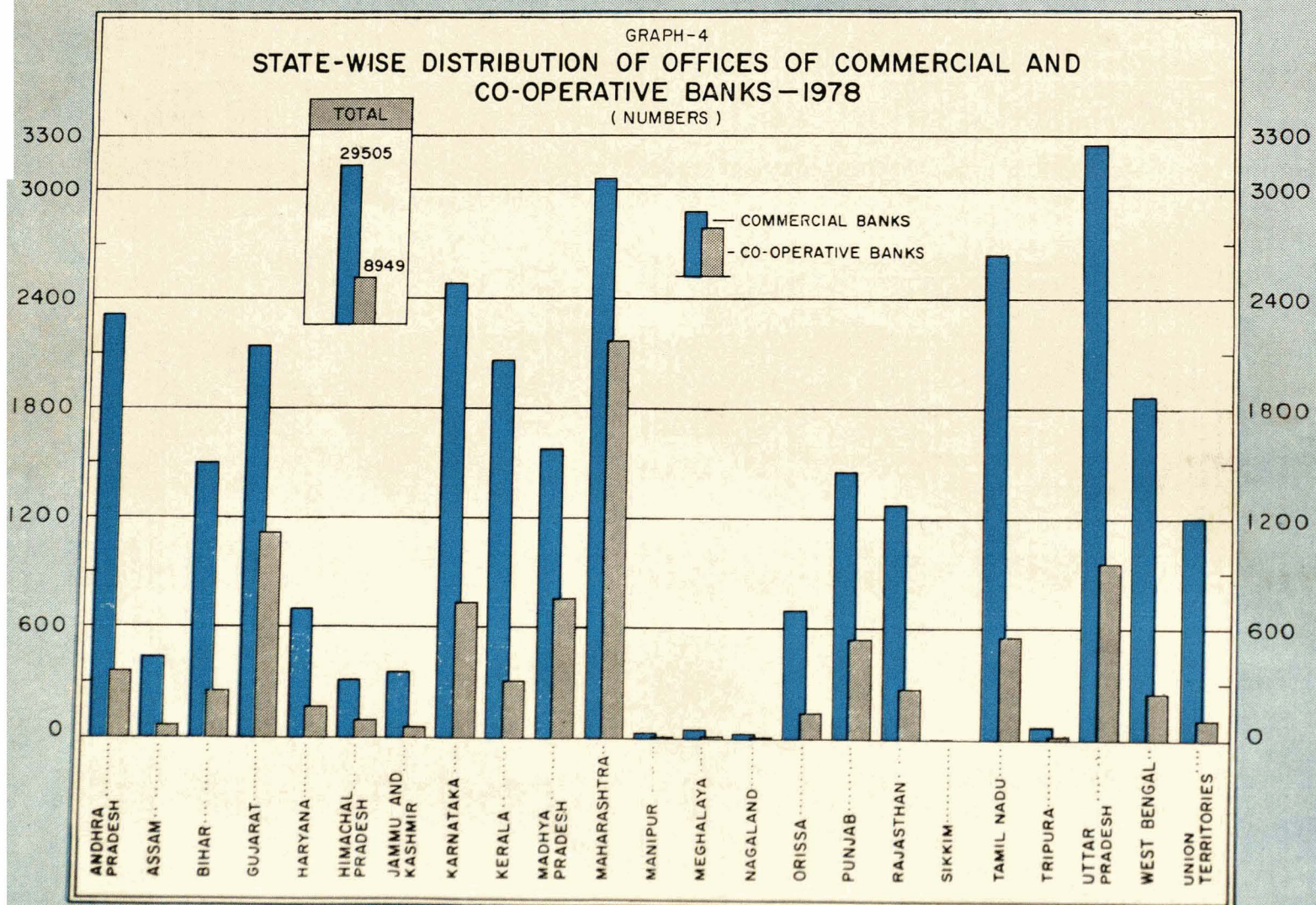
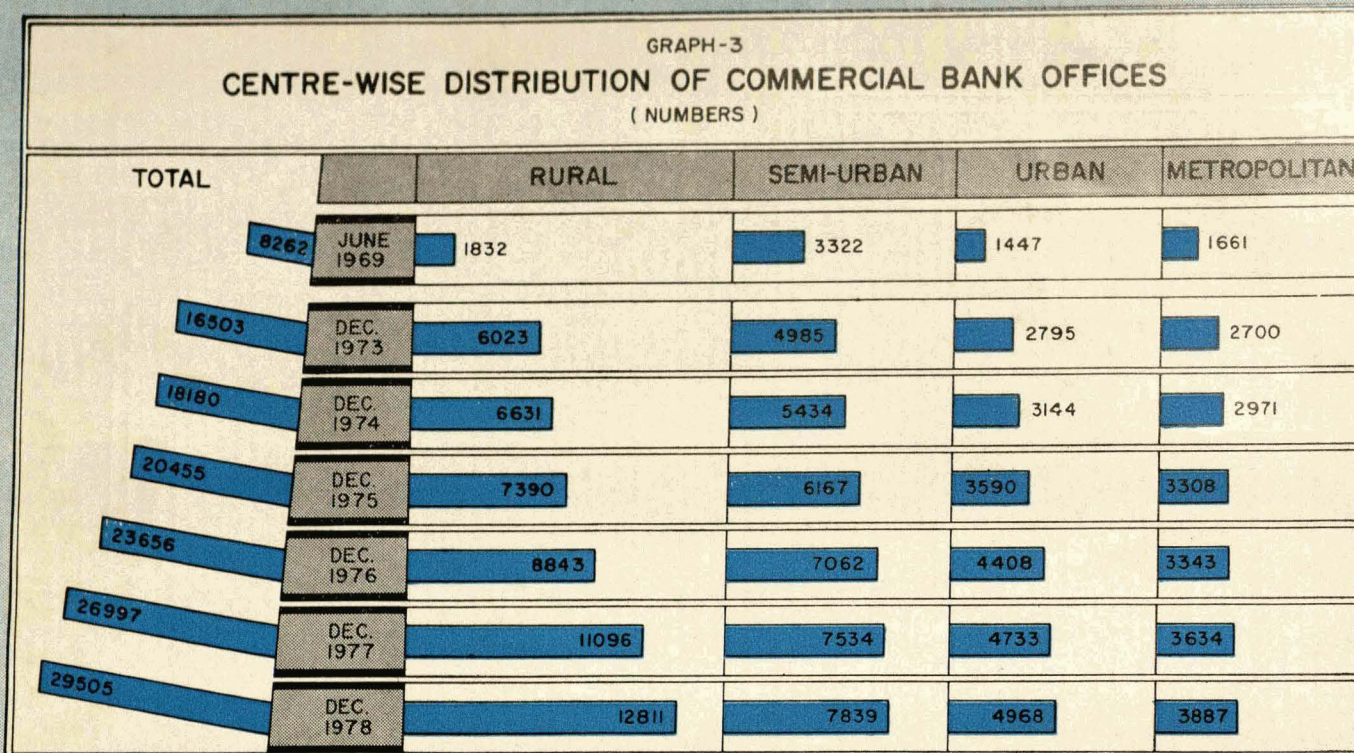
(3) Item 13 relates to Indian scheduled commercial banks only; items 14 to 24 relate to all scheduled commercial banks.

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)





No. 1—LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA, 1974-78

(i) ISSUE DEPARTMENT

As on the last Friday of	(In lakhs of rupees)						
	Notes held in the Banking Department	Notes in Circulation	Total Liabilities (Total Notes Issued) or Assets	Gold Coin and Bullion@	Foreign Securities	Total Gold Coin and Bullion@ and Foreign Securities	Rupee Coin* Government of India Rupee Securities
1974	49,69	5,966,61	6,016,30	182,53	141,74	324,27	5,675,33
1975	24,81	6,320,62	6,345,43	182,53	121,74	304,27	6,025,41
1976	13,42	7,252,13	7,265,55	182,52	921,74	1,104,26	6,145,39
1977	9,73	8,412,87	8,422,60	193,09	1,766,45	1,959,54	6,450,17
1978	26,29	9,627,01	9,653,30	214,22	2,420,32	2,634,54	6,985,21

(ii) BANKING DEPARTMENT

As on the last Friday of	Paid up Capital† and Reserves ment	Deposits					Total Liabilities or Assets	Balances held Abroad††	Loans and Advances to		Bills Purchased and Dis-counted	Invest-ments	Other Assets	
		Central Govern-ment	Other Govern-ment Accounts	Banks	Others	Total			Govern-ments @	Others**				
1974	155,00	55,23	7,05	547,74	558,04	1,168,06	1,483,77	2,806,84	49,77	503,27	201,45	909,12	416,27	156,16
1975	155,00	57,93	7,93	537,65	1,379,11	1,982,62	1,860,82	3,998,45	24,91	849,55	189,47	1,425,78	706,66	373,00
1976	155,00	96,27	11,82	817,21	1,924,16	2,849,46	1,931,59	4,936,05	13,52	1,364,05	205,00	2,055,51	338,50	839,98
1977	155,00	63,84	7,05	1,478,70	1,855,22	3,404,81	2,289,75	5,849,56	9,85	1,783,20	329,20	1,704,26	508,31	955,65
1978	155,00	22,52	22,51	2,292,66	1,515,54	3,853,23	2,785,06	6,793,29	26,39	1,841,19	118,76	1,947,04	681,82	1,302,57

@ The gold reserves of the Issue Department are valued at Rs. 84.39 per 10 grams.

* Including Government of India one rupee notes issued from July 1940.

† Paid-up capital Rs. 5 crores.

§ Includes the following amounts :

Year	National Agricultural Credit (Long-term Operations) Fund (Rs. Crores)	National Agricultural Credit (Stabilisation) Fund (Rs. Crores)	National Industrial Credit (Long-term Operations) Fund (Rs. Crores)
1974	284	95	265
1975	334	140	390
1976	400	145	540
1977	495	165	715
1978	610	195	915

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

@@ Including temporary overdrafts to State Governments.

** Includes loans and advances to the Industrial Development Bank of India from the National Industrial Credit (Long-term Operations) Fund and to the Agricultural Refinance and Development Corporation from the National Agricultural Credit (Long-term Operations) Fund.

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

(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1931)

(BUSINESS IN INDIA)

		(Amount in lakhs of rupees)													
No. of report- ing banks(a)		Liabilities to the Banking System					Liabilities to Others					Borrowings from Reserve Bank of India(b)			
		Demand and Time Deposits from Banks		Borrow- ings from Banks		Other Demand and Time Liabil- ities	Aggregate Deposits		Borrow- ings (Other than R.B.I. I.D.B.I. and A.R.D.C.)	Other Demand and Time Liabil- ities	Against Usance Bills and/or Promis- sory Notes	Others	Total (12 + 13)		
		Total (3 to 5)	Total (7 + 10 + 11)	Total (8 + 9)	Total (8 + 9)		Demand	Time							
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Average of Friday figures 1978 ..		122	847,39	638,53	195,89	12,97	24,003,63	23,098,14	8,766,47	14,331,67	70,82	834,67	3,29	262,82	266,11
1978 : Last Friday of :															
January ..	..	..	..	..	..	..	22,364,66	21,274,29	8,164,26	13,110,03	94,51	995,86	5,00	262,86	267,86
February ..	..	..	..	..	..	..	22,377,22	21,532,55	8,225,99	13,306,56	100,84	743,83	4,51	220,38	224,89
March ..	..	..	..	..	..	..	23,084,03	22,211,24	8,867,04	13,344,20	51,03	821,76	4,51	326,85	331,36
April ..	..	..	..	..	..	..	23,322,96	22,436,72	8,775,89	13,660,83	87,86	798,38	2,76	151,94	154,70
May ..	..	..	..	..	..	..	23,506,05	22,593,43	8,797,25	13,796,18	47,35	865,27	2,76	193,52	196,28
June ..	..	..	..	..	..	..	24,260,95	23,312,46	9,218,75	14,093,71	70,87	877,62	2,76	331,95	334,71
July ..	..	..	..	..	..	..	24,229,07	23,389,16	8,867,04	14,522,12	35,52	804,39	2,76	204,07	206,83
August ..	..	..	..	..	..	..	24,624,01	23,639,12	8,853,20	14,785,92	56,50	928,39	2,76	228,02	230,78
September ..	..	..	..	..	..	..	24,933,66	24,106,52	8,925,98	15,180,54	51,07	776,07	2,76	241,29	244,05
October ..	..	..	..	..	..	..	25,522,85	24,426,99	9,013,41	15,413,58	62,50	1,033,36	2,76	242,55	245,31
November ..	..	..	..	..	..	..	25,835,06	24,912,54	9,250,78	15,661,76	82,68	839,84	2,76	243,99	246,75
December ..	..	..	..	..	..	..	27,710,09	26,550,79	10,350,74	16,200,05	76,92	1,082,38	2,76	354,67	357,43

(a) At the end of the period.

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

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

(Amount in lakhs of rupees)															
Cash in hand and Balances with Reserve Bank of India				Excess of average balances with R.B.I. over the Statutory Minimum		Percentage of (17) to (7)		Assets with the Banking System							
	Cash in hand	Balances with Reserve Bank of India(b)	Total (15 + 16)	15	16	17	18	19	20	Balances with other Banks in		Money at call and short notice	Advances to Banks	Other Assets	Total (20 to 24)
										Current Account	Other Accounts				
Average of Friday figures 1978															
..	..	487,12	1,927,15	2,414,27	94,37*	10.5	211,26	70,79	187,58	54,41	13,53	537,57			
1978: Last Friday of:															
January	..	500,94	1,755,94	2,256,88	1,66,49	10.6	209,99	64,86	213,11	76,42	7,27	571,65			
February	..	438,07	1,512,75	1,950,82	108,55	9.1	200,14	64,45	197,66	60,71	11,01	533,97			
March	..	469,11	1,674,13	2,143,24	142,35	9.7	249,09	57,29	242,33	50,90	11,29	610,90			
April	..	467,35	1,991,36	2,458,71	107,48	11.0	202,04	58,33	165,32	46,65	7,13	479,47			
May	..	488,89	1,717,52	2,206,41	69,91	9.8	206,73	66,15	258,07	37,91	12,55	581,41			
June	..	616,86	2,137,77	2,754,63	118,85	11.8	238,05	58,62	278,64	42,95	14,25	632,51			
July	..	470,58	1,788,18	2,258,76	92,22	9.7	200,54	71,20	123,54	46,19	17,46	458,93			
August	..	469,14	2,059,87	2,529,01	93,36	10.7	185,44	76,33	136,84	39,08	14,33	452,02			
September	..	486,91	1,992,81	2,479,72	99,70	10.3	199,59	80,54	192,14	51,81	15,89	539,97			
October	..	518,79	2,028,53	2,547,32	84,50	10.4	222,52	88,22	157,91	50,60	14,78	534,03			
November	..	511,21	2,112,85	2,624,06	94,79	10.5	210,59	84,20	117,49	46,26	17,28	475,82			
December	..	660,55	2,254,33	2,914,88	—45,73	11.0	340,90	90,43	110,51	56,93	22,92	621,69			

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

* Figures are average of last Fridays of the months.

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

(Amount in lakhs of rupees)																				
		Investments in				Total In-vestments (26 + 27)	Percentage of (28) to (7)	Loans, Cash Credits Overdrafts				Bank Credit				Total (30 to 34)	Percentage of (35) to (7)			
		Government Securities (c)	Other Approved Securities	26	27			28	29	30	Inland Bills		Foreign Bills		33			34	35	36
											Purchased	Discounted	Purchased	Discounted						
Average of Friday figures 1978																				
January	..	..	..	5,846.47	2,092.09	7,938.56	34.4	13,383.57	791.89	591.83	422.67	223.59	15,413.55	66.7						
February	..	..	..	4,923.59	1,954.48	6,878.07	32.3	12,591.24	765.89	528.15	425.32	222.28	14,532.88	68.3						
March	..	..	..	5,358.50	1,983.15	7,341.65	34.1	12,606.65	728.96	537.55	430.22	223.24	14,526.62	67.5						
April	..	..	..	5,907.29	1,990.13	7,897.42	35.6	12,708.25	955.79	619.68	433.12	222.26	14,939.10	67.3						
May	..	..	..	5,886.32	1,990.08	7,876.40	35.1	12,549.56	795.26	754.30	429.63	224.66	14,753.41	65.8						
June	..	..	..	5,801.23	1,980.73	7,781.96	34.4	13,031.10	817.55	646.03	415.43	215.78	15,125.89	67.0						
July	..	..	..	5,497.10	2,054.57	7,551.67	32.4	13,720.41	790.75	568.27	403.06	211.64	15,694.13	67.3						
August	..	..	..	6,239.33	2,100.76	8,340.09	35.7	13,502.72	682.23	560.94	409.13	206.92	15,361.94	65.7						
September	..	..	..	6,267.35	2,166.34	8,433.69	35.7	13,477.61	723.00	576.97	423.32	223.94	15,424.84	65.3						
October	..	..	..	6,228.88	2,233.37	8,462.25	35.1	13,707.19	806.32	587.61	418.61	228.30	15,748.03	65.3						
November	..	..	..	6,365.58	2,235.73	8,601.31	35.2	14,075.61	821.35	604.43	433.12	236.49	16,171.00	66.2						
December	..	..	..	6,255.36	2,269.48	8,524.84	34.2	14,320.58	895.85	622.92	440.55	229.57	16,419.47	65.9						
	..	..	..	6,169.70	2,306.62	8,476.32	31.9	15,413.58	1,148.78	649.70	478.48	232.42	17,922.96	67.5						

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1978
(From weekly returns under Section 42 (2) of the Reserve Bank of India Act, 1934)
(BUSINESS IN INDIA)

(Amount in lakhs of rupees)																					
No. of Report- ing Banks		Liabilities to the Banking System										Liabilities to Others									
		Total					Aggregate Deposits					Borrow- ings					Against				
		Total (3 to 5)		Demand and Time Deposits from Banks		Other Demand and Time Liabilities	Total (7 + 10 + 11)		Demand		Time			ings than from RBI, IDBI, and ARDC)					Usance Bills and/or Promis- sory Notes*		Others*
		1	2	3	4	5	6	7	8	9	10	11	12	13	14						
State Bank of India and its Subsidiaries																					
January ..	8	337,82	313,70	14,15	9,97	6,462,39	6,170,03	2,552,81	3,617,22	—	292,36	—	—	—	71,83	71,83					
February ..	8	324,68	287,01	32,24	5,43	6,415,66	6,319,30	2,643,95	3,675,35	—	96,36	—	—	—	24,92	24,92					
March ..	8	392,47	345,83	40,08	6,36	6,728,48	6,581,64	2,934,23	3,647,41	—	146,84	—	—	—	71,94	71,94					
April ..	8	381,41	330,26	40,76	10,39	6,745,25	6,645,16	2,853,13	3,792,03	—	100,09	—	—	—	74,93	74,93					
May ..	8	402,95	347,26	46,09	9,60	6,762,72	6,570,92	2,757,42	3,813,50	—	191,80	—	—	—	82,30	82,30					
June ..	8	452,65	384,76	57,43	10,46	6,676,54	6,557,03	2,764,66	3,792,37	—	119,51	—	—	—	115,86	115,86					
July ..	8	381,90	348,87	18,60	14,43	6,769,32	6,633,50	2,767,96	3,865,54	12	135,70	—	—	—	115,85	115,85					
August ..	8	364,25	335,19	18,18	10,88	6,989,36	6,702,06	2,786,05	3,916,01	1,26	286,04	—	—	—	155,70	155,70					
September ..	8	363,23	324,10	27,67	11,46	7,000,10	6,922,41	2,925,41	3,997,00	7,67	70,02	—	—	—	157,06	157,06					
October ..	8	379,25	342,01	26,30	10,94	7,307,09	7,002,41	3,011,91	3,990,50	1,35	303,33	—	—	—	158,74	158,74					
November ..	8	343,62	320,59	14,98	8,05	7,267,00	7,154,89	3,103,39	4,051,50	1,53	110,58	—	—	—	160,47	160,47					
December ..	8	429,25	373,85	31,07	24,33	7,472,90	7,352,44	3,248,38	4,104,06	1,80	118,66	—	—	—	266,86	266,86					
14 Nationalised Indian Banks																					
January ..	14	361,70	270,23	90,91	56	12,397,97	11,805,99	4,428,67	7,377,32	91,69	500,29	—	—	—	199,66	199,66					
February ..	14	362,01	249,10	111,91	1,00	12,441,86	11,884,29	4,417,97	7,466,32	98,33	459,24	—	—	—	157,40	157,40					
March ..	14	410,60	270,96	138,98	66	12,793,25	12,273,49	4,733,59	7,539,90	48,53	471,23	—	—	—	204,29	204,29					
April ..	14	322,61	250,14	72,09	38	12,947,14	12,373,55	4,701,73	7,671,82	81,69	491,90	—	—	—	45,57	45,57					
May ..	14	329,28	228,99	99,53	76	13,024,71	12,501,69	4,760,94	7,740,75	44,12	478,90	—	—	—	78,38	78,38					
June ..	14	387,45	237,85	149,30	30	13,698,98	13,078,47	5,092,47	7,986,00	67,70	552,81	—	—	—	172,18	172,18					
July ..	14	308,97	246,49	61,96	52	13,573,82	13,063,46	4,802,54	8,260,92	32,20	478,16	—	—	—	53,30	53,30					
August ..	14	286,29	248,92	36,70	67	13,697,82	13,192,56	4,797,71	8,394,85	51,57	453,69	—	—	—	38,58	38,58					
September ..	14	307,59	251,38	55,63	58	13,949,83	13,402,59	4,749,53	8,653,06	41,57	505,67	—	—	—	34,59	34,59					
October ..	14	261,80	232,07	28,09	1,64	14,144,56	13,565,75	4,746,02	8,819,73	58,81	520,00	—	—	—	41,90	41,90					
November ..	14	275,03	247,30	26,57	1,16	14,383,33	13,784,62	4,830,87	8,953,75	78,45	520,26	—	—	—	43,65	43,65					
December ..	14	302,21	287,81	14,12	28	15,638,59	14,876,89	5,547,63	9,329,26	73,21	688,49	—	—	—	203,99	203,99					
Regional Rural Banks																					
January ..	48	9,89	19	9,70	—	33,15	32,71	18,97	13,74	—	44	—	—	—	10,07	10,07					
February ..	48	11,71	89	10,82	—	34,27	33,89	19,39	14,50	—	38	—	—	—	10,77	10,77					
March ..	48	12,65	1	12,64	—	37,21	36,75	21,54	15,21	—	46	—	—	—	10,97	10,97					
April ..	48	14,17	2	14,15	—	39,12	38,71	22,56	16,15	—	41	—	—	—	11,49	11,49					
May ..	48	15,31	1	14,70	60	40,90	40,41	23,20	17,21	—	49	—	—	—	13,32	13,32					
June ..	48	17,69	72	16,50	47	46,54	45,86	27,09	18,77	—	68	—	—	—	14,52	14,52					
July ..	48	19,01	3	18,51	47	48,13	47,36	27,64	20,72	—	77	—	—	—	14,97	14,97					
August ..	48	19,96	80	19,16	—	52,06	51,34	28,86	22,48	—	72	—	—	—	16,17	16,17					
September ..	48	22,42	75	21,67	—	57,33	56,46	31,85	24,61	—	87	—	—	—	17,78	17,78					
October ..	48	22,09	2	22,07	—	60,23	59,19	33,23	25,96	—	1,04	—	—	—	18,38	18,38					
November ..	48	23,98	3	23,95	—	62,34	61,27	34,46	26,81	—	1,07	—	—	—	19,21	19,21					
December ..	48	26,73	22	26,51	—	75,41	74,26	43,18	31,08	—	1,15	—	—	—	21,08	21,08					

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK GROUP-WISE), 1978—(contd.)
(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1934)
(BUSINESS IN INDIA)

No. of Report- ing Banks		Liabilities to the Banking System										Liabilities to Others					Borrowings from Reserve Bank of India (a)					(Amount in lakhs of rupees)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
		Total (3 to 5)					Demand and Time Deposits from Banks					Borrow- ings from Banks					Other Demand and Time Liabi- lities						Total (7 + 10 + 11)					Aggregate Deposits					Borrow- ings (Other than from RBI, IDBI, and ARDC)					Against Usance Bills and/or Promis- sory Notes*					Others*					Total* (12 + 13)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		Total (3 to 5)					Demand and Time Deposits from Banks					Borrow- ings from Banks					Other Demand and Time Liabi- lities						Total (7 + 10 + 11)					Aggregate Deposits					Borrow- ings (Other than from RBI, IDBI, and ARDC)					Against Usance Bills and/or Promis- sory Notes*					Others*					Total* (12 + 13)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	1222	1223	1224	1225	1226	1227	1228	1229	1230	1231	1232	1233	1234	1235	1236	1237	1238	1239	1240	1241	1242	1243	1244	1245	1246	1247	1248	1249	1250	1251	1252	1253	1254	1255	1256	1257	1258	1259	1260	1261	1262	1263	1264	1265	1266	1267	1268	1269	1270	1271	1272	1273	1274	1275	1276	1277	1278	1279	1280	1281	1282	1283	1284	1285	1286	1287	1288	1289	1290	1291	1292	1293	1294	1295	1296	1297	1298	1299	1300	1301	1302	1303	1304	1305	1306	1307	1308	1309	1310	1311	1312	1313	1314	1315	1316	1317	1318	1319	1320	1321	1322	1323	1324	1325	1326	1327	1328	1329	1330	1331	1332	1333	1334	1335	1336	1337	1338	1339	1340	1341	1342	1343	1344	1345	1346	1347	1348	1349	1350	1351	1352	1353	1354	1355	1356	1357	1358	1359	1360	1361	1362	1363	1364	1365	1366	1367	1368	1369	1370	1371	1372	1373	1374	1375	1376	1377	1378	1379	1380	1381	1382	1383	1384	1385	1386	1387	1388	1389	1390	1391	1392	1393	1394	1395	1396	1397	1398	1399	1400	1401	1402	1403	1404	1405	1406	1407	1408	1409	1410	1411	1412	1413	1414	1415	1416	1417	1418	1419	1420	1421	1422	1423	1424	1425	1426	1427	1428	1429	1430	1431	1432	1433	1434

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1978—(contd.)

(Amount in lakhs of rupees)														
Cash in hand and Balances with Reserve Bank of India					Excess of average balances with RBI over the statutory minimum					Assets with the Banking System				
	15	16	17	18	19	20	21	22	23	24	25	Percentage of (17) to (7)		
												Balances with other Banks in		
	Cash in hand	Balances with Reserve Bank of India +	Total (15 + 16)				Current Account	Other Accounts	Money at call and short notice	Advances to Banks	Other Assets	Total (20 to 24)		
State Bank of India and its Subsidiaries														
January ..	99.98	532.41	632.39	38.70	10.3	17.41	—	—	110.05	11.16	82	139.44		
February ..	91.11	250.70	341.81	26.76	5.4	14.55	—	—	156.70	10.92	38	182.55		
March ..	103.01	303.88	406.89	51.39	6.2	20.79	—	—	188.20	7.93	1.41	218.33		
April ..	99.32	634.18	733.50	18.59	11.0	16.88	3	—	120.91	9.47	1.25	148.54		
May ..	97.69	302.65	400.34	5.24	6.1	15.44	—	—	136.35	9.52	4.22	165.53		
June ..	174.32	520.97	695.29	43.65	10.6	19.28	—	—	183.90	8.29	4.71	216.18		
July ..	96.81	334.96	431.77	14.74	6.5	17.09	—	—	73.82	9.39	5.20	105.50		
August ..	94.33	571.05	665.38	18.04	9.9	16.97	5	—	65.15	10.20	6.69	99.06		
September ..	99.47	632.00	731.47	49.33	10.6	18.43	2	—	114.75	14.33	3.73	151.26		
October ..	104.24	437.96	542.20	16.01	7.7	20.85	—	—	101.31	12.50	1.03	135.69		
November ..	103.41	446.53	549.94	22.84	7.7	18.05	1	—	62.32	11.43	2.13	93.94		
December ..	120.53	725.93	846.46	82.31	11.5	30.85	—	—	77.10	13.45	1.22	122.62		
14 Nationalised Indian Banks														
January ..	304.35	916.04	1,220.39	83.06	10.3	108.54	3.77	—	47.70	54.46	3.76	218.23		
February ..	261.20	1,001.87	1,263.07	46.39	10.6	104.35	2.00	—	14.42	38.36	7.60	166.73		
March ..	281.74	1,012.65	1,294.39	59.89	10.6	138.72	—	—	37.31	26.53	6.26	208.82		
April ..	276.13	1,103.58	1,379.71	58.44	11.2	115.63	3.60	—	16.05	27.70	2.74	165.72		
May ..	294.30	1,049.71	1,344.01	50.65	10.8	113.56	3.60	—	76.91	17.23	3.18	214.48		
June ..	328.09	1,231.12	1,559.21	55.23	11.9	131.50	2.00	—	66.31	21.27	6.01	227.09		
July ..	280.46	1,142.15	1,422.61	52.73	10.9	94.50	1.83	—	24.29	24.29	8.56	156.04		
August ..	281.71	1,164.02	1,445.73	53.29	11.0	85.41	2.75	—	40.21	20.90	2.68	151.95		
September ..	293.12	1,195.03	1,488.15	36.45	11.1	93.48	6.25	—	58.83	28.61	7.09	194.26		
October ..	314.11	1,251.70	1,565.81	46.38	11.5	107.24	5.15	—	32.24	29.03	8.02	181.68		
November ..	305.76	1,265.23	1,570.99	59.30	11.4	95.88	3.34	—	34.78	26.20	8.88	169.08		
December ..	381.90	1,249.55	1,631.45	—84.84	11.0	145.38	12.22	—	12.40	34.07	17.15	221.22		
Regional Rural Banks														
January ..	2.03	1.20	3.23	3	9.9	9.04	4.22	—	5.06	25	8	18.65		
February ..	1.97	1.38	3.35	15	9.9	8.85	3.35	—	7.18	—	8	19.46		
March ..	2.46	1.37	3.83	14	10.4	9.70	3.48	—	6.45	—	8	19.71		
April ..	2.24	1.54	3.78	15	9.8	10.22	3.80	—	7.69	—	10	21.81		
May ..	2.41	1.52	3.93	33	9.7	10.95	4.73	—	7.14	24	12	23.18		
June ..	3.40	1.82	5.22	68	11.4	14.43	3.76	—	6.76	—	10	25.05		
July ..	2.72	1.78	4.50	13	9.3	14.86	4.13	—	7.32	—	11	26.42		
August ..	2.73	2.15	4.88	18	9.5	14.35	4.62	—	6.64	—	10	25.71		
September ..	2.90	2.27	5.17	29	9.2	17.25	4.79	—	6.65	—	12	28.81		
October ..	2.66	2.27	4.93	18	8.3	16.82	3.60	—	6.58	—	14	27.14		
November ..	2.95	2.38	5.33	19	8.7	15.93	4.81	—	5.78	—	16	26.68		
December ..	5.64	2.69	8.33	38	11.2	21.05	4.16	—	7.05	—	18	32.44		

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1978—(contd.)

(Amount in lakhs of rupees)

	Cash in hand and Balances with Reserve Bank of India				Excess of average balances with RBI over the statutory minimum	Percentage of (17) to (7)	Assets with the Banking System											
	Cash in hand	Balances with Reserve Bank of India +	Total (15 + 16)	Balances with other Banks in			Money at call and short notice	Advances to Banks	Other Assets	Total (20 to 24)								
													Current Account	Other Accounts				
	15	16	17	18	19	20	21	22	23	24	25							
Other Indian Scheduled Commercial Banks																		
January ..	86.64	273.26	359.90	39.71	15.9	65.12	51.28	42.36	8	2.56	161.40							
February ..	76.05	222.35	298.40	32.34	13.0	63.79	53.99	13.11	3	2.77	133.69							
March ..	74.84	211.46	286.30	26.77	12.4	70.81	48.21	6.26	3.11	3.30	131.69							
April ..	82.46	235.28	317.74	62.12	13.4	52.05	45.30	11.91	19	2.93	112.38							
May ..	85.68	284.29	369.97	10.08	15.1	59.87	52.23	30.25	50	4.87	147.72							
June ..	103.97	302.03	406.00	15.01	15.6	64.98	47.26	17.30	8	3.30	132.92							
July ..	83.11	229.16	312.27	21.74	12.1	67.84	60.65	14.53	14	3.44	146.60							
August ..	82.52	240.58	323.10	18.32	12.3	60.62	64.32	14.52	51	4.73	144.70							
September ..	83.61	255.03	338.64	8.16	12.6	62.87	64.29	8.14	42	4.83	140.55							
October ..	89.09	247.93	337.02	18.49	12.3	70.80	73.88	15.11	25	4.97	165.01							
November ..	89.80	283.76	373.56	7.98	13.3	73.01	70.75	11.04	50	5.07	160.37							
December ..	143.59	269.52	413.11	-27.18	13.1	134.72	69.26	9.89	32	4.18	218.37							
Foreign Banks																		
January ..	7.94	71.96	79.90	4.99	8.0	9.89	5.59	7.93	10.47	5	33.93							
February ..	7.73	75.93	83.66	2.91	8.3	8.59	5.11	6.25	11.39	19	31.53							
March ..	7.06	71.88	78.94	4.16	7.9	9.07	5.60	4.11	13.33	24	32.35							
April ..	7.20	73.31	80.51	4.18	7.9	7.27	5.59	8.76	9.28	11	31.01							
May ..	8.81	76.14	84.95	3.61	8.2	6.92	5.60	7.42	10.42	15	30.51							
June ..	7.08	85.63	92.71	4.28	9.0	7.87	5.59	4.37	13.31	13	31.27							
July ..	7.49	81.88	89.37	2.88	8.5	6.24	4.59	1.01	12.37	15	24.36							
August ..	7.85	82.09	89.94	3.53	8.4	8.10	4.59	10.32	7.47	12	30.60							
September ..	7.81	72.64	80.45	5.47	7.7	7.56	5.19	3.77	8.45	12	25.09							
October ..	8.69	80.67	89.36	3.44	8.4	6.81	5.59	2.67	8.82	62	24.51							
November ..	9.29	96.57	105.86	4.48	9.5	7.72	5.29	3.57	8.13	1.04	25.75							
December ..	8.89	90.66	99.55	-16.40	9.2	8.90	4.79	4.07	9.09	19	27.04							

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1978—(contd.)

(Amount in lakhs of rupees)

	Investments in			Total Investments (26 + 27)	Percentage of (28) to (7)	Bank Credit					Total (30 to 34)	Percentage of (35) to (7)	
	Government Securities (b)	Other Approved Securities	Total			Loans, Cash Credits and Overdrafts		Inland Bills		Foreign Bills			
						Purchased	Discounted	Purchased	Discounted	Purchased			Discounted
	26	27	28	29	30	31	32	33	34	35	36		
State Bank of India and its Subsidiaries													
January	1,464,51	639,78	2,104,29	34.1	3,851.31	178,44	134,72	36,48	101,56	4,302,51	69.7		
February	1,877,88	650,55	2,528,43	40.0	3,865,86	177,13	133,53	36,08	103,58	4,316,18	68.3		
March	2,366,42	650,79	3,017,21	45.8	3,766,93	213,21	163,00	36,73	111,13	4,291,00	65.2		
April	2,120,53	653,45	2,773,98	41.7	3,875,98	193,64	163,89	39,69	116,66	4,389,86	66.1		
May	1,883,94	654,67	2,538,61	38.6	4,244,39	200,88	160,71	38,34	110,26	4,754,58	72.4		
June	1,596,22	686,27	2,282,49	34.8	4,406,12	159,55	158,61	43,42	111,44	4,879,14	74.4		
July	2,219,77	696,04	2,915,81	44.0	4,279,43	128,97	166,21	42,00	110,58	4,727,19	71.3		
August	2,186,57	710,13	2,896,70	43.2	4,231,93	150,69	161,66	50,46	115,77	4,710,51	70.3		
September	2,156,66	726,29	2,882,95	41.7	4,336,06	177,87	166,29	45,20	116,23	4,841,65	69.9		
October	2,257,00	723,60	2,980,60	42.6	4,475,15	172,71	160,30	41,16	121,38	4,970,70	71.0		
November	1,927,29	747,52	2,674,81	37.4	4,635,42	175,83	165,38	42,50	112,80	5,131,93	71.7		
December	1,836,19	758,28	2,594,47	35.3	4,942,65	209,39	161,30	49,61	112,10	5,475,05	74.5		
14 Nationalised Banks													
January	2,730,51	1,085,34	3,815,85	32.3	7,003.39	438,60	284,91	294.97	77,28	8,099,15	68.6		
February	2,730,42	1,099,55	3,829,97	32.2	6,979,67	410,73	291,20	296,81	78,48	8,056,89	67.8		
March	2,805,06	1,105,31	3,910,37	31.9	7,117,42	581,71	333,64	295,04	73,07	8,400,88	68.4		
April	2,967,25	1,101,79	4,069,04	32.9	6,861,87	448,50	450,75	288,56	74,54	8,124,22	65.7		
May	3,061,50	1,095,11	4,156,61	33.3	6,965,91	460,29	347,41	289,98	68,77	8,132,36	65.1		
June	3,054,94	1,117,09	4,172,03	31.9	7,394,54	468,41	289,38	264,90	68,02	8,485,25	64.9		
July	3,162,44	1,133,49	4,295,93	32.9	7,306,45	406,47	274,63	273,56	64,99	8,326,10	63.7		
August	3,222,19	1,169,46	4,391,65	33.3	7,293,70	419,18	300,73	274,38	72,96	8,360,95	63.4		
September	3,195,08	1,212,15	4,407,23	32.9	7,363,44	464,95	300,91	271,97	72,53	8,473,80	63.2		
October	3,217,91	1,219,62	4,437,53	32.7	7,537,24	480,67	309,41	282,94	76,18	8,686,44	64.0		
November	3,400,46	1,233,04	4,633,50	33.6	7,597,84	461,41	320,38	287,64	78,39	8,745,66	63.4		
December	3,415,66	1,248,21	4,663,87	31.4	8,189,49	677,78	349,32	302,76	80,22	9,599,57	64.5		
Regional Rural Banks													
January	6	7	13	0.4	39,56	9	—	—	—	39,65	121.2		
February	6	7	13	0.4	41,88	10	2	—	—	42,00	123.9		
March	6	7	13	0.4	45,28	12	—	—	—	45,40	123.5		
April	6	7	13	0.3	47,43	10	—	—	—	47,53	122.8		
May	6	7	13	0.3	49,44	11	1	—	—	49,56	122.6		
June	6	7	13	0.3	54,64	12	1	—	—	54,77	119.4		
July	6	7	13	0.3	59,17	10	—	—	—	59,27	122.6		
August	6	8	14	0.3	64,34	7	3	—	—	64,44	125.5		
September	6	8	14	0.3	69,95	9	1	—	—	70,05	124.1		
October	6	8	14	0.2	75,31	13	1	—	—	75,45	127.5		
November	6	8	14	0.2	80,68	11	—	—	—	80,79	131.9		
December	6	8	14	0.2	90,63	34	1	—	—	90,98	122.5		

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1978—(concl'd.)

(Amount in lakhs of rupees)

	Investments in					Bank Credit										Percentage of (35) to (7)
	Government Securities (b)	Other Approved Securities	Total Investments (26+27)	Percentage of (28) to (7)	Loans, Cash Credits and Overdrafts	Inland Bills		Foreign Bills		Total (30 to 34)						
						Purchased	Discounted	Purchased	Discounted							
26	27	28	29	30	31	32	33	34	35	36						
Other Indian Scheduled Commercial Banks																
January	..	416,52	204,06	620,58	27.3	1,155,13	125,48	70,30	42,36	3,74	1,397,01	61.6				
February	..	433,80	207,94	641,74	28.0	1,178,77	118,12	71,60	43,39	5,41	1,417,29	61.9				
March	..	446,73	208,30	655,03	28.3	1,213,89	137,20	78,85	48,07	5,24	1,483,25	64.0				
April	..	476,40	208,34	684,74	29.0	1,202,19	129,89	79,69	48,32	5,38	1,465,47	62.0				
May	..	526,79	203,79	730,58	29.8	1,215,55	133,41	75,54	40,78	7,72	1,473,00	60.1				
June	..	524,92	220,21	745,13	28.6	1,278,00	142,77	73,66	45,40	8,21	1,548,04	59.4				
July	..	530,91	239,91	770,82	29.8	1,285,69	127,24	73,45	47,51	4,90	1,538,79	59.4				
August	..	532,83	254,56	787,39	30.0	1,302,40	134,16	62,79	51,23	5,40	1,555,98	59.3				
September	..	550,16	263,06	813,22	30.3	1,348,58	142,86	71,35	53,20	7,11	1,623,10	60.5				
October	..	557,00	261,18	818,18	29.9	1,392,73	146,20	78,88	52,25	8,65	1,678,71	61.3				
November	..	572,45	257,95	830,40	29.6	1,430,32	145,57	80,08	54,37	8,59	1,718,93	61.3				
December	..	582,01	267,72	849,73	26.9	1,577,28	234,74	88,74	68,88	9,31	1,978,95	62.5				
Foreign Banks																
January	..	311,99	25,23	337,22	33.8	541,86	23,28	38,21	51,51	39,70	694,56	69.7				
February	..	316,33	25,03	341,36	33.9	540,47	22,87	41,19	53,96	35,77	694,26	69.0				
March	..	319,02	25,66	344,68	34.4	564,73	23,55	44,19	53,28	32,82	718,57	71.7				
April	..	322,08	26,44	348,52	34.3	562,09	23,13	59,97	53,06	28,08	726,33	71.4				
May	..	328,91	27,08	355,99	34.5	555,80	22,94	62,38	46,33	29,04	716,49	69.5				
June	..	320,97	30,93	351,90	34.3	587,11	19,90	46,60	49,33	23,98	726,92	70.9				
July	..	326,15	31,25	357,40	33.9	571,99	19,44	46,64	46,06	26,46	710,59	67.3				
August	..	325,69	32,12	357,81	33.5	585,24	18,89	51,76	47,26	29,81	732,96	68.7				
September	..	326,92	31,79	358,71	34.5	589,16	20,55	49,05	48,24	32,43	739,43	71.0				
October	..	333,61	31,25	364,86	34.4	595,18	21,64	55,83	56,77	30,28	759,70	71.7				
November	..	355,10	30,89	385,99	34.8	576,32	22,93	57,08	56,04	29,79	742,16	66.9				
December	..	335,78	32,33	368,11	34.0	613,53	26,53	50,33	57,23	30,79	778,41	71.9				

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

No. 4 — LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1977 AND 1978
(INDIAN BUSINESS)

(Amount in lakhs of rupees)																			
Year	No. of re- port- ing banks	Paid- up Capi- tal	Reser- ves	Deposits				Total	Profit or Total Loss(—) made during the year	Total liabilities or assets (As per balance sheet)*	Cash		Investments			Money Loans at and advan- ces and short notice	Bills dis- counted in pur- chased	No. of Offices in India	
				Fixed	Savings	Current	In hand				At banks	Govern- ment secur- ities	Other approv- ed secur- ities	Others					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
I. Scheduled Banks																			
(a) Public Sector Banks:																			
(i) State Bank of India and its Subsidiaries																			
	1977	8	10.63	125.69	3,401.24	1,335.16	1,702.19	6,438.59	8.86	9,584.13	106.72	437.24	1,507.95	592.73	6.14	152.90	3,862.93	464.80	6,810
	1978	8	10.63	157.70	3,986.86	1,773.41	2,374.02	8,134.29	9.67	12,353.27	140.51	681.11	1,851.39	736.34	29.79	77.10	4,957.85	584.97	7,278
(ii) 14 Nationalised Indian Banks																			
	1977	14	50.48	80.42	7,061.51	3,307.99	2,136.69	12,506.19	13.12	17,036.14	325.97	1,147.15	2,730.92	996.25	166.24	41.18	6,740.79	1,564.82	13,362
	1978	14	53.73	90.35	8,512.19	4,233.13	2,582.56	15,327.88	13.32	20,903.74	411.33	1,359.07	3,668.10	988.15	170.61	12.75	7,840.61	1,827.50	14,309
TOTAL (i&ii)																			
	1977	22	61.11	206.11	10,462.75	4,643.15	3,838.88	18,944.78	21.98	26,620.27	432.69	1,584.39	4,238.87	1,588.98	172.38	194.08	10,603.72	2,029.62	20,172
	1978	22	64.36	248.05	12,499.05	6,006.54	4,956.58	23,462.17	22.99	33,257.01	551.84	2,040.18	5,519.49	1,724.49	200.40	89.85	12,798.46	2,412.47	21,587
(b) Regional Rural Banks																			
	1977	48	11.72	37	11.44	19.42	2.41	33.27	-4	65.41	3.49	11.25	10	2	3.28	4.54	37.71	41	1,172
	1978	48**	12.00	95	24.55	44.60	5.89	75.04	7	141.16	5.74	25.25	6	2	4.04	6.56	90.97	45	1,722
(c) Private Sector Banks:																			
Other Indian Scheduled Banks																			
	1977	38	11.80	17.70	1,457.31	599.43	412.96	2,469.70	4.04	3,212.50	120.03	314.62	402.44	198.88	101.19	9.85	1,153.23	354.26	5,456
	1978	39	12.64	21.34	1,897.59	815.90	579.34	3,292.83	4.84	4,384.27	146.09	406.25	579.85	261.97	106.17	11.22	1,539.98	470.26	6,009
Total Scheduled Banks (a + b + c)																			
	1977	108	84.63	224.18	11,931.50	5,262.00	4,254.25	21,447.75	25.98	29,898.18	556.21	1,910.26	4,641.41	1,787.88	276.85	208.47	11,794.71	2,384.29	26,800
	1978	109	89.00	270.34	14,421.19	6,867.04	5,541.81	26,830.04	27.90	37,782.44	703.67	2,471.68	6,099.40	1,986.48	310.61	107.63	14,429.41	2,883.18	29,318
II. Non-Scheduled Banks																			
	1977	6	16	43	6.54	4.96	1.27	12.77	9	15.27	57	1.23	2.52	29	1.58	11	6.54	47	66
	1978	4\$	13	44	5.14	4.10	62	9.86	12	11.79	52	92	1.64	34	90	28	5.56	23	57
Total of Indian Commercial Banks (I + II)																			
	1977	114	84.79	224.61	11,938.04	5,266.96	4,255.52	21,460.52	26.07	29,913.45	556.78	1,911.49	4,643.93	1,788.17	278.43	208.58	11,801.25	2,384.76	26,866
	1978	113	89.13	270.78	14,426.33	6,871.14	5,542.43	26,839.90	28.02	37,794.23	704.19	2,472.60	6,101.04	1,986.82	311.51	107.91	14,434.97	2,883.41	29,375

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

** Three RRBs which Started operating in December 1978 are not included.

\$ Naini Tal Bank has been included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from November 28, 1978. Jharia Industrial Bank is in the process of being wound-up, but this office has been included in the number of offices.

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF

	Year	No. of Re- port- ing Banks	Paid- up Capi- tal*	Reser- ves*	Total Paid-up Capi- tal & Reser- ves	Percen- tage of (6) to (11)	Deposits				Cash	
							Fixed	Savings	Current	Total	In hand	At banks
1	2	3	4	5	6	7	8	9	10	11	12	13
I. Scheduled Banks :												
(a) Public Sector Banks :												
(i) State Bank of India	1977	1	5,63	118,23	123,86	2.25	2,962,98	1,031,39	1,509,11	5,503,48	82,24	472,52
	1978	1	5,63	149,23	154,86	2.25	3,434,01	1,364,41	2,093,07	6,891,49	109,04	849,08
(ii) Subsidiaries of State Bank of India	1977	7	5,00	7,46	12,46	0.99	646,24	324,21	291,04	1,261,49	24,48	105,57
	1978	7	5,00	8,47	13,47	0.83	809,96	427,96	388,85	1,626,77	31,92	197,89
(iii) 14 Nationalised Banks	1977	14	50,48	80,46	130,94	0.99	7,521,52	3,364,35	2,329,14	13,215,01	330,51	1,179,70
	1978	14	53,73	90,39	144,12	0.89	9,148,49	4,303,61	2,806,22	16,258,32	416,67	1,404,92
TOTAL (i + ii + iii)	1977	22	61,11	206,15	267,26	1.34	11,130,74	4,719,95	4,129,29	19,979,98	437,23	1,757,79
	1978	22	64,36	248,09	312,45	1.26	13,392,46	6,095,98	5,288,14	24,776,58	557,63	2,451,89
(b) Regional Rural Banks	1977	48	11,72	37	12,09	36.34	11,44	19,42	2,41	33,27	3,49	11,25
	1978	48**	12,00	95	12,95	17.26	24,55	44,60	5,89	75,04	5,74	25,25
(c) Private Sector Banks :												
(i) Other Indian Scheduled Banks	1977	38	11,80	17,70	29,50	1.19	1,463,56	601,90	415,01	2,480,47	120,20	316,30
	1978	39	12,64	21,34	33,98	1.03	1,903,92	820,32	583,55	3,307,79	146,22	409,12
(ii) Foreign Banks+	1977	12§	—	12,17	12,17	1.23	533,39	203,93	254,67	991,99	7,16	79,52
	1978	12§	—	12,23	12,23	1.10	579,83	225,74	306,61	1,112,18	8,92	89,01
Total (i + ii)	1977	50	11,80	29,87	41,67	1.20	1,996,95	805,83	669,68	3,472,46	127,36	395,82
	1978	51	12,64	33,57	46,21	1.05	2,483,75	1,046,06	890,16	4,419,97	155,14	498,13
Total Scheduled Banks (a + b + c)	1977	120	84,63	236,39	321,02	1.37	13,139,13	5,545,20	4,801,38	23,485,71	568,08	2,164,86
	1978	121	89,00	282,61	371,61	1.27	15,900,76	7,186,64	6,184,19	29,271,59	718,51	2,975,27
II. Non-Scheduled Banks	1977	6	16	43	59	4.62	6,54	4,96	1,27	12,77	57	1,23
	1978	4@	13	44	57	5.78	5,14	4,10	62	9,86	52	92
Total of Scheduled and Non-Scheduled Banks (I + II)	1977	126	84,79	236,82	321,61	1.37	13,145,67	5,550,16	4,802,65	23,498,48	568,65	2,166,09
	1978	125	89,13	283,05	372,18	1.27	15,905,90	7,190,74	6,184,81	29,281,45	719,03	2,976,19

* Relates only to banks registered in India.

** Three RRBs which started operating in December 1978 are not included.

(+) Figures relate to business in India.

(§) Excludes two Pakistani Banks which are under the Custodian of Enemy Property.

@ Naini Tal Bank has been included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from November 28, 1978 and Jharia Industrial Bank is in the process of being wound-up.

COMMERCIAL BANKS, 1977 AND 1978 (TOTAL BUSINESS)

(Amount in lakhs of rupees)

Total Cash (12 + 13) (14)	Per- centage of (14) to (11)	Investments			Total Invest- ments (19)	Per- centage of (19) to (11)	Money at Call and Short Notice (21)	Loans and Advances (22)	Bills Discounted and Pur- chased (23)	Total Bank Credit (22 + 23) (24)	Per- centage of (24) to (11)	Profit or Loss(-) made during the year (26)	No. of Offices	
		Govt. Securi- ties (16)	Other Appro- ved Se- curities (17)	Others (18)									Indian	Foreign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
554,76	10.08	1,227,12	490,01	17,02	1,734,15	31.51	213,85	3,458,12	292,43	3,750,55	68.15	7,70	4,669	14
958,12	13.90	1,496,86	614,21	26,43	2,137,50	31.02	232,43	4,457,84	390,03	4,847,87	70.35	8,50	4,980	16
130,05	10.31	280,83	102,72	3,35	386,90	30.67	136,90	734,00	188,30	922,30	73.11	1,16	2,141	—
229,81	14.13	354,53	141,05	3,35	498,93	30.67	65,10	900,11	211,70	1,111,81	68.34	1,17	2,298	—
1,510,21	11.43	2,773,50	996,36	295,13	4,064,99	30.76	102,46	7,023,59	1,789,48	8,813,07	66.69	17,11	13,362	89
1,821,59	11.20	3,707,38	988,16	390,97	5,086,51	31.29	70,60	8,220,69	2,110,33	10,331,02	63.54	16,16	14,309	103
2,195,02	10.99	4,281,45	1,589,09	315,50	6,186,04	30.96	453,21	11,215,71	2,270,21	13,485,92	67.50	25,97	20,172	103
3,009,52	12.15	5,558,77	1,743,42	420,75	7,722,94	31.17	368,13	13,578,64	2,712,06	16,290,70	65.75	25,83	21,587	119
14,74	44.30	10	2	3,28	3,40	10.22	4,54	37,71	41	38,12	114.58	—4	1,172	—
30,99	41.30	6	2	4,04	4,12	5.49	6,56	90,97	45	91,42	121.83	7	1,722	—
436,50	17.60	403,41	198,88	101,27	703,56	28.36	10,80	1,158,91	357,38	1,516,29	61.13	4,04	5,456	2
555,34	16.79	580,94	261,97	106,30	949,21	28.70	11,43	1,548,61	482,90	2,031,51	61.42	4,84	6,009	2
86,68	8.74	317,79	11,77	11,86	341,42	34.42	3,75	573,05	163,98	737,03	74.30	3,30	129	—
97,93	8.81	334,92	30,08	10,35	375,35	33.75	4,05	620,25	175,93	796,18	71.59	5,80	129	—
523,18	15.07	721,20	210,65	113,13	1,044,98	30.09	14,55	1,731,96	521,36	2,253,32	64.89	7,34	5,585	2
653,27	14.78	915,86	292,05	116,65	1,324,56	29.97	15,48	2,168,86	658,83	2,827,69	63.98	10,64	6,138	2
2,732,94	11.64	5,002,75	1,799,76	431,91	7,234,42	30.80	472,30	12,985,38	2,791,98	15,777,36	67.18	33,27	26,929	105††
3,693,78	12.62	6,474,69	2,035,49	541,44	9,051,62	30.92	390,17	15,838,47	3,371,34	19,209,81	65.63	36,54	29,447	121††
1,80	14.10	2,52	29	1,58	4,39	34.38	11	6,54	47	7,01	54.89	9	66	—
1,44	14.60	1,64	34	90	2,88	29.21	28	5,56	23	5,79	58.72	12	57@@	—
2,734,74	11.64	5,005,27	1,800,05	433,49	7,238,81	30.81	472,41	12,991,92	2,792,45	15,784,37	67.17	33,36	26,995	105††
3,695,22	12.62	6,476,33	2,035,83	542,34	9,054,50	30.92	390,45	15,844,03	3,371,57	19,215,60	65.62	36,66	29,504	121††

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

@@The office of the Jharia Industrial Bank which is being wound-up, has been included.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

(From the Balance Sheets under Section 29.1)

Number of Reporting Banks				Scheduled Commercial Banks							
				State Bank of India		Subsidiaries of State Bank of India		14 Nationalised Indian Banks		Regional Rural Banks	
				1	1	7	7	14	14	48	48
				1977	1978	1977	1978	1977	1978	1977	1978
A. LIABILITIES											
1. Capital :											
(i) Authorised				20,00	20,00	10,00	10,00	—	—	48,00	48,00
(ii) Issued				5,63	5,63	5,00	5,00	—	—	11,85	12,00
(iii) Subscribed				5,63	5,63	5,00	5,00	—	—	11,85	12,00
(iv) Called-up				5,63	5,63	5,00	5,00	—	—	11,77	12,00
(v) Calls in arrears				—	—	—	—	—	—	5	—
(vi) Paid up				5,63	5,63	5,00	5,00	50,48	53,73	11,72	12,00
(vii) Calls received in advance				—	—	—	—	—	—	—	—
(viii) Forfeited Shares				—	—	—	—	—	—	—	—
2. Reserve Fund and other reserves				118,23	149,23	7,46	8,47	80,01	89,86	41	95
3. Deposits and other accounts :											
(i) Fixed				2,962,98	3,434,01	648,42	823,35	7,552,03	9,191,52	10,49	22,27
(ii) Savings				1,031,39	1,364,41	326,70	430,85	3,364,37	4,303,65	19,52	45,71
(iii) Current and contingency accounts				1,626,15	2,217,02	348,48	448,14	2,647,39	3,280,07	2,27	4,92
(iv) Others				—	—	—	—	1,14	1,34	1,13	2,31
Total of Item 3				5,620,52	7,015,44	1,323,60	1,702,34	13,564,93	16,776,58	33,41	75,21
4. Borrowings from other banks, agents, etc. :											
(i) In India				250,76	385,30	44,58	96,30	829,45	656,37	17,72	48,47
(ii) Outside India				82,50	92,89	2,05	5,21	108,85	131,13	—	—
Particulars of item 4											
(a) Secured				129,64	142,30	22,61	26,81	248,07	228,93	8,28	6,03
(b) Unsecured				203,62	335,89	24,02	74,70	690,23	558,57	9,44	42,44
5. Bills payable				194,24	281,12	26,58	44,89	202,78	372,05	12	29
6. Bills for collection being bills receivable											
per contra :				284,45	357,16	120,23	134,74	917,86	1,140,67	17	65
(i) Payable in India				246,35	322,24	114,95	127,27	619,18	767,66	17	65
(ii) Payable outside India				38,10	34,92	5,28	7,47	298,68	373,01	—	—
7. Other liabilities				181,51	518,70	248,88	143,40	242,69	273,32	1,72	3,51
8. Acceptances, endorsements and other obligations per contra :				962,63	1,280,72	105,11	126,33	996,81	1,405,98	—	—
9. Profit carried to next year's account				18	39	—	1	4,10*	3,52*	4	7
Total liabilities or assets				7,700,65	10,086,58	1,883,49	2,266,69	16,997,96	20,903,21	65,31	141,15
				-124708	-163788	-22534	-26107	-191467	-254665		

* 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. 641352 844700 165815 20562 1008309 1035656

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

OF COMMERCIAL BANKS, 1977 AND 1978

of the Banking Regulation Act, 1949)

(In lakhs of rupees)

Scheduled Commercial Banks								Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks					
38	39	108	109	12	12	120	121	6	4	126	125
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
26,18	31,93	104,18	109,93	—	—	104,18	109,93	29	15	104,47	110,08
15,16	15,71	37,64	38,34	—	—	37,64	38,34	18	14	37,82	38,48
14,98	15,54	37,46	38,17	—	—	37,46	38,17	18	14	37,64	38,31
11,82	12,64	34,22	35,27	—	—	34,22	35,27	16	13	34,38	35,40
1	1	6	1	—	—	6	1	—	—	6	1
11,81	12,63	84,64	88,99	—	—	84,64	88,99	16	13	84,80	89,12
1	1	1	1	—	—	1	1	—	—	1	1
1	1	1	1	—	—	1	1	—	—	1	1
17,65	21,10	223,76	269,61	12,17@	12,23@	235,93	281,84	42	44	236,35	282,28
1,464,13	1,903,14	12,638,05	15,374,29	533,91	580,11	13,171,96	15,954,40	6,47	5,04	13,178,43	15,959,44
601,90	820,68	5,343,88	6,965,30	204,06	225,92	5,547,94	7,191,22	4,96	4,10	5,552,90	7,195,32
459,87	641,45	5,084,16	6,591,60	289,18	340,76	5,373,34	6,932,36	1,29	62	5,374,63	6,932,98
44	56	2,71	4,21	—	—	2,71	4,21	7	10	2,78	4,31
2,526,34	3,365,83	23,068,80	28,935,40	1,027,15	1,146,79	24,095,95	30,082,19	12,79	9,86	24,108,74	30,092,05
105,94	130,09	1,248,45	1,316,53	106,13	78,22	1,354,58	1,394,75	—	7	1,354,58	1,394,82
4,41	9,74	197,81	238,97	7,35	11,69	205,16	250,66	—	—	205,16	250,66
31,96	42,81	440,56	446,88	28,50	35,54	469,06	482,42	—	3	469,06	482,45
78,39	97,02	1,005,70	1,108,62	84,98	54,37	1,090,68	1,162,99	—	4	1,090,68	1,163,03
49,21	108,75	472,93	807,10	39,10	56,13	512,03	863,23	16	6	512,19	863,29
171,24	226,56	1,493,95	1,859,78	140,50	171,27	1,634,45	2,031,05	38	17	1,634,83	2,031,22
144,55	191,30	1,125,20	1,409,12	76,17	114,09	1,201,37	1,523,21	38	17	1,201,75	1,523,38
26,69	35,26	368,75	450,66	64,33	57,18	433,08	507,84	—	—	433,08	507,84
87,65	111,34	762,45	1,050,27	31,19	33,49	793,64	1,083,76	63	44	794,27	1,084,20
237,27	397,03	2,301,82	3,210,06	227,41	299,86	2,529,23	3,509,92	69	59	2,529,92	3,510,51
96	1,18	5,28	5,17	3,21	6,92	8,49	12,09	4	3	8,53	12,12
3,212,50	4,384,27	29,859,91	37,781,90	1,594,21	1,816,60	31,454,12	39,598,50	15,27	11,79	31,469,39	39,610,29

@ Represents reserves of four foreign scheduled banks.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

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

Number of Reporting Banks	Scheduled Commercial Banks							
	State Bank of India		Subsidiaries of State Bank of India		14 Nationalised Indian Banks		Regional Rural Banks	
	1	1	7	7	14	14	48	48
	1977	1978	1977	1978	1977	1978	1977	1978
B. ASSETS								
10. Cash :								
(i) In hand and with R.B.I. and S.B.I. ..	412,83	589,98	125,18	221,62	1,401,59	1,722,32	5,09	10,83
(ii) Balances with other banks in current accounts :								
(a) In India	1,08	2,27	1,11	2,43	26,59	28,90	9,69	20,53
(b) Outside India	92,72	302,55	3,72	6,48	82,50	70,78	—	—
(iii) Balances with other banks in savings and fixed deposit accounts :								
(a) In India	—	—	8	8	22,02	28,41	3,12	3,36
(b) Outside India	48,13	63,31	—	—	109,57	200,36	—	—
11. Money at call and short notice	213,85	232,43	136,90	65,10	102,46	70,60	4,56	6,80
12. Investments :								
(i) Securities of Central and State Governments and Trustee Securities	1,702,39	2,099,27	383,55	495,40	3,727,15	4,647,31	10	6
(ii) Shares	1,13	2,24	36	59	28,46	34,59	8	9
(iii) Debentures and bonds	15,89	16,08	2,52	2,49	112,77	114,66	—	—
(iv) Other investments	14,74	19,44	47	45	64,71	61,72	4	—
(v) Gold	—	48	—	—	—	—	—	—
13. Advances :								
(i) Loans, advances, cash credits and overdrafts :								
(a) In India	3,128,93	4,057,74	733,97	900,09	6,732,44	7,872,88	37,93	91,00
(b) Outside India	329,19	400,10	—	—	283,16	382,92	—	—
(ii) Bills discounted and purchased :								
(a) Payable in India	166,52	258,35	170,39	183,30	1,294,46	1,551,04	19	42
(b) Payable outside India	125,91	131,68	17,91	28,40	495,02	559,29	—	—
14. Particulars of item 13 :								
(a) Debts considered good, fully secured ..	2,939,74	4,104,15	756,13	917,53	6,260,20	7,324,33	19,22	..
(b) Debts considered good, but having no other security than the debtors' personal security	357,39	385,33	19,74	38,70	716,82	922,32	2,38	..
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	453,42	358,39	146,40	155,56	1,828,06	2,119,48	16,51	..
(d) Debts considered doubtful or bad, not provided for	—	—	—	—	—	—	1	..
(e) Debts due by directors or officers of the bank	2,01	3,52	2,78	2,91	44,17	55,54	1	..
(f) Debts due by companies or firms in which the directors of the bank are interested	4,48	6,47	5	6	4,50	9	—	..
(g) Maximum total amount of loans including temporary advances made at any time during the year to directors or managers or officers of the banking company or any one of them either severally or jointly with any other persons	2,20	3,65	2,97	3,28	44,47	56,16	1	..
(h) Maximum total amount of loans including temporary advances granted during the year to the companies or firms in which the directors of the bank are interested	4,54	37,55	13	23	7,89	4,45	—	..
(i) Due from Banks	4,07	19,40	1,41	1,61	19,80	29,85	—	..
15. Premises less depreciation	19,20	21,34	4,26	4,84	39,62	44,35	—	—
16. Non-Banking assets acquired in satisfaction of claims	—	—	2	3	44	42	—	—
17. Furniture and fixtures less depreciation ..	19,06	21,68	5,06	5,59	71,35	80,87	1,61	2,29
18. Other assets including silver	162,00	229,76	72,65	88,73	488,98	885,14	2,36	4,27
19. Loss	—	—	—	—	—	—	37	85

.. Not available

OF COMMERCIAL BANKS, 1977 AND 1978— (Concl'd.)
of the Banking Regulation Act, 19 9)

(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					
38	39	108	109	12	12	120	121	6	4	126	125
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
387,83	469,99	2,332,52	3,014,74	82,10	93,94	2,414,62	3,108,68	1,31	94	2,415,93	3,109,62
43,82	76,59	82,29	130,72	1,53	1,78	83,82	132,50	49	50	84,31	133,00
5,02	8,95	183,96	388,76	4,26	3,31	188,22	392,07	—	—	188,22	392,07
70,65	73,38	95,87	105,23	8,55	4,76	104,42	109,99	1,40	72	105,82	110,71
1	8	157,71	263,75	—	—	157,71	263,75	—	—	157,71	263,75
10,80	11,43	468,57	386,36	3,75	4,05	472,32	390,41	11	28	472,43	390,69
596,86	835,84	6,410,05	8,077,88	327,81	362,65	6,737,86	8,440,53	2,81	1,98	6,740,67	8,442,51
3,43	3,77	33,46	41,28	2,37	2,61	35,83	43,89	2	2	35,85	43,91
29,01	32,34	160,19	165,57	4,10	5,26	164,29	170,83	—	—	164,29	170,83
3,65	3,56	83,61	85,17	9	8	83,70	85,25	16	16	83,86	85,41
—	—	—	48	—	—	—	48	—	—	—	48
1,171,43	1,539,96	11,804,70	14,461,67	571,69	619,18	12,376,39	15,080,85	6,52	5,54	12,382,91	15,086,39
5,62	8,65	617,97	791,67	1,28	1,07	619,25	792,74	—	—	619,25	792,74
303,88	410,88	1,935,44	2,403,99	79,65	106,10	2,015,09	2,510,09	47	22	2,015,56	2,510,31
35,27	72,02	674,11	791,39	84,42	69,83	758,53	861,22	—	—	758,53	861,22
1,206,85	1,596,39	11,182,14	13,942,40	553,72	556,85	11,735,86	14,499,25	6,64	5,44	11,742,50	14,504,69
184,32	256,13	1,280,65	1,602,48	56,15	52,84	1,336,80	1,655,32	21	12	1,337,01	1,655,44
124,57	178,10	2,568,96	2,811,53	122,13	180,59	2,691,09	2,992,12	14	20	2,691,23	2,992,32
46	89	47	89	5,04	5,90	5,51	6,79	—	—	5,51	6,79
5,75	7,55	54,72	69,52	2,87	3,07	57,59	72,59	3	3	57,62	72,62
3,67	1,92	12,70	8,54	4,00	8,79	16,70	17,33	—	—	16,70	17,33
6,27	7,86	55,92	70,95	3,44	3,64	59,36	74,59	3	4	59,39	74,63
4,73	2,93	17,29	45,16	5,00	9,05	22,29	54,21	—	—	22,29	54,21
2,97	2,49	28,25	53,35	40,42	60,09	68,67	113,44	—	—	68,67	113,44
6,17	6,81	69,25	77,34	13,43	13,17	82,68	90,51	2	1	82,70	90,52
16	10	62	55	—	—	62	55	2	2	64	57
20,88	23,90	117,96	134,33	5,62	5,63	123,58	139,96	13	11	123,71	140,07
109,27	182,24	835,26	1,390,14	35,45	52,05	870,71	1,442,19	74	53	871,45	1,442,72
23	19	60	1,04	20	—	80	1,04	—	—	80	1,04

**No. 7 — LIABILITIES AND ASSETS IN FOREIGN COUNTRIES OF INDIAN SCHEDULED COMMERCIAL BANKS
AS ON THE LAST FRIDAY OF DECEMBER 1977 AND 1978**

	(In lakhs of rupees)											
	United Kingdom			Singapore			Hongkong			Sri Lanka		
	1977	1978		1977	1978		1977	1978		1977	1978	1978\$
Number of Banks	..	..	8	..	..	5	3	4	..	3	3	5
Number of Offices	..	..	31	..	..	7	13	14	..	3	3	51@
LIABILITIES												
1. Demand Deposits	..	..	87,65	..	..	25,89	33,70	50,45	..	3,55	3,86	162,52
2. Time Deposits	..	..	228,00	..	..	83,64	43,11	50,04	..	4,66	6,38	553,46
3. Total Deposits	..	..	315,65	..	..	109,53	76,81	100,49	..	8,21	10,24	715,98
4. Due to Other Banks	..	..	34,60	..	..	12,64	15,86	17,50	..	—	28	51,85
5. Branch Adjustments	..	..	25,16	..	..	34,47	27,31	38,00	..	16	24	47,14
6. Other Liabilities	..	..	49,71	..	..	38,63	37,66	35,65	..	1,10	2,00	66,39
7. Total	..	..	425,12	..	..	195,27	157,64	191,64	..	9,47	12,76	881,36
ASSETS												
8. Cash in Hand	..	..	28	..	..	1,10	66	57	..	14	9	3,38
9. Balances with Central Bank	..	..	2,28	..	..	2,51	—	—	..	72	75	14,11
10. Balances with Other Banks in Current Account	..	..	61,03	..	..	3,94	11,88	9,61	..	17	20	40,15
11. Cash-Deposit Ratio	..	..	0.8	..	..	3.3	0.9	0.6	..	10.5	8.2	2.4
12. Money at Call and Short Notice	..	..	69,21	..	..	6,53	2,07	8,44	..	1,19	84	226,06
13. Investments in Foreign Government Securities	..	..	12,16	..	..	13,94	11	27	..	53	1,41	37,86
14. Other Investments	..	..	22,30	..	..	72	—	..	..	1	1	7,51
15. Investment-Deposit Ratio	..	..	10.9	..	..	13.4	0.1	0.3	..	6.6	13.9	6.3
16. Bills Purchased and Discounted	..	..	46,24	..	..	63,84	73,08	79,53	..	2,03	4,44	44,25
17. Loans and Advances	..	..	130,91	..	..	52,35	30,32	37,37	..	3,19	4,52	404,10
18. Due from Banks	..	..	46	..	..	17,68	—	1,96	..	1,17	—	25,39
19. Credit-Deposit Ratio	..	..	56.1	..	..	106.1	134.6	116.3	..	63.6	87.5	62.6
20. Branch Adjustments	..	..	30,79	..	..	—	8,93	21,54	..	—	..	20,29
21. Other Assets	..	..	49,46	..	..	32,66	30,59	32,35	..	32	50	58,26
22. Total	..	..	425,12	..	..	195,27	157,64	191,64	..	9,47	12,76	881,36

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

* Includes six mobile offices in Kenya, Fiji Islands, Mauritius and U.S.A.

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

\$ Does not include the liabilities and assets of Male (Maldives Islands) branch of State Bank of India as the same has not been received from the bank.

..—Negligible.

No. 8 — INCOME, EXPENDITURE AND PROFIT OF DIFFERENT CLASSES OF SCHEDULED COMMERCIAL BANKS, 1977 AND 1978

	(In lakhs of rupees)											
	Interest and Discount			Commission, Exchange and Brokerage			Other Earnings			Total Earnings		
	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
A. State Bank of India	454.08	538.69	94.10	110.95	45	31	548.63	649.95	336.95	402.57	155.27	178.71
B. Subsidiaries of the State Bank												
1. State Bank of Bikaner & Jaipur	20.77	24.32	4.56	5.47	4	3	25.37	29.82	13.83	16.61	8.66	9.87
2. State Bank of Hyderabad	18.45	21.81	3.86	4.47	1	1	22.32	26.29	11.86	14.29	7.82	9.03
3. State Bank of Indore	9.84	11.82	1.42	1.78	2	3	11.28	13.63	6.65	8.00	3.58	4.37
4. State Bank of Mysore	16.35	18.98	2.25	2.60	7	8	18.67	21.66	10.94	12.79	5.86	6.74
5. State Bank of Patiala	15.36	17.49	1.53	3.11	22	4	17.11	20.64	10.84	12.76	4.67	5.71
6. State Bank of Saurashtra	12.94	14.71	1.52	1.84	10	10	14.56	16.65	8.29	9.54	4.81	5.55
7. State Bank of Travancore	15.68	20.48	1.85	2.40	2	4	17.55	22.92	10.48	14.32	5.52	6.45
Total of B	109.39	129.61	16.99	21.67	48	33	126.86	151.61	72.89	88.31	40.92	47.72
C. Nationalised Banks												
1. Allahabad Bank	38.94	45.58	3.25	3.64	42	44	42.61	49.66	27.38	30.37	10.95	12.41
2. Bank of Baroda	126.21	153.59	18.56	19.38	47	50	145.24	173.47	97.42	115.25	31.52	38.69
3. Bank of India	131.46	145.89	16.73	19.62	93	114	149.12	166.65	101.90	112.37	33.27	38.59
4. Bank of Maharashtra	42.67	50.66	2.92	2.63	12	13	45.71	53.42	32.52	37.84	9.25	10.86
5. Canara Bank	104.88	110.44	8.60	10.23	60	41	114.08	121.08	74.72	75.54	26.08	30.41
6. Central Bank of India	139.44	150.67	15.91	16.20	226	246	157.61	169.33	101.70	107.36	41.03	46.96
7. Dena Bank	46.31	54.40	3.80	3.91	75	75	50.86	59.06	31.79	37.91	14.74	16.29
8. Indian Bank	50.56	61.72	5.13	5.54	70	83	56.39	68.09	37.07	44.71	12.41	15.06
9. Indian Overseas Bank	51.19	65.48	6.77	8.91	18	19	58.14	74.58	36.49	48.09	12.70	16.05
10. Punjab National Bank	112.82	124.95	10.10	11.12	54	59	123.46	136.66	84.23	91.83	28.43	32.09
11. Syndicate Bank	70.15	83.58	6.20	7.10	237	268	78.72	93.36	47.82	56.35	21.44	25.45
12. Union Bank of India	67.90	79.15	8.71	8.63	99	111	77.60	88.89	47.53	53.50	20.69	24.71
13. United Bank of India	71.46	80.80	4.58	4.91	18	38	76.22	86.09	51.97	59.18	17.06	19.35
14. United Commercial Bank	78.82	92.77	8.24	10.40	77	51	87.83	103.68	57.27	67.94	21.56	26.08
Total of C	1,132.81	1,299.68	119.50	132.22	1,128	1,212	1,263.59	1,444.02	829.81	938.24	301.13	353.00
D. Regional Rural Banks	4.03	10.06	—	6	8	22	4.11	10.34	1.57	5.13	1.45	3.16
E. Other Indian Scheduled Commercial Banks	210.61	261.44	20.29	24.58	11.29	9.37	242.19	295.39	139.18	173.11	64.61	78.18
F. Foreign Banks	101.40	106.16	27.48	29.93	1.28	98	130.16	137.07	56.65	60.15	27.99	28.52
G. All Scheduled Commercial Banks	2,012.32	2,345.64	278.36	319.41	24.86	23.33	2,315.54	2,688.38	1,437.05	1,667.51	591.37	689.29
(A + B + C + D + E + F)	2,012.32	2,345.64	278.36	319.41	24.86	23.33	2,315.54	2,688.38	1,437.05	1,667.51	591.37	689.29
Profit*	7.70	8.50	7.70	8.50	7.70	8.50	7.70	8.50	7.70	8.50	7.70	8.50

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

No. 9—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks	
Year	1977	1978	1977	1978	1977	1978
Number of Reporting Banks	8	8	14	14	47	48

EARNINGS

I. Interest, Dividend, Commission and Exchange earned on :

(a) Inland Bills, etc., purchased and discounted	..	..	50,48.6	40,48.5	171,41.3	142,33.0	0.6	3.0
(b) Loans and Advances	..	..	484,11.9	537,46.7	843,02.6	925,73.5	3,14.8	8,21.0
(c) Investments								
(i) Government Securities	..	..	107,73.6	142,95.7	160,02.2	205,00.7	0.2	0.2
(ii) Other Trustee Securities	..	..	10,08.2	8,60.4	45,40.6	60,07.8	..	2.8
(iii) Others	..	..	17.7	25.4	11,00.0	13,72.5	22.8	25.1
(d) Deposits with								
(i) RBI/Central Bank of the country	..	..	14,16.9	24,56.3	19,93.1	36,05.8	1.1	..
(ii) Other Banks	..	..	2,66.5	5,33.3	4,32.9	6,43.6	66.4	1,55.0
(e) Other Services :								
(i) Inland Collections	..	..	8,12.2	10,20.1	13,09.4	15,31.3	0.9	2.0
(ii) Inland Remittances	..	..	10,31.0	12,43.6	14,02.4	13,15.4	0.1	0.7
(iii) Transactions involving or connected with foreign business	..	..	70,30.5	79,48.0	100,05.7	119,88.2	..	..
(iv) Miscellaneous Business	..	..	37,79.7	43,73.2	11,82.8	16,63.5	..	..
Total Current Operating Earnings (Total of I)	..	..	795,96.8	905,51.2	1,394,13.0	1,554,35.3	4,06.9	10,09.8

II. Income from other business 13,70.3 24,89.0 25,28.9 32,18.8 5.7 31.2

III. Net Profit on :

(i) Sale and Purchase of Investments, Property, etc.	..	..	0.5	33.9	64.6	86.2	..	..
(ii) Revaluation of Investments, Property, etc.	..	..	81.5	1.6	14.4	..	..	..
Total of III	..	..	82.0	35.5	79.0	86.2	..	..

IV. Total Earnings (I + II + III) 810,49.1 930,75.7 1,420,20.9 1,587,40.3 4,12.6 10,41.0

EXPENSES

V. Interest, Commission and Brokerage paid on :

(a) Deposits	..	..	374,92.0	461,13.3	716,67.1	859,60.8	1,04.6	2,66.5
(b) Borrowings	..	..	32,84.0	24,10.9	89,87.7	54,41.3	53.0	2,19.1
(c) Rediscounts	..	..	3,11.0	6,84.3	24,16.7	26,06.6	..	27.8
(d) Other Business	..	..	2,24.9	2,14.3	23,68.2	34,22.5	1.7	11.3

VI. (a) Establishment Expenses 184,76.8 219,36.3 284,93.6 333,50.5 1,41.1 3,20.6

(b) Other Working Expenses

(i) Directors'/Other Local Committee members' and Auditors' fees & allowances	..	..	18.0	16.1	1,07.3	1,29.8	1.2	1.9
(ii) Others	..	..	48,59.3	65,14.3	97,66.5	114,93.2	95.7	1,57.4

VII. (a) Taxes and dues in the nature of operating expenses 1,50.0 1,45.7 2,46.2 3,31.7 1.2 0.1

(b) Interest tax 33,65.2 5,85.3 66,43.9 9,78.0

VIII. Total Current Operating Expenses (Total of V to VII) 681,81.2 786,20.5 1,306,97.2 1,437,14.4 3,98.5 10,04.7

IX. Depreciation written off and loss on sale, purchase and revaluation of investments, property, etc. 7,03.1 6,79.2 15,64.1 21,97.7 17.4 26.4

X. Total Expenses (Total of VIII and IX) 688,84.3 792,99.7 1,322,61.3 1,459,12.1 4,15.9 10,31.1

XI. Balance of Profit or Loss (—) before taxes (IV—X) 121,64.8 137,76.0 97,59.6 128,28.2 3.3 9.9

DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS

XII. Total funds available for appropriation :

(i) Balance of profit or loss (—) before taxes	..	..	121,64.8	137,76.0	97,59.6	128,28.2	3.3	9.9
(ii) Surplus or deficit brought forward from preceding year	..	..	17.8	18.4	..	..	..	29.3
(iii) Taken from reserves, if any	..	..	..	..	33.0	..	0.6	1.2
Total	..	..	121,82.6	137,94.4	97,92.6	128,28.2	2.7	18.2

XIII. Transfer or allocation of funds for :

(a) Provision for taxes on profits	..	..	75,75.5	73,29.3	47,74.7	65,83.6	..	..
(b) Provision for bonus/ex-gratia payment to staff	..	..	13,09.8	9,15.1	6,84.2	8,26.9	..	..
(c) Provision for gratuity	..	..	1,51.3	1,91.8	5,36.4	6,64.2	..	..
(d) Other provisions	..	..	22,42.1	43,73.0	18,49.8	24,56.6	..	2.4
(e) Transferred to reserves	..	..	7,25.8	7,85.2	15,37.1	19,44.4	25.1	56.9
(f) Dividend to shareholders/Amount transferred to Govt.	..	..	1,59.6	1,60.6	4,10.4	3,52.5	..	..
(g) Amount remitted to H.O. by Foreign Banks	..	..	..	..	..	..	..	..
(h) Balance carried forward to next year's account	..	..	18.5	39.4	..	..	27.8	77.5
Total of XIII	..	..	121,82.6	137,94.4	97,92.6	128,28.2	2.7	18.2

.. Negligible

COMMERCIAL BANKS, 1977 AND 1978

(In lakhs of rupees)

Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
38	39	107	109	12	12	119	121	6	4	125	125
45,02.2	29,93.2	266,92.7	212,77.7	12,46.8	14,19.1	279,39.5	226,96.8	5.7	5.9	279,45.2	227,02.7
143,99.4	188,22.4	1,474,28.7	1,659,63.6	67,30.6	71,22.5	1,541,59.3	1,730,86.1	98.0	78.4	1,542,57.3	1,731,64.5
20,06.5	34,30.7	287,82.5	382,27.3	8,21.9	17,16.3	296,04.4	399,43.6	13.7	8.5	296,18.1	399,52.1
9,56.5	10,86.5	65,05.3	79,57.5	8,37.5	80.4	73,42.8	80,37.9	1.6	1.8	73,44.4	80,39.7
3,82.6	2,20.0	15,23.1	16,43.0	65.4	62.3	15,88.5	17,05.3	0.6	0.4	15,89.1	17,05.7
3,47.7	8,25.9	37,58.8	68,88.0	1,89.1	2,79.0	39,47.9	71,67.0	—	—	39,47.9	71,67.0
3,29.7	2,25.4	10,95.5	15,57.3	96.6	1,97.3	11,92.1	17,54.6	21.6	10.2	12,13.7	17,64.8
5,50.4	5,25.0	26,72.9	30,78.4	83.9	76.0	27,56.8	31,54.4	1.3	1.1	27,58.1	31,55.5
3,44.4	4,24.5	27,77.9	29,84.2	54.0	44.4	28,31.9	30,28.6	1.3	0.9	28,33.2	30,29.5
9,39.1	13,29.0	179,75.3	212,65.2	26,32.4	26,46.8	206,07.7	239,12.0	—	—	206,07.7	239,12.0
1,93.7	2,52.4	51,56.2	62,89.1	3,61.8	4,36.8	55,18.0	67,25.9	3.3	—	55,21.3	67,25.9
249,52.2	301,35.0	2,443,68.9	2,771,31.3	131,20.0	140,80.9	2,574,88.9	2,912,12.2	1,47.1	1,07.2	2,576,36.0	2,913,19.4
10,79.8	8,44.6	49,84.7	65,83.6	3,53.3	3,79.7	53,38.0	69,63.3	4.7	5.8	53,42.7	69,69.1
70.8	1,36.1	1,35.9	2,56.2	69.2	46.8	2,05.1	3,03.0	2.9	—	2,08.0	3,03.0
7.0	1.9	1,02.9	3.5	40.2	11.2	1,43.1	14.7	—	8.4	1,43.1	23.1
77.8	1,38.0	2,38.8	2,59.7	1,09.4	58.0	3,48.2	3,17.7	2.9	8.4	3,51.1	3,26.1
261,09.8	311,17.6	2,495,92.4	2,839,74.6	135,82.7	145,18.6	2,631,75.1	2,984,93.2	1,54.7	1,21.4	2,633,29.8	2,986,14.6
124,46.6	157,44.6	1,217,10.3	1,480,85.2	48,68.0	51,21.3	1,265,78.3	1,532,06.5	73.5	55.7	1,266,51.8	1,532,62.2
12,04.2	10,12.9	135,28.9	90,84.2	3,87.5	6,14.6	139,16.4	96,98.8	0.2	0.6	139,16.6	96,99.4
1,73.7	2,10.0	29,01.4	35,28.7	3,64.8	2,50.4	32,66.2	37,79.1	—	—	32,66.2	37,79.1
2,34.8	3,96.6	28,29.6	40,44.7	1,11.4	1,88.2	29,41.0	42,32.9	—	—	29,41.0	42,32.9
61,21.5	74,46.7	532,33.0	630,54.1	23,30.4	25,66.5	555,63.4	656,20.6	37.2	32.2	556,00.6	656,52.8
26.5	30.7	1,53.0	1,78.5	13.3	16.3	1,66.3	1,94.8	0.2	0.2	1,66.5	1,95.0
27,87.0	33,18.7	175,08.5	214,83.6	12,65.3	14,16.0	187,73.8	228,99.6	15.8	11.8	187,89.6	229,11.4
53.7	42.6	4,51.1	5,20.1	26.1	38.5	4,77.2	5,58.6	0.1	—	4,77.3	5,58.6
10,08.0	1,70.9	110,17.1	17,34.2	5,06.4	92.7	115,23.5	18,26.9	—	—	115,23.5	18,26.9
240,56.0	283,73.7	2,233,32.9	2,517,13.3	98,73.2	10,304.5	2,332,06.1	2,620,17.8	1,27.0	1,00.5	2,333,3.1	2,621,18.3
3,83.9	5,80.3	26,68.5	34,83.6	97.0	1,28.9	27,65.5	36,12.5	1.5	1.3	27,67.0	36,13.8
244,39.9	289,54.0	2,260,01.4	2,551,96.9	99,70.2	104,33.4	2,359,71.6	2,656,30.3	1,28.5	1,01.8	2,361,00.1	2,657,32.1
16,69.9	21,63.6	235,91.0	287,77.7	36,12.5	40,85.2	272,03.5	328,62.9	26.2	19.6	272,29.7	328,82.5
16,69.9	21,63.6	235,91.0	287,77.7	36,12.5	40,85.2	272,03.5	328,62.9	26.2	19.6	272,29.7	328,82.5
23.3	28.5	41.1	17.6	5,26.5	3,14.0	5,67.6	3,31.6	1.6	0.3	5,69.2	3,31.9
4.6	15.1	38.2	16.3	—	—	38.2	16.3	—	—	38.2	16.3
16,97.8	22,07.2	236,70.3	288,11.6	41,39.0	43,99.2	278,09.3	332,10.8	27.8	19.9	278,37.1	332,30.7
7,35.9	11,37.2	130,86.1	150,50.1	29,03.3	31,66.2	159,89.4	182,16.3	12.2	5.6	160,01.6	182,21.9
2,81.6	3,22.6	22,75.6	20,64.6	1,94.2	2,03.3	24,69.8	22,67.9	2.8	1.2	24,72.6	22,69.1
37.8	49.5	7,25.5	9,05.5	8.3	7.4	7,33.8	9,12.9	0.5	0.5	7,34.3	9,13.4
2,41.6	1,85.6	43,33.5	70,17.6	1,56.7	1,06.9	44,90.2	71,24.5	3.9	0.4	44,94.1	71,24.9
2,82.1	3,45.9	25,70.1	31,32.4	—	—	25,70.1	31,32.4	7.2	10.9	25,77.3	31,43.3
95.7	1,24.3	6,65.7	6,37.4	—	—	6,65.7	6,37.4	0.9	1.1	6,66.6	6,38.5
—	—	—	—	5,62.0	2,14.9	5,62.0	2,14.9	—	—	5,62.0	2,14.9
23.1	42.1	13.8	4.0	3,14.5	7,00.5	3,28.3	7,04.5	0.3	0.2	3,28.6	7,04.7
16,97.8	22,07.2	236,70.3	288,11.6	41,39.0	43,99.2	278,09.3	332,10.8	27.8	19.9	278,37.1	332,30.7

No. 10—EARNINGS AND EXPENSES

(Percentage Distribution of)

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks		Other Indian Scheduled Banks	
	1977	1978	1977	1978	1977	1978	1977	1978
Year								
Number of Reporting Banks	8	8	14	14	47	48	38	39
1. Current operating earnings	795,96.8	905,51.2	1,394,13.0	1,554,35.3	4,06.9	10,09.8	249,52.2	301,35.0
2. Current operating expenses	681,81.2	786,20.5	1,306,97.2	1,437,14.4	3,98.5	10,04.7	240,56.0	283,73.7
3. Net current operating earnings (1 — 2)	114,15.6	119,30.7	87,15.8	117,20.9	8.4	5.1	8,96.2	17,61.3
4. Net recovery (+) or depreciation (—)	—6,21.1	—6,43.7	—14,85.1	—21,11.5	—17.4	—26.4	—3,06.1	—4,42.3
5. Balance of profit or loss (—) before taxes	121,64.8	137,76.0	97,59.6	128,28.2	—3.3	9.9	16,69.9	21,63.6

As Percentage of Current

EARNINGS FROM :

Bills and loans	67.2	63.8	72.7	68.7	77.5	81.6	75.8	72.4
Government securities	13.5	15.8	11.5	13.2	..	..	8.0	11.4
Other investments including deposits with banks	3.4	4.3	5.8	7.5	22.2	18.1	8.1	7.8
Other earnings	15.9	16.1	10.0	10.6	0.3	0.3	8.1	8.4

EXPENSES

Establishment expenses	23.2	24.2	20.4	21.5	34.7	31.7	24.5	24.7
Interest on deposits	47.1	50.9	51.4	55.3	25.7	26.4	49.9	52.2
Interest on borrowings and other accounts	4.8	3.7	9.9	7.4	13.4	25.6	6.5	5.4
Other expenses	10.5	8.0	12.0	8.3	24.1	15.8	15.5	11.8
Balance of Profit or Loss (—) before taxes	15.3	15.2	7.0	8.3	— 0.8	1.0	6.7	7.2

As Percentage

ALLOCATIONS

Provision for taxes on profits	62.3	53.2	48.9	51.3	..	..	44.1	52.6
General reserves	6.0	5.7	15.7	15.2	..	..	16.9	16.0
Allocation to other special purposes	18.4	31.7	19.0	19.1	..	24.2	14.5	8.6
Dividend, bonus, etc., to shareholders/ Amount transferred to Government	1.3	1.2	4.2	2.8	..	..	5.7	5.7
Employees' share (bonus) in the profit	10.8	6.6	7.0	6.4	..	..	16.9	14.9

.. Negligible

OF COMMERCIAL BANKS, 1977 AND 1978

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	
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
107	109	12	12	119	121	6	4	125	125
2,443,68.9	2,771,31.3	131,20.0	140,80.9	2,574,88.9	2,912,12.2	1,47.1	1,07.2	2,576,36.0	2,913,19.4
2,233,32.9	2,517,13.3	98,73.2	103,04.5	2,332,06.1	2,620,17.8	1,27.0	1,00.5	2,333,33.1	2,621,18.3
210,36.0	254,18.0	32,46.8	37,76.4	242,82.8	291,94.4	20.1	6.7	243,02.9	292,01.1
-24,29.7	-32,23.9	12.4	-70.9	-24,17.3	-32,94.8	1.4	7.1	-24,15.9	-32,87.7
235,91.0	287,77.7	36,12.5	40,85.2	272,03.5	328,62.9	26.2	19.6	272,29.7	328,82.5
<i>Operating Earnings</i>									
71.2	67.6	60.8	60.7	70.7	67.2	70.5	78.6	70.7	67.2
11.8	13.8	6.3	12.2	11.5	13.7	9.3	7.9	11.5	13.7
5.3	6.5	9.0	4.4	5.5	6.4	16.2	11.6	5.5	6.4
11.7	12.1	23.9	22.7	12.3	12.7	4.0	1.9	12.3	12.7
21.8	22.8	17.8	18.2	21.6	22.5	25.3	30.0	21.6	22.5
49.8	53.4	37.1	36.4	49.2	52.6	50.0	52.0	49.2	52.6
7.9	6.0	6.6	7.5	7.8	6.1	0.1	0.6	7.8	6.1
11.9	8.6	13.8	11.1	12.0	8.8	10.9	11.2	12.0	8.8
9.7	10.4	27.5	29.0	10.6	11.3	17.8	18.3	10.6	11.3
<i>of Profits</i>									
55.5	52.3	80.4	77.5	58.8	55.4	46.6	28.6	58.8	55.4
10.9	10.9	—	—	9.4	9.5	27.5	55.6	9.5	9.6
18.4	24.4	4.3	2.6	16.5	21.7	14.9	2.0	16.5	21.7
2.8	2.2	—	—	2.4	1.9	3.4	5.6	2.4	1.9
9.6	7.2	5.4	5.0	9.1	6.9	10.7	6.1	9.1	6.9

**No. 11 — STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1977**

(As on December 31)

States/Union Territories	Scheduled Commercial Banks				Non-Scheduled Commercial Banks				All Commercial Banks			
	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total
States :												
Andhra Pradesh	6,855	16,090	6,568	29,513	—	—	—	—	6,855	16,090	6,568	29,513
Assam	1,338	2,822	1,106	5,266	—	—	—	—	1,338	2,822	1,106	5,266
Bihar	5,287	9,718	3,499	18,504	2	—	1	3	5,289	9,718	3,500	18,507
Gujarat	8,117	18,624	7,640	34,381	—	—	—	—	8,117	18,624	7,640	34,381
Haryana	2,063	4,419	1,704	8,186	—	—	—	—	2,063	4,419	1,704	8,186
Himachal Pradesh	690	1,115	525	2,330	—	—	—	—	690	1,115	525	2,330
Jammu & Kashmir	770	1,586	770	3,126	—	—	—	—	770	1,586	770	3,126
Karnataka	5,969	20,493	8,336	34,798	—	—	—	—	5,969	20,493	8,336	34,798
Kerala	4,441	11,773	4,893	21,107	40	124	66	230	4,481	11,897	4,959	21,337
Madhya Pradesh	4,843	10,418	3,790	19,051	—	—	—	—	4,843	10,418	3,790	19,051
Maharashtra	18,351	44,921	18,476	81,748	10	14	11	35	18,361	44,935	18,487	81,783
Manipur	93	281	90	464	—	—	—	—	93	281	90	464
Meghalaya	203	397	218	818	—	—	—	—	203	397	218	818
Nagaland	71	153	50	274	—	—	—	—	71	153	50	274
Orissa	2,025	3,646	1,659	7,330	—	—	—	—	2,025	3,646	1,659	7,330
Punjab	4,701	10,066	4,414	19,181	5	2	3	10	4,706	10,068	4,417	19,191
Rajasthan	3,645	7,687	3,165	14,497	—	—	—	—	3,645	7,687	3,165	14,497
Sikkim	10	21	5	36	—	—	—	—	10	21	5	36
Tamil Nadu	8,631	23,924	10,402	42,957	—	—	—	—	8,631	23,924	10,402	42,957
Tripura	193	405	147	745	—	—	—	—	193	405	147	745
Uttar Pradesh	11,193	22,060	8,205	41,458	72	130	50	252	11,265	22,190	8,255	41,710
West Bengal	13,551	27,797	11,303	52,651	—	—	—	—	13,551	27,797	11,303	52,651
Union Territories :												
Andaman & Nicobar Islands ..	26	58	24	108	—	—	—	—	26	58	24	108
Arunachal Pradesh	28	51	24	103	—	—	—	—	28	51	24	103
Chandigarh	575	1,507	603	2,685	—	—	—	—	575	1,507	603	2,685
Dadra & Nagar Haveli	4	9	7	20	—	—	—	—	4	9	7	20
Delhi	6,348	15,303	7,106	28,757	—	—	—	—	6,348	15,303	7,106	28,757
Goa, Daman & Diu	572	1,331	592	2,495	—	—	—	—	572	1,331	592	2,495
Lakshadweep	11	26	14	51	—	—	—	—	11	26	14	51
Mizoram	19	53	15	87	—	—	—	—	19	53	15	87
Pondicherry	125	367	165	657	—	—	—	—	125	367	165	657
Total	1,10,748	2,57,121	1,05,515	4,73,384	129	270	131	530	1,10,877	2,57,391	1,05,646	4,73,914

**No. 12—DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1977 AND 1978**

(As on December 31)

Bank Group	Officers		Clerical		Subordinate		Total	
	1977	1978	1977	1978	1977	1978	1977	1978
SBI & Subsidiaries	31,513	37,130	82,166	92,674	38,749	42,659	1,52,428	1,72,463
14 Nationalised Banks ..	56,427	64,175	1,33,523	1,52,955	56,521	59,993	2,46,471	2,77,123
Foreign Banks	1,506	1,495	6,666	6,581	2,784	2,772	10,956	10,848
Other Indian Scheduled Banks	14,815	17,569	32,845	39,222	12,428	14,657	60,088*	71,448**
Regional Rural Banks	1,254	2,669	1,921	3,364	266	421	3,441@	6,454@@
Non-Scheduled Banks	131	113	270	213	129	102	530	428
Total ..	1,05,646	1,23,151	2,57,391	2,95,009	1,10,877	1,20,604	4,73,914	5,38,764

* Data for two banks not received.

** Data for one bank not received.

@ Data for seven banks not received.

@@ Data for one bank not received.

**No. 13 — STATE-WISE DETAILS OF SCHEDULED COMMERCIAL BANKS
AND SHARES/DEBENTURES/BONDS OF STATE**

(As at the

States/Union Territories	State Government Securities		Land Mortgage Banks		State Electricity Boards		Municipalities and Port Trusts		State Financial Corporations	
	1978	1979	1978	1979	1978	1979	1978	1979	1978	1979
STATES :										
Andhra Pradesh	120,49	124,73	15,52	14,21	40,03	42,51	4,07	4,35	10,84	15,53
Assam	31,47	35,17	29	30	21,96	24,17	—	—	2,42	2,63
Bihar	5,977	69,53	16,30	16,25	51,67	52,75	—	—	5,63	7,12
Gujarat	93,30	103,11	14,77	12,22	44,30	55,09	36,54	38,43	19,21	23,80
Haryana	44,26	52,70	8,43	8,66	20,76	23,18	—	—	7,49	8,04
Himachal Pradesh	6,67	8,12	39	43	7,33	10,28	—	—	95	1,47
Jammu & Kashmir	10,67	12,77	71	66	13,78	16,27	—	—	1,92	2,35
Karnataka	94,17	101,22	8,41	8,61	44,57	41,72	2,13	1,05	6,22	6,58
Kerala	52,65	58,47	4,03	5,56	45,83	49,04	19	20	6,86	9,14
Madhya Pradesh	49,07	52,00	11,87	11,89	42,92	50,04	—	—	3,17	4,07
Maharashtra	141,07	147,59	19,81	14,52	41,73	51,74	98,50	106,92	20,14	23,02
Manipur	8,43	9,34	—	—	5	—	—	—	—	—
Meghalaya	6,89	7,92	—	—	3,24	5,01	—	57	—	—
Nagaland	10,60	11,74	—	—	—	—	—	—	—	—
Orissa	55,24	58,98	5,49	5,75	30,53	34,10	—	—	3,45	5,39
Punjab	45,43	47,37	16,78	17,36	27,14	31,88	—	1	3,98	5,58
Rajasthan	91,96	101,17	5,62	6,86	23,50	30,16	—	—	4,36	5,25
Sikkim	1,56	15	—	—	—	—	—	—	—	—
Tamil Nadu	160,93	160,68	24,11	22,15	54,12	69,89	17,69	18,43	2,28	5,50
Tripura	4,91	6,09	—	2	—	—	—	—	—	—
Uttar Pradesh	165,02	184,64	27,27	27,37	50,97	62,45	—	—	11,75	16,29
West Bengal	62,35	71,55	2,61	3,35	61,10	69,37	10,90	8,48	2,25	3,18
UNION TERRITORIES :										
Delhi	—	—	29	29	3,02	1,58	—	2,80	1,60	1,66
Other Union Territories	—	—	22	23	—	—	3,19	3,19	—	—
TOTAL	1,316,91	1,425,04	182,92	176,69	628,55	721,23	173,21	184,43	114,52	146,60

**INVESTMENTS IN STATE GOVERNMENT SECURITIES
ASSOCIATED BODIES, 1978 AND 1979**

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	
1978	1979	1978	1979	1978	1979	1978	1979	1978	1979	1978	1979	1978	1979
2,48	2,49	4,52	4,47	—	—	19	14	7,23	2,14	6,42	13,87	211,79	224,44
—	—	—	—	—	—	—	—	32	18	—	9	56,46	62,54
4,41	5,52	—	—	5,42	6,28	1	—	1	12	—	26	143,22	157,83
10,88	11,68	12,08	13,36	73	1,45	6,22	8,14	3,08	3,17	17	19	241,28	270,64
2,79	3,24	—	—	—	—	24	9	21	21	—	9	84,18	96,21
—	—	—	—	—	—	2	—	10	15	—	9	15,46	20,54
—	—	—	—	—	—	12	9	1	1	—	—	27,21	32,15
8,73	9,30	2,91	3,49	4,74	4,60	8,78	10,26	4,02	3,75	1,39	69	186,07	191,27
6,41	6,90	7,99	8,53	140	1,28	8,46	10,29	91	84	—	14	134,73	150,39
8,77	8,43	2,48	3,23	—	—	12	1	44	45	5	55	118,89	130,67
5,16	4,83	19,74	15,80	—	—	5,26	8,78	42,64	45,97	38	11	394,43	419,28
—	—	—	—	—	—	—	—	—	—	—	—	8,48	9,34
—	—	—	—	—	—	—	—	—	—	—	—	10,13	13,50
—	—	—	—	—	—	—	—	—	—	10	—	10,70	11,74
—	—	—	—	—	—	98	1,08	12	25	—	—	95,81	105,55
5	—	—	—	—	—	9	—	9	17	—	—	93,56	102,37
11,63	12,22	4,35	4,91	—	—	1,10	1,81	31	22	—	9	142,83	162,69
—	—	—	—	—	—	—	—	5	5	—	—	1,61	20
12,66	13,69	8,38	8,94	15	—	4,20	7,05	3,76	1,61	2,62	57	290,90	308,51
—	—	—	—	—	—	—	—	—	—	—	9	4,91	6,20
9,13	11,44	1,77	2,43	—	—	2,95	8,51	8,29	2,06	3,94	4,02	281,09	319,21
1,99	2,74	12,76	14,38	88	87	66,22	78,48	7,56	5,73	24	17	228,86	258,30
2,40	47	12	6	—	—	2,70	10,76	4,48	1,82	1,80	34	16,41	19,78
—	—	38	1,14	—	—	74	1,12	1,33	2,07	26	—	6,12	7,75
87,49	92,95	77,48	80,74	13,32	14,48	108,40	146,61	84,96	70,97	17,37	21,36	2,805,13	3,081,10

No. 14—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1975-79

		(Amount in lakhs of rupees)							
		As at the end of March							
		1975		1976		1977		1978	
		Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total
Number of reporting banks		71		87		123		119	124
I. Investments by offices in India :									
A. Indian Government securities									
1. Central	..	1,889,09	46.8	2,489,05	48.4	2,704,61	46.2	4,562,97	55.7
2. State	..	922,00	22.8	1,123,38	21.9	1,290,82	22.1	1,341,32	16.4
3. Others*	..	89	—	24	—	30	—	27	—
Total of A	..	2,811,98	69.6	3,612,67	70.3	3,995,73	68.3	5,904,56	72.1
B. Other domestic investments									
1. Other trustee securities	..	1,102,46	27.3	1,328,19	25.8	1,617,62	27.7	1,951,97	23.8
2. Fixed deposits	..	4,29	0.1	25,12	0.5	15,08	0.3	57,00	0.7
3. Shares & debentures of joint stock companies	..	79,71	2.0	92,67	1.8	136,86	2.3	96,43	1.2
4. Initial contribution to the share capital of the Unit Trust of India	..	1,36	—	1,31	0.1	1,36	—	1,31	—
5. Units of the Unit Trust of India	..	21	—	51	—	29	—	38	—
6. Real estate	..	—	—	—	—	—	—	—	—
7. Bullion	..	—	—	—	—	—	—	—	—
8. Others	..	11,52†	0.3	15,14†	0.3	20,39†	0.3	66,52†	0.8
Total of B	..	1,199,55	29.7	1,462,94	28.5	1,791,60	30.6	2,173,61	26.5
C. Investments in									
(a) Foreign Government Securities									
1. Pakistan	..	1	—	2	—	—	—	—	—
2. U.K.	..	94	—	—	—	—	—	—	—
3. Other countries	..	2	—	19	—	5,08	0.2	33	—
Other foreign investments	..	1,30	0.1	1,30	—	2,06	—	1,14	—
Total of C	..	2,27	0.1	1,51	—	7,16	0.2	1,47	—
Total of I (A + B + C)	..	4,013,80	99.4	5,077,12	98.8	5,794,49	99.1	8,079,64	98.6
II. Investments by foreign offices of Indian Banks :									
1. Indian securities	..	1	—	1	—	—	—	—	—
2. Pakistan securities	..	9	—	10	—	—	—	—	—
3. U. K. securities	..	4,69	0.1	7,15	0.2	7,50	0.2	7,63	0.1
4. Other countries' securities	..	20,97	0.5	51,46	1.0	42,51†	0.7	102,85†	1.3
5. Other investments	..	1,29	—	50	—	4,04	—	1,32	—
Total of II	..	27,05	0.6	59,22	1.2	54,05	0.9	111,80	1.4
Total of I & II	..	4,040,85	100.0	5,136,34	100.0	5,848,54	100.0	8,191,44	100.0

* Include Treasury Savings Deposit Certificates and other postal obligations.

† 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.

Notes : (1) Investments in Government securities and other trustee securities and fixed deposits with banks are shown at face value and those in shares and debentures at market value or where it is not available, at book value.

(2) Data for 1976 onwards include Regional Rural Banks.

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

As on December 31				SCHEDULED BANKS										Total Sched- uled Banks	Non- Sched- uled Banks	Total Sched- uled and Non- Sched- uled Banks
				Public Sector Banks					Private Sector Banks							
				Number of places with banking offices \$	State Bank of India	14 Natio- nalised Indian Banks	Subsi- diaries of State Bank of India	Total Public Sector Banks	Regi- onal Rural Banks	Other Indian Banks	Foreign Banks @	Total Private Sector Banks				
1969	..	..	..	3,573	1,661	4,641	944	7,246	—	1,490	131	1,621	8,867	184	9,051	
1973	..	..	..	7,576	3,002	8,805	1,627	13,434	—	2,823	130	2,953	16,387	116	16,503	
1974	..	..	..	8,111	3,382	9,621	1,710	14,713	—	3,206	131	3,337	18,050	130	18,180	
1975	..	..	..	8,667	3,802	10,718	1,802	16,322	17	3,841	130	3,971	20,310	145	20,455	
1976	..	..	..	10,087	4,244	12,124	1,937	18,305	503	4,602	130	4,732	23,540	116	23,656	
1977	..	..	..	12,271+	4,669	13,362	2,141	20,172	1,172	5,456	131	5,587	26,931	66	26,997	
1978	..	..	..	13,925+	4,980	14,309	2,297	21,586	1,723	6,010	129	6,139	29,448	57	29,505	

\$ Relates only to places served by offices of commercial banks.

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

+Provisional.

No. 27—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA

Country	As at the end of						
	1969	1973	1974	1975	1976	1977	1978
Bahamas	—	—	—	1	1	1	1
Bahrain	—	—	—	—	—	1	1
Bangladesh** ..	—	22	22	23@	23@	23@	23@
Belgium	—	—	—	—	1	1	1
Channel Islands ..	—	—	—	—	—	—	1
Fiji Islands	5*	8*	8*	10*	10*	10*	10*
France	—	—	1	1	1	1	1
Guyana	2	2	2	2	2	2	2
Hong Kong	4	4	5	9	10	13	14
Japan	2	2	2	2	2	2	2
Kenya	10++	9++	9++	9++	9++	9++	9++
Malaysia	11+	—	—	—	—	—	—
Maldives Islands ..	—	—	1	1	1	1	1
Mauritius	2++	5++	5++	5++	6++	6++	21++
Oman	—	—	—	—	1	1	2
Pakistan	39\$	17\$	17\$	17\$	17\$	17\$	17\$
Seychelles	—	—	—	—	—	—	1
Sikkim	1	1	1	—	—	—	—
Singapore	6	6	6	6	6	7	7
South Korea	—	—	—	—	—	1	1
Sri Lanka	3	3	3	3	3	3	3
Thailand	1	1	1	1	1	1	1
United Arab Emirates ..	—	—	2	3	5	8	8
United Kingdom ..	9	13	15	20	27	31	26
United States of America ..	—	1	1	2	2	4	6
West Germany	—	—	1	1	1	1	1
Total	95	94	102	116	129	144	160

** 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.

Notes : (1) Non-Scheduled banks have no offices outside the Indian Union.

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

No. 28—DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1978

Bank group	Total number of offices at the end of 1977	Offices opened during 1978						Total number of offices at the end of 1978				
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total	
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan						
A. Public Sector Banks :												
State Bank of India and its Subsidiaries	6,810	264	4	32	72	97	469	3,286	2,278	1,713	7,277	
14 Nationalised Indian Banks	13,362	569	1	14	132	235	951	5,619	3,654	5,036	14,309	
TOTAL	20,172	833	5	46	204	332	1,420	8,905	5,932	6,749	21,586	
B. Regional Rural Banks												
	1,172	508	4	20	17	2	551	1,580	122	21	1,723	
C. Private Sector Banks :												
Other Indian Scheduled Commercial Banks	5,456	299	—	10	61	167	537	2,291	1,761	1,958	6,010	
Foreign Banks	131	—	—	—	—	—	—	—	3	126	129	
TOTAL	5,587	299	—	10	61	167	537	2,291	1,764	2,084	6,139	
D. All Scheduled Commercial Banks (A+B+C)												
	26,931	1,640	9	76	282	501	2,508	12,776	7,818	8,854	29,448	
E. Non-Scheduled Commercial Banks												
	66	6	—	—	—	2	8	35	19	3	57	
ALL COMMERCIAL BANKS(D+E)	26,997	1,646	9	76	282	503	2,516	12,811	7,837	8,857	29,505	

No. 29—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1978

States/Union Territories	Total number of offices at the end of 1977	Offices opened during 1978						Total number of offices at the end of 1978			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
States :											
Andhra Pradesh	2,041	192	—	15	21	45	273	1,095	614	605	2,314
Assam	386	41	—	1	7	2	51	235	157	45	437
Bihar	1,306	146	1	6	23	16	192	779	447	272	1,498
Gujarat	2,043	53	—	2	19	26	100	895	617	631	2,143
Haryana	660	21	—	—	13	2	36	342	268	85	695
Himachal Pradesh	283	20	—	5	3	—	28	251	60	—	311
Jammu & Kashmir	325	21	—	—	1	9	31	221	40	95	356
Karnataka	2,278	119	—	—	22	60	201	1,160	590	730	2,480
Kerala	1,945	62	4	7	24	17	114	909	824	326	2,059
Madhya Pradesh	1,373	166	—	6	18	16	206	795	416	367	1,578
Maharashtra	2,839	110	—	2	37	75	224	893	709	1,460	3,062
Manipur	25	8	—	—	—	—	8	22	1	10	33
Meghalaya	43	8	—	—	—	2	10	29	24	—	53
Nagaland	24	7	—	1	—	—	8	17	15	—	32
Orissa	616	67	—	3	8	5	83	437	153	108	698
Punjab	1,379	52	—	3	16	11	82	731	431	299	1,461
Rajasthan	1,121	124	—	3	13	16	156	683	337	257	1,277
Sikkim	1	—	—	—	—	—	—	—	1	—	1
Tamil Nadu	2,481	109	1	—	9	36	155	879	812	944	2,635
Tripura	67	2	—	—	—	—	2	46	23	—	69
Uttar Pradesh	2,916	230	2	16	27	55	330	1,561	763	922	3,246
West Bengal	1,741	61	1	4	14	46	126	581	426	859	1,866
Union Territories :											
Andaman & Nicobar Islands	10	1	—	—	1	—	2	8	4	—	12
Arunachal Pradesh	11	5	—	1	—	—	6	17	—	—	17
Chandigarh	72	1	—	—	—	2	3	5	—	70	75
Dadra & Nagar Haveli	4	—	—	—	—	—	—	4	—	—	4
Delhi	748	3	—	—	—	62	65	38	—	772	810
Goa, Daman & Diu	208	11	—	1	3	—	15	149	74	—	223
Lakshadweep	5	—	—	—	—	—	—	5	—	—	5
Mizoram	5	6	—	—	1	—	7	8	4	—	12
Pondicherry	41	—	—	—	2	—	2	16	27	—	43
TOTAL	26,997	1,646	9	76	282	503	2,516	12,811	7,837	8,857	29,505

* Include mobile and satellite offices.

Notes for Tables 28 and 29.

Rural Centres: Places with a population upto 10,000.

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

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

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

No. 30—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS, 1978

Classification according to population	Number of offices opened during 1978								Number of offices closed during 1978							
	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Rural Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Rural Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total
Rural ..	206	90	583	528	309	—	6	1,722	2	—	3	—	—	—	—	5
Semi-urban ..	52	24	133	21	61	—	—	291	—	—	—	—	—	—	—	—
Urban ..	30	25	108	2	81	—	2	248	—	—	—	—	—	—	—	—
Metropolitan ..	25	17	127	—	86	—	—	255	—	—	1	—	—	2	—	3
Total ..	313	156	951	551	537	—	8	2,516	2	—	4	—	—	2	—	8

Classification according to population	Net increase (+) or decrease (—) during 1978								Number of Offices as on December 31, 1978							
	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Rural Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total	State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Banks	Regional Rural Banks	Other Indian Scheduled Banks	Foreign Banks	Non-Scheduled Banks	Total
Rural ..	+ 204	+ 90	+ 580	+ 528	+ 309	—	+ 6	1,717	2,285	1,001	5,619	1,580	2,291	—	35	12,811
Semi-urban ..	+ 52	+ 24	+ 133	+ 21	+ 61	—	—	+ 291	1,528	750	3,654	122	1,761	3	19	7,837
Urban ..	+ 30	+ 25	+ 108	+ 2	+ 81	—	+ 2	+ 248	684	325	2,714	21	1,209	14	3	4,970
Metropolitan ..	+ 25	+ 17	+ 126	—	+ 86	—	—	+ 252	483	221	2,322	—	749	112	—	3,887
Total ..	+ 311	+ 156	+ 947	+ 551	+ 537	—	+ 8	+ 2,508	4,980	2,297	14,309	1,723	6,010	129	57	29,505

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

(As at the end of December 1978)

States/Union Territories	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices
STATES :										
Andhra Pradesh ..	998	1,095	185	614	12	322	1	283	1,196	2,314
Assam	215	235	38	157	2	45	—	—	255	437
Bihar	720	779	136	447	9	272	—	—	865	1,498
Gujarat	823	895	140	617	6	330	1	301	970	2,143
Haryana	303	342	39	268	3	85	—	—	345	695
Himachal Pradesh ..	210	251	8	60	—	—	—	—	218	311
Jammu & Kashmir ..	185	221	8	40	2	95	—	—	195	356
Karnataka	1,040	1,160	165	590	11	347	1	383	1,217	2,480
Kerala	783	909	312	824	6	326	—	—	1,101	2,059
Madhya Pradesh ..	733	795	119	416	11	367	—	—	863	1,578
Maharashtra	789	893	208	709	16	574	1	886	1,014	3,062
Manipur	22	22	1	1	1	10	—	—	24	33
Meghalaya	27	29	6	24	—	—	—	—	33	53
Nagaland	16	17	3	15	—	—	—	—	19	32
Orissa	404	437	48	153	4	108	—	—	456	698
Punjab	642	731	67	431	4	299	—	—	713	1,461
Rajasthan	640	683	114	337	7	257	—	—	761	1,277
Sikkim	—	—	1	1	—	—	—	—	1	1
Tamil Nadu	827	879	256	812	16	504	1	440	1,100	2,635
Tripura	42	46	6	23	—	—	—	—	48	69
Uttar Pradesh	1,371	1,561	208	763	23	757	1	165	1,603	3,246
West Bengal	526	581	143	426	17	202	1	657	687	1,866
UNION TERRITORIES :										
Andaman and Nicobar Islands	8	8	1	4	—	—	—	—	9	12
Arunachal Pradesh ..	16	17	—	—	—	—	—	—	16	17
Chandigarh	5	5	—	—	1	70	—	—	6	75
Dadra & Nagar Haveli	4	4	—	—	—	—	—	—	4	4
Delhi	38	38	—	—	—	—	1	772	39	810
Goa, Daman and Diu ..	130	149	5	74	—	—	—	—	135	223
Lakshadweep	5	5	—	—	—	—	—	—	5	5
Mizoram	8	8	1	4	—	—	—	—	9	12
Pondicherry	15	16	3	27	—	—	—	—	18	43
TOTAL	11,545	12,811	2,221	7,837	151	4,970	8	3,887	13,925	29,505

Note : Data regarding the number of centres are provisional.

GRAPH-5

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

(CRORES OF RUPEES)

RURAL
SEMI-URBAN
URBAN
METROPOLITAN

Note: For 1968 credit data for semi-urban centres are not available separately, hence included under 'Rural'



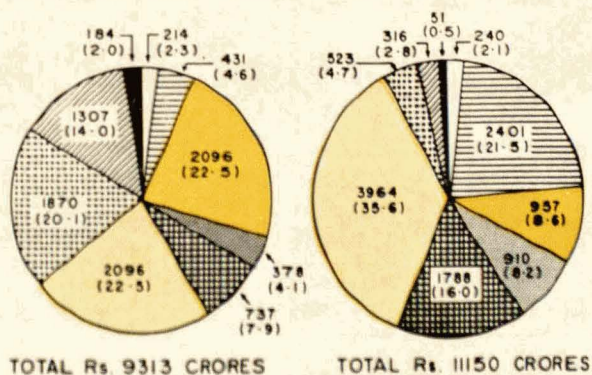
GRAPH-6

ADVANCES OF
SCHEDULED COMMERCIAL BANKS
AT VARIOUS RATES OF INTEREST 1977 AND 1978
AS ON THE LAST FRIDAY OF JUNE
(CRORES OF RUPEES)

(FIGURES IN BRACKETS REFER TO THE PERCENTAGE TO TOTAL)

RATE OF INTEREST AT

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



GRAPH-7

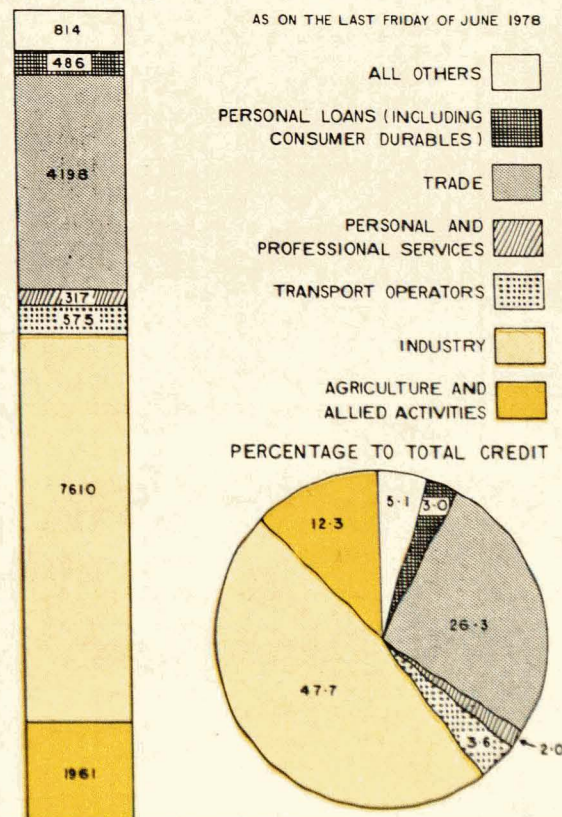
OCCUPATION-WISE
DISTRIBUTION OF
ADVANCES BY
SCHEDULED
COMMERCIAL BANKS
AS ON THE LAST FRIDAY OF JUNE 1978

AS ON THE LAST FRIDAY OF JUNE 1978

TOTAL
Rs. 15961 CRORES

ALL OTHERS
PERSONAL LOANS (INCLUDING CONSUMER DURABLES)
TRADE
PERSONAL AND PROFESSIONAL SERVICES
TRANSPORT OPERATORS
INDUSTRY
AGRICULTURE AND ALLIED ACTIVITIES

PERCENTAGE TO TOTAL CREDIT



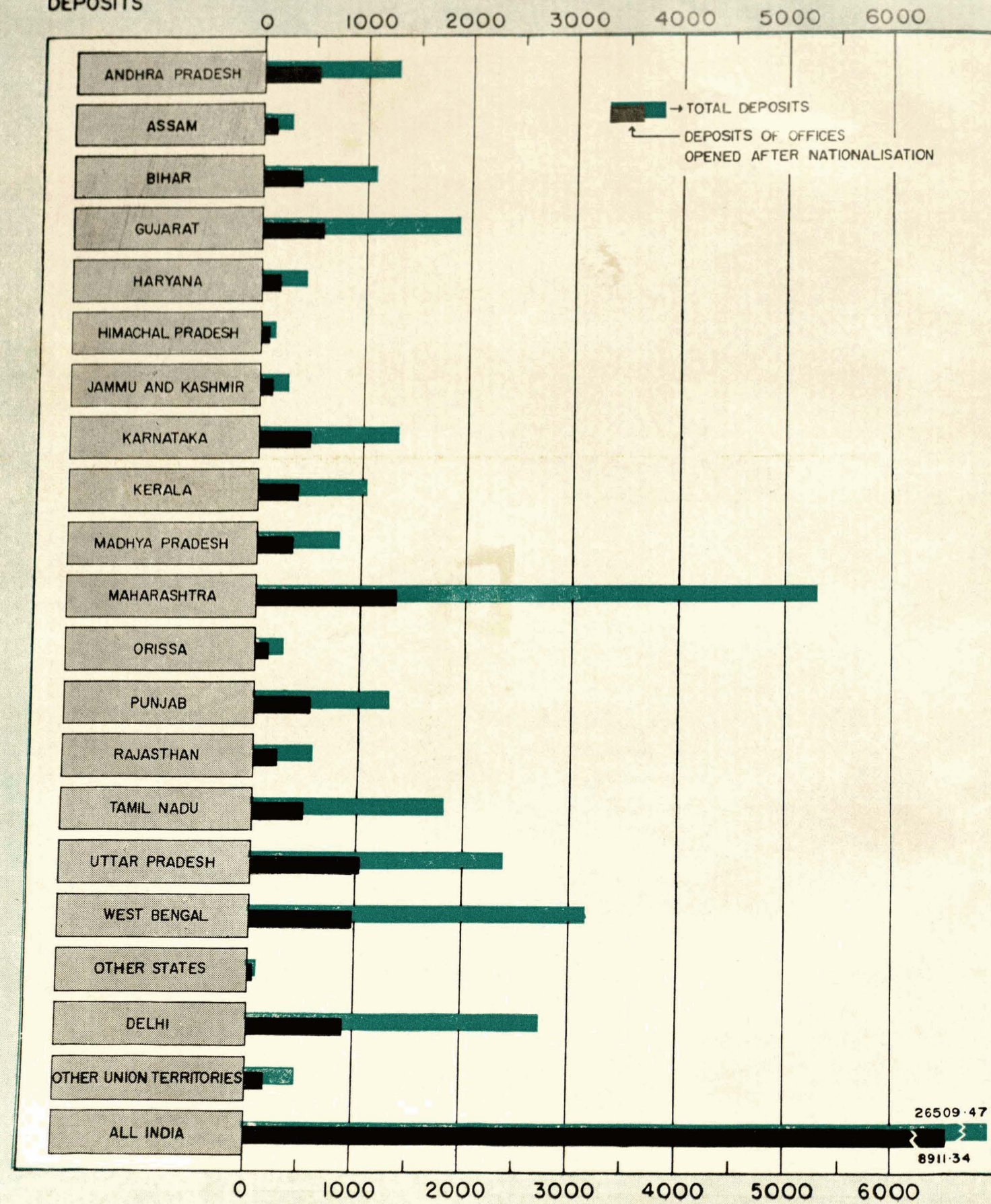
GRH-8

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

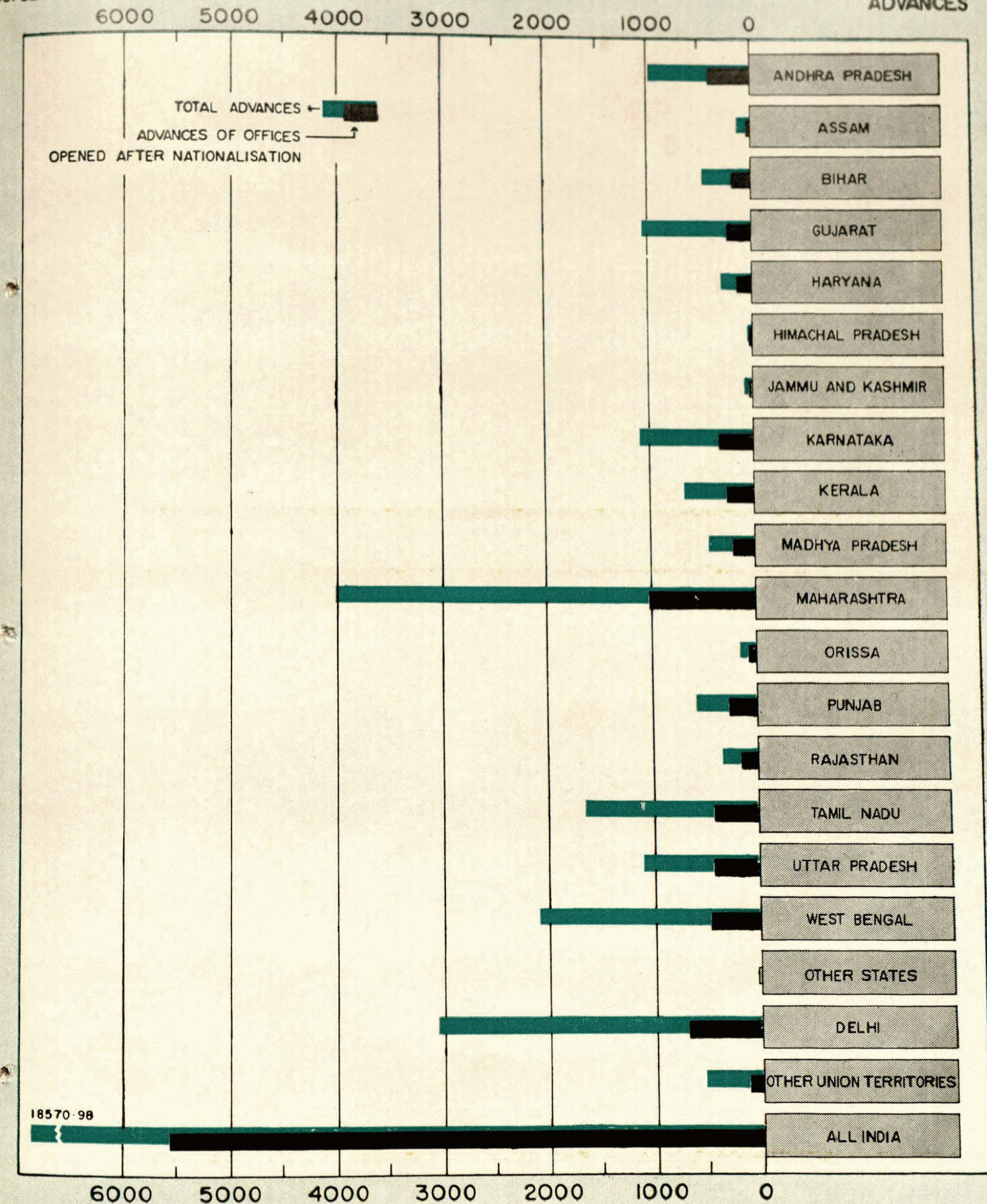
(AS ON THE LAST DAY OF DECEMBER 1978)

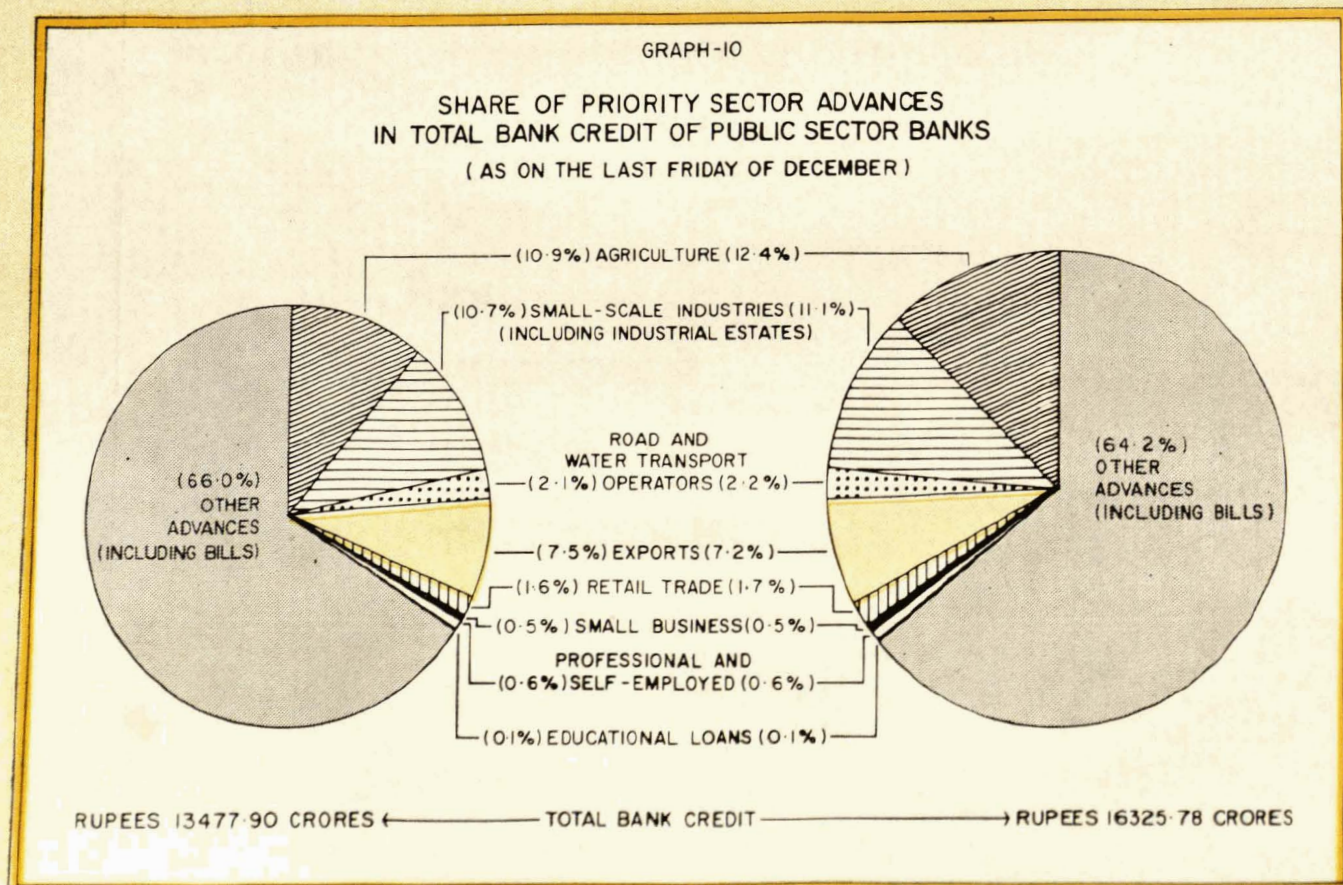
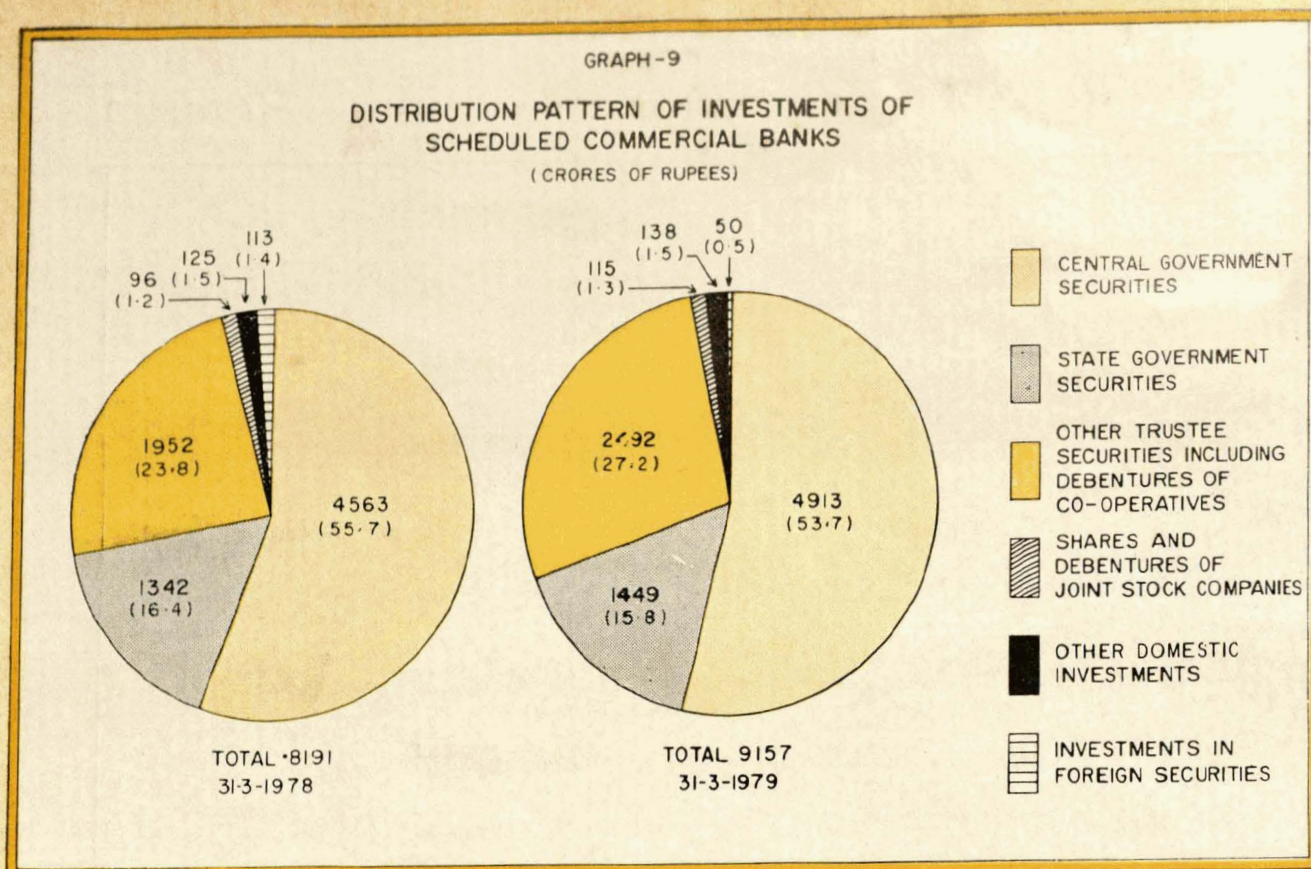
(CRORES OF RUPEES)

DEPOSITS



ADVANCES





Note: Figures in brackets are percentages to total.

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

(As at the end of March 1979)

State/Union Territories	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices
STATES :										
Andhra Pradesh ..	110	111	165	196	19	39	1	13	295	359
Assam	16	16	24	43	3	7	—	—	43	66
Bihar	33	33	81	108	79	106	—	—	193	247
Gujarat	529	576	151	318	9	95	1	133	690	1,122
Haryana	100	101	48	58	3	8	—	—	151	167
Himachal Pradesh ..	81	81	10	15	—	—	—	—	91	96
Jammu & Kashmir ..	42	42	9	9	2	7	—	—	53	58
Karnataka	251	272	249	271	11	116	1	76	512	735
Kerala	44	45	156	213	10	47	—	—	210	305
Madhya Pradesh ..	471	477	146	205	10	81	—	—	627	763
Maharashtra	962	1,025	345	582	30	320	1	240	1,338	2,167
Manipur	5	5	2	2	1	1	—	—	8	8
Meghalaya	9	10	1	2	1	3	—	—	11	15
Nagaland	4	4	5	7	—	—	—	—	9	11
Orissa	75	76	38	48	9	15	—	—	122	139
Punjab	449	453	65	75	7	15	—	—	521	543
Rajasthan	95	97	103	117	17	53	—	—	215	267
Sikkim	—	—	—	—	—	—	—	—	—	—
Tamil Nadu	131	134	201	280	22	82	1	58	355	554
Tripura	4	4	9	9	2	3	—	—	15	16
Uttar Pradesh	458	459	304	335	86	148	1	14	849	956
West Bengal	41	44	97	109	61	71	1	25	200	249
UNION TERRITORIES :										
Andaman & Nicobar Islands	6	6	1	1	—	—	—	—	7	7
Arunachal Pradesh ..	1	1	—	—	—	—	—	—	1	1
Chandigarh	—	—	2	2	1	8	—	—	3	10
Dadra & Nagar Haveli ..	—	—	—	—	—	—	—	—	—	—
Delhi	—	—	6	6	1	1	1	33	8	40
Goa, Daman and Diu ..	10	10	16	24	1	5	—	—	27	39
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Pondicherry	—	—	6	9	—	—	—	—	6	9
Total	3,927	4,082	2,240	3,044	385	1,231	8	592	6,560	8,949

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

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

(iii) Data are provisional.

No 33—DISTRIBUTION OF OFFICES OF DIFFERENT CLASSES OF BANKS ACCORDING TO POPULATION GROUPS (As at the end of December 1978)

SCHEDULED COMMERCIAL BANKS														
Population Groups	No. of Centres with Banking Offices†	Public Sector Banks				Other 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)	
		State Bank of India	Subsidiaries of State Bank of India	14 Nationalised Indian Banks	Total Public Sector Banks (3 + 4 + 5)	Regional Rural Banks	Other Indian Banks	Foreign Banks	Total of Other Scheduled Commercial Banks (7 + 8 + 9)					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Rural ..	..	11,545	2,285	1,001	5,619	8,905	1,580	2,291	—	3,871	12,776	35	4,082	16,893
Semi-Urban ..	..	2,221	1,528	750	3,654	5,932	122	1,761	3	1,886	7,818	19	3,044	10,881
Urban ..	..	151	684	325	2,714	3,723	21	1,209	14	1,244	4,967	3	1,231	6,201
Metropolitan ..	..	8	483	221	2,322	3,026	—	749	112	861	3,887	—	592	4,479
TOTAL ..	..	13,925	4,980	2,297	14,309	21,586	1,723	6,010	129	7,862	29,448	57	8,949	38,454

†R-rates only to places served by offices of commercial banks. Data are provisional.

*As on March 31, 1979. Data are provisional.

No. 34—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT OF NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1977 AND 1978 (As on the last Friday of December)

STATES	DEPOSITS												BANK CREDIT*			
	No. of Banks Operating			No. of Offices			1977			1978			1977			1978
	1977	1978	1977	1977	1978	1978	Amount (In lakhs of Rs.)	Percent- age to total deposits	Amount (In lakhs of Rs.)	Percent- age to total deposits	Amount (In lakhs of Rs.)	Percent- age to total deposits	Amount (In lakhs of Rs.)	Percent- age to total bank credit	Amount (In lakhs of Rs.)	Percent- age to total bank credit
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Bihar ..	..	..	..	1	1	1	N.A.	—	N.A.	—	N.A.	—	N.A.	—	N.A.	—
Karnataka ..	..	..	..	1	1	1	11	0.9	10	0.6	5	0.7	5	0.5	5	0.5
Kerala ..	..	..	..	1	1	31	4,48	35.4	5,63	33.5	2,23	31.7	3,22	33.2	3,22	33.2
Maharashtra ..	..	..	..	1	1	6	56	4.4	60	3.6	39	5.5	46	4.8	46	4.8
Punjab ..	..	..	..	1	1	1	29	2.3	28	1.7	5	0.7	5	0.5	5	0.5
Tamil Nadu ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Uttar Pradesh ..	..	..	..	2	2	28	7,20	57.0	10,17	60.6	4,32	61.4	5,92	61.0	5,92	61.0
Total ..	..	..	..	68	76	12,64	100.0	100.0	16,78	100.0	7,04	100.0	9,70	100.0	9,70	100.0

* Loans and advances and bills purchased and discounted.

Note : Includes data relating to Nainital Bank Ltd., which was included in the Second Schedule to the Reserve Bank of India Act, 1934, with effect from November 28, 1978.

N.A. Not available.

No. 35—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA, 1977 AND 1978
(As on the last Friday of December)

States/Union Territories	Popula- tion as per 1971 Census (In thou- sands)	No. of Banks operating		OFFICES				DEPOSITS				BANK CREDIT											
		1977	1978	Num- ber	Popu- lation per office (In thou- sands)	Num- ber	Popu- lation per office (In thou- sands)	1977	Per- cent- age to total depo- sits	Amount (In lakhs of Rs.)	Per cent- age to total depo- sits	Amount (In lakhs of Rs.)	Per cent- age to total bank credit (Rs.)	1977	Per- cent- age to total bank credit (Rs.)	1978	Amount (In lakhs of Rs.)	Per cent- age to total bank credit (Rs.)	1978	Amount (In lakhs of Rs.)	Per cent- age to total bank credit (Rs.)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19					
States :																							
Andhra Pradesh	..	4,35,03	42	47	2,041	21	2,314	19	993,81	4.7	228	1,279,13	4.8	294	720,62	4.7	166	951,57	5.1	219			
Assam	..	1,49,58	22	23	386	39	437	34	207,43	1.0	139	256,56	1.0	172	94,41	0.6	63	115,77	0.6	77			
Bihar	..	5,63,53	33	34	1,305	43	1,497	38	877,66	4.1	156	1,067,60	4.0	189	346,25	2.3	61	455,26	2.5	81			
Gujarat	..	2,66,97	34	35	2,043	13	2,143	12	1,524,30	7.2	571	1,882,04	7.1	705	824,31	5.4	309	1,027,66	5.5	385			
Haryana	..	1,00,37	27	27	660	15	695	14	343,77	1.6	343	427,10	1.6	426	211,39	1.4	211	296,20	1.6	295			
Himachal Pradesh	..	34,60	20	20	283	12	311	11	105,51	0.5	305	139,91	0.5	404	25,73	0.2	74	37,75	0.2	109			
Jammu and Kashmir	..	46,17	20	20	325	14	356	13	182,98	0.9	396	278,58	1.1	603	52,29	0.3	113	84,96	0.5	184			
Karnataka	..	2,92,99	50	51	2,277	13	2,479	12	1,117,70	5.3	381	1,341,26	5.1	458	932,48	6.1	318	1,091,27	5.9	372			
Kerala	..	2,13,47	40	43	1,914	11	2,024	11	760,52	3.6	356	1,042,22	3.9	488	466,11	3.1	218	655,33	3.5	307			
Madhya Pradesh	..	4,16,54	32	33	1,373	30	1,578	26	634,74	3.0	152	791,64	3.0	190	347,62	2.3	83	431,12	2.3	104			
Maharashtra	..	5,04,12	56	60	2,833	18	3,054	17	4,413,94	20.8	876	5,284,80	19.9	1,048	3,359,15	21.9	666	3,998,45	21.5	793			
Manipur	..	10,73	7	7	25	43	33	33	7,10	..	66	9,81	0.1	91	3,39	..	32	4,19	..	39			
Meghalaya	..	10,12	14	15	43	24	53	19	26,70	0.1	264	34,36	0.1	340	4,98	..	49	6,31	..	62			
Nagaland	..	5,16	9	9	24	22	32	16	8,96	..	174	12,44	0.1	241	2,31	..	45	3,62	..	70			
Orissa	..	2,19,45	26	26	616	36	698	31	201,04	0.9	92	263,62	1.0	120	115,62	0.8	53	153,56	0.8	70			
Punjab	..	1,35,51	30	31	1,378	10	1,460	9	1,010,72	4.8	746	1,279,76	4.8	944	427,62	2.8	316	586,45	3.2	433			
Rajasthan	..	2,57,66	27	28	1,121	23	1,277	20	440,31	2.1	171	564,04	2.1	219	273,07	1.8	106	348,32	1.9	135			
Sikkim	..	2,10	1	1	1	210	1	210	3,44	..	164	3,40	..	162	11	..	5	14	..	7			
Tamil Nadu	..	4,11,99	54	54	2,481	17	2,635	16	1,426,30	6.7	346	1,806,12	6.8	438	1,379,56	9.0	335	1,624,17	8.8	394			
Tripura	..	15,56	11	11	67	23	69	23	16,97	0.1	109	21,50	0.1	138	6,12	..	39	9,90	0.1	64			
Uttar Pradesh*	..	8,83,41	45	49	2,890	31	3,235	27	1,891,70	8.9	214	2,383,30	9.0	270	831,87	5.4	94	1,080,74	5.8	122			
West Bengal	..	4,43,12	54	54	1,741	25	1,866	24	2,529,39	11.9	571	3,148,30	11.9	710	1,748,40	11.4	395	2,054,32	11.1	464			
Union Territories :																							
Chandigarh	..	2,57	26	26	72	4	75	3	143,20	0.7	5,572	193,63	0.7	7,534	406,29	2.7	15,809	398,50	2.2	15,506			
Delhi	..	40,66	47	49	748	5	810	5	2,121,80	10.0	5,218	2,727,02	10.3	6,707	2,627,96	17.2	6,463	3,030,29	16.3	7,453			
Goa, Daman & Diu	..	8,58	26	26	208	4	223	4	183,23	0.9	2,136	216,36	0.8	2,522	73,45	0.5	856	98,03	0.5	1,143			
Pondicherry	..	4,72	16	17	41	12	43	11	29,00	0.1	614	37,73	0.1	799	20,55	0.1	435	23,78	0.1	504			
Otherst	..	6,89	9	12	35	20	50	14	11,86	0.1	172	17,24	0.1	250	1,91	..	28	3,32	..	48			
Total	..	54,81,60			26,931	20	29,448	19	21,214.08	100.0	387	26,509.47	100.0	484	15,303.57	100.0	279	18,570.98	100.0	339			

* Naini Tal Bank which has 19 branches (14 branches in 1977) has been included in the Second Schedule to the Reserve Bank of India, Act 1934, with effect from November 28, 1978.

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

.. Negligible.

Note : Data for 1978 are provisional.

**No. 36—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND BANK CREDIT
OF SCHEDULED COMMERCIAL BANKS, 1978**

(As on the last Friday of December)

(Amount in lakhs of rupees)

States/Union Territories	State Bank of India and its Subsidiaries		14 Nationalised Banks		Regional Rural Banks		Other Banks		TOTAL	
	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit
STATES :										
Andhra Pradesh ..	449,35	350,45	433,80	354,74	11,43	24,53	384,55	221,85	1,279,13	951,57
Assam	74,13	22,77	162,36	81,28	1,02	69	19,05	11,03	256,56	115,77
Bihar	472,68	233,69	568,54	206,28	6,77	5,51	19,61	9,78	1,067,60	455,26
Gujarat	393,15	268,18	1,448,23	734,46	—	—	40,66	25,02	1,882,04	1,027,66
Haryana	117,99	100,43	218,82	130,60	2,49	2,21	87,80	62,96	427,10	296,20
Himachal Pradesh ..	51,71	10,93	72,04	22,64	1,02	59	15,14	3,59	139,91	37,75
Jammu & Kashmir ..	41,41	13,64	62,26	18,80	1,54	90	173,37	51,62	278,58	84,96
Karnataka	319,14	324,54	699,19	579,37	3,96	7,50	318,97	179,86	1,341,26	1,091,27
Kerala	328,32	227,72	400,47	237,18	4,37	8,84	309,06	181,59	1,042,22	655,33
Madhya Pradesh ..	353,04	182,24	396,97	218,14	3,37	4,03	38,26	26,71	791,64	431,12
Maharashtra	1,035,18	951,71	3,479,54	2,382,10	1,28	1,18	768,80	663,46	5,284,80	3,998,45
Manipur	4,08	1,42	4,66	2,27	—	—	1,07	50	9,81	4,19
Meghalaya	15,65	1,37	16,38	4,38	—	—	2,33	56	34,36	6,31
Nagaland	7,05	1,74	3,21	1,12	—	—	2,18	76	12,44	3,62
Orissa	95,34	50,38	142,76	83,95	5,15	9,02	20,37	10,21	263,62	153,56
Punjab	311,33	190,82	651,19	241,10	—	—	317,24	154,53	1,279,76	586,45
Rajasthan	215,10	131,08	237,70	157,16	5,74	5,00	105,50	55,08	564,04	348,32
Sikkim	3,40	14	—	—	—	—	—	—	3,40	14
Tamil Nadu	414,63	484,04	1,059,34	854,91	1,88	3,17	330,27	282,05	1,806,12	1,624,17
Tripura	5,53	1,92	14,47	6,23	1,11	1,45	39	30	21,50	9,90
Uttar Pradesh	715,26	369,48	1,407,78	584,33	19,50	12,17	240,76	114,76	2,383,30	1,080,74
West Bengal	869,36	574,44	1,758,61	1,104,66	3,73	4,47	516,60	370,75	3,148,30	2,054,32
UNION TERRITORIES :										
Andaman and Nicobar Islands	3,28	51	2,40	86	—	—	—	—	5,68	1,37
Arunachal Pradesh ..	5,47	30	25	35	—	—	2	—	5,74	65
Chandigarh	71,01	272,85	84,40	90,36	—	—	38,22	35,29	193,63	398,50
Dadra & Nagar Haveli	—	—	86	64	—	—	—	—	86	64
Delhi	910,87	742,37	1,335,80	1,838,04	—	—	480,35	449,88	2,727,02	3,030,29
Goa, Daman and Diu ..	45,03	18,20	163,56	75,07	—	—	7,77	4,76	216,36	98,03
Lakshadweep	—	—	89	7	—	—	—	—	89	7
Mizoram	3,04	37	57	12	—	—	46	10	4,07	59
Pondicherry	9,20	6,68	25,99	16,41	—	—	1,54	69	37,73	23,78
TOTAL	7,340,73	5,534,41	14,854,04	10,027,62	74,36	91,26	4,240,34	2,917,69	26,509,47	18,570,98

*Note : Amounts relate to reporting offices.
Data are provisional.*

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

(Amount in lakhs of rupees)

Offices opened during																					Total

Note : Data for 1978 are provisional.

**No. 39—STATE AND BANK-GROUP-WISE DEPOSITS AND BANK CREDIT OF OFFICES OF
SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION**

(As on the last Friday of December 1978)

(Amount in lakhs of rupees)

States/Union Territories	State Bank of India & its Subsidiaries			14 Nationalised Banks			Other Scheduled Commercial Banks			TOTAL		
	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances	No. of Offices	Depo- sits	Ad- vances
	1	2	3	4	5	6	7	8	9	10	11	12
STATES :												
1. Andhra Pradesh	480	119,67	116,46	518	187,57	143,70	676	209,23	136,39	1,674	516,48	396,55
2. Assam	45	18,03	2,42	253	77,38	31,63	59	18,04	10,28	357	113,45	44,33
3. Bihar	357	90,83	60,64	629	272,15	85,09	152	24,32	14,41	1,138	387,30	160,14
4. Gujarat	309	108,92	48,08	1,007	433,68	178,96	77	38,03	22,23	1,393	580,63	249,27
5. Haryana	117	36,35	44,97	212	89,89	52,65	193	55,76	39,98	522	182,00	137,60
6. Himachal Pradesh ..	81	18,06	6,37	133	49,80	15,76	46	12,47	3,76	260	80,33	25,89
7. Jammu & Kashmir ..	78	21,15	9,21	51	30,73	10,37	189	51,26	25,57	318	103,14	45,15
8. Karnataka	349	92,87	76,90	681	245,49	176,68	634	145,65	89,79	1,664	484,01	343,37
9. Kerala	273	83,50	81,83	349	149,76	70,05	832	153,02	110,14	1,454	386,28	262,02
10. Madhya Pradesh ..	405	110,05	73,66	623	183,96	105,89	160	37,94	29,39	1,188	331,95	208,94
11. Maharashtra	337	248,62	393,45	1,228	875,03	447,21	359	211,94	177,88	1,924	1,335,59	1,018,54
12. Manipur	8	99	45	20	2,95	1,47	3	1,07	50	31	5,01	2,42
13. Meghalaya	22	2,91	65	19	7,24	1,90	5	2,33	57	46	12,48	3,12
14. Nagaland	15	3,75	58	10	3,21	1,12	5	2,18	77	30	9,14	2,47
15. Orissa	141	19,68	19,92	277	81,34	48,59	150	22,48	17,19	568	123,50	85,70
16. Punjab	247	87,10	85,56	403	210,84	77,15	464	230,54	111,59	1,114	528,48	274,30
17. Rajasthan	244	43,87	41,88	332	108,64	74,12	274	60,65	41,42	850	213,16	157,42
18. Sikkim	1	3,40	14	—	—	—	—	—	—	1	3,40	14
19. Tamil Nadu	237	87,00	146,72	730	277,38	182,55	611	118,00	103,95	1,578	482,38	433,22
20. Tripura	8	65	10	30	7,50	3,70	24	1,50	1,75	62	9,65	5,55
21. Uttar Pradesh	567	216,72	103,45	1,305	639,23	261,11	521	155,97	72,80	2,393	1,011,92	437,36
22. West Bengal	233	247,87	80,99	898	616,11	317,82	218	93,59	55,83	1,349	957,57	454,64
UNION TERRITORIES :												
23. Andaman & Nicobar Islands	7	98	8	4	2,40	86	—	—	—	11	3,38	94
24. Arunachal Pradesh ..	14	5,47	30	2	25	35	1	2	—	17	5,74	65
25. Chandigarh	18	26,43	26,79	17	35,93	26,52	20	29,40	24,43	55	91,76	77,74
26. Dadra & Nagar Haveli ..	—	—	—	4	86	64	—	—	—	4	86	64
27. Delhi	121	190,27	178,67	280	516,41	325,28	139	181,25	189,24	540	887,93	693,19
28. Goa, Daman & Diu ..	21	4,53	4,41	86	37,43	12,81	31	6,06	4,66	138	48,02	21,88
29. Lakshadweep	—	—	—	5	89	7	—	—	—	5	89	7
30. Mizoram	10	3,04	38	1	57	12	1	46	9	12	4,07	59
31. Pondicherry	2	1,56	2,53	22	8,00	4,70	7	1,29	52	31	10,85	7,75
Total	4,747	1,894,27	1,607,59	10,129	5,152,62	2,658,87	5,851	1,864,45	1,285,13	20,727	8,911,34	5,551,59

Note : Data are provisional.

No. 39—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1968-78
(Rs. in Crores)

Population Group	1968		1969		1976		1977@		1978	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
Rural	..	..	..	..	..	..	..	..	..	..
Semi-Urban	..	..	..	..	..	..	..	..	..	..
Urban	..	..	..	..	..	..	..	..	..	..
Metropolitan	..	..	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..	..	..

@ Revised.

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

Notes : (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 1976 are based on data furnished by banks in Basic Statistical Returns and relate to the last Friday of December.

(iii) Figures for 1977 and 1978 are provisional and are based on data furnished by banks in Monthly Returns on Aggregate Deposits and Bank Credit and relate to the last Friday of December.

No. 40—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT THE END OF DECEMBER, 1978

Name of the Bank	No. of districts allotted under the lead bank scheme		No. of offices opened	
	In lead districts		Outside lead districts	
1	2	3	4	5

Public Sector Banks:

State Bank of India Group

14 Nationalised Indian Banks:

Allahabad Bank	..	..	..	..	..
Bank of Baroda	..	..	..	..	..
Bank of India	..	..	..	..	..
Bank of Maharashtra	..	..	..	..	..
Canara Bank	..	..	..	..	..
Central Bank of India	..	..	..	..	..
Dena Bank	..	..	..	..	..
Indian Bank	..	..	..	..	..
Indian Overseas Bank	..	..	..	..	..
Punjab National Bank	..	..	..	..	..
Syndicate Bank	..	..	..	..	..
Union Bank of India	..	..	..	..	..
United Bank of India	..	..	..	..	..
United Commercial Bank	..	..	..	..	..

Private Sector Banks:

Andhra Bank	..	..	..	..	..
Bank of Rajasthan	..	..	..	..	..
Punjab & Sind Bank	..	..	..	..	..

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

No. 41—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1978

(Amount in thousands of rupees)

States/Union Territories	Scheduled Banks				Non-Scheduled Banks				Total			
	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*
	1	2	3	4	5	6	7	8	9	10	11	12
States :												
Andhra Pradesh ..	5	22,500	45,774	2,312	—	—	—	—	5	22,500	45,774	2,312
Assam ..	2	4,099	630	436	—	—	—	—	2	4,099	630	436
Bihar@ ..	7	17,500	436	1,497	1	—	—	1	8	17,500	436	1,498
Gujarat ..	2	72,500	1,11,900	2,143	—	—	—	—	2	72,500	1,11,900	2,143
Haryana ..	2	5,000	284	695	—	—	—	—	2	5,000	284	695
Himachal Pradesh ..	1	2,500	9	310	—	—	—	—	1	2,500	9	310
Jammu & Kashmir ..	2	3,679	8,759	355	—	—	—	—	2	3,679	8,759	355
Karnataka ..	10	1,24,805	1,71,623	2,477	—	—	—	1	10	1,24,805	1,71,623	2,478
Kerala ..	10	34,734	35,105	2,020	1	500	876	35	11	35,234	35,981	2,055
Madhya Pradesh ..	5	13,500	5,958	1,578	—	—	—	—	5	13,500	5,958	1,578
Maharashtra ..	11	1,97,735	3,46,144	3,017	1	75	198	8	12	1,97,810	3,46,342	3,025
Manipur ..	—	—	—	33	—	—	—	—	—	—	—	33
Meghalaya ..	—	—	—	53	—	—	—	—	—	—	—	53
Nagaland ..	—	—	—	32	—	—	—	—	—	—	—	32
Orissa ..	4	10,000	27	698	—	—	—	—	4	10,000	27	698
Punjab ..	3	10,335	22,119	1,457	1	200	2,951	1	4	10,535	25,070	1,458
Rajasthan ..	5	18,495	20,723	1,277	—	—	—	—	5	18,495	20,723	1,277
Sikkim ..	—	—	—	1	—	—	—	—	—	—	—	1
Tamil Nadu ..	11	1,20,627	1,16,728	2,624	—	—	—	—	11	1,20,627	1,16,728	2,624
Tripura ..	1	2,500	—	69	—	—	—	—	1	2,500	—	69
Uttar Pradesh ..	14	41,110	10,318	3,233	1	500	284	11	15	41,610	10,602	3,244
West Bengal ..	9	1,55,828	16,37,836	1,819	—	—	—	—	9	1,55,828	16,37,836	1,819
Union Territories :												
Andaman and Nicobar Islands ..	—	—	—	12	—	—	—	—	—	—	—	12
Arunachal Pradesh ..	—	—	—	17	—	—	—	—	—	—	—	17
Chandigarh ..	—	—	—	75	—	—	—	—	—	—	—	75
Dadra & Nagar Haveli ..	—	—	—	4	—	—	—	—	—	—	—	4
Delhi ..	5	32,500	1,68,954	792	—	—	—	—	5	32,500	1,68,954	792
Goa, Daman & Diu ..	—	—	—	222	—	—	—	—	—	—	—	222
Lakshadweep ..	—	—	—	5	—	—	—	—	—	—	—	5
Mizoram ..	—	—	—	12	—	—	—	—	—	—	—	12
Pondicherry ..	—	—	—	43	—	—	—	—	—	—	—	43
TOTAL ..	109	8,89,947	27,03,327	29,318	5	1,275	4,309	57	114	8,91,222	27,07,636	29,375

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

@ Data for one Non-Scheduled bank are available only for number of banks and number of offices.

Note : Data in respect of three RRBs which commenced operations in December 1978 are not included.

No. 42—MONEY RATES, 1978

(Per cent per annum)

	Hundi rate	Advance rate@	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
	1	2	3	4	5	6	7
1978							
January ..	14.00—16.00	14.00	15.50	14.50	10.02	..	10.00
February ..	14.00—16.00	14.00	15.50	14.50	7.76	..	10.00
March ..	13.00—15.00	13.00	15.00	13.50	8.64	..	8.50
April ..	13.00—15.00	13.00	15.00	13.50	7.13	..	8.00
May ..	13.00—15.00	13.00	15.00	13.50	7.02	..	8.50
June ..	13.00—15.00	13.00	15.00	13.50	8.50	..	..
July ..	13.00—15.00	13.00	15.00	13.50	7.81	..	..
August ..	13.00—15.00	13.00	15.00	13.50	6.89	..	..
September ..	13.00—15.00	13.00	15.00	13.50	6.25	..	..
October ..	13.00—15.00	13.00	15.00	13.50	8.15	7.94	..
November ..	13.00—15.00	13.00	15.00	13.50	8.35	7.86	..
December ..	13.00—15.00	13.00	15.00	13.50	8.45	8.50	..

@ The Bank's prime lending rate.

.. Not available.

.. Nil or Negligible.

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

+ Provisional.

No. 43—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1974-1978

(Amount in lakhs of rupees)

As on December 31	Number of reporting banks	Number of banks showing unclaimed accounts	CURRENT				SAVINGS			
			Number of Accounts	(3) as % of (19)	Amount	(5) as % of (20)	Number of Accounts	(7) as % of (19)	Amount	(9) as % of (20)
1	2	3	4	5	6	7	8	9	10	
1974	85	79	1,44,618	14.9	2,76	24.2	7,80,795	80.3	7,08	62.0
1975	78	69	1,52,724	14.0	2,98	23.8	8,87,997	81.3	7,75	61.9
1976	82	78	1,64,517	13.3	3,30	23.6	10,15,583	82.0	8,67	61.9
1977	82	77	1,72,010	12.6	3,56	23.1	11,20,803	82.3	9,46	61.5
1978	82	79	1,80,430	11.7	3,78	22.0	12,90,312	83.5	10,91	63.5

As on December 31	FIXED				OTHERS				TOTAL	
	Number of Accounts	(11) as % of (19)	Amount	(13) as % of (20)	Number of Accounts	(15) as % of (19)	Amount	(17) as % of (20)	Number of Accounts	Amount*
11	12	13	14	15	16	17	18	19	20	
1974	5,830	0.6	1,08	9.4	40,784	4.2	50	4.4	9,72,027	11,42
1975	8,185	0.7	1,31	10.5	43,523	4.0	48	3.8	10,92,429	12,52
1976	26,232	2.1	1,87	13.4	31,813	2.6	16	1.1	12,38,145	14,00
1977	32,059	2.4	2,21	14.4	36,450	2.7	16	1.0	13,61,322	15,39
1978	32,560	2.1	2,32	13.5	41,616	2.7	18	1.0	15,44,918	17,19

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

No. 44—BANKS INCLUDED IN AND EXCLUDED FROM THE SECOND SCHEDULE TO THE RESERVE BANK OF INDIA ACT, 1934 DURING 1978

Name of the Bank	Date	Number of Offices in the Indian Union as on the respective date
I. Banks included in the Schedule :		
1. Naini Tal Bank Ltd.	28—11—1978	17
2. Krishna Gramseena Bank	1—12—1978	1
3. Jamnagar Gramin Bank	26—12—1978	1
4. Kutch Gramin Bank	26—12—1978	1
II. Banks excluded from the Schedule :		
Nil	Nil	Nil

**No. 45—COMMERCIAL BANKS WHICH HAVE BEEN AMALGAMATED OR HAVE TRANSFERRED
THEIR LIABILITIES AND ASSETS, 1974-78**

(Amount in thousands of rupees)

Banks which have Transferred their Liabilities and Assets to other banks (under Section 293(i)(a) of the Companies Act, 1956, under Section 35 of the State Bank of India Act, 1955 and under Section 38 of the State Bank of India (Subsidiary Banks) Act, 1959)															
Banks which have been Voluntarily Amalgamated (under Section 44(A) of the Banking Regulation Act, 1949)															
Banks which have been Amalgamated (under Section 45 of the Banking Regulation Act, 1949)															
	No. of Banks	Capital			Depo- sits	No. of Banks	Capital			Depo- sits	No. of Banks	Capital			Depo- sits
		Autho- rised	Subs- cribed	Paid- up			Autho- rised	Subs- cribed	Paid- up			Autho- rised	Subs- cribed	Paid- up	
1978 ..	..	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1975 ..	..	—	—	—	—	1	50.00	20.10	20.10	1,07.04	1	10.00	8.12	8.12	11.51
1976 ..	..	—	—	—	—	—	—	—	—	—	1	9.00	5.13	5.13	63.48
1977 ..	..	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1978 ..	..	—	—	—	—	—	—	—	—	—	—	—	—	—	—
A. STATE-WISE															
NIL															
B. INDIAN UNION															

+ As per the balance sheet for the year 1973.

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

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

**No. 46—COMMERCIAL BANKS WHICH HAVE GONE INTO LIQUIDATION OR HAVE BEEN CLASSIFIED
AS NON-BANKING COMPANIES OR HAVE BEEN STRUCK OFF THE REGISTER, 1974-78**

(Amount in thousands of rupees)																	
	Banks which have gone into Voluntary Liquidation				Banks which have gone into Compulsory Liquidation (ordered to be wound up)				Banks which have been Classified as Non-Banking Companies†				Banks which are Struck off the Register (under Section 560(5) of the Companies Act, 1956)				
	No. of Banks	Capital Au- thor- ised	Sub- scribed up	Depo- sits	No. of Banks	Capital Au- thor- ised	Sub- scribed up	Depo- sits	No. of Banks	Capital Au- thor- ised	Sub- scribed up	Depo- sits	No. of Banks	Capital Au- thor- ised	Sub- scribed up	Depo- sits	
A. STATE-WISE																	
1978																	
Karnataka ..	1	10,00	10,00	8,15	Nil	—	—	—	—	—	—	—	1	5,00	2,57	2,57	7,83
Kerala ..	—	—	—	—	—	—	—	—	—	—	—	—	1	5,00	95	71	N.A.
Total ..	1	10,00	10,00	8,15	Nil	—	—	—	—	—	—	—	2	10,00	3,52	3,28	7,83
B. INDIAN UNION																	
1974 ..	1	2,00	1,00	77	—	—	—	—	1	N.A.	N.A.	N.A.	—	—	—	—	—
1975* ..	—	—	—	—	—	—	—	—	—	—	—	—	2	25,00	17,83	15,95	5,93
1976 ..	—	—	—	—	—	—	—	—	3	11,00	6,58	6,58	6	14,00	11,20	6,34	43,41
1977 ..	—	—	—	—	—	—	—	—	—	—	—	—	1	5,00	2,99	2,99	38,39
1978 ..	1	10,00	10,00	8,15	Nil	—	—	—	—	—	—	—	2	10,00	3,52	3,28	7,83

Note: The data on paid-up capital and deposits relate to the date of liquidation, classification as non-banking company or as on the nearest available date.
† Banks which are included in Table 45 are not included here; the table also excludes banks which have gone into voluntary liquidation and which had been earlier notified by the Reserve Bank under Section 36A(2) of the Banking Regulation Act, 1949.

* Revised.
N.A. — Not available.

No. 47—CHEQUE CLEARANCES, 1974-78

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

Centro	1974		1975		1976		1977		1978	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY :										
1. RESERVE BANK										
Calcutta	2,14	10,699	1,94	12,211	1,73	13,818	1,80	14,588	1,72	15,784
Bombay	4,93	24,043	4,99	26,487	5,29	31,760	5,41	37,131	5,79	41,231
Madras	63	4,412	85	5,073	91	5,885	85	6,851	75	7,644
Kanpur	19	995	21	1,122	24	1,376	24	1,507	26	1,639
New Delhi	85	5,100	86	7,028	1,02	9,788	1,26	10,238	1,56	11,098
Bangalore	53	1,954	60	2,282	69	2,760	79	3,096	80	3,491
Nagpur	14	418	16	510	19	619	24	698	23	798
Patna	5	377	5	528	11	674	12	668	11	703
Hyderabad	27	1,117	31	1,574	36	1,931	45	2,281	51	2,785
Bhubaneswar	—	—	—	—	—	—	..	90	..	236
Ahmedabad*	67	3,117	98	4,403	136	4,883	N.A.	N.A.	N.A.	4,881
2. OTHERS**										
Other Centres	4,23	15,265	4,73	18,397	6,48	26,134	N.A.	N.A.	N.A.	N.A.
TOTAL	14,63	67,497	15,68	79,615	18,38	99,628	11,16@	77,148@	11,73@	90,290@

* Taken-over by the Reserve Bank of India with effect from April 3, 1978. Earlier it was managed by State Bank of India and its subsidiaries.

** Clearing houses managed by the State Bank of India and its Subsidiaries.

@ Data are provisional. Totals in respect of numbers and amounts for 1977 and 1978 refer to clearing houses managed by the R.B.I.

.. Negligible.

N.A. — Not available.

No. 48—NUMBER OF CLEARING HOUSES, 1971-79

As on March 31							Managed by				Total
							Reserve Bank of India	State Bank of India	Subsidiaries of State Bank of India	Nationalised Banks*	
1971	..	..	..	..	..	..	9	98	22	—	129
1972	..	..	..	..	..	..	9	117	28	—	154
1973	..	..	..	..	..	..	9	141	37	—	187
1974	..	..	..	..	..	..	9	162	43	—	214
1975	..	..	..	..	..	..	9	173	44	—	226
1976	..	..	..	..	..	..	9	200	50	—	259
1977	..	..	..	..	..	..	10	290	67	—	367
1978	..	..	..	..	..	..	10	479	109	—	598
1979	..	..	..	..	..	..	11	511	121	1	644

* From 1979 a clearing house has been opened under the jurisdiction of the Bank of India.

**No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1974-78**

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	1974	51	1,978	11,85,789	30,33.4	584	1,49.5	256
	1975	51	1,979	12,44,063	31,83.6	613	1,56.8	256
	1976	53	2,028	12,97,798	33,09.9	623	1,59.1	255
	1977	57	2,056	11,24,863	33,31.0	532	1,57.6	296
	1978	58	2,201	11,95,955	37,76.7	529	1,67.2	316
Bihar	1974	34	1,811	17,39,128	126,59.1	943	6,86.1	727
	1975	34	1,302	18,47,482	131,96.0	1,383	9,87.7	714
	1976	35	1,318	19,61,236	150,15.8	1,449	11,09.8	766
	1977	36	1,321	18,41,102	148,17.6	1,357	10,91.9	805
	1978	36	1,368	19,38,941	172,33.4	1,381	12,27.4	889
Delhi	1974	4	269	5,96,670	44,31.5	2,185	16,23.3	743
	1975	6	275	6,25,872	44,63.9	2,227	15,88.6	713
	1976	7	283	6,37,219	44,45.1	2,197	15,32.8	697
	1977	7	291	5,80,896	42,84.1	1,949	14,37.6	737
	1978	7	328	5,97,438	43,33.5	1,783	12,93.6	725
Gujarat	1974	28	1,140	10,28,255	53,63.5	880	4,59.2	521
	1975	29	1,138	10,66,043	53,31.9	913	4,56.9	500
	1976	32	1,149	10,82,165	50,78.3	916	4,30.0	469
	1977	32	1,187	9,16,972	56,50.3	752	4,63.5	616
	1978	32	1,229	9,64,411	67,94.5	765	5,38.8	704
Jammu & Kashmir ..	1974	6	169	1,98,616	14,71.0	1,135	8,40.6	741
	1975	7	195	2,09,712	13,96.0	1,038	6,91.1	665
	1976	7	201	2,17,911	13,39.3	1,048	6,43.9	614
	1977	7	209	2,10,273	8,78.0	973	4,06.5	417
	1978	7	217	2,18,694	9,28.7	976	4,14.6	425
Karnataka	1974	37	1,345	6,88,502	17,94.7	498	1,29.9	261
	1975	38	1,336	7,31,049	19,83.0	532	1,44.3	271
	1976	38	1,358	7,66,312	21,25.8	549	1,52.3	277
	1977	38	1,381	7,05,948	21,16.8	497	1,49.2	300
	1978	39	1,368	6,83,327	24,31.7	486	1,72.8	356
Kerala	1974	28	1,204	7,26,868	22,42.9	590	1,82.0	308
	1975	29	1,219	7,81,744	22,48.9	626	1,80.2	287
	1976	31	1,220 +	8,41,917	22,49.4	673	1,79.8	267
	1977	32	1,242	7,21,278	22,95.0	566	1,80.1	318
	1978	33	1,269	7,83,510	26,47.5	602	2,03.3	338
Madhya Pradesh ..	1974	36	1,052	15,00,463	57,79.5	1,379	5,31.2	385
	1975	37	1,077	15,76,224	59,24.2	1,415	5,31.8	375
	1976	41	1,018	16,48,755	59,52.4	1,557	5,62.1	361
	1977	46	1,136	10,45,570	38,07.4	884	3,22.1	364
	1978	49	1,260	10,99,977	38,51.2	840	2,94.2	350
Maharashtra	1974	45	1,609	34,82,938	102,98.7	2,106	6,22.6	295
	1975	46	1,639	35,57,614	100,32.3	2,111	5,99.4	282
	1976	49	1,658	38,21,102	108,70.2	2,238	6,36.8	284
	1977	50	1,687	27,29,303	124,07.0	1,571	7,14.3	454
	1978	51	1,762	28,24,648	126,10.7	1,558	6,95.6	446
North-Eastern* ..	1974	19	656	7,02,860	41,21.6	1,041	6,10.6	586
	1975	19	656	7,43,219	42,53.2	1,101	6,30.0	572
	1976	19	693	7,96,220	47,05.4	1,118	6,60.9	591
	1977	20	680	9,11,707	47,50.1	1,302	6,78.6	521
	1978	20	705	9,64,996	52,86.7	1,331	7,29.2	548

+ Provisional.

* Previously Assam circle.

**No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1974-78—(Concl'd.)**

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Orissa	1974	25	765	8,72,995	44,12.2	1,105	5,58.5	505
	1975	26	775	9,53,557	46,63.6	1,190	5,82.2	489
	1976	27	787	10,36,253	51,49.6	1,273	6,32.6	497
	1977	28	823	10,44,892	44,87.0	1,228	5,27.3	429
	1978	28	824	11,52,106	65,10.2	1,352	7,64.1	565
Punjab	1974	43	1,380	22,65,659	218,36.9	1,592	15,34.6	964
	1975	44	1,340	23,57,320	166,98.5	1,703	12,06.5	708
	1976	45	1,379	24,38,767	157,45.5	1,712	11,05.7	646
	1977	45	1,438	21,27,065	142,12.9	1,434	9,58.4	668
	1978	45	1,471	21,91,916	163,21.9	1,446	10,76.6	745
Rajasthan	1974	29	1,045	7,86,796	21,97.8	732	2,04.6	279
	1975	29	1,043	8,13,205	23,24.8	758	2,16.9	285
	1976	30	1,083	8,97,326	30,77.0	806	2,76.5	343
	1977	30	1,101	7,30,153	37,59.9	645	3,32.4	515
	1978	31	1,175	7,91,857	52,78.2	656	4,37.7	666
Tamil Nadu	1974	61	2,592	19,66,000	48,49.2	741	1,82.8	246
	1975	65	2,633	34,39,725	46,07.3	1,274	1,70.8	133
	1976	67	2,673	35,30,271	45,24.5	1,288	1,65.1	128
	1977	69	2,722	16,54,056	46,02.2	593	1,64.9	278
	1978	70	2,750	17,79,856	53,66.3	631	1,90.3	301
Uttar Pradesh	1974	57	2,399	48,73,993	273,49.4	1,984	11,13.6	561
	1975	58	2,422	54,07,037	308,89.3	2,180	12,45.5	571
	1976	62	2,476	59,67,663	330,53.8	2,351	13,02.4	554
	1977	64	2,647	58,99,454	321,31.4	2,176	11,85.2	545
	1978	64	2,602	63,00,255	337,60.8	2,363	12,66.3	536
West Bengal	1974	33	1,237	23,68,996	154,77.4	1,865	12,18.7	653
	1975	35	1,279	24,41,994	153,94.6	1,858	11,71.6	630
	1976	36	1,301	25,56,871	161,17.5	1,912	12,05.5	630
	1977	37	1,323	28,07,054	167,00.7	2,064	12,28.0	595
	1978	37	1,443	29,10,395	180,80.4	1,966	12,21.6	621
Base*	1978	2	101	—	—	—	—	—
Total	1974	536	20,651	2,49,84,528	1,273,18.8	1,179	6,00.9	509
	1975	553	20,308	2,77,95,860	1,265,91.1	1,332	6,06.8	455
	1976	579	20,625	2,94,97,786	1,327,59.5	1,391	6,26.1	450
	1977	598	21,244	2,50,50,586	1,302,31.4	1,147	5,96.2	519
	1978	609	22,073	2,63,98,282	1,452,12.4	1,164	6,40.2	550

Notes : (1) In addition to the head and sub-banks indicated above, branch post offices also undertake savings bank activities and the number of such branch offices throughout India was 98,287 at the end of March 1978.

(2) Data for 1977 and 1978 are not strictly comparable with those of earlier years due to change in the sources of information and the revision of proforma.

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

Source : Indian Posts and Telegraphs Department.

**No. 50—CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS
AS AT THE END OF MARCH 1977 AND MARCH 1978**

(Amount in lakhs of rupees)

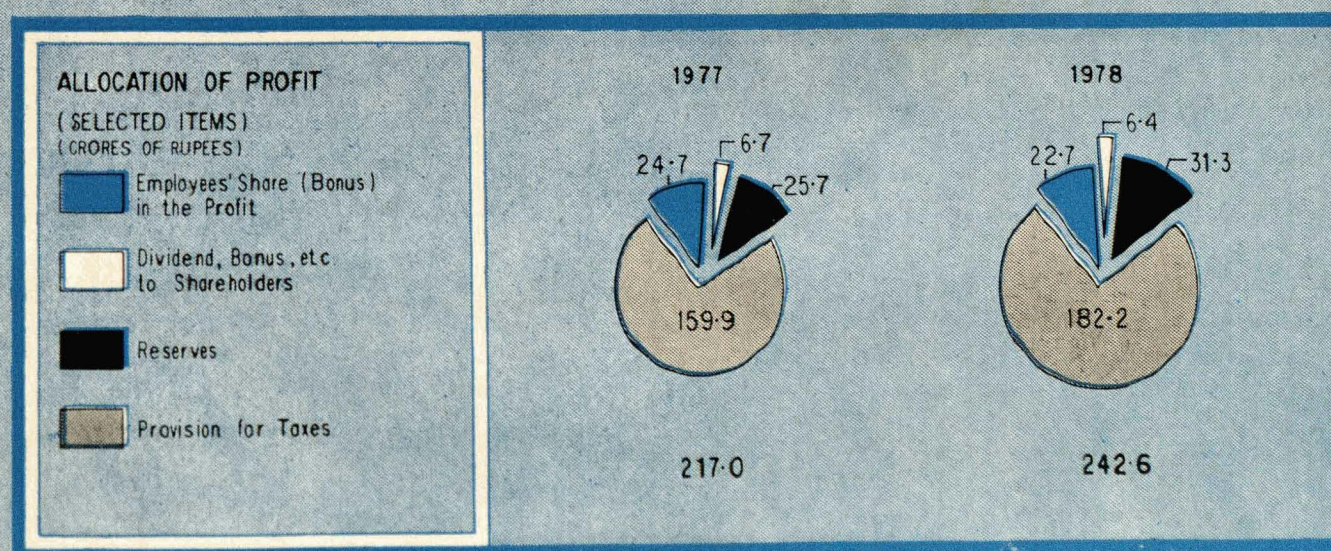
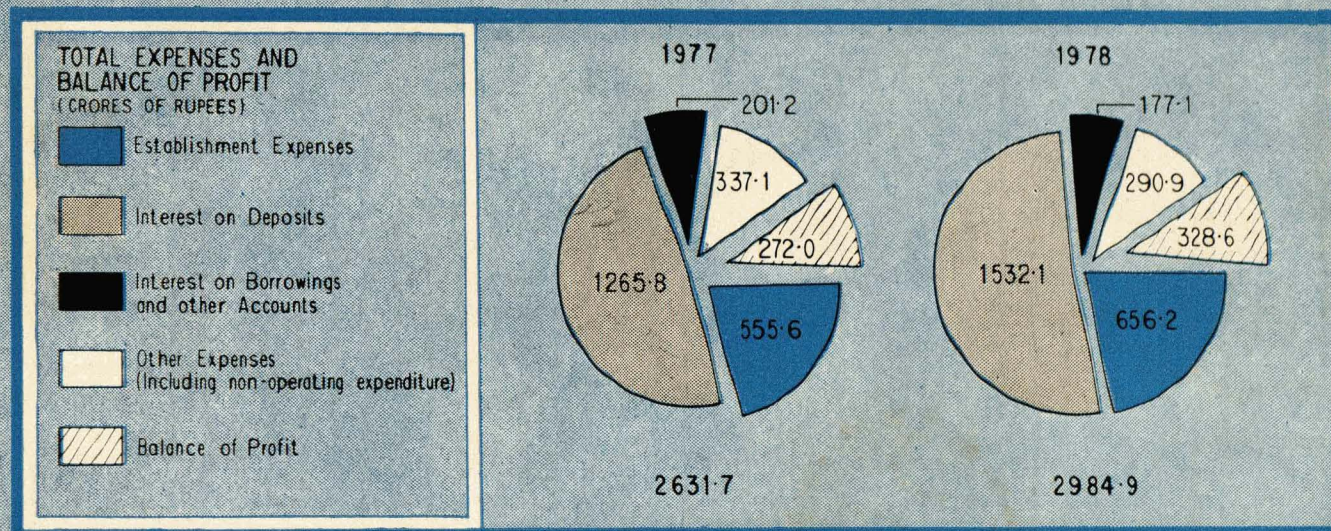
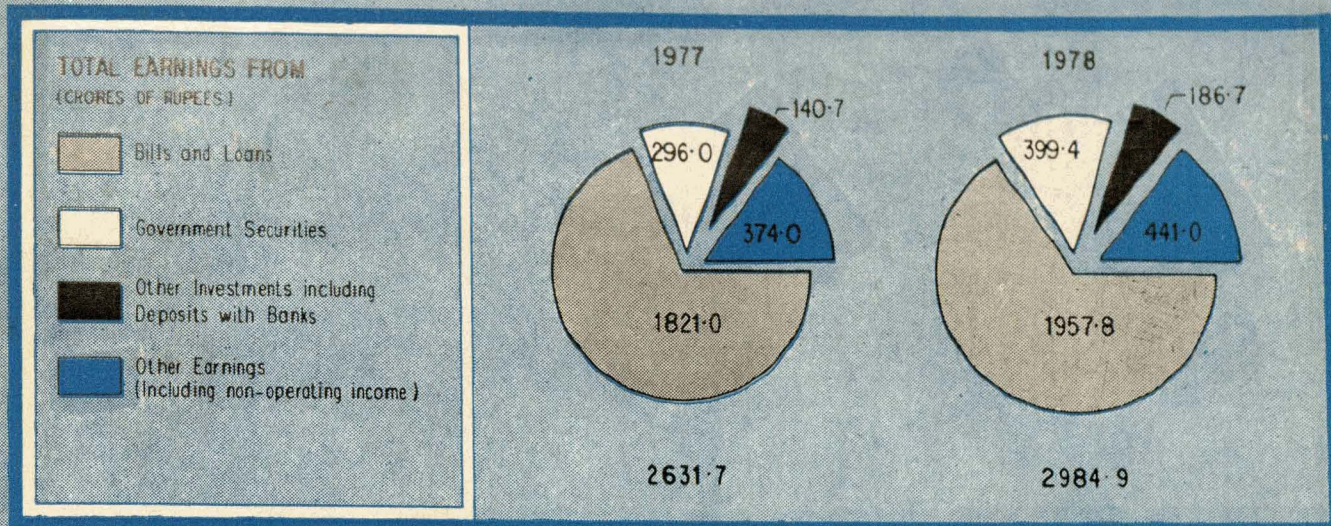
				Period of maturity								
Name of the Circle				Period	1 year		2 years		3 years		5 years	
					No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
Andhra	..	..	..	1977	3,299	44.8	2,947	53.7	2,022	52.1	2,077	24,46.2
				1978	2,141	72.8	4,692	63.4	1,767	52.1	3,005	29,59.1
Bihar	..	..	..	1977	939	66.9	7,953	4,94.8	5,165	2,77.9	8,532	47,80.7
				1978	981	56.5	6,501	3,60.5	4,553	2,55.2	13,707	59,01.4
Delhi	..	..	..	1977	2,340	83.8	6,337	4,13.9	3,382	2,53.4	5,621	60,48.1
				1978	2,749	1,56.4	5,616	4,01.6	3,109	2,46.4	8,544	78,99.0
Gujarat	..	..	..	1977	5,941	2,41.6	11,967	5,09.0	6,192	3,95.6	8,962	55,18.8
				1978	7,466	3,21.6	12,393	5,67.2	5,935	4,21.2	15,067	75,36.9
Jammu & Kashmir ..	..	..	..	1977	2,545	26.2	20,590	7,34.3	1,544	3,10.8	8,530	3,10.1
				1978	2,779	40.5	17,358	5,75.3	303	2,90.8	17,631	6,78.4
Karnataka	..	..	..	1977	22,651	1,18.4	12,456	92.2	8,173	72.3	6,066	58,02.8
				1978	15,527	1,45.1	10,978	96.2	4,667	56.4	6,313	63,02.0
Kerala	..	..	..	1977	23,185	1,42.0	18,052	2,33.4	3,514	1,88.9	3,020	8,98.8
				1978	19,993	2,18.4	15,732	2,24.1	3,415	1,89.9	4,399	9,55.2
Madhya Pradesh ..	..	..	..	1977	4,150	50.2	14,539	3,34.1	3,165	1,60.4	6,202	33,44.9
				1978	2,776	73.6	10,723	1,91.7	2,423	1,43.2	9,273	37,49.5
Maharashtra	..	..	..	1977	1,18,514	5,25.3	1,66,556	12,12.5	73,976	7,61.3	55,604	586,20.1
				1978	56,198	5,62.0	1,25,540	9,93.9	64,891	7,12.0	65,895	699,90.6
North-Eastern ..	..	..	..	1977	3,442	65.2	2,367	93.8	1,894	80.8	5,252	14,75.5
				1978	2,124	60.0	1,637	76.3	1,543	73.0	5,780	31,31.5
Orissa	..	..	..	1977	1,418	23.8	640	41.7	592	56.3	3,400	31,74.4
				1978	1,669	27.3	292	38.7	270	54.9	4,102	32,54.2
Punjab (N.W.) ..	..	..	..	1977	15,518	4,89.5	49,896	24,77.2	8,092	11,00.0	32,580	26,75.0
				1978	11,381	5,93.7	37,771	21,77.5	4,587	10,68.1	56,066	40,33.6
Rajasthan	..	..	..	1977	8,024	71.4	31,892	3,35.7	5,330	1,06.1	4,750	16,29.3
				1978	6,383	1,55.0	33,312	3,38.8	5,225	1,15.5	7,395	17,76.6
Tamil Nadu	..	..	..	1977	1,41,378	7,75.3	9,358	86.3	7,620	1,38.5	2,671	78,56.7
				1978	1,13,677	7,39.1	7,482	87.7	7,562	1,27.9	3,705	102,11.2
Uttar Pradesh ..	..	..	..	1977	2,22,026	13,22.9	3,12,712	49,36.6	74,995	27,09.5	1,24,074	75,56.7
				1978	1,00,876	11,79.1	2,32,632	44,02.0	68,128	25,92.2	2,04,854	103,02.8
West Bengal	..	..	..	1977	1,422	7,25.3	25,844	15,42.6	25,181	19,28.5	42,514	215,88.2
				1978	1,714	5,67.2	15,453	13,12.8	18,481	16,82.8	60,742	269,69.3
Base*	..	..	..	1978	16	0.7	4	0.1	4	..	15	0.1
TOTAL	..	..	..	1977	5,76,792	47,72.6	6,94,106	135,92.8	2,30,837	85,92.4	3,19,855	13,37,26.3
				1978	3,48,450	49,69.0	5,38,116	119,07.8	1,96,863	80,81.6	4,86,493	16,56,51.4

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

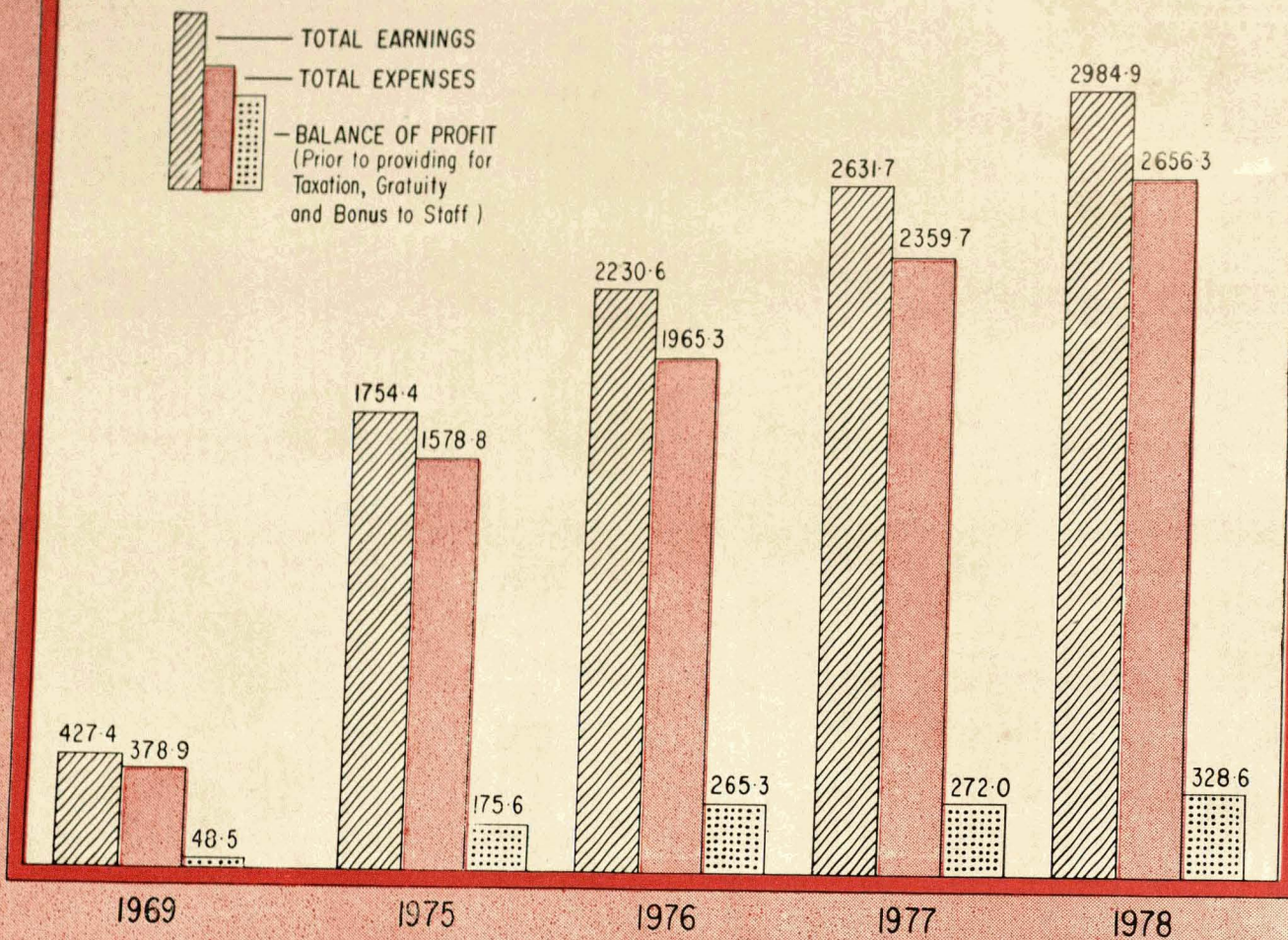
.. Negligible.

Source : Indian Posts and Telegraphs Department.

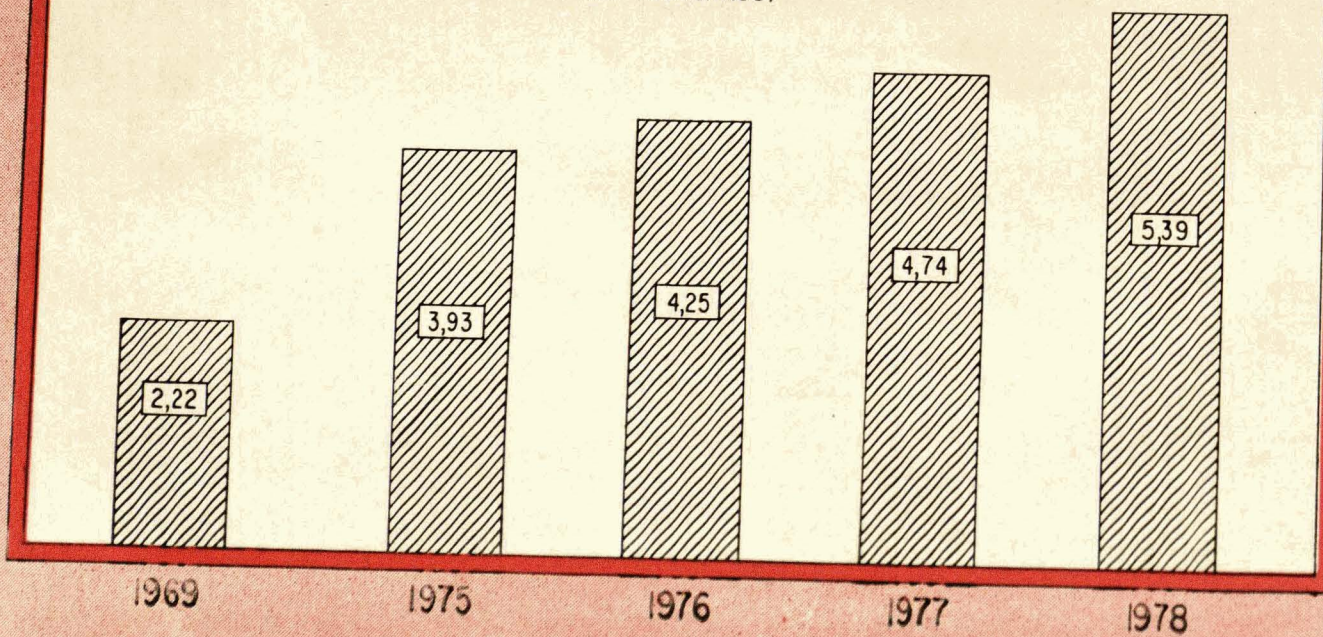
GRAPH II
MAJOR ITEMS OF
EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS
1977 AND 1978



GRAPH-12
TOTAL EARNINGS, EXPENSES AND PROFITS OF
SCHEDULED COMMERCIAL BANKS, 1969 AND 1975 TO 1978
(CRORES OF RUPEES)



GRAPH-13
TOTAL NUMBER OF EMPLOYEES OF COMMERCIAL BANKS, 1969 AND 1975 TO 1978
(AS ON DECEMBER 31)
(IN THOUSANDS)



II. DETAILED TABLES

No. 51—LIABILITIES AND ASSETS OF
TOTAL

No.	Name of the Bank	As on	LIABILITIES				
			Capital	Reserves	Deposits and Current Accounts	Notes in Circulation	Acceptances, Letters and Bills Payable
			<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>
1	Algemene Bank Nederland N.V. (General Bank of the Netherlands)	Dec. 31, 1977	483,509	1,291,415	45,028,734	—	7,817,980†
		" " 1978	515,664	1,485,815	53,485,106	—	10,399,085†
			<i>US\$</i>	<i>US\$</i>	<i>US\$</i>	<i>US\$</i>	<i>US\$</i>
2	American Express International Banking Corporation (a)	Dec. 31, 1977	46,000	310,600†	3,755,000	—	336,100
		" " 1978	46,000	435,100†	4,192,400	—	617,500
			<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>
3	Bank of America National Trust and Savings Association	Dec. 31, 1977	442,413	1,301,943	67,027,461	—	8,525,408
		" " 1978	365,758	1,301,943	76,388,203	—	10,263,100
			<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
4	Bank of Tokyo	Sept. 30, 1977	80,000,000	100,985,406†	3,679,548,621	—	4,099,337,456
		March 31, 1979	80,000,000	115,494,426†	4,203,152,750	—	4,772,956,874
			<i>N.F.</i>	<i>N.F.</i>	<i>N.F.</i>	<i>N.F.</i>	<i>N.F.</i>
5	Banque Nationale de Paris	Dec. 31, 1977	592,593	1,490,000	121,624,779	—	75,172,762
		" " 1978	592,592	3,290,380	152,266,221	—	127,461,653
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
6	British Bank of the Middle-East	Dec. 31, 1977	20,000	25,000	1,616,770*	—	524,078†
		" " 1978	22,500	22,500	1,354,576*	—	369,020†
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
7	Chartered Bank	Dec. 31, 1977	15,000	100,429†	2,048,707	116,897	141,009
		" " 1978	15,000	178,592†	2,151,251	117,974	40,881
			<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>
8	Citibank, N.A. (b)	Dec. 31, 1977	750,691	2,531,457†	56,454,893	—	10,140,828
		" " 1978	750,691	2,840,896†	61,559,952	—	12,502,050
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
9	Grindlays Bank	Dec. 31, 1977	15,776	34,891†	1,975,965	—	103,539
		" " 1978	15,776	48,447†	2,125,415	—	144,162†
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
10	Mercantile Bank	Dec., 31 1977	2,940	6,700	115,850*	3,315	61,328†
		" " 1978	2,940	6,800	138,880*	—	72,495†
			<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
11	Mitsui Bank	Sept. 30, 1977	55,000,000	124,215,419†	5,315,533,834	—	2,208,095,582
		" " 1978	55,000,000	135,393,927†	5,705,754,878	—	2,059,631,399
			<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>
12	Sonali Bank	Dec. 31, 1977	30,000	46,700	4,661,518	—	4,017,794
		" " 1978	30,000	50,000	5,994,971	—	5,233,902

† Includes confirmed credits, guarantees and endorsements.

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

† Includes balance of profit or loss.

@ Undivided profit.

* Includes other accounts, reserves for contingencies and Provision for taxation on profits.

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

FOREIGN COMMERCIAL BANKS
BUSINESS

(Amount in thousands)

ASSETS								
Other Liabilities	Balance of Profit or Loss (-)	Total Liabilities or Assets	Cash in Hand and at Banks and Bullion**	Investments in Govt. and other Securities	Bills of Exchange and Bills Receivable	Bills Discounted, Loans and Advances	Building and Sundries including Loans for Acceptances	No.
<i>Fl.</i> 1,326,622 2,013,864	<i>Fl.</i> 1,467 981	<i>Fl.</i> 55,949,727 67,900,515	<i>Fl.**</i> 19,636,451 23,407,706	<i>Fl.</i> 7,036,857 8,491,879	<i>Fl.</i> 1,123,014 1,078,151	<i>Fl.</i> 22,453,090 27,613,501	<i>Fl.</i> 5,700,315 7,309,278	1
<i>U.S.\$</i> 159,300 137,700	<i>U.S.\$</i> — —	<i>U.S.\$</i> 4,607,000 5,428,700	<i>U.S.\$</i> 1,121,800 1,100,800	<i>U.S.\$</i> 599,200 595,400	<i>U.S.\$</i> 127,500 107,600	<i>U.S.\$</i> 2,503,700 3,242,300	<i>U.S.\$</i> 254,800 382,600	2
<i>U.S.\$</i> 2,105,923 2,862,700	<i>U.S.\$</i> 1,486,540@ 1,805,330@	<i>U.S.\$</i> 80,889,688 92,987,034	<i>U.S.\$</i> 20,119,467 25,514,571	<i>U.S.\$</i> 15,010,412 12,185,586	<i>U.S.\$</i> — —	<i>U.S.\$</i> 40,605,062 48,083,582	<i>U.S.\$</i> 5,094,747 7,203,295	3
<i>Yen</i> 235,597,208 277,781,413	<i>Yen</i> — —	<i>Yen</i> 8,195,468,691 9,449,385,463	<i>Yen</i> 665,514,049 748,888,233	<i>Yen</i> 643,325,778 883,993,275	<i>Yen</i> 1,938,200,881 1,864,102,049	<i>Yen</i> 2,984,151,175 3,686,269,426	<i>Yen</i> 1,964,276,808 2,266,132,480	4
<i>N.F.</i> 36,832,779 41,340,604	<i>N.F.</i> 14,209 673,381	<i>N.F.</i> 235,727,122 325,624,831	<i>N.F.</i> 59,722,373 96,485,434	<i>N.F.</i> 2,528,050 4,617,466	<i>N.F.</i> 46,927,567 39,083,580	<i>N.F.</i> 107,892,323 145,472,670	<i>N.F.</i> 18,656,809 39,965,681	5
<i>£</i> 15,503 9,426	<i>£</i> 534 908	<i>£</i> 2,201,885 1,778,930	<i>£</i> 660,588 538,482	<i>£</i> 38,321 60,861	<i>£</i> — —	<i>£</i> 960,404 788,558	<i>£</i> 542,572 391,029	6
<i>£</i> 84,576 115,780	<i>£</i> — —	<i>£</i> 2,506,618 2,619,478	<i>£</i> 292,166 365,569	<i>£</i> 279,580 192,877	<i>£</i> — —	<i>£</i> 1,893,510 1,958,796	<i>£</i> 41,362 102,236	7
<i>U.S.\$</i> 3,933,797 3,819,246	<i>U.S.\$</i> — —	<i>U.S.\$</i> 73,811,666 81,472,835	<i>U.S.\$</i> 19,237,333 18,809,567	<i>U.S.\$</i> 5,312,107 5,354,124	<i>U.S.\$</i> — —	<i>U.S.\$</i> 43,806,589 49,455,104	<i>U.S.\$</i> 5,455,637 7,854,040	8
<i>£</i> 8,872 12,648	<i>£</i> — —	<i>£</i> 2,139,043 2,346,448	<i>£</i> 555,636 674,278	<i>£</i> 190,359 205,944	<i>£</i> — —	<i>£</i> 1,166,233 1,185,513	<i>£</i> 226,815 280,713	9
<i>£</i> 57,945 69,781	<i>£</i> 212 196	<i>£</i> 248,290 291,092	<i>£</i> 10,949 18,049	<i>£</i> 28,419 27,656	<i>£</i> — —	<i>£</i> 146,495 172,123	<i>£</i> 62,427 73,264	10
<i>Yen</i> 389,815,483 401,584,364	<i>Yen</i> — —	<i>Yen</i> 8,092,660,318 8,357,364,568	<i>Yen</i> 921,419,090 1,004,695,264	<i>Yen</i> 860,764,988 1,000,333,213	<i>Yen</i> 466,842,625 388,736,168	<i>Yen</i> 4,467,930,561 4,827,687,833	<i>Yen</i> 1,375,703,054 1,135,912,090	11
<i>Taka</i> 208,854 446,360	<i>Taka</i> — —	<i>Taka</i> 8,964,866 11,755,233	<i>Taka</i> 563,578 852,276	<i>Taka</i> 923,663 1,027,469	<i>Taka</i> 561,490 744,078	<i>Taka</i> 3,624,800 4,832,950	<i>Taka</i> 3,291,335 4,298,460	12

** Includes Money at Call & Short notice.

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

No.	Name of the Bank	As on December 31	Reserve Fund and other Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabili- ties	Balance of Profit and Loss (profit)	Total Liabili- ties or Assets
				Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12
1.	Algemene Bank Neder- land N.V. (General Bank of the Netherlands) ..	1977 1978	— 117	79,801 89,168	11,887 15,443	64,761 79,438	1,56,449 1,84,049	22,000 21,327	2,98,750 5,27,741	6,950 10,276	4,84,149 7,43,510
2.	American Express .. International Banking Corporation ..	1977 1978	— —	5,33,246 5,73,815	55,667 75,060	1,50,384 1,74,075	7,39,297 8,22,950	94,167 43,904	4,16,313 4,22,110	— 4,350	12,49,777 12,93,314
3.	Bank of America .. National Trust and Savings Association ..	1977 1978	— —	4,78,116 5,57,885	25,237 33,284	1,43,903 1,46,224	6,47,256 7,37,393	1,27,521 66,889	4,02,392 5,05,716	— —	11,77,169 13,09,998
4.	Bank of Tokyo ..	1977 1978	— —	1,13,318 87,008	30,269 31,092	1,22,627 1,64,540	2,66,214 2,82,640	25 —	95,660 2,13,750	2,590 3,443	3,64,489 4,99,833
5.	Banque Nationale de Paris ..	1977 1978	— —	94,803 1,00,992	30,807 36,089	94,100 1,13,994	2,19,710 2,51,075	8,421 23,770	1,01,281 2,18,457	— —	3,29,412 4,93,302
6.	British Bank of the Middle East ..	1977 1978	— —	1,07,114 1,21,438	30,730 34,989	90,724 62,463	2,28,568 2,18,890	169 86	1,08,824 1,36,271	5,034 3,010	3,42,595 3,58,257
7.	Chartered Bank ..	1977 1978	15,660 15,660	7,00,847 7,44,709	2,98,927 3,44,575	4,72,549 6,65,981	14,72,323 17,55,265	91,365 1,52,740	8,04,464 9,85,457	7,940 9,177	23,91,752 29,18,299
8.	Citibank, N.A. ..	1977 1978	— —	5,56,382 5,97,365	82,100 82,877	2,31,873 2,95,371	8,70,355 9,75,613	3,18,238 2,24,055	8,44,256 9,31,556	1,962 4,983	20,34,811 21,36,207
9.	Grindlays Bank ..	1977 1978	77,675 78,188	21,71,737 23,56,006	12,10,442 12,96,128	8,72,881 9,70,369	42,55,060 46,22,503	3,94,170 3,17,171	11,92,422 14,70,862	6,116 31,695	59,25,443 65,20,419
10.	Mercantile Bank ..	1977 1978	28,363 28,363	4,69,117 5,39,638	2,49,545 2,91,527	2,81,246 3,66,360	9,99,908 11,97,525	77,524 45,834	4,34,603 5,17,659	— —	15,40,398 17,89,381
11.	Mitsui Bank ..	1977 1978	— —	28,109 29,670	13,010 15,335	18,655 21,986	59,774 66,991	— 248	23,515 21,509	1,548 2,243	84,837 90,991
12.	Sonali Bank ..	1977 1978	— —	1,323 593	729 1,021	2,979 5,324	5,031 6,938	4 3,687	12,284 1,894	— —	17,319 12,519

FOREIGN COMMERCIAL BANKS, 1977 AND 1978

INDIA

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Dis- counted and Purchased	Loans and Advances	INVESTMENT			Premises and Im- movable Property	Other Assets	Balance of Profit and Loss (Loss)	Profit or Loss (-) made during the year +	No. of Offices in India	No.
In Hand	At Banks				Gover- nment Secu- rities	Other Appro- ved Secu- rities	Other Invest- ments						
13	14	15	16	17	18	19	20	21	22	23	24	25	26
2,761 4,798	17,557 24,521	500 —	27,125 26,366	94,046 1,10,311	49,412 62,222	889 —	176 218	744 665	2,90,939 5,14,409	— —	3,557 6,044	3 3	1
2,940 3,237	60,147 57,027	— —	98,371 1,17,954	4,91,717 4,93,463	2,43,990 2,62,121	6,721 7,919	1,939 1,580	769 864	3,43,183 3,49,149	— —	-2,012 4,350	3 3	2
3,917 5,484	73,848 57,062	5,000 —	83,894 61,787	4,36,986 5,01,377	1,79,560 1,98,811	600 —	20,937 23,740	180 327	3,72,247 4,61,410	— —	3,021 3,033	5 5	3
2,099 2,412	32,501 25,235	15,000 40,500	29,815 34,343	68,461 66,255	79,569 86,178	9,488 10,377	56,594 48,791	— —	70,962 1,85,742	— —	3,205 3,924	3 3	4
3,259 4,656	33,484 32,485	— —	60,822 97,544	78,844 97,329	60,346 56,873	15,036 31,709	1,545 1,531	1,792 1,767	74,284 1,69,408	— —	198 3,168	5 5	5
2,915 5,312	26,817 31,973	— —	25,591 30,255	1,24,521 1,29,338	97,977 93,957	1,489 —	16,057 3,769	— —	47,228 63,653	— —	4,303 2,406	2 2	6
10,164 16,092	1,30,288 97,323	— —	2,99,209 2,36,294	6,76,151 10,51,870	4,74,391 4,89,695	14,777 22,739	8,139 8,814	27,508 27,932	7,51,125 9,67,540	— —	6,394 1,006	24 24	7
6,666 7,647	70,889 1,36,786	8,500 —	1,32,911 1,76,613	6,50,038 5,58,811	3,05,848 2,99,218	— —	2,160 3,433	5,652 3,801	8,52,147 9,49,898	— —	1,026 4,330	8 6	8
24,615 29,001	2,65,842 3,13,549	— —	7,35,596 7,57,459	24,82,825 25,75,588	14,07,796 14,80,834	4,997 1,22,087	7,441 8,268	64,617 63,414	9,31,714 11,70,219	— —	6,116 25,579	56 56	9
11,270 10,047	79,554 1,06,552	— —	1,37,119 2,00,751	5,96,101 5,83,308	2,63,302 2,98,818	63,188 1,05,229	2,729 2,684	33,023 32,927	3,54,112 4,49,065	— —	6,201 3,400	19 20	10
789 407	3,597 5,902	8,500 —	5,670 11,661	30,181 34,082	15,685 20,429	543 748	899 692	— —	18,973 17,070	— —	805 695	1 1	11
158 121	722 1,689	— —	3,690 8,274	671 757	— —	— —	— —	— —	12,042 1,661	36 17	143 19	1 1	12

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

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank, Calcutta. (17-4-1865)*	1977	1,05,00	3,39,96	248,83,51	120,26,68	64,41,42	433,51,61	12,66,30	73,81,90	—	524,44,77
		1978	1,05,00	3,71,26	311,01,05	157,99,72	88,38,08	557,38,85	10,82,08	135,38,98	—	708,36,17
2	Andhra Bank, Hyderabad. (20-11-1923)	1977	1,00,00	2,12,32	198,24,71	58,50,51	46,95,33	303,70,55	29,46,17	100,33,78	73	436,63,55
		1978	1,00,00	2,97,32	264,10,22	79,70,60	73,07,50	416,88,32	29,37,75	145,72,34	107	595,96,80
3	Ballia Kshetriya Gra- min Bank, Ballia. (25-12-1976)	1977	25,00	2,12	7,83	12,11	7,17	27,11	—	8	—	54,31
		1978	25,00	3,12	17,23	57,79	10,85	85,87	—	—	—	1,13,99
4	Bank of Cochin, Ernakulam. (17-12-1928)	1977	9,00	16,53	9,11,49	9,27,66	1,07,04	19,46,19	96,88	1,85,77	4	22,54,41
		1978	18,00	24,12	13,51,02	14,05,58	2,48,83	30,05,43	3,19,32	5,42,47	1	39,09,35
5	Bank of Baroda, Baroda. (20-7-1908)*	1977	6,25,00	8,75,00	892,38,53	360,90,78	366,36,60	1,619,65,91	125,76,23	341,62,02	—	2,102,04,16
		1978	6,25,00	9,75,00	1,071,36,29	461,77,66	412,78,93	1,945,92,88	103,73,11	454,81,03	—	2,520,47,02
6	Bank of India, Bombay. (7-9-1906)*	1977	10,00,00	7,60,47	953,74,32	366,86,44	271,54,26	1,592,15,02	125,63,38	379,41,61	—	2,114,80,48
		1978	10,00,00	8,90,47	1,181,90,80	454,80,33	348,75,55	1,985,46,68	78,95,91	500,00,86	—	2,583,33,92
7	Bank of Karad, Karad. (12-3-1946)	1977	7,01	14,97	7,52,28	2,18,85	1,26,03	10,97,16	4,72	1,52,92	9	12,76,87
		1978	7,50	16,60	7,49,04	2,81,09	1,19,90	11,50,03	3,03	1,68,79	7	13,46,02
8	Bank of Madura, Madurai. (8-2-1943)	1977	56,22	42,36	42,58,33	12,90,69	12,70,07	68,19,09	13,76	27,04,79	6	96,36,28
		1978	56,22	46,95	50,14,12	17,32,64	11,63,89	79,10,65	1,00,27	30,74,64	10	111,88,83
9	Bank of Maharashtra, Pune. (16-9-1935)*	1977	1,48,69	1,48,95	245,68,57	132,22,44	72,66,59	450,57,60	41,47,08	73,29,99	—	568,32,31
		1978	1,48,69	1,69,00	281,18,18	169,04,85	78,92,88	529,15,91	62,48,68	94,69,19	—	689,51,47
10	Bank of Rajasthan, Udaipur. (8-5-1943)	1977	30,00	63,00	38,54,43	18,54,58	10,22,32	67,31,33	1,12,64	21,37,75	6	90,74,78
		1978	30,00	70,00	47,42,39	24,04,67	14,18,03	85,65,09	1,55,82	27,74,99	5	115,95,95
11	Bank of Thanjavur, Tanjore. (26-7-1901)	1977	10,27	24,70	14,58,30	4,83,48	1,51,37	20,93,15	36,65	1,74,10	484	23,43,71
		1978	10,27	29,25	17,45,38	7,20,44	1,97,68	26,63,50	74,98	3,02,69	30	30,80,99
12	Bara Banki Gramin Bank, Barabanki. (27-3-1976)	1977	25,00	65	20,44	34,64	1,70	56,78	—	89	—	83,32
		1978	25,00	65	43,11	77,82	9,11	1,30,04	—	4,74	—	1,60,43
13	Bareilly Corporation (Bank), Bareilly. (19-7-1928)	1977	6,32	24,04	6,72,95	4,12,28	2,31,29	13,16,52	46,45	2,66,33	12	16,59,78
		1978	6,32	27,24	8,01,25	4,91,00	2,47,21	15,39,46	76,48	2,95,52	6	19,45,08

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
14,51,94	40,43,51	10,00,00	31,51,63	243,35,46	84,05,61	30,47,53	1,55,82	1,00,32	67,52,95	—	19,55	—	697	1
25,28,84	54,32,66	4,00,00	45,90,60	301,32,04	122,75,60	32,93,95	3,61,78	98,41	117,22,29	—	38,13	—	786	
10,61,50	29,79,02	—	75,73,19	135,11,37	53,18,88	27,58,13	10,49,74	47,42	93,64,30	—	71,08	—	485	2
15,95,35	43,72,67	—	102,61,13	178,09,37	72,69,72	32,89,39	11,34,45	46,60	138,18,12	—	1,00,34	15	548	
1,45	32,58	—	—	18,55	—	—	—	—	1,73	—	2,12	—	8	3
5,36	31,36	—	—	74,88	—	—	—	—	2,39	—	1,01	—	16	
92,20	2,71,68	10	1,67,20	9,84,80	2,19,17	3,15,18	1,00	3,17	1,99,91	—	2,15	10½	81	4
1,42,17	1,54,09	15	5,00,56	18,75,12	3,93,54	3,80,00	—	7,95	4,55,77	—	3,64	12	86	
35,81,85	145,41,11	16,75,46	272,13,51	762,63,63	291,76,84	92,11,36	86,51,93	5,76,16	393,12,31	—	2,25,03	—	1,210(45)	5
41,80,97	112,29,11	12,37,35	295,55,22	899,25,91	404,35,95	111,69,05	135,60,37	6,58,68	500,94,41	—	1,67,52	—	1,311(52)	
30,93,77	102,83,58	28,88,67	383,12,09	702,11,23	289,74,50	121,35,23	54,44,46	5,08,36	396,28,59	—	2,88,27	—	1,135(20)	6
35,44,92	94,36,05	22,87,34	438,28,69	817,08,34	373,86,17	105,71,55	103,15,17	5,27,23	587,28,46	—	1,80,42	—	1,227(23)	
48,56	1,78,24	50,00	73,61	4,85,10	1,61,67	1,31,21	8,65	3,57	1,36,26	—	2,84	10	34	7
57,26	1,48,50	85,00	76,80	5,14,81	1,28,30	1,87,17	8,56	3,47	1,36,15	—	2,99	10	37	
2,23,75	14,32,99	—	5,88,23	33,62,10	10,76,51	3,60,03	3,73,08	41,04	21,78,55	—	10,13	10	170	8
3,93,18	13,96,20	—	9,48,83	41,68,63	11,27,48	4,43,39	1,35,94	40,06	25,35,12	—	10,24	10	189	
9,76,52	36,50,00	—	35,71,31	279,30,12	70,78,04	60,19,99	6,88,42	2,12,50	67,05,41	—	22,95	—	537	9
10,63,28	50,59,13	—	34,98,00	328,59,13	88,82,09	79,09,50	7,29,87	2,42,90	87,07,57	—	25,06	—	584	
2,40,67	6,83,44	1,50,50	10,00,14	32,30,20	15,03,74	4,61,74	61,78	27,34	17,15,23	—	10,62	12	160	10
2,92,27	13,47,09	2,47,19	12,88,25	40,17,37	18,09,17	6,38,30	61,65	32,19	18,62,47	—	10,59	12	176	
93,00	2,33,77	—	50,28	11,95,65	2,64,10	2,77,25	97,30	9,71	1,22,65	—	10,06	12	104	11
1,54,09	3,68,97	—	75,03	15,85,66	3,52,09	3,55,38	70	10,72	1,78,35	—	5,83	12	114	
6,05	11,19	27,00	—	35,28	—	—	—	—	3,10	70	— 70	—	21	12
10,21	52,00	—	—	86,76	—	—	10	—	9,28	2,08	-1,38	—	26	
81,36	1,62,50	—	92,95	6,38,99	2,67,73	14,07	1,51,49	2,83	2,47,86	—	4,29	10	27	13
63,76	1,84,38	—	1,10,23	7,34,17	2,83,76	16,22	2,79,74	2,70	2,70,12	—	3,82	12½	32	

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

@ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
14	Benares State Bank, Varanasi. (12-9-1946)	1977 1978	24,65 24,78	14,02 14,25	15,12,66 18,96,27	9,74,93 11,97,85	2,49,45 3,48,05	27,37,04 34,42,17	36 9,49	6,02,52 8,36,79	1 1	33,78,60 43,27,49
15	Bhagirath Gramin Bank, Sitapur. (19-9-1976)	1977 1978	25,00 25,00	3,06 5,01	24,34 58,92	52,24 1,30,08	11,51 18,82	88,09 2,07,82	— —	2,05 5,30	— —	1,18,20 2,43,13
16	Bharat Overseas Bank, Madras. (22-9-1973)	1977 1978	50,00 50,00	10,50 17,50	16,25,82 19,38,44	3,06,08 5,68,27	3,44,73 5,31,56	22,76,63 30,38,27	1,27,38 2,96,98	9,43,78 14,89,60	7,84 14,40	34,16,13 49,06,75
17	Bhojpur-Rohtas Gra- min Bank, Bhojpur. (26-12-1975)	1977 1978	25,00 25,00	— —	19,92 69,14	48,38 1,31,94	2,23 9,47	70,53 2,10,55	10,00 —	6,73 11,70	— —	1,12,26 2,47,25
18	Bilaspur Raipur Kshe- triya Gramin Bank, Bilaspur. (20-10-1976)	1977 1978	25,00 25,00	1,16 1,16	12,31 28,33	31,08 87,89	3,10 4,26	46,49 1,20,48	89,61 68,00	1,74 3,30	— —	1,64,00 2,17,94
19	Bolangir Anchalik Gramya Bank, Bolangir. (10-4-1976)	1977 1978	25,00 25,00	— 26	3,00 8,86	18,63 69,05	7,22 11,30	28,85 89,21	81,53 2,52,75	53 4,53	— —	1,35,91 3,71,75
20	Bundel Khand Kshetriya Gramin Bank, Tikamgarh. (26-3-1977)	1977 1978	21,25 25,00	9 9	2,82 7,16	7,34 24,10	1,10 1,22	11,26 32,48	4,52 49,96	35 1,59	— —	37,47 1,09,12
21	Canara Bank, Mangalore. (1-7-1906)*	1977 1978	1,75,00 5,00,00	7,60,00 6,00,00	652,49,31 789,86,65	262,13,07 356,85,50	160,52,24 205,41,96	1,075,14,62 1,352,14,11	87,36,79 41,79,85	191,47,91 267,37,93	— —	1,363,34,32 1,672,31,89
22	Catholic Syrian Bank, Trichur. (20-11-1920)	1977 1978	15,00 15,00	20,64 21,98	22,28,09 29,13,45	12,61,55 18,56,40	3,50,36 3,75,38	38,40,00 51,45,23	22,94 79,22	4,38,63 5,78,01	12 2	43,37,33 58,39,46
23	Cauveri Grameena Bank, Mysore. (2-10-1976)	1977 1978	25,00 25,00	33 3,54	32,32 58,62	20,49 44,28	7,92 5,84	60,73 1,08,74	1,11,91 1,91,80	8 5	3,21 —	2,01,26 3,29,13
24	Central Bank of India, Bombay. (21-12-1911)*	1977 1978	4,75,14 4,75,14	13,84,44 14,84,44	866,06,48 994,04,97	426,49,97 530,95,20	248,56,80 309,75,40	1,541,13,25 1,834,75,57	132,46,94 109,00,15	314,75,63 421,53,63	— —	2,006,95,40 2,384,88,93
25	Champaran Kshetriya Gramin Bank, Champaran. (21-3-1976)	1977 1978	25,00 25,00	42 42	10,89 23,69	37,95 80,78	7,46 19,10	56,30 1,23,57	6,90 60,50	— 35	— —	88,62 2,09,84
26	Corporation Bank, Udipi. (28-5-1906)	1977 1978	62,50 75,00	83,02 1,01,74	95,39,72 120,09,47	23,15,23 33,40,59	26,03,93 53,97,88	144,58,88 207,47,94	4,21,65 12,75,32	29,43,15 55,25,06	16 29	179,69,36 277,25,35
27	Cuttack Gramya Bank, Cuttack. (11-10-1976)	1977 1978	25,00 25,00	1 1	10,19 42,66	38,38 1,12,42	1,94 1,35	50,51 1,56,43	— 42,50	64 4,57	— —	76,16 2,28,51

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978—(contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1,54,97 1,35,77	3,45,93 5,24,10	— —	2,51,79 4,23,67	8,26,67 14,04,09	5,92,31 8,11,90	1,23,04 1,66,12	6,19,76 2,20,43	88 91	4,63,25 6,40,50	— —	34 23	— —	70 75	14
15,24 16,19	16,00 47,53	57,50 90,00	2,65 2,05	21,57 78,38	— —	— —	50 50	— —	4,74 8,48	— —	2,72 1,95	— —	24 31	15
53,23 82,83	2,64,01 5,90,36	79,00 20,00	6,32,87 9,48,63	9,85,23 11,87,89	3,76,66 5,19,65	1,23,56 1,49,16	9,26 25,28	— —	8,92,31 13,82,95	— —	8,50 16,06	— 5	22(1) 24(1)	16
3,91 11,75	11,96 44,65	21,50 49,10	— 41	68,07 1,27,97	— —	— —	10 10	— —	5,12 11,96	160 131	-1,60 29	— —	32 40	17
9,13 8,28	16,12 37,88	— —	— —	1,12,08 1,62,43	— —	— 50	20,30 —	— —	6,37 7,66	— 119	1,11 -1,19	— —	33 41	18
4,82 6,49	11,36 19,78	— —	— —	1,00,14 3,14,67	— —	— 10	10,35 8,25	— —	8,56 22,46	68 —	-68 94	— —	39 44	19
1,85 4,15	5,34 14,09	— —	— —	27,76 80,94	— —	10 10	— —	— —	2,42 7,34	— 250	9 -250	— —	9 33	20
25,95,20 32,63,22	94,86,94 118,25,33	16,25,00 16,00	116,52,80 146,87,08	596,61,20 698,34,13	212,38,48 306,33,06	111,09,13 89,11,50	30,43,65 27,19,42	1,51,80 1,64,05	157,70,12 251,75,10	— —	2,80,59 3,20,64	— —	1,105 1,165	21
1,46,25 2,11,33	6,25,98 7,11,39	39,65 40,00	20,17,56 2,68,94	1,94,23 30,23,65	5,51,11 6,82,13	3,71,52 3,61,00	11 6,76	13,93 14,68	3,76,99 5,19,58	— —	21 308	— 12	171 185	22
8,44 7,86	16,96 30,97	25,00 45,00	7 9	1,40,44 2,28,62	1,00 1,00	— —	10 10	— —	9,25 12,42	— 307	3,21 -307	— —	18 41	23
33,26,88 44,45,53	104,75,51 146,10,16	4,09,25 1,40,25	147,51,63 172,82,34	944,13,43 1,068,57,94	345,08,12 413,98,71	150,44,56 141,65,80	25,74,64 28,26,78	3,64,09 3,79,24	248,27,29 363,82,18	— —	45,03 30,15	— —	1,503(1) 1,610(3)	24
11,55 15,35	11,48 41,85	— —	— 10	52,71 1,33,64	— —	— 10	9,10 9,00	— —	2,98 8,42	80 138	-80 -58	— —	27 32	25
7,24,88 7,84,79	16,64,92 21,78,02	2,45,00 —	14,28,37 27,55,62	62,41,73 90,82,49	24,36,65 36,84,25	11,01,48 15,84,62	8,32,96 8,97,32	59,84 73,24	32,33,53 66,85,00	— —	19,68 22,38	15 15	277 295	26
4,59 14,86	12,94 33,71	22,75 40,00	7 9	30,80 1,31,53	— —	— —	10 10	— —	4,22 6,15	69 207	-69 -138	— —	17 29	27

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

@@Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	DEPOSITS						Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
			Paid-up Capital	Reserves	Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
28	Dena Bank, Bombay, (26-5-1938)*	1977 1978	1,25,00 1,25,00	2,93,00 3,12,00	279,60,22 328,03,78	150,91,41 188,74,82	63,07,03 70,08,18	493,58,66 586,86,78	50,45,49 43,42,37	81,26,45 114,18,34	— —	629,48,60 748,84,49
29	Dhanalakshmi Bank, Trichur, (14-11-1927)	1977 1978	6,62 6,62	14,78 16,46	11,01,47 14,80,83	4,42,63 5,83,83	1,53,84 2,19,08	16,97,94 22,83,74	— 11,53	1,46,00 2,13,29	8 6	18,65,42 25,31,70
30	Farrukhabad Gramin Bank, Farrukhabad, (29-3-1976)	1977 1978	25,00 25,00	1,35 2,08	19,54 37,91	44,76 82,61	7,83 18,38	72,13 1,38,90	— —	77 1,59	72 1,19	99,97 1,68,76
31	Federal Bank, Alwaye, (23-4-1931)	1977 1978	1,00,00 1,25,00	67,90 88,90	43,99,44 56,99,20	30,44,71 37,30,69	11,07,09 14,09,11	85,51,24 108,39,00	3,00,45 6,08,55	14,45,96 28,28,45	2 13	104,65,57 144,90,03
32	Gaur Gramin Bank, Malda, (2-10-1975)	1977 1978	25,00 25,00	43 1,43	47,48 68,28	27,07 63,08	17,75 10,77	92,30 1,42,13	1,33,10 1,77,75	50 10,14	25 2,96	2,51,58 3,59,41
33	Gorakhpur Kshetriya Gramin Bank, Gorakhpur, (2-10-1975)	1977 1978	25,00 25,00	1,16 1,16	65,48 1,24,23	1,84,44 3,76,13	36,30 76,19	2,86,22 5,76,55	— 1,65,00	5,37 10,17	— —	3,17,75 7,77,88
34	Gurgaon Gramin Bank, Gurgaon, (26-3-1976)	1977 1978	25,00 25,00	70 70	21,48 36,86	49,98 86,10	1,56 1,35	73,02 1,24,31	— 34,12	96 4,45	— —	99,68 1,88,58
35	Hardoi-Unnao Gramin Bank, Hardoi, (7-6-1977)	1977 1978	21,25 25,00	— 23	4,32 12,62	1,89 44,51	1,25 14,41	7,46 71,54	— —	2 153	23 1	28,96 98,31
36	Haryana Kshetriya Gramin Bank, Bhiwani, (2-10-1975)	1977 1978	25,00 25,00	1,32 2,14	22,26 40,87	53,66 83,29	7 1	75,99 1,24,17	18,47 14,19	93 2,57	— —	1,21,71 1,68,07
37	Himachal Gramin Bank, Mandi, (23-12-1976)	1977 1978	25,00 25,00	9 9	17,04 50,10	17,64 52,01	3 19	34,71 1,02,30	— —	1,08 3,94	36 14	61,24 1,31,47
38	Hindustan Commercial Bank, Kanpur, (14-5-1943)	1977 1978	1,25,00 1,25,00	29,00 35,50	24,53,44 30,25,89	14,73,64 17,18,80	10,01,70 13,51,77	49,28,78 60,96,46	41,92 28	10,45,52 14,21,57	12 23	61,70,34 76,79,04
39	Indian Bank, Madras, (5-3-1907)*	1977 1978	4,00,00 4,00,00	1,73,29 2,58,29	400,93,18 471,98,66	128,27,67 167,70,58	94,67,69 134,21,43	623,88,54 773,90,67	30,52,73 27,17,47	94,50,67 145,64,88	— —	754,65,23 953,31,31
40	Indian Overseas Bank, Madras, (20-11-1936)*	1977 1978	6,00,00 6,00,00	3,74,20 6,24,06	393,96,43 540,06,81	138,11,63 205,02,22	108,08,63 127,96,71	640,16,69 873,05,74	42,11,47 72,52,20	148,03,95 213,26,11	— —	840,06,31 1,171,08,11
41	Jaipur Nagaur An- chalik Gramin Bank, Jaipur, (2-10-1975)	1977 1978	25,00 25,00	— —	62,85 1,06,62	64,23 1,84,84	5,26 5,44	1,32,34 2,96,90	66,50 1,31,00	4,09 7,15	— —	2,27,93 4,60,05
42	Jammu & Kashmir Bank, Srinagar, 1-10-1938	1977 1978	11,79 11,79	65,24 80,99	56,48,77 116,11,92	16,39,59 22,77,71	21,57,06 27,91,50	94,45,42 166,81,13	2,53,97 73,31	14,94,66 22,86,11	14 3	112,71,22 191,33,36

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (contd.)

(Amount in thousands of rupees)																
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS					Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments									
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28		
13,59,78	39,68,62	70,30	56,80,59	300,85,43	116,10,52	32,93,97	9,26,68	1,02,45	58,50,26	—	23,65	—	700	28		
17,48,83	47,89,84	75,00	61,47,34	338,43,49	153,54,76	37,08,73	9,39,30	2,14,23	80,62,97	—	24,72	—	762			
98,38	60,61	—	89,92	9,35,28	2,73,61	1,47,93	1,41,06	4,54	1,14,09	—	2,38	10	84	29		
1,19,59	3,30,40	—	1,04,80	12,11,49	3,27,91	2,34,90	17,85	5,39	1,79,37	—	2,56	10	91			
9,34	20,71	—	—	64,70	—	—	—	—	5,22	—	72	—	21	30		
15,71	42,63	—	—	1,03,22	—	—	—	—	7,20	—	1,19	—	23			
4,77,07	14,24,55	—	15,39,81	31,78,65	13,24,60	4,48,09	1,45,97	10,02	19,16,81	—	18,96	12	276	31		
4,84,15	18,82,79	—	21,44,87	42,22,04	16,88,07	6,87,91	2,82,93	11,14	30,86,13	—	29,50	12	284			
3,60	52,75	—	—	1,87,06	—	55	—	—	7,62	—	89	—	31	32		
4,78	76,73	67	—	2,54,77	—	—	56	—	21,90	—	3,71	—	32			
23,56	80,31	75,00	—	1,21,77	4,00	10	—	—	13,01	—	4	—	40	33		
31,13	1,66,47	1,92,00	—	3,58,76	4,00	10	—	—	24,50	92	-92	—	62			
5,37	26,61	—	68	63,02	—	—	—	—	4,00	—	25	—	26	34		
5,64	50,92	—	50	1,25,42	—	—	10	—	5,72	28	-28	—	28			
22	3,43	—	—	2,19	—	—	20,10	—	3,02	—	23	—	1	35		
10,25	10,44	18,00	—	49,24	—	—	10	—	10,28	—	1	—	8			
5,50	30,96	—	—	81,39	1,00	—	50	46	1,90	—	65	—	20	36		
9,15	45,11	—	—	1,10,02	1,00	50	—	—	2,29	—	82	—	20			
1,62	6,67	34,47	—	16,18	—	—	—	1,07	1,23	—	45	—	11	37		
3,27	40,58	25,49	—	58,64	—	—	—	—	3,49	21	-21	—	21			
2,18,06	6,50,24	1,06,20	4,37,21	24,97,01	10,58,85	2,87,34	21,73	15,19	8,78,51	—	33	—	105	38		
2,93,10	7,63,78	46,92	8,30,12	27,87,48	13,04,09	4,38,82	14,52	14,77	11,85,44	—	6,62	—	114(1)			
21,77,72	53,10,97	1,36,39	82,25,94	316,15,19	133,75,91	45,19,38	6,07,44	1,77,91	93,18,38	—	77,24	—	723(2)	39		
17,44,44	77,46,39	1,97,21	95,02,29	377,25,22	166,58,47	54,28,09	6,80,03	2,04,35	154,44,82	—	10,566	—	755(2)			
13,94,09	62,34,09	2,64,91	159,16,02	263,74,90	104,00,96	68,88,61	19,87,48	3,77,50	141,67,75	—	2,41,25	—	657(10)	40		
17,05,50	105,83,18	9,21,67	217,49,46	337,68,60	144,15,19	101,88,54	19,63,93	4,08,91	214,03,13	—	2,66,25	—	708(10)			
13,24	35,87	44,20	3	1,21,71	—	—	10	—	9,46	332	-354	—	51	41		
17,24	1,20,58	33,25	2	2,67,76	—	—	10	—	11,83	927	-594	—	60			
3,20,52	18,69,09	—	87,55	25,45,96	25,04,51	2,00,50	24,32,90	6,64	13,03,55	—	15,40	12	143	42		
3,06,77	21,82,35	1,70,00	1,88,26	46,59,12	52,04,71	4,09,47	40,06,80	6,51	19,99,37	—	17,32	15	162			

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

@@ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
43	Jammu Rural Bank, Jammu. (12-3-1976)	1977	25,00	2,70	19,27	53,30	—	72,57	—	1,28	6	1,01,61
		1978	25,00	6,60	47,60	1,06,47	—	1,54,07	—	7,08	9	1,92,84
44	Karnataka Bank, Mangalore. (28-2-1924)	1977	30,00	35,40	37,00,71	16,32,44	6,33,96	59,67,11	1,20,44	8,99,08	12	70,52,15
		1978	40,00	50,11	46,48,89	22,12,82	8,47,40	77,09,11	1,74,84	20,42,93	2	100,17,01
45	Karur Vysya Bank, Karur. (22-6-1916)	1977	20,00	47,69	25,26,85	7,53,03	4,60,67	37,40,55	1,41,92	5,82,81	207	45,35,04
		1978	20,01	53,77	32,39,52	9,61,24	5,40,83	47,41,59	1,32,92	8,01,53	292	57,52,74
46	Koraput Panchabati Gramya Bank, Koraput. (13-11-1976)	1977	25,00	—	7,73	13,72	7,73	29,18	25,50	79	—	80,47
		1978	25,00	—	18,74	52,82	32,44	1,04,00	1,70,00	134	—	300,34
47	Kosi Kshetriya Gramin Bank, Purnea. (20-12-1976)	1977	21,25	—	1,16	9,45	56	11,17	—	13,89	—	46,31
		1978	25,00	—	5,11	46,01	1,32	52,44	12,00	37,25	—	1,26,69
48	Kshetriya Gramin Bank, Hoshangabad. (20-1-1976)	1977	25,00	—	20,39	28,06	4,05	52,50	6,01	37,59	—	1,21,10
		1978	25,00	74	43,30	46,06	8,72	98,08	67,16	48,29	—	2,39,27
49	Kumbakonam City Union Bank, Kumbakonam. (31-10-1904)	1977	6,76	18,80	6,04,07	2,22,36	66,32	8,92,75	—	95,27	1	10,13,59
		1978	6,76	21,47	7,63,25	2,99,97	84,87	11,48,09	—	1,77,27	2	13,53,61
50	Lakshmi Commercial Bank, New Delhi. (3-4-1939)	1977	16,54	45,08	30,06,45	19,26,28	15,89,75	65,22,48	14,97	17,32,97	7	83,32,11
		1978	16,54	47,83	45,14,92	27,58,68	28,53,13	101,26,73	93,35	33,63,66	14	136,48,25
51	Lakshmi Vilas Bank, Karur. (3-11-1926)	1977	22,88	53,01	15,66,58	5,77,20	4,49,73	25,93,51	1,06,79	10,94,99	48	38,71,66
		1978	22,88	55,51	18,81,41	7,61,75	5,81,61	32,24,77	1,48,70	20,66,05	16	55,18,07
52	Lord Krishna Bank, Kodungallur. (22-4-1940)	1977	2,05	8,10	5,16,71	2,23,14	39,14	7,78,99	—	58,72	1	8,47,87
		1978	2,05	8,99	6,04,20	2,75,97	43,80	9,23,97	1,75	90,06	1	10,26,83
53	Magadh Gramin Bank, Gaya. (10-11-1976)	1977	25,00	88	7,78	18,72	—	26,50	—	67	—	53,05
		1978	25,00	—	21,17	83,53	56	1,05,26	—	7,94	—	1,38,20
54	Malaprabha Grameena Bank, Dharwar. (1-9-1976)	1977	25,00	6	20,56	25,11	—	45,67	25,00	1,23	—	96,96
		1978	25,00	6	58,41	57,47	89	1,16,77	85,00	3,05	—	2,29,88
55	Mallabhum Gramin Bank, Bankura. (9-4-1976)	1977	25,00	—	25,71	43,80	3,19	72,70	28,90	1,13	—	1,27,73
		1978	25,00	—	57,11	1,10,23	13,91	1,81,25	33,54	12,10	—	2,51,89

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(--) made during the year@	Divi- dend declared (per cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
6,52 7,67	19,06 45,96	7,00 —	— —	23,32 90,45	3,96 —	— —	35,40 38,40	— —	6,35 10,36	— —	1,90 3,93	— —	36 31	43
1,94,95 2,35,21	6,38,92 7,72,73	— —	4,02,91 5,60,15	32,77,47 44,05,24	11,24,34 13,12,12	5,41,19 7,52,49	20,06 15,85	18,55 19,80	8,33,76 19,43,42	— —	6,62 8,16	12 12	209 224	44
1,58,56 1,72,80	3,90,48 5,35,05	— —	6,58,04 9,13,02	17,28,21 22,89,63	7,35,14 7,13,57	2,44,76 3,47,57	1,29,32 1,23,41	8,83 12,93	4,81,70 6,44,76	— —	81 783	10 14	106 111	45
4,23 10,82	10,12 41,86	— —	— —	57,53 2,11,49	— —	10 —	— 20,10	— —	6,71 13,68	1,78 2,39	-196 -60	— —	30 40	46
2,09 5,49	7,33 24,00	— —	21,90 —	— 55,63	— —	10 20	— —	— —	14,54 38,86	35 2,51	-35 -216	— —	15 25	47
6,90 9,71	11,52 26,75	— —	— 52	61,43 1,08,90	— —	— 11	11 38,00	— —	40,02 54,33	112 95	-112 -95	— —	29 36	48
54,39 66,46	82,78 1,79,94	— —	25,37 33,01	5,44,39 6,75,21	1,26,72 1,54,66	96,95 1,28,34	1,66 10	3,89 5,29	77,44 1,10,60	— —	2,32 3,94	12 12	45 50	49
5,08,48 7,96,54	11,07,40 16,12,62	1,05,40 29,50	6,69,35 10,06,33	27,75,19 46,61,68	10,53,75 16,85,78	2,89,67 3,65,69	2,02,08 2,45,18	12,03 16,40	16,08,76 32,28,53	— —	5,01 5,29	13 15	158 186	50
1,04,26 1,60,78	3,24,35 5,34,76	67,00 7,00	4,72,86 6,64,16	11,84,44 14,18,88	3,78,94 5,02,44	3,89,16 4,13,84	40,82 40,00	4,14 4,05	9,05,69 17,72,16	— —	11,57 4,46	11 10	129 139	51
33,03 33,15	1,12,95 1,46,54	— —	16,64 19,70	4,13,50 4,88,97	1,53,05 1,84,77	50,06 69,88	19,01 9,50	63 62	49,00 73,70	— —	44 1,06	7 7	48 54	52
3,43 8,88	4,16 35,16	31,00 31,00	— 2,71	7,61 54,26	— —	20 —	— 30	— —	6,65 5,50	— 39	74 -128	— —	15 28	53
7,52 10,84	15,82 63,24	— —	12 57	61,22 1,31,10	— —	10 10	— —	— —	9,81 14,87	2,37 9,16	-237 -679	— —	30 55	54
5,94 9,66	14,75 38,20	— —	2 2,39	63,31 1,24,95	— —	— —	34,05 55,53	— —	7,01 16,90	2,65 4,26	-265 -161	— —	32 37	55

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

@ @ Excludes offices doing purely administrative functions.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- com- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
56	Marathwada Gramin Bank, Nanded. (26-8-1976)	1977 1978	25,00 25,00	50 50	19,92 44,74	19,46 63,06	5,82 22,28	45,20 1,30,08	22,19 14,00	4,89 3,08	— —	97,78 1,72,66
57	Marwar Gramin Bank, Pali. (6-9-1976)	1977 1978	25,00 25,00	29 40	35,96 68,81	41,32 97,90	9,84 9,67	87,12 1,76,38	— 44,75	98 3,34	— —	1,13,39 2,49,87
58	Mayurakshi Gramin Bank, Birbhum. (16-8-1976)	1977 1978	25,00 25,00	36 36	3,64 10,45	9,47 36,18	18 1,53	13,29 48,16	22,79 27,50	51 4,68	— —	61,95 1,05,70
59	Miraj State Bank, Miraj. (30-4-1929)	1977 1978	6,00 6,00	10,00 10,27	3,04,71 3,32,00	1,30,34 1,70,17	37,97 28,10	4,73,02 5,30,27	— 6,41	62,45 60,96	1 1	5,51,48 6,13,92
60	Monghyr Ksetriya Gramin Bank, Monghyr. (12-3-1977)	1977 1978	21,25 25,00	1,15 1,72	1,47 3,56	19,52 42,21	3 47	21,02 46,24	— —	51 4,74	— —	43,93 77,70
61	Nagarjuna Grameena Bank, Khammam. (30-4-1976)	1977 1978	25,00 25,00	9,89 34,61	68,45 1,06,56	1,71,39 2,96,78	— 90,85	2,39,84 4,94,19	5,81,68 11,60,54	1,91 3,80	— —	8,58,32 17,18,14
62	Naini Tal Bank,** Naini Tal. (25-9-1922)	1977 1978	5,00 5,00	8,70 11,00	2,42,24 3,50,90	1,82,77 2,55,08	84,46 89,14	5,09,47 6,95,12	— —	89,85 1,21,82	25 4	6,13,27 8,32,98
63	Nedungadi Bank, Kozikode. (29-5-1913)	1977 1978	8,60 9,06	14,38 15,32	13,53,80 15,81,20	5,02,74 6,42,40	1,77,37 2,14,49	20,33,91 24,38,09	25,50 52,40	2,84,10 4,24,02	2 1	23,66,51 29,38,90
64	New Bank of India New Delhi. (21-12-1936)	1977 1978	75,58 75,60	2,28,99 2,87,99	154,56,21 203,99,27	66,53,53 89,09,21	53,87,30 71,33,33	274,97,04 364,41,81	15,27,69 16,29,70	48,63,65 67,14,98	958 4,93	342,02,53 451,55,01
65	North Malabar Gramin Bank, Cannanore. (12-12-1976)	1977 1978	25,00 25,00	— —	28,22 84,58	39,65 94,65	1,52 4,50	69,39 1,83,73	60,21 2,42,85	1,04 4,61	— —	1,55,64 4,56,19
66	Oriental Bank of Commerce, Delhi. (19-2-1943)	1977 1978	16,61 21,81	59,25 77,50	71,92,18 88,01,78	31,01,49 41,34,35	28,91,06 35,86,84	131,84,73 165,22,97	6,53,10 3,76,79	36,73,64 48,17,56	189 178	175,89,22 218,18,41
67	Pandyan Grama Bank, Sattur. (9-3-1977)	1977 1978	25,00 25,00	— —	33,87 96,37	24,32 86,67	68 4,76	58,87 1,87,80	48,36 1,84,00	79 12,78	— —	1,33,02 4,09,58
68	Pragiyotish Gaonlia Bank, Kamrup. (6-7-1976)	1977 1978	23,61 25,00	— —	4,74 40,82	15,67 56,70	97 5,17	21,38 1,02,69	— 21,25	10,90 7,17	— —	55,89 1,56,11
69	Prathama Bank, Moradabad. (2-10-1975)	1977 1978	25,00 25,00	44 49	35,70 58,85	81,17 1,09,07	10,99 12,07	1,27,86 1,79,99	— —	3,61 8,24	— —	1,56,91 2,13,72
70	Punjab & Sind Bank, Amritsar. (24-6-1908)	1977 1978	58,22 58,35	1,00,02 1,16,02	146,19,47 192,62,30	89,54,72 124,55,38	43,30,66 58,36,38	279,04,85 375,54,06	26,29,85 29,30,18	58,85,22 110,02,10	4,28 1,13	365,82,44 516,61,84

** Included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from 28-11-1978.

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
5,93 9,46	14,65 31,59	— —	41 96	72,22 1,19,36	— —	10 —	— 11	— —	4,23 10,42	24 76	-24 -76	— —	27 43	56
16,16 14,83	27,67 61,19	40 —	— —	38,30 1,25,84	— —	— —	25,00 40,00	— —	5,86 8,01	— —	8 11	— —	34 49	57
1,44 6,57	4,08 32,46	— —	1 43	28,15 51,79	— —	— —	22,10 60	— —	5,02 7,96	1,15 5,89	-1,15 -4,74	— —	13 19	58
26,13 20,79	60,73 58,41	— —	23,51 21,75	2,68,82 3,46,66	93,92 1,10,03	12,04 —	12,12 2,94	2,90 3,05	51,31 50,29	— —	57 1,07	7 12	16 20	59
61 4,15	39,64 46,49	— —	1 6,23	2,41 18,51	— —	— 10	10 —	— —	1,16 2,22	— —	1,15 57	— —	8 19	60
15,96 60,06	86,28 1,06,08	— —	— —	7,38,25 15,22,27	— —	— —	2,00 2,00	— —	15,83 27,73	— —	8,59 23,47	— —	60 100	61
17,25 19,27	29,62 42,13	— —	33,92 27,52	2,50,42 3,64,61	1,35,22 1,76,64	99 2,99	70,69 1,05,19	54 52	74,62 94,11	— —	1,90 2,58	10 10	14 19	62
1,05,03 96,37	2,36,28 2,96,98	— —	81,77 1,24,48	11,20,53 14,90,15	4,74,73 5,16,76	74,91 1,05,08	2,09 6,87	4,98 4,70	2,66,19 2,97,51	— —	1,56 1,30	4 4	103 110	63
12,18,71 14,12,26	47,30,57 46,76,43	1,17,35 2,40,85	39,85,51 58,03,83	129,19,98 164,30,25	36,50,10 47,67,94	26,99,50 46,09,60	4,81,90 8,99,99	95,04 95,78	43,03,87 62,18,08	— —	69,24 71,48	— —	334 371(1)	64
7,05 12,42	34,15 1,02,50	— —	89 3,50	77,77 3,21,91	— —	— —	25,00 10	64 —	7,23 12,38	2,91 3,38	-289 -338	— —	35 45	65
6,50,71 8,01,37	13,46,77 23,58,64	15,00 11,00	20,92,95 29,53,97	63,79,20 78,69,09	13,16,46 20,48,57	11,73,25 12,74,49	13,54,04 3,54,36	12,91 11,73	32,47,93 41,35,19	— —	8,61 20,14	— 10	233 286(1)	66
7,53 17,10	20,70 54,28	— —	16 5,71	92,70 3,11,20	— —	10 —	— 10	— —	8,20 16,50	363 469	-363 -106	— —	25 50	67
4,22 8,83	13,20 28,37	— —	— —	21,77 68,81	— —	— —	3,00 37,10	— —	12,88 9,30	82 3,70	-80 -2,87	— —	18 30	68
17,87 8,61	33,54 58,32	— —	4,02 67	81,87 1,24,41	— —	— —	11,55 6,75	— —	8,06 14,96	— —	7 5	— —	21 32	69
18,33,20 20,51,50	30,89,72 33,85,89	52,38 88,00	53,46,58 72,53,67	155,55,84 196,61,03	46,35,53 88,84,14	8,87,83 8,88,92	1,06,96 98,96	90,69 1,12,93	49,83,71 92,36,80	— —	25,16 25,51	14 14	473(1) 498(1)	70

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

@@ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
71	Punjab Co-operative Bank, Amritsar. (31-10-1904)	1977 1978	10,00 10,00	20,01 21,26	66,39 68,94	26,47 30,03	23,67 23,71	1,16,53 1,22,68	— 10,64	34,54 43,44	84 1,11	1,81,92 2,09,13
72	Punjab National Bank, New Delhi. (19-5-1894)*	1977 1978	2,00,00 2,00,00	11,89,30 12,74,30	721,47,06 893,30,41	428,48,39 528,82,83	192,58,39 216,15,22	1,342,53,84 1,638,28,46	65,51,69 38,12,78	325,11,94 444,13,37	— —	1,747,06,77 2,135,28,91
73	Purbanchal Bank, Gauhati. (18-1-1972)	1977 1978	15,13 15,99	2,87 6,30	3,84,54 4,54,44	1,56,71 2,00,13	1,11,93 1,25,45	6,53,18 7,80,02	19,30 41,86	1,32,00 1,53,20	3,20 —	8,25,68 9,97,37
74	Puri Gramya Bank, Puri. (25-2-1976)	1977 1978	25,00 25,00	— —	44,43 84,55	38,17 76,17	1,33 5,04	83,93 1,65,76	45,00 1,63,13	4,40 8,13	— —	1,58,33 3,62,02
75	Rae Bareli Kshetriya Gramin Bank, Rae Bareli. (29-3-1976)	1977 1978	25,00 25,00	99 1,29	34,79 59,93	85,02 99,61	4,22 8,99	1,24,03 1,68,53	— 55,82	43,12 59,50	30 2,13	1,93,44 3,12,27
76	Ratnakar Bank, Kolhapur. (14-6-1943)	1977 1978	7,92 8,39	8,47 8,47	3,01,05 3,18,21	1,65,36 1,88,93	61,64 1,07,89	5,28,05 6,15,03	7,23 17,51	81,43 87,71	— —	6,33,10 7,37,11
77	Rayalseema Grameena Bank, Cuddapah. (5-8-1976)	1977 1978	25,00 25,00	— 17	41,80 90,07	53,67 1,03,47	2,36 7,31	97,83 2,00,85	11,00 1,45,10	2,47 14,92	— —	1,36,30 3,86,04
78	Rewa Sidhi Gramin Bank, Rewa. (20-12-1976)	1977 1978	25,00 25,00	35 35	15,47 30,27	22,24 47,69	2,55 3,97	40,26 81,93	— —	37 1,56	— —	65,98 1,08,84
79	Samyut Kshetriya Gramin Bank, Azamgarh. (6-1-1976)	1977 1978	25,00 25,00	13 13	45,88 87,41	1,06,18 1,98,56	7,69 19,04	1,59,75 3,05,01	17,00 —	5,82 6,72	— —	2,07,70 3,36,86
80	Sangli Bank, Sangli. (16-10-1916)	1977 1978	32,63 32,63	55,99 61,18	34,91,98 40,40,47	13,24,24 18,29,14	7,17,14 7,69,44	55,33,36 66,39,05	1,10,77 2,20,90	14,21,12 21,36,36	31 8,18	71,54,18 90,98,30
81	Santhal Parganas Gramin Bank, Dumka. (30-3-1977)	1977 1978	21,25 25,00	— 1,76	14,61 25,04	7,76 40,01	27 10,77	22,64 75,82	— —	56 1,19	1,76 58	46,21 1,04,35
82	Shekhawati Gramin Bank, Sikar. (7-10-1976)	1977 1978	25,00 25,00	2,13 47	15,21 40,21	17,48 80,93	— 2,12	32,69 1,23,26	— —	99 6,36	— —	60,81 1,55,09
83	South India Bank, Tirunelveli. (12-1-1903)	1977 1978	10,00 10,00	19,80 23,30	5,20,95 7,73,15	3,35,75 5,00,80	2,24,33 3,53,94	10,81,03 16,27,89	— 13,98	2,75,05 4,87,25	2 2	13,85,90 21,62,44
84	South Indian Bank, Trichur. (25-1-1929)	1977 1978	21,14 21,61	26,55 27,63	39,16,26 45,01,88	16,93,59 21,83,45	7,13,09 7,96,31	63,22,94 74,81,64	54,32 2,74,33	10,59,03 14,27,61	3 13	74,84,01 92,32,95

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) during the year@	Divi- dend declared (per cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
4,28	15,28	—	8,73	46,01	27,34	3,46	45,56	4,09	27,17	—	2,40	9	4	71
5,42	16,95	—	5,67	52,89	30,64	3,46	58,71	1,85	33,54	—	2,42	9	4	
33,53,35	112,44,78	9,00,00	139,17,85	737,63,04	353,89,55	80,62,85	11,98,00	2,13,95	266,63,40	—	1,35,50	—	1,401(1)	72
47,98,61	143,97,84	1,27,00	153,48,33	868,18,48	425,34,63	105,94,58	15,56,66	2,48,82	371,03,96	—	1,52,00	—	1,467(3)	
17,44	1,27,49	16,00	15,73	3,96,90	79,72	64,15	—	2,84	1,05,41	—	3,20	—	22	73
25,47	1,30,76	16,00	12,93	4,93,36	1,12,72	83,10	—	2,71	1,20,32	—	2,95	—	26	
8,89	37,85	—	2,41	98,42	—	11	—	—	5,91	4,74	-333	—	25	74
10,92	63,74	—	1,12	2,51,71	—	—	20,11	—	9,36	5,06	-32	—	29	
8,46	46,05	12,00	1,08	79,55	—	—	10	—	46,20	—	30	—	23	75
10,26	1,02,26	7,00	22	1,33,36	—	—	10	—	59,07	—	2,13	—	24	
36,66	46,23	—	9,78	2,94,41	93,03	16,90	52,53	5,88	63,62	14,06	—	—	40	76
57,23	64,21	—	12,57	3,59,98	1,11,00	41,82	10,01	5,90	62,18	12,21	1,85	—	40	
11,69	27,25	—	13	78,93	—	—	4,00	—	11,28	3,02	-3,38	—	44	77
30,08	53,59	—	20	2,64,64	—	—	10	—	27,42	10,01	-6,69	—	64	
4,26	8,44	—	43	22,56	—	—	22,70	—	7,59	—	35	—	17	78
7,83	28,81	—	11	54,39	—	—	10,10	—	5,40	2,20	-2,20	—	22	
12,74	60,94	—	3	86,57	—	10	39,00	—	6,09	2,23	-2,23	—	33	79
15,26	97,47	—	74	1,25,55	—	—	85,10	—	11,19	1,55	68	—	39	
1,57,72	5,27,43	—	5,86,39	29,38,65	9,71,29	4,39,00	3,02,63	22,38	12,08,69	—	8,20	12	117	80
1,95,11	8,52,28	—	7,15,00	37,16,46	9,24,98	5,29,56	2,53,44	22,18	18,89,29	—	16,87	12	121	
40	8,01	31,69	—	4,29	—	10	—	—	1,72	—	1,76	—	8	81
2,16	30,32	29,17	—	39,75	—	10	—	—	2,85	—	58	—	24	
2,32	10,74	—	80	28,54	—	—	16,10	1,99	32	—	1,76	—	14	82
10,70	30,35	—	4,96	1,02,32	—	10	—	—	6,66	—	-166	—	48	
85,45	1,76,71	—	82,77	4,97,45	1,00,88	73,90	1,43,76	6,39	2,18,59	—	2,33	10	63	83
1,22,17	3,25,17	—	2,01,63	6,92,40	1,78,08	93,11	98,27	6,93	4,44,68	—	3,53	12	71	
4,38,17	8,92,14	—	7,31,60	30,15,89	8,85,25	4,92,56	16,76	14,86	9,96,78	—	3,49	9	221	84
3,77,45	10,39,44	—	10,00,87	38,57,86	14,07,36	2,90,10	17,55	17,79	12,24,53	—	3,79	12	230	

@ After providing for taxation and gratuity and bonus to staff.
 @@ Excludes offices doing purely administrative functions.
 The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabi- lities	Bal- ance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
85	South Malabar Gramin Bank, Malapuram, (11-12-1976)	1977 1978	25,00 25,00	— 23	42,11 1,15,66	56,28 1,32,73	2,05 4,74	1,00,44 2,53,13	80,78 3,86,71	1,83 5,46	— —	2,08,05 6,70,53
86	Sri Visakha Grammeena Bank, Sriakulam, (30-9-1976)	1977 1978	25,00 25,00	2,88 14,14	77,67 1,64,59	1,02,14 2,21,74	44,87 67,92	2,24,68 4,54,25	48,50 4,01,00	2,95 11,85	— —	3,04,01 9,06,24
87	State Bank of Bikaner and Jaipur, Jaipur, (1-1-1963) +	1977 1978	79,95 79,95	1,11,62 1,36,36	114,20,59 143,79,49	57,51,57 72,19,39	58,99,77 71,81,43	230,71,93 287,80,31	9,65,55 14,46,34	72,96,70 77,00,98	2 2	315,25,77 381,43,96
88	State Bank of Hydera- bad, Hyderabad, (25-8-1941) f	1977 1978	50,00 50,00	1,00,00 1,11,50	106,74,05 125,74,16	48,44,46 63,72,32	47,80,97 78,38,72	202,99,48 267,85,20	7,74,75 7,15,18	138,21,81 183,81,46	2 4	350,46,06 460,43,38
89	State Bank of India, Calcutta, (1-7-1955) + +	1977 1978	5,62,50 5,62,50	118,22,75 149,22,75	2,962,98,63 3,434,01,20	1,031,39,17 1,364,40,98	1,509,10,66 2,093,06,54	5,503,48,46 6,891,48,72	333,25,50 478,19,29	1,739,87,61 2,561,65,94	18,00 39,01	7,700,64,82 10,086,58,21
90	State Bank of Indore, Indore, (23-3-1920) f	1977 1978	35,00 35,00	51,19 57,24	56,20,52 66,51,96	19,50,76 25,07,03	29,70,43 34,00,45	105,41,71 125,59,44	15,93,44 14,25,19	14,85,81 28,55,69	5 6	137,07,20 169,32,62
91	State Bank of Mysore, Bangalore, (19-5-1913) f	1977 1978	1,00,39 1,00,41	1,51,83 1,66,34	104,65,87 129,30,80	39,43,33 51,11,00	29,53,72 42,05,24	173,62,92 222,47,04	2,63,67 14,39,28	51,51,53 45,72,72	5 3	230,30,39 285,25,82
92	State Bank of Patiala, Patiala, (14-11-1917) f	1977 1978	35,00 35,00	71,41 83,91	86,34,84 108,76,02	63,57,33 82,45,56	66,39,86 77,75,55	216,32,03 268,97,13	7,72,59 10,32,88	139,30,61 58,43,37	— —	364,41,64 338,92,29
93	State Bank of Sau- rashtra, Bhavnagar, (19-1-1950) f	1977 1978	1,00,00 1,00,00	1,33,00 1,44,00	76,37,86 86,00,57	29,37,96 38,53,17	30,55,27 29,80,88	136,31,09 154,34,62	1,86,32 17,08,23	54,29,29 43,01,08	4 4	194,79,74 216,87,97
94	State Bank of Travan- core, Trivandrum, (12-9-1945) f	1977 1978	1,00,00 1,00,00	1,27,12 1,47,42	101,70,74 149,82,39	66,35,29 94,87,75	28,03,65 55,02,89	196,09,68 299,73,03	1,06,35 23,83,62	91,74,42 88,38,18	22 26	291,17,79 414,42,51
95	Sultanpur Kshetriya Gramin Bank, Sultanpur, (8-2-1977)	1977 1978	25,00 25,00	42 1,03	7,49 28,29	16,13 77,54	78 4,90	24,40 1,10,73	— 35,00	53 3,08	— —	50,35 1,74,84
96	Syndicate Bank, Manipal, (20-10-1925) *	1977 1978	3,00,00 3,00,00	3,50,00 5,65,00	501,01,20 647,46,13	216,75,11 279,89,63	127,34,63 148,90,02	845,10,94 1,076,25,78	52,48,15 50,35,46	198,88,76 195,18,38	— —	1,102,97,85 1,330,44,62
97	Tamilnad Mercantile Bank, Tuticorin, (11-5-1921)	1977 1978	5,13 5,13	31,77 40,80	7,72,60 12,47,46	3,95,28 5,93,91	4,02,15 5,47,06	15,70,03 23,88,43	— 17,78	2,64,32 5,21,39	8 —	18,71,33 29,73,53

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

f Date refers to original date of registration.

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

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (contd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
14,49	15,19	—	4,90	1,60,46	—	—	10	—	11,00	191	—1,83	—	34	85
30,01	60,69	—	7,79	5,55,64	—	—	10	—	16,30	—	2,14	—	52	
8,45	56,67	47,00	—	1,76,22	—	—	—	—	15,67	—	2,54	—	50	86
19,40	99,37	95,25	—	6,77,65	—	—	—	—	14,57	—	11,26	—	67	
5,99,84	24,22,56	9,00,00	52,31,98	106,04,05	38,09,67	24,70,45	32,68	80,12	53,74,42	—	27,01	10	440	87
7,27,26	31,00,08	15,00,00	45,36,41	129,45,81	51,65,01	32,80,77	33,69	1,29,93	67,25,00	—	27,00	10	458	
5,10,74	9,92,40	22,55,00	25,11,46	148,33,80	55,48,19	16,36,74	1,19,75	91,80	65,46,18	—	10,99	—	372	88
7,29,50	20,66,65	33,10,00	38,83,39	178,28,44	50,93,06	39,94,56	1,29,21	1,01,97	89,06,60	—	11,53	—	406	
82,23,80	472,52,48	213,84,82	292,42,93	3,458,11,71	1,227,12,35	490,01,22	17,01,85	19,20,55	1,428,13,11	—	7,70,01	23	4,668(14)	89
109,03,56	849,08,19	232,43,31	390,02,97	4,457,83,56	1,496,85,95	614,21,07	26,43,36	21,34,03	1,889,32,21	—	8,50,39	23	4,980(16)	
1,73,85	8,26,93	—	13,06,35	66,10,55	19,51,88	11,27,03	28,83	50,53	16,31,25	—	9,74	9	150	90
2,72,79	13,41,15	—	15,83,69	74,25,73	22,95,04	12,08,83	30,26	48,64	27,26,49	—	9,20	9	164	
3,07,86	7,83,05	—	14,26,62	108,65,52	40,11,17	16,66,17	29,17	1,00,50	38,40,33	—	20,65	11	315	91
4,38,59	26,65,87	—	15,96,06	131,57,99	58,22,88	14,31,75	28,93	99,40	32,84,35	—	20,58	11	342	
3,20,35	21,76,86	74,80,00	20,42,26	136,09,53	32,01,99	20,66,05	19,28	14,35	55,10,97	—	12,50	—	282	92
3,50,04	33,61,16	16,00,00	21,59,38	155,87,54	40,59,54	28,46,03	6,70	17,41	39,04,49	—	12,50	—	308	
2,06,02	6,11,50	22,30,00	15,98,51	82,02,74	25,71,81	12,93,95	97,40	62,98	26,04,83	—	11,35	—	201	93
2,33,10	20,55,63	1,00,00	17,44,40	92,20,29	31,73,85	13,36,66	94,67	61,67	36,67,70	—	11,00	—	215	
3,29,70	27,43,30	8,25,00	47,12,75	86,74,21	69,88,35	11,35	7,70	32,02	47,93,41	—	23,71	8	381	94
4,40,58	51,98,53	—	56,66,50	138,45,34	98,43,78	6,50	11,90	33,91	63,95,47	—	24,68	9	405	
2,99	7,61	17,00	—	18,97	—	10	—	52	3,16	—	—42	—	8	95
9,91	40,47	—	37	88,95	—	—	28,80	36	5,98	—	61	—	23	
22,72,47	89,03,39	82,46	60,57,11	499,79,47	159,75,47	92,74,97	11,95,70	2,57,87	162,98,94	—	80,89	—	943(1)	96
29,92,19	83,36,48	4,00	82,19,86	591,20,38	346,06,89	8,18,98	1,74,50	3,09,01	184,62,33	—	90,01	—	1,004(1)	
1,57,53	2,39,86	—	64,01	7,47,72	3,45,84	25,00	1,33,52	7,76	1,50,09	—	6,05	20	63	97
2,89,13	5,20,22	23,00	1,28,17	11,58,27	4,75,72	39,29	44,51	10,71	2,84,51	—	9,98	20	68	

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

@@ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 53—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank	As on De- com- ber 31	Paid-up Capital	Reserves	DEPOSITS				Bor- rowings from Banks	Other Liabilities	Bal- ance of Profit & Loss (Profit)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
98	Traders' Bank, New Delhi. (28-7-1933)	1977	11,05	38	70,68	23,87	40,10	1,34,65	4,51	28,23	—	1,78,82
		1978	11,05	1,92	1,26,35	51,12	60,84	2,38,31	—	1,09,16	—	3,60,44
99	Tripura Gramin Bank, Tripura. (12-12-1976)	1977	25,00	—	7,29	29,27	43	36,99	21,25	29,15	—	1,12,39
		1978	25,00	—	19,36	82,41	10,32	1,12,09	93,27	80,44	—	3,10,80
100	Tungabhadra Gramin Bank, Bellary. (25-9-1976)	1977	25,00	43	55,58	40,44	7,71	1,03,73	2,04,90	8,82	—	3,42,88
		1978	25,00	4,70	92,18	67,48	14,07	1,73,73	3,06,50	14,34	—	5,24,27
101	Union Bank of India, Bombay. (11-11-1919)*	1977	1,25,00	4,11,00	437,62,91	180,69,00	216,50,85	834,82,76	49,69,86	148,37,96	—	1,038,26,58
		1978	1,25,00	4,71,00	508,71,51	237,78,72	241,03,15	987,53,38	40,82,35	235,88,81	—	1,270,20,54
102	United Bank of India, Calcutta. (12-10-1950)*	1977	2,68,77	3,36,44	410,48,84	233,41,86	146,65,15	790,55,85	62,67,37	121,43,94	—	980,72,37
		1978	2,68,77	3,43,88	490,08,86	287,45,32	178,53,75	956,07,93	54,88,71	147,97,23	—	1,165,06,52
103	United Commercial Bank, Calcutta. (6-1-1943)*	1977	5,00,00	6,50,00	517,21,83	218,80,14	196,13,98	932,15,95	78,73,74	240,59,23	—	1,262,98,92
		1978	5,00,00	7,00,00	639,45,15	276,73,95	245,30,66	1,161,49,76	53,39,43	343,70,99	—	1,570,60,18
104	United Industrial Bank, Calcutta. (21-2-1940)	1977	22,01	29,69	25,69,45	9,76,49	11,40,87	46,86,81	71,82	8,99,65	26	57,10,24
		1978	22,01	36,19	30,11,29	13,64,73	18,02,44	61,78,46	7,95,79	24,80,61	20	95,13,26
105	United Western Bank, Satara City. (17-10-1936)	1977	24,00	33,43	33,64,88	15,08,32	5,16,49	53,89,69	36,26	11,68,30	88	66,52,56
		1978	24,00	37,51	44,71,46	19,45,62	7,23,23	71,40,31	55,31	16,69,36	94	89,27,43
106	Uttar Banga Kshetriya Gramin Bank, Cooch Behar. (7-3-1977)	1977	21,25	75	—	1,26	—	1,26	—	—	—	23,26
		1978	25,00	2,49	2	2,04	—	2,06	—	—	—	29,55
107	Vaishali Kshetriya Gramin Bank, Muzaffarpur. (10-3-1977)	1977	21,25	—	2,85	6,54	32	9,71	—	15,70	46	47,12
		1978	25,00	46	16,05	55,57	2,26	73,88	10,55	1,85	—	1,11,74
108	Vijaya Bank, Mangalore. (2-5-1931)	1977	1,17,64	1,67,85	144,16,24	56,14,56	51,22,73	251,53,53	6,05,92	66,70,95	119	327,17,08
		1978	1,17,64	1,66,35	172,60,01	78,47,00	70,31,16	321,38,17	6,08,21	84,20,98	57	414,51,92
109	Vysya Bank, Bangalore. (29-3-1930)	1977	26,22	49,39	53,91,65	7,96,03	7,90,83	69,78,51	4,72,03	31,96,52	4,43	107,27,10
		1978	40,00	58,39	63,49,70	11,79,84	10,45,93	85,75,47	3,47,14	41,03,19	4,91	131,29,10

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

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978 (concl'd.)

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend declared (per cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
5,43 18,80	36,67 70,54	34,77 61,21	6,73 14,95	42,02 1,07,47	17,35 28,40	— —	1 —	2,14 —	31,47 58,48	223 59	—7 2,04	— —	10 14	98
3,26 5,23	8,67 72,11	— —	— 13	44,92 1,48,88	— —	50 —	26,57 50	— —	27,76 83,75	71 20	—67 51	— —	22 24	99
24,92 13,29	52,53 97,20	— —	7 2,04	2,53,86 3,85,82	— —	— —	10 10	— —	11,40 25,82	— —	6 6,16	— —	25 34	100
27,60,62 31,26,17	101,68,41 116,21,81	2,33,00 47,65	76,40,01 83,73,09	435,60,91 512,49,54	175,21,80 220,03,25	62,21,51 67,39,59	8,47,02 8,71,63	3,25,67 2,76,47	145,47,63 227,11,34	— —	75,80 81,10	— —	1,001 1,077	101
13,22,33 25,20,40	81,10,27 110,11,51	3,00 3,00	55,89,24 58,65,29	462,72,45 515,49,25	236,33,63 293,85,82	2,48,53 2,54,65	5,80,25 5,83,46	3,57,69 3,57,98	119,54,98 149,75,16	— —	2,06 34,74	— —	744 795(15)	102
33,84,91 40,01,01	115,48,46 144,12,51	9,57,33 16,03,66	172,68,32 223,85,54	478,92,32 566,76,44	200,60,69 247,67,72	45,58,04 50,61,46	16,11,30 18,14,52	3,58,04 3,93,12	186,59,51 259,44,20	— —	1,92,69 99,88	— —	1,006(9) 1,058(9)	103
2,27,68 3,65,98	4,70,66 7,13,15	1,00 1,00	3,01,10 8,15,56	26,06,35 36,59,40	8,18,85 8,01,52	2,95,64 5,13,72	6,51 91,47	2,50 10	9,79,95 25,51,36	— —	8,06 8,09	7 7	69 89(1)	104
2,21,71 2,02,83	5,22,36 8,67,81	— 55,00	7,51,91 8,68,23	24,95,56 35,75,10	11,19,39 14,14,50	4,71,35 5,61,11	86,16 11,68	34,00 34,05	9,50,12 13,37,12	— —	6,70 6,99	12 12	116 121	105
11 25	19,14 21,88	— —	— —	3,28 6,73	— —	— —	10 10	— —	63 59	— —	75 1,74	— —	2 2	106
2,85 5,75	5,76 23,40	— —	— —	21,21 73,13	— —	10 20	— —	— —	17,20 6,75	— 2,51	46 —251	— —	11 36	107
14,99,82 16,37,21	28,35,17 36,95,75	1,00 1,00	25,61,70 31,67,94	122,09,95 143,86,73	29,19,83 45,22,06	37,09,18 46,70,72	7,64,17 7,58,13	15,68 15,94	62,00,58 85,96,44	— —	24,28 8,16	12 10	517 560	108
2,45,97 3,42,72	7,72,46 8,80,64	— 65	8,11,53 10,38,91	36,19,11 44,16,07	12,89,85 14,42,63	7,16,37 10,69,80	2,58,73 2,90,82	16,22 15,59	29,96,86 36,31,27	— —	30,96 23,88	16 12	150 185	109

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

@ @ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 54—LIABILITIES AND ASSETS OF NON-

No.	Name of the Bank	As on De- cem- ber 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabili- ties	Bal- ance of Profit & Loss (Profit)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bari Doab Bank, Hoshiarpur. (12-5-1915)	1977	2,00	20,11	19,20	5,90	3,10	28,20	—	5,07	7	55,45
		1978	2,00	29,51	19,90	6,84	1,02	27,76	—	6,96	15	66,38
2	Ganesh Bank of Kurundwad, Kurundwad. (14-8-1920)	1977	75	1,95	34,20	23,47	11,15	68,82	—	3,62	—	75,14
		1978	75	1,98	36,06	26,86	10,71	73,63	81	5,56	30	83,03
3	Jharia Industrial Bank, Jharia. (18-4-1941)	1977 1978 +	1,00	1,66	—	—	37	37	—	52	1	3,56
4	Kashi Nath Seth Bank, Shahjahanpur. (3-9-1947)	1977	5,00	2,58	1,04,94	1,06,78	10,62	2,22,34	5	10,57	1	2,40,55
		1978	5,00	2,84	1,47,30	1,55,06	19,22	3,21,58	2,01	16,75	1	3,48,19
5	Naini Tal Bank, + + Naini Tal. (25-9-1922)	1977	5,00	8,70	2,42,24	1,82,77	84,46	5,09,47	—	89,85	25	6,13,27
6	Parur Central Bank, Parur. (17-9-1930)	1977	1,97	7,76	2,53,24	1,77,36	17,62	4,48,22	—	81,29	5	5,39,29
		1978	5,00	10,01	3,10,67	2,21,09	30,96	5,62,72	3,69	1,00,31	1	6,81,74

+ In the process of being wound-up.

+ + Included in the Second Schedule to the Reserve Bank of India Act, 1934 w.e.f. 28-11-1978.

SCHEDULED COMMERCIAL BANKS, 1977 AND 1978

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Bal- ance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Divi- dend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securi- ties	Other Ap- proved Secu- rities	Other Invest- ments							
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
21 77	2,90 90	50 3,70	— —	5,48 4,68	8,59 8,43	— —	33,98 41,97	— —	3,79 5,93	— —	3,71 9,83	20 —	1 1	1
3,85 2,78	3,41 1,55	1,00 —	5,08 6,23	40,17 45,11	15,46 16,46	— —	10 10	2,05 2,04	4,02 8,76	— —	29 30	10 —	7 9	2
—	3	—	—	3,05	—	—	40	—	8	—	1	—	1	3
11,42 17,55	22,80 23,88	9,15 24,00	1,99 4,45	1,35,90 1,93,63	40,28 56,42	— —	— —	54 52	18,47 27,74	— —	57 60	— —	12 11	4
17,25	29,62	—	33,92	2,50,42	1,35,22	99	70,69	54	74,62	—	1,90	10	14	5
24,41 30,46	64,28 65,76	— —	5,52 11,83	2,18,89 3,12,76	52,64 82,56	28,05 33,80	52,95 48,42	84 74	91,71 95,41	— —	2,33 1,51	9 —	31 35	6

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

@@ Excludes offices doing purely administrative functions.

No. 55—PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1977	1978	1977	1978	1977	1978
	1	2	3	4	5	6
State Bank of India and its Subsidiaries						
1. State Bank of India	2102	2653	54	50	19	20
2. State Bank of Bikaner & Jaipur	140	171	49	50	25	25
3. State Bank of Hyderabad	200	223	53	47	24	24
4. State Bank of Indore	146	164	53	53	19	20
5. State Bank of Mysore	151	166	60	58	23	23
6. State Bank of Patiala	204	240	40	40	29	31
7. State Bank of Saurashtra	133	144	56	56	22	25
8. State Bank of Travancore	127	147	52	50	34	32
Nationalised Banks						
9. Allahabad Bank	324	354	57	56	28	28
10. Bank of Baroda	140	156	55	55	22	24
11. Bank of India	76	89	60	60	23	23
12. Bank of Maharashtra	100	114	55	53	29	32
13. Canara Bank	434	120	61	59	24	26
14. Central Bank of India	291	312	56	54	28	29
15. Dena Bank	234	250	57	56	30	32
16. Indian Bank	43	65	64	61	21	22
17. Indian Overseas Bank	62	104	61	62	22	23
18. Punjab National Bank	595	637	54	55	32	32
19. Syndicate Bank	117	188	59	60	26	26
20. Union Bank of India	329	377	52	52	22	24
21. United Bank of India	125	128	52	51	30	30
22. United Commercial Bank	130	140	56	55	23	24
Regional Rural Banks**						
23. Ballia Kshetriya Gramin Bank	8	12	29	20	45	67
24. Bara Banki Gramin Bank	3	3	36	33	61	60
25. Bhagirathi Gramin Bank	12	20	28	28	59	63
26. Bhojpur Rohtas Gramin Bank	—	—	28	33	69	63
27. Bilaspur-Raipur Kshetriya Gramin Bank	5	5	26	23	67	73
28. Bolangir Anchalik Gramya Bank	—	1	10	10	65	77
29. Bundelkhand Kshetriya Gramin Bank	*	*	25	22	65	74
30. Cauvery Gramin Bank	1	14	53	54	34	41
31. Champaran Kshetriya Gramin Bank	2	2	19	19	68	65
32. Cuttack Gramya Bank	—	*	20	27	76	72
33. Farrukhabad Gramin Bank	5	8	27	27	62	60
34. Gaur Gramin Bank	2	6	52	48	29	44
35. Gorakhpur Kshetriya Gramin Bank	5	5	23	22	64	65
36. Gurgaon Gramin Bank	3	3	30	30	68	69
37. Hardoi-Unnao Gramin Bank	—	1	58	18	25	62
38. Haryana Kshetriya Gramin Bank	5	9	29	33	71	67
39. Himachal Gramin Bank	*	*	49	49	51	51
40. Jaipur Nagaur Anchalik Gramin Bank	—	—	47	36	49	62
41. Jammu Rural Bank	11	26	27	31	73	69
42. Koraput Panchbati Gramya Bank	—	—	27	18	47	51
43. Kosi Kshetriya Gramin Bank	—	—	10	10	85	88
44. Kshetriya Gramin Bank, Hoshangabad	—	3	39	44	53	47
45. Magadh Gramin Bank	4	—	29	20	71	79
46. Malaprabha Gramin Bank	*	*	45	50	55	49
47. Mallabhum Gramin Bank	—	—	35	31	60	61
48. Marathwada Gramin Bank	2	2	44	34	43	49
49. Marwar Gramin Bank	1	2	41	39	48	56
50. Mayurakshi Gramin Bank	1	1	27	22	71	75
51. Monghyr Gramin Bank	5	7	7	8	93	91
52. Nagarjuna Gramin Bank	40	138	29	22	71	60
53. North Malabar Gramin Bank	—	—	41	46	57	52
54. Pandyan Grama Bank	—	—	58	51	41	46
55. Pragjyotish Gaonlia Bank	—	—	22	40	73	55
56. Prathma Bank	2	2	28	33	63	60
57. Puri Gramya Bank	—	—	53	51	45	46
58. Rae Bareilly Kshetriya Gramin Bank	4	5	28	36	69	59
59. Rayalseema Gramina Bank	—	1	43	45	55	51
60. Rewa-sidhi Gramin Bank	1	1	39	37	55	58
61. Samyut Kshetriya Gramin Bank	1	1	29	29	66	65
62. Santhal Parganas Gramin Bank	—	7	65	33	34	53
63. Shekhawati Gramin Bank	9	2	47	32	53	66

*Ratio is less than one per cent.

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

COMMERCIAL BANKS
 December 31)

(Percentages)													
Current deposits to aggregate deposits		Paid-up Capital and reserves to aggregate deposits		Borrowings from banks to aggregate deposits		Cash in hand and balances with the Reserve Bank to aggregate deposits		Investments in government securities to aggregate deposits		Total investments to aggregate deposits		Total bank credit to aggregate deposits	
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
7	8	9	10	11	12	13	14	15	16	17	18	19	20
27	30	2	2	6	7	8	9	22	22	32	31	68	70
26	25	1	1	4	5	11	11	17	18	27	29	69	61
23	29	1	1	4	3	7	8	27	19	36	34	85	81
28	27	1	1	15	11	8	8	19	18	29	28	75	72
17	19	1	1	2	6	5	13	23	26	33	33	71	76
31	29	*	*	4	4	9	12	15	15	24	26	72	66
22	19	2	2	1	11	6	13	19	21	29	30	72	71
14	18	1	1	1	8	13	16	36	33	36	33	68	65
15	16	1	1	3	2	12	13	19	22	27	29	63	62
23	21	1	1	8	5	9	6	18	21	29	33	64	61
17	17	1	1	8	4	6	5	18	19	29	29	68	63
16	15	1	1	9	12	9	11	16	17	31	33	70	69
15	15	1	1	8	3	10	10	20	23	33	31	66	63
16	17	1	1	9	6	8	9	22	23	34	32	71	68
13	12	1	1	10	7	9	10	24	26	32	34	72	68
15	17	1	1	5	4	11	11	21	22	30	29	64	61
17	15	2	1	7	8	10	13	16	17	30	30	66	64
14	13	1	1	5	2	10	12	26	26	33	33	65	62
15	14	1	1	6	5	12	9	19	32	31	33	66	63
26	24	1	1	6	4	14	13	21	22	29	30	61	60
18	19	1	1	8	6	11	14	30	31	31	32	66	60
21	21	1	1	8	5	14	13	22	21	28	27	70	68
26	13	100	33	—	—	8	9	—	—	—	—	68	87
3	7	45	20	—	—	14	11	—	—	—	*	62	67
13	9	32	14	—	—	20	11	—	—	1	*	27	39
3	4	35	12	14	—	9	9	—	—	—	*	97	61
7	4	56	22	193	56	20	12	—	—	44	*	241	135
25	13	87	28	283	283	27	13	—	—	36	9	347	353
10	4	190	77	40	154	20	17	—	—	1	*	247	249
13	5	42	26	184	176	21	14	2	1	2	1	231	210
13	16	45	21	12	49	23	15	—	—	16	7	94	108
4	1	50	16	—	27	12	10	—	—	*	*	61	84
11	13	37	20	—	—	16	14	—	—	—	—	90	74
19	8	28	19	144	125	10	6	—	—	1	*	203	179
13	13	9	5	—	29	11	9	1	1	1	1	43	62
2	1	35	21	—	27	10	8	—	—	—	*	87	101
17	20	285	35	—	—	6	18	—	—	269	*	29	69
*	*	35	22	24	11	10	10	1	1	2	1	107	89
4	2	72	25	—	—	8	6	—	—	—	—	47	57
—	—	19	8	50	44	13	9	—	—	*	*	92	90
—	—	38	21	—	—	12	8	5	—	54	25	32	59
26	31	86	24	87	163	14	14	—	—	*	19	197	203
5	2	190	48	—	23	23	14	—	—	1	*	196	106
8	9	48	26	11	68	13	14	—	—	*	39	117	112
—	1	98	24	—	—	16	12	—	—	1	*	29	54
5	1	55	21	55	73	21	13	—	—	*	*	134	113
13	17	34	14	40	19	12	8	—	—	47	31	87	70
11	5	56	20	49	11	13	10	—	—	*	*	161	93
2	3	29	14	—	25	21	12	—	—	29	23	44	71
*	1	191	53	171	57	14	16	—	—	166	1	212	108
—	18	107	58	—	—	7	12	—	—	*	*	11	54
2	2	15	12	243	235	12	17	—	—	1	*	308	308
1	3	36	14	87	132	13	12	—	—	36	*	113	177
5	5	43	13	82	98	16	13	—	—	*	*	158	169
9	7	110	24	—	21	23	11	—	—	14	36	102	67
2	3	20	14	—	—	17	8	—	—	9	4	67	69
3	5	30	15	54	98	11	11	—	—	*	12	120	153
2	4	21	16	—	33	10	9	—	—	*	*	65	79
6	5	26	13	11	72	15	19	—	—	4	*	81	132
5	6	63	31	—	—	15	12	—	—	56	12	57	67
1	14	16	8	11	—	11	8	—	—	24	28	54	41
—	2	94	35	—	—	6	6	—	—	*	*	19	52
—	—	83	21	—	—	10	12	—	—	49	*	90	87

* Ratio is less than one per cent.

No. 55—PRINCIPAL RATIOS OF
(As on

Name of the Bank	Reserves to paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1977	1978	1977	1978	1977	1978
	1	2	3	4	5	6
64. Sri Visakha Gramin Bank	12	57	35	36	45	49
65. South Malabar Gramin Bank	—	1	42	46	56	52
66. Sultanpur Kshetriya Gramin Bank	2	4	31	26	66	70
67. Tripura Gramin Bank	—	—	20	17	79	74
68. Tungabhadra Gramin Bank	2	19	54	53	39	39
69. Uttar Banga Kshetriya Gramin Bank	4	10	—	1	100	99
70. Vaishali Kshetriya Gramin Bank	—	2	29	22	67	75
Foreign Banks						
71. Algemeene Bank of Nederland N.V. (General Bank of Netherlands)			51	49	8	8
72. American Express International Banking Corporation			72	70	8	9
73. Bank of America National Trust & Savings Association			74	76	4	4
74. Bank of Tokyo			43	31	11	11
75. Banque Nationale de Paris			43	40	14	14
76. British Bank of the Middle East			47	55	13	16
77. Chartered Bank			48	42	20	20
78. Citibank N.A.			64	61	9	9
79. Grindlays Bank			51	51	28	28
80. Mercantile Bank			47	45	25	24
81. Mitsui Bank			47	44	22	23
82. Sonali Bank			26	8	15	15
Other Indian Scheduled Banks						
83. Andhra Bank	212	297	65	63	19	19
84. Bank of Coeltin	184	134	47	45	48	47
85. Bank of Karad	214	221	69	65	20	25
86. Bank of Madura	75	84	62	63	19	22
87. Bank of Rajasthan	210	233	57	55	28	28
88. Bank of Thanjavur	241	285	70	66	23	27
89. Bareilly Corporation (Bank)	380	431	51	52	31	32
90. Benares State Bank	57	58	55	55	36	35
91. Bharat Overseas Bank	21	35	72	64	13	19
92. Catholic Syrian Bank	138	147	58	57	33	36
93. Corporation Bank	133	136	66	58	16	16
94. Dhanalakshmi Bank	223	249	65	65	26	26
95. Federal Bank	68	71	51	53	36	34
96. Hindustan Commercial Bank	23	28	50	50	30	28
97. Jammu & Kashmir Bank	553	687	60	70	17	13
98. Karnataka Bank	118	125	62	60	27	29
99. Karur Vysya Bank	238	269	68	68	20	20
100. Kumbakonam City Union Bank	278	318	68	67	25	26
101. Lakshmi Commercial Bank	273	289	46	45	30	27
102. Lakshmi Vilas Bank	232	243	61	58	22	24
103. Lord Krishna Bank	395	439	66	65	29	30
104. Miraj State Bank	167	171	64	63	28	32
105. Naini Tal Bank †	174	220	47	50	36	37
106. Nedungadi Bank	167	169	66	65	25	26
107. New Bank of India	303	381	56	56	24	24
108. Oriental Bank of Commerce	357	355	55	53	23	25
109. Punjab & Sind Bank	172	199	52	51	32	33
110. Punjab Co-operative Bank	200	213	57	56	23	25
111. Purbanchal Bank	19	39	59	58	24	26
112. Ratnakar Bank	107	101	57	52	31	31
113. Sangli Bank	172	187	63	61	24	27
114. South India Bank	198	233	48	47	31	31
115. South Indian Bank	126	128	62	60	27	29
116. Tamilnad Mercantile Bank	619	795	49	52	25	25
117. Traders' Bank	3	17	52	53	18	21
118. United Industrial Bank	135	164	55	49	21	22
119. United Western Bank	139	156	62	63	28	27
120. Vijaya Bank	143	141	57	54	22	24
121. Vysya Bank	188	146	77	74	11	14
Non-Scheduled Banks						
122. Bari Doab Bank	1006	1476	68	72	21	24
123. Ganesh Bank of Kurundwad	260	264	50	49	34	36
124. Jharia Industrial Bank	166	—	—	—	—	—
125. Kashi Nath Seth Bank	52	57	47	46	48	48
126. Parur Central Bank	394	200	56	55	40	39

* Ratio is less than one per cent.

† Included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from November 28, 1978.

COMMERCIAL BANKS—(concl'd.)
December 31)

(Percentages)													
Current deposits to aggregate deposits		Paid-up Capital and reserves to aggregate deposits		Borrowings from banks to aggregate deposits		Cash in hand and balances with the Reserve Bank to aggregate deposits@		Investments in government securities to aggregate deposits		Total investments to aggregate deposits		Total bank credit to aggregate deposits	
1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978	1977	1978
7	8	9	10	11	12	13	14	15	16	17	18	19	20
20	15	12	9	22	88	6	9	—	—	—	—	78	149
2	2	25	10	80	153	18	17	—	—	—	*	165	223
3	4	104	24	—	32	15	12	—	—	—	26	78	81
1	9	68	22	57	83	12	9	—	—	73	*	121	133
7	8	25	17	198	176	34	14	—	—	—	*	245	223
—	—	1746	1334	—	—	17	17	—	—	8	5	260	327
4	3	219	34	—	14	33	11	—	—	1	*	218	99
41	43	—	*	14	12	12	15	32	34	32	34	77	74
20	21	—	—	13	5	7	6	33	32	34	33	80	74
22	20	—	—	20	9	12	8	28	27	31	30	80	76
46	58	—	—	*	—	12	9	30	30	55	51	37	36
43	46	—	—	4	9	9	14	27	23	35	36	64	78
40	29	—	—	*	*	12	16	43	43	51	45	66	73
32	38	1	1	6	9	8	5	32	28	34	30	66	73
27	30	—	—	37	23	8	14	35	31	35	31	90	75
21	21	2	2	9	7	6	7	33	32	33	35	76	72
28	31	3	2	8	4	8	8	26	25	33	34	73	65
31	33	—	—	—	*	7	9	26	31	29	33	60	68
59	77	—	—	—	53	10	21	—	—	—	—	87	130
16	18	1	1	10	7	6	5	18	17	30	28	69	67
5	8	1	1	5	11	15	6	11	13	28	26	59	79
11	10	2	2	*	*	16	10	15	11	27	28	51	51
19	15	1	1	*	1	21	17	16	14	27	22	58	65
15	17	1	1	2	2	10	13	22	21	30	29	63	62
7	7	2	1	2	3	12	17	13	13	31	27	60	62
18	16	2	2	4	5	15	14	20	18	33	38	56	55
9	10	1	1	*	*	14	15	22	24	49	35	39	53
15	17	3	2	6	10	5	10	17	17	22	23	71	70
9	7	1	1	1	2	16	15	14	13	24	20	58	64
18	26	1	1	3	6	14	11	17	18	30	30	53	57
9	9	1	1	—	1	6	16	16	14	33	25	60	58
13	13	2	2	4	6	18	18	15	16	22	25	55	59
20	22	3	3	1	*	13	14	21	21	28	29	60	60
23	17	1	1	3	*	22	14	27	31	54	58	28	29
11	11	1	1	2	2	12	11	19	17	28	27	62	64
12	12	2	2	4	3	11	11	20	15	30	25	64	68
7	7	3	2	—	—	14	16	14	13	25	25	64	62
24	28	1	1	*	1	17	17	16	17	24	23	53	56
17	18	3	2	4	5	13	14	15	16	31	30	64	65
5	5	1	1	—	*	12	14	20	20	29	29	55	55
8	5	3	3	—	1	13	13	20	21	25	21	62	69
17	13	3	2	—	—	7	4	27	25	41	41	56	56
9	9	1	1	1	2	14	14	23	21	27	26	59	66
20	20	1	1	6	4	21	13	13	13	25	28	61	61
22	22	1	1	5	2	10	14	10	12	29	22	64	66
16	16	1	*	9	8	15	12	17	24	20	26	75	72
20	19	26	25	—	9	12	13	23	25	66	76	47	48
17	16	3	3	3	5	11	14	12	14	22	25	63	65
12	17	3	3	1	3	13	16	18	18	31	26	58	61
13	12	2	1	2	3	12	7	18	14	31	26	64	67
21	22	3	2	—	1	17	21	9	11	29	23	54	55
11	11	1	1	1	4	17	16	14	19	22	23	59	65
26	23	2	2	—	1	20	25	22	20	32	23	52	54
30	26	8	5	3	—	21	27	13	12	13	12	36	51
24	29	1	1	2	13	12	15	17	13	24	23	62	72
10	10	1	1	1	1	12	13	21	20	31	28	60	62
21	22	1	1	2	2	15	14	12	14	29	31	59	55
12	12	1	1	7	4	12	12	18	17	32	33	63	64
11	4	78	114	—	—	8	5	30	30	151	182	19	17
16	15	4	4	—	1	7	5	22	22	23	22	66	70
100	—	719	—	—	—	3	—	—	—	108	—	824	—
5	6	3	2	*	1	5	5	18	18	18	18	62	62
4	6	2	3	—	1	6	6	12	15	30	29	50	58

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

* Ratio is less than one percent.

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories

(As on December 31, 1978)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH	2,314	BIHAR	1,498
1. Allahabad Bank	13	1. Allahabad Bank	81
2. Andhra Bank	435	2. Andhra Bank	2
3. Bank of Baroda	30	3. Bank of Baroda	36
4. Bank of India	32	4. Bank of India	126
5. Bank of Madura	4	5. Bank of Madura	1
6. Bank of Maharashtra	15	6. Benares State Bank	1
7. Bank of Rajasthan	1	7. Bhojpur-Rohtas Gramin Bank	40
8. Bank of Thanjavur	1	8. Canara Bank	43
9. Bharat Overseas Bank	2	9. Central Bank of India	160
10. Canara Bank	79	10. Champaran Kshetriya Gramin Bank	32
11. Central Bank of India	61	11. Dena Bank	4
12. Corporation Bank	36	12. Federal Bank	2
13. Dena Bank	14	13. Hindustan Commercial Bank	2
14. Dhanalakshmi Bank	1	14. Indian Bank	11
15. Federal Bank	3	15. Indian Overseas Bank	8
16. Grindlays Bank	1	16. Jharia Industrial Bank	1
17. Hindustan Commercial Bank	1	17. Kosi Kshetriya Gramin Bank	25
18. Indian Bank	103	18. Lakshmi Commercial Bank	2
19. Indian Overseas Bank	64	19. Magadh Gramin Bank	28
20. Karnataka Bank	8	20. Monghyr Kshetriya Gramin Bank	19
21. Karur Vysya Bank	10	21. New Bank of India	4
22. Lakshmi Commercial Bank	1	22. Oriental Bank of Commerce	1
23. Lakshmi Vilas Bank	4	23. Punjab & Sind Bank	10
24. Mercantile Bank	1	24. Punjab National Bank	118
25. Nagarjuna Grameena Bank	100	25. Santhal Pargana Gramin Bank	24
26. Nedungadi Bank	3	26. State Bank of Bikaner & Jaipur	1
27. New Bank of India	3	27. State Bank of India	484
28. Oriental Bank of Commerce	2	28. State Bank of Patiala	1
29. Punjab & Sind Bank	4	29. Syndicate Bank	7
30. Punjab National Bank	18	30. Union Bank of India	39
31. Rayalaseema Grameena Bank	64	31. United Bank of India	61
32. South Indian Bank	5	32. United Commercial Bank	74
33. Sri Visakha Grameena Bank	67	33. United Industrial Bank	7
34. State Bank of Bikaner & Jaipur	1	34. Vaishali Kshetriya Gramin Bank	36
35. State Bank of Hyderabad	233	35. Vijaya Bank	7
36. State Bank of India	506		
37. State Bank of Mysore	7	GUJARAT	2,143
38. State Bank of Patiala	1	1. Allahabad Bank	10
39. State Bank of Saurashtra	1	2. Andhra Bank	4
40. State Bank of Travancore	2	3. Bank of Baroda	426
41. Syndicate Bank	159	4. Bank of India	174
42. Tamilnad Mercantile Bank	1	5. Bank of Madura	2
43. Union Bank of India	72	6. Bank of Maharashtra	18
44. United Bank of India	3	7. Bank of Rajasthan	3
45. United Commercial Bank	24	8. Bharat Overseas Bank	1
46. Vijaya Bank	47	9. Canara Bank	22
47. Vysya Bank	71	10. Central Bank of India	170
ASSAM	437	11. Corporation Bank	7
1. Allahabad Bank	18	12. Dena Bank	373
2. Bank of Baroda	6	13. Federal Bank	2
3. Bank of India	1	14. Hindustan Commercial Bank	3
4. Canara Bank	5	15. Indian Bank	27
5. Central Bank of India	15	16. Indian Overseas Bank	41
6. Dena Bank	2	17. Jammu & Kashmir Bank	1
7. Federal Bank	5	18. Lakshmi Commercial Bank	3
8. Grindlays Bank	1	19. New Bank of India	11
9. Indian Bank	10	20. Oriental Bank of Commerce	10
10. Indian Overseas Bank	3	21. Punjab & Sind Bank	7
11. New Bank of India	1	22. Punjab National Bank	45
12. Pragjyotish Gaonlia Bank	30	23. Sangli Bank	1
13. Punjab & Sind Bank	4	24. South Indian Bank	1
14. Punjab National Bank	17	25. State Bank of Bikaner & Jaipur	3
15. Purbanchal Bank	24	26. State Bank of India	313
16. State Bank of Bikaner & Jaipur	1	27. State Bank of Indore	2
17. State Bank of India	81	28. State Bank of Saurashtra	196
18. Syndicate Bank	2	29. Syndicate Bank	39
19. Union Bank of India	19	30. Union Bank of India	124
20. United Bank of India	122	31. United Bank of India	11
21. United Commercial Bank	63	32. United Commercial Bank	69
22. United Industrial Bank	1	33. United Western Bank	3
23. Vijaya Bank	6	34. Vijaya Bank	20
		35. Vysya Bank	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
HARYANA	695	KARNATAKA—(Concl'd.)	
1. Allahabad Bank	14	5. Bank of Madura	4
2. Bank of Baroda	11	6. Bank of Maharashtra	28
3. Bank of India	15	7. Bank of Rajasthan	1
4. Bank of Maharashtra	4	8. Bank of Thanjavur	1
5. Bank of Rajasthan	3	9. Bharat Overseas Bank	1
6. Canara Bank	5	10. Canara Bank	356
7. Central Bank of India	55	11. Catholic Syrian Bank	1
8. Dena Bank	4	12. Cauvery Grammeena Bank	41
9. Gurgaon Gramin Bank	28	13. Central Bank of India	38
10. Haryana Kshetriya Gramin Bank	20	14. Corporation Bank	140
11. Hindustan Commercial Bank	10	15. Dena Bank	15
12. Indian Bank	12	16. Dhanalakshmi Bank	2
13. Indian Overseas Bank	6	17. Federal Bank	4
14. Lakshmi Commercial Bank	31	18. Ganesh Bank of Kurundwad	1
15. New Bank of India	56	19. Grindlays Bank	1
16. Oriental Bank of Commerce	43	20. Indian Bank	46
17. Punjab & Sind Bank	31	21. Indian Overseas Bank	37
18. Punjab National Bank	110	22. Karnataka Bank	188
19. State Bank of Bikaner & Jaipur	3	23. Karur Vysya Bank	7
20. State Bank of India	107	24. Krishna Gramin Bank	1
21. State Bank of Patiala	63	25. Lakshmi Commercial Bank	1
22. Syndicate Bank	20	26. Lakshmi Vilas Bank	10
23. Traders' Bank	2	27. Malaprabha Grammeena Bank	55
24. Union Bank of India	21	28. Miraj State Bank	2
25. United Bank of India	1	29. Nedungadi Bank	3
26. United Commercial Bank	18	30. New Bank of India	3
27. Vijaya Bank	2	31. Oriental Bank of Commerce	1
HIMACHAL PRADESH	311	32. Punjab & Sind Bank	5
1. Allahabad Bank	2	33. Punjab National Bank	18
2. Bank of Baroda	5	34. Ratnakar Bank	5
3. Bank of India	3	35. Sangli Bank	23
4. Canara Bank	1	36. South Indian Bank	11
5. Central Bank of India	15	37. State Bank of Bikaner & Jaipur	1
6. Grindlays Bank	1	38. State Bank of Hyderabad	65
7. Himachal Gramin Bank	21	39. State Bank of India	157
8. Indian Bank	2	40. State Bank of Mysore	304
9. Indian Overseas Bank	3	41. State Bank of Patiala	1
10. Jammu & Kashmir Bank	2	42. State Bank of Saurashtra	1
11. Lakshmi Commercial Bank	6	43. State Bank of Travancore	5
12. New Bank of India	13	44. Syndicate Bank	345
13. Oriental Bank of Commerce	5	45. Tamilnad Mercantile Bank	1
14. Punjab & Sind Bank	9	46. Tungabhadra Gramin Bank	34
15. Punjab National Bank	65	47. Union Bank of India	60
16. State Bank of India	76	48. United Bank of India	1
17. State Bank of Patiala	29	49. United Commercial Bank	21
18. Syndicate Bank	1	50. United Western Bank	3
19. Union Bank of India	9	51. Vijaya Bank	282
20. United Commercial Bank	43	52. Vysya Bank	72
JAMMU & KASHMIR	356	KERALA	2,059
1. Allahabad Bank	2	1. Allahabad Bank	4
2. Bank of Baroda	2	2. Andhra Bank	4
3. Bank of India	4	3. Bank of Baroda	27
4. Canara Bank	1	4. Bank of Cochin	82
5. Central Bank of India	8	5. Bank of India	11
6. Dena Bank	2	6. Bank of Madura	6
7. Grindlays Bank	1	7. Bank of Maharashtra	3
8. Hindustan Commercial Bank	2	8. Bank of Thanjavur	1
9. Jammu & Kashmir Bank	146	9. Bharat Overseas Bank	2
10. Jammu Rural Bank	39	10. Canara Bank	133
11. Lakshmi Commercial Bank	4	11. Catholic Syrian Bank	165
12. New Bank of India	8	12. Central Bank of India	53
13. Oriental Bank of Commerce	4	13. Chartered Bank	2
14. Punjab & Sind Bank	5	14. Corporation Bank	31
15. Punjab National Bank	32	15. Dena Bank	9
16. State Bank of India	80	16. Dhanalakshmi Bank	81
17. State Bank of Patiala	2	17. Federal Bank	234
18. Union Bank of India	4	18. Grindlays Bank	2
19. United Commercial Bank	9	19. Indian Bank	47
20. Vijaya Bank	1	20. Indian Overseas Bank	60
KARNATAKA	2,480	21. Karnataka Bank	7
1. Allahabad Bank	5	22. Lakshmi Commercial Bank	1
2. Andhra Bank	12	23. Lakshmi Vilas Bank	3
3. Bank of Baroda	26	24. Lord Krishna Bank	53
4. Bank of India	34	25. Nedungadi Bank	83
		26. New Bank of India	3
		27. North Malabar Gramin Bank	45
		28. Parur Central Bank	35

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
KERALA — (Concl'd.)		MAHARASHTRA—(Concl'd.)	
29. Punjab & Sind Bank	2	26. Ganesh Bank of Kurundwad	8
30. Punjab National Bank	7	27. Grindlays Bank	12
31. South Indian Bank	150	28. Habib Bank	1
32. South Malabar Gramin Bank	52	29. Hindustan Commercial Bank	3
33. State Bank of Bikaner & Jaipur	1	30. Indian Bank	42
34. State Bank of India	62	31. Indian Overseas Bank	38
35. State Bank of Mysore	3	32. Jammu & Kashmir Bank	1
36. State Bank of Saurashtra	1	33. Karnataka Bank	7
37. State Bank of Travancore	356	34. Lakshmi Commercial Bank	4
38. Syndicate Bank	78	35. Lakshmi Vilas Bank	2
39. Tamilnad Mercantile Bank	3	36. Marathwada Gramin Bank	43
40. Union Bank of India	83	37. Mercantile Bank	7
41. United Bank of India	2	38. Miraj State Bank	18
42. United Commercial Bank	12	39. Mitsui Bank	1
43. Vijaya Bank	50	40. New Bank of India	13
44. Vysya Bank	10	41. Oriental Bank of Commerce	17
MADHYA PRADESH 1,578		42. Punjab & Sind Bank	15
1. Allahabad Bank	86	43. Punjab National Bank	77
2. Andhra Bank	6	44. Ratnakar Bank	35
3. Bank of Baroda	47	45. Sangli Bank	95
4. Bank of India	144	46. South Indian Bank	3
5. Bank of Maharashtra	31	47. State Bank of Bikaner & Jaipur	10
6. Bank of Rajasthan	9	48. State Bank of Hyderabad	95
7. Bilaspur-Raipur Kshetriya Gramin Bank	41	49. State Bank of India	476
8. Bundelkhand Kshetriya Gramin Bank	33	50. State Bank of Indore	3
9. Canara Bank	14	51. State Bank of Mysore	7
10. Central Bank of India	176	52. State Bank of Saurashtra	5
11. Corporation Bank	2	53. State Bank of Travancore	2
12. Dena Bank	51	54. Syndicate Bank	82
13. Federal Bank	1	55. Tamilnad Mercantile Bank	1
14. Hindustan Commercial Bank	3	56. Union Bank of India	164
15. Indian Bank	8	57. United Bank of India	14
16. Indian Overseas Bank	5	58. United Commercial Bank	72
17. Kshetriya Gramin Bank, Hoshangabad	36	59. United Industrial Bank	1
18. Lakshmi Commercial Bank	1	60. United Western Bank	104
19. New Bank of India	9	61. Vijaya Bank	36
20. Oriental Bank of Commerce	10	62. Vysya Bank	4
21. Punjab & Sind Bank	23	MANIPUR 33	
22. Punjab National Bank	87	1. Allahabad Bank	2
23. Rewa-Sidhi Gramin Bank	22	2. Bank of Baroda	1
24. State Bank of Bikaner & Jaipur	5	3. Punjab & Sind Bank	1
25. State Bank of India	419	4. State Bank of India	9
26. State Bank of Indore	156	5. United Bank of India	16
27. State Bank of Saurashtra	1	6. United Commercial Bank	2
28. Syndicate Bank	18	7. Vijaya Bank	2
29. Union Bank of India	60	MEGHALAYA 53	
30. United Bank of India	1	1. Allahabad Bank	1
31. United Commercial Bank	58	2. Bank of Baroda	2
32. United Western Bank	9	3. Bank of India	1
33. Vijaya Bank	6	4. Canara Bank	1
MAHARASHTRA 3,062		5. Central Bank of India	1
1. Algemene Bank Nederland N. V.	2	6. Federal Bank	1
2. Allahabad Bank	40	7. Indian Bank	1
3. American Express International Banking Corporation	1	8. Indian Overseas Bank	1
4. Andhra Bank	9	9. Punjab National Bank	2
5. Bank of America	1	10. Purbanchal Bank	2
6. Bank of Baroda	181	11. State Bank of India	24
7. Bank of Cochin	1	12. Union Bank of India	2
8. Bank of India	275	13. United Bank of India	8
9. Bank of Karad	37	14. United Commercial Bank	4
10. Bank of Madura	5	15. Vijaya Bank	2
11. Bank of Maharashtra	444	NAGALAND 32	
12. Bank of Rajasthan	5	1. Allahabad Bank	4
13. Bank of Tokyo	1	2. Bank of Baroda	2
14. Banque Nationale de Paris	2	3. Federal Bank	1
15. Benares State Bank	1	4. Indian Bank	1
16. Bharat Overseas Bank	3	5. Punjab & Sind Bank	1
17. British Bank of the Middle East	1	6. State Bank of India	17
18. Canara Bank	115	7. United Bank of India	1
19. Catholic Syrian Bank	2	8. United Commercial Bank	2
20. Central Bank of India	205	9. Vijaya Bank	3
21. Chartered Bank	6		
22. Citibank, N.A.	2		
23. Corporation Bank	20		
24. Dena Bank	182		
25. Federal Bank	3		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ORISSA	698	RAJASTHAN—(Concl'd.)	
1. Allahabad Bank	14	14. Lakshmi Commercial Bank	6
2. Andhra Bank	31	15. Marwar Gramin Bank	49
3. Bank of Baroda	4	16. New Bank of India	38
4. Bank of India	44	17. Oriental Bank of Commerce	21
5. Bolangir Anchalik Gramya Bank	44	18. Punjab & Sind Bank	13
6. Canara Bank	14	19. Punjab National Bank	97
7. Central Bank of India	19	20. Shekhawati Gramin Bank	48
8. Corporation Bank	1	21. State Bank of Bikaner & Jaipur	399
9. Cuttack Gramya Bank	29	22. State Bank of India	58
10. Dena Bank	1	23. State Bank of Patiala	1
11. Federal Bank	1	24. Syndicate Bank	6
12. Indian Bank	23	25. Union Bank of India	22
13. Indian Overseas Bank	24	26. United Bank of India	3
14. Koraput Panchabati Gramya Bank	40	27. United Commercial Bank	73
15. Lakshmi Commercial Bank	1	28. Vijaya Bank	6
16. New Bank of India	2		
17. Oriental Bank of Commerce	1	SIKKIM	1
18. Punjab & Sind Bank	2	1. State Bank of India	1
19. Punjab National Bank	12		
20. Puri Gramya Bank	29	TAMIL NADU	2,635
21. State Bank of India	197	1. Allahabad Bank	7
22. Syndicate Bank	14	2. Andhra Bank	18
23. Union Bank of India	17	3. Bank of America	1
24. United Bank of India	46	4. Bank of Baroda	57
25. United Commercial Bank	83	5. Bank of Cochin	3
26. Vijaya Bank	5	6. Bank of India	45
PUNJAB	1,461	7. Bank of Madras	157
1. Allahabad Bank	26	8. Bank of Maharashtra	10
2. Andhra Bank	1	9. Bank of Rajasthan	1
3. Bank of Baroda	23	10. Bank of Thanjavur	109
4. Bank of India	48	11. Bharat Overseas Bank	5
5. Bank of Maharashtra	5	12. Canara Bank	244
6. Bank of Rajasthan	1	13. Catholic Syrian Bank	16
7. Bari Doab Bank	1	14. Central Bank of India	84
8. Bharat Overseas Bank	3	15. Chartered Bank	3
9. Canara Bank	6	16. Citibank, N.A.	1
10. Central Bank of India	74	17. Corporation Bank	29
11. Chartered Bank	1	18. Dena Bank	17
12. Dena Bank	6	19. Dhanalakshmi Bank	7
13. Grindlays Bank	2	20. Federal Bank	14
14. Hindustan Commercial Bank	13	21. Grindlays Bank	5
15. Indian Bank	20	22. Hindustan Commercial Bank	1
16. Indian Overseas Bank	33	23. Indian Bank	304
17. Jammu & Kashmir Bank	5	24. Indian Overseas Bank	269
18. Lakshmi Commercial Bank	51	25. Karnataka Bank	9
19. New Bank of India	107	26. Karur Vysya Bank	94
20. Oriental Bank of Commerce	78	27. Kumbakonam City Union Bank	50
21. Punjab & Sind Bank	243	28. Lakshmi Commercial Bank	2
22. Punjab Co-operative Bank	3	29. Lakshmi Vilas Bank	118
23. Punjab National Bank	233	30. Lord Krishna Bank	1
24. State Bank of Bikaner & Jaipur	5	31. Mercantile Bank	1
25. State Bank of India	180	32. Nedungadi Bank	21
26. State Bank of Patiala	168	33. New Bank of India	6
27. Syndicate Bank	9	34. Oriental Bank of Commerce	2
28. Traders' Bank	3	35. Pandyan Grama Bank	50
29. Union Bank of India	41	36. Punjab & Sind Bank	4
30. United Bank of India	4	37. Punjab National Bank	43
31. United Commercial Bank	62	38. Sangli Bank	1
32. Vijaya Bank	6	39. South India Bank	71
RAJASTHAN	1,277	40. South Indian Bank	51
1. Allahabad Bank	15	41. State Bank of Bikaner & Jaipur	4
2. Andhra Bank	1	42. State Bank of Hyderabad	7
3. Bank of Baroda	118	43. State Bank of India	348
4. Bank of India	14	44. State Bank of Mysore	14
5. Bank of Maharashtra	2	45. State Bank of Patiala	1
6. Bank of Rajasthan	139	46. State Bank of Saurashtra	1
7. Canara Bank	4	47. State Bank of Travancore	38
8. Central Bank of India	56	48. Syndicate Bank	59
9. Dena Bank	8	49. Tamilnad Mercantile Bank	62
10. Hindustan Commercial Bank	5	50. Union Bank of India	75
11. Indian Bank	7	51. United Bank of India	7
12. Indian Overseas Bank	8	52. United Commercial Bank	47
13. Jaipur-Nagaur Anchalik Gramin Bank	60	53. Vijaya Bank	22
		54. Vysya Bank	19

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
TRIPURA	69	WEST BENGAL—(Concl'd.)	
1. Allahabad Bank	1	12. Banque Nationale de Paris	3
2. Bank of Baroda	1	13. Bharat Overseas Bank	2
3. Central Bank of India	1	14. British Bank of Middle East	1
4. Indian Bank	1	15. Canara Bank	26
5. Punjab & Sind Bank	1	16. Catholic Syrian Bank	1
6. State Bank of India	11	17. Central Bank of India	111
7. Tripura Gramin Bank	24	18. Chartered Bank	8
8. Union Bank of India	1	19. Citibank, N.A.	2
9. United Bank of India	23	20. Corporation Bank	3
10. United Commercial Bank	4	21. Dena Bank	15
11. Vijaya Bank	1	22. Federal Bank	6
UTTAR PRADESH	3,246	23. Gaur Gramin Bank	32
1. Allahabad Bank	286	24. Grindlays Bank	19
2. Andhra Bank	9	25. Hindustan Commercial Bank	4
3. Ballia Kshetriya Gramin Bank	16	26. Indian Bank	37
4. Bank of Baroda	200	27. Indian Overseas Bank	33
5. Bank of India	118	28. Jammu & Kashmir Bank	1
6. Bank of Madras	1	29. Lakshmi Commercial Bank	3
7. Bank of Maharashtra	6	30. Mallabhum Gramin Bank	37
8. Bank of Rajasthan	1	31. Mayurakshi Gramin Bank	19
9. Barabanki Gramin Bank	26	32. Mercantile Bank	9
10. Bareilly Corporation (Bank)	32	33. National Bank of Pakistan	1
11. Benares State Bank	72	34. New Bank of India	13
12. Bhagirath Gramin Bank	31	35. Oriental Bank of Commerce	10
13. Bharat Overseas Bank	2	36. Punjab & Sind Bank	7
14. Canara Bank	45	37. Punjab National Bank	59
15. Central Bank of India	226	38. Sonali Bank	1
16. Chartered Bank	1	39. South Indian Bank	3
17. Corporation Bank	2	40. State Bank of Bikaner & Jaipur	3
18. Dena Bank	22	41. State Bank of Hyderabad	3
19. Farrukhabad Gramin Bank	23	42. State Bank of India	346
20. Federal Bank	3	43. State Bank of Indore	1
21. Gorakhpur Kshetriya Gramin Bank	62	44. State Bank of Mysore	3
22. Grindlays Bank	1	45. State Bank of Patiala	1
23. Hardoi-Unnao Gramin Bank	8	46. State Bank of Saurashtra	1
24. Hindustan Commercial Bank	61	47. State Bank of Travancore	1
25. Indian Bank	25	48. Syndicate Bank	18
26. Indian Overseas Bank	41	49. Union Bank of India	34
27. Kashi Nath Seth Bank	11	50. United Bank of India	425
28. Lakshmi Commercial Bank	50	51. United Commercial Bank	191
29. Naini Tal Bank	19	52. United Industrial Bank	79
30. New Bank of India	39	53. Uttar Banga Kshetriya Gramin Bank	2
31. Oriental Bank of Commerce	52	54. Vijaya Bank	13
32. Prathama Bank	32	55. Vysya Bank	3
33. Punjab & Sind Bank	63		
34. Punjab National Bank	329	UNION TERRITORIES	
35. Rae Bareilly Kshetriya Gramin Bank	24	ANDAMAN & NICOBAR ISLANDS	12
36. Samyut Kshetriya Gramin Bank	39	1. Canara Bank	1
37. State Bank of Bikaner & Jaipur	10	2. State Bank of India	8
38. State Bank of India	820	3. Syndicate Bank	3
39. State Bank of Indore	1		
40. State Bank of Patiala	18	ARUNACHAL PRADESH	17
41. State Bank of Saurashtra	1	1. State Bank of India	14
42. Sultanpur Kshetriya Gramin Bank	23	2. United Bank of India	1
43. Syndicate Bank	75	3. United Commercial Bank	1
44. Traders' Bank	2	4. Vijaya Bank	1
45. Union Bank of India	185		
46. United Bank of India	24	CHANDIGARH	75
47. United Commercial Bank	82	1. Allahabad Bank	2
48. United Industrial Bank	1	2. Andhra Bank	1
49. Vijaya Bank	25	3. Bank of Baroda	2
50. Vysya Bank	1	4. Bank of India	2
WEST BENGAL	1,868	5. Bank of Maharashtra	1
1. Algemene Bank Nederland N.V.	1	6. Bank of Rajasthan	1
2. Allahabad Bank	123	7. Canara Bank	1
3. American Express International Banking Corporation	1	8. Central Bank of India	5
4. Andhra Bank	9	9. Dena Bank	1
5. Bank of America	2	10. Hindustan Commercial Bank	1
6. Bank of Baroda	53	11. Indian Bank	1
7. Bank of India	77	12. Indian Overseas Bank	1
8. Bank of Madras	5	13. Jammu & Kashmir Bank	1
9. Bank of Maharashtra	3	14. Lakshmi Commercial Bank	1
10. Bank of Rajasthan	3	15. New Bank of India	6
11. Bank of Tokyo	1		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
CHANDIGARH—(Concl'd.)		DELHI—(Concl'd.)	
16. Oriental Bank of Commerce	2	46. United Commercial Bank	31
17. Punjab & Sind Bank	9	47. United Western Bank	1
18. Punjab National Bank	8	48. Vijaya Bank	13
19. State Bank of Bikaner & Jaipur	1	49. Vysya Bank	2
20. State Bank of India	13		
21. State Bank of Patiala	8		
22. Syndicate Bank	1		
23. Union Bank of India	2		
24. United Bank of India	1		
25. United Commercial Bank	2		
26. Vijaya Bank	1		
		GOA, DAMAN & DIU	223
DADRA & NAGAR HAVELI	4	1. Bank of Baroda	23
1. Dena Bank	4	2. Bank of India	23
		3. Bank of Maharashtra	7
DELHI	810	4. Canara Bank	19
1. Allahabad Bank	30	5. Central Bank of India	21
2. American, Express International Banking Corporation	1	6. Chartered Bank	1
3. Andhra Bank	6	7. Corporation Bank	19
4. Bank of America	1	8. Dena Bank	16
5. Bank of Baroda	27	9. Federal Bank	1
6. Bank of India	35	10. Indian Bank	3
7. Bank of Madras	3	11. Indian Overseas Bank	11
8. Bank of Maharashtra	6	12. Karnataka Bank	4
9. Bank of Rajasthan	8	13. New Bank of India	1
10. Bank of Tokyo	1	14. Oriental Bank of Commerce	1
11. Benares State Bank	1	15. Punjab National Bank	3
12. Bharat Overseas Bank	3	16. Sangli Bank	1
13. Canara Bank	28	17. South Indian Bank	1
14. Central Bank of India	55	18. State Bank of India	29
15. Chartered Bank	2	19. State Bank of Mysore	1
16. Citibank, N.A.	1	20. State Bank of Saurashtra	3
17. Corporation Bank	5	21. Syndicate Bank	17
18. Dena Bank	16	22. Union Bank of India	9
19. Federal Bank	3	23. United Commercial Bank	5
20. Grindlays Bank	10	24. United Western Bank	1
21. Hindustan Commercial Bank	5	25. Vijaya Bank	2
22. Indian Bank	15	26. Vysya Bank	1
23. Indian Overseas Bank	16		
24. Jammu & Kashmir Bank	5	LAKSHADWEEP	5
25. Karnataka Bank	1	1. Syndicate Bank	5
26. Lakshmi Commercial Bank	18		
27. Mercantile Bank	2	MIZORAM	12
28. New Bank of India	35	1. State Bank of India	10
29. Oriental Bank of Commerce	26	2. United Commercial Bank	1
30. Punjab & Sind Bank	39	3. Vijaya Bank	1
31. Punjab Co-operative Bank	1		
32. Punjab National Bank	86	PONDICHERRY	43
33. South Indian Bank	3	1. Bank of Baroda	1
34. State Bank of Bikaner & Jaipur	10	2. Bank of India	1
35. State Bank of Hyderabad	3	3. Bank of Madras	1
36. State Bank of India	128	4. Bank of Maharashtra	1
37. State Bank of Indore	1	5. Bank of Thanjavur	2
38. State Bank of Mysore	3	6. Canara Bank	2
39. State Bank of Patiala	14	7. Central Bank of India	1
40. State Bank of Saurashtra	4	8. Indian Bank	9
41. State Bank of Travancore	1	9. Indian Overseas Bank	6
42. Syndicate Bank	45	10. Lakshmi Vilas Bank	2
43. Traders' Bank	7	11. Punjab National Bank	1
44. Union Bank of India	33	12. South Indian Bank	2
45. United Bank of India	20	13. State Bank of India	6
		14. Syndicate Bank	1
		15. Union Bank of India	1
		16. United Commercial Bank	5
		17. Vysya Bank	1

APPENDIX II

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

A. STATE BANK OF INDIA GROUP

(1) Andhra Pradesh

1. Adilabad
2. Karimnagar
3. Khanamam
4. K.V. Rangareddy
5. Mahbubnagar
6. Medak
7. Nalgonda
8. Nizamabad
9. Visakhapatnam
10. Vizianagaram
11. 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
4. 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. Phok
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. Udupur@

(17) Uttar Pradesh

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

(18) Andaman and Nicobar Islands

1. Andaman Islands
2. Nicobar Islands

(19) Arunachal Pradesh

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

(20) Delhi

1. Delhi

(21) Goa, Daman & Diu

1. Goa
2. Daman
3. Diu

B. CENTRAL BANK OF INDIA

(1) Bihar

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

(2) Madhya Pradesh

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

(3) Maharashtra

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

(4) Rajasthan

1. Jhalawar
2. Kotah

(5) Uttar Pradesh

1. Ballia
2. Deoria
3. Etawah

(6) West Bengal

1. Cooch Behar
2. Darjeeling
3. Jalpaiguri

C. BANK OF INDIA

(1) Bihar

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

* As on December 31, 1979.

@ Jointly with Bank of Rajasthan Ltd.

C. BANK OF INDIA---(Concl'd.)**(2) Madhya Pradesh**

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

(3) Maharashtra

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

(4) Orissa

1. Keonjhar
2. Mayurbhanj

(5) Uttar Pradesh

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

D. PUNJAB NATIONAL BANK**(1) Bihar**

1. Aurangabad
2. Bhojpur
3. Gaya
4. 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

(7) Uttar Pradesh

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

(8) Chandigarh

1. Chandigarh

E. BANK OF BARODA**(1) Gujarat**

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

(2) Madhya Pradesh

1. Jhabua

(3) Rajasthan

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

(4) Uttar Pradesh

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

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

1. Darrang
2. Goalpara
3. Kamrup

(2) Bihar

1. Begusarai
2. Bhagalpur
3. Monghyr

(3) Himachal Pradesh

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

(4) Orissa

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

(5) Punjab

1. Jullundur
2. Ludhiana
3. Rupnagar (Rupar)

(6) Rajasthan

1. Jaipur
2. Jodhpur
3. Nagaur

(7) West Bengal

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

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

1. Bangalore
2. Chikmagalur
3. Chitradurga
4. Kodagu
5. Hassan
6. Kolar
7. Shimoga

(2) Kerala

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

(3) Tamil Nadu

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

(4) Uttar Pradesh

1. Agra
2. Aligarh
3. Etah

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

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

(2) Manipur

1. 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. North 24 Parganas
7. Purulia
8. South 24 Parganas
9. West Dinajpur

I. DENA BANK**(1) Gujarat**

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

(2) Madhya Pradesh

1. Durg
2. Raipur
3. Rajnandgaon

(3) Dadra and Nagar Haveli

1. Dadra & Nagar Haveli

J. SYNDICATE BANK**(1) Andhra Pradesh**

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

(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

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

1. Ernakulam
2. Idikki

(2) Madhya Pradesh

1. Rewa
2. Sidhi

(3) Uttar Pradesh

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

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

1. Satna

(2) Uttar Pradesh

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

M. INDIAN BANK**(1) Andhra Pradesh**

1. Chittoor
2. Krishna

(2) Kerala

1. Quilon

(3) Tamil Nadu

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

(4) Pondicherry

1. Pondicherry

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

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

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

1. Trivandrum

(2) Tamil Nadu

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

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

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

(2) Orissa

1. Ganjam

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

1. Udaipur@

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

1. Faridkot

@ Jointly with State Bank of India Group.

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