

STATISTICAL TABLES RELATING TO BANKS IN INDIA



1974

CONTENTS

INTRODUCTION	Page ix-xvi
I. SUMMARY TABLES	1
STATISTICS AT A GLANCE	2

Table No.

1.	Liabilities and Assets of the Reserve Bank of India, 1970-74	3
2.	Consolidated Position of Scheduled Commercial Banks (Monthly)	4-5
3.	Consolidated Position of Scheduled Commercial Banks (Bank-group-wise), 1974	6-9
4.	Liabilities and Assets of Different Classes of Commercial Banks, 1973 and 1974	10-13
5.	Liabilities and Assets of Different Classes of Commercial Banks (Total Business), 1973-74	14-15
6.	Liabilities and Assets of Different Classes of Indian Commercial Banks (Indian Business), 1973-74	16
7.	Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1973 and 1974	17
8.	Earnings and Expenses of Commercial Banks, 1973-74	18-19
9.	Earnings and Expenses of Commercial Banks, 1973-74 (Percentage Distribu- tion of Earnings, Expenses, Profits and Allocations)	20-21
10.	Income, Expenditure and Profits of Different Classes of Scheduled Commer- cial Banks, 1973 and 1974	22
11.	State-wise Distribution of Number of Employees of Commercial Banks Ac- cording to Categories of Staff, 1974	23
12.	Maturity Classification of Fixed Deposits with the Scheduled Commercial Banks, 1969-72 and 1975	24
13.	Investments of Scheduled Commercial Banks, 1971-75	25
14.	State-wise Details of Scheduled Commercial Banks' Investments in State Go- vernment Securities and Shares/Debentures/Bonds of the State-Associated Bodies, 1974 and 1975	26-27
15.	Distribution of Outstanding Credit of Scheduled Commercial Banks Accord- ing to Occupation, 1974	28
16.	Distribution of Outstanding Credit of Scheduled Commercial Banks According to Bank-Group and Size of Credit Limit, 1974	29
17.	Distribution of Loans & Advances of Scheduled Commercial Banks Accord- ing to Interest Range, 1973 and 1974	30

Table No.	Page
18. Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1974	31
19. Scheduled Commercial Banks' Advances to Exporters, 1969-1974	31
20. Scheduled Commercial Banks' Advances to Agriculture (State-wise), 1973 and 1974	32-33
21. Scheduled Commercial Banks' Advances to Small-Scale Industries, etc. (State-wise), 1973 and 1974	34-35
22. Advances of Public Sector Banks to Priority Sectors and their Ratios to Total Bank Credit, 1973 and 1974	36-37
23. Advances of Public Sector Banks to Other Priority Sectors, 1973 and 1974 ..	38-39
24. Advances of Public Sector Banks to Agriculture, Small-Scale Industries and Exports, 1973 and 1974	40
25. Advances of Public Sector Banks under the Scheme of Differential Rates of Interest, 1973 and 1974	41
26. Offices of Scheduled and Non-Scheduled Commercial Banks in India, 1969-74	42
27. Offices of Indian Commercial Banks outside the Indian Union, 1969-74 ..	42
28. Distribution of Offices of Commercial Banks According to Rural, Semi-urban and Urban Centres, 1974	43
29. State-wise Distribution of Offices of Commercial Banks According to Rural, Semi-urban and Urban Centres, 1974	43
30. Distribution by Population Groups of Offices Opened or Closed by Commercial Banks, 1974	44
31. Distribution of Offices of Commercial Banks in Different States According to Population Groups, 1974	45
32. Distribution of Offices of Co-operative Banks in Different States According to Population Groups, March 1975	46
33. Distribution of Offices of Different Classes of Banks According to Population Groups, 1974	47
34. State-wise Distribution of Offices, Deposits and Bank Credit of Non-Scheduled Commercial Banks in India, 1973 and 1974	47
35. State-wise Distribution of Offices, Deposits and Bank Credit of Scheduled Commercial Banks in India, 1973 and 1974	48
36. State-wise Distribution of Deposits and Bank Credit of Scheduled Commercial Banks, 1974	49
37. Deposits and Bank Credit of New Offices of Scheduled Commercial Banks opened after Nationalisation, 1974	50
38. State-wise Deposits and Bank Credit of New Offices of Scheduled Commercial Banks opened after Nationalisation, 1974	51

Table No.		Page
39.	Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1961-74	52
40.	Performance of Lead Banks in Opening Offices in their Lead Districts during 1970-74	52
41.	State-wise Registration of Indian Commercial Banks, 1974	53
42.	Money Rates, 1974	53
43.	Unclaimed Deposits held by Commercial Banks, 1970-74	54
44.	Banks Included in and Excluded from the Second Schedule to the Reserve Bank of India Act, 1934, during 1974	54
45.	Commercial Banks which have been Amalgamated or have Transferred their Liabilities and Assets, 1970-74	55
46.	Commercial Banks which have gone into Liquidation or have been classified as Non-Banking Companies or have been struck off the Register, 1970-74	56
47.	Cheque Clearances, 1970-74	57
48.	Number of Clearing Houses, 1967-75	57
49.	Circle-wise Distribution of Deposits of Post Office Savings Banks, 1970-74	58-59

II. DETAILED TABLES

50.	Liabilities and Assets of Foreign Commercial Banks—Total Business, 1973 and 1974	62-63
51.	Liabilities and Assets of Foreign Commercial Banks—Business in the Indian Union, 1973 and 1974	64-65
52.	Liabilities and Assets of Indian Scheduled Commercial Banks, 1973 and 1974	66-75
53.	Liabilities and Assets of Non-Scheduled Commercial Banks, 1973 and 1974	76-77
54.	Principal Ratios of Commercial Banks, 1973 and 1974	78-81

III. APPENDICES

I.	Commercial Banks and their Offices in States and Union Territories	82-86
II.	Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme	87-89

Graph No.

Page

IV. GRAPHS

	Facing Page
1. Liabilities and Assets of the Reserve Bank of India	2
2. Scheduled Commercial Banks' Consolidated Position	2
3. Centre-wise Distribution of Commercial Bank Offices	3
4. State-wise Distribution of Offices of Commercial and Co-operative Banks ..	3
5. Centre-wise Distribution of Scheduled Commercial Banks' Deposits and Credit	46
6. Advances of Scheduled Commercial Banks at various Rates of Interest ..	46
7. Occupation-wise Distribution of Advances by Scheduled Commercial Banks ..	46
8. State-wise Distribution of Deposits and Advances of Scheduled Commercial Banks	46-47
9. Distribution Pattern of Investments of Scheduled Commercial Banks	47
10. Share of Priority Sector Advances in Total Bank Credit of Public Sector Banks	47
11. Major Items of Earnings, Expenses and Profits of Scheduled Commercial Banks, 1973 and 1974	60
12. Total Earnings, Expenses and Profits of Scheduled Commercial Banks, 1969 and 1971 to 1974	61
13. Total Number of Employees of Commercial Banks, 1969 and 1971 to 1974 ..	61

I N T R O D U C T I O N

The Statistical Tables relating to Banks in India for the year 1974 is the thirty-third edition since the publication was taken over by the Reserve Bank of India from the Government of India in 1941. The present publication does not cover an alphabetical list of bank offices, offices of Indian banks abroad and such other information relevant to the geographic aspects of the banks' operations formerly a part of this volume. Such information is now incorporated in a separate publication entitled 'Directory of Bank offices, 1975' brought out by the Reserve Bank of India on October 8, 1976.

2. The publication covers all commercial banks operating in India including those registered abroad. The number of banks covered in the 1974 Statistical Tables along with the comparative data for the preceding five years are indicated below :

				1969	1970	1971	1972	1973	1974
I. Scheduled Commercial Banks‡									
(i) Indian Banks									
(a) Functioning	..	..	..	58	58	60	61	61	60
(b) Reporting	..	..	..	58	58	60	61	61	60
(ii) Foreign Banks									
(a) Functioning	..	..	..	15	15	14	13	13	14
(b) Reporting+	..	..	..	13	13	12	11	11	12
Total of (i) and (ii)									
(a) Functioning	..	..	..	73	73	74	74	74	74
(b) Reporting ..	..	..	..	71	71	72	72	72	72
II. Non-Scheduled Commercial Banks									
(a) Functioning	..	..	..	14	12	9	9	9	9
(b) Reporting ..	..	..	..	14	12	9	9	9	9
III. All Commercial Banks									
(Total of I and II)									
(a) Functioning	..	..	..	87	85	83	83	83	83
(b) Reporting ..	..	..	..	85	83	81	81	81	81

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

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

All the scheduled and non-scheduled commercial banks functioning at the end of 1974 have been covered in the 1974 Statistical Tables, except, the two Pakistani banks which are under the Custodian of Enemy Property since September 7, 1965. During 1974, the number of functioning Indian scheduled commercial banks was reduced from 61 to 60 as a result of the acquisition of business of Krishnaram Baldeo Bank by State Bank of India, whereas the number of functioning foreign commercial banks increased from 13 to 14 due to the inclusion of Sonali Bank in the Second Schedule to the Reserve Bank of India Act, 1934. The number of

functioning non-scheduled commercial banks, at the end of 1974, remained unchanged at the previous year's level i.e. 9.

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

4. The data presented in this publication relate only to the operations of the commercial banks—both scheduled and non-scheduled. Wherever feasible, the data in respect of scheduled commercial banks have been presented separately for (i) State Bank of India, (ii) Subsidiaries of the State Bank of India,* (iii) 14 Nationalised Banks, (iv) Other Indian scheduled commercial banks and (v) Foreign scheduled commercial banks. A combination of the first three groups would give the data for public sector banks as a whole.

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 the uniform presentation of data for all the banks, the item 'balance of profit' for the year is shown *net* of appropriations on the basis of details available in the Directors' Annual Reports of the concerned banks. Thus, except in Table 10 which is compiled from the banks' published profit and loss accounts, in all other tables 'balance of profit' represents the balance carried forward into the next year's account, after making all appropriations for the year, and, therefore, would not be comparable in all the cases with the corresponding item given in the banks' balance sheets. In the case of the 14 Nationalised banks, the balance of profit is to be transferred to the Government of India in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. Since in the case of nationalised banks this amount does not represent the profit carried to next year's account, it is included under 'other liabilities.'

6. Tables 5, 6, 51, 52 and 53 relating to the liabilities and assets of commercial banks have been compiled on the basis of data reported in the Special Return on Form A-1 submitted by the banks and they relate to December 31. However, Table 4 gives details of liabilities and assets of different bank-groups as reported in their balance sheets. Therefore, the figures of assets and liabilities, particularly those relating to deposits, reserves, etc., given in this Table may not tally with those in the tables based on Form A-1. Unlike the classification of deposits into 'fixed,' 'savings,' 'current' and 'others' adopted in the banks' balance sheets, deposits are classified in the Special Returns (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

* These are State Bank of (i) Bikaner & Jaipur, (ii) Hyderabad, (iii) Indore, (iv) Mysore, (v) Patiala, (vi) Saurashtra and (vii) Travancore.

Special Return (A-1) such deposits are treated as 'other liabilities.' Similarly, in the A-1 return, the item 'reserves' means 'free' reserves and therefore, it does not include provisions made for specific purposes, such as, investment depreciation fund, sinking fund, reserves for bad and doubtful debts, provision for dividend, taxation, pension, provident fund, gratuity, etc. and funds set aside for charity. In tables based on Special Return (A-1), these provisions are treated as 'other liabilities.' The figures of 'profit made during the year' are shown in these tables after deducting the provisions made for taxation, gratuity and bonus to staff during the year.

7. The data collected under some of the Banking Surveys conducted by the Economic Department of the Reserve Bank are being presented in this publication since 1965. These relate to the 'Survey based on Special Return on Maturity Classification of Fixed deposits' as on last Friday of March and 'Survey of Investments' as on March 31 of the scheduled commercial banks and the relative data are given in Tables 12, 13 and 14. Table 39 introduced in the 1968 edition, gives the deposits and credit of scheduled commercial banks into population groups for the years 1961, 1966, 1971, 1973 and 1974. The data for 1961 and 1966 in this table are based on the Survey of Debits to Deposit Accounts with Banks. For 1971 the data are based on the Special Return on Form A-1 and those for 1973 and 1974 on Basic Statistical Returns 1 and 2. This publication also contains some tables (Nos. 15, 16, 17, 36, 37 and 38), which are drawn from the data collected under the Basic Statistical Return system (BSR) introduced by the Reserve Bank in December 1972, replacing the earlier Uniform Balance Book system (UBB). The deposit figures in the Tables based on BSR data exclude inter-bank deposits; advances data comprise loans, cash credit, overdraft, bills purchased and discounted and due from banks.

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

EXPLANATORY NOTES TO THE TABLES

9. Table 1—**Liabilities and Assets of the Reserve Bank of India, 1970-74:** The figures are based on the weekly Statement of Affairs of the Issue and Banking Departments and relate to the last Friday of the calendar year.

10. Tables 2 and 3—**Consolidated Position of Scheduled Commercial Banks, 1974:** The data are compiled from the weekly returns submitted by the scheduled commercial banks under section 42(2) of the Reserve Bank of India Act, 1934 and relate to their business in the Indian Union. Data on banks' borrowings from the Reserve Bank of India are, however, as available in the Reserve Bank records. Table 2 shows data for the scheduled commercial banks as a whole, as on the last Friday of each month, whereas in Table 3 the same data are shown bank-group-wise.

11. **Table 4—Liabilities and Assets of Different Classes of Commercial Banks, 1973 and 1974:** 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. No. 5, 6, 51, 52 and 53), as the latter tables are based on the special return on Form A-I (for particulars please see para 6 above). The data in Table 4 relate to total business (including that of overseas offices) of the Indian commercial banks and the business in India of foreign banks.
12. **Tables 5 and 6—Liabilities and Assets of Different Classes of Commercial Banks, 1973-74:** These tables present in a consolidated form the more important items of liabilities and assets of different bank-groups culled out from the detailed data furnished by the banks in Special Return on Form A-1. The number of offices shown in these tables exclude bank offices not transacting banking business. In Table 5, figures in respect of Indian banks relate to their total business (including that of their overseas offices) and those in respect of foreign banks relate to their business in India. In Table 6, however, the data relate only to Indian commercial banks and their business in India. As stated earlier, the data shown in Tables 5 and 6 will not tally with those given in Table 4 since the information is taken from different sources (for particulars please see para 6 above).
13. **Table 7—Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1973 and 1974:** The data are compiled from the monthly 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. The status of the properties of the offices of Indian commercial banks in Bangladesh, which were formerly vested with the Custodian of Enemy Property (Pakistan), remains unchanged. Therefore, this table does not give figures relating to the business of Indian Banks in Bangladesh and Pakistan.
14. **Tables 8 and 9—Earnings and Expenses of Commercial Banks, 1973 and 1974:** These tables are compiled from the data available in Special Return on Form A-2 submitted by banks. The information for Indian commercial banks given in these tables relates to their total business (inclusive of foreign offices), while that for foreign banks relates only to their business in the Indian Union. The item 'balance of profit' shown in these tables represents profits prior to providing for taxation and gratuity and bonus to staff uniformly in case of all banks and it will, therefore, be higher than the figure of profit made during the year shown in Table 5. The balance of profit to be transferred by the 14 nationalised banks to the Government under Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 is shown against item XIV (c) of Table 8 i.e. dividend, bonus, etc. to shareholders.
15. **Table 10—Income, Expenditure and Profits of Different Classes of Scheduled Commercial Banks, 1973 and 1974:** This table is compiled from the profit and loss accounts as published by the banks in their annual reports. As such, the data in this table will not tally with those shown in Tables 8 and 9, which are based on Special Return on Form A-2. In Table 10, data are given separately for each of the public sector banks, while those in respect of other scheduled commercial banks, they are shown bank-group-wise.
16. **Table 11—State-wise Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1974:** This table is mainly based on the data collected from the scheduled commercial banks on BSR-2 for Decem-

ber 1974 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 1974.

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

18. **Tables 13 and 14—Investments of Scheduled Commercial Banks:** The data for both the tables are based on Survey of Investments. The data in Table 13 relate to the position as on March 31, 1971 to 1975. Table 14 gives State-wise investments of the scheduled commercial banks in State Government Securities and shares, bonds and debentures of the State-associated bodies as on March 31, 1974 and 1975.

19. **Tables 15 and 16—Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation, 1974 and According to Bank-group and Size of Credit Limit, 1974 :** The data presented in these tables are compiled from the information furnished by banks in BSR-I as on the last Friday of December 1974.

20. **Table 17—Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1973 and 1974:** The data are based on the information available in Part A of the Basic Statistical Return-I and they relate to accounts with credit limits of over Rs. 10,000.

21. **Table 18—Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1974:** This table is based on information supplied to the Banking Division of the Economic Department by the concerned banks.

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

23. **Table 25—Advances of Public Sector Banks Under the Scheme of Differential Rates of Interest, 1973 and 1974:** This table is based on information published by the individual public sector banks in their Annual Reports and relates to December 31.

24. **Table 26—Offices of Scheduled and Non-Scheduled Commercial Banks in India 1969-74:** The Table shows the number of offices of scheduled and non-scheduled commercial banks in India (bank-group-wise) as compiled by the Department of Banking Operations and Development, whereas the data in respect of number of centres with banking offices for 1969 to 1973 are based on A-1 returns filed by the banks and for 1974 on the B.S.R.

25. **Table 27—Offices of Indian Commercial Banks outside the Indian Union, 1969-74:** 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 and those in Bangladesh.

26. Tables 28, 29 and 30—**Distribution of Offices of Commercial Banks According to Rural, Semi-urban and Urban Centres, 1974 and Distribution by population Groups of Offices opened or closed by Commercial Banks, 1974:** The Tables 28 and 29 give distribution of offices of commercial banks according to Rural, Semi-urban and Urban centres Bank-group-wise and State-wise respectively for 1974. Distribution by population groups of offices opened or closed by commercial banks, bank-group-wise during 1974 are given in table 30. The data in these tables are compiled by the Department of Banking Operations and Development on the basis of monthly statement on offices opened/closed submitted by banks and relate to the year ending December 1974.

27. Tables 31 to 33—**Distribution of Offices of Commercial and Co-operative Banks in Different States According to Population Groups, 1974:** Tables 31 and 32 respectively give the number of offices of Commercial and Co-operative banks State-wise and number of places classified according to population groups. Table 33 shows these data on a consolidated basis according to bank-groups. Data on offices of commercial banks in tables 31 and 33 correspond with that given in table 26. Data in respect of co-operative banks in Table No. 32 are based on their returns on Form VI submitted to the Agricultural Credit Department. Data in respect of commercial banks are as on December 31, 1974 and those in respect of co-operative banks relate to March 31, 1975.

28. Tables 34 and 35—**State-wise Distribution of Offices, Deposits and Bank Credit of Commercial Banks in India, 1973 and 1974:** Data in respect of non-scheduled commercial banks are shown in Table 34 and those for scheduled commercial banks in Table 35. The data for Table 34 are based on the information furnished by the non-scheduled commercial banks in the Special Return on Form A-1. Table 35 is, however, based on the data furnished in the BSR 1 and 2 filed by the Scheduled Commercial Banks as on the last Friday of December and they relate to reporting offices only. The number of offices shown in these tables are based on data furnished by the Department of Banking Operations and Development.

29. Table 36—**State-wise Distribution of Deposits and Bank Credit of Scheduled Commercial Banks (Bank-Group-wise), 1974 :** The data for this table are compiled from the BSR 1 and 2 and they relate to the last Friday of December 1974.

30. Tables 37 and 38—**Deposits and Bank Credit of New Offices of Scheduled Commercial Banks Opened after Nationalisation, 1974 (Bank-group-wise and State-wise):** The data for these tables are compiled from the information furnished by the scheduled commercial banks in BSR 1 and 2 and they relate to the last Friday of December 1974.

31. Table 39—**Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1961-74:** Data given in this table are derived from various surveys conducted by the Banking Division of the Economic Department, a reference to which is already made in para 7 above.

32. Table 40—**Performance of Lead Banks in Opening Offices in their Lead Districts during 1970-74:** The data given in this table are based on the in-

formation received by the Department of Banking Operations and Development from the banks.

33. **Table 42—Money Rates, 1974:** 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, 1970-74:** 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 XI 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, 1970-74:** 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 or as on the nearest available date. The banks, which have already been included in Table 45, are excluded from Table 46 to avoid double counting of banks, which first transferred their liabilities and assets to other banks and subsequently went into liquidation or converted themselves into non-banking companies.

36. **Tables 50 to 53—Liabilities and Assets of Foreign and Indian Commercial Banks 1973 and 1974:** Table 50 relates to total business of foreign banks based on their global balance sheets, while Table 51 pertains to their business in the Indian Union. Tables 51 to 53 are compiled from the information furnished by the scheduled commercial banks (foreign and Indian) and the non-scheduled commercial banks in Special Return on Form A-1 (for details please see para 6 above). In Tables 52 and 53, the date of registration or incorporation of the bank is shown below the name of each bank and the name of the town in which the registered office of the bank is located is shown after the name of the bank. The number of offices of the Indian scheduled commercial banks outside India is shown in bracket alongside the number of offices in India.

37. **Table 54—Principal Ratios of Commercial Banks, 1973 and 1974:** This table gives ratios of various items of assets and liabilities of individual banks. The data are based on the information furnished by banks in Special Return on Form A-1 and relate to total business of the Indian commercial banks and the business in India of the foreign commercial banks.

EXPLANATORY NOTES ON THE APPENDICES

38. **Appendix I—Commercial Banks and their Offices in States and Union Territories, 1974:** This Appendix gives names of the banks alongwith their offices in different States and Union Territories and the data are furnished by the Department of Banking Operations and Development.

39. **Appendix II—Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme:** This appendix gives the names of Indian scheduled commercial banks alongwith the names of districts allocated to them

under the Lead Bank Scheme. The information is based on data furnished by Department of Banking Operations and Development.

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

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

MEENAKSHI TYAGARAJAN
Director,
Banking Division.

RESERVE BANK OF INDIA,
ECONOMIC DEPARTMENT,
Bombay, October 15, 1976.

I SUMMARY TABLES

STATISTICS AT A GLANCE

End of	1956	1961	1966	1969	1972	1973	1974	1975
1. Number of Banks (Reporting) ..	423	292	100	85	81	81	81	84†
(a) Scheduled Banks	89	82	73	71	72	72	72	76
(b) Non-scheduled Banks	334	210	27	14	9	9	9	8
2. Number of Offices of Banks in India ..	4,067	5,012	6,593	9,011	14,694	16,468	18,178	20,437
(a) Scheduled Banks	2,966	4,390	6,380	8,830	14,585	16,352	18,048	..
(b) Non-scheduled Banks	1,101	622	213	181	109	116	130	..
3. Population§ per Office (in 000's) ..	98	88	76	60	37	33	30	29
4. Total Deposits in India (Rs. lakhs) ..	1,159,36	2,011,52	3,586,78	5,172,83	8,732,21	10,520,56	12,202,44	13,482,00
(a) Current Deposits	450,45	567,50	977,37	1,303,98	2,055,45	2,372,23	2,788,98	..
(b) Savings Deposits	199,36	327,98	821,81	1,268,79	2,150,90	2,626,99	3,083,42	..
(c) Fixed Deposits	366,24	948,72	1,787,60	2,600,06	4,525,86	5,521,34	6,330,04	..
(d) Other Deposits	143,31	167,32	..	..	..	..	..	..
5. Average Deposits per Office (Rs. lakhs)	29	40	54	57	59	64	67	..
(a) Scheduled Banks	37	45	56	58	60	64	68	66
(b) Non-scheduled Banks	7	6	12	13	12	14	16	..
6. Deposits per capita (Rs.)	29	46	72	96	159	192	223	226
7. Credit@Outstanding in India (Rs. lakhs)	824,15	1,293,17	2,454,53	3,729,04	5,589,62	7,118,03	8,212,26	..
(a) Scheduled Banks	781,66	1,268,18	2,440,82	3,716,72	5,580,84	7,107,19	8,199,64	9,769,00
(b) Non-scheduled Banks	42,49	24,99	13,71	12,32	8,78	10,84	12,62	..
8. Average Credit per Office	20	26	37	41	38	43	45	..
(a) Scheduled Banks	26	29	38	42	38	43	45	48
(b) Non-scheduled Banks	4	4	6	7	8	9	10	..
9. Credit per capita (Rs.)	21	29	49	69	102	130	150	163
10. National Income (at current prices) (Rs. crores)	99,80	132,63	206,36	287,29	365,35*	395,73*	491,48*	@@ 601,20
11. Deposits as per cent of National Income†	10	13	14	15	20	22	21	20
12. Paid-up Capital and Reserves (Rs. lakhs)	72,23	76,36	98,92	111,41	129,26	136,29	169,44	..
(a) Indian Scheduled Banks	60,15	70,56	96,79	109,81	128,43	135,43	168,54	..
(b) Non-scheduled Banks	12,08	5,80	2,13	1,60	83	86	90	..
13. Ratio of Paid-up Capital and Reserves to Deposits	6.7	4.1	3.1	2.4	1.6	1.4	1.5	..
14. Ratio of Credit to Deposits	72	64	69	72	64	68	67	73
15. Ratio of Investments to Deposits	..	36	32	30	34	32	32	33
16. Ratio of Cash in hand and balances with R. B. I. to Deposits	..	8	7	7	6	9	7	6
17. Number of Bank Employees (in 000's)	79	1,15	1,70	2,20	2,97	3,34	3,74	..
18. Total Earnings (Rs. lakhs)	64,89	124,00	297,59	427,35	753,22	932,31	1,320,05	..
19. Total Expenses	51,27	95,73	257,97	378,85	678,19	850,67	1,186,07	..
20. Interest paid on Deposits and Borrowings	20,29	44,84	133,53	189,55	344,30	440,57	656,18	..
21. Establishment Expenses	21,74	35,83	89,88	140,66	248,41	305,85	395,08	..
22. Profits before Tax	13,62	28,27	39,63	48,50	75,04	81,64	133,98	..
23. Ratio of Profits before Tax to total earnings	21	23	13	11	10	9	10	..
24. Ratio of Profits after Tax to total working funds	0.6	0.6	0.5	0.4	0.4	0.4	0.4	..

Notes : (1) Information presented in this Table pertains to banks other than co-operative banking institutions ; data for 1975 are based mainly on Banking Statistics—Provisional results for 1974.

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

§ Estimated except for the years 1961 and 1971 to 1974 ; for the years 1971 to 1974 population figures are based on 1971 census data published by the Government of India.

@ Loans and advances and bills purchased and discounted.

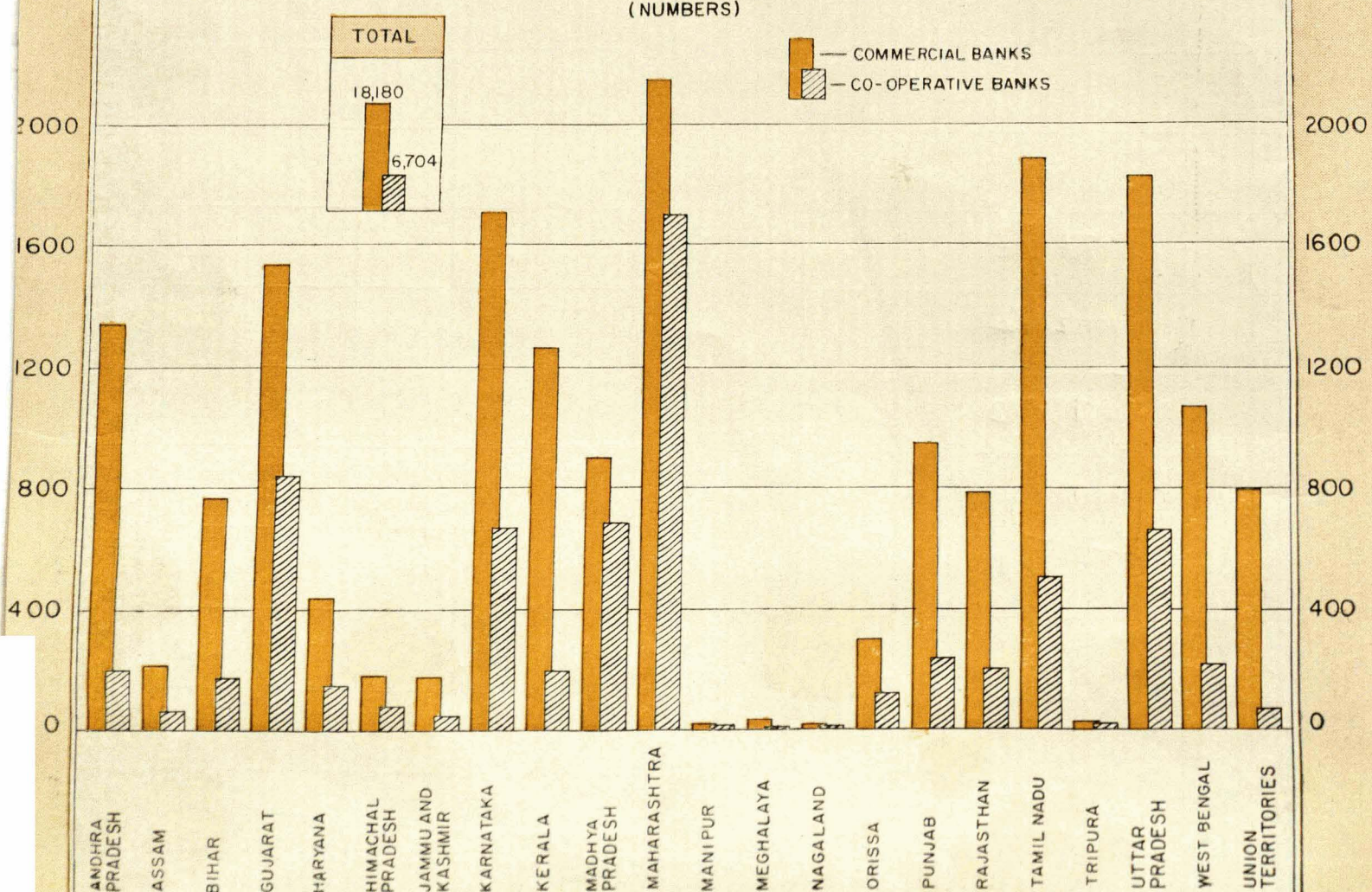
† Figures for National Income and Deposits relate to year ending March ; National Income data relate to revised series, 1975-76

* Provisional estimates. @@ Quick Estimates .. Denotes not available ‡ Includes Rural Banks.

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

TOTAL		RURAL	SEMI-URBAN	URBAN	METROPOLITAN
8,262	JUNE 1969	1,832	3,322	1,447	1,661
11,184	DEC. 1970	3,766	3,880	1,673	1,865
12,985	DEC. 1971	4,889	4,224	1,850	2,022
14,739	DEC. 1972	5,325	4,587	2,461	2,366
16,503	DEC. 1973	6,023	4,985	2,795	2,700
18,180	DEC. 1974	6,631	5,434	3,144	2,971

GRAPH-4
STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL AND
CO-OPERATIVE BANKS-1974
(NUMBERS)



No. 1—LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA, 1970-74

(i) ISSUE DEPARTMENT

As on 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
1970	13.47	4,005.48	4,018.95	182.53	311.42	493.95	57.67
1971	12.28	4,419.52	4,431.80	182.53	185.92	368.45	42.80
1972	4.92	4,794.34	4,799.26	182.53	171.65	354.18	20.73
1973	52.33	5,639.19	5,691.52	182.53	101.74	284.27	11.90
1974	49.69	5,966.61	6,016.30	182.53	141.74	324.27	16.70

(ii) BANKING DEPARTMENT

As on last Friday of	Paid-up Capital † and Reserves	Deposits			Other Liabilities††	Total Liabilities or Assets	Cash	Balances held abroad††	Loans and Advances to		Bills Purchased and Discounted	Investments	Other Assets
		Central Government	Other Government Accounts	Banks	Others				Governments @@	Others ‡			
1970	155.00	278.52	6.99	197.88	86.17	569.56	13.55	105.75	216.19	650.13	38.19	102.17	38.83
1971	155.00	196.34	2.18	267.89	96.16	562.57	12.40	216.37	480.94	605.62	47.71	68.03	42.81
1972	155.00	64.03	10.96	310.98	89.35	475.32	5.03	158.90	132.94	467.15	261.48	420.34	69.01
1973	155.00	56.81	6.13	680.71	76.64	820.29	52.39	241.24	173.56	734.74	327.92	463.12	73.81
1974	155.00	55.23	7.05	547.74	558.04	1,168.06	49.77	503.27	201.45	909.12	570.81	416.27	156.16

@ 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)	
	1970	1971	1972	1973	1974	1975
	172	190	209	239	284	95
	37	39	45	85	95	135
	37	39	45	85	95	175
	37	39	45	85	95	205
	37	39	45	85	95	265

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

@@ Including temporary overdraft to State Governments.

* Includes loans and advances to the Industrial Development Bank of India from the National Industrial Credit (Long-term Operations) Fund with effect from 1965 and to the Agricultural Refinance Corporation from the National Agricultural Credit (Long-term Operations) Fund with effect from 1972.

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

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

(BUSINESS IN INDIA)

(Amount in lakhs of rupees)																					
	No. of reporting banks (a)	Demand Liabilities				Time Liabilities				Total of Demand & Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India (c)			Borrowings from State Bank of India and/or a notified bank (d)						
		Total	Demand Deposits		Borrowings from banks (b)	Other liabilities	Total	Time Deposits				Borrowings from banks (b)	Other liabilities	Against Usance Bills and/or Promissory Notes		Others	Total (15+16)				
			From banks	From others				From banks	From others												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18				
Average of Friday Figures																					
1969	73	2,283,58	109,89	2,012,29	42,57	118,83	2,633,92	49,98	2,548,69	8,73	26,52	4,917,50	4,560,98	49,48	37,42	86,90	56,75				
1970	73	2,618,75	126,10	2,313,50	35,11	144,04	3,038,03	43,81	2,954,12	8,70	31,40	5,656,78	5,267,62	86,55	126,70	213,25	57,32				
1971	74	3,072,46	147,99	2,711,49	44,96	168,02	3,634,29	49,75	3,530,02	11,11	43,41	6,706,75	6,241,51	104,16	83,50	187,66	54,76				
1972	74	3,673,66	179,18	3,226,78	58,19	209,51	4,424,83	84,96	4,279,18	10,57	50,12	8,098,49	7,505,96	18,19	38,33	56,52	69,43				
1973	74	4,462,70	207,17	3,851,70	94,96	308,87	5,445,08	111,76	5,262,41	16,28	54,62	9,907,78	9,114,11	8,97	60,20	69,17	88,10				
1974	74	5,270,88	209,01	4,516,39	73,09	472,40	6,328,62	82,17	6,191,40	20,23	34,83	11,599,51	10,707,79	53,34	189,85	243,20	103,93				
1974 : Last Friday of :																					
January	74	4,836,12	188,13	4,197,50	74,50	375,99	6,001,94	80,54	5,866,45	21,56	33,39	10,838,06	10,063,95	32,00	197,40	229,40	83,44				
February	74	4,916,21	199,84	4,225,52	88,48	402,37	5,970,44	79,54	5,836,33	20,38	34,19	10,886,65	10,061,85	32,00	278,25	310,25	86,67				
March	74	5,035,62	206,24	4,336,03	80,40	412,95	5,930,77	72,83	5,803,30	18,71	35,93	10,966,39	10,139,33	36,64	371,88	408,52	90,30				
April	73	5,121,76	199,61	4,399,11	83,90	439,14	6,071,38	83,00	5,933,64	17,67	37,07	11,193,14	10,332,75	52,40	280,78	333,18	86,75				
May	73	5,275,28	225,02	4,496,85	74,46	478,95	6,168,54	83,46	6,024,10	25,42	35,56	11,443,82	10,520,95	103,66	303,72	407,38	91,58				
June	73	5,438,27	239,05	4,647,41	40,69	511,12	6,256,47	82,88	6,108,70	25,69	39,20	11,694,74	10,756,11	156,64	264,22	420,86	104,76				
July	73	5,584,52	221,64	4,735,39	80,10	547,39	6,375,63	89,44	6,234,76	20,89	30,54	11,960,15	10,970,15	125,14	121,76	246,90	97,67				
August	73	5,443,90	206,83	4,669,56	51,15	516,36	6,523,33	81,90	6,385,28	24,37	31,78	11,967,23	11,054,84	16,23	89,07	105,30	104,56				
September	73	5,405,33	203,63	4,634,36	52,70	514,64	6,638,57	85,46	6,503,17	18,34	31,60	12,043,90	11,137,53	17,34	69,28	86,62	129,10				
October	73	5,512,57	215,05	4,697,63	76,16	523,73	6,677,43	74,13	6,547,68	20,80	34,82	12,190,00	11,245,31	21,82	41,51	63,33	129,66				
November	74	5,519,11	215,98	4,738,40	54,31	510,42	6,775,58	82,50	6,639,69	19,61	33,78	12,294,69	11,378,09	11,80	39,35	51,15	116,90				
December	74	5,669,85	243,46	4,878,98	99,46	447,95	6,845,15	91,31	6,707,79	16,60	29,45	12,515,00	11,586,77	27,44	135,11	162,55	136,68				

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

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

(Amount in lakhs of rupees)																
	Cash in hand	Balances with the Reserve Bank(e)	Excess of average balances with R.B.I. over the statutory minimum	Total Cash and Balances with R.B.I. (19+20)	Percentage of (22) to (14)	Balances with other banks in current account	Investments in		Percentage of (25+26) to (14)	Money at call and short notice	Bank Credit				Total (29+30+31)	Percentage of (33) to (14)
							Government securities (f)	Other approved securities			Inland Bills purchased and discounted	Foreign Bills purchased and discounted	Advances	Due from banks		
	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Average of Friday Figures																
1969	123,67	164,77	19,88	288,44	6.3	48,27	1,161,10	235,69	30.6	70,93	451,79	169,53	2,814,94	31,43	3,436,26	75.3
1970	152,15	181,75	21,33	333,90	6.3	60,02	1,239,37	323,37	29.7	52,24	530,51	184,17	3,403,73	41,98	4,118,41	78.2
1971	171,18	208,34	27,87	379,52	6.1	73,82	1,445,43	434,97	30.1	59,82	750,34	209,86	3,799,10	39,10	4,759,31	76.3
1972	195,59	255,42	32,63	451,02	6.0	89,89	1,869,85	595,77	32.8	91,37	784,02	217,44	4,254,14	44,03	5,255,60	70.0
1973	244,61	485,09	39,25	729,70	8.0	113,45	2,245,77	777,40	33.2	144,27	881,12	262,51	5,090,52	37,00	6,234,15	68.4
1974	266,87	602,16	-39,53	869,03	8.1	118,64	2,523,69	978,20	32.7	62,71	1,036,47	380,05	6,174,72	38,30	7,591,23	70.9
1974 : Last Friday of																
January	233,89	753,99	32,95	987,88	9.8	105,19	2,373,12	916,39*	32.7	33,72	912,09	365,83	5,750,19	33,99	7,028,11	69.8
February	250,67	703,68	-40,04	954,35	9.5	111,05	2,365,04	919,54*	32.6	32,25	955,82	348,80	5,756,75	44,05	7,061,37	70.2
March	245,96	609,70	-108,93	855,66	8.4	122,76	2,362,11	924,15*	32.4	43,47	1,037,38	367,37	5,994,39	41,68	7,399,14	73.0
April	262,69	522,63	-143,02	785,32	7.6	128,49	2,401,96	928,04	32.2	38,92	1,109,35	399,69	6,105,43	35,94	7,614,47	73.7
May	277,09	581,84	-197,95	858,93	8.2	121,45	2,414,89	933,18	31.8	46,84	1,141,57	396,65	6,212,99	38,11	7,751,21	73.7
June	343,14	558,93	-184,98	902,07	8.4	144,53	2,439,97	981,34*	31.8	44,79	1,191,83	372,79	6,293,69	36,79	7,858,31	73.1
July	264,78	606,03	46,50	870,81	7.9	119,89	2,581,98	1,002,07	32.7	78,89	1,164,50	361,30	6,272,66	36,13	7,798,46	71.1
August	264,20	567,14	19,29	831,34	7.5	111,92	2,623,80	1,016,88	32.9	53,89	1,057,97	382,12	6,239,54	40,38	7,679,63	69.5
September	270,93	541,47	34,90	812,40	7.3	117,92	2,669,83	1,029,57	33.2	102,05	1,000,65	384,97	6,243,04	35,17	7,628,66	68.5
October	287,72	615,05	66,16	902,77	8.0	119,06	2,751,22	1,050,50	33.8	99,66	986,22	397,00	6,359,41	35,53	7,742,63	68.9
November	285,68	575,93	59,91	861,61	7.6	108,86	2,764,49	1,054,91*	33.6	78,68	895,82	391,60	6,459,39	38,37	7,746,81	68.1
December	274,88	526,27	49,01	801,15	6.9	146,00	2,743,82	1,079,49	33.0	131,01	948,73	397,62	6,647,02	36,71	7,993,37	69.0

(e) As per Statement of Affairs of the R.B.I. with effect from July 6, 1973.

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

* Revised.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1974
(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1934)

(BUSINESS IN INDIA)

Last Friday of	No. of reporting banks	(Amount in lakhs of rupees)										Borrowings from State Bank of India and/or a notified bank (b)					
		Demand Liabilities			Time Liabilities			Total of Demand and Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India (c)							
		Demand Deposits		Borrowings from banks (a)	Other Liabilities	Time Deposits				Borrowings from banks (a)	Other Liabilities		Against Usance Bills and/or Promissory Notes	Others	Total (15+16)		
		From banks	From others			From banks	From others										
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS
(BANK-GROUP-WISE), 1974—(Contd.)

(Amount in lakhs of rupees)																	
Last Friday of	No. of reporting banks	Demand Liabilities				Other Liabilities	Time Liabilities				Total of Demand and Time Liabilities (3+8)	Aggregate Deposits (5+10)	Borrowings from Reserve Bank of India (c)			Borrowings from State Bank of India and/or a notified bank (b)	
		Total	Demand Deposits		Borrowings from banks (a)		Other Liabilities	Total	Time Deposits				Borrowings from banks (a)	Other Liabilities			
			From banks	From others					From banks	From others					Against Usance Bills and/or Promissory Notes		Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Other Indian Scheduled Commercial Banks																	
January	39	371.24	2.77	309.66	7.84	50.97	547.31	10.83	532.86	1.50	2.12	918.55	842.52	—	14.28	14.28	8.26
February	39	372.72	4.13	310.01	7.15	51.43	546.33	13.71	528.67	1.79	2.16	919.05	838.68	—	15.00	15.00	8.46
March	39	380.61	3.13	315.35	8.11	54.02	538.67	8.43	526.57	1.29	2.38	919.28	841.92	—	13.84	13.84	9.68
April	38	393.45	3.13	325.42	6.31	58.59	548.42	8.11	536.07	1.74	2.49	941.87	861.49	—	10.87	10.87	9.62
May	38	404.64	3.34	332.83	7.67	60.80	557.03	7.94	544.82	1.47	2.80	961.67	877.65	25	11.57	11.82	10.10
June	38	421.82	3.17	358.14	6.54	53.97	576.86	8.65	562.58	1.72	3.91	998.68	920.72	25	9.32	9.57	12.65
July	38	433.29	3.60	362.83	5.47	61.39	585.27	5.64	576.89	14	2.60	1,018.56	939.72	35	1.75	2.10	8.64
August	38	425.31	2.85	354.16	7.55	60.75	598.20	6.10	588.60	87	2.63	1,023.51	942.76	—	3.54	3.54	9.91
September	38	421.59	3.64	356.61	6.52	54.82	613.07	6.84	601.94	1,62	2.67	1,034.66	958.55	—	3.04	3.04	5.96
October	38	419.78	4.87	353.82	8.35	52.74	619.94	4.66	612.19	57	2.52	1,039.72	966.01	—	2.92	2.92	6.53
November	38	429.34	3.74	362.64	8.28	54.68	634.76	12.40	619.58	25	2.53	1,064.10	982.22	—	3.29	3.29	5.41
December	38	453.04	5.49	386.59	10.00	50.96	663.64	15.56	644.45	3	3.60	1,116.68	1,031.04	—	4.76	4.76	6.13
Foreign Banks																	
January	13	307.49	6.78	263.96	7.73	29.03	520.88	23	511.41	—	9.23	828.37	775.37	—	13.56	13.56	9.57
February	13	301.03	6.01	259.48	5.40	30.14	524.64	13	514.18	—	10.32	825.67	773.66	—	19.66	19.66	9.09
March	13	316.50	6.12	263.13	7.29	39.97	516.09	13	504.89	—	11.07	832.59	768.01	5.47	33.82	39.29	12.87
April	13	317.90	7.02	264.98	4.09	41.82	525.97	46	513.60	—	11.91	843.87	778.58	6.05	17.77	23.82	11.19
May	13	319.13	5.84	269.68	3.33	40.28	527.41	1,20	513.33	—	12.88	846.54	783.01	4.67	17.40	22.07	13.87
June	13	325.68	6.38	273.38	6.74	39.18	527.64	10	514.85	—	12.69	853.32	788.23	7.55	16.14	23.69	13.56
July	13	333.23	6.53	284.36	3.19	39.15	533.44	13	521.58	—	11,73	866.67	805.93	4,60	2,44	7,04	10,70
August	13	328.40	8.48	277.42	2,35	40,16	547,59	13	536,09	—	11,37	875,99	813,51	3,48	2,20	5,68	9,32
September	13	323.65	7.35	271.05	6.38	38.87	552.72	28	541.53	—	10,91	876,37	812,58	4,42	12,22	16,64	21,78
October	13	334.92	9.02	271.37	13.46	41.06	548.69	13	536.98	—	11,57	883,61	808,35	10,50	10,60	21,10	26,37
November	14	334.76	9.52	267.98	11.53	45.73	553.21	19	539.93	2	13.07	887.97	807.91	9.10	59	9.69	15.58
December	14	331.04	7.99	264.45	8.36	50.24	533.09	19	523.72	2	9.15	864.13	788.18	17.45	2.35	19.80	25.33

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS
(BANK-GROUP-WISE), 1974—(Contd.)

8

(Amount in lakhs of rupees)

Last Friday of	Cash in hand	Balances with the Reserve Bank	Excess of average balances with R.B.I. over the statutory minimum	Total cash and balances with the Reserve Bank (19+20)	Percentage of (22) to (14)	Balances with other banks in current account	Investment in		Percentage of (25+26) to (14)	Money at call and short notice	Bank Credit					Percentage (33) to (14)			
							Government securities (d)	Other approved securities			Inland Bills purchased and discounted	Foreign Bills purchased and discounted	Advances	Due from banks	Total (29+30+31)				
	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34			
State Bank of India and its Subsidiaries																			
January	48,80	202,14	18,95	250,94	9.2	19,92	6,48,68	312,88	35.1	8,61	179,87	63,29	1,803,43	25,97	2,046,59	74.7			
February	50,18	193,89	-1,98	244,07	8.9	24,43	6,48,68	315,66	35.1	13,95	180,97	62,98	1,749,57	35,41	1,993,52	72.5			
March	53,12	206,76	13,77	259,88	9.2	35,17	6,49,12	320,86	34.4	23,49	207,27	63,56	1,840,61	34,59	2,111,44	74.9			
April	54,31	165,34	-26,27	219,65	7.5	33,72	6,71,17	321,03	34.0	14,13	229,23	69,16	1,915,35	26,51	2,213,74	75.9			
May	57,90	140,85	-91,26	198,75	6.6	32,07	6,69,33	323,22	33.1	24,21	244,46	69,41	1,974,32	28,39	2,288,19	76.4			
June	112,10	101,53	-78,62	213,63	7.1	36,16	6,83,88	330,46	33.8	29,21	278,54	65,52	1,939,63	27,70	2,283,69	76.0			
July	52,42	190,43	10,18	242,85	7.8	28,41	7,32,00	340,41	34.5	32,17	256,51	64,80	1,923,07	30,02	2,244,38	72.2			
August	51,64	168,80	2,74	220,44	7.0	26,07	7,53,77	345,96	34.8	23,25	188,18	66,02	1,895,54	31,93	2,149,74	68.1			
September	53,62	164,46	6,37	218,08	6.8	24,76	7,95,11	349,88	35.8	59,34	169,07	64,45	1,846,71	28,56	2,080,23	65.0			
October	52,41	189,61	22,51	242,02	7.4	17,13	8,63,23	356,18	37.4	48,65	178,59	66,02	1,888,76	29,98	2,133,37	63.5			
November	56,36	187,79	15,31	244,15	7.4	13,81	8,46,84	359,19	36.1	26,95	159,62	64,10	1,936,08	32,33	2,159,80	65.6			
December	60,77	126,92	12,03	187,69	5.6	31,71	8,08,32	366,43	35.3	63,36	171,63	64,87	1,993,98	28,26	2,230,48	66.9			
14 Nationalised Indian Banks																			
January	150,41	405,61	1,12	556,02	9.7	54,34	1,313,83	515,70	32.1	9,35	604,86	206,72	3,084,81	5,12	3,896,39	68.3			
February	161,19	367,80	-51,74	528,99	9.3	54,48	1,302,69	516,07	31.9	4,59	645,92	196,77	3,239,29	6,34	4,081,98	71.6			
March	154,85	264,11	-126,52	418,96	7.3	55,17	1,303,48	515,17	31.7	8,51	688,35	210,57	3,253,83	4,94	4,152,75	72.7			
April	166,13	240,03	-120,03	406,16	7.0	53,49	1,313,69	520,14	31.7	11,60	731,24	231,21	3,293,99	6,47	4,256,44	73.7			
May	174,87	315,15	-113,98	490,02	8.4	53,95	1,326,34	522,02	31.5	5,24	748,40	229,20	3,334,93	6,88	4,312,53	73.5			
June	184,44	303,34	-114,25	487,78	8.1	70,49	1,330,56	527,38	31.3	2,88	763,53	207,77	3,436,56	5,95	4,407,86	73.0			
July	170,27	305,56	22,14	475,83	7.8	53,80	1,409,92	567,18	32.3	20,05	759,69	197,80	3,426,62	3,84	4,384,11	71.7			
August	168,90	276,08	6,96	444,98	7.2	51,28	1,419,30	575,88	32.5	14,70	712,17	212,52	3,407,74	5,40	4,332,43	70.5			
September	172,06	283,83	19,64	455,89	7.4	57,78	1,416,48	583,41	32.4	27,04	666,31	216,62	3,443,11	3,76	4,326,04	70.2			
October	184,34	292,43	29,98	476,77	7.7	62,47	1,425,26	595,74	32.5	31,27	639,69	229,20	3,500,57	3,62	4,369,46	70.3			
November	182,01	281,05	29,77	463,06	7.4	57,78	1,451,78	596,06	32.5	31,90	675,09	230,58	3,552,47	3,97	4,358,14	69.2			
December	190,00	296,42	27,88	486,42	7.6	73,32	1,475,51	607,58	32.4	42,13	610,45	232,53	3,662,90	6,08	4,505,88	70.0			

(Amount in lakhs of rupees)

(d) At book value: Include Treasury Bills and Treasury Deposit Receipts.

No. 4—LIABILITIES AND ASSETS OF DIFFERENT
(From the Balance Sheets)

Number of Reporting Banks	Scheduled Banks					
	State Bank of India		14 Nationalised Indian Banks		Subsidiaries of State Bank of India	
	1	1	14	14	7	7
Year	1973	1974	1973	1974	1973	1974
A. LIABILITIES						
1. Capital :						
(i) Authorised	20,00	20,00	—	—	10,00	10,00
(ii) Issued	5,63	5,63	—	—	5,00	5,00
(iii) Subscribed	5,63	5,63	—	—	5,00	5,00
(iv) Called-up	5,63	5,63	—	—	5,00	5,00
(v) Calls in arrears	—	—	—	—	—	—
(vi) Paid-up	5,63	5,63	31,00	31,00	5,00	5,00
(vii) Calls received in advance	—	—	—	—	—	—
(viii) Forfeited shares	—	—	—	—	—	—
2. Reserve fund and other reserves	21,91	45,83	51,98	58,14	4,23	4,72
3. Deposits and other accounts :						
(i) Fixed	12,31,17	14,48,33	32,02,39	36,88,98	3,25,78	3,58,70
(ii) Savings	4,36,88	5,23,04	16,96,19	19,76,21	1,54,26	1,81,67
(iii) Current and contingency accounts	9,14,91	12,18,65	13,70,07	15,72,12	1,63,71	1,89,27
(iv) Others	—	—	80	82	—	—
Total of item 3	25,82,96	31,90,02	62,69,45	72,38,13	6,43,75	7,29,64
4. Borrowings from other banks, agents, etc.						
(i) In India	66,17	23,48	2,91,02	3,49,21	26,21	35,86
(ii) Outside India	10,36	20,47	34,45	30,45	1,14	2,29
Particulars of item 4						
(a) Secured	39,08	24,87	1,01,50	90,35	3,47	9,33
(b) Unsecured	37,45	19,08	2,23,97	2,89,31	23,88	28,82
5. Bills Payable	16,53	31,64	92,09	1,16,34	11,19	16,34
6. Bills for collection being bills receivable <i>per contra</i> :	37,74	32,65	4,29,00	5,31,66	19,73	31,91
(i) Payable in India	27,70	22,79	3,28,12	3,93,16	18,72	30,01
(ii) Payable outside India	10,04	9,86	1,00,88	1,38,50	1,01	1,90
7. Other liabilities	47,77	62,51	1,74,25	1,94,96	54,36	33,78
8. Acceptances, endorsements and other obligations <i>per contra</i>	1,13,46	2,30,14	4,81,73	5,57,13	34,43	38,79
9. Profit carried to next year's account	9	10	3,53*	3,96*	1	—
Total liabilities or assets	29,02,62	36,42,47	78,58,50	91,10,98	8,00,05	8,98,33

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

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

CLASSES OF COMMERCIAL BANKS, 1973 AND 1974

under Section 29(1) of the Banking Regulation Act, 1949)

(In lakhs of rupees)

Scheduled Banks								Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks					
39	38	61	60	11	12	72	72	9	9	81	81
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
20,33	40,25	50,33	70,25	—	—	50,33	70,25	93	93	51,26	71,18
10,69	11,89	21,32	22,52	—	—	21,32	22,52	73	73	22,05	23,25
10,02	11,64	20,65	22,27	—	—	20,65	22,27	44	44	21,09	22,71
7,81	8,78	18,44	19,41	—	—	18,44	19,41	41	41	18,85	19,82
1	1	1	1	—	—	1	1	2	2	3	3
7,80	8,77	49,43	50,40	—	—	✓49,43	50,40	38	38	49,81	50,78
—	1	—	1	—	—	—	1	—	—	—	1
1	1	1	1	—	—	1	1	1	1	2	2
8,06	9,37	86,18	1,18,06	—	—	✓86,18	1,18,06	47	49	86,65	1,18,55
5,14,74	6,32,92	52,74,08	61,28,93	4,24,70	4,42,23	56,98,78	65,71,16	9,20	11,17	57,07,98	65,82,33
2,12,31	2,69,23	24,99,64	29,50,15	1,58,72	1,71,40	26,58,36	31,21,55	5,59	7,17	26,63,95	31,28,72
1,69,24	2,22,60	26,17,93	32,02,64	2,22,87	2,24,20	28,40,80	34,26,84	1,57	2,07	28,42,37	34,28,91
38	47	1,18	1,29	—	—	1,18	1,29	2	3	1,20	1,32
8,96,67	11,25,22	1,03,92,83	1,22,83,01	8,06,29	8,37,83	✓1,11,99,12	1,31,20,84	16,38	20,44	1,12,15,50	1,31,41,28
40,53	29,92	4,23,93	4,38,47	65,62	78,49	✓4,89,55	5,16,96	61	14	4,90,16	5,17,10
39	63	46,34	53,84	3,26	3,85	✓49,60	57,69	—	—	49,60	57,69
20,25	10,00	1,64,30	1,34,55	24,41	18,46	1,88,71	1,53,01	61	14	1,89,32	1,53,15
20,67	20,55	3,05,97	3,57,76	44,47	63,88	3,50,44	4,21,64	—	—	3,50,44	4,21,64
16,73	23,12	1,36,54	1,87,44	20,07	34,35	✓1,56,61	2,21,79	4	6	1,56,65	2,21,85
55,41	72,98	5,41,88	6,69,20	69,99	94,02	✓6,11,87	7,63,22	69	1,03	6,12,56	7,64,25
52,74	68,60	4,27,28	5,14,56	44,95	55,86	4,72,23	5,70,42	64	87	4,72,87	5,71,29
2,67	4,38	1,14,60	1,54,64	25,04	38,16	1,39,64	1,92,80	5	16	1,39,69	1,92,96
34,70	43,38	3,11,08	3,34,63	32,40	34,87	3,43,48	3,69,50	41	78	3,43,89	3,70,28
76,51	1,05,46	7,06,13	9,31,52	48,31	1,21,43	7,54,44	10,52,95	66	79	7,55,10	10,53,74
67	1,11	4,30	5,17	1,43	5,96	5,73	11,13	4	6	5,77	11,19
11,37,48	14,19,98	1,26,98,65	1,50,71,76	10,47,37	12,10,80	1,37,46,02	1,62,82,56	19,69	24,18	1,37,65,71	1,63,06,74

No. 4—LIABILITIES AND ASSETS OF DIFFERENT

(From the Balance Sheets)

Number of Reporting Banks	Scheduled Banks					
	State Bank of India		14 Nationalised Indian Banks		Subsidiaries of State Bank of India	
	1	1	14	14	7	7
Year	1973	1974	1973	1974	1973	1974
B. ASSETS						
90. Cash :						
(i) In hand and with R.B.I. and S.B.I. ..	1,91,16	2,58,35	6,11,65	6,14,87	89,88	76,40
(ii) Balances with other banks in current accounts :						
(a) In India	2	9	11,90	14,94	4,94	2,18
(b) Outside India	41,28	1,16,20	29,70	32,59	96	2,17
(iii) Balances with other banks in savings and fixed deposit accounts :						
(a) In India	—	—	1,80	1,00	—	3,00
(b) Outside India	13,06	22,02	41,75	71,39	—	—
14. Money at call and short notice	8,52	44,20	21,49	68,30	8,95	8,89
12. Investments :						
(i) Securities of Central and State Governments and trustee securities	7,56,67	9,24,44	18,47,22	20,97,10	1,90,16	2,14,78
(ii) Shares	51	71	18,61	19,69	18	18
(iii) Debentures and bonds	3,81	4,34	36,94	47,12	81	80
(iv) Other investments	4,74	4,65	26,53	23,25	24	24
(v) Gold	—	—	—	—	—	—
13. Advances :						
(i) Loans, advances, cash credits and overdrafts :						
(a) In India	14,40,77	16,60,25	31,56,97	37,34,46	3,71,10	4,05,28
(b) Outside India	14,77	27,95	94,63	1,14,70	—	—
(ii) Bills discounted and purchased :						
(a) Payable in India	1,24,60	1,29,77	6,33,80	6,68,22	40,16	58,48
(b) Payable outside India	47,26	62,74	2,28,07	2,74,74	13,48	12,25
14. Particulars of item 13 :						
(a) Debts considered good, fully secured ..	13,21,83	15,74,61	31,44,12	37,19,42	3,72,53	4,20,84
(b) Debts considered good, but having no other security than the debtors' personal security	95,67	1,20,12	2,90,62	3,26,09	11,41	14,31
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	2,09,90	1,85,98	6,78,73	7,46,61	40,80	40,86
(d) Debts considered doubtful or bad, not provided for	—	—	—	—	—	—
(e) Debts due by directors or officers of the bank	2,14	2,18	16,26	21,07	2,03	2,26
(f) Debts due by companies or firms in which the directors of the bank are interested	1,69	2,51	11	3,35	2,72	—
(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	2,59	2,67	27,16	21,41	2,08	2,39
(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	8,48	9,66	30	3,35	3,36	2,79
(i) Due from banks	19,09	20,16	13,98	18,72	1,99	1,33
15. Premises less depreciation	15,63	16,17	24,75	27,70	2,84	3,04
16. Non-banking assets acquired in satisfaction of claims	—	—	38	39	8	8
17. Furniture and fixtures less depreciation	13,00	14,26	37,56	43,89	4,07	4,24
18. Other assets including silver	75,62	93,54	1,24,02	1,67,84	18,04	35,62
19. Loss	—	—	—	—	—	—

CLASSES OF COMMERCIAL BANKS, 1973 AND 1974—(Concl.)

under Section 29(I) of the Banking Regulation Act, 1949)

(In lakhs of rupees)

(in lakhs of rupees)

Other Indian Scheduled Banks		Scheduled Banks				All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
		All Indian Scheduled Banks		Foreign Banks				9	9	81	81
39	38	61	60	11	12	72	72	9	9	81	81
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
1,32,25	1,45,92	10,24,94	10,95,54	67,12	47,35	10,92,06	11,42,89	1,34	2,06	10,93,40	11,44,95
10,97	15,63	27,83	32,84	3,38	2,31	31,21	35,15	46	85	31,67	36,00
1,04	2,07	72,98	1,53,03	1,15	1,19	74,13	1,54,22	6	14	74,19	1,54,36
13,14	21,01	14,94	25,01	2,00	1,50	16,94	26,51	43	89	17,37	27,40
—	7	54,81	93,48	—	—	54,81	93,48	—	—	54,81	93,48
6,14	21,29	45,10	1,42,68	1,30	13,29	46,40	1,55,97	1	—	46,41	1,55,97
2,42,47	2,90,09	30,36,52	35,26,41	2,43,33	2,69,32	32,79,85	37,95,73	3,58	3,88	32,83,43	37,99,61
1,60	1,90	20,90	22,48	2,08	2,06	22,98	24,54	3	3	23,01	24,57
2,42	4,15	43,98	56,41	1,52	1,45	45,50	57,86	71	81	46,21	58,67
55	1,36	32,06	29,50	2,49	9,94	34,55	39,44	2	8	34,57	39,52
—	—	—	—	—	—	—	—	—	—	—	—
4,74,27	5,53,76	54,43,11	63,53,75	4,08,86	4,47,93	58,51,97	68,01,68	10,15	11,51	58,62,12	68,13,19
8	13,50	1,09,48	1,56,15	—	—	1,09,48	1,56,15	—	—	1,09,48	1,56,15
79,05	1,06,50	8,77,61	9,62,97	79,39	83,74	9,57,00	10,46,71	57	78	9,57,57	10,47,49
5,59	15,89	2,94,40	3,65,62	82,50	82,02	3,76,90	4,47,64	10	28	3,77,00	4,47,92
4,81,62	5,86,14	53,20,10	63,01,01	3,88,04	4,23,93	57,08,14	67,24,94	9,34	11,33	57,17,48	67,36,27
54,28	62,46	4,51,98	5,22,98	66,25	76,39	5,18,23	5,99,37	72	94	5,18,95	6,00,31
23,05	40,97	9,52,48	10,14,42	1,15,81	1,12,64	10,68,29	11,27,06	63	17	10,68,92	11,27,23
4	8	4	8	65	73	69	81	13	13	82	94
1,62	2,24	22,05	27,75	1,56	2,02	23,61	29,77	3	5	23,64	29,82
1,16	2,55	5,68	8,41	3,40	3,25	9,08	11,66	—	—	9,08	11,66
1,93	2,57	33,76	29,04	1,82	2,25	35,58	31,29	5	7	35,63	31,36
1,99	3,88	14,13	19,68	4,81	6,53	18,94	26,21	—	—	18,94	26,21
1,31	49	36,37	40,70	1,98	1,31	38,35	42,01	—	—	38,35	42,01
3,26	3,90	46,48	50,81	12,68	12,72	59,16	63,53	8	8	59,24	63,61
12	10	58	57	—	—	58	57	1	1	59	58
6,77	9,13	61,40	71,52	3,57	3,86	64,97	75,38	13	17	65,10	75,55
25,76	35,27	2,43,44	3,32,27	17,70	16,65	2,61,14	3,48,92	51	66	2,61,65	3,49,58
8	—	8	—	—	2	8	2	15	13	23	15

No. 5—LIABILITIES AND ASSETS OF DIFFERENT

	Year	No. of Re- port- ing Banks	Paid- up Capi- tal*	Reser- ves*	Total Paid-up Capi- tal & Reser- ves (4+5)	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
Scheduled Banks												
<i>Public Sector Banks:</i>												
State Bank of India	1973	1	5,63	21,91	27,54	1.16	1,201,62	438,32	744,12	2,384,06	59,81	171,79
	1974	1	5,63	45,83	51,46	1.73	1,448,34	523,03	996,68	2,968,05	219,23	155,41
14 Nationalised Indian Banks	1973	14	31,00	51,94	82,94	1.36	3,177,85	1,695,78	1,237,67	6,111,30	182,65	470,62
	1974	14	31,00	58,11	89,11	1.27	3,636,20	1,976,21	1,420,14	7,032,55	218,98	447,88
Subsidiaries of State Bank of India	1973	7	5,00	4,23	9,23	1.51	317,74	152,89	139,61	610,24	20,61	71,18
	1974	7	5,00	4,72	9,72	1.41	348,84	179,88	161,72	690,44	24,44	59,29
TOTAL	1973	22	41,63	78,08	119,71	1.31	4,697,21	2,286,99	2,121,40	9,105,60	263,07	713,59
	1974	22	41,63	108,66	150,29	1.41	5,433,38	2,679,12	2,578,54	10,691,04	462,65	662,58
<i>Private Sector Banks :</i>												
Other Indian Sched- uled Banks	1973	39	7,80	8,00	15,80	1.79	514,60	212,16	156,23	882,99	39,19	104,77
	1974	38	8,78	9,56	18,34	1.66	629,94	269,09	207,76	1,106,79	58,58	105,68
Foreign Banks†	1973	11					422,86	158,78	205,20	786,84	6,31	65,57
	1974	12					441,63	171,37	199,71	812,71	6,62	44,37
TOTAL	1973	50	7,80	8,00	15,80	0.95	937,46	370,94	361,43	1,669,83	45,50	170,34
	1974	50	8,78	9,56	18,34	0.96	1,071,57	440,46	407,47	1,919,50	65,20	150,05
Total Scheduled Banks	1973	72	49,43	86,08	135,51	1.26	5,634,67	2,657,93	2,482,83	10,775,43	308,57	883,93
	1974	72	50,41	118,22	168,63	1.34	6,504,95	3,119,58	2,986,01	12,610,54	527,85	812,63
Non-Scheduled Banks	1973	9	40	46	86	5.28	9,19	5,59	1,50	16,28	78	1,08
	1974	9	40	50	90	4.45	11,18	7,17	1,89	20,24	1,13	1,90
Total of Scheduled and Non-Scheduled Banks	1973	81	49,83	86,54	136,37	1.26	5,643,86	2,663,52	2,484,33	10,791,71	309,35	885,01
	1974	81	50,81	118,72	169,53	1.34	6,516,13	3,126,75	2,987,90	12,630,78	528,98	814,53

† Figures relate to business in the Indian Union.

* Relate only to banks registered in the Indian Union.

CLASSES OF COMMERCIAL BANKS, 1973 AND 1974 (TOTAL BUSINESS)

(Amount in lakhs of rupees)

Total Cash (12+13)	Per- cent- age of (14) to (11)	Investments			Total Invest- ments (16+ 17+18)	Per- cent- age of (19) to (11)	Money at Call and Short Notice	Loans and Ad- vances	Bills Dis- counted and Pur- chased	Total Bank Credit (22+ 23)	Per- cent- age of (24) to (11)	Profit made dur- ing the year	No. of Offices	
		Govt. Securi- ties	Other Appro- ved Se- curities	Others									Indian	Fore- ign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
231,60 374,64	9.71 12.62	522,60 924,44	116,73 4,65	139,45 27,06	778,78 956,15	32.67 32.21	8,52 44,20	1,455,54 1,688,20	171,86 192,51	1,627,40 1,880,71	68.26 63.37	4,12 4,61	3,005 3,383	10 13
653,27 666,86	10.69 9.48	1,354,56 1,522,00	515,78 1,589,58	102,41 143,73	1,972,75 2,255,31	32.28 32.07	21,49 68,30	3,246,74 3,839,15	861,87 942,96	4,108,61 4,782,11	67.23 68.00	8,17 11,50	8,784 9,606	75 79
91,79 83,73	15.04 12.13	115,09 121,08	73,19 93,62	7,11 1,30	195,39 216,00	32.02 31.28	8,95 8,89	371,14 405,39	53,63 70,73	424,77 476,12	69.61 68.96	53 61	1,625 1,707	— —
976,66 1,125,23	10.73 10.52	1,992,25 2,567,52	705,70 687,85	248,97 172,09	2,946,92 3,427,46	32.36 32.06	38,96 121,39	5,073,42 5,932,74	1,087,36 1,206,20	6,160,78 7,138,94	67.66 66.77	12,82 16,72	13,414 14,696	85 92
143,96 164,26	16.30 14.84	163,57 191,57	78,86 98,58	18,06 27,81	260,49 317,96	29.50 28.73	6,14 21,29	474,35 567,26	84,64 122,38	558,99 689,64	63.31 62.31	1,20 2,65	2,811 3,207	8 9
71,88 50,99	9.14 6.27	199,39 233,01	44,28 45,30	7,75 5,46	251,42 283,77	31.95 34.92	1,30 13,29	408,37 472,99	161,89 140,70	570,26 613,69	72.47 75.51	4,20 6,27	127 128	— —
215,84 215,25	12.93 11.21	362,96 424,58	123,14 143,88	25,81 33,27	511,91 601,73	30.66 31.35	7,44 34,58	882,72 1,040,25	246,53 263,08	1,129,25 1,303,33	67.63 67.90	5,40 8,92	2,938 3,335	8 9
1,192,50 1,340,48	11.07 10.63	2,355,21 2,992,10	828,84 831,73	274,78 205,36	3,458,83 4,029,19	32.10 31.95	46,40 155,97	5,956,14 6,972,99	1,333,89 1,469,28	7,290,03 8,442,27	67.65 66.95	18,22 25,64	16,352 18,031	93@ 101@
1,86 3,03	11.43 14.97	3,29 3,37	99 1,31	46 90	4,74 5,58	29.12 27.57	4 10	10,17 11,56	67 1,06	10,84 12,62	66.58 62.35	1 6	116 129	— —
1,194,36 1,343,51	11.07 10.64	2,358,50 2,995,47	829,83 833,04	275,24 206,26	3,463,57 4,034,77	32.09 31.94	46,44 156,07	5,966,31 6,984,55	1,334,56 1,470,34	7,300,87 8,454,89	67.65 66.94	18,23 25,70	16,468 18,160	93@ 101@

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

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1973 AND 1974
(INDIAN BUSINESS)

(Amount in lakhs of rupees)																						
Year	No. of Re- por- ting Banks	Paid- up Capi- tal	Re- ser- ves	Deposits				Pro- fit made dur- ing the year†	Total Liabi- lities or Assets as per Balance Sheet	Cash		Investments			Mo- ney at call and short notice	Loans and Advan- ces	Bills Dis- coun- ted and Pur- chased	No. of Offices				
				Fixed	Savings	Current	Total			In Hand	At Bank	Govern- ment Securi- ties	Other Ap- pro- ved Secu- rities	Others				In- dian	For- eign			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
Scheduled banks																						
Public sector :																						
State Bank of India and its Sub- sidiaries	1973	8	10.63	26.14	1,511.88	586.70	855.86	2,954.44	4.65	3,702.67	80.15	231.25	635.11	189.26	131.16	8.95	1,811.87	221.58	4,630	10		
	1974	8	10.63	50.54	1,786.39	695.96	1,058.73	3,541.08	5.21	4,540.81	243.02	98.52	1,044.33	94.04	6.29	30.89	2,065.64	255.67	5,090	13		
14 Nationalised Indian Banks	1973	14	31.00	51.86	3,062.82	1,663.81	1,153.50	5,880.13	6.65	7,861.38	180.57	452.13	1,353.93	512.30	57.38	11.06	3,156.36	788.23	8,784	75		
	1974	14	31.00	58.03	3,463.96	1,940.33	1,321.48	6,725.77	9.55	9,110.98	215.87	428.97	1,507.74	589.58	68.31	45.45	3,725.30	853.35	9,606	79		
TOTAL	1973	22	41.63	78.00	4,574.70	2,250.51	2,009.36	8,834.57	11.30	11,564.05	260.72	683.38	1,989.04	701.56	188.54	20.01	4,968.23	1,009.81	13,414	85		
	1974	22	41.63	108.57	5,250.35	2,636.29	2,380.21	10,266.85	14.76	13,651.79	458.89	527.49	2,552.07	683.62	74.60	76.34	5,790.94	1,109.02	14,696	92		
Private Sector :																						
Other Indian Scheduled Banks	1973	39	7.80	8.00	514.59	212.11	156.17	882.87	1.20	1,137.48	39.19	104.74	163.57	78.86	18.05	6.08	474.27	84.62	2,811	8		
	1974	38	8.78	9.56	626.88	268.59	207.17	1,102.64	2.65	1,419.98	58.57	104.96	191.57	98.58	26.92	20.72	565.41	120.58	3,207	9		
Total Scheduled Banks	1973	61	49.43	86.00	5,089.29	2,462.62	2,165.53	9,717.44	12.50	12,701.53	299.91	788.12	2,152.61	780.42	206.59	26.09	5,442.50	1,094.43	16,225	93*		
	1974	60	50.41	118.13	5,877.23	2,904.88	2,587.38	11,369.49	17.41	15,071.77	517.46	632.45	2,743.64	782.20	101.52	97.06	6,356.35	1,229.60	17,903	101*		
Non-Scheduled Banks	1973	9	40	46	9.19	5.59	1.50	16.28	1	19.69	78	1.08	3.29	99	46	4	10.17	67	116	—		
	1974	9	40	50	11.18	7.17	1.89	20.24	6	24.18	1.13	1.90	3.37	1.31	90	10	11.56	1.06	129	—		
Total of Indian Commercial Banks	1973	70	49.83	86.46	5,098.48	2,468.21	2,167.03	9,733.72	12.51	12,721.22	300.69	789.20	2,155.90	781.41	207.05	26.13	5,452.67	1,095.10	16,341	93*		
	1974	69	50.81	118.63	5,888.41	2,912.05	2,589.27	11,389.73	17.47	15,095.95	518.59	634.35	2,747.01	783.51	102.42	97.16	6,367.91	1,230.66	18,032	101*		

† Relates to Indian business.

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

**No. 7—LIABILITIES AND ASSETS IN FOREIGN COUNTRIES OF INDIAN SCHEDULED
COMMERCIAL BANKS AS ON THE LAST FRIDAY OF DECEMBER 1973 AND 1974**

(In lakhs of rupees)												
	United Kingdom		Singapore		Hong Kong		Sri Lanka		Other Countries		Total	
	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
Number of Banks	5	5	4	4	3	3	3	3	9	14	7	8
Number of Offices	13	15	6	6	4	5	3	3	29@	34@	55@	63@
LIABILITIES												
1. Demand Deposits	43,57	59,18	12,82	12,66	6,93	7,09	5,69	6,84	50,37	1,03,91	1,19,38	1,89,68
2. Time Deposits	67,85	98,88	25,51	34,27	16,15	20,49	4,26	4,85	40,91	58,68	1,54,68	2,17,17
3. Total Deposits	1,11,42	1,58,06	38,33	46,93	23,08	27,58	9,95	11,69	91,28	1,62,59	2,74,06	4,06,85
4. Due to Other Banks	39	1,54	5,51	4,07	2,57	4,41	18	1	7,37	9,33	16,02	19,36
5. Branch Adjustments	13,39	21,36	3,73	4,92	1,89	1,75	4	10	9,50	13,47	28,55	41,60
6. Other Liabilities	34,18	26,38	10,66	16,84	7,97	10,54	1,60	1,64	24,93	39,39	79,34	94,79
7. Total	1,59,38	2,07,34	58,23	72,76	35,51	44,28	11,77	13,44	1,33,08	2,24,78	3,97,97	5,62,60
ASSETS												
8. Cash in Hand	12	20	37	86	12	12	28	25	1,50	3,74	2,39	5,17
9. Balances with Central Bank	1,83	1,45	1,73	1,37	—	—	1,33	1,74	4,56	11,19	9,45	15,75
10. Balances with Other Banks in Current Account	42,66	62,11	1,44	1,15	54	46	36	47	14,18	47,99	59,18	1,12,18
11. Cash-Deposit Ratio	1.8	1.0	5.5	4.8	0.5	0.4	16.2	17.0	6.6	9.2	4.3	5.1
12. Money at Call and Short Notice	13,68	25,48	1,21	7,76	50	64	75	95	10,04	19,23	26,18	54,06
13. Investments in Foreign Government Securities	5,66	5,85	6,02	3,63	8	8	2,93	2,11	8,39	7,07	23,08	18,74
14. Other Investments	10,22	8,69	60	2,15	1	1	1	2	3,67	8,39	14,51	19,26
15. Investment-Deposit Ratio	14.3	9.2	17.3	12.3	0.4	0.3	29.5	18.2	13.2	9.5	13.7	9.3
16. Bills Purchased and Discounted	10,80	21,75	16,65	18,42	17,00	20,20	1,50	2,36	29,00	33,37	74,95	96,10
17. Loans and Advances	36,96	53,37	21,40	22,56	10,80	12,74	3,77	4,52	34,99	49,33	1,07,92	1,42,52
18. Due from Banks	28	2	2	13	—	1	13	31	99	4,55	1,42	5,02
19. Credit-Deposit Ratio	42.9	47.5	99.3	87.3	120.5	119.4	53.0	58.9	70.1	50.9	66.7	58.7
20. Branch Adjustments	3,47	36	—	—	—	—	5	1	1,85	3,58	5,37	3,95
21. Other Assets	33,70	28,06	8,79	14,73	6,46	10,02	66	70	23,91	36,34	73,52	89,85
22. Total	1,59,38	2,07,34	58,23	72,76	35,51	44,28	11,77	13,44	1,33,08	2,24,78	3,97,97	5,62,60

@ Includes five mobile offices in Kenya, Fiji Islands and Mauritius.
Note : Excludes assets and liabilities of offices of the Indian Banks in Pakistan and Bangladesh as also of the subsidiaries of Bank of India in Nigeria and Bank of Baroda in Uganda.

No. 8—EARNINGS AND EXPENSES

Banks	State Bank of India and its subsidiaries		14 Nationalised Banks		Other Indian Scheduled Banks	
Year	1973	1974	1973	1974	1973	1974
Number of Reporting Banks	8	8	14	14	39	38
EARNINGS						
I. Interest, dividend, commission and exchange earned on :						
(a) Bills purchased and discounted	19,73.5	31,17.5	64,52.3	103,15.1	7,67.0	12,62.6
(b) Loans and advances	154,57.0	234,30.5	291,03.2	439,26.6	46,27.1	70,24.1
(c) Investments						
(i) Government Securities (Central and State) ..	37,95.3	26,07.1	68,95.8	67,82.1	9,29.9	8,92.7
(ii) Others	5,23.4	14,04.0	26,09.5	32,04.2	2,83.0	5,62.3
(d) Deposits with banks	1,11.7	5,48.3	5,71.5	9,74.7	2,77.9	4,50.3
(e) Other Sources :						
(i) Commission on letters of credit	6,25.6	6,11.9	7,68.0	13,82.9	16.5	24.2
(ii) Bills for collection	4,10.1	5,18.8	12,03.8	15,36.5	1,55.2	2,58.3
(iii) T.T.'s and D.D.'s Sold	7,15.9	15,56.5	6,93.7	9,83.5	83.8	1,42.7
(iv) Other service charges	31,92.8	28,21.5	14,81.8	21,54.2	1,35.1	3,44.3
II. Total current operating earnings (Total of I)	268,05.3	366,16.1	497,79.6	712,59.8	72,75.5	109,61.5
III. Recoveries on assets previously written down and gains from other revaluation or sale of assets	0.9	2.0	40.0	26.7	26.2	33.1
IV. Other income	4,98.0	5,89.7	8,33.9	11,24.5	2,69.0	4,16.7
V. Total Earnings (Total of II to IV)	273,04.2	372,07.8	506,53.5	724,11.0	75,70.7	114,11.3
EXPENSES						
VI. Interest, commission and brokerage paid on :						
(a) Deposits	112,59.5	155,36.8	246,99.2	348,67.7	36,60.3	51,48.6
(b) Borrowings	4,00.6	17,32.7	11,00.3	38,25.3	1,81.2	3,00.8
(c) Other accounts	1,13.5	89.3	1,15.5	4,45.4	4.0	17.8
VII. (a) Establishment expenses	108,48.6	137,91.2	156,97.1	204,46.9	23,30.1	32,39.0
(b) Other working expenses :						
(i) Directors' and other Local Committee Mem- bers' fees and allowances	5.2	6.7	7.7	10.8	6.4	6.2
(ii) Others	22,51.0	27,12.8	45,41.9	55,00.0	8,08.5	12,00.2
VIII. Taxes and dues of the nature of operating expenses (e.g. municipal charges on land and buildings, district/local board rates paid, etc. but excluding taxes on profits) ..	66.8	72.1	92.8	1,35.8	5.8	10.5
IX. Total Current Operating expenses (Total of VI to VIII) ..	249,45.2	339,41.6	462,54.5	652,31.9	69,96.3	99,23.1
X. Depreciation written off and loss incurred on sale of assets	3,51.6	4,18.1	5,76.8	10,48.2	94.1	1,53.4
XI. Total expenses (Total of IX and X)	252,96.8	343,59.7	468,31.3	662,80.1	70,90.4	100,76.5
XII. Balance of profit or loss (—) before taxes (V—XI) ..	20,07.4	28,48.1	38,22.2	61,30.9	4,80.3	13,34.8
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS						
XIII. Sources of sums made available :						
(i) Balance of profit or loss (—) before taxes ..	20,07.4	28,48.1	38,22.2	61,30.9	4,80.3	13,34.8
(ii) Surplus or deficit (—) brought forward from pre- ceding year	7.7	9.4	—	—	3.0	3.8
(iii) Taken from reserves	—	—	0.5	1,90.0	3.3	1.6
Total	20,15.1	28,57.5	38,22.7	63,20.9	4,86.6	13,40.2
XIV. Allocation of sums made available :						
(a) Provision for taxes on profits£	5,51.9	11,89.4	16,23.3	36,00.3	1,37.0	6,72.5
(b) Carried to reserves	2,41.1	4,40.9	3,79.6	6,27.2	63.0	1,76.9
(c) Dividend, bonus etc. to shareholders	1,63.9	79.5	3,53.4+	3,96.2+	47.8	73.8
(d) Employees' share (bonus) in the profit	9,12.4	10,56.8	12,18.7	13,86.6	1,75.4	2,55.8
(e) Allocated to other special purposes	62.1	4.5	20.0	25.5	21.8	55.2
(f) For payment of gratuity in future years	74.2	75.9	2,27.7	2,85.1	38.2	92.4
(g) Amount remitted to Head Office by Foreign Banks	—	—	—	—	—	—
(h) Balance carried forward to next year's account ..	9.5	10.5	—	—	3.4	13.6
Total	20,15.1	28,57.5	38,22.7	63,20.9	4,86.6	13,40.2

£ Includes provision for interest tax in the year 1974.

+ Represents amount transferred to Government of India.

OF COMMERCIAL BANKS, 1973 AND 1974*

(In lakhs of rupees)									
All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
61	60	11	12	72	72	9	9	81	81
91,92.8	146,95.2	15,48.5	26,78.8	107,41.3	173,74.0	10.3	8.7	107,51.6	173,82.7
491,87.3	743,81.2	35,09.4	48,64.2	526,96.7	792,45.4	93.3	1,48.7	527,90.0	793,94.1
116,21.0	102,81.9	8,72.9	10,26.4	124,93.9	113,08.3	14.2	18.9	125,08.1	113,27.2
34,15.9	51,70.5	2,14.0	2,40.4	36,29.9	54,10.9	6.4	6.6	36,36.3	54,17.5
9,61.1	19,73.3	88.9	1,38.8	10,50.0	21,12.1	5.3	10.9	10,55.3	21,23.0
14,10.1	20,19.0	91.2	1,39.4	15,01.3	21,58.4	—	—	15,01.3	21,58.4
17,69.1	23,13.6	1,36.4	1,78.7	19,05.5	24,92.3	3.3	4.0	19,08.8	24,96.3
14,93.4	26,82.7	2,43.4	3,05.5	17,36.8	29,88.2	1.4	1.8	17,38.2	29,90.0
48,09.7	53,20.0	3,59.4	5,98.2	51,69.1	59,18.2	11.4	21.4	51,80.5	59,39.6
838,60.4	1188,37.4	70,64.1	101,70.4	909,24.5	1290,07.8	1,45.6	2,21.0	910,70.1	1292,28.8
67.1	61.8	38.6	83.9	1,05.7	1,45.7	0.3	0.3	1,06.0	1,46.0
16,00.9	21,30.9	5,99.7	7,20.7	22,00.6	28,51.6	6.2	5.4	22,06.8	28,57.0
855,28.4	1210,30.1	77,02.4	109,75.0	932,30.8	1320,05.1	1,52.1	2,26.7	933,82.9	1322,31.8
396,19.0	555,53.1	26,22.0	33,04.4	422,41.0	588,57.5	77.1	1,05.8	423,18.1	589,63.3
16,82.1	58,58.8	1,34.6	9,01.4	18,16.7	67,60.2	1.7	4.0	18,18.4	67,64.2
2,33.0	5,52.5	2,85.8	2,94.0	5,18.8	8,46.5	—	—	5,18.8	8,46.5
288,75.8	374,77.1	17,08.7	20,30.4	305,84.5	395,07.5	51.0	72.8	306,35.5	395,80.3
19.3	23.7	3.5	3.2	22.8	26.9	0.3	0.2	23.1	27.1
76,01.4	94,13.0	9,91.3	12,37.6	85,92.7	106,50.6	13.4	19.5	86,06.1	106,70.1
1,65.4	2,18.4	11.6	26.6	1,77.0	2,45.0	0.2	0.4	1,77.2	2,45.4
781,96.0	1090,96.6	57,57.5	77,97.6	839,53.5	1168,94.2	1,43.7	2,02.7	840,97.2	1170,96.9
10,22.5	16,19.7	91.2	93.3	11,13.7	17,13.0	1.8	2.4	11,15.5	17,15.4
792,18.5	1107,16.3	58,48.7	78,90.9	850,67.2	1186,07.2	1,45.5	2,05.1	852,12.7	1188,12.3
63,09.9	103,13.8	18,53.7	30,84.1	81,63.6	133,97.9	6.6	21.6	81,70.2	134,19.5
63,09.9	103,13.8	18,53.7	30,84.1	81,63.6	133,97.9	6.6	21.6	81,70.2	134,19.5
10.7	13.2	45.8	1,40.6	56.5	1,53.8	-12.6	-13.8	43.9	1,40.0
3.8	1,91.6	4.3	7.0	8.1	1,98.6	—	—	8.1	1,98.6
63,24.4	105,18.6	19,03.8	32,31.7	82,28.2	137,50.3	-6.0	7.8	82,22.2	137,58.1
23,12.2	54,62.2	12,29.3	22,44.0	35,41.5	77,06.2	1.5	9.4	35,43.0	77,15.6
6,83.7	12,45.0	—	—	6,83.7	12,45.0	0.9	3.3	6,84.6	12,48.3
5,65.1	5,49.5	—	—	5,65.1	5,49.5	1.0	1.7	5,66.1	5,51.2
23,06.5	26,99.2	1,91.5	2,02.3	24,98.0	29,01.5	3.0	4.9	25,01.0	29,06.4
1,03.9	85.2	6.8	6.8	1,10.7	92.0	—	0.3	1,10.7	92.3
3,40.1	4,53.4	3.9	1.3	3,44.0	4,54.7	1.4	0.8	3,45.4	4,55.5
—	—	3,31.8	5,01.8	3,31.8	5,01.8	—	—	3,31.8	5,01.8
12.9	24.1	1,40.5	2,75.5	1,53.4	2,99.6	-13.8	-12.6	1,39.6	2,87.0
63,24.4	105,18.6	19,03.8	32,31.7	82,28.2	137,50.3	-6.0	7.8	82,22.2	137,58.1

* See para 14 of the Introduction, page XII.

No. 9—EARNINGS AND EXPENSES OF
(Percentage Distribution of Earnings,

Banks	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Indian Scheduled Banks	
Year	1973	1974	1973	1974	1973	1974
Number of Reporting Banks	8	8	14	14	39	38
1. Current operating earnings ..	268,05.3	366,16.1	497,79.6	712,59.8	72,75.5	109,61.5
2. Current operating expenses ..	249,45.2	339,41.6	462,54.5	652,31.9	69,96.3	99,23.1
3. Net current operating earnings (1-2)	18,60.1	26,74.5	35,25.1	60,27.9	2,79.2	10,38.4
4. Net recovery(+) or depreciation(—)	—3,50.7	—4,16.1	—5,36.8	—10,21.5	—67.9	—1,20.3
5. Balance of profit or loss (—) before taxes	20,07.4	28,48.1	38,22.2	61,30.9	4,80.3	13,34.8
EARNINGS					<i>As Percentage of</i>	
Bills and loans	65.0	72.5	71.4	76.1	74.1	75.6
Government securities	14.2	7.1	13.9	9.5	12.8	8.1
Other investments including deposits with banks	2.4	5.3	6.4	5.9	7.7	9.2
Other earnings	18.4	15.1	8.3	8.5	5.4	7.0
EXPENSES						
Establishment expenses	40.5	37.7	31.5	28.7	32.0	29.5
Interest on deposits	42.0	42.4	49.6	48.9	50.3	47.0
Interest on borrowings and other accounts	1.9	5.0	2.4	6.0	2.5	2.9
Other expenses	8.7	7.6	9.3	7.9	11.3	11.1
Balance of profit or loss (—) before taxes	7.5	7.8	7.7	8.6	6.6	12.2
ALLOCATIONS					<i>As Percentage of</i>	
Provision for taxes on profits† ..	27.5	41.8	42.4	58.7	28.5	50.4
General reserves	12.0	15.5	9.9	10.2	13.1	13.3
Allocation to other special purposes ..	3.1	0.2	0.5	0.4	4.5	4.1
Dividend, bonus, etc. to shareholders	8.2	2.8	9.2*	6.5*	9.9	5.5
Employees' share (bonus) in the profit	45.5	37.1	31.9	22.6	36.5	19.2

† Includes provision for interest tax in the year 1974.

* Represents amount transferred to Government of India.

COMMERCIAL BANKS, 1973 AND 1974

Expenses, Profits and Allocations)

(In lakhs of rupees)

All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
61	60	11	12	72	72	9	9	81	81
838,60.4	1188,37.4	70,64.1	101,70.4	909,24.5	1290,07.8	1,45.6	2,21.0	910,70.1	1292,28.8
781,96.0	1090,96.6	57,57.5	77,97.6	839,53.5	1168,94.2	1,43.7	2,02.7	840,97.2	1170,96.9
56,64.4	97,40.8	13,06.6	23,72.8	69,71.0	121,13.6	1.9	18.3	69,72.9	121,31.9
-9,55.4	-15,57.9	-52.6	-9.4	-10,08.0	-15,67.3	-1.5	-2.1	-10,09.5	-15,69.4
63,09.9	103,13.8	18,53.7	30,84.1	81,63.6	133,97.9	6.6	21.6	81,70.2	134,19.5
<i>Current Operating Earnings</i>									
69.6	75.0	71.6	74.2	69.8	74.9	71.2	71.2	69.8	74.9
13.9	8.7	12.3	10.1	13.7	8.8	9.7	8.6	13.7	8.8
5.2	6.0	4.3	3.7	5.1	5.8	8.0	7.9	5.2	5.8
11.3	10.4	11.8	12.0	11.3	10.5	11.1	12.3	11.3	10.5
34.4	31.5	24.2	20.0	33.6	30.6	35.0	32.9	33.6	30.6
47.2	46.7	37.1	32.5	46.5	45.6	52.9	47.9	46.5	45.6
2.3	5.4	5.9	11.8	2.6	5.9	1.2	1.8	2.6	5.9
9.3	8.1	14.2	12.5	9.7	8.5	9.5	9.1	9.7	8.5
7.5	8.7	26.2	30.3	9.0	10.4	4.5	9.8	9.0	10.4
<i>Profits</i>									
36.6	53.0	66.3	72.8	43.4	57.5	22.7	43.5	43.4	57.5
10.8	12.1	—	—	8.4	9.3	13.6	15.3	8.4	9.3
1.6	0.8	0.4	0.2	1.4	0.7	—	1.4	1.4	0.7
9.0	5.3	—	—	6.9	4.1	15.2	7.9	6.9	4.1
36.6	26.2	10.3	6.6	30.6	21.7	45.5	22.7	30.6	21.7

**No. 10—INCOME, EXPENDITURE AND PROFITS OF DIFFERENT CLASSES OF
SCHEDULED COMMERCIAL BANKS, 1973 AND 1974**

(In lakhs of rupees)																		
	Interest and Discount		Commission, Exchange and Brokerage		Other Earnings		Total Earnings		Interest paid on Deposits, Borrowings, etc.		Salaries, Allowances, Provident Fund, Bonus, etc.		Other Expenditure		Total Expenditure		Profits*	
	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
A. State Bank of India ..	1,69,22	2,33,43	35,57	46,64	2,51	1,91	2,07,30	2,81,98	90,04	1,35,84	89,81	1,13,81	23,33	27,72	2,03,18	2,77,37	4,12	4,61
B. Subsidiaries of the State Bank																		
1. State Bank of Bikaner & Jaipur ..	7,86	11,21	2,69	2,74	33	25	10,88	14,20	4,40	5,85	5,22	6,90	1,18	1,36	10,80	14,11	8	9
2. State Bank of Hyderabad ..	9,00	11,88	1,97	2,52	19	22	11,16	14,62	4,57	6,86	5,06	6,16	1,47	1,54	11,10	14,56	6	6
3. State Bank of Indore ..	4,36	5,36	78	90	16	21	5,30	6,47	2,62	3,16	2,15	2,74	49	53	5,26	6,43	4	4
4. State Bank of Mysore ..	7,13	9,87	1,51	2,00	16	15	8,80	12,02	4,35	6,57	3,41	4,35	91	97	8,67	11,89	13	13
5. State Bank of Patiala ..	6,60	8,80	59	85	2	1	7,21	9,66	4,08	5,60	2,43	3,23	66	77	7,17	9,60	4	6
6. State Bank of Saurashtra ..	6,09	8,17	1,08	1,11	8	9	7,25	9,37	3,63	4,56	2,78	3,79	74	91	7,15	9,26	10	11
7. State Bank of Travancore ..	6,57	8,97	1,25	1,27	1	1	7,83	10,25	3,60	5,17	3,42	4,14	72	81	7,74	10,12	9	13
Total of B ..	47,61	64,26	9,87	11,39	95	94	58,43	76,59	27,25	37,77	24,47	31,31	6,17	6,89	57,89	75,97	54	62
C. Nationalised Banks																		
1. Allahabad Bank ..	15,40	20,37	1,51	2,11	35	36	17,26	22,84	8,98	12,13	6,18	7,74	2,00	2,76	17,16	22,63	10	21
2. Bank of Baroda ..	49,70	65,69	6,85	10,82	70	46	57,25	76,97	31,15	45,23	18,24	22,85	6,85	7,70	56,24	75,78	1,01	1,19
3. Bank of India ..	52,47	78,42	7,33	9,96	55	63	60,35	89,01	35,03	55,48	17,62	23,69	6,11	7,86	58,76	87,03	1,59	1,98
4. Bank of Maharashtra ..	12,85	18,72	99	1,68	6	8	13,90	20,48	7,62	12,15	4,63	6,25	1,49	1,91	13,74	20,31	16	17
5. Canara Bank ..	31,36	46,52	3,31	4,47	1,63	2,70	36,30	53,69	17,83	29,62	13,02	17,46	4,90	5,89	35,75	52,97	55	72
6. Central Bank of India ..	67,21	88,59	8,31	11,46	27	31	75,79	1,00,36	38,41	55,09	29,13	35,82	7,50	8,38	75,04	99,29	75	1,07
7. Dena Bank ..	20,49	29,58	1,64	2,33	43	60	22,56	32,51	11,28	18,50	8,55	10,85	2,60	2,96	22,43	32,31	13	20
8. Indian Bank ..	15,41	21,79	1,90	2,91	31	42	17,62	25,12	9,18	13,85	6,07	7,96	2,09	2,86	17,34	24,67	28	45
9. Indian Overseas Bank ..	13,09	20,35	2,69	3,62	13	12	15,91	24,09	8,14	13,56	5,31	7,10	2,22	2,81	15,67	23,47	24	62
10. Punjab National Bank ..	48,57	63,91	5,31	7,44	40	38	54,28	71,73	30,30	42,51	18,63	22,80	4,32	5,03	53,25	70,34	1,03	1,39
11. Syndicate Bank ..	23,98	33,90	2,10	3,33	91	1,01	26,99	38,24	13,50	19,79	9,68	13,55	3,33	4,24	26,51	37,58	48	66
12. Union Bank of India ..	23,33	32,01	3,69	4,79	53	67	27,55	37,47	13,74	19,16	10,05	13,32	3,35	4,43	27,14	36,91	41	56
13. United Bank of India ..	23,85	34,98	2,17	2,63	14	12	26,16	37,73	13,47	21,68	9,85	12,13	2,77	3,67	26,09	37,48	7	25
14. United Commercial Bank ..	32,45	46,13	3,95	5,30	34	27	36,74	51,70	19,15	29,37	12,52	16,60	4,22	4,81	35,89	50,78	85	92
Total of C ..	4,30,16	6,00,96	51,75	72,85	6,75	8,13	4,88,66	6,81,94	2,57,78	3,88,12	1,69,48	2,18,12	53,75	65,31	4,81,01	6,71,55	7,65	10,39
D. Other Indian Scheduled Commercial Banks ..	64,57	92,29	6,22	9,98	2,98	5,18	73,77	1,07,45	38,08	54,49	25,08	35,78	9,15	14,08	72,31	1,04,35	1,46	3,10
E. Foreign Banks ..	58,78	84,34	16,01	21,89	91	1,06	75,70	1,07,29	30,55	45,27	18,57	22,78	22,38	32,95	71,50	1,01,00	4,20	6,29
F. All Scheduled Commercial Banks (A+B+C+D+E) ..	7,70,34	10,75,28	1,19,42	1,62,75	14,10	17,22	9,03,86	12,55,25	4,43,70	6,61,49	3,27,41	4,21,80	1,14,78	1,46,95	8,85,89	12,30,24	17,97	25,01

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

**No. 11—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF
COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF, 1974**

(As on December 31)

States/Union Territories	Scheduled Commercial Banks				Non-scheduled Commercial Banks				All Commercial Banks			
	Subor- dinate	Cleri- cal	Officers and others	Total	Subor- dinate	Cleri- cal	Officers and others	Total	Subor- dinate	Cleri- cal	Officers and others	Total
States:												
Andhra Pradesh	5,980	12,989	4,312	23,281	—	—	—	—	5,980	12,989	4,312	23,281
Assam	1,048	2,195	698	3,941	20	47	8	75	1,068	2,242	706	4,016
Bihar	4,315	7,539	2,271	14,125	—	—	1	1	4,315	7,539	2,272	14,126
Gujarat	7,059	15,359	5,820	28,238	—	—	—	—	7,059	15,359	5,820	28,238
Haryana	1,689	3,326	1,137	6,152	—	—	—	—	1,689	3,326	1,137	6,152
Himachal Pradesh	455	727	265	1,447	—	—	—	—	455	727	265	1,447
Jammu & Kashmir	682	1,179	444	2,305	—	—	—	—	682	1,179	444	2,305
Karnataka	4,862	16,082	6,064	27,008	1	1	1	3	4,863	16,083	6,065	27,011
Kerala	3,137	8,035	3,088	14,260	170	485	170	825	3,307	8,520	3,258	15,085
Madhya Pradesh	4,228	8,606	2,689	15,523	—	—	—	—	4,228	8,606	2,689	15,523
Maharashtra	16,483	39,393	13,649	69,525	9	13	7	29	16,492	39,406	13,656	69,554
Manipur	52	183	42	277	—	—	—	—	52	183	42	277
Meghalaya	157	288	128	573	—	—	—	—	157	288	128	573
Nagaland	30	100	21	151	—	—	—	—	30	100	21	151
Orissa	1,517	2,523	848	4,888	—	—	—	—	1,517	2,523	848	4,888
Punjab	3,803	7,746	2,777	14,326	3	2	2	7	3,806	7,748	2,779	14,333
Rajasthan	3,071	6,323	2,000	11,394	—	—	—	—	3,071	6,323	2,000	11,394
Tamil Nadu	7,291	19,018	6,820	33,129	—	—	—	—	7,291	19,018	6,820	33,129
Tripura	90	221	72	383	—	—	—	—	90	221	72	383
Uttar Pradesh	9,899	18,076	5,540	33,515	47	85	12	144	9,946	18,161	5,552	33,659
West Bengal	11,699	24,193	7,569	43,461	—	—	—	—	11,699	24,193	7,569	43,461
Union Territories:												
Andaman & Nicobar Islands	17	41	16	74	—	—	—	—	17	41	16	74
Arunachal Pradesh	19	49	17	85	—	—	—	—	19	49	17	85
Chandigarh	412	1,085	371	1,868	—	—	—	—	412	1,085	371	1,868
Dadra & Nagar Haveli	4	8	7	19	—	—	—	—	4	8	7	19
Delhi	5,017	12,469	4,041	21,527	—	—	—	—	5,017	12,469	4,041	21,527
Goa, Daman & Diu	474	966	420	1,860	—	—	—	—	474	966	420	1,860
Lakshadweep	6	17	8	31	—	—	—	—	6	17	8	31
Mizoram	9	16	5	30	—	—	—	—	9	16	5	30
Pondicherry	98	265	109	472	—	—	—	—	98	265	109	472
Total	93,603	209,017	71,248	373,868	250	633	201	1,084	93,853	209,650	71,449	374,952

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

(As on March 31)

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

Note : Figures in brackets indicate percentages to total.

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

No. 13—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1971-75

(Amount in lakhs of rupees)

As at the end of March															
1971			1972			1973			1974		1975				
Amount			Percentage			Amount			Percentage			Amount		Percentage	
71			72			72			72			71		71	
Number of reporting banks															
I. Investments by offices in India :															
A. Indian Government securities															
1. Central	912,25	48.8	1,113,12	48.7	1,499,85	49.6	1,604,57	47.2	1,889,09	46.8					
2. State	469,13	25.1	545,84	23.8	676,40	22.4	753,85	22.1	922,00	22.8					
3. Others*	27	—	25	—	21	—	20	—	89	—					
Total of A	1,381,65	73.9	1,659,21	72.5	2,176,46	72.0	2,358,62	69.3	2,811,98	69.6					
B. Other domestic investments															
1. Other trustee securities	416,91	22.3	550,09	24.1	751,98	24.9	939,66	27.6	1,102,46	27.3					
2. Fixed deposits	57	—	2,74	0.1	3,81	0.1	3,27	0.1	4,29	0.1					
3. Shares and debentures of joint stock companies†	39,65	2.1	45,19	2.0	60,31	2.0	71,37	2.1	79,71	2.0					
4. Initial contribution to the share capital of the Unit Trust of India	1,41	0.1	1,26	—	1,28	—	1,38	—	1,36	—					
5. Units of the Unit Trust of India	9	—	24	—	27	—	32	—	21	—					
6. Real Estate	—	—	—	—	—	—	—	—	—	—					
7. Bullion	—	—	—	—	—	—	—	—	—	—					
8. Others	1,07‡	0.1	4,11‡	0.2	4,75‡	0.2	3,81‡	0.1	11,52‡	0.3					
Total of B	459,70	24.6	603,63	26.4	822,40	27.2	1,019,81	29.9	1,199,55	29.7					
C. Investments in															
(a) Foreign Government Securities															
1. Pakistan securities	19	—	18	—	12	—	1	—	1	—					
2. U. K. securities	2,06	0.1	2,17	0.1	2,06	0.1	94	—	94	—					
3. Other countries' securities	18	—	1	—	1	—	2	—	2	—					
(b) Other foreign investments	42	—	12	—	41	—	2,27	0.1	1,30	0.1					
Total of C	2,85	0.1	2,48	0.1	2,60	0.1	3,24	0.1	2,27	0.1					
Total of I (A+B+C)	1,844,20	98.6	2,265,32	99.0	3,001,46	99.3	3,381,67	99.3	4,013,80	99.4					
II. Investments by foreign offices of Indian Banks :															
1. Indian securities	1	—	—	—	1	—	1	—	1	—					
2. Pakistan securities	1,49	0.1	1,49	—	44	—	—	—	9	—					
3. U. K. securities	4,53	0.2	3,63	0.2	3,95	0.1	6,79	0.2	4,69	0.1					
4. Other countries' securities	15,27	0.8	17,45	0.8	17,07	0.6	16,93	0.5	20,97	0.5					
5. Other investments	5,01	0.3	88	—	1,29	—	1,23	—	1,29	—					
Total of II	26,31	1.4	23,45	1.0	22,76	0.7	24,96	0.7	27,05	0.6					
Total of I and II	1,870,51	100.0	2,288,77	100.0	3,024,22	100.0	3,406,63	100.0	4,040,85	100.0					

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

* Include Treasury Savings Deposit Certificates and other postal obligations.

† Include shares and debentures quoted on a recognised stock exchange as well as those not quoted on any recognised stock exchange.

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

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

(As at the

States/Union Territories	State Government Securities		SHARES / DEBENTURES /							
			Land Mortgage Banks		State Electricity Boards		Municipalities and Port Trusts		State Financial Corporations	
	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
States :										
Andhra Pradesh	73,72	91,41	19,72	18,08	19,57	26,02	4,52	4,51	5,06	6,09
Assam	12,45	16,67	11	11	9,07	11,31	—	—	1,36	1,63
Bihar	27,83	35,70	11,73	12,63	19,96	26,35	1	—	1,80	1,89
Gujarat	57,30	70,87	16,11	16,07	19,70	24,64	18,84	21,40	9,31	11,62
Haryana	19,26	26,76	5,12	5,44	12,84	14,54	—	—	3,26	3,79
Himachal Pradesh ..	1,52	2,65	32	32	1,96	3,20	—	—	20	29
Jammu & Kashmir ..	2,99	4,95	61	62	3,32	5,72	—	—	70	96
Karnataka	56,32	70,21	10,26	10,64	30,42	32,65	2,12	1,62	4,40	5,07
Kerala	28,83	33,66	2,94	3,34	23,91	29,81	33	20	3,32	4,27
Madhya Pradesh	28,21	32,27	9,03	10,22	16,86	23,40	—	—	2,18	2,25
Maharashtra	99,72	110,84	27,96	25,82	19,94	22,35	57,80	63,88	10,10	11,64
Manipur	1,56	4,39	—	—	—	—	—	—	—	—
Meghalaya	1,36	4,49	—	—	—	—	—	—	—	—
Nagaland	1,55	6,30	—	—	—	—	—	—	—	—
Orissa	26,28	31,51	5,34	5,92	13,89	17,40	—	—	88	1,02
Punjab	30,11	35,10	13,47	14,67	15,52	18,18	—	—	1,77	2,51
Rajasthan	46,54	55,94	3,63	3,85	13,08	15,97	—	31	2,82	3,20
Tamil Nadu	106,81	124,08	24,73	24,63	29,03	36,14	14,17	15,04	2,16	2,37
Tripura	—	1,54	—	—	—	—	—	—	—	—
Uttar Pradesh	79,13	101,19	22,43	24,32	25,49	32,09	—	—	3,78	4,52
West Bengal	37,86	44,03	1,97	2,17	25,90	32,36	11,29	10,30	1,16	1,38
Union Territories :										
Delhi	—	—	12	12	—	31	20	20	1,37	1,45
Other Union Territories ..	—	—	22	21	—	—	3,20	3,19	—	—
TOTAL	739,35	904,56	175,82	179,18	300,46	372,44	112,48	120,65	55,63	65,95

INVESTMENTS IN STATE GOVERNMENT SECURITIES AND SHARES/
ASSOCIATED BODIES, 1974@ AND 1975
end of March)

(Book value-Rs. lakhs)

BONDS OF								Shares & Debentures of Joint Stock Companies in the State		Others		Total	
Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. and Quasi-Govt. bodies							
1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
55	1,04	1,60	1,61	—	—	—	—	82	80	—	50	125,56	150,06
—	—	—	—	—	—	—	—	27	17	—	—	23,26	29,89
1,79	2,49	—	—	1,80	2,64	—	—	1	1	—	—	64,93	81,71
4,87	5,88	7,19	8,28	59	72	5,43	6,21	3,80	2,05	74	3,20	143,88	170,94
95	1,44	—	—	—	—	—	—	—	5	—	—	41,43	52,02
—	—	—	—	—	—	—	—	—	—	—	—	4,00	6,46
—	—	—	—	—	—	—	—	—	—	—	—	7,62	12,25
6,97	7,74	41	64	4,52	4,62	7,16	8,68	92	1,49	57	—	124,07	143,36
3,53	4,45	3,02	4,93	1,47	1,35	2,83	4,11	9	7	29	12	70,56	86,31
2,19	2,77	12	16	—	—	5	—	17	10	—	—	58,81	71,17
1,83	2,67	12,80	14,38	—	—	3,75	3,04	27,68	32,65	1,39	2	262,97	287,29
—	—	—	—	—	—	—	—	—	—	—	—	1,56	4,39
—	—	—	—	—	—	—	—	—	—	—	—	1,36	4,49
—	—	—	—	—	—	—	—	—	—	—	—	1,55	6,30
—	—	5	—	—	—	95	99	—	—	—	—	47,39	56,84
—	—	—	—	—	—	—	—	6	6	—	—	60,93	70,52
3,44	4,66	1,47	3,00	—	—	5	15	—	8	—	—	71,03	87,16
3,93	5,56	3,77	5,95	—	—	3,10	3,09	2,64	1,36	4,38	6,60	194,72	224,82
—	—	—	—	—	—	—	—	—	—	—	—	—	154
5,91	5,91	—	10	—	—	—	60	65	49	—	—	137,39	169,22
1,29	1,74	4,29	6,15	85	85	26,47	49,73	4,09	4,25	31	—	115,48	152,96
1,15	5	—	5	—	1	65	3,10	58	56	1	—	7,50	9,25
1,15	5	—	5	—	1	65	3,10	34	38	1	—	3,84	5,67
—	—	—	—	—	—	—	—	24	18	—	—	3,66	3,58
38,40	46,40	34,72	45,25	9,23	10,19	50,44	79,70	41,78	44,19	7,69	10,44	1566,00	1878,95

@Revised.

**No. 15—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO OCCUPATION, 1974**

(As on the last Friday of December)

(Amount in lakhs of rupees)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE AND ALLIED ACTIVITIES	2210,825	1164,44	829,76
1. Agriculture excluding Plantations	2072,323	821,12	616,13
(a) Direct Finance	1929,074	502,58	417,85
(b) Indirect Finance	143,249	318,54	198,28
2. Allied Activities	121,588	110,31	67,71
3. Plantations	16,914	233,01	145,92
II. INDUSTRY	589,351	8380,24	5339,71
A. Mining and Quarrying	1,916	153,29	125,29
B. Manufacturing Industry	272,708	7487,89	4703,88
1. Rice Mills, Flour and Dal Mills	6,347	103,26	60,79
2. Sugar	807	292,58	107,83
3. Edible Oils and Vanaspati	4,539	180,49	90,51
4. Beverage and Tobacco	2,333	158,11	101,07
5. Textiles	29,184	1531,30	976,70
(a) Cotton Textiles	13,297	883,14	574,57
(b) Jute Textiles	529	207,78	136,17
(c) Other Textiles	15,358	440,38	265,96
6. Paper, Paper Products and Printing	9,242	207,45	146,09
7. Leather and Leather Products	2,524	81,46	56,08
8. Rubber and Rubber Products	3,013	133,83	78,51
9. Chemicals and Chemical Products	18,868	764,54	489,57
(a) Heavy Industrial Chemicals	686	87,55	53,16
(b) Fertilisers	572	147,11	91,30
(c) Drugs and Pharmaceuticals	3,301	178,39	118,04
(d) Others	14,309	351,49	227,07
10. Manufacture of Basic Minerals	909	176,89	90,09
11. Cement	417	82,56	35,36
12. Basic Metal & Metal Products	21,901	896,40	598,78
(a) Iron & Steel	7,268	516,96	347,88
(b) Others	14,633	379,44	250,90
13. Engineering	24,545	1533,46	1003,38
(a) Heavy Engineering	5,579	1065,02	695,35
(b) Light Engineering	18,966	468,44	308,03
14. Vehicles, Vehicle Parts & Transport Equipment	7,926	337,15	247,64
15. Others	140,153	1008,41	621,48
C. Electricity-Generation, Transmission and Distribution	1,551	183,02	116,48
D. Construction	5,021	85,74	68,14
E. Transport, Storage and Communication	85,604	261,11	171,43
F. Personal and Professional Services	222,551	209,19	154,49
1. Professional Services	38,009	36,08	24,75
2. Artisans and Craftsmen	57,973	17,07	13,35
3. Other Services	126,569	156,04	116,39
III. TRADE	394,262	2637,46	1158,44
1. Wholesale Trade	84,367	2262,01	928,69
2. Retail Trade	309,895	375,45	229,75
IV. PERSONAL LOANS (Including Consumer Durables)	1303,610	388,23	292,82
V. ALL OTHERS	1542,853	844,62	522,73
TOTAL BANK CREDIT (I+II+III+IV+V)	6040,901	134 14,99	8143,46
<i>Of which : Small-scale Industry</i>	<i>238,682</i>	<i>1585,22</i>	<i>1042,21</i>

**No. 16—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK-GROUP AND SIZE OF CREDIT LIMIT 1974**

(As on the last Friday of December)

(Amount in Lakhs of rupees)

Credit size	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Indian Banks		Foreign Banks		All Scheduled Commercial Banks	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
	1	2	3	4	5	6	7	8	9	10
Rs. 10,000 and Less	210,88	9.6	452,51	9.8	122,11	18.5	6,26	0.9	791,76	9.7
Above Rs. 10,000 and upto Rs. 1 lakh	244,40	11.1	679,47	14.7	153,20	23.2	22,56	3.3	1099,63	13.5
Above Rs. 1 lakh and upto Rs. 5 lakhs	202,15	9.2	615,20	13.4	148,33	22.6	60,49	8.9	1026,17	12.6
Above Rs. 5 lakhs and upto Rs. 10 lakhs	86,46	3.9	342,14	7.5	68,56	10.4	52,12	7.7	549,28	6.8
Above Rs. 10 lakhs and upto Rs. 50 lakhs	274,76	12.5	996,05	21.6	124,13	18.8	206,17	30.6	1601,11	19.7
Above Rs. 50 lakhs and upto Rs. 1 crore	189,10	8.6	508,14	11.0	29,07	4.4	129,03	19.1	855,34	10.5
Above Rs. 1 crore and upto Rs. 10 crores	735,98	33.5	938,47	20.4	13,44	2.0	178,14	26.3	1866,03	22.9
Above Rs. 10 crores	254,32	11.6	71,77	1.6	—	—	21,00	3.1	347,09	4.2
Composite Limit and Unclassified	50	—	4,90	—	1,02	0.1	63	0.1	7,05	0.1
TOTAL	2198,55	100.0	4608,65	100.0	659,86	100.0	676,40	100.0	8143,46	100.0

**No. 17—DISTRIBUTION OF LOANS AND ADVANCES* OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO INTEREST RANGE, 1973 AND 1974**

(As on the last Friday of December)

(Amount in Crores of rupees)

Interest Range	1973		1974	
	Amount	Percentage to total	Amount	Percentage to total
	1	2	3	4
6% and Less	1,41	2.7	1,29	2.2
Above 6% and upto 8%	4,77	9.2	1,08	1.8
Above 8% and upto 9%	3,74	7.2		
Above 9% and upto 10%	4,20	8.0	1,29	2.2
Above 10% and upto 11%	17,03	32.7	2,50	4.2
Above 11% and upto 12%	13,54	26.0	6,11	10.4
Above 12% and upto 13%	5,86	11.3	3,08	5.2
Above 13% and upto 14% }	1,49	2.8	9,24	15.6
Above 14% and upto 15% }			13,22	22.4
Above 15% and upto 16% }	6	0.1	12,06	20.4
Above 16% and upto 17% }			5,13	8.7
Above 17% and upto 18% }			3,03	5.1
More than 18% ..			1,07	1.8
TOTAL	52,10	100.0	59,10	100.0

Note : Data relate to accounts with credit limit over Rs. 10,000.
* Excludes inland and foreign bills purchased and discounted.

**No. 18—INDIAN SCHEDULED COMMERCIAL BANKS' ADVANCES FOR PUBLIC
FOOD PROCUREMENT OPERATIONS**

(Amount in lakhs of rupees)

Bank Group	As on the last Friday of			
	March 1974	June 1974	September 1974	December 1974
	1	2	3	4
1. State Bank of India and its Subsidiaries ..	133,80	208,23	108,36	80,43
2. Nationalised Banks	228,66	310,61	160,18	119,12
3. Public Sector Banks (1 + 2)	362,46	518,84	268,54	199,55
4. Other Scheduled Commercial Banks	4,30	4,65	2,00	9,50
Total (3 + 4)	366,76	523,49	270,54	209,05

**No. 19—SCHEDULED COMMERCIAL BANKS' ADVANCES TO EXPORTERS,
1969-1971 & 1973-1974**

(Amount in lakhs of rupees)

As on the last Friday of	1969	1970	1971	1973	1974
March	250,45	321,93	374,19	524,37	779,57
June	270,19	326,59	380,80	565,17	802,98
September	274,10	335,00	398,19	616,23	762,38
December	303,19	366,10	459,31	708,34	770,86

Note : Data are provisional.

No. 20—SCHEDULED COMMERCIAL BANKS' ADVANCES TO

States/Union Territories	Finance for distribution of fertilisers and other inputs				Loans to State Electricity Boards for energisation of wells, etc.				Other types of	
	1973		1974		1973		1974		1973	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8	9	10
States :										
Andhra Pradesh	1,607	4,39.5	1,528	4,49.7	12	3,81.8	11	1,74.1	39,234	7,26.9
Assam	37	16.5	44	25.1	—	—	—	—	3	1.7
Bihar	265	24.9	225	26.3	8	1,35.4	11	1,73.2	266	2,12.0
Gujarat	184	45.4	285	88.9	10	8,17.0	10	8,03.9	572	3,41.1
Haryana	31	12.6	59	88.7	9	3,00.0	7	1,27.4	28,425	3,75.4
Himachal Pradesh	15	0.1	6	0.1	—	—	—	—	2	0.3
Jammu & Kashmir	3	0.3	—	—	—	—	—	—	3,606	24.1
Karnataka	578	2,22.8	824	11,45.8	19	5,73.1	12	2,07.0	75,451	9,33.9
Kerala	1,378	45.7	382	52.7	3	1.3	—	—	713	2,00.3
Madhya Pradesh	325	58.8	596	1,57.1	—	—	—	—	28,378	4,55.7
Maharashtra	304	6,76.7	401	2,87.4	47	27,94.5	55	35,72.3	998	5,13.4
Manipur	—	—	—	—	—	—	—	—	—	—
Meghalaya	1	—	2	—	—	—	—	—	—	—
Nagaland	—	—	—	—	—	—	—	—	—	—
Orissa	92	15.1	124	86.0	—	—	—	—	3,352	86.6
Punjab	167	11,47.7	226	15,82.6	3	41.3	3	25.0	213	1,28.8
Rajasthan	134	17.0	116	31.1	—	—	—	—	262	59.1
Tamil Nadu	1,704	3,00.5	2,242	7,76.5	11	12,78.9	10	9,68.5	10,145	2,76.6
Tripura	—	—	—	—	—	—	—	—	—	—
Uttar Pradesh	989	14,54.9	797	17,65.5	38	25,45.2	43	38,53.7	25,302	9,08.6
West Bengal	385	94.0	433	157.5	2	1,30.9	2	1,31.0	1,737	1,27.2
Union Territories :										
Andaman & Nicobar Islands	—	—	—	—	—	—	—	—	—	—
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Chandigarh	2	1.2	8	2.7	10	2,29.1	5	1,73.3	11	40.8
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Delhi	19	11.9	15	6.4	1	17.5	1	12.6	110	96.8
Goa, Daman & Diu	5	1.3	7	2.7	—	—	—	—	108	1.0
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Pondicherry	12	0.9	37	5.5	—	—	—	—	18	1.2
Union Territories (Not specified by banks)	—	—	—	—	—	—	—	—	1	1,21.9
Grand Total	8,237	45,87.8	8,357	67,38.3	173	92,46.0	170	1,02,22.0	2,18,907	56,33.4

Note : (i) Number of accounts relates to limits sanctioned and in force.
(ii) Data are provisional.

AGRICULTURE (STATE-WISE), 1973 AND 1974

(Amount in lakhs of rupees)

Indirect Finance*		Direct finance to Farmers				Total			
1974		1973		1974		1973		1974	
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
11	12	13	14	15	16	17	18	19	20
51,510	8,11.2	3,28,177	59,45.2	4,04,367	85,66.5	3,69,030	74,93.4	4,57,416	1,00,01.5
726	46.0	10,785	1,11.9	14,318	1,48.1	10,825	1,30.1	15,088	2,19.2
852	2,07.4	58,609	11,70.0	76,440	15,12.4	59,148	15,42.3	77,528	19,19.3
733	5,40.7	85,506	38,27.3	95,238	42,53.5	86,272	50,30.8	96,266	56,87.0
31,445	4,94.1	16,476	10,95.1	21,150	15,17.8	44,941	17,83.1	52,661	22,28.0
88	3.5	3,216	64.2	4,896	1,03.8	3,233	64.6	4,990	1,07.4
11,693	47.2	1,638	30.2	2,081	48.4	5,247	54.6	13,774	95.6
95,832	14,49.3	1,63,958	46,29.5	1,96,059	58,35.7	2,40,006	63,59.3	2,92,727	86,37.8
276	1,47.3	2,54,996	21,58.1	3,05,112	28,51.6	2,57,090	24,05.4	3,05,770	30,51.6
33,666	5,43.8	55,653	14,78.6	77,699	23,06.8	84,356	19,93.1	1,11,961	30,07.7
7,264	5,86.4	1,52,522	68,37.2	1,79,513	86,57.0	1,53,871	1,08,21.8	1,87,233	1,31,03.1
—	—	870	8.0	1,608	12.0	870	8.0	1,608	12.0
—	—	1,707	10.2	2,017	14.0	1,708	10.2	2,019	14.0
—	—	7	1.1	4	0.2	7	1.1	4	0.2
5,673	1,05.4	27,853	2,49.2	40,691	3,74.0	31,297	3,50.9	46,488	5,65.4
209	1,45.4	27,132	14,27.4	33,151	18,57.9	27,515	27,45.2	33,589	36,10.9
524	1,53.4	45,376	15,70.9	51,100	19,46.8	45,772	16,47.0	51,740	21,31.3
11,827	2,76.8	5,20,638	59,11.6	5,05,189	69,57.4	5,32,498	77,67.6	5,19,268	89,79.2
256	0.8	2,325	11.5	5,254	28.4	2,325	11.5	5,510	29.2
30,244	8,73.3	81,331	32,37.6	99,900	41,91.1	1,07,660	81,46.3	1,30,984	1,06,83.6
11,338	2,02.4	86,839	17,18.1	1,20,484	20,24.5	88,963	20,70.2	1,32,257	25,15.4
—	—	1	..	57	0.5	1	..	57	0.5
—	—	—	—	—	—	—	—	—	—
24	3,50.6	363	2,25.2	369	30.6	386	4,96.3	406	5,57.2
—	—	281	2.5	368	2.8	281	2.5	368	2.8
298	2,01.5	3,716	2,58.7	4,540	3,14.7	3,846	3,84.9	4,854	5,35.2
46	1.9	3,596	87.5	4,818	1,35.4	3,709	89.8	4,871	1,40.0
—	—	79	0.4	62	0.5	79	0.4	62	0.5
—	—	—	—	—	—	—	—	—	—
13	9.7	16,677	1,92.9	20,114	2,56.9	16,707	1,95.0	20,164	2,72.1
—	—	—	—	—	—	1	1,21.9	—	—
2,94,537	71,98.1	19,50,327	4,22,60.1	22,66,599	5,39,49.3	21,77,644	6,17,27.3	25,69,663	7,81,07.7

* Includes loans to farmers through primary credit societies.

.. Negligible.

No. 21—SCHEDULED COMMERCIAL BANKS' ADVANCES TO

States/Union Territories	Advances to Small-Scale Industries			
	1973		1974	
	No. of Units	Amount Outstanding	No. of Units	Amount Outstanding
	1	2	3	4
States :				
Andhra Pradesh	20,386	46,52.4	20,581	57,44.4
Assam	1,388	6,50.6	1,902	6,78.8
Bihar	3,618	16,58.8	7,085	23,23.4
Gujarat	14,955	87,60.8	15,393	99,10.2
Haryana	4,094	30,55.0	4,593	35,51.6
Himachal Pradesh	303	1,05.6	463	1,45.8
Jammu & Kashmir	1,539	3,37.7	1,722	3,68.8
Karnataka	14,820	59,64.5	15,795	65,88.7
Kerala	11,663	42,70.2	11,528	50,87.7
Madhya Pradesh	7,099	20,72.7	8,577	27,05.1
Maharashtra	31,903	1,94,38.6	33,821	2,21,86.4
Manipur	230	12.0	357	11.8
Meghalaya	69	11.0	66	8.6
Nagaland	16	5.8	28	14.1
Orissa	1,891	4,57.0	2,660	5,82.9
Punjab	9,372	63,78.3	10,714	79,99.9
Rajasthan	9,563	14,37.9	12,599	21,32.6
Tamil Nadu	21,596	96,65.2	23,990	1,12,80.7
Tripura	62	16.3	82	12.7
Uttar Pradesh	22,687	55,27.7	24,052	70,07.2
West Bengal	16,970	65,72.1	21,086	74,05.4
Union Territories :				
Andaman & Nicobar Islands	47	2.3	24	2.1
Arunachal Pradesh	—	—	—	—
Chandigarh	249	1,87.2	357	2,58.7
Dadra & Nagar Haveli	50	18.5	47	21.6
Delhi	4,982	41,80.9	5,772	51,60.1
Goa, Daman and Diu	664	2,70.8	618	3,69.3
Lakshadweep	—	—	—	—
Mizoram	6	0.3	8	1.2
Pondicherry	341	1,49.5	345	1,69.2
Mahe				
Grand Total	2,00,563	8,58,59.7	2,24,265	10,17,29.0

Note : Data are provisional.

SMALL-SCALE INDUSTRIES, ETC. (STATE-WISE), 1973 AND 1974

(Amount in lakhs of rupees)

Advances to Road and Water Transport Operators				Loans for setting up Industrial Estates				Total			
1973		1974		1973		1974		1973		1974	
No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Units†	Amount Out-standing	No. of Units†	Amount Out-standing
5	6	7	8	9	10	11	12	13	14	15	16
2,612	3,51.5	3,012	4,29.1	—	—	1	—	22,998	50,03.9	23,594	61,73.5
1,629	2,40.9	2,440	3,13.8	—	—	—	—	3,017	8,91.5	4,342	9,92.6
3,837	6,48.5	4,751	7,96.6	—	—	—	—	7,455	23,07.3	11,836	31,20.0
5,613	6,76.9	5,647	7,12.2	22	5,20.1	22	6,76.7	20,590	99,57.8	21,062	112,99.1
998	1,53.0	1,309	2,00.5	3	0.5	2	0.4	5,095	32,08.5	5,904	37,52.5
104	33.1	135	47.3	—	—	—	—	407	1,38.7	598	1,93.1
1,721	3,92.7	2,243	6,06.9	—	—	—	—	3,260	7,30.4	3,965	9,75.7
5,571	10,28.2	5,532	12,96.5	3	3.8	5	11.8	20,394	69,96.5	21,332	78,97.0
2,305	3,66.2	2,575	4,83.6	—	—	—	—	13,968	46,36.4	14,103	55,71.3
3,997	6,28.2	4,652	7,08.7	—	—	—	—	11,096	27,00.9	13,229	34,13.8
8,013	11,58.5	8,555	14,00.0	11	73.0	16	88.3	39,927	2,06,70.1	42,392	2,36,74.7
86	14.7	77	15.2	—	—	—	—	316	26.7	434	27.0
239	38.5	215	44.2	—	—	—	—	308	49.5	281	52.8
34	4.9	36	7.5	—	—	—	—	50	10.7	64	21.6
1,392	2,00.9	2,363	2,83.3	—	—	—	—	3,283	6,57.9	5,023	8,66.2
2,469	2,76.0	4,205	4,46.9	—	—	2	3.0	11,841	66,54.3	14,921	84,49.8
1,627	2,19.5	2,218	2,21.5	—	—	—	—	11,190	16,57.4	14,817	23,54.1
3,966	7,28.4	2,738	8,15.5	2	4.4	3	15.1	25,564	1,03,98.0	26,731	1,21,11.3
86	12.6	242	23.0	—	—	—	—	148	28.9	324	35.7
5,428	8,27.8	5,808	9,32.9	9	9.8	3	17.7	28,124	63,65.3	29,863	79,57.8
8,078	9,40.9	10,789	13,03.2	—	—	—	—	25,048	75,13.0	31,875	87,08.6
63	13.4	54	9.6	—	—	—	—	110	15.7	78	11.7
16	3.5	25	7.1	—	—	—	—	16	3.5	25	7.1
382	59.8	446	75.2	—	—	—	—	631	2,47.0	803	3,33.9
32	2.7	11	2.3	—	—	—	—	82	21.2	58	23.9
2,993	5,43.4	3,100	5,86.0	4	10.0	3	98.0	7,979	47,34.3	8,875	58,44.1
939	2,11.9	933	2,64.1	—	—	—	—	1,603	4,82.7	1,551	6,33.4
2	0.1	2	0.1	—	—	—	—	2	0.1	2	0.1
—	—	1	—	—	—	—	—	6	0.3	9	1.2
116	18.4	162	20.6	—	—	—	—	457	1,67.9	507	1,89.8
64,348	97,95.1	74,276	1,20,53.4	54	6,21.6	57	911.0	2,64,965	9,62,76.4	2,98,598	11,46,93.4

† Includes number of accounts in respect of industrial estates.

No. 22—ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS AND

	Agriculture				Small-Scale Industries Including Industrial Estates				Road and Water Trans- port Operators			
	1973		1974		1973		1974		1973		1974	
	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage
	1	2	3	4	5	6	7	8	9	10	11	12
State Bank Group :												
State Bank of India	125,38	7.7	176,99	9.4	249,55	15.3	286,58	15.2	9,17	0.6	13,19	0.7
State Bank of Bikaner & Jaipur	4,38	6.1	6,24	7.8	11,21	15.7	16,20	20.3	28	0.4	32	0.4
State Bank of Hyderabad	10,39	13.9	13,11	15.0	11,37	15.2	13,60	15.6	17	0.2	14	0.2
State Bank of Indore	2,22	6.2	3,18	8.0	4,72	13.1	6,19	15.6	40	1.1	58	1.5
State Bank of Mysore	9,83	14.8	13,57	18.7	9,76	14.7	11,13	15.4	36	0.6	38	0.5
State Bank of Patiala	4,79	8.1	5,62	8.1	7,32	12.4	11,58	16.8	6	0.1	13	0.2
State Bank of Saurashtra	2,31	4.2	2,72	4.5	11,26	20.2	13,02	21.3	58	1.1	51	0.8
State Bank of Travancore	3,75	6.1	6,50	9.8	8,88	14.3	6,88	10.3	21	0.3	24	0.4
Nationalised Banks :												
Allahabad Bank	10,75	8.0	11,57	7.4	6,60	4.9	9,72	6.2	2,66	2.0	3,41	2.2
Bank of Baroda	47,13	10.2	52,81	10.3	47,43	10.3	57,55	11.2	5,93	1.3	5,28	1.0
Bank of India	38,37	6.8	57,03	8.5	45,24	7.9	63,98	9.6	3,78	0.7	8,17	1.2
Bank of Maharashtra	11,73	9.7	16,65	10.9	23,07	19.1	30,02	19.6	1,82	1.5	2,87	1.9
Canara Bank	24,87	8.8	35,15	9.9	41,70	14.8	46,17	12.9	6,66	2.4	6,56	1.8
Central Bank of India	72,41	11.6	81,44	12.1	68,18	10.9	75,64	11.3	5,02	0.8	4,85	0.7
Dena Bank	13,46	6.8	16,81	7.7	31,45	16.0	33,33	15.3	2,10	1.1	3,02	1.4
Indian Bank	19,77	13.0	21,87	11.5	17,08	11.2	22,59	11.8	1,62	1.1	1,71	0.9
Indian Overseas Bank	11,32	8.2	13,50	8.2	15,00	10.9	17,80	10.9	2,49	1.8	2,77	1.7
Punjab National Bank	37,01	8.6	46,38	9.6	38,93	9.1	53,31	11.1	13,46	3.1	10,37	2.2
Syndicate Bank	33,73	14.6	39,53	14.0	28,83	12.5	37,46	13.3	9,56	4.1	11,77	4.2
Union Bank of India	31,50	13.9	41,09	14.9	41,51	18.3	47,87	17.3	3,58	1.6	3,73	1.3
United Bank of India	10,45	4.4	14,15	4.9	18,05	7.6	22,56	7.8	4,75	2.0	8,54	2.9
United Commercial Bank	21,60	6.8	30,78	8.3	21,93	7.0	28,19	7.6	4,66	1.5	7,85	2.1

THEIR RATIOS TO TOTAL BANK CREDIT, DECEMBER 1973 AND 1974

(Amount in lakhs of rupees)

Exports				Other Priority Sectors				Other Advances				Total Bank Credit (Including Bills)			
1973		1974		1973		1974		1973		1974		1973		1974	
Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage	Am- ount	Per- centage
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
149,97	9.2	165,12	8.8	22,39	1.4	28,20	1.5	1070,93	65.8	1210,63	64.4	1627,39	100.0	1880,71	100.0
75	1.1	1,10	1.4	1,28	1.8	1,46	1.8	53,51	74.9	54,54	68.3	71,41	100.0	79,86	100.0
7,30	9.8	6,82	7.8	71	1.0	79	0.9	44,74	59.9	52,93	60.5	74,68	100.0	87,39	100.0
1,81	5.0	2,03	5.1	1,40	3.9	1,66	4.2	25,42	70.7	26,07	65.6	35,97	100.0	39,71	100.0
1,94	2.9	3,09	4.3	84	1.3	98	1.4	43,57	65.7	43,17	59.7	66,30	100.0	72,32	100.0
1,44	2.5	1,74	2.5	67	1.1	1,14	1.7	44,67	75.8	48,79	70.7	58,95	100.0	69,00	100.0
6,13	11.1	6,30	10.3	1,40	2.5	1,43	2.3	33,71	60.8	37,13	60.8	55,39	100.0	61,11	100.0
3,52	5.7	3,89	5.8	78	1.2	79	1.2	44,88	72.4	48,32	72.5	62,02	100.0	66,62	100.0
6,56	4.9	8,45	5.3	3,40	2.5	3,23	2.0	104,12	77.7	121,04	76.9	134,09	100.0	157,42	100.0
54,58	11.8	47,65	9.3	7,56	1.6	7,66	1.5	298,20	64.8	340,88	66.7	460,83	100.0	511,83	100.0
64,83	11.4	69,71	10.4	9,21	1.6	13,12	2.0	406,10	71.6	457,78	68.3	567,53	100.0	669,79	100.0
5,06	4.2	5,83	3.8	8,17	6.8	9,41	6.2	70,74	58.7	88,28	57.6	120,59	100.0	153,06	100.0
20,05	7.1	32,96	9.2	9,58	3.4	9,81	2.8	179,29	63.5	226,00	63.4	282,15	100.0	356,65	100.0
46,83	7.5	44,57	6.6	10,85	1.7	10,37	1.5	420,66	67.5	455,08	67.8	623,95	100.0	671,95	100.0
20,66	10.5	20,69	9.5	8,21	4.2	7,68	3.5	121,21	61.4	136,11	62.6	197,09	100.0	217,64	100.0
7,34	4.8	8,36	4.4	6,01	3.9	5,98	3.1	100,68	66.0	130,48	68.3	152,50	100.0	190,99	100.0
12,04	8.8	15,08	9.2	5,46	4.0	6,03	3.7	91,06	66.3	108,49	66.3	137,37	100.0	163,67	100.0
32,83	7.7	36,94	7.7	3,85	0.9	3,86	0.8	302,01	70.6	330,06	68.6	428,09	100.0	480,92	100.0
14,28	6.2	20,47	7.3	20,14	8.7	21,76	7.7	123,87	53.9	150,38	53.5	230,41	100.0	281,37	100.0
36,66	16.1	38,46	13.9	8,17	3.6	9,38	3.4	105,99	46.5	135,91	49.2	227,41	100.0	276,44	100.0
24,33	10.3	28,11	9.7	8,38	3.5	9,14	3.2	170,22	72.2	207,31	71.5	236,18	100.0	289,81	100.0
22,10	7.0	37,68	10.2	9,11	2.9	9,50	2.6	235,88	74.8	256,55	69.2	315,28	100.0	370,55	100.0

No. 23—ADVANCES OF PUBLIC SECTOR BANKS

	Retail Trade				Small Business			
	1973		1974		1973		1974	
	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing
State Bank Group :								
State Bank of India	34,490	16,23	48,146	20,41	13,267	3,83	16,316	4,73
State Bank of Bikaner & Jaipur ..	2,166	1,16	2,534	1,25	77	8	473	15
State Bank of Hyderabad	458	5	2,683	43	3,129	61	1,075	15
State Bank of Indore	2,839	1,30	3,526	1,51	63	4	117	8
State Bank of Mysore	2,329	61	2,327	71	222	8	468	10
State Bank of Patiala	911	58	2,182	1,07	28	2	54	4
State Bank of Saurashtra	1,627	1,10	1,774	1,18	2,024	23	1,762	15
State Bank of Travancore	4,238	62	3,497	62	844	8	775	7
Nationalised Banks :								
Allahabad Bank	3,139	1,81	3,717	1,90	2,876	1,10	2,691	88
Bank of Baroda	10,929	4,76	13,821	4,66	4,727	60	5,011	73
Bank of India	7,184	5,53	10,142	7,21	5,908	70	8,066	1,12
Bank of Maharashtra	7,837	4,35	11,191	5,05	7,069	1,01	8,006	1,13
Canara Bank	18,830	6,17	20,530	5,87	7,746	1,06	9,002	1,20
Central Bank of India	7,923	7,07	8,004	6,21	6,594	73	7,952	79
Dena Bank	3,791	6,25	3,609	5,46	3,969	82	4,598	99
Indian Bank	8,619	3,47	10,258	3,79	5,390	36	5,396	29
Indian Overseas Bank	6,874	4,64	9,769	4,89	2,548	23	4,433	32
Punjab National Bank	4,818	2,39	4,017	2,03	3,397	38	4,133	70
Syndicate Bank	43,068	11,92	37,323	13,25	22,385	2,79	22,613	2,99
Union Bank of India	9,045	4,09	10,648	4,67	5,695	1,15	7,755	1,38
United Bank of India	11,092	6,91	14,405	7,58	2,233	72	3,984	60
United Commercial Bank	9,119	7,13	10,730	6,50	4,597	88	5,484	1,15

TO OTHER PRIORITY SECTORS, DECEMBER 1973 AND 1974

(Amount in lakhs of rupees)

Professional and Self-Employed				Educational Loans				Total			
1973		1974		1973		1974		1973		1974	
No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing
14,550	2,32	23,923	3,00	93	1	540	6	62,400	22,39	88,925	28,20
362	4	354	6	—	—	—	—	2,605	1,28	3,361	1,46
614	5	1,561	20	5	..	24	1	4,206	71	5,343	79
57	5	99	7	8	1	1	..	2,967	1,40	3,743	1,66
509	13	451	14	9	2	13	3	3,069	84	3,259	98
1,725	7	68	3	1	..	1	..	2,665	67	2,305	1,14
165	7	429	10	1	..	2	..	3,817	1,40	3,967	1,43
1,086	8	1,424	10	—	—	2	—	6,168	78	5,698	79
2,143	49	1,989	45	—	—	—	—	8,158	3,40	8,397	3,23
12,458	1,55	17,043	1,79	752	65	638	48	28,866	7,56	36,513	7,66
11,672	1,99	18,349	3,47	916	99	1,288	1,32	25,680	9,21	37,845	13,12
5,593	2,72	6,403	3,07	352	9	1,103	16	20,851	8,17	26,703	9,41
15,042	2,06	15,575	2,36	2,801	29	3,594	38	44,419	9,58	48,701	9,81
16,035	2,98	18,710	3,25	132	7	267	12	30,684	10,85	34,933	10,37
9,630	1,07	9,095	1,12	177	7	407	11	17,567	8,21	17,709	7,68
3,082	2,12	3,491	1,83	662	6	641	7	17,753	6,01	19,786	5,98
1,625	58	2,274	80	45	1	45	2	11,092	5,46	16,521	6,03
7,144	1,03	10,040	1,08	263	5	188	5	15,622	3,85	18,378	3,86
32,830	4,49	30,346	4,77	5,596	94	4,376	75	103,879	20,14	94,658	21,76
19,249	2,76	24,306	3,16	346	17	385	17	34,335	8,17	43,094	9,38
2,852	74	3,763	95	48	1	35	1	16,225	8,38	22,187	9,14
5,711	1,03	9,847	1,76	76	7	122	9	19,503	9,11	26,183	9,50

.. Negligible.

(Amount in lakhs of rupees)

40

**No. 25—ADVANCES OF PUBLIC SECTOR BANKS UNDER THE SCHEME OF
DIFFERENTIAL RATES OF INTEREST, 1973 AND 1974**

(As on 31st December)

Name of the Bank	1973		1974	
	No. of Accounts	Balance outstanding	No. of Accounts	Balance outstanding
	1	2	3	4
A. State Bank Group :				
1. State Bank of India	73,875	324.22	109,428	449.04
2. State Bank of Bikaner & Jaipur	4,581	13.60	6,439	21.08
3. State Bank of Hyderabad	3,642	12.27	4,312	15.63
4. State Bank of Indore	1,787	4.90	2,480	7.59
5. State Bank of Mysore	2,937	10.02	3,648	13.20
6. State Bank of Patiala	1,657	5.39	1,776	5.57
7. State Bank of Saurashtra	2,108	8.98	2,223	7.62
8. State Bank of Travancore	2,775	5.62	4,033	7.38
B. Nationalised Banks :				
9. Allahabad Bank	1,309	5.23	1,562	6.06
10. Bank of Baroda	15,459	112.21	12,673	87.46
11. Bank of India	9,634	48.42	13,132	64.26
12. Bank of Maharashtra	4,402	16.02	6,348	25.75
13. Canara Bank ,	18,268	41.76	34,253	74.95
14. Central Bank of India	8,499	33.98	11,735	52.93
15. Dena Bank	5,140	16.01	6,615	20.41
16. Indian Bank	3,436	14.81	5,914	24.14
17. Indian Overseas Bank	1,098	5.09	2,588	9.87
18. Punjab National Bank	11,604	91.90	18,674	127.93
19. Syndicate Bank	26,897	104.79	30,510	119.99
20. Union Bank of India	17,550	78.68	24,569	117.23
21. United Bank of India	10,379	29.73	12,439	40.39
22. United Commercial Bank	3,620	16.40	8,895	42.68
Total	230,657	1000.03	324,246	1341.16

No. 26—OFFICES OF SCHEDULED AND NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1969-1974

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

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

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

No. 27—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE THE INDIAN UNION, 1969-74

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

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

** 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 three mobile offices.

++ Includes one mobile office.

\$ The business of the Kisumu branch of Bank of India in Kenya was sold to the National Bank of Kenya as from the close of business on December 30, 1972.

+ United Asian Bank Berhad, which was registered on December 26, 1972, took over the business of these branches on May 26, 1973.

£ Taken over by the Pakistan Custodian of Enemy Property in September 1965.

No. 28—DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1974

	Total number of offices at the end of 1973	Offices opened during 1974						Total number of offices as at the end of 1974			
		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	4,629	175	5	43	84	160	467	2,081	1,762	1,249	5,092
14 Nationalised Indian Banks	8,805	236	6	48	213	316	819	3,409	2,531	3,681	9,621
TOTAL	13,434	411	11	91	297	476	1,286	5,490	4,293	4,930	14,713
B. Private Sector Banks											
Other Indian Scheduled Commercial Banks	2,823	95	2	22	142	131	392	1,085	1,084	1,037	3,206
Foreign Banks	130	—	—	—	—	1	1	—	3	128	131
TOTAL	2,953	95	2	22	142	132	393	1,085	1,087	1,165	3,337
C. All Scheduled Commercial Banks (A+B)	16,387	506	13	113	439	608	1,679	6,575	5,380	6,095	18,050
D. Non-Scheduled Commercial Banks	116	5	2	—	4	3	14	56	54	20	130
ALL COMMERCIAL BANKS (C+D)	16,503	511	15	113	443	611	1,693	6,631	5,434	6,115	18,180

No. 29—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1974

State/Union Territory	Total number of offices at the end of 1973	Offices opened during 1974						Total number of offices as at the end of 1974			
		Unbanked		Banked			Total	Rural	Semi-Urban	Urban/Metro-politan†	Total
		Rural	Semi-Urban	Rural	Semi-Urban	Urban/Metro-politan†					
States :											
Andhra Pradesh	1,189	52	—	3	55	42	152	495	433	410	1,338
Assam	179	11	1	2	9	5	28	97	79	31	207
Bihar	656	50	—	7	16	26	99	322	274	159	755
Gujarat	1,409	25	1	7	23	59	115	604	465	456	1,525
Haryana	381	18	—	2	18	6	44	177	186	62	425
Himachal Pradesh	153	13	—	4	8	—	25	142	34	—	176
Jammu & Kashmir	158	6	1	2	4	5	18	88	26	60	174
Karnataka	1,581	36	—	16	29	38	119	746	473	481	1,700
Kerala	1,128	24	10	4	59	22	119	501	524	222	1,247
Madhya Pradesh	800	26	—	5	24	34	89	360	289	233	882
Maharashtra	1,963	43	—	15	42	81	181	504	534	1,106	2,144
Manipur	9	—	—	—	—	1	1	6	—	4	10
Meghalaya	18	2	—	—	1	—	3	8	13	—	21
Nagaland	6	1	—	—	1	—	2	3	5	—	8
Orissa	247	21	—	1	11	11	44	132	92	67	291
Punjab	851	34	—	8	26	20	88	460	275	202	937
Rajasthan	725	11	—	5	13	21	50	356	241	178	775
Tamil Nadu	1,741	39	—	7	40	53	139	521	667	692	1,880
Tripura	17	1	—	1	1	—	3	10	10	—	20
Uttar Pradesh	1,622	76	2	23	39	61	201	741	504	578	1,823
West Bengal	961	21	—	1	20	56	98	240	259	560	1,059
Union Territories :											
Andaman & Nicobar Islands	5	—	—	—	—	—	—	2	—	3	5
Arunachal Pradesh	6	1	—	—	—	—	1	7	—	—	7
Chandigarh	42	—	—	—	—	10	10	1	—	51	52
Dadra & Nagar Haveli	4	—	—	—	—	—	—	4	—	—	4
Delhi	489	—	—	—	—	60	60	—	—	548	548
Goa, Daman & Diu	132	—	—	—	4	—	4	89	45	2	136
Lakshadweep	4	—	—	—	—	—	—	4	—	—	4
Mizoram	1	—	—	—	—	—	—	—	1	—	1
Pondicherry	26	—	—	—	—	—	—	11	5	10	26
TOTAL	16,503	511	15	113	443	611	1,693	6,631	5,434	6,115	18,180

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

Notes for Tables 28 and 29 :

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

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

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

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

**No. 30—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED
OR CLOSED BY COMMERCIAL BANKS, 1974***

Classification according to population	Number of offices opened during 1974							Number of offices closed during 1974						
	For- eign Banks	State Bank of India	Subsi- diaries of State Bank of India	14 Natio- nalised Indian Banks	Other Indian Sche- duled Banks	Non- Sche- duled Banks	Total	For- eign Banks	State Bank of India	Subsi- diaries of State Bank of India	14 Natio- nalised Indian Banks	Other In- dian Sche- duled Banks	Non- Sche- duled Banks	Total
Rural	—	188	30	284	117	5	624	—	3	—	3	1	—	7
Semi-Urban ..	—	64	25	219	144	6	458	—	1	—	—	3	—	4
Urban	—	73	18	181	91	3	366	—	—	—	—	4	—	4
Metropolitan ..	1	59	10	135	40	—	245	—	—	—	—	1	—	1
Total ..	1	384	83	819	392	14	1,693	—	4	—	3	9	—	16

Classification according to population	Net increase (+) or decrease (—) during 1974							Number of offices as on December 31, 1974						
	For- eign Banks	State Bank of India	Subsi- diaries of State Bank of India	14 Natio- nalised Indian Banks	Other Indian Sche- duled Banks	Non- Sche- duled Banks	Total	For- eign Banks	State Bank of India	Subsi- diaries of State Bank of India	14 Natio- nalised Indian Banks	Other In- dian Sche- duled Banks	Non- Sche- duled Banks	Total
Rural	—	185	30	281	116	5	617	—	1,321	760	3,410	1,085	56	6,632
Semi-Urban ..	—	63	25	219	141	6	454	3	1,189	584	2,545	1,088	54	5,463
Urban	—	73	18	181	87	3	362	14	514	213	1,950	655	20	3,366
Metropolitan ..	1	59	10	135	39	—	244	114	358	153	1,716	378	—	2,719
Total ..	1	380	83	816	383	14	1,677	131	3,382	1,710	9,621	3,206	130	18,180

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

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

(As at the end of December 1974)

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 Office
STATES :										
Andhra Pradesh	459	495	171	433	12	231	1	179	643	1,338
Assam	90	97	35	79	2	31	—	—	127	207
Bihar	303	322	125	274	9	159	—	—	437	755
Gujarat	552	604	136	470	6	243	1	208	695	1,525
Haryana	158	177	39	186	2	62	—	—	199	425
Himachal Pradesh ..	124	142	7	34	—	—	—	—	131	176
Jammu & Kashmir ..	73	88	6	26	2	60	—	—	81	174
Karnataka	653	746	162	473	10	233	1	248	826	1,700
Kerala	410	501	166	524	5	222	—	—	581	1,247
Madhya Pradesh ..	341	360	118	289	10	233	—	—	469	882
Maharashtra	435	504	197	534	16	419	1	687	649	2,144
Manipur	6	6	—	—	1	4	—	—	7	10
Meghalaya	8	8	4	13	—	—	—	—	12	21
Nagaland	3	3	3	5	—	—	—	—	6	8
Orissa	127	133	43	92	5	66	—	—	175	291
Punjab	411	460	66	275	4	202	—	—	481	937
Rajasthan	338	356	109	241	7	178	—	—	454	775
Tamil Nadu	501	521	237	676	16	374	1	309	755	1,880
Tripura	9	10	5	10	—	—	—	—	14	20
Uttar Pradesh	662	741	197	504	20	476	1	102	880	1,823
West Bengal	231	240	127	259	14	122	1	438	373	1,059
UNION TERRITORIES :										
Andaman and Nicobar Islands	2	2	1	3	—	—	—	—	3	5
Arunachal Pradesh ..	7	7	—	—	—	—	—	—	7	7
Chandigarh	1	1	—	—	1	51	—	—	2	52
Dadra and Nagar Haveli ..	4	4	—	—	—	—	—	—	4	4
Delhi	—	—	—	—	—	—	1	548	1	548
Goa, Daman and Diu ..	77	89	6	47	—	—	—	—	83	136
Lakshadweep	4	4	—	—	—	—	—	—	4	4
Mizoram	—	—	1	1	—	—	—	—	1	1
Pondicherry	9	11	2	15	—	—	—	—	11	26
Total	5,998	6,632	1,963	5,463	142	3,366	8	2,719	8,111	18,180

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

(As at the end of March 1975)

States/Union Territories	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices
STATES :										
Andhra Pradesh	38	38	105	128	12	26	1	5	156	197
Assam	16	16	24	40	1	4	—	—	41	60
Bihar	77	77	72	78	9	16	—	—	158	171
Gujarat	418	445	137	249	6	63	1	68	562	825
Haryana	89	92	39	45	2	5	—	—	130	142
Himachal Pradesh ..	60	60	7	12	—	—	—	—	67	72
Jammu & Kashmir ..	28	28	6	6	2	6	—	—	36	40
Karnataka	219	239	146	291	10	80	1	49	376	659
Kerala	28	30	91	123	5	29	—	—	124	182
Madhya Pradesh	469	471	115	151	11	46	—	—	595	668
Maharashtra	807	863	223	418	16	210	1	205	1,047	1,696
Manipur	4	4	—	—	1	2	—	—	5	6
Meghalaya	2	2	1	1	1	1	—	—	4	4
Nagaland	1	1	3	4	—	—	—	—	4	5
Orissa	65	66	33	42	4	10	—	—	102	118
Punjab	152	154	54	65	4	10	—	—	210	229
Rajasthan	76	76	82	92	7	25	—	—	165	193
Tamil Nadu	149	150	173	242	15	57	1	46	338	495
Tripura	8	8	5	5	—	—	—	—	13	13
Uttar Pradesh	409	431	139	151	21	60	1	12	570	654
West Bengal	60	61	62	75	10	20	1	56	133	212
UNION TERRITORIES :										
Andaman and Nicobar Islands	3	3	1	1	—	—	—	—	4	4
Arunachal Pradesh ..	—	—	—	—	—	—	—	—	—	—
Chandigarh	1	1	—	—	1	6	—	—	2	7
Dadra and Nagar Haveli ..	1	2	—	—	—	—	—	—	1	2
Delhi	—	—	1	1	—	—	1	26	2	27
Goa, Daman and Diu ..	5	8	5	11	—	—	—	—	10	19
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	1	1	—	—	—	—	1	1
Pondicherry	—	—	1	1	1	2	—	—	2	3
Total	3,185	3,326	1,526	2,233	139	678	8	467	4,858	6,704

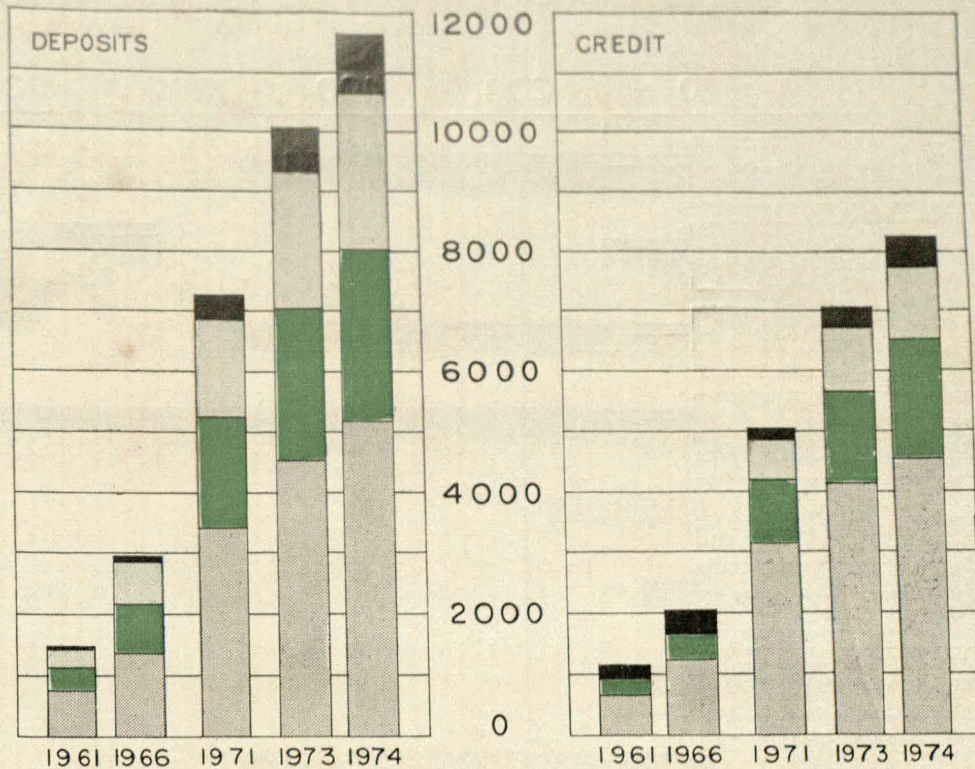
GRAPH-5

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

(CRORES OF RUPEES)

- RURAL
- SEMI-URBAN
- URBAN
- METROPOLITAN

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



GRAPH-6

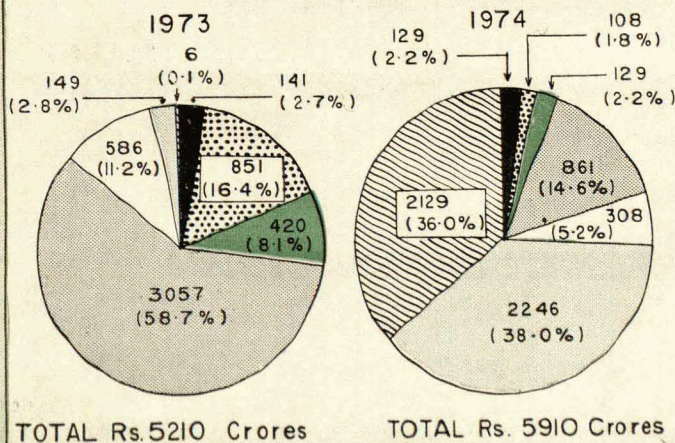
ADVANCES OF
SCHEDULED COMMERCIAL BANKS
AT VARIOUS RATES OF INTEREST 1973 AND 1974

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

(FIGURES IN BRACKETS REFER TO THE PERCENTAGE TO TOTAL)

RATE OF INTEREST AT

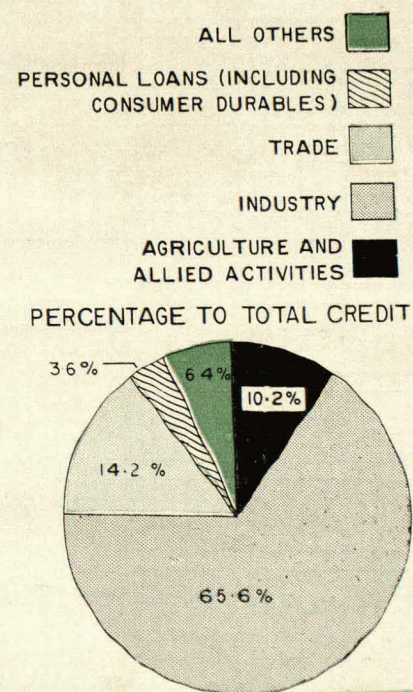
- 6% AND LESS
- ABOVE 6% AND UPTO 9%
- ABOVE 9% AND UPTO 10%
- ABOVE 10% AND UPTO 12%
- ABOVE 12% AND UPTO 13%
- ABOVE 13% AND UPTO 15%
- ABOVE 15%



GRAPH-7

OCCUPATION-WISE
DISTRIBUTION OF
ADVANCES BY
SCHEDULED COMMERCIAL BANKS

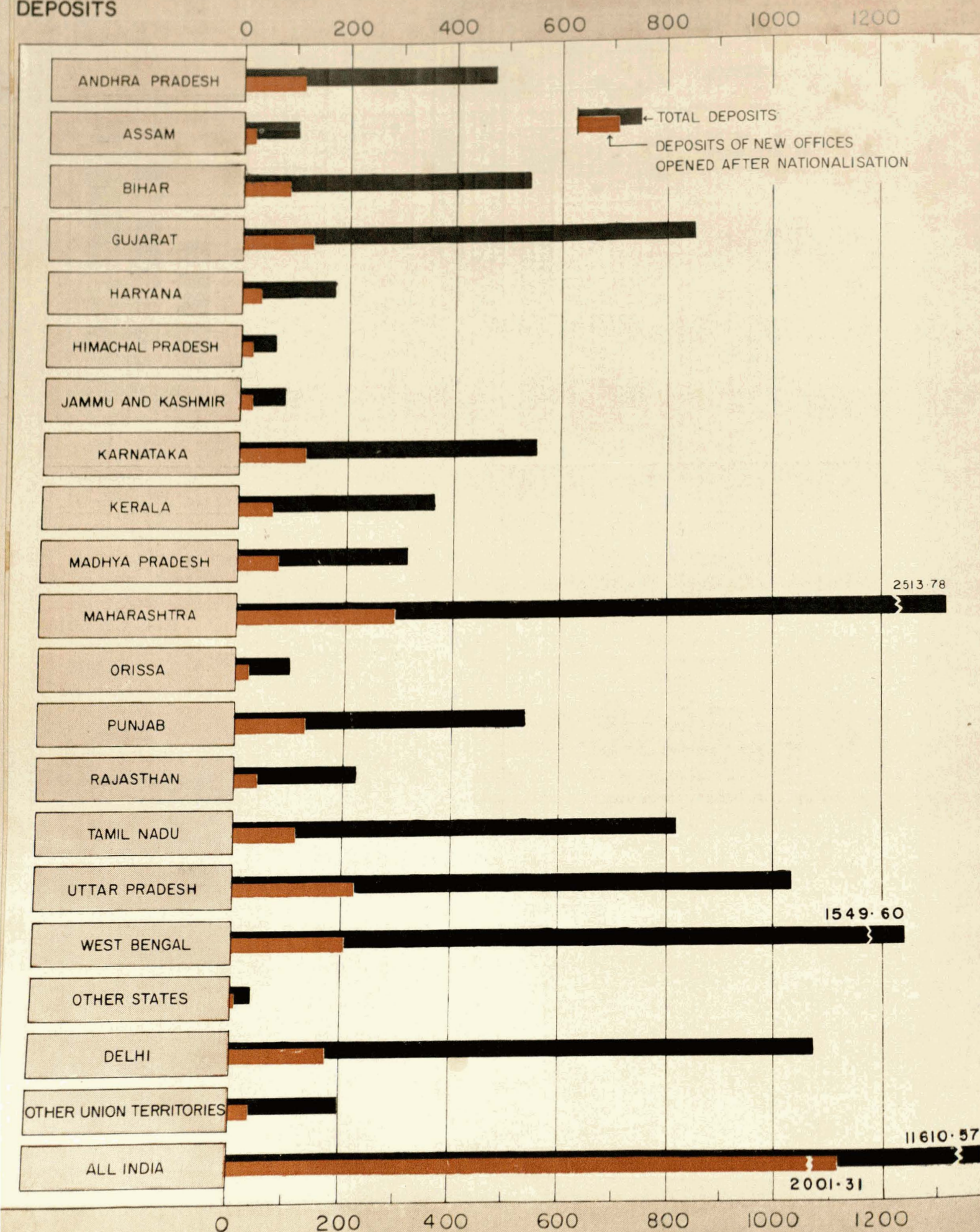
AS ON THE LAST FRIDAY
OF DECEMBER 1974



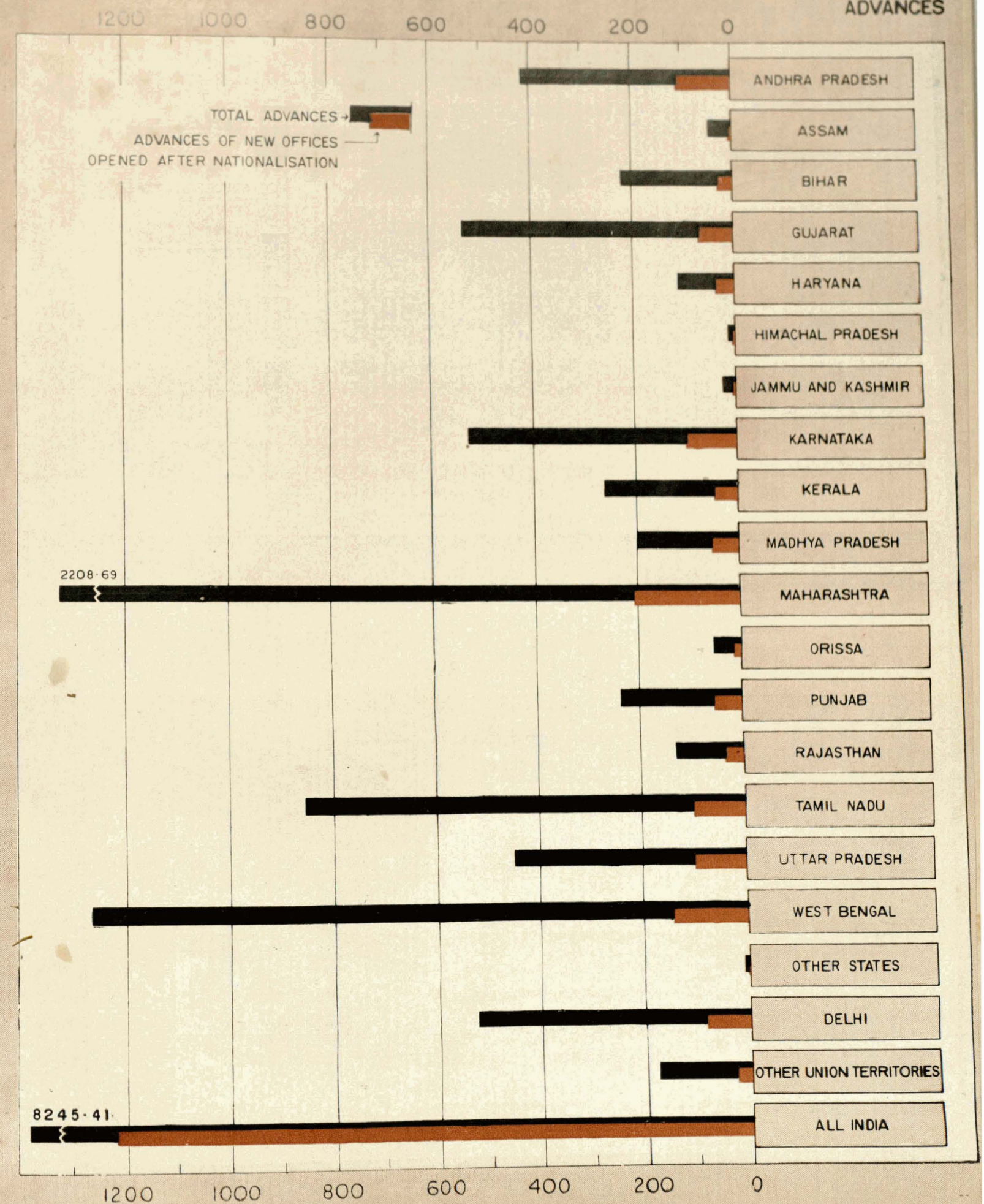
STATE-WISE DISTRIBUTION OF DEPOSITS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS

(AS ON THE LAST FRIDAY OF DECEMBER 1974)
(CRORES OF RUPEES)

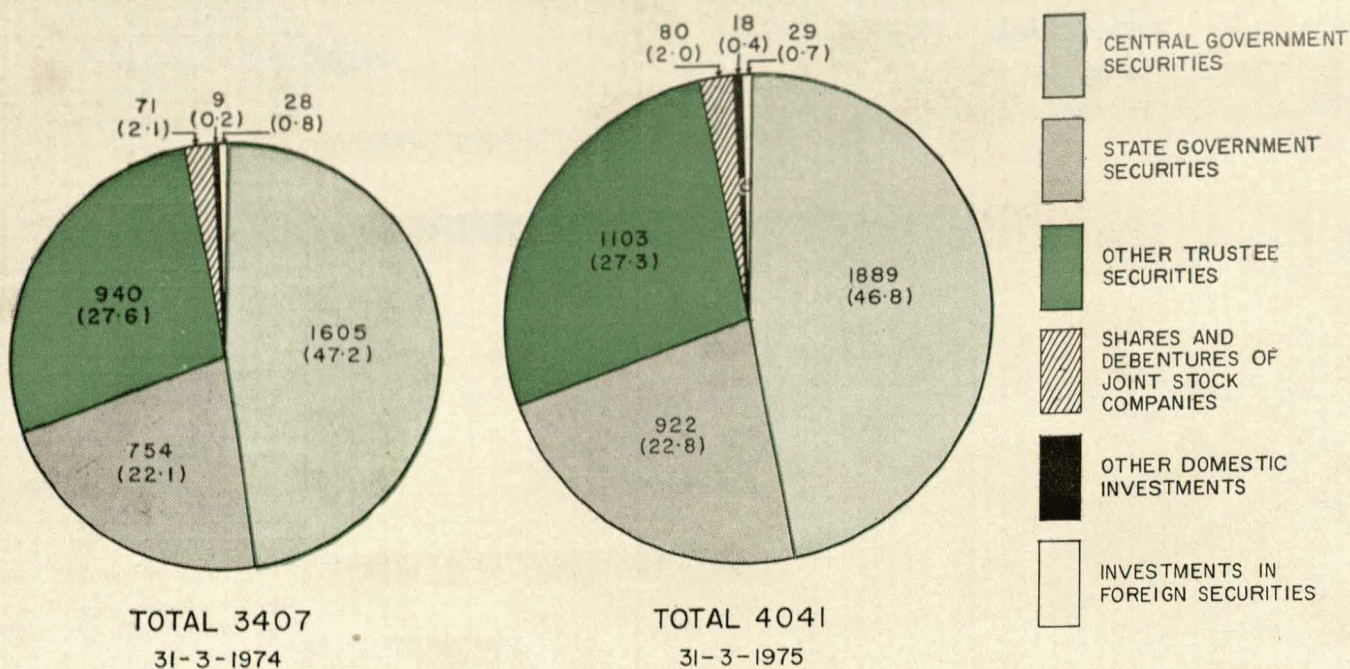
DEPOSITS



ADVANCES



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

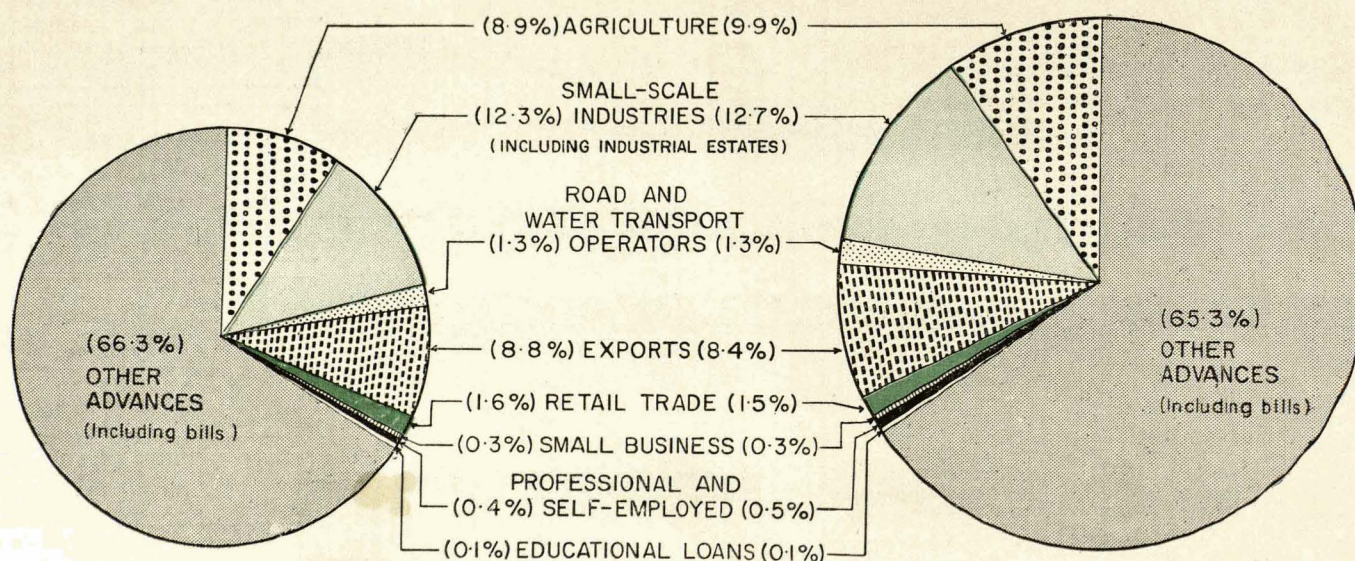


Note: Figures in brackets are percentages to total

GRAPH-10
SHARE OF PRIORITY SECTOR ADVANCES
IN TOTAL BANK CREDIT OF PUBLIC SECTOR BANKS

AS ON DECEMBER 31, 1973

AS ON DECEMBER 31, 1974



RUPEES 6165.58 CRORES ← TOTAL BANK CREDIT → RUPEES 7148.81 CRORES

No. 33—DISTRIBUTION OF OFFICES OF DIFFERENT CLASSES OF BANKS ACCORDING TO POPULATION GROUPS

(As at the end of December 1974)

Population Groups	No. of Centres with Banking Offices†	SCHEDULED COMMERCIAL BANKS										Non-Scheduled Commercial Banks	Co-operative Banks*	Total Commercial and Co-operative Banks (10+11+12)
		Public Sector Banks				Private Sector Banks			Total Scheduled Commercial Banks (6+9)					
		State Bank of India	14 Nationalised Indian Banks	Subsidiaries of State Bank of India	Total Public Sector Banks (3+4+5)	Other Indian Banks	Foreign Banks	Total Private Sector Banks (7+8)						
1	2	3	4	5	6	7	8	9	10	11	12	13		
Rural	5,998	1,321	3,410	760	5,491	1,085	—	1,085	6,576	56	3,326	9,958		
Semi-Urban	1,963	1,189	2,545	584	4,318	1,088	3	1,091	5,409	54	2,233	7,696		
Urban	142	514	1,950	213	2,677	655	14	669	3,346	20	678	4,044		
Metropolitan	8	358	1,716	153	2,227	378	114	492	2,719	—	467	3,186		
Total	8,111	3,382	9,621	1,710	14,713	3,206	131	3,337	18,050	130	6,704	24,884		

* As on March 31, 1975.

† Relates only to places served by offices of Commercial banks.

47

No. 34—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT OF NON-SCHEDULED COMMERCIAL BANKS IN INDIA, 1973 AND 1974

(As on December 31)

STATES :	No. of Banks Operating		No. of Offices		DEPOSITS			BANK CREDIT*		
	1973	1974	1973	1974	1973		1974		1973	
					Amount (In lakhs of Rs.)	Percentage to total deposits	Amount (In lakhs of Rs.)	Percentage to total deposits	Amount (In lakhs of Rs.)	Percentage to total bank credit
Assam	1	1	3	4	93	5.7	1,02	5.0	75	6.9
Bihar	1	1	1	1	1	—	1	0.1	1	0.1
Karnataka	1	1	1	1	6	0.4	6	0.3	3	0.2
Kerala	3	3	91	104	11,79	72.4	14,77	73.0	7,77	71.7
Maharashtra	1	1	4	4	37	2.3	35	1.7	24	2.1
Punjab	1	1	1	1	26	1.6	22	1.1	4	0.2
Uttar Pradesh	2	2	13	13	2,86	17.6	3,81	18.8	2,00	18.4
TOTAL :	116	130	116	130	16,28	100.0	20,24	100.0	10,84	100.0

* Loans and advances and bills purchased and discounted.

No. 35—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND BANK CREDIT
OF SCHEDULED COMMERCIAL BANKS IN INDIA—1973 AND 1974

States/Union Territories	Population as per 1971 census (Final) (In thousands)	No. of Banks Operating		OFFICES			DEPOSITS					BANK CREDIT							
		1973	1974	1973		1974	1973		1974	1973		1974	1973		1974				
				Num-ber	Popu-lation per office (In thou-sands)		Num-ber	Popu-lation per office (In thou-sands)		Amo-unt (In lakhs of Rs.)	Per-centage to total de-po-sits		Per capita de-po-sits (Rs.)	Amo-unt (In lakhs of Rs.)		Per-centage to total de-po-sits	Per capita de-po-sits (Rs.)	Amo-unt (In lakhs of Rs.)	Per-centage to total bank credit
1	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	28	32	1,189	37	1,338	33	402,37	4.0	92.5	477,34	4.1	109.7	336,66	4.7	77.4	418,60	5.1	96.2
Assam	1,49,58	11	15	174	86	201	74	82,19	0.8	55.0	102,50	0.9	68.5	34,67	0.5	23.2	46,27	0.6	30.9
Bihar	5,63,53	16	17	655	86	754	75	459,16	4.6	81.5	541,46	4.7	96.1	136,26	1.9	24.2	213,83	2.6	37.9
Gujarat	2,66,97	24	26	1,409	19	1,525	18	784,87	7.8	294.0	852,81	7.4	319.4	451,47	6.4	169.1	533,75	6.5	199.9
Haryana	1,00,37	21	23	381	26	425	24	147,32	1.5	146.8	168,60	1.5	168.0	88,15	1.2	87.8	109,89	1.3	109.5
Himachal Pradesh	34,60	11	12	153	23	176	20	59,57	0.6	172.2	63,71	0.5	184.1	9,36	0.1	27.1	15,55	0.2	44.9
Jammu & Kashmir	46,17	14	14	158	29	174	27	72,74	0.7	157.6	82,13	0.7	177.9	18,04	0.3	39.1	24,40	0.3	52.9
Karnataka	2,92,99	35	37	1,580	19	1,699	17	483,36	4.8	165.0	556,83	4.8	190.1	433,35	6.1	147.9	524,56	6.4	179.0
Kerala	2,13,47	23	29	1,037	21	1,143	19	317,10	3.1	148.6	364,38	3.1	170.7	224,50	3.2	105.2	259,06	3.1	121.4
Madhya Pradesh	4,16,54	21	24	800	52	882	47	272,60	2.7	65.4	315,66	2.7	75.8	144,44	2.1	34.7	196,41	2.4	47.2
Maharashtra	5,04,12	52	54	1,959	26	2,140	24	2,283,35	22.6	452.9	2,513,78	21.6	498.7	1,918,26	27.1	380.5	2,208,69	26.8	438.1
Manipur	10,73	3	3	9	119	10	107	2,66	—	24.8	3,09	—	28.8	71	—	6.6	1,20	—	11.2
Meghalaya	10,12	7	8	18	56	21	48	18,18	0.2	179.6	18,56	0.2	183.4	2,85	—	28.2	1,98	—	19.6
Nagaland	5,16	2	4	6	86	8	65	2,64	—	51.2	4,08	—	79.1	1,11	—	21.5	63	—	12.2
Orissa	2,19,45	14	16	247	89	291	75	77,59	0.8	35.4	99,10	0.9	45.2	40,48	0.6	18.5	51,55	0.6	23.5
Punjab	1,35,51	24	28	850	16	936	14	480,20	4.8	354.4	537,19	4.6	396.4	198,51	2.8	146.5	235,26	2.8	173.6
Rajasthan	2,57,66	20	23	725	36	775	33	193,35	1.9	75.0	224,63	1.9	87.2	107,04	1.5	41.5	130,18	1.6	50.5
Tamil Nadu	4,11,99	45	46	1,741	24	1,880	22	715,89	7.1	173.8	819,15	7.1	198.8	757,61	10.7	183.9	857,02	10.4	208.0
Tripura	15,56	3	4	17	92	20	78	9,67	0.1	62.2	11,22	0.1	72.1	1,20	—	7.7	1,68	—	10.8
Uttar Pradesh	8,83,41	27	30	1,609	55	1,810	49	878,93	8.7	99.5	1,033,96	8.9	117.0	362,99	5.1	41.1	450,95	5.5	51.1
West Bengal	4,43,12	40	43	961	46	1,059	42	1,294,91	12.8	292.2	1,549,60	13.4	349.7	1,061,44	15.0	239.5	1,263,20	15.3	285.1
Union Territories :																			
Chandigarh	2,57	18	21	42	6	52	5	66,54	0.7	2589.1	71,63	0.6	2787.2	46,34	0.7	1803.1	112,94	1.4	4394.6
Delhi	40,66	42	43	489	8	548	7	873,73	8.7	2148.9	1,075,28	9.3	2644.6	662,10	9.3	1628.4	524,18	6.4	1289.2
Goa, Daman & Diu	8,58	17	19	132	7	136	6	90,23	0.9	1051.6	105,18	0.9	1225.9	43,32	0.6	504.9	50,11	0.6	584.0
Pondicherry	4,72	9	9	26	18	26	18	10,86	0.1	230.1	13,89	0.1	294.3	9,61	0.1	203.6	12,58	0.1	266.5
Others†	6,89	6	6	20	34	21	33	4,00	—	58.1	4,81	—	69.8	63	—	9.1	94	—	13.6
Total	54,79,50			16,387†	33	18,050†	30	10,084,01	100.0	184.0	11,610,57	100.0	211.9	7,091,10	100.0	129.4	8,245,41	100.0	150.5

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

† Includes Offices of two banks which are under the Custodian of Enemy Property.

**No. 36—STATE-WISE DISTRIBUTION OF DEPOSITS AND BANK CREDIT OF
SCHEDULED COMMERCIAL BANKS, 1974**

(As on the last Friday of December)

(Amount in lakhs of rupees)

States/Union Territories	State Bank of India and its Subsidiaries		14 Nationalised Banks		Other Banks		TOTAL	
	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit	Deposits	Bank Credit
STATES :								
Andhra Pradesh	183,46	178,63	165,52	161,25	128,36	78,72	477,34	418,60
Assam	37,61	13,88	61,14	29,71	3,75	2,68	102,50	46,27
Bihar	300,29	127,49	239,13	85,42	2,04	92	541,46	213,83
Gujarat	169,81	139,35	676,44	388,72	6,56	5,68	852,81	533,75
Haryana	50,57	33,19	89,57	55,40	28,46	21,30	168,60	109,89
Himachal Pradesh	30,61	8,07	26,92	5,60	6,18	1,88	63,71	15,55
Jammu & Kashmir	16,45	4,53	27,90	6,20	37,78	13,67	82,13	24,40
Karnataka	130,53	155,13	289,83	274,93	136,47	94,50	556,83	524,56
Kerala	116,14	67,91	149,91	124,60	98,33	66,55	364,38	259,06
Madhya Pradesh	151,14	90,37	156,62	98,50	7,90	7,54	315,66	196,41
Maharashtra	468,93	452,95	1612,23	1427,46	432,62	328,28	2513,78	2208,69
Manipur	1,73	65	1,36	55	—	—	3,09	1,20
Meghalaya	9,11	58	9,45	1,40	—	—	18,56	1,98
Nagaland	3,49	40	59	23	—	—	4,08	63
Orissa	46,50	15,63	47,72	30,49	4,88	5,43	99,10	51,55
Punjab	138,88	79,61	300,35	110,38	97,96	45,27	537,19	235,26
Rajasthan	98,05	50,46	86,21	57,55	40,37	22,17	224,63	130,18
Tamil Nadu	176,79	245,10	480,73	458,47	161,63	153,45	819,15	857,02
Tripura	3,31	33	7,91	1,35	—	—	11,22	1,68
Uttar Pradesh	337,75	137,25	605,78	259,58	90,43	54,12	1033,96	450,95
West Bengal	424,25	354,04	789,65	633,18	335,70	275,98	1549,60	1263,20
UNION TERRITORIES :								
Andaman and Nicobar Islands ..	98	11	1,02	35	—	—	2,00	46
Arunachal Pradesh	1,30	10	—	—	—	—	1,30	10
Chandigarh	24,00	59,98	34,57	41,88	13,06	11,08	71,63	112,94
Dadra and Nagar Haveli	—	—	25	30	—	—	25	30
Delhi	390,52	92,08	496,02	295,66	188,74	136,44	1075,28	524,18
Goa, Daman and Diu	24,98	9,91	78,39	39,09	1,81	1,11	105,18	50,11
Lakshadweep	—	—	34	2	—	—	34	2
Mizoram	92	6	—	—	—	—	92	6
Pondicherry	3,42	4,17	10,05	8,09	42	32	13,89	12,58
TOTAL	3341.52	2321.96	6445.60	4596.36	1823.45	1327.09	11610.57	8245.41

Note : Amounts relate to reporting offices.

**No. 37—DEPOSITS AND BANK CREDIT OF NEW OFFICES OF SCHEDULED COMMERCIAL BANKS
OPENED AFTER NATIONALISATION, 1974**

(As on last Friday of December)

(Amount in lakhs of rupees)

Bank Group	Offices opened during												Total								
	July 1969 to June 1970			July 1970 to June 1971			July 1971 to June 1972			July 1972 to June 1973				July 1973 to June 1974			July 1974 to December 1974				
	Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74	Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74	Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74	Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74		Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74	Re- port- ing Offi- ces	De- posits as on 27-12- 74	Ad- van- ces as on 27-12- 74		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1. State Bank of India and its Subsidiaries	439	105,75	50,53	563	102,23	52,33	455	100,29	47,86	477	88,00	93,83	297	38,42	27,18	286	7,20	5,74	2,517	441,89	277,47
2. 14 Nationalised Banks ..	1,170	380,27	179,23	1,057	266,21	129,86	814	209,98	183,54	932	216,40	141,08	897	120,44	57,63	532	22,47	15,51	5,402	1215,77	706,85
3. Other Scheduled Commercial Banks...	249	86,98	55,27	262	67,01	45,03	333	53,91	41,34	354	69,58	50,38	374	51,15	33,28	246	15,02	13,76	1,818	343,65	239,06
Total (1 to 3)	1,858	573,00	285,03	1,882	435,45	227,22	1,602	364,18	272,74	1,763	373,98	285,29	1,568	210,01	118,09	1,064	44,69	35,01	9,737	2001,31	1223,38

Note : Data for 1974 are provisional.

**No. 38—STATE-WISE DEPOSITS AND BANK CREDIT OF NEW OFFICES OF
SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION, 1974**

(As on the last Friday of December)

States/Union Territories	State Bank and its subsidiaries			14 Nationalised Banks			Other Scheduled Commercial Banks			Total		
	Report- ing Offices	Deposits	Advances	Report- ing Offices	Deposits	Advances	Report- ing Offices	Deposits	Advances	Report- ing Offices	Deposits	Advances
States :												
1. Andhra Pradesh	273	27,62	35,36	284	47,44	43,84	207	41,20	25,71	764	116,26	104,91
2. Assam	21	4,02	5,58	102	17,50	5,15	9	1,51	81	132	23,03	6,54
3. Bihar	183	24,19	8,48	289	64,76	17,90	3	59	42	475	89,54	26,80
4. Gujarat	177	28,94	29,75	569	109,71	39,79	12	5,37	3,67	758	144,02	73,21
5. Haryana	67	6,51	11,40	109	20,95	13,67	73	12,43	8,00	249	39,89	33,07
6. Himachal Pradesh	46	9,58	1,14	66	13,55	1,42	20	2,46	65	132	25,59	3,21
7. Jammu & Kashmir	46	6,44	1,17	30	8,76	2,54	63	9,60	4,30	139	24,80	8,01
8. Karnataka	197	23,31	24,35	458	64,91	49,67	280	34,31	24,82	935	122,53	98,84
9. Kerala	146	16,97	9,77	200	28,12	20,65	243	21,00	16,84	589	66,09	47,26
10. Madhya Pradesh	201	28,11	19,97	311	44,05	26,54	23	5,92	6,43	535	78,08	52,94
11. Maharashtra	150	37,00	30,79	725	215,58	133,96	128	40,26	43,37	1,003	292,84	208,12
12. Manipur	—	—	—	7	53	17	—	—	—	7	53	17
13. Meghalaya	7	57	7	6	1,98	43	—	—	—	13	2,55	50
14. Nagaland	3	1,53	6	3	59	23	—	—	—	6	2,12	29
15. Orissa	64	3,87	1,91	111	16,14	8,78	12	3,33	4,11	187	23,34	14,80
16. Punjab	153	32,55	17,80	195	46,58	16,98	234	52,07	21,78	582	131,20	56,56
17. Rajasthan	131	9,37	8,68	193	22,44	16,75	81	14,30	9,20	405	46,11	34,63
18. Tamil Nadu	129	16,97	24,28	454	70,89	52,46	251	26,83	23,36	834	114,69	100,10
19. Tripura	—	—	—	15	1,83	54	—	—	—	15	1,83	54
20. Uttar Pradesh	300	54,18	20,44	651	147,57	63,89	105	25,85	16,27	1,056	227,60	109,60
21. West Bengal	132	61,63	11,94	392	138,65	122,10	14	11,60	7,93	538	211,88	141,97
Union Territories :												
22. Andaman & Nicobar Islands	2	22	2	2	1,02	35	—	—	—	4	1,24	37
23. Arunachal Pradesh	7	1,30	10	—	—	—	—	—	—	7	1,30	10
24. Chandigarh	10	5,11	4,48	15	7,96	7,99	6	8,01	7,30	31	21,08	19,77
25. Dadra & Nagar Haveli	—	—	—	4	25	30	—	—	—	4	25	30
26. Delhi	62	39,58	13,04	155	112,03	55,86	50	26,27	13,84	267	177,88	82,74
27. Goa, Daman & Diu	7	94	69	41	10,00	3,50	3	44	15	51	11,38	4,34
28. Lakshadweep	—	—	—	4	34	2	—	—	—	4	34	2
29. Mizoram	1	92	6	—	—	—	—	—	—	1	92	6
30. Pondicherry	2	46	1,14	11	1,64	1,37	1	30	10	14	2,40	2,61
Total	2,517	441,89	277,47	5,402	1215,77	706,85	1,818	343,65	239,06	9,737	2001,31	1223,38

Note : Data are provisional.

**No. 39—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT
ACCORDING TO POPULATION GROUPS, 1961-74**

Population Group	(Rupees in crores)					
	1961		1966		1971	
	Deposits	Credit	Deposits	Credit	Deposits	Credit
Rural	49.1	224.8	108.3	370.6	378.2	159.0*
Semi-urban	304.2	242.8	706.7	454.9	1,604.8	684.6*
Urban	381.5	692.5	772.9	1,239.2	1,855.2	1,047.3
Metropolitan	760.5	1,160.1	1,392.2	2,064.7	3,404.9	3,160.5
Total :	1,495.3	1,160.1	2,980.1	2,064.7	7,243.1	5,051.4
					10,084.0	7,091.1
						11,610.6
						8,245.4

Notes : (i) Figures for 1961 and 1966 are month-end averages during the year and are based on Survey of Deposits Accounts with banks.
(ii) Figures for 1971 are based on data furnished by banks in a special return on Form A-1 and they relate to December 31.
(iii) Figures for 1973 and 1974 are based on data furnished by banks in Basic Statistical Return and relate to the last Friday of December.
* Similar break-up of data for the earlier years is not available.

**No. 40—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS
DURING 1970-74**

Name of the Bank	(1)	No. of districts allotted under the lead bank scheme	(2)	No. of districts in respect of which survey reports have been received	(3)	No. of offices opened		Out of the total number of offices opened, those opened in under banked districts@
						In lead districts	Outside lead districts	
						(4)	(5)	(6)
Public Sector Banks :								
<i>State Bank of India Group (a)</i>	..	90	72	11	83	695	1,764	2,459
<i>14 Nationalised Indian Banks :</i>								
Allahabad Bank	..	11	11	11	221	83	139	222
Bank of Baroda	..	30	30	30	230	221	167	388
Bank of India	..	30	30	30	114	230	289	519
Bank of Maharashtra	..	5	5	5	212	114	103	217
Canara Bank	..	17	17	17	194	212	233	445
Central Bank of India (a)	..	40	36	36	128	194	347	541
Dena Bank	..	9	9	9	111	128	201	329
Indian Bank (c)	..	15	11	11	52	111	136	247
Indian Overseas Bank (b)	..	7	7	7	219	52	170	222
Punjab National Bank (a)	..	30	29	29	189	219	263	482
Syndicate Bank	..	17	17	17	77	189	167	356
Union Bank of India	..	6	6	6	140	77	194	271
United Bank of India	..	14	14	14	181	140	114	254
United Commercial Bank (a)	..	24	23	23	71	181	185	366
Private Sector Banks :								
Andhra Bank (b)	..	6	4	4	8	71	81	152
Bank of Rajasthan (a)	..	1	—	—	16	8	29	37
Punjab & Sind Bank	..	*	—	—	—	16	209	225

@ Districts in which the population served per bank office was above one lakh as at the end of December 1973.

* Only 3 taluks in 2 districts.

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

No. 41—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1974

(Amount in thousands of rupees)

States/Union Territories	Scheduled Banks				Non-Scheduled Banks				Total			
	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*
	1	2	3	4	5	6	7	8	9	10	11	12
States :												
Andhra Pradesh ..	2	1,00,44	1,56,84	1,338	—	—	—	—	2	1,00,44	1,56,84	1,338
Assam ..	1	15,00	98	201	1	20,10	3,73	6	2	35,10	4,71	207
Bihar ..	—	—	—	754	1	1,00	1,64	1	1	1,00	1,64	755
Gujarat ..	2	3,50,00	6,74,84	1,525	—	—	—	—	2	3,50,00	6,74,84	1,525
Haryana ..	—	—	—	425	—	—	—	—	—	—	—	425
Himachal Pradesh ..	—	—	—	176	—	—	—	—	—	—	—	176
Jammu & Kashmir ..	1	11,65	35,58	174	—	—	—	—	1	11,65	35,58	174
Karnataka ..	8	5,81,88	9,34,59	1,699	—	—	—	1	8	5,81,88	9,34,59	1,700
Kerala ..	6	1,58,44	1,48,09	1,143	3	13,31	22,63	104	9	1,71,75	1,70,72	1,247
Madhya Pradesh ..	1	35,00	27,81	882	—	—	—	—	1	35,00	27,81	882
Maharashtra ..	10	13,47,45	26,47,99	2,140	1	38	1,26	4	11	13,47,83	26,49,25	2,144
Manipur ..	—	—	—	10	—	—	—	—	—	—	—	10
Meghalaya ..	—	—	—	21	—	—	—	—	—	—	—	21
Nagaland ..	—	—	—	8	—	—	—	—	—	—	—	8
Orissa ..	—	—	—	291	—	—	—	—	—	—	—	291
Punjab ..	3	69,74	1,13,00	936	1	2,00	15,70	1	4	71,74	1,28,70	937
Rajasthan ..	2	1,09,95	90,19	775	—	—	—	—	2	1,09,95	90,19	775
Tamil Nadu ..	10	5,77,41	3,11,65	1,880	—	—	—	—	10	5,77,41	3,11,65	1,880
Tripura ..	—	—	—	20	—	—	—	—	—	—	—	20
Uttar Pradesh ..	3	1,51,32	43,56	1,810	2	2,75	4,69	13	5	1,54,07	48,25	1,823
West Bengal ..	5	12,38,28	56,65,18	10,59	—	—	—	—	5	12,38,28	56,65,18	1,059
Union Territories :												
Andaman and Nicobar Islands ..	—	—	—	5	—	—	—	—	—	—	—	5
Arunachal Pradesh ..	—	—	—	7	—	—	—	—	—	—	—	7
Chandigarh ..	—	—	—	52	—	—	—	—	—	—	—	52
Dadra & Nagar Haveli ..	—	—	—	4	—	—	—	—	—	—	—	4
Delhi ..	6	2,94,18	9,71,37	548	—	—	—	—	6	2,94,18	9,71,37	548
Goa, Daman & Diu ..	—	—	—	136	—	—	—	—	—	—	—	136
Lakshadweep ..	—	—	—	4	—	—	—	—	—	—	—	4
Mizoram ..	—	—	—	1	—	—	—	—	—	—	—	1
Pondicherry ..	—	—	—	26	—	—	—	—	—	—	—	26
Total ..	60	50,40,74	118,21,67	1,80,50	9	3,954	49,65	130	69	50,80,28	118,71,32	18,180

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

No. 42—MONEY RATES, 1974

(Per cent per annum)

	STATE BANK OF INDIA				OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS		
	Hundi Rate	Advance Rate@	Call Loan		Call Money from Banks		
			Scheduled Commercial banks	Co-operative banks**	Bombay	Calcutta	Madras
	1	2	3	4	5	6	7
1974 :							
January ..	9.50—13.00	9.00	10.50	9.50	15.00	15.12	15.00
February ..	9.50—13.00	9.00	10.50	9.50	15.00	15.00	14.99
March ..	9.50—13.00	9.00	10.50	9.50	15.00	15.00	15.05
April ..	9.50—13.00	9.00	10.50	9.50	15.00	15.00	15.00
May ..	9.50—13.00	9.00	10.50	9.50	15.01	15.00	15.49
June ..	9.50—13.00	9.00	10.50	9.50	15.00	15.00	15.79
July ..	10.50—14.00	11.00—12.50	12.50—14.00	11.50—13.00	12.97	12.09	11.35
August ..	12.00—14.00	13.50	14.00	14.00	12.70	14.50	13.49
September ..	12.00—16.50	13.50	14.00	14.00	12.66	13.69	13.48
October ..	13.00—16.50	13.50	15.00	14.00	13.79	15.00	15.24
November ..	13.00—16.50	13.50	15.00	14.00	11.01	10.29	11.14
December ..	13.00—16.50	13.50	15.00	14.00	11.06	14.68	13.83

@ The bank's prime lending rate, which regulates all interest rates for the various categories and classes of advances granted by the bank.

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

No. 43—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1970-74

(Amount in lakhs of rupees)

As on December 31	Number of reporting banks	Number of banks showing un-claimed accounts	CURRENT				SAVINGS			
			Number of Accounts	(3) as % of (19)	Amount	(5) as % of (20)	Number of Accounts	(7) as % of (19)	Amount	(9) as % of (20)
	1	2	3	4	5	6	7	8	9	10
1970	89	84	1,20,626	17.7	2,16	25.9	5,33,469	78.2	5,12	61.4
1971	87	82	1,26,971	17.1	2,29	25.3	5,84,247	78.6	5,51	60.9
1972	87	81	1,33,792	16.5	2,47	24.9	6,39,673	78.8	6,02	60.6
1973	87	80	1,39,848	15.8	2,64	24.5	6,99,832	79.3	6,57	60.9
1974	85	79	1,44,618	14.9	2,76	23.7	7,80,795	80.3	7,08	60.9

As on December 31	FIXED				OTHERS				TOTAL	
	Number of Accounts	(11) as % of (19)	Amount	(13) as % of (20)	Number of Accounts	(15) as % of (19)	Amount	(17) as % of (20)	Number of Accounts	Amount †
	11	12	13	14	15	16	17	18	19	20
1970	3,425	0.5	70	8.3	24,688	3.6	24	2.9	6,82,208	8,34
1971	3,978	0.5	78	8.7	27,846	3.8	31	3.4	7,43,042	9,04
1972	4,518	0.6	89	9.0	33,722	4.1	38	3.9	8,11,705	9,93
1973	5,260	0.6	99	9.2	37,817	4.3	42	3.9	8,82,757	10,78
1974	5,830	0.6	1,08	9.3	40,784	4.2	50	4.3	9,72,027	11,63

† After adjusting for interest credited and incidental charges debited.

No. 44—BANKS INCLUDED IN AND EXCLUDED FROM THE SECOND SCHEDULE TO THE RESERVE BANK OF INDIA ACT, 1934, DURING 1974

Name of the Bank	Date	No. of offices in the Indian Union as on the respective date
I. Banks included in the Schedule		
1. Sonali Bank	12-10-1974	1
II. Banks excluded from the Schedule		
1. Hindustan Mercantile Bank Ltd.	18-5-1974	6
2. Krishnaram Baldeo Bank Ltd.	24-8-1974	8

No. 45—COMMERCIAL BANKS WHICH HAVE BEEN AMALGAMATED OR HAVE TRANSFERRED THEIR LIABILITIES AND ASSETS, 1970-74

(Amount in thousands of rupees)

	Banks which have been Amalgamated (under Section 45 of the Banking Regulation Act, 1949)				Banks which have been Voluntarily Amalgamated (under Section 44 (A) of the Banking Regulation Act, 1949)				Banks which have Transferred their Liabi- lities and Assets to other banks (under Section 293(j)(a) of the Companies Act, 1956, under Section 35 of the State Bank of India Act, 1955 and under Section 38 of the State Bank of India (Subsidiary Banks) Act, 1959)						
	No. of Banks	Capital			Depo- sits	No. of Banks	Capital			Depo- sits	No. of Banks	Capital			
		Autho- rised	Subs- cribed	Paid- up			Autho- rised	Subs- cribed	Paid- up			Autho- rised	Subs- cribed	Paid- up	
1974															
Madhya Pradesh	..	—	—	—	—	—	—	—	—	—	1	1,00,00†	50,00†	25,00†	5,02,84@
Total	..	—	—	—	—	—	—	—	—	—	1	1,00,00†	50,00†	25,00†	5,02,84@
1970	..	1	15,00	15,00	8,94,54	B. INDIAN UNION				1	—	—	—	—	14,17
1971*	..	—	—	—	—					1	—	—	—	—	32.64
1972*	..	—	—	—	—					—	—	—	—	—	—
1973	..	—	—	—	—					1	2,00,00	1,00,00	50,00	3,38,04	
1974	..	—	—	—	—					1	1,00,00†	50,00†	25,00†	5,02,84@	

4. Answer the balance sheet for the year 1973.

② As per the return in the form XII on March 29, 1974.

* As per the balance sheet for the year 1973.

† As per the balance sheet for the year 1973.

Note : *

Note : The data on paid-up capital and deposits relate to the end of the year. * Excludes one foreign bank, merged with another foreign bank during the year, as this merger did not take place under the banking reorganization act.

No. 46—COMMERCIAL BANKS WHICH HAVE GONE INTO LIQUIDATION OR HAVE BEEN CLASSIFIED AS NON-BANKING COMPANIES OR HAVE BEEN STRUCK OFF THE REGISTER, 1970-74

(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(S) of the Companies Act, 1956)			
	No. of Banks	Capital			No. of Banks	Capital			No. of Banks	Capital			No. of Banks	Capital		
		Au- thor- ised	Sub- scribed	Paid- up		Au- thor- ised	Sub- scribed	Paid- up		Au- thor- ised	Sub- scribed	Paid- up		Au- thor- ised	Sub- scribed	Paid- up
1974																
Kerala ..	1	2,00	1,00	77	—	—	—	—	—	—	—	—	—	—	—	—
New Delhi ..	—	—	—	—	—	—	—	—	1	N.A.	N.A.	N.A.	—	—	—	—
Total ..	1	2,00	1,00	77	—	—	—	—	1	N.A.	N.A.	N.A.	—	—	—	—
1970 ..	1	80	60	60	2	3,00	1,11	82	77	—	—	—	—	—	—	—
1971 ..	2	6,00	3,30	3,05	1	75	31	31	3	1	25,00	5,00	5,00	2,00	87	66
1972‡	1	3,00,00	1,05,00	1,05,00	—	—	—	—	—	4	31,50	12,38	10,19	—	—	—
1973 ..	2	1,05,00	91,17	91,17	—	—	—	—	—	1	2,00	2,00	1,51	—	—	—
1974 ..	1	2,00	1,00	77	—	—	—	—	—	1	N.A.	N.A.	N.A.	—	—	—

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

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

‡ Revised.

N.A. : Not available.

No. 47—CHEQUE CLEARANCES, 1970-74

Centre	1970		1971		1972		1973		1974	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY :										
1. RESERVE BANK										
Calcutta ..	1,30,59	6,919,02	1,30,60	7,314,53	1,29,96	8,183,20	1,44,86	8,851,81	2,13,56	10,698,75
Bombay ..	3,56,86	12,888,85	3,96,60	14,421,99	4,23,22	16,100,65	4,53,80	19,519,57	4,92,62	24,042,67
Madras ..	84,41	2,122,21	69,24	2,363,42	73,13	2,788,14	68,06	3,174,07	63,08	4,411,99
Kanpur ..	17,84	593,17	18,56	667,36	19,17	764,08	19,57	817,55	19,47	995,67
New Delhi ..	63,54	2,488,28	70,28	3,215,51	74,48	3,509,23	81,44	4,624,66	85,26	5,100,14
Bangalore ..	37,63	937,14	40,53	1,115,47	45,53	1,311,46	51,71	1,613,86	52,73	1,95,39
Nagpur ..	10,81	241,38	11,06	260,59	11,50	277,28	13,42	331,42	13,94	418,05
Patna ..	3,81@	169,44@	4,61	217,48	4,55	247,54	4,42@@	304,26@@	4,88	376,76
Hyderabad ..	19,20	556,69	20,41	598,48	18,20	549,50	24,06	787,24	27,48	1,117,21
2. OTHERS**										
Ahmedabad ..	30,02	1,815,74	57,16	3,131,10	28,13	2,245,77	43,82	2,720,73	66,95	3,117,08
Other Centres ..	3,47,82£	6,983,19£	3,33,33£	8,617,56£	3,57,33£	9,691,68£	3,91,40£	12,030,18£	4,22,65£	15,264,93£
TOTAL	11,02,53£	35,715,11£	11,52,38£	41,923,49£	11,85,20£	45,668,53£	12,96,56£	54,775,35£	14,62,62£	67,497,22£

@ Includes number and amount of cheques viz. 3,000 and Rs. 533 lakhs, respectively, received by the Reserve Bank, Patna and presented to the concerned banks for collection during the period September to November 1970 owing to the suspension of clearing house work at Patna.

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

£ Provisional.

@/ Clearing house at Patna remained suspended from June 9 to July 12, 1973 and from August 12 to September 3, 1973.

No. 48—NUMBER OF CLEARING HOUSES, 1967-75

As on March 31	Managed by				
	Reserve Bank of India	State Bank of India	Subsidiaries of State Bank of India	Total	
1967	7	67	15	89	
1968	7	69	16	92	
1969	8	70	19	97	
1970	9	76	18	103	
1971	9	98	22	129	
1972	9	117	28	154	
1973	9	141	37	187	
1974	9	162	43	214	
1975	9	176	44	229	

No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1970-74

Name of Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at credit of each depositor (rupees)
Andhra	1970	41	1,746	9,23,184	20,76.0	516	1,16.2	224
	1971	41	1,813	9,95,306	22,67.4	537	1,22.4	228
	1972	41	1,883	10,49,115	23,22.8	545	1,20.7	221
	1973	47	1,909	10,96,994	24,76.8	561	1,26.6	225
	1974	51	1,978	11,85,789	30,33.4	584	1,49.5	256
Bihar	1970	29	1,181	12,65,055	84,24.4	1,045	6,96.2	666
	1971	31	1,215	13,92,047	91,18.1	1,117	7,31.8	655
	1972	31	1,251	15,05,740	98,22.5	1,174	7,66.1	652
	1973	31	1,290	16,09,093	108,45.2	1,218	8,21.0	674
	1974	34	1,811	17,39,128	126,59.1	943	6,86.1	727
Delhi	1970	4	237	5,01,614	32,44.9	2,082	13,46.4	647
	1971	4	238	4,83,741	35,32.9	1,999	14,59.9	730
	1972	4	253	5,20,462	37,95.2	2,028	14,76.7	729
	1973	4	263	5,34,741	40,60.6	2,002	15,20.8	759
	1974	4	269	5,96,670	44,31.5	2,185	16,23.3	743
Gujarat	1970	21	960	7,42,341	40,42.2	757	4,12.0	544
	1971	22	1,001	7,91,080	41,99.9	773	4,10.5	531
	1972	25	1,018	8,40,449	45,08.8	807	4,32.2	536
	1973	27	1,097	8,67,566	47,40.0	772	4,21.7	546
	1974	28	1,140	10,28,255	53,63.5	880	4,59.2	521
Jammu & Kashmir ..	1970	4	150	1,49,856	12,21.2	973	7,93.0	815
	1971	4	169	1,60,674	12,43.6	929	7,18.8	774
	1972	4	169	1,71,074	13,29.0	989	7,68.2	777
	1973	6	169	1,84,548	14,48.8	1,054	8,27.9	785
	1974	6	169	1,98,616	14,71.0	1,135	8,40.6	741
Karnataka	1970	32	1,188	5,22,120	12,56.0	429	1,03.3	240
	1971	32	1,248	5,71,941	13,73.5	447	1,07.3	240
	1972	32	1,288	6,12,249	14,56.4	465	1,10.3	238
	1973	33	1,303	6,41,315	15,70.6	480	1,17.6	245
	1974	37	1,345	6,88,502	17,94.7	498	1,29.9	261
Kerala	1970	22	1,011	5,32,329	17,17.3	515	1,66.2	323
	1971	25	1,058	5,76,703	18,20.4	532	1,68.1	316
	1972	25	1,081	6,21,829	18,89.8	563	1,70.8	304
	1973	28	1,184	6,60,669	19,23.4	545	1,58.7	291
	1974	28	1,204	7,26,868	22,42.9	590	1,82.0	308
Madhya Pradesh ..	1970	28	888	11,29,110	44,66.6	1,233	4,85.5	395
	1971	30	952	11,92,165	47,83.4	1,214	4,87.1	401
	1972	30	903	12,58,159	49,90.0	1,347	5,34.8	397
	1973	34	1,012	13,27,698	52,62.8	1,269	5,03.1	396
	1974	36	1,052	15,00,463	57,79.5	1,379	5,31.2	385
Maharashtra	1970	38	1,343	29,13,887	82,51.6	2,109	5,97.5	283
	1971	39	1,440	30,41,732	85,14.6	2,057	5,75.7	279
	1972	41	1,483	32,03,677	89,01.6	2,102	5,84.1	278
	1973	41	1,572	33,20,512	94,59.8	2,058	5,86.5	285
	1974	45	1,609	34,82,938	102,98.7	2,106	6,22.6	295
North-Eastern*	1970	18	594	5,26,729	29,01.9	860	4,74.2	551
	1971	18	625	5,67,670	31,94.3	883	4,96.8	563
	1972	18	653	6,06,935	35,34.9	904	5,26.8	582
	1973	18	656	6,52,932	37,86.0	983	5,70.1	579
	1974	19	656	7,02,860	41,21.6	1,041	6,10.6	586
Orissa	1970	17	633	6,03,864	21,76.6	929	3,34.9	360
	1971	17	650	6,63,911	24,12.7	995	3,61.7	363
	1972	17	684	7,28,554	27,22.4	1,040	3,88.4	374
	1973	25	729	7,92,419	39,09.1	1,051	5,18.5	493
	1974	25	765	8,72,995	44,12.2	1,105	5,58.5	505
Punjab	1970	27	1,165	16,96,556	125,00.2	1,423	10,48.7	738
	1971	30	1,219	18,65,101	157,72.3	1,493	12,62.8	846
	1972	30	1,262	20,04,731	152,72.6	1,552	11,82.1	762
	1973	36	1,280	21,18,950	176,45.0	1,610	13,41.1	832
	1974	43	1,380	22,65,659	218,36.9	1,592	15,34.6	964

* Previously Assam circle.

No. 49—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE
SAVINGS BANKS, 1970-74—(Concl'd.)

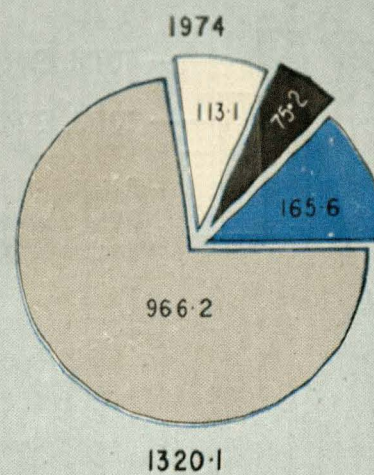
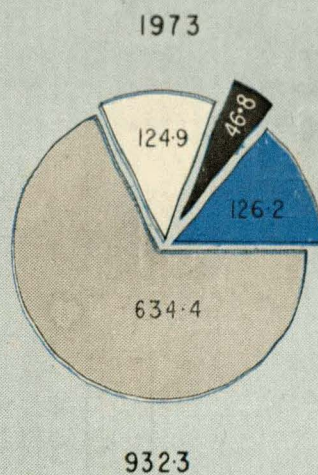
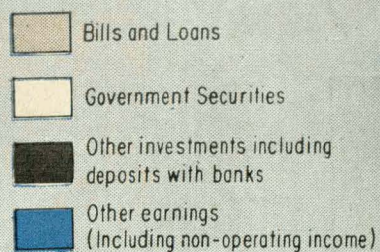
Name of Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at credit of each depositor (rupees)
Rajasthan	1970	24	826	5,95,561	13,43.1	700	1,58.0	225
	1971	26	960	6,24,597	14,75.7	634	1,49.8	236
	1972	26	982	6,84,087	16,94.4	679	1,68.1	248
	1973	29	1,042	7,15,449	18,27.4	668	1,70.6	225
	1974	29	1,045	7,86,796	21,97.8	732	2,04.6	279
Tamil Nadu	1970	40	1,906	14,59,256	30,69.5	750	1,57.7	210
	1971	44	2,091	15,66,875	33,53.6	734	1,57.1	214
	1972	48	2,292	16,83,100	36,30.3	719	1,55.1	216
	1973	57	2,554	17,91,402	40,37.0	775	1,74.7	225
	1974	61	2,592	19,66,000	48,49.2	741	1,82.8	246
Uttar Pradesh	1970	52	2,069	42,59,789	197,49.9	2,008	9,31.2	463
	1971	53	2,157	40,92,999	210,17.2	1,852	9,51.0	513
	1972	53	2,251	42,08,476	226,79.1	1,826	9,84.3	539
	1973	55	2,332	45,70,955	245,22.8	1,914	10,27.3	536
	1974	57	2,399	48,73,993	273,49.4	1,984	11,13.6	561
West Bengal	1970	25	1,059	18,96,556	125,99.0	1,749	11,62.3	664
	1971	25	1,092	19,96,447	132,90.3	1,787	11,89.8	666
	1972	25	1,140	21,00,809	139,82.7	1,803	12,00.2	665
	1973	25	1,215	22,24,244	143,37.1	1,718	11,59.0	694
	1974	33	1,237	23,68,996	154,77.4	1,865	12,18.7	653
Total	1970	422	16,956	1,97,17,807	890,40.4	1,135	5,12.4	451
	1971	441	17,928	2,05,82,989	973,69.9	1,120	5,30.1	473
	1972	450	18,593	2,17,99,446	1,025,32.5	1,145	5,38.4	470
	1973	496	19,607	2,31,09,487	1,118,56.4	1,149	5,56.4	471
	1974	536	20,651	2,49,84,528	1,273,18.8	1,179	6,00.9	509

Note : In addition to the head and sub-banks indicated above, branch post offices also do savings bank work and the number of such branch offices throughout India was 94,602 at the end of March 1974.

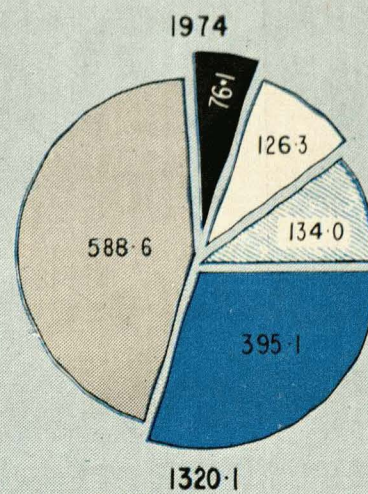
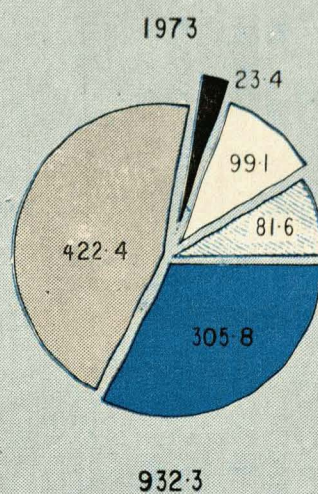
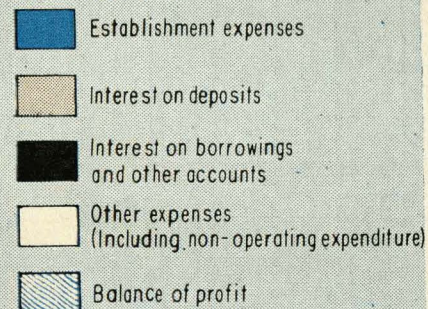
Source : Indian Posts and Telegraphs Department.

GRAPH - II
MAJOR ITEMS OF
EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS
1973 AND 1974

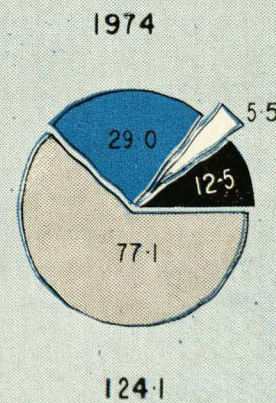
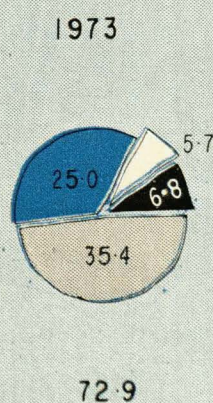
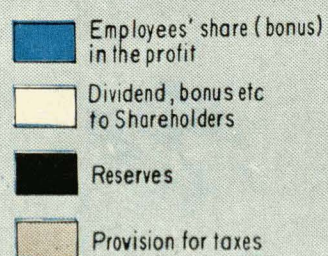
TOTAL EARNINGS FROM
(CRORES OF RUPEES)



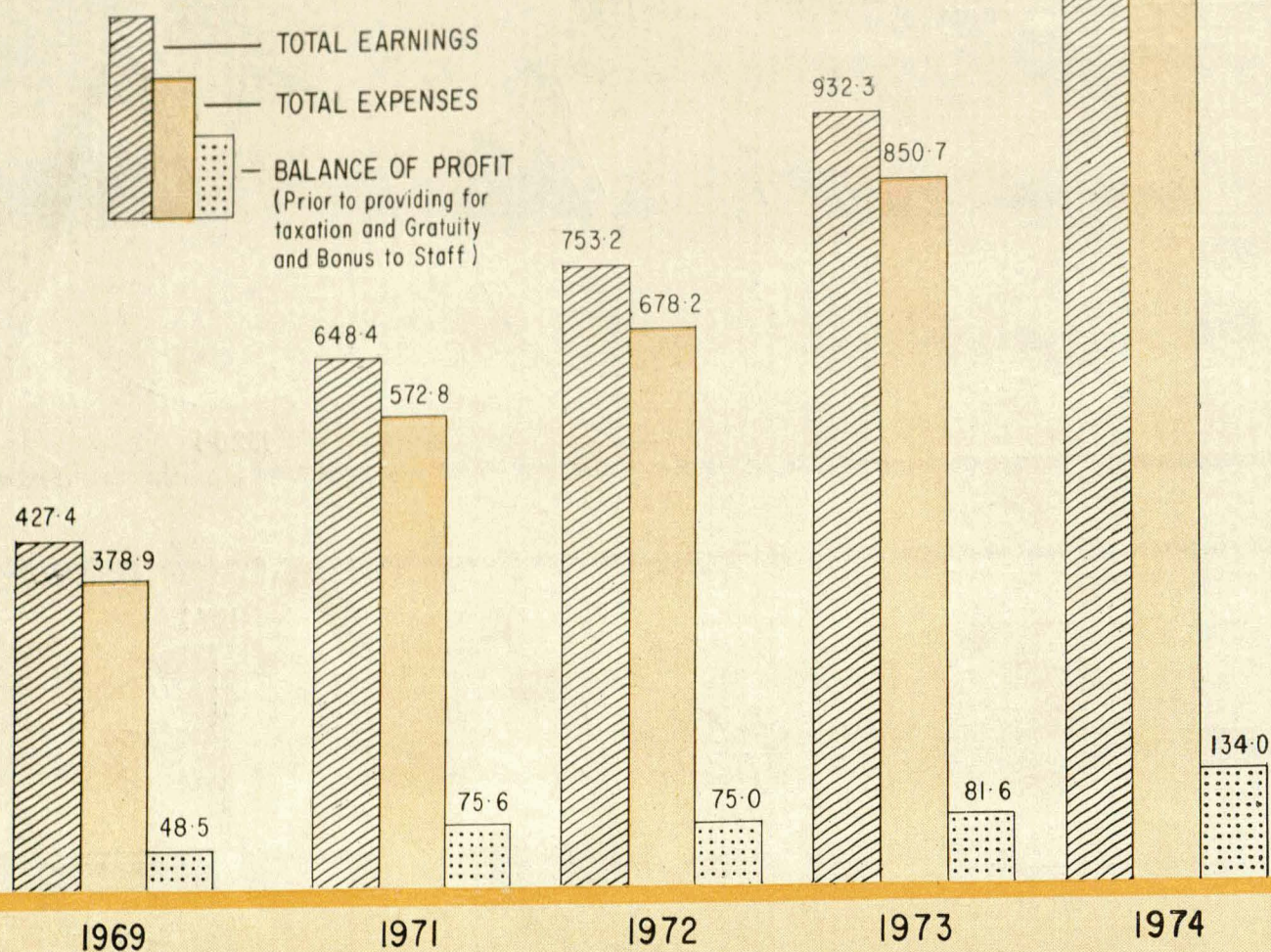
TOTAL EXPENSES AND BALANCE OF PROFIT
(CRORES OF RUPEES)



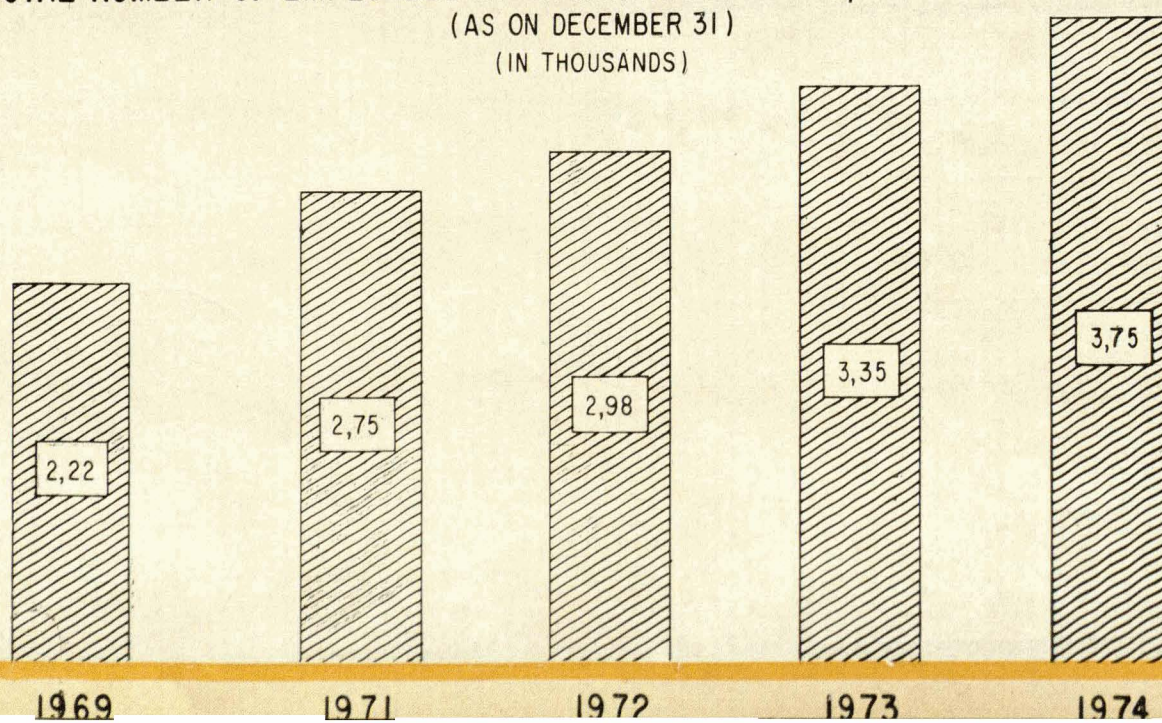
ALLOCATION OF PROFIT
(SELECTED ITEMS)
(CRORES OF RUPEES)



GRAPH-12
TOTAL EARNINGS, EXPENSES AND PROFITS OF
SCHEDULED COMMERCIAL BANKS, 1969 AND 1971 TO 1974
(CRORES OF RUPEES)



GRAPH-13
TOTAL NUMBER OF EMPLOYEES OF COMMERCIAL BANKS, 1969 AND 1971 TO 1974
(AS ON DECEMBER 31)
(IN THOUSANDS)



II DETAILED TABLES

No. 50—LIABILITIES AND ASSETS OF
TOTAL

No.	Name of Bank	As on	LIABILITIES				
			Capital	Reserves	Deposits and Current Accounts	Notes in Circulation	Acceptances, Loans and Bills Payable
1	Algemene Bank Nederland N. V. (General Bank of the Netherlands)	Dec. 31, 1973	Fl. 253,142	Fl. 503,128	Fl. 26,338,287	Fl. —	Fl. 3,472,556‡
		" " 1974	264,688	555,334	31,707,386	—	4,208,909‡
2	American Express International Banking Corporation(a)	Dec. 31, 1973	U.S. \$ 6,000	U.S. \$ 75,204†	U.S. \$ 1,536,607	U.S. \$ —	U.S. \$ 156,975
		" " 1974	31,000	87,559†	1,861,478	—	254,873
3	Bank of America National Trust and Savings Association	Dec. 31, 1973	U.S. \$ 440,463	U.S. \$ 892,159†	U.S. \$ 41,844,380	U.S. \$ —	U.S. \$ 3,495,976
		" " 1974	440,463	898,096†	51,192,118	—	3,924,825
4	Bank of Tokyo	Sept. 30, 1973	Yen 40,000,000	Yen 53,997,253†	Yen 2,321,882,220	Yen —	Yen 2,704,777,364
		" " 1974	40,000,000	64,568,874†	3,114,082,071	—	3,630,637,748
5	Banque Nationale de Paris	Dec. 31, 1973	N.F. 500,000	N.F. 553,952	N.F. 65,883,293	N.F. —	N.F. 49,403,202
		" " 1974	500,000	652,000	76,726,007	—	49,749,187
6	British Bank of the Middle-East	Dec. 31, 1973	£ 5,000	£ 9,000	£ 541,837*	£ —	£ 162,940‡
		" " 1974	15,000	15,000	679,033*	—	328,218‡
7	Chartered Bank	Dec. 31, 1973	£ 9,680	£ 59,928†	£ 1,287,317*	£ 42,130	£ 379,687‡
		" " 1974	9,680	62,535†	1,459,270*	46,827	419,827‡
8	First National City Bank(b)	Dec. 31, 1973	U.S. \$ 638,191	U.S. \$ 1,309,429†	U.S. \$ 34,950,857	U.S. \$ —	U.S. \$ 4,067,941
		" " 1974	638,191	1,545,604†	44,989,342	—	6,454,283
9	Mercantile Bank	Dec. 31, 1973	£ 2,940	£ 6,100	£ 136,209*	£ 2,489	£ 48,407‡
		" " 1974	2,940	6,400	92,406*	2,545	25,720‡
10	Mitsui Bank	Sept. 30, 1973	Yen 40,000,000	Yen 80,707,530†	Yen 3,435,690,277	Yen —	Yen 1,388,483,021
		" " 1974	40,000,000	93,346,221†	3,714,645,681	—	1,929,009,409
11	National and Grindlays Bank	Dec. 31, 1973	£ 11,250	£ 31,029†	£ 813,779	£ —	£ 229,257‡
		" " 1974	13,410	39,507†	989,487	—	320,886‡
12	Sonali Bank	Dec. 31, 1973	Taka 30,000	Taka 947	Taka 2,102,535	Taka —	Taka 743,283
		" " 1974	30,000	8,755	2,278,037	—	2,318,650

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

(b) Figures relate to the First National City Bank and its subsidiaries.

‡ Includes confirmed credits, guarantees and endorsements.

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

† Includes balance of profit or loss.

FOREIGN COMMERCIAL BANKS

BUSINESS

(Amount in thousands)

Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets	ASSETS					No.
			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	
<i>Fl.</i> 377,129 480,227	<i>Fl.</i> 860 682	<i>Fl.</i> 30,945,102 37,217,226	<i>Fl.</i> 9,597,819 11,381,742	<i>Fl.</i> 3,686,138 4,245,404	<i>Fl.</i> 1,180,090 1,260,466	<i>Fl.</i> 13,834,551 17,536,556	<i>Fl.</i> 2,646,504 2,793,058	1
<i>U.S. \$</i> 232,990 244,627	<i>U.S. \$</i> — —	<i>U.S. \$</i> 2,007,776 2,479,537	<i>U.S. \$</i> 516,132 577,403	<i>U.S. \$</i> 450,790 441,076	<i>U.S. \$</i> 62,284 74,123	<i>U.S. \$</i> 928,461 1,236,889	<i>U.S. \$</i> 50,109 150,046	2
<i>U.S. \$</i> 1,869,633 2,338,752	<i>U.S. \$</i> 491,495 575,013	<i>U.S. \$</i> 49,034,106 59,369,267	<i>U.S. \$</i> 12,264,413 14,883,352	<i>U.S. \$</i> 6,887,351 7,554,953	<i>U.S. \$</i> — —	<i>U.S. \$</i> 27,388,089 32,580,584	<i>U.S. \$</i> 2,494,253 4,350,378	3
<i>Yen</i> 172,866,194 240,924,262	<i>Yen</i> — —	<i>Yen</i> 5,293,523,031 7,090,212,955	<i>Yen</i> 516,070,784 685,168,851	<i>Yen</i> 369,379,304 437,761,999	<i>Yen</i> 1,305,380,575 1,988,857,740	<i>Yen</i> 2,059,909,425 2,396,945,988	<i>Yen</i> 1,042,782,943 1,581,478,377	4
<i>N.F.</i> 19,150,350 19,860,709	<i>N.F.</i> 175,812 141,083	<i>N.F.</i> 135,666,609 147,628,986	<i>N.F.</i> 46,079,395 44,155,463	<i>N.F.</i> 1,594,305 1,969,210	<i>N.F.</i> 13,118,376 15,605,272	<i>N.F.</i> 61,266,433 68,095,847	<i>N.F.</i> 13,608,100 17,803,194	5
<i>£</i> 1,647 2,484	<i>£</i> 515 529	<i>£</i> 720,939 1,040,264	<i>£</i> 261,606 265,808	<i>£</i> 19,760 18,324	<i>£</i> — —	<i>£</i> 272,703 415,392	<i>£</i> 166,870 340,740	6
<i>£</i> 18,527 29,005	<i>£</i> — —	<i>£</i> 1,797,269 2,027,144	<i>£</i> 174,586 202,300	<i>£</i> 171,074 183,308	<i>£</i> — —	<i>£</i> 1,051,649 1,197,927	<i>£</i> 399,960 443,609	7
<i>U.S. \$</i> 1,463,070 1,871,176	<i>U.S. \$</i> — —	<i>U.S. \$</i> 42,429,488 55,498,596	<i>U.S. \$</i> 8,687,543 12,113,616	<i>U.S. \$</i> 3,981,130 4,119,829	<i>U.S. \$</i> — —	<i>U.S. \$</i> 26,975,015 33,812,768	<i>U.S. \$</i> 2,785,800 5,452,383	8
<i>£</i> 2,062 26,029	<i>£</i> 246 153	<i>£</i> 198,453 156,193	<i>£</i> 11,591 25,204	<i>£</i> 22,770 21,066	<i>£</i> — —	<i>£</i> 109,659 82,391	<i>£</i> 54,433 27,532	9
<i>Yen</i> 237,362,905 305,234,834	<i>Yen</i> — —	<i>Yen</i> 5,182,243,733 6,082,236,145	<i>Yen</i> 542,470,963 603,700,139	<i>Yen</i> 476,683,478 521,344,348	<i>Yen</i> 336,898,101 494,204,550	<i>Yen</i> 2,993,963,496 3,355,396,121	<i>Yen</i> 832,227,695 1,107,590,987	10
<i>£</i> 25,873 32,895	<i>£</i> — —	<i>£</i> 1,111,188 1,396,185	<i>£</i> 226,193 255,406	<i>£</i> 125,575 125,272	<i>£</i> — —	<i>£</i> 427,764 596,021	<i>£</i> 331,656 419,486	11
<i>Taka</i> 52,798 5,199	<i>Taka</i> 47 101	<i>Taka</i> 2,929,610 4,640,742	<i>Taka</i> 196,502 195,984	<i>Taka</i> 394,110 502,048	<i>Taka</i> 208,585 538,767	<i>Taka</i> 1,289,756 1,676,975	<i>Taka</i> 840,657 1,726,968	12

** Includes money at call and short notice.

No. 51—LIABILITIES AND ASSETS OF
BUSINESS IN

No.	Name of Bank	As on December 31	DEPOSITS				Borrow- ings from Banks	Other Liabilities	Balance of Profit or Loss(—)	Total Liabilities or Assets
			Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11
1	Algemeene Bank Nederland N.V. (General Bank of the Netherlands)	1973 1974	7,32,65 6,25,07	49,60 71,34	2,87,98 3,83,70	10,70,23 10,80,11	2,37,16 71,38	12,35,41 13,37,34	3,36 11,45	25,46,16 25,00,28
2	American Express Interna- tional Banking Corpora- tion	1973 1974	43,42,68 51,29,23	2,72,07 3,76,23	11,81,37 10,77,58	57,96,12 65,83,04	89,00 9,04,37	15,77,07 23,50,74	— 86,24	74,62,19 99,24,39
3	Bank of America National Trust and Savings Asso- ciation	1973 1974	40,18,82 49,00,03	1,75,80 2,01,59	7,73,05 8,01,64	49,67,67 59,03,26	6,95,56 3,04,32	8,07,47 18,97,27	— —	64,70,70 81,04,85
4	Bank of Tokyo	1973 1974	6,36,53 7,61,61	1,83,62 2,14,90	5,56,85 5,03,79	13,77,00 14,80,30	1,29,00 —	4,20,69 4,76,16	2,27 5,39	19,28,96 19,61,85
5	Banque Nationale de Paris	1973 1974	5,54,33 6,01,35	1,74,77 2,18,74	6,84,78 7,08,72	14,13,88 15,28,81	41,66 28,57	7,77,94 9,85,50	— —	22,33,48 25,42,88
6	British Bank of the Middle- East	1973 1974	4,64,41 5,14,21	1,14,09 1,31,54	5,68,04 6,99,40	11,46,54 13,45,15	61 1,17	3,24,98 5,21,09	5,53 20,00	14,77,66 18,87,41
7	Chartered Bank	1973 1974	58,37,67 46,19,09	20,33,22 22,64,47	33,44,04 36,90,86	112,14,93 105,74,42	2,36,52 25,81,00	23,45,10 83,17,13	25,46 34,70	138,22,01 215,07,25
8	First National City Bank	1973 1974	59,84,45 51,47,56	8,98,56 8,85,03	25,58,57 18,39,45	94,41,58 78,72,04	20,04,11 12,34,61	14,71,68 24,23,27	68,04 1,97,19	129,85,41 117,27,11
9	Mercantile Bank	1973 1974	31,19,90 32,66,67	17,54,54 19,19,52	18,77,58 19,64,04	67,52,02 71,50,23	2,01,57 2,07,87	23,57,41 33,74,43	— —	93,11,00 107,32,53
10	Mitsui Bank	1973 1974	1,57,84 1,44,42	65,58 90,29	77,09 85,39	3,00,51 3,20,10	67,63 16,85	1,00,06 80,24	2,69 11,08	4,70,89 4,28,27
11	National & Grindlays Bank	1973 1974	164,36,64 184,24,87	101,55,99 107,59,93	86,10,85 82,11,42	352,03,48 373,96,22	31,85,32 28,83,85	76,00,37 91,89,64	35,42 2,30,34	460,24,59 497,00,05
12	Sonali Bank*	1974	28,85	3,17	5,13	37,15	—	25,76	—	62,91

* Started functioning in India from September 3, 1974.

FOREIGN COMMERCIAL BANKS

THE INDIAN UNION

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Dis- counted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year†	No. of Offices in the Indian Union	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Invest- ments					
12	13	14	15	16	17	18	19	20	21	22	23	24
25,77 19,76	1,09,07 46,53	— —	3,19,42 2,78,56	5,60,06 4,85,99	3,14,46 3,57,08	59,20 36,48	5,74 1,81	1,87 7,57	11,50,57 12,66,50	16,39 19,51	3 3	1
27,32 21,17	3,46,66 3,69,11	30,00 —	5,75,02 6,37,40	33,77,72 45,93,31	19,04,75 24,09,41	65,38 79,23	9,67 15,22	8,62 8,38	11,17,05 17,91,16	49,90 86,24	3 3	2
43,14 17,96	4,61,23 3,89,59	— —	8,45,37 4,55,57	26,49,91 34,63,14	15,53,70 18,78,87	26,95 22,44	74,64 23,44	— —	8,15,76 18,53,84	35,25 55,34	3 3	3
17,25 11,51	1,44,23 1,62,67	— 90,00	1,14,63 1,56,91	6,26,22 5,32,16	3,55,67 4,76,32	1,01,61 —	2,51,46 1,32,71	— —	3,17,89 3,99,57	22,99 15,51	3 3	4
20,02 21,29	1,44,44 1,73,66	— 72,00	3,96,81 2,85,54	5,69,09 6,86,78	4,34,62 4,38,92	52,19 85,24	7,91 11,80	16,17 16,60	5,92,23 7,51,05	2,75 6,27	5 5	5
13,90 15,48	86,32 71,99	1,00,00 1,20,00	1,99,51 3,02,77	2,56,48 3,82,09	3,51,69 4,46,31	15,86 15,86	1,54,44 1,04,44	— —	2,99,46 4,28,47	7,03 18,96	1 1	6
76,42 69,22	11,83,33 7,62,11	— —	25,11,24 —	43,62,10 91,55,59	33,31,36 35,29,05	73,30 52,79	85,95 78,57	2,10,20 2,17,19	19,88,11 76,42,73	31,65 38,80	24 24	7
25,37 94,18	5,53,98 2,13,16	— —	23,74,99 12,13,08	60,53,91 50,58,85	24,98,84 31,16,20	— —	15,34 15,35	29,28 37,72	14,33,70 19,78,57	1,24,51 1,28,65	8 8	8
84,51 81,08	6,79,19 4,16,82	— 2,10,00	13,40,78 16,08,34	31,18,21 35,03,16	16,25,87 19,23,06	5,44,33 5,72,90	33,68 36,14	3,44,35 3,27,00	15,40,08 20,54,03	1,17 20,73	20 20	9
8,84 9,37	56,75 21,56	— 5,00	37,33 27,79	2,38,70 2,11,66	29,85 69,37	2,50 2,50	10,18 10,17	— —	86,74 70,85	5,03 8,60	1 1	10
2,88,79 3,00,16	27,92,23 18,02,85	— 8,00,00	74,74,08 91,03,97	190,24,70 192,26,36	75,37,84 86,35,98	34,86,46 36,62,27	1,25,86 1,16,33	6,57,88 6,57,52	46,36,75 53,94,61	1,23,43 2,30,34	56 56	11
83	6,62	32,00	—	—	20,38	—	—	—	3,08	—1,61	1	12

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

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank, Calcutta (17-4-1865†)	1973	1,05,00	2,01,52	118,74,76	57,05,62	32,71,55	208,51,93	26,73	44,30,09	—	256,15,27
		1974	1,05,00	2,19,07	128,44,24	66,98,24	36,34,49	231,76,97	4,14,76	50,76,72	—	289,92,52
2	Andhra Bank, Hyderabad. (20-11-1923)	1973	50,44	72,82	67,53,53	22,05,93	18,30,48	107,89,94	16,91,62	35,65,20	33	161,70,35
		1974	50,44	83,82	82,18,09	29,07,31	22,64,21	133,89,61	18,48,85	39,10,78	37	192,83,87
3	Bank of Baroda, Baroda. (20-7-1908†)	1973	2,50,00	5,16,25	377,02,08	177,65,62	168,66,14	723,33,84	30,45,42	159,78,99	—	921,24,50
		1974	2,50,00	5,81,27	419,75,77	208,67,87	179,55,93	807,99,57	30,48,25	196,90,16	—	1,043,69,25
4	Bank of India, Bombay. (7-9-1906†)	1973	4,05,00	8,75,16	397,18,98	200,95,22	193,61,02	791,75,22	62,71,14	150,08,62	—	1,017,35,14
		1974	4,05,00	9,70,16	470,89,17	237,98,46	204,03,48	912,91,11	82,04,21	191,18,46	—	1,199,88,94
5	Bank of Karad, Karad. (12-3-1946)	1973	5,42	8,11	4,15,19	96,47	41,93	5,53,59	4,11	1,34,13	10	7,05,46
		1974	6,07	9,87	4,25,54	1,01,52	85,81	6,12,87	—	90,54	18	7,19,53
6	Bank of Madura, Madurai. (8-2-1943)	1973	16,17	23,82	16,55,68	6,99,29	3,91,69	27,46,66	71,40	7,32,44	5	35,90,54
		1974	56,21	29,57	20,50,82	8,08,16	7,34,25	35,93,23	54	17,54,91	6	54,34,52
7	Bank of Maharash- tra, Poona. (16-9-1935†)	1973	1,48,69	81,36	84,14,00	64,24,11	25,35,19	173,73,30	17,34,37	25,57,50	—	218,95,22
		1974	1,48,69	96,06	102,25,74	74,94,44	31,21,48	208,41,66	22,20,06	43,84,28	—	276,90,75
8	Bank of Rajasthan, Udaipur. (8-5-1943)	1973	30,00	34,89	19,56,22	7,91,97	6,57,10	34,05,29	2,23,40	9,41,77	1	46,35,36
		1974	30,00	41,14	20,94,06	9,14,14	7,38,70	37,46,90	72,32	11,50,69	1	50,41,06
9	Bareilly Corporation (Bank), Bareilly. (19-7-1928)	1973	6,23	8,54	3,18,40	2,04,31	83,50	6,06,21	23,02	1,04,55	—	7,48,55
		1974	6,32	9,31	3,60,00	2,40,21	1,10,93	7,11,14	27,25	1,02,48	16	8,56,66
10	Belgaum Bank, Belgaum. (11-1-1930)	1973	8,11	10,58	6,86,80	2,62,96	70,55	10,20,31	32,59	1,49,91	1	12,21,51
		1974	8,12	13,42	7,19,67	2,74,51	91,39	10,85,57	72	1,86,12	3	12,93,98
11	Benares State Bank, Varanasi. (12-9-1946)	1973	10,00	6,87	6,89,11	4,49,20	1,54,45	12,92,76	3,57	4,15,66	—	17,28,86
		1974	20,00	9,25	8,18,94	5,63,24	1,79,13	15,61,31	2,55	5,39,53	6	21,32,70
12	Bharat Overseas Bank, Madras. (22-9-1973)	1973	50,00	—	18,82	1,03	11,70	31,55	—	30	—	81,85
		1974	50,00	5,00	4,96,38	53,49	63,39	6,13,26	1,50,99	3,93,30	1,32	12,13,87
13	Canara Bank, Mangalore. (1-7-1906†)	1973	1,75,00	3,00,00	232,92,57	119,17,01	81,32,60	433,42,18	19,84,15	88,49,80	—	546,51,13
		1974	1,75,00	3,47,50	284,81,31	140,43,46	109,71,84	534,96,61	13,89,98	118,36,88	—	672,45,97

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

SCHEDULED COMMERCIAL BANKS, 1973 AND 1974

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Permiss- es and Im- movable Property	Other Assets	Profit or Loss(-) made during the year@	Divi- dend declared (per cent)	No. of Offices in the Indian Union £	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
6,97,97 10,07,62	18,67,67 11,53,59	4,70,00 9,00,00	19,05,07 24,35,28	114,00,47 131,78,85	46,28,01 46,39,47	14,05,74 18,32,77	73,94 91,44	90,83 88,78	30,75,57 36,64,72	10,55 20,75	— —	334 391	1
4,05,72 6,06,58	8,63,83 7,63,64	— —	20,76,97 31,53,06	60,73,63 73,13,42	26,24,65 32,33,54	12,20,22 11,41,17	62,05 86,14	37,45 40,11	28,05,83 29,46,21	17,76 5,41	10 10	275 307	2
21,20,18 24,44,59	54,48,23 49,75,62	5,45,68 9,97,84	92,48,02 96,08,74	368,35,43 415,74,48	146,27,56 157,36,51	51,60,00 64,03,23	34,14,72 57,44,99	5,03,61 5,06,57	142,21,07 163,76,68	1,00,57 1,19,43	— —	759(26) 798(29)	3
17,92,31 21,99,41	51,53,77 40,44,51	2,78,66 2,85,30	129,01,00 129,93,63	438,52,09 539,85,81	137,68,05 172,36,38	74,44,85 74,06,70	23,36,39 32,61,18	3,25,13 3,34,86	138,82,89 182,41,16	1,58,94 1,98,35	— —	753(13) 835(14)	4
13,72 14,46	44,51 84,70	20,00 40,00	20,46 19,04	3,05,63 2,97,94	96,40 73,31	81,07 1,09,39	4,41 5,58	3,01 2,33	1,16,25 72,78	2,04 2,15	9 10	14 18	5
1,26,11 1,61,74	3,18,33 3,61,21	15,00 2,13,26	1,99,52 2,00,70	15,02,23 19,23,94	6,32,71 6,68,54	1,37,73 2,86,77	11,74 16,57	2,17 3,34	6,45,00 15,98,45	2,60 8,47	10 10	130 138	6
4,92,32 5,79,42	16,92,66 12,50,08	— —	16,56,76 22,32,91	104,02,59 130,73,49	37,72,15 44,73,74	8,90,69 17,16,92	4,38,08 4,62,03	1,56,89 1,84,19	23,93,08 37,17,97	6,30 17,00	— —	350 396	7
1,12,38 1,25,21	3,80,72 3,14,89	16,00 14,00	7,84,64 6,74,41	16,54,86 18,63,67	8,78,66 9,43,44	2,01,53 2,31,20	21,59 24,47	16,66 18,33	5,68,32 8,31,44	5,72 9,87	13 12	102 104	8
24,65 29,59	70,39 69,96	— —	20,08 21,65	2,40,30 3,60,78	1,23,02 1,46,04	1,26 1,26	1,67,34 1,32,07	1,86 2,76	99,65 92,55	— 2,13	10 10	21 21	9
41,21 42,00	94,96 98,13	— —	1,05,87 1,25,02	5,90,79 5,96,23	2,81,56 3,16,98	18,92 24,14	15,01 4,79	1,36 1,48	71,83 85,21	77 4,17	7 9	43 46	10
99,28 1,09,54	1,38,70 1,26,16	— —	1,72,28 1,84,14	5,92,02 7,01,07	2,30,66 2,81,39	77,52 1,17,82	86,05 1,99,96	85 80	3,31,50 4,11,82	60 6,00	— —	50 50	11
94 3,08	50,50 1,53,70	22,00 54,00	3 2,39,54	9 2,56,53	5,00 59,16	— —	— 88,20	— —	3,29 3,59,66	-1,07 7,39	— —	1 3(1)	12
15,38,94 21,10,05	27,05,04 29,08,00	1,05,00 —	46,03,81 68,03,03	236,10,80 288,62,11	96,58,40 100,88,67	45,04,36 53,83,16	5,27,85 6,46,43	77,41 1,01,03	73,19,52 103,43,49	54,60 72,71	— —	739 813	13

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

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

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
14	Catholic Syrian Bank, Trichur. (20-11-1920)	1973 1974	15,00 15,00	14,19 17,79	10,77,26 13,72,18	3,33,55 3,94,32	3,08,70 3,83,07	17,19,51 21,49,57	64,55 70,80	1,91,28 2,89,85	2 4	20,04,55 25,43,05
15	Central Bank of India, Bombay. (21-12-1911†)	1973 1974	4,75,15 4,75,14	9,52,27 10,34,27	470,84,48 491,48,90	248,96,86 278,58,08	165,88,57 191,93,42	885,69,91 962,00,40	63,53,72 45,78,99	193,29,25 209,79,89	— —	1,156,80,30 1,232,68,69
16	Corporation Bank, Udipi. (28-5-1906)	1973 1974	37,50 50,00	44,50 51,45	32,33,77 41,42,70	8,83,08 10,96,89	8,67,67 12,74,01	49,84,52 65,13,60	3,96,67 1,12,29	14,31,13 20,20,24	13 12	68,94,45 87,47,70
17	Dena Bank, Bombay. (26-5-1938†)	1973 1974	1,25,00 1,25,00	2,24,01 2,39,02	133,10,15 149,20,76	87,22,37 100,69,77	46,95,24 48,81,81	267,27,76 298,72,34	28,19,46 35,01,80	67,70,02 68,62,74	— —	366,66,25 406,00,90
18	Federal Bank, Alwaye. (23-4-1931)	1973 1974	10,66 15,00	15,81 25,92	10,55,25 13,35,99	5,91,74 8,48,31	1,89,67 3,27,00	18,36,66 25,11,30	1,27,13 83,78	5,11,96 7,92,51	1 4	25,02,23 34,28,55
19	Hindustan Commer- cial Bank, Kanpur. (14-5-1943)	1973 1974	1,25,00 1,25,00	16,00 25,00	10,67,81 12,56,81	7,28,98 8,41,64	6,90,18 7,56,03	24,86,97 28,54,48	2,69 2,55	5,99,64 7,44,33	1 36	32,30,31 37,51,72
20	Indian Bank, Madras. (5-3-1907†)	1973 1974	2,00,00 2,00,00	42,78 68,29	130,12,41 161,19,30	47,28,38 62,39,76	35,55,27 52,17,53	212,96,06 275,76,59	13,15,71 13,18,21	46,40,36 61,32,73	— —	274,94,91 352,95,82
21	Indian Overseas Bank, Madras. (20-11-1936†)	1973 1974	2,00,00 2,00,00	55,07 89,37	118,46,05 139,48,46	44,42,84 56,04,22	39,93,98 45,93,93	202,82,87 241,46,61	7,73,78 18,50,21	53,99,31 52,95,42	— —	267,11,03 315,81,61
22	Jammu & Kashmir Bank, Srinagar. (1-10-1938)	1973 1974	11,69 11,65	30,35 35,58	11,35,01 13,50,57	6,48,43 8,06,68	9,56,14 10,06,77	27,39,58 31,64,02	75,15 99,33	3,07,29 3,56,01	10 5	31,64,16 36,66,64
23	Karnataka Bank, Mangalore. (28-2-1924)	1973 1974	19,98 19,98	14,81 23,11	18,59,32 21,55,20	6,61,17 8,12,89	2,30,92 3,09,62	27,51,41 32,77,71	52,47 57,66	3,41,31 5,16,55	99 50	31,80,97 38,95,51
24	Karur Vysya Bank, Karur. (22-6-1916)	1973 1974	12,54 20,00	27,42 32,96	10,90,08 13,82,48	3,50,83 4,35,11	3,64,60 5,47,10	18,05,51 23,64,69	24,34 10,69	1,95,39 3,85,79	4 4	20,65,24 28,14,17
25	Kumbakonam City Union Bank, Kum- bakonam. (31-10-1904)	1973 1974	6,76 6,76	12,28 13,04	3,15,02 3,76,91	1,15,15 1,39,02	32,15 39,53	4,62,32 5,55,46	— —	32,22 50,81	— —	5,13,58 6,26,07

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

SCHEDULED COMMERCIAL BANKS, 1973 AND 1974—(Contd.)

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss (—) made during the year	Dividend declared (per cent)	No. of Offices in the Indian Union £	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
84,83 1,14,70	2,06,64 3,09,70	— —	1,00,19 1,04,98	10,89,87 13,48,22	2,60,12 2,66,58	1,13,10 2,05,61	20 19	8,48 8,41	1,41,12 1,84,66	1,84 5,45	6 8	98 110	14
24,39,57 23,06,12	56,64,00 56,62,23	37,60 94,00	141,21,87 127,12,57	482,72,75 544,82,76	240,53,17 251,12,90	70,17,86 73,01,41	9,31,86 10,71,18	2,63,41 2,60,44	128,78,21 142,65,08	74,90 1,06,60	— —	1,162(6) 1,216(6)	15
1,72,21 2,76,87	5,12,78 5,97,18	15,00 3,30,00	4,38,79 6,79,08	30,49,05 32,58,15	8,93,93 9,72,80	4,97,36 5,53,93	45,71 84,60	12,55 22,56	12,57,07 19,72,53	5,10 10,98	12 12	144 160	16
8,75,70 10,06,33	16,95,46 22,42,66	15,00 —	40,71,62 49,52,90	155,59,76 166,93,55	63,18,23 69,77,89	19,98,14 22,45,14	2,78,46 4,97,02	81,38 89,01	57,72,50 58,96,40	12,82 20,01	— —	564 585	17
85,57 1,14,46	2,23,01 3,05,05	— —	1,94,97 3,71,85	9,87,64 12,88,45	3,66,22 4,09,93	63,14 77,03	52,73 43,71	7,12 7,00	5,21,83 8,11,07	80 8,17	9 9	114 135	18
1,06,61 1,59,39	2,95,66 2,51,00	1,60,00 91,10	2,28,44 2,52,25	11,82,70 15,14,89	5,08,94 6,00,50	2,17,90 2,54,54	35,89 23,42	14,27 14,66	4,79,90 5,89,97	81 9,34	— —	51(1) 64(1)	19
5,93,46 9,42,08	17,41,70 13,91,32	12,20 7,72,41	32,07,80 47,47,30	120,41,76 143,51,94	45,50,83 58,58,60	15,99,57 23,70,09	36,66 43,90	1,13,65 1,16,48	35,97,28 47,01,70	27,73 44,86	— —	427(2) 498(2)	20
6,38,17 8,20,40	12,89,34 17,67,98	90,06 2,12,10	43,89,46 48,85,00	93,47,65 114,81,90	37,28,19 53,71,90	20,32,67 19,86,38	4,19,51 3,96,69	94,77 1,14,02	46,81,21 45,45,24	23,54 61,60	— —	384(4) 431(4)	21
1,30,00 1,79,45	4,86,30 4,06,76	62,00 1,25,00	39,91 1,82,33	7,85,92 12,16,88	5,91,51 6,98,54	68,54 86,45	7,63,45 4,73,35	1,43 6,08	2,35,10 2,91,80	3,83 5,60	9 10	64 70	22
1,05,51 1,51,32	2,42,78 2,67,40	— —	57,87 1,22,93	17,12,14 20,86,30	4,02,16 5,01,31	3,20,18 3,58,06	45,02 13,26	20,70 19,38	2,74,61 3,75,55	73 10,76	— 10	143 146	23
1,20,21 1,58,44	2,15,90 2,04,66	— —	2,87,39 3,81,37	9,26,05 9,34,46	2,29,63 3,78,41	1,18,78 1,37,71	18,98 3,20,08	7,36 8,10	1,40,94 2,90,94	3,20 8,71	12 12	64 67	24
16,84 18,62	42,94 41,36	50 7,25	4,53 21,14	2,85,48 3,47,61	80,62 85,60	53,21 64,56	1,00 98	4,17 4,13	24,29 34,82	1,21 1,56	10 10	34 36	25

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

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

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
26	Lakshmi Commercial Bank, New Delhi. (3-4-1939)	1973 1974	11,03 16,54	28,51 32,10	12,03,27 13,07,27	7,46,40 9,32,20	6,18,92 6,74,48	25,68,59 29,13,95	— —	5,21,83 6,43,44	3 4	31,29,99 36,06,07
27	Lakshmi Vilas Bank, Karur. (3-11-1926)	1973 1974	7,63 19,05	19,41 26,44	8,33,47 9,92,52	3,27,63 3,30,34	2,37,24 3,83,18	13,98,34 17,06,04	1,25 80	1,72,09 2,60,80	20 16	15,98,92 20,13,29
28	Lord Krishna Bank, Kodungallur. (22-4-1940)	1973 1974	2,05 2,05	5,22 5,78	2,69,17 2,91,09	1,17,49 1,22,75	16,40 29,44	4,03,06 4,43,28	— —	49,60 48,20	— 1	4,59,93 4,99,32
29	Miraj State Bank, Miraj. (30-4-1929)	1973 1974	6,00 6,00	8,43 8,84	1,44,73 1,71,54	67,66 76,22	22,94 26,31	2,35,33 2,74,07	1,58 1,01	27,90 34,96	4 5	2,79,28 3,24,93
30	Narang Bank of India, New Delhi. (24-12-1942)	1973 1974	5,13 5,13	2,44 3,23	48,77 56,38	11,73 11,03	10,26 8,77	70,76 76,18	— —	70,38 69,96	— —	1,48,71 1,54,50
31	Nedungadi Bank, Kozhikode. (29-5-1913)	1973 1974	8,36 8,36	7,56 10,38	5,95,00 7,22,45	2,03,32 2,49,58	73,72 1,40,59	8,72,04 11,12,62	20 7,45	1,30,54 1,71,60	2 3	10,18,72 13,10,44
32	New Bank of India, New Delhi. (21-12-1936)	1973 1974	33,57 50,36	73,27 91,27	44,75,86 58,39,60	21,00,80 26,81,05	17,98,14 24,03,84	83,74,80 109,24,47	2,44,73 43,82	32,31,73 35,12,33	1,44 4,12	119,59,54 146,26,37
33	Oriental Bank of Commerce, Delhi. (19-2-1943)	1973 1974	16,61 16,61	39,10 45,70	27,39,15 33,22,51	13,35,70 16,33,36	15,13,64 19,60,51	55,88,49 69,16,38	38,44 3,00	12,13,26 13,41,39	4 5	68,95,94 83,23,13
34	Punjab & Sind Bank [†] , Amritsar. (24-6-1908)	1973 1974	21,46 24,74	39,48 51,48	36,55,66 49,00,91	22,59,66 32,84,60	11,86,42 17,40,00	71,01,74 99,25,51	3,17,86 3,01,57	10,19,08 18,57,42	4 1,67	84,99,66 121,62,39
35	Punjab Co-operative Bank, Amritsar. (31-10-1904)	1973 1974	10,00 10,00	15,21 17,46	52,02 59,96	14,55 17,71	21,81 25,36	88,38 1,03,03	— —	17,54 27,12	4,82 43	1,35,95 1,58,04
36	Punjab National Bank, New Delhi. (19-5-1894) [†]	1973 1974	2,00,00 2,00,00	7,23,19 7,98,69	345,59,86 392,99,64	251,24,72 275,14,52	127,32,74 135,00,29	724,17,32 803,14,45	6,24,15 3,69,06	161,35,01 187,08,97	— —	900,99,67 1,003,91,17
37	Purbanchal Bank, Gauhati. (18-1-1972)	1973 1974	12,32 15,00	16 98	46,25 80,08	12,17 25,13	15,79 26,52	74,21 131,73	— —	37,93 33,18	6 —	1,24,68 1,80,89
38	Ratnakar Bank, Kolhapur. (14-6-1943)	1973 1974	5,06 7,55	5,97 7,02	1,79,23 1,94,68	77,86 90,14	57,88 60,16	3,14,97 3,44,98	3,11 —	43,64 50,69	— —	3,72,75 4,10,24

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

SCHEDULED COMMERCIAL BANKS, 1973 AND 1974—(Contd.)

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Permits and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in the Indian Union £	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
1,66,23 2,11,58	4,73,91 3,76,34	34,80 29,50	1,10,77 1,34,65	12,30,83 15,03,61	4,40,08 5,34,70	1,58,15 1,80,98	48,17 59,40	8,87 10,67	4,58,18 5,64,64	1,98 4,92	6 8½	67(1) 84(1)	26
57,05 86,54	1,32,29 97,75	3,00 80,00	2,67,25 2,19,23	6,00,58 7,35,61	1,89,70 2,12,19	2,32,00 3,08,38	9,79 99,80	2,62 4,44	1,04,64 1,69,35	2,64 7,10	12 12	73 86	27
13,78 22,97	42,58 48,24	— —	4,54 4,91	2,47,83 2,47,62	75,06 82,64	11,73 20,20	15,37 26,25	68 67	48,36 45,82	24 71	7 7	29 29	28
5,60 9,16	25,88 21,88	— —	9,98 18,54	1,38,02 1,62,73	66,15 68,18	9,36 9,36	2,12 5,62	86 84	21,31 28,62	57 75	6½ 4½	10 11	29
1,41 1,72	26,18 14,59	1,50 4,00	3,47 5,02	28,58 41,26	12,96 14,55	— —	2,69 2,69	— —	71,92 70,67	1,45 83	— —	4 4	30
43,26 71,78	95,98 1,82,16	— —	45,39 58,06	5,23,44 6,17,99	1,78,66 2,10,15	32,97 51,20	1,83 1,94	5,13 4,88	92,06 1,12,28	5 3,33	— 6	45 53	31
3,81,38 4,96,91	10,20,13 10,69,36	44,35 3,63,35	7,89,00 11,84,50	43,42,05 48,57,77	16,83,70 18,54,92	7,01,91 9,47,25	53,33 5,79,18	69,54 95,29	28,74,15 31,77,84	18,17 25,54	20 12	150(1) 171(1)	32
3,14,97 4,92,86	10,27,78 8,63,99	72,00 4,03,00	5,94,38 8,79,66	25,77,02 29,24,40	7,82,00 10,22,17	5,26,65 6,09,01	23,97 35,89	12,37 13,47	9,64,80 10,78,68	2,15 6,60	— —	100(1) 137(1)	33
4,04,06 8,70,24	8,18,20 7,51,02	17,78 25,00	4,87,33 8,75,07	38,16,06 57,70,98	16,55,81 18,01,93	2,97,38 4,01,16	26 60	17,58 24,43	9,85,20 16,41,96	11,65 21,87	— 12	216(1) 276(1)	34
4,19 5,99	10,68 9,68	13,50 14,50	2,21 6,00	39,25 52,22	21,07 25,53	1,86 1,86	26,80 21,71	83 82	15,56 19,73	1,98 1,76	9 5	4(1) 4(1)	35
18,96,58 22,96,93	71,38,14 44,61,66	4,71,00 30,62,00	103,74,49 84,87,72	324,34,92 396,04,47	201,00,02 223,31,77	47,00,26 51,12,19	3,33,04 4,55,88	1,54,99 1,67,98	124,96,23 144,10,57	1,02,55 1,39,36	— —	1,015(2) 1,101(2)	36
3,46 5,66	12,84 20,63	12,00 18,60	5 2	47,76 77,31	16,93 26,82	3,00 8,48	— —	— —	28,64 23,37	60 92	— —	5 8	37
19,53 32,53	46,33 56,77	— —	24,76 21,96	1,78,84 1,90,04	68,03 76,26	20 20	2 52	3,10 3,03	31,94 28,93	1,00 1,75	5 7	15 20	38

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

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

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
39	Sangli Bank, Sangli. (16-10-1916)	1973 1974	29,00 29,00	17,54 31,55	20,45,37 22,61,20	5,73,98 7,57,96	3,83,05 3,76,26	30,02,40 33,95,42	2,21,80 32,72	4,34,68 6,78,03	7 13	37,05,49 41,66,85
40	South India Bank, Tirunelveli. (12-1-1903)	1973 1974	10,00 10,00	13,15 13,45	3,14,49 3,37,70	1,98,75 2,37,99	90,08 1,05,57	6,03,32 6,81,26	4 14	56,61 75,48	1 1	6,83,13 7,80,34
41	South Indian Bank, Trichur. (25-1-1929)	1973 1974	18,03 18,03	16,62 20,12	14,75,08 20,32,81	4,93,11 6,60,60	1,85,50 2,67,35	21,53,69 29,60,76	13,39 2,93	3,58,81 5,11,69	32 30	25,60,86 35,13,83
42	State Bank of Bikaner and Jaipur, Jaipur. (1-1-1963)*	1973 1974	79,95 79,95	43,35 49,05	50,54,46 59,85,85	27,17,50 30,49,99	23,39,17 29,62,54	101,11,13 119,98,38	2,43,12 3,24,51	29,99,80 33,17,37	2 2	134,77,37 157,69,28
43	State Bank of Hyde- rabad, Hyderabad. (25-8-1941)‡	1973 1974	50,00 50,00	66,82 73,02	48,23,43 54,52,82	22,77,41 26,60,78	28,39,43 32,67,21	99,40,27 113,80,81	11,08,82 11,45,76	25,01,98 34,33,72	6 8	136,67,95 160,83,39
44	State Bank of India, Calcutta. (1-7-1955)††	1973 1974	5,62,50 5,62,50	21,90,75 45,82,75	1,201,62,28 1,448,33,81	438,31,61 523,03,77	744,12,15 9,96,67,60	2,384,06,04 2,968,04,98	76,53,60 43,94,66	414,40,24 578,92,36	8,66 9,99	2,902,61,79 3,642,47,24
45	State Bank of Indore, Indore. (23-3-1920)‡	1973 1974	35,00 35,00	25,31 27,81	34,30,95 35,59,13	9,41,46 11,16,86	13,61,45 15,48,35	57,33,86 62,24,34	2,20,31 2,37,51	7,15,13 8,59,87	4 2	67,29,65 73,84,55
46	State Bank of Mysore, Bangalore, (19-5-1913)‡	1973 1974	1,00,37 1,00,38	1,06,81 1,16,12	51,00,99 58,08,57	19,25,25 23,11,39	17,86,45 16,36,08	88,12,69 97,56,04	5,71,16 12,44,46	16,25,07 18,50,37	15 8	112,16,25 130,67,45
47	State Bank of Patiala, Patiala. (14-11-1917)‡	1973 1974	35,00 35,00	38,38 44,06	44,65,01 46,90,40	30,08,01 35,61,00	20,10,54 22,60,36	94,83,56 105,11,76	1,54,40 5,66,17	23,50,14 20,89,60	2 —	120,61,50 132,46,59
48	State Bank of Sau- rashtra, Bhavnagar. (19-1-1950)‡	1973 1974	1,00,00 1,00,00	82,57 93,57	46,44,04 47,26,54	15,16,41 18,10,12	15,61,84 16,94,08	77,22,29 82,30,74	3,88,37 2,00,77	22,86,56 20,00,81	32 19	105,80,11 106,26,08
49	State Bank of Travan- coro, Trivandrum. (12-9-1945)‡	1973 1974	1,00,00 1,00,00	59,59 68,10	42,54,93 46,60,45	29,02,73 34,78,28	20,62,72 28,03,59	92,20,38 109,42,32	48,99 95,71	28,43,68 24,49,73	18 9	122,72,82 136,55,95
50	Syndicate Bank, Manipal. (20-10-1925)†	1973 1974	1,41,97 1,41,97	2,42,25 2,85,48	205,48,55 244,69,58	84,70,07 108,02,03	53,55,88 70,66,17	343,74,50 423,37,78	15,77,88 30,88,31	66,73,23 85,18,99	— —	430,09,83 543,72,53

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

‡ Date refers to original date of registration.

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

†† Successor to the Imperial Bank of India, which was set up in 1921.

SCHEDULED COMMERCIAL BANKS, 1973 AND 1974—(Contd.)

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discount- ed and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in the Indian Union £	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
97,47 1,60,18	4,33,84 3,17,57	— —	1,48,31 1,79,76	18,35,63 19,78,47	5,64,20 6,59,38	2,61,13 3,19,29	47,82 54,30	11,23 13,60	3,05,86 4,84,30	5,16 16,85	12 12	76 92	39
30,33 39,55	92,15 1,21,13	— —	28,03 35,89	3,40,38 3,50,40	61,89 66,87	69,53 76,48	14,07 35,07	1,46 1,33	45,29 53,62	1,32 1,05	8 7½	38 39	40
1,17,85 1,88,26	2,34,02 2,58,78	— —	1,05,55 1,46,45	13,04,62 16,93,38	4,63,95 4,97,85	58,05 1,78,25	8,74 1,40,04	14,45 13,66	2,53,63 3,97,16	41 6,71	— 9	117 126	41
5,76,69 7,55,33	12,67,26 14,33,57	4,50,00 7,60,00	12,47,60 14,99,28	58,93,48 64,86,74	19,31,63 19,87,53	13,75,12 16,16,23	16,82 16,74	19,97 22,11	6,98,80 11,91,75	7,64 8,50	7 3½	351 364	42
5,29,27 3,82,97	10,97,40 7,84,82	— —	11,03,97 12,12,67	63,64,03 75,26,15	19,07,60 21,34,24	10,70,67 18,32,70	2,09,07 34,32	81,81 82,35	13,04,13 20,93,17	5,85 6,22	— —	318 323	43
59,81,22 219,22,66	171,78,68 155,40,74	8,52,03 44,20,29	171,85,56 192,51,13	1,455,53,76 1,688,20,36	522,59,52 924,43,78	116,73,36 4,64,87	139,45,38 27,06,40	15,63,27 16,16,97	240,69,01 370,60,04	4,11,95 4,60,83	23 12	3,005(10) 3,383(10)	44
1,49,61 2,69,32	7,25,03 3,80,91	— —	4,15,28 5,79,34	31,82,21 33,91,77	10,24,59 10,65,37	5,57,31 6,52,59	19,14 18,56	21,61 27,56	6,34,87 9,99,13	3,89 3,71	8 3½	127 129	45
1,36,54 1,92,70	6,86,38 12,02,08	— —	9,59,26 12,61,66	56,71,16 59,70,60	13,32,36 14,03,02	14,96,45 16,47,25	10,70 15,67	98,39 1,03,94	8,25,01 12,70,53	13,20 13,24	10 4	229 246	46
1,52,65 2,45,35	14,25,61 9,72,14	2,50,00 —	2,54,15 7,94,00	56,41,04 61,05,84	20,15,16 21,14,51	10,17,67 12,75,56	6,34 6,34	10,74 11,04	12,88,14 17,21,81	3,75 5,66	7½ —	182 200	47
1,26,35 1,54,46	10,91,34 5,04,51	— —	7,20,44 9,51,41	48,18,47 51,59,72	14,32,77 13,96,93	9,10,20 11,13,64	4,35,10 35,00	47,51 52,65	9,97,93 12,57,76	10,44 10,86	7½ 7½	156 165	48
3,89,49 4,43,78	8,24,53 6,51,26	1,95,00 1,29,00	6,62,58 7,74,62	55,43,71 58,97,80	18,64,67 20,06,45	8,92,04 12,13,93	13,78 13,24	24,77 24,09	18,62,25 25,01,78	8,59 12,42	6 4	262 280	49
11,25,17 15,21,77	20,37,01 48,44,40	— —	31,09,82 46,86,74	199,30,98 234,50,31	53,60,36 68,82,66	50,95,66 53,01,47	5,35,49 5,84,04	98,56 1,09,10	57,16,78 69,92,04	47,15 66,53	— —	639 711	50

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

£ Excludes offices doing purely administrative functions, the number of offices outside the Indian Union is shown in brackets.

No. 52—LIABILITIES AND ASSETS OF INDIAN

No.	Name of Bank	As on De- cem- ber 31	Paid-up Capital	Re- serves	DEPOSITS				Bor- rowings from Banks	Other Liabili- ties	Bal- ance of Profit or Loss (—)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
51	Tamilnad Mercantile Bank, Tuticorin. (11-5-1921)	1973 1974	5,13 5,13	16,60 18,20	2,91,43 3,08,11	1,40,42 1,90,02	1,11,94 1,53,84	5,43,79 6,51,97	— —	52,99 83,73	6 1	6,18,57 7,59,04
52	Tanjore Permanent Bank, Tanjore. (26-7-1901)	1973 1974	10,25 10,26	12,23 15,33	6,31,63 7,93,28	2,67,96 2,91,57	1,50,89 95,81	10,50,48 11,80,66	10,00 —	62,81 92,98	3 35	11,45,80 12,99,58
53	Traders' Bank, New Delhi. (28-7-1933)	1973 1974	5,54 5,54	38 38	13,17 10,48	2,02 2,52	6,97 5,52	22,16 18,52	1,96 3,53	17,03 14,61	— —	47,07 42,58
54	Union Bank of India, Bombay. (11-11-1919†)	1973 1974	1,25,00 1,25,00	1,93,00 2,30,00	159,91,05 174,70,81	71,75,29 89,48,76	91,15,62 115,55,75	322,81,96 379,75,32	30,08,93 42,30,84	84,72,84 98,88,89	— —	440,81,73 524,50,05
55	United Bank of India, Calcutta. (12-10-1950†)	1973 1974	2,68,77 2,68,77	1,87,55 2,06,60	163,76,84 202,21,30	131,43,28 149,07,33	70,37,56 88,00,11	365,57,68 439,28,74	8,72,91 18,39,52	55,39,27 73,64,70	— —	434,26,18 536,08,33
56	United Commercial Bank, Calcutta. (6-1-1943†)	1973 1974	2,80,00 2,80,00	6,00,00 6,45,00	240,52,98 274,04,87	109,67,30 127,74,07	105,25,34 111,18,06	455,45,62 512,97,00	21,98,84 19,54,87	140,34,23 170,64,13	— —	626,58,69 712,41,00
57	United Industrial Bank, Calcutta. (21-2-1940)	1973 1974	22,01 22,01	6,96 11,76	8,85,32 11,19,13	4,62,28 5,42,09	3,41,14 4,44,22	16,88,74 21,05,44	— —	3,58,39 4,23,83	1,49 70	20,77,59 25,63,74
58	United Western Bank, Satara City. (17-10-1936)	1973 1974	20,00 20,00	18,71 21,20	17,87,94 20,29,48	7,22,05 8,63,70	2,52,52 2,76,91	27,62,51 31,70,09	20,00 13,00	4,14,05 5,69,89	54 60	32,35,81 37,94,78
59	Vijaya Bank, Mangalore. (2-5-1931)	1973 1974	65,13 70,43	45,00 75,85	49,64,58 62,65,98	16,75,25 23,23,04	14,24,36 23,13,90	80,64,19 109,02,92	3,78,33 33,10	15,34,32 22,60,97	39 45	100,87,36 133,43,72
60	Vysya Bank, Bangalore. (29-3-1930)	1973 1974	15,99 16,00	20,56 21,66	11,57,98 13,40,85	2,35,49 3,47,87	1,83,53 3,46,60	15,77,00 20,35,32	39,22 71,17	2,41,22 3,68,16	14 1,92	18,94,13 25,14,23

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

SCHEDULED COMMERCIAL BANKS, 1973 AND 1974—(Concl'd.)

(Amount in thousands of rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Profit or Loss(—) made during the year@	Divi- dend declared (per cent)	No. of Offices in the Indian Union £	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
40,94 69,64	86,67 99,83	— —	22,93 33,64	2,99,44 3,41,79	88,46 1,23,58	12,82 19,26	29,56 8,32	1,00 2,78	36,75 60,20	2,39 3,27	20 20	26 34	51
36,90 47,01	1,05,14 82,27	— —	26,71 29,22	6,13,99 7,12,37	1,61,62 1,82,85	1,29,34 1,53,94	11,74 11,30	6,62 6,38	53,74 74,24	98 3,70	7 10	75 80	52
51 89	4,34 2,04	— —	2 1	16,46 14,52	4,99 5,09	— —	2,01 3,01	1,58 1,58	17,16 15,44	— —40	— —	1(1) 2(1)	53
11,43,16 15,07,28	32,48,96 30,10,86	— —	40,90,33 57,73,05	186,50,80 215,26,42	64,14,50 76,87,27	35,27,66 43,24,71	1,25,36 1,82,82	70,25 2,24,93	68,10,71 82,12,71	41,15 55,97	— —	579 644	54
11,91,69 10,59,76	30,55,40 27,40,13	3,00 3,00	35,97,96 31,96,42	200,20,24 257,85,06	68,79,22 89,32,08	29,68,28 38,97,19	2,71,33 3,55,16	2,72,47 2,80,45	51,66,59 73,59,08	7,04 28,16	— —	409(15) 454(15)	55
17,19,71 20,96,46	43,25,06 43,35,26	1,20,49 5,03,04	89,08,85 107,80,32	223,13,32 258,63,68	115,96,81 108,69,72	32,31,92 36,76,36	5,18,52 5,79,97	2,95,70 3,35,24	96,28,31 122,00,95	1,49,54 1,98,65	— —	670(7) 733(7)	56
45,40 67,68	1,45,70 1,22,50	48,00 1,11,00	99,35 1,48,06	8,68,43 10,08,48	4,09,90 5,88,58	69,82 86,55	30,75 55,55	2,58 2,51	3,57,66 3,72,83	1,80 5,01	— —	24(1) 26(1)	57
73,23 1,13,37	2,94,07 2,90,54	— 35,00	1,63,31 2,12,34	15,67,58 17,75,27	4,86,11 5,66,04	2,55,91 3,57,77	63,63 12,54	15,68 21,83	3,16,29 4,10,08	4,08 4,71	10 10	72 83	58
3,32,48 4,83,57	9,40,93 12,95,99	— —	6,70,10 10,85,78	45,73,49 51,96,54	3,96,77 6,20,86	16,79,29 23,01,51	47,42 1,01,07	4,99 6,13	14,41,89 22,52,27	14,62 39,00	12 12	247 295	59
73,36 1,14,28	1,23,08 1,09,28	— 1,70,00	97,64 2,26,20	10,29,41 11,65,06	2,11,76 2,79,32	1,64,13 1,76,99	8,59 8,59	11,96 18,01	1,74,20 2,46,50	2,18 2,56	10 5	61 72	60

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

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

No. 53—LIABILITIES AND ASSETS OF

No.	Name of Bank	As on December 31	Paid-up Capital	Reserves	DEPOSITS				Borrowings from Banks	Other Liabilities	Balance of Profit or Loss (—)	Total Liabilities or Assets
					Fixed	Savings	Current	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bank of Cochin, Ernakulam. (17-12-1928)	1973 1974	4,75 4,75	7,20 7,69	2,37,41 3,04,24	1,73,64 2,42,16	28,84 36,18	4,39,89 5,82,58	9,53 —	47,79 73,67	1 —	5,09,17 6,68,69
2	Bari Doab Bank, Hoshiarpur. (12-5-1915)	1973 1974	2,00 2,00	15,15 15,70	15,50 14,03	5,54 5,14	4,63 2,70	25,67 21,87	36 —	2,61 3,13	1,08 29	46,87 42,99
3	Dhanalakshmi Bank, Trichur. (14-11-1927)	1973 1974	6,62 6,62	10,89 11,36	3,77,45 4,33,19	1,28,01 1,66,62	32,04 43,68	5,37,50 6,43,49	20,76 —	61,66 69,43	6 14	6,37,49 7,31,04
4	Ganesh Bank of Kurundwad, Kurundwad. (14-8-1920)	1973 1974	38 38	1,22 1,26	20,98 22,30	15,02 12,35	6,91 6,42	42,91 41,07	— 90	2,47 4,23	— —	46,98 47,84
5	Gauhati Bank, Gauhati. (19-6-1926)	1973 1974	20,10 20,10	3,17 3,73	16,61 20,59	44,59 46,67	32,36 34,38	93,56 1,01,64	— —	22,90 33,78	— —	1,39,73 1,59,25
6	Jharia Industrial Bank, Jharia. (18-4-1941)	1973 1974	1,00 1,00	1,64 1,64	— —	— —	1,12 1,12	1,12 1,12	— 1,03	44 50	— —	4,20 5,29
7	Kashi Nath Seth Bank, Shahjahanpur. (3-9-1947)	1973 1974	1,25 1,25	74 74	36,64 47,79	35,16 49,72	5,45 5,62	77,25 1,03,13	7,11 8,03	3,11 5,49	— 27	89,46 1,18,91
8	Naini Tal Bank, Naini Tal. (25-9-1922)	1973 1974	1,50 1,50	3,45 3,95	91,55 1,23,55	88,40 1,05,22	28,81 48,80	2,08,76 2,77,57	22,75 3,82	15,31 47,60	— 2	2,51,77 3,34,46
9	Parur Central Bank, Parur. (17-9-1930)	1973 1974	1,94 1,94	2,94 3,58	1,22,79 1,52,48	68,39 89,01	10,29 9,87	2,01,47 2,51,36	— —	37,09 52,45	15 —	2,43,59 3,09,33

NON-SCHEDULED COMMERCIAL BANKS

(Amount in thousands of rupees)

CASH		Money at Call and Short Notice	Bills Discounted and Purchased	Loans and Advances	INVESTMENTS			Premises and Immovable Property	Other Assets	Profit or Loss(—) made during the year @	Dividend declared (per cent)	No. of Offices in the Indian Union*	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Other Investments						
14	15	16	17	18	19	20	21	22	23	24	25	26	27
20,44 26,61	22,83 83,00	— —	16,12 35,25	2,83,57 3,31,87	46,86 40,70	70,78 80,74	4 —	2,44 2,40	46,09 68,12	50 82	6 7½	32 38	1
20 66	68 62	3,40 9,70	— —	4,10 1,67	11,83 11,83	— —	23,85 15,29	30 30	2,51 2,92	48 22	16 16	1 1	2
26,23 36,00	16,67 44,43	— —	19,28 24,54	3,42,22 3,67,08	1,48,81 1,40,53	15,74 30,46	3,26 16,17	4,91 4,86	60,37 66,97	71 1,40	6 8	40 46	3
3,06 1,73	2,83 83	1,00 30	4,47 2,85	22,31 27,22	10,49 10,73	— —	31 30	10 8	2,41 3,80	10 7	10 10	5 5	4
5,28 17,22	17,57 6,25	— —	20,56 22,54	54,28 62,80	2,02 2,02	— —	1,65 1,62	93 10	37,44 46,70	—84 44	— —	5 5	5
— —	8 12	— —	— —	72 61	— —	75 75	2,41 3,53	— —	24 28	2 3	— —	1 1	6
3,56 5,02	2,60 29	— —	55 28	44,20 74,83	30,07 30,65	— —	4,10 3,56	— —	4,38 4,28	—17 27	— —	4 4	7
5,98 10,63	14,79 22,32	— —	4,67 18,86	1,50,48 1,45,64	51,33 68,53	— —	3,24 42,25	59 58	20,69 25,65	—23 2,15	— —	9 9	8
12,83 15,03	29,61 32,11	— —	1,51 1,84	1,14,90 1,44,77	27,59 32,11	11,50 19,23	6,85 7,75	40 39	38,40 56,10	15 1,00	— 7½	19 20	9

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

* Excludes offices doing purely administrative functions.

No. 54—PRINCIPAL RATIOS OF
(As on

Name of Bank	Reserves to Paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1973	1974	1973	1974	1973	1974
	1	2	3	4	5	6
State Bank of India and its Subsidiaries						
1. State Bank of India	389	814	51	49	18	18
2. State Bank of Bikaner & Jaipur	54	61	50	50	27	25
3. State Bank of Hyderabad	134	146	49	48	23	23
4. State Bank of Indore	72	80	60	57	16	18
5. State Bank of Mysore	106	116	58	59	22	24
6. State Bank of Patiala	110	126	47	45	32	34
7. State Bank of Saurashtra	83	94	60	57	20	22
8. State Bank of Travancore	60	68	46	42	32	32
Nationalised Banks						
9. Allahabad Bank	192	209	57	55	27	29
10. Bank of Baroda	206	232	52	52	25	26
11. Bank of India	216	240	50	52	25	26
12. Bank of Maharashtra	55	64	48	49	37	36
13. Canara Bank	171	214	54	53	27	26
14. Central Bank of India	200	218	53	51	28	29
15. Dena Bank	179	191	50	50	33	34
16. Indian Bank	21	34	61	58	22	23
17. Indian Overseas Bank	28	45	58	58	22	23
18. Punjab National Bank	362	400	48	49	35	34
19. Syndicate Bank	171	201	60	58	25	25
20. Union Bank of India	154	184	50	46	22	24
21. United Bank of India	70	77	45	46	36	34
22. United Commercial Bank	214	230	53	53	24	25
Foreign Banks						
23. Algemene Bank of Netherland N. V. (General Bank of Netherlands)			68	58	5	7
24. American Express International Banking Corporation			75	78	5	6
25. Bank of America National Trust and Savings Association			81	83	4	3
26. Bank of Tokyo			46	51	13	15
27. Banque National de Paris			39	39	12	14
28. British Bank of the Middle East			41	38	10	10
29. Chartered Bank			52	44	18	21
30. First National City Bank			63	66	10	11
31. Mercantile Bank			46	46	26	27
32. Mitsui Bank			52	45	22	28
33. National and Grindlays Bank			47	49	29	29
34. Sonali Bank†			—	78	—	8
Other Indian Scheduled Banks						
35. Andhra Bank	144	168	63	61	20	22
36. Bank of Karad	150	167	75	70	17	16
37. Bank of Madura	147	54	60	57	26	23
38. Bank of Rajasthan	116	137	58	56	23	24

† Started functioning in India from September 3, 1974.

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	
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
7	8	9	10	11	12	13	14	15	16	17	18	19	20
31	33	1	2	3	1	8	9	22	31	33	32	68	63
23	25	1	1	2	3	15	12	19	17	33	30	71	67
28	29	1	1	11	10	15	8	19	19	32	35	75	77
24	25	1	1	4	4	11	8	18	17	28	28	63	64
20	17	2	2	6	13	8	12	15	14	32	31	75	74
21	21	1	1	2	5	9	8	21	20	32	32	62	66
20	21	2	2	5	2	13	2	19	17	36	31	72	74
22	26	2	2	1	1	12	9	20	18	30	30	67	61
16	16	1	1	*	2	11	8	22	20	29	28	64	67
23	22	1	1	4	4	8	7	20	19	32	35	64	63
25	22	2	2	10	9	6	5	17	19	30	31	72	73
15	15	1	1	10	11	11	7	22	21	29	32	69	73
19	21	1	1	5	3	8	8	22	19	34	30	65	67
19	20	2	2	7	5	8	6	27	26	36	35	70	70
17	16	1	1	11	12	8	9	24	23	32	33	73	72
17	19	1	1	6	5	10	7	21	21	29	30	72	69
20	19	1	1	4	8	7	9	18	22	30	32	68	68
17	17	1	1	1	1	11	7	28	28	35	35	59	60
15	17	1	1	5	7	8	11	16	16	32	30	67	66
28	30	1	1	9	11	12	10	20	20	31	32	70	72
19	20	1	1	2	4	10	5	19	20	28	30	65	66
23	22	2	2	5	4	10	9	25	21	34	29	69	71
27	35			22	7	12	5	29	33	35	37	82	71
20	16			2	14	6	5	33	37	34	38	68	79
15	14			14	5	10	7	31	32	33	33	70	66
41	34			9	—	11	10	26	32	51	41	54	47
49	47			3	2	9	8	31	29	35	35	68	64
49	52			*	*	8	5	31	33	46	42	40	51
30	35			2	24	9	5	30	33	31	35	61	87
27	23			21	16	3	3	26	40	27	40	89	80
28	27			3	3	10	6	24	27	33	35	66	71
26	27			23	5	21	9	10	22	14	26	92	75
24	22			9	8	7	4	21	23	32	33	75	76
—	14			—	—	—	8	—	54	—	54	—	—
17	17	1	1	16	14	11	9	24	24	36	33	76	78
8	14	2	3	1	—	9	8	17	12	33	31	59	52
14	20	1	2	3	*	13	11	23	19	28	27	62	59
19	20	2	2	7	2	11	9	26	25	32	32	72	68

* Ratio is less than one per cent.

No. 54—PRINCIPAL RATIOS OF
(As on

Name of Bank	Reserves to paid-up capital		Fixed deposits to aggregate deposits		Savings deposits to aggregate deposits	
	1973	1974	1973	1974	1973	1974
	1	2	3	4	5	6
Other Indian Scheduled Banks—(Concl'd.)						
39. Bareilly Corporation (Bank)	137	150	52	51	34	34
40. Belgaum Bank	130	163	67	66	26	25
41. Benares State Bank	69	45	53	52	35	37
42. Bharat Overseas Bank	—	10	60	81	3	9
43. Catholic Syrian Bank	95	120	63	64	19	18
44. Corporation Bank	119	102	65	64	18	17
45. Federal Bank	148	173	58	53	32	34
46. Hindustan Commercial Bank	13	20	43	44	29	29
47. Jammu & Kashmir Bank	260	300	41	43	24	25
48. Karnataka Bank	74	115	68	66	24	25
49. Karur Vysya Bank	219	165	60	59	20	18
50. Krishnaram Baldeo Bank@	185	—	64	—	29	—
51. Kumbakonam City Union Bank	182	186	68	68	25	25
52. Lakshmi Commercial Bank	258	188	47	45	29	32
53. Lakshmi Vilas Bank	254	137	60	58	23	19
54. Lord Krishna Bank	255	300	67	66	29	28
55. Miraj State Bank	141	150	62	63	29	28
56. Narang Bank of India	48	60	69	74	17	14
57. Nedungadi Bank	90	125	68	65	23	22
58. New Bank of India	218	182	53	53	25	25
59. Oriental Bank of Commerce	235	271	49	48	24	24
60. Punjab & Sind Bank	184	204	51	49	32	33
61. Punjab Co-operative Bank	152	170	59	58	16	18
62. Purbanchal Bank	1	7	62	61	17	19
63. Ratnakar Bank	118	88	57	57	25	26
64. Sangli Bank	60	110	68	67	19	22
65. South India Bank	130	130	52	50	33	35
66. South Indian Bank	92	111	68	69	23	22
67. Tamilnad Mercantile Bank	324	360	54	47	26	29
68. Tanjore Permanent Bank	119	150	60	67	26	25
69. Traders' Bank	7	—	59	53	9	16
70. United Industrial Bank	32	55	53	53	27	26
71. United Western Bank	94	105	65	64	26	27
72. Vijaya Bank	69	109	62	58	21	21
73. Vysya Bank	129	138	73	66	15	17
Non-Scheduled Banks						
74. Bank of Cochin	152	162	54	52	40	42
75. Bari Doab Bank	758	785	60	64	22	24
76. Dhanalakshmi Bank	165	172	70	67	24	26
77. Ganesh Bank of Kurundwad	321	332	49	54	35	30
78. Gauhati Bank	16	19	18	20	48	46
79. Jharia Industrial Bank	164	164	—	—	—	—
80. Kashi Nath Seth Bank	59	59	47	46	46	48
81. Naini Tal Bank	230	263	44	45	42	38
82. Parur Central Bank	152	185	61	61	34	35

@ The business of Krishnaram Baldeo Bank was taken over by the State Bank of India with effect from May 18, 1974.

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	
1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
7	8	9	10	11	12	13	14	15	16	17	18	19	20
14	15	2	2	4	4	11	10	20	21	48	39	43	54
7	8	2	2	3	*	12	9	28	29	31	32	68	66
12	11	1	2	*	*	13	11	18	18	30	38	59	57
37	10	158	9	—	25	29	13	16	10	16	24	*	81
18	18	2	2	4	3	13	12	15	12	22	22	69	68
17	19	2	2	8	2	12	11	18	15	29	25	70	60
10	13	1	2	7	3	13	12	20	16	26	21	64	66
28	27	6	5	*	*	13	12	20	21	31	31	57	62
35	32	2	2	3	3	18	14	22	22	52	40	30	44
8	9	1	1	2	2	11	9	15	15	28	27	64	67
20	23	2	2	1	*	15	12	13	16	20	35	67	56
7	—	14	—	2	—	9	—	22	—	31	—	53	—
7	7	4	4	—	—	11	9	17	16	29	27	63	67
24	23	2	2	—	—	22	13	17	18	25	27	52	56
17	23	2	3	*	*	12	9	14	12	31	36	62	56
4	6	2	2	—	—	8	10	19	19	25	29	63	57
9	9	6	5	1	*	11	8	28	25	33	30	63	66
14	12	11	11	—	—	11	9	18	20	22	24	45	61
9	13	2	2	*	1	12	14	20	19	24	24	65	61
22	22	1	1	3	*	12	10	20	17	29	31	61	55
27	28	1	1	1	*	18	13	14	15	24	24	57	55
17	18	1	1	4	3	16	15	23	18	28	22	61	67
25	24	29	26	—	—	12	11	24	25	56	49	47	56
21	20	17	12	—	—	14	10	23	20	27	27	64	58
18	17	4	4	1	—	13	14	22	22	22	22	65	61
13	11	2	2	7	1	16	14	19	19	29	30	66	64
15	15	4	3	*	—	15	13	10	10	24	26	61	57
9	9	2	1	1	*	14	12	22	17	25	28	65	62
20	24	4	4	—	—	16	17	16	19	24	23	59	58
14	8	2	2	1	—	12	9	15	16	19	29	61	63
32	32	27	32	9	21	12	16	23	26	32	42	74	79
20	21	2	2	—	—	10	8	24	28	30	35	57	55
9	9	1	1	1	*	13	9	18	19	29	30	63	63
17	21	1	1	5	*	14	13	5	6	26	28	65	58
12	17	2	2	2	4	10	8	13	14	24	23	71	68
6	6	3	2	2	—	7	12	11	7	27	21	68	63
18	12	67	81	1	—	1	3	46	54	139	123	16	8
6	7	3	3	4	—	6	7	28	22	31	29	67	61
16	16	4	4	—	2	8	4	24	26	25	27	62	73
34	34	25	24	—	—	13	17	2	2	4	4	80	84
100	100	236	236	—	92	—	—	—	—	282	500	64	54
7	6	3	2	9	8	6	5	39	30	44	34	58	73
14	18	2	2	11	1	6	7	25	25	26	40	74	59
5	4	2	2	—	—	6	7	14	13	23	24	58	58

* Ratio is less than one per cent.

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

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories
(As on December 31, 1974)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH	1,338	GUJARAT	1,525
1. Allahabad Bank	6	1. Allahabad Bank	5
2. Andhra Bank	265	2. Andhra Bank	1
3. Bank of Baroda	12	3. Bank of Baroda	290
4. Bank of India	26	4. Bank of India	133
5. Bank of Maharashtra	4	5. Bank of Maharashtra	6
6. Canara Bank	39	6. Bank of Rajasthan	1
7. Central Bank of India	49	7. Canara Bank	12
8. Corporation Bank	18	8. Central Bank of India	140
9. Dena Bank	10	9. Corporation Bank	2
10. Federal Bank	1	10. Dena Bank	308
11. Indian Bank	80	11. Hindustan Commercial Bank	2
12. Indian Overseas Bank	37	12. Indian Bank	9
13. Karnataka Bank	1	13. Indian Overseas Bank	25
14. Karur Vysya Bank	2	14. New Bank of India	3
15. Lakshmi Vilas Bank	1	15. Oriental Bank of Commerce	4
16. Mercantile Bank	1	16. Punjab & Sind Bank	1
17. National & Grindlays Bank	1	17. Punjab National Bank	35
18. New Bank of India	1	18. Sangli Bank	1
19. Oriental Bank of Commerce	1	19. State Bank of Bikaner & Jaipur	3
20. Punjab & Sind Bank	1	20. State Bank of India	230
21. Punjab National Bank	13	21. State Bank of Saurashtra	157
22. South Indian Bank	1	22. Syndicate Bank	13
23. State Bank of Hyderabad	181	23. Union Bank of India	79
24. State Bank of India	361	24. United Bank of India	7
25. State Bank of Mysore	5	25. United Commercial Bank	56
26. State Bank of Saurashtra	1	26. Vijaya Bank	2
27. State Bank of Travancore	1		
28. Syndicate Bank	110	HARYANA	425
29. Union Bank of India	57	1. Allahabad Bank	6
30. United Commercial Bank	14	2. Bank of Baroda	9
31. Vijaya Bank	11	3. Bank of India	11
32. Vysya Bank	27	4. Bank of Maharashtra	1
ASSAM	207	5. Bank of Rajasthan	1
1. Allahabad Bank	3	6. Canara Bank	1
2. Bank of Baroda	1	7. Central Bank of India	46
3. Bank of India	1	8. Dena Bank	1
4. Central Bank of India	6	9. Hindustan Commercial Bank	5
5. Gauhati Bank	6	10. Indian Bank	3
6. Indian Bank	1	11. Indian Overseas Bank	5
7. Indian Overseas Bank	1	12. Lakshmi Commercial Bank	13
8. National & Grindlays Bank	1	13. New Bank of India	35
9. Punjab National Bank	9	14. Oriental Bank of Commerce	33
10. Purbanchal Bank	8	15. Punjab & Sind Bank	18
11. State Bank of Bikaner & Jaipur	1	16. Punjab National Bank	81
12. State Bank of India	57	17. State Bank of Bikaner & Jaipur	2
13. Union Bank of India	5	18. State Bank of India	79
14. United Bank of India	67	19. State Bank of Patiala	41
15. United Commercial Bank	39	20. Syndicate Bank	15
16. Vijaya Bank	1	21. Union Bank of India	8
BIHAR	755	22. United Bank of India	1
1. Allahabad Bank	41	23. United Commercial Bank	10
2. Bank of Baroda	20		
3. Bank of India	60	HIMACHAL PRADESH	176
4. Canara Bank	10	1. Bank of India	1
5. Central Bank of India	109	2. Central Bank of India	9
6. Dena Bank	4	3. Indian Overseas Bank	2
7. Hindustan Commercial Bank	2	4. Lakshmi Commercial Bank	2
8. Indian Bank	2	5. National & Grindlays Bank	1
9. Indian Overseas Bank	2	6. New Bank of India	9
10. Jharia Industrial Bank	1	7. Punjab & Sind Bank	9
11. Punjab & Sind Bank	2	8. Punjab National Bank	48
12. Punjab National Bank	87	9. State Bank of India	53
13. State Bank of Bikaner & Jaipur	1	10. State Bank of Patiala	18
14. State Bank of India	314	11. Union Bank of India	5
15. Union Bank of India	17	12. United Commercial Bank	19
16. United Bank of India	26		
17. United Commercial Bank	55		
18. United Industrial Bank	2		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
JANMU & KASHMIR	174	KERALA—(Contd.)	
1. Bank of Baroda	2	17. Indian Overseas Bank	33
2. Bank of India	3	18. Karnataka Bank	3
3. Central Bank of India	6	19. Lord Krishna Bank	30
4. Dena Bank	1	20. National & Grindlays Bank	2
5. Jammu & Kashmir Bank	65	21. Nedungadi Bank	46
6. Lakshmi Commercial Bank	3	22. New Bank of India	1
7. National & Grindlays Bank	1	23. Parur Central Bank	20
8. New Bank of India	6	24. Punjab National Bank	3
9. Oriental Bank of Commerce	2	25. South Indian Bank	90
10. Punjab & Sind Bank	4	26. State Bank of India	45
11. Punjab National Bank	23	27. State Bank of Mysore	1
12. State Bank of India	50	28. State Bank of Travancore	253
13. Union Bank of India	2	29. Syndicate Bank	70
14. United Commercial Bank	6	30. Union Bank of India	64
		31. United Commercial Bank	8
		32. Vijaya Bank	38
KARNATAKA	1,700	MADHYA PRADESH	882
1. Allahabad Bank	2	1. Allahabad Bank	43
2. Andhra Bank	6	2. Andhra Bank	1
3. Bank of Baroda	10	3. Bank of Baroda	26
4. Bank of India	24	4. Bank of India	92
5. Bank of Madura	2	5. Bank of Maharashtra	11
6. Bank of Maharashtra	15	6. Bank of Rajasthan	6
7. Belgaum Bank	28	7. Canara Bank	8
8. Canara Bank	293	8. Central Bank of India	120
9. Catholic Syrian Bank	1	9. Corporation Bank	1
10. Central Bank of India	32	10. Dena Bank	35
11. Corporation Bank	90	11. Hindustan Commercial Bank	2
12. Dena Bank	9	12. Indian Overseas Bank	1
13. Federal Bank	1	13. New Bank of India	4
14. Ganesh Bank of Kurundwad	1	14. Oriental Bank of Commerce	2
15. Indian Bank	25	15. Punjab & Sind Bank	7
16. Indian Overseas Bank	30	16. Punjab National Bank	65
17. Karnataka Bank	137	17. State Bank of Bikaner & Jaipur	2
18. Karur Vysya Bank	1	18. State Bank of India	247
19. Lakshmi Vilas Bank	1	19. State Bank of Indore	127
20. Miraj State Bank	1	20. Syndicate Bank	3
21. National & Grindlays Bank	1	21. Union Bank of India	29
22. Nedungadi Bank	1	22. United Commercial Bank	43
23. New Bank of India	1	23. United Western Bank	5
24. Punjab & Sind Bank	2	24. Vijaya Bank	2
25. Punjab National Bank	10		
26. Sangli Bank	23	MAHARASHTRA	2,144
27. South Indian Bank	6	1. Allahabad Bank	18
28. State Bank of Hyderabad	53	2. American Express International Banking Corporation	1
29. State Bank of India	100	3. Andhra Bank	4
30. State Bank of Mysore	225	4. Bank of America	1
31. State Bank of Patiala	1	5. Bank of Baroda	122
32. State Bank of Saurashtra	1	6. Bank of India	210
33. State Bank of Travancore	3	7. Bank of Karad	18
34. Syndicate Bank	299	8. Bank Madura	1
35. Union Bank of India	21	9. Bank of Maharashtra	340
36. United Commercial Bank	13	10. Bank of Rajasthan	2
37. Vijaya Bank	192	11. Bank of Tokyo	1
38. Vysya Bank	39	12. Banque Nationale de Paris	2
KERALA	1,247	13. Belgaum Bank	17
1. Allahabad Bank	1	14. Benares State Bank	1
2. Andhra Bank	1	15. British Bank of the Middle East	1
3. Bank of Baroda	10	16. Canara Bank	91
4. Bank of Cochin	38	17. Catholic Syrian Bank	1
5. Bank of India	8	18. Central Bank of India	150
6. Bank of Madura	4	19. Chartered Bank	6
7. Bank of Maharashtra	1	20. Corporation Bank	12
8. Canara Bank	100	21. Dena Bank	150
9. Catholic Syrian Bank	102	22. Federal Bank	1
10. Central Bank of India	42	23. First National City Bank	3
11. Chartered Bank	2	24. Ganesh Bank of Kurundwad	4
12. Corporation Bank	16	25. General Bank of the Netherlands	2
13. Dena Bank	5	26. Habib Bank	1
14. Dhanalakshmi Bank	46	27. Hindustan Commercial Bank	2
15. Federal Bank	127		
16. Indian Bank	37		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
MAHARASHTRA—(Contd.)		PUNJAB 937	
28. Indian Bank	26	1. Allahabad Bank	12
29. Indian Overseas Bank	25	2. Bank of Baroda	9
30. Karnataka Bank	1	3. Bank of India	37
31. Lakshmi Commercial Bank	1	4. Bank of Maharashtra	1
32. Mercantile Bank	7	5. Bari Doab Bank	1
33. Miraj State Bank	10	6. Canara Bank	1
34. Mitsui Bank	1	7. Central Bank of India	63
35. National & Grindlays Bank	12	8. Chartered Bank	1
36. New Bank of India	3	9. Dena Bank	4
37. Oriental Bank of Commerce	4	10. Hindustan Commercial Bank	5
38. Punjab & Sind Bank	3	11. Indian Bank	1
39. Punjab National Bank	62	12. Indian Overseas Bank	19
40. Ratnakar Bank	20	13. Jammu & Kashmir Bank	2
41. Sangli Bank	66	14. Lakshmi Commercial Bank	22
42. State Bank of Bikaner & Jaipur	7	15. Narang Bank of India	1
43. State Bank of Hyderabad	80	16. National & Grindlays Bank	2
44. State Bank of India	318	17. New Bank of India	54
45. State Bank of Indore	2	18. Oriental Bank of Commerce	35
46. State Bank of Mysore	4	19. Punjab & Sind Bank	164
47. State Bank of Saurashtra	2	20. Punjab Co-operative Bank	3
48. State Bank of Travancore	2	21. Punjab National Bank	177
49. Syndicate Bank	51	22. State Bank of Bikaner & Jaipur	3
50. Union Bank of India	121	23. State Bank of India	136
51. United Bank of India	9	24. State Bank of Patiala	120
52. United Commercial Bank	53	25. Syndicate Bank	2
53. United Western Bank	79	26. Union Bank of India	13
54. Vijaya Bank	12	27. United Bank of India	1
55. Vysya Bank	1	28. United Commercial Bank	45
		29. Vijaya Bank	3
MANIPUR 10		RAJASTHAN 775	
1. State Bank of India	1	1. Allahabad Bank	7
2. United Bank of India	8	2. Bank of Baroda	66
3. United Commercial Bank	1	3. Bank of India	10
		4. Bank of Maharashtra	1
MEGHALAYA 21		5. Bank of Rajasthan	90
1. Allahabad Bank	1	6. Canara Bank	1
2. Bank of Baroda	1	7. Central Bank of India	48
3. Bank of India	1	8. Dena Bank	2
4. Central Bank of India	1	9. Hindustan Commercial Bank	3
5. Punjab National Bank	1	10. Indian Bank	1
6. State Bank of India	10	11. Indian Overseas Bank	3
7. United Bank of India	4	12. Lakshmi Commercial Bank	2
8. United Commercial Bank	2	13. New Bank of India	15
		14. Oriental Bank of Commerce	10
NAGALAND 8		15. Punjab & Sind Bank	10
1. Allahabad Bank	1	16. Punjab National Bank	82
2. State Bank of India	5	17. State Bank of Bikaner & Jaipur	323
3. United Bank of India	1	18. State Bank of India	24
4. United Commercial Bank	1	19. Syndicate Bank	3
		20. Union Bank of India	7
ORISSA 291		21. United Bank of India	1
1. Allahabad Bank	6	22. United Commercial Bank	62
2. Andhra Bank	14	23. Vijaya Bank	4
3. Bank of Baroda	4		
4. Bank of India	21	TAMIL NADU 1,880	
5. Canara Bank	10	1. Allahabad Bank	3
6. Central Bank of India	11	2. Andhra Bank	10
7. Dena Bank	1	3. Bank of America	1
8. Indian Bank	10	4. Bank of Baroda	41
9. Indian Overseas Bank	10	5. Bank of India	35
10. Punjab National Bank	7	6. Bank of Madura	126
11. State Bank of India	122	7. Bank of Maharashtra	6
12. Syndicate Bank	1	8. Bharat Overseas Bank	2
13. Union Bank of India	6	9. Canara Bank	181
14. United Bank of India	17	10. Catholic Syrian Bank	10
15. United Commercial Bank	49	11. Central Bank of India	70
16. Vijaya Bank	2	12. Chartered Bank	3
		13. Corporation Bank	18
		14. Dena Bank	8
		15. Federal Bank	3

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
TAMIL NADU—(Contd.)		WEST BENGAL 1,059	
16. First National City Bank	2	1. Allahabad Bank	57
17. Indian Bank	266	2. American Express International Banking Corporation	1
18. Indian Overseas Bank	195	3. Andhra Bank	2
19. Karnataka Bank	4	4. Bank of America	1
20. Karur Vysya Bank	64	5. Bank of Baroda	33
21. Kumbakonam City Union Bank	36	6. Bank of India	51
22. Lakshmi Vilas Bank	84	7. Bank of Madras	1
23. Mercantile Bank	1	8. Bank of Maharashtra	1
24. National & Grindlays Bank	5	9. Bank of Tokyo	1
25. Nedungadi Bank	7	10. Banque Nationale de Paris	3
26. New Bank of India	1	11. Canara Bank	7
27. Punjab & Sind Bank	1	12. Central Bank of India	73
28. Punjab National Bank	38	13. Chartered Bank	8
29. Sangli Bank	1	14. Corporation Bank	3
30. South India Bank	39	15. Dena Bank	9
31. South Indian Bank	27	16. Federal Bank	1
32. State Bank of Bikaner & Jaipur	3	17. First National City Bank	2
33. State Bank of Hyderabad	5	18. General Bank of the Netherlands	1
34. State Bank of India	273	19. Hindustan Commercial Bank	3
35. State Bank of Mysore	9	20. Indian Bank	15
36. State Bank of Patiala	1	21. Indian Overseas Bank	11
37. State Bank of Saurashtra	1	22. Lakshmi Commercial Bank	1
38. State Bank of Travancore	19	23. Mercantile Bank	9
39. Syndicate Bank	43	24. National & Grindlays Bank	19
40. Tamilnad Mercantile Bank	34	25. National Bank of Pakistan	1
41. Tanjore Permanent Bank	80	26. New Bank of India	2
42. Union Bank of India	62	27. Oriental Bank of Commerce	2
43. United Bank of India	5	28. Punjab & Sind Bank	1
44. United Commercial Bank	39	29. Punjab National Bank	45
45. Vijaya Bank	13	30. Sonali Bank	1
46. Vysya Bank	5	31. State Bank of Bikaner & Jaipur	2
		32. State Bank of Hyderabad	2
TRIPURA 20		33. State Bank of India	256
1. State Bank of India	3	34. State Bank of Mysore	1
2. Union Bank of India	1	35. State Bank of Saurashtra	1
3. United Bank of India	14	36. State Bank of Travancore	1
4. United Commercial Bank	2	37. Syndicate Bank	5
		38. Union Bank of India	14
UTTAR PRADESH 1,823		39. United Bank of India	265
1. Allahabad Bank	161	40. United Commercial Bank	122
2. Bank of Baroda	99	41. United Industrial Bank	24
3. Bank of India	70	42. Vijaya Bank	1
4. Bank of Maharashtra	1		
5. Bank of Rajasthan	1	UNION TERRITORIES	
6. Barcilly Corporation (Bank)	21	ANDAMAN & NICOBAR ISLANDS 5	
7. Benares State Bank	49	1. State Bank of India	3
8. Canara Bank	26	2. Syndicate Bank	2
9. Central Bank of India	166		
10. Chartered Bank	1	ARUNACHAL PRADESH 7	
11. Dena Bank	10	1. State Bank of India	7
12. Hindustan Commercial Bank	39		
13. Indian Bank	3	CHANDIGARH 52	
14. Indian Overseas Bank	13	1. Allahabad Bank	2
15. Kashi Nath Seth Bank	4	2. Bank of Baroda	2
16. Lakshmi Commercial Bank	15	3. Bank of India	2
17. Naini Tal Bank	9	4. Bank of Maharashtra	1
18. Narang Bank of India	2	5. Canara Bank	1
19. National & Grindlays Bank	1	6. Central Bank of India	5
20. New Bank of India	11	7. Dena Bank	1
21. Oriental Bank of Commerce	28	8. Indian Bank	1
22. Punjab & Sind Bank	33	9. Indian Overseas Bank	1
23. Punjab National Bank	245	10. Lakshmi Commercial Bank	1
24. State Bank of Bikaner & Jaipur	8	11. New Bank of India	3
25. State Bank of India	570	12. Oriental Bank of Commerce	1
26. State Bank of Patiala	7	13. Punjab & Sind Bank	3
27. State Bank of Saurashtra	1	14. Punjab National Bank	8
28. Syndicate Bank	41	15. State Bank of Bikaner & Jaipur	1
29. Union Bank of India	109	16. State Bank of India	9
30. United Bank of India	17	17. State Bank of Patiala	5
31. United Commercial Bank	58	18. Syndicate Bank	1
32. Vijaya Bank	4	19. Union Bank of India	1
		20. United Commercial Bank	2
		21. Vijaya Bank	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
DADRA & NAGAR HAVELI	4	GOA, DAMAN & DIU	136
1. Dena Bank	4	1. Bank of Baroda	18
DELHI	548	2. Bank of India	22
1. Allahabad Bank	16	3. Bank of Maharashtra	3
2. American Express International Banking Corporation	2	4. Belgaum Bank	1
3. Andhra Bank	2	5. Canara Bank	15
4. Bank of Baroda	20	6. Central Bank of India	16
5. Bank of India	29	7. Chartered Bank	1
6. Bank of Madras	1	8. Corporation Bank	1
7. Bank of Maharashtra	4	9. Dena Bank	11
8. Bank of Rajasthan	3	10. Indian Bank	1
9. Bank of Tokyo	1	11. Indian Overseas Bank	4
10. Bharat Overseas Bank	1	12. Sangli Bank	1
11. Canara Bank	19	13. State Bank of India	17
12. Central Bank of India	44	14. State Bank of Mysore	1
13. Chartered Bank	2	15. State Bank of Saurashtra	1
14. Corporation Bank	1	16. Syndicate Bank	13
15. Dena Bank	13	17. Union Bank of India	4
16. Federal Bank	1	18. United Commercial Bank	5
17. First National City Bank	1	19. Vijaya Bank	1
18. Hindustan Commercial Bank	2		
19. Indian Bank	11	LAKSHADWEEP	4
20. Indian Overseas Bank	10	1. Syndicate Bank	4
21. Jammu & Kashmir Bank	3		
22. Lakshmi Commercial Bank	15	MIZORAM	1
23. Mercantile Bank	2	1. State Bank of India	1
24. Narang Bank of India	1		
25. National & Grindlays Bank	10	PONDICHERRY	26
26. New Bank of India	22	1. Bank of Baroda	1
27. Oriental Bank of Commerce	15	2. Bank of Madras	1
28. Punjab & Sind Bank	18	3. Canara Bank	1
29. Punjab Co-operative Bank	1	4. Indian Bank	6
30. Punjab National Bank	70	5. Indian Overseas Bank	4
31. South Indian Bank	1	6. South Indian Bank	1
32. State Bank of Bikaner & Jaipur	8	7. State Bank of India	6
33. State Bank of Hyderabad	2	8. Syndicate Bank	1
34. State Bank of India	85	9. United Commercial Bank	5
35. State Bank of Mysore	1		
36. State Bank of Patiala	8		
37. State Bank of Saurashtra	2		
38. Syndicate Bank	35		
39. Traders' Bank	2		
40. Union Bank of India	20		
41. United Bank of India	12		
42. United Commercial Bank	24		
43. Vijaya Bank	8		

APPENDIX II

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

A. STATE BANK OF INDIA GROUP

- (1) Andhra Pradesh
 1. Adilabad
 2. Hyderabad
 3. Karimnagar
 4. Khammam
 5. Mahbubnagar
 6. Medak
 7. Nalgonda
 8. Nizamabad
 9. Visakhapatnam
 10. Warangal
- (2) Assam
 1. Garo Hills
 2. Mizo Hills
 3. United Khasi and Jaintia Hills
 4. United Mikir and North Cachar Hills
- (3) Bihar
 1. Palamau
 2. Santhal Parganas
- (4) Gujarat
 1. Amreli
 2. Bhavnagar
 3. Jamnagar
 4. Junagadh
 5. Rajkot
 6. Surendranagar
- (5) Himachal Pradesh
 1. Chamba
 2. Lahaul and Spiti
- (6) Jammu and Kashmir
 1. Anantnag
 2. Baramulla
 3. Doda
 4. Jammu
 5. Kathua
 6. Ladakh
 7. Poonch-Rajouri
 8. Srinagar
 9. Udhampur
- (7) Karnataka
 1. Bidar
 2. Gulbarga
 3. Mandya
 4. Mysore
 5. Raichur
 6. Tumkur
- (8) Kerala
 1. Alleppey
 2. Kottayam
- (9) Madhya Pradesh
 1. Bastar
 2. Bilaspur
 3. Chhatarpur
 4. Damoh
 5. Guna
 6. Panna
 7. Raigarh
 8. Shivpuri
 9. Tikamgarh
 10. Vidisha (Bhilsa)

- (10) Maharashtra
 1. Bhir
 2. Nanded
 3. Osmanabad
 4. Parbhani
- (11) Nagaland
 1. Kohima
 2. Mokakchung
 3. Tuensang
- (12) Orissa
 1. Bolangir
 2. Boudh-Khondmals
 3. Kalahandi
 4. Koraput
 5. Sambalpur
 6. Sundergarh
- (13) Punjab
 1. Bhatinda
 2. Patiala
 3. Sangrur
- (14) Rajasthan
 1. Barmer
 2. Bikaner
 3. Ganganagar
 4. Jaisalmer
 5. Jalore
 6. Pali
 7. Sirohi
 8. Udaipur*
- (15) Uttar Pradesh
 1. Almora
 2. Basti
 3. Chamoli
 4. Garhwal
 5. Gorakhpur
 6. Pithoragarh
 7. Tehri Garhwal
 8. Uttarkashi

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

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

B. CENTRAL BANK OF INDIA

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

- (2) Madhya Pradesh
 1. Balaghat
 2. Betul
 3. Bhind
 4. Chhindwara
 5. Gwalior
 6. Hoshangabad
 7. Jabalpur
 8. Mandla
 9. Mandsaur
 10. Morena
 11. Narsinghpur
 12. Raisen
 13. Ratlam
 14. Sagar
 15. Seoni
 16. Shahdol
 17. Surguja
- (3) Maharashtra
 1. Ahmednagar
 2. Akola
 3. Amravati
 4. Aurangabad@
 5. Buldhana
 6. Dhulia
 7. Jalgaon
 8. Yeotmal
- (4) Rajasthan
 1. Jhalawar
 2. Kotah
- (5) Uttar Pradesh
 1. Ballia
 2. Deoria
 3. Etawah
- (6) West Bengal
 1. Cooch Behar
 2. Darjeeling
 3. Jalpaiguri

C. BANK OF INDIA

- (1) Bihar
 1. Dhanbad
 2. Hazaribagh
 3. Ranchi
 4. Singhbhum
- (2) Madhya Pradesh
 1. Dewas
 2. Dhar
 3. East Nimar (Khandwa)
 4. Indore
 5. Rajgarh
 6. Sehore
 7. Shajapur
 8. Ujjain
 9. West Nimar (Khargone)
- (3) Maharashtra
 1. Bhandara
 2. Chanda
 3. Kolaba
 4. Kolhapur
 5. Nagpur
 6. Ratnagiri
 7. Sangli
 8. Sholapur
 9. Wardha

* Jointly with Bank of Rajasthan Ltd.

@ Jointly with Bank of Maharashtra.

C. BANK OF INDIA—(Contd.)

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

D. PUNJAB NATIONAL BANK

- (1) Bihar
1. Gaya
2. Patna
3. Shahabad
- (2) Haryana
1. Ambala
2. Hissar
3. Jind
4. Karnal
5. Mahendergarh
6. Rohtak
- (3) Himachal Pradesh
1. Kangra
2. Kinnaur
3. Kulu
4. Mandi
- (4) Madhya Pradesh
1. Datia
- (5) Punjab
1. Amritsar
2. Ferozepur
3. Gurdaspur
4. Hoshiarpur
5. Kapurthala
- (6) Rajasthan
1. Alwar
2. Bharatpur
3. Sikar
- (7) Uttar Pradesh
1. Bijnor
2. Budaun
3. Bulandshahr
4. Dehra Dun
5. Jhansi
6. Muzaffarnagar
7. Saharanpur

E. BANK OF BARODA

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

E. BANK OF BARODA—(Contd.)

- (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 Bareilly
10. Rampur
11. Shahjahanpur
12. Sultanpur

F. UNITED COMMERCIAL BANK

- (1) Assam
1. Darrang
2. Goalpara
3. Kamrup
- (2) Bihar
1. Bhagalpur
2. Monghyr
- (3) Himachal Pradesh
1. Bilaspur
2. Mahasu
3. Simla
4. Sirmur
- (4) Orissa
1. Balasore
2. Cuttack
3. Dhenkanal
4. Puri
- (5) Punjab
1. Jullundur
2. Ludhiana
3. Rupar
- (6) Rajasthan
1. Jaipur
2. Jodhpur
3. Nagaur
- (7) West Bengal
1. Birbhum
2. Burdwan
3. Hooghly
4. Howrah

G. CANARA BANK

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

G. CANARA BANK—(Contd.)

- (2) Kerala
1. Kozhikode
2. Malappuram
3. Palghat
4. Trichur
- (3) Tamil Nadu
1. Coimbatore
2. Madurai
3. Nilgiris
- (4) Uttar Pradesh
1. Agra
2. Aligarh
3. Etah

H. UNITED BANK OF INDIA

- (1) Assam
1. Cachar
2. Lakhimpur
3. Nowgong
4. Sibsagar
- (2) Manipur
1. Manipur
- (3) Tripura
1. Tripura
- (4) West Bengal
1. Bankura
2. Malda
3. Midnapore
4. Murshidabad
5. Nadia
6. Purulia
7. 24 Parganas
8. West Dinajpur

I. DENA BANK

- (1) Gujarat
1. Ahmedabad
2. Banaskantha
3. Gandhinagar
4. Kutch
5. Mehsana
6. Sabarkantha
- (2) Madhya Pradesh
1. Durg
2. Raipur
- (3) Dadra and Nagar Haveli
1. Dadra & Nagar Haveli

J. SYNDICATE BANK

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

J. SYNDICATE BANK—(Contd.)

- (3) Karnataka
 - 1. Belgaum
 - 2. Bellary
 - 3. Bijapur
 - 4. Dharwar
 - 5. North Kanara
 - 6. South Kanara
- (4) Kerala
 - 1. Cannanore
- (5) Uttar Pradesh
 - 1. Mathura
 - 2. Meerut
 - 3. Moradabad
- (6) Lakshadweep
 - 1. Lakshadweep

K. UNION BANK OF INDIA

- (1) Kerala
 - 1. Ernakulam
 - 2. Idikki
- (2) Uttar Pradesh
 - 1. Azamgarh
 - 2. Ghazipur
 - 3. Jaunpur
 - 4. Varanasi

L. ALLAHABAD BANK

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

L. ALLAHABAD BANK—(Contd.)

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

M. INDIAN BANK

- (1) Andhra Pradesh
 - 1. Chittoor
 - 2. Guntur†
 - 3. Krishna†
- (2) Kerala
 - 1. Quilon††
 - 2. Trivandrum††
- (3) Tamil Nadu
 - 1. Chingleput
 - 2. Dharmapuri
 - 3. North Arcot
 - 4. Salem
 - 5. South Arcot
- (4) Pondicherry
 - 1. Pondicherry

N. BANK OF MAHARASHTRA

- (1) Maharashtra
 - 1. Aurangabad§
 - 2. Nasik
 - 3. Poona
 - 4. Satara
 - 5. Thana

O. INDIAN OVERSEAS BANK

- (1) Kerala
 - 1. Quilon**
 - 2. Trivandrum**
- (2) Tamil Nadu
 - 1. Kanyakumari
 - 2. Ramanathapuram
 - 3. Thanjavur
 - 4. Tiruchirapalli
 - 5. Tirunelveli

P. ANDHRA BANK LTD.

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

Q. BANK OF RAJASTHAN LTD.

- (1) Rajasthan
 - 1. Udaipur***

R. PUNJAB AND SIND BANK LTD.

- (1) Punjab
 - 1. Moga Tehsil (Ferozepur District)@
 - 2. Jagraon and Ludhiana Tehsils (Ludhiana District)*||

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

† Jointly with Andhra Bank Ltd.
 †† Jointly with Indian Overseas Bank.
 § Jointly with Central Bank of India.

** Jointly with Indian Bank.
 ‡ Jointly with Indian Bank.
 *** Jointly with State Bank of India Group.
 @ Jointly with Punjab National Bank.
 ¶ Jointly with United Commercial Bank.