

STATISTICAL TABLES RELATING TO BANKS IN INDIA



1980

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INTRODUCTION

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

2. This edition covers all commercial banks operating in India including those registered abroad. The number of banks covered in the 1980 Statistical Tables along with comparative data for the previous years are given below :

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

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

+ Excludes six Regional Rural Banks due to non-receipt of forms A-1 and A-2.

* Two foreign commercial banks viz. Habib Bank Ltd. and the National Bank of Pakistan Ltd. which have been under the Custodian of Enemy Property since September 7, 1965, have been exempted from filing returns for Statistical Tables with effect from 1966. However, their offices have been included in Appendix I and Table Nos. 28, 30, 31, 32, 33 and 35.

£ Two foreign commercial banks viz. Emirates Commercial Bank Ltd. and Bank of Oman Ltd. opened during the year 1980 were included in the second schedule to the RBI Act, 1934 during 1981. However, their offices have been included in Appendix I and Table Nos. 28, 30, 31, 32, 33 and 35.

All the scheduled and non-scheduled commercial banks functioning as at the end of 1980 have been covered in this issue with the exception of the two Pakistani banks which are under the Custodian of Enemy Property since Sept. 7, 1965. During 1980, the number of scheduled commercial banks increased from 135 to 162 due to the inclusion in the Second Schedule to the Reserve Bank of India Act, 1934, of 25 regional rural banks and two other banks viz. Parur Central Bank and European Asian Bank.

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

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

4. The data presented in this publication relates mainly to the operations of the commercial banks—both scheduled and non-scheduled. Wherever feasible, the data in respect of scheduled commercial banks have been presented bank-group-wise : (1) SBI group comprising the SBI and its associates, (2) the fourteen banks nationalised in July 1969, (3) the six banks nationalised in April 1980, (4) Regional Rural Banks, (5) other Indian Scheduled Commercial Banks and (6) foreign scheduled commercial banks.

5. The item "Balance of Profit" shown in certain tables of this publication needs some clarification. While some commercial banks show in their balance sheets, the balance of profit carried forward to the next year's account *after making various appropriations* for the year, (as for example, transfers to reserves and provisions for other known liabilities) others show the amount as carried forward to the next year *without making such allocations*. In the case of the latter, the necessary appropriations are made by the banks in the next year's account. However, with a view to ensuring uniform presentation of data for all the banks, the item 'balance of profit for the year' is shown net of appropriations on the basis of details available in the Directors' Annual Reports of the concerned banks. Thus, except in Table 7 which is compiled from the Banks' published profit and loss accounts, in all other tables 'balance of profit' represents the balance carried forward to the next year's account, after making all appropriations for the year, and, therefore, would not be comparable with the corresponding item given in the banks' balance sheets. In the case of the 20 Nationalised banks, the balance of profit is to be transferred to the Government of India in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and 1980. Since in the case of nationalised banks, this amount does not represent the profit carried to the next year's account, it is included under 'other liabilities.'

6. Tables 4, 5, 54, 55 and 56 relating to the liabilities and assets of commercial banks have been compiled on the basis of data reported in the Special Return on Form A-1 submitted by the banks. However, Table 6 gives details of liabilities and assets of different bank-groups as reported by banks in their balance sheets. Therefore, the figures of assets and liabilities, particularly those relating to deposits, reserves, etc., given in this Table may not tally with those in the Tables based on Form A-1. Unlike the classification of deposits into 'fixed', 'savings', 'current' and 'others' adopted in the banks' balance sheets, deposits are classified in the Special Return (A-1) under three categories viz., 'fixed', 'savings' and 'Current'. In the balance sheet classification, current deposits include contingency accounts, whereas for the purpose of Special Return (A-1), contingency accounts are segregated from current accounts and included in 'other liabilities'. Further, in the balance sheet, employees' provident fund deposits, staff security deposits, etc. are classified as 'other deposits', whereas in special Return (A-1) such deposits are treated as 'other liabilities'. Similarly, in the A-1 return, the item 'reserves' means 'free reserves' and therefore, it does not include provisions made for specific purposes such as, investment, depreciation fund, sinking fund, reserves for bad and doubtful debts, provision for dividend, taxation, pension, provident fund, gratuity, etc., and funds set aside for charity. In tables based on the special Return on Form A-1, these provisions are treated as 'other liabilities'. The figures of 'profit or loss made during the year' are shown in these tables after deducting the provisions made for taxation, gratuity and bonus to staff during the year.

7. This publication contains some tables (nos. 16, 17, 18, 38, 39 and 40) based on data collected under the Basic Statistical Return system (BSR) introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book system (UBB). The deposits figures in the Tables based on BSR data exclude inter-bank deposits, and the advances data in the Tables comprise loans, cash credit, overdraft, bills purchased and discounted and due from banks. The data collected under some of the Banking Surveys conducted by the Reserve Bank of India have also been presented in this publication. These relate to the 'Survey of Investments' (BSR5) and 'Survey of Ownership of Deposits' (BSR4) of the scheduled commercial banks and the related data are given in Tables 12, 13, 14 and 15. Table 41 introduced for the first time in the 1968 edition, gives the deposits and credit of scheduled commercial banks by population groups; the years covered are 1968, 1969, 1978, 1979 and 1980. The data for 1968 and 1969 in this Table are based on the

Monthly Survey of Deposits and Fortnightly Survey of Advances and those for 1978, 1979 and 1980 are based on BSR 1 and 2.

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

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

RESERVE BANK OF INDIA,
DEPARTMENT OF ECONOMIC ANALYSIS AND POLICY,
BOMBAY, OCTOBER 8, 1982.

EXPLANATORY NOTES TO THE TABLES

1. Table 1—**Liabilities and Assets of the Reserve Bank of India, 1976-80** : The figures are based on the Weekly Statement of Affairs of the Issue and Banking Departments and relate to the last Friday of the calendar year.

2. Tables 2 and 3—**Consolidated Position of Scheduled Commercial Banks, 1980** : The data are compiled from the weekly returns submitted by the scheduled commercial banks under Section 42(2) of the Reserve Bank of India Act, 1934, and relate to their business in India. Data on Banks' borrowings from and balances with the Reserve Bank of India are, however, compiled from the details available in Reserve Bank records. While Table 2 presents data for the scheduled commercial banks as a whole, as on the last Friday of each month, the same data are shown bank-group-wise in Table No. 3. Banks are classified group-wise : (1) the State Bank of India group comprising the State Bank and its associates, (2) the 14 banks nationalised on July 19, 1969, (3) the six banks nationalised on April 15, 1980, (4) Regional Rural banks, (5) other Indian scheduled commercial banks and (6) foreign scheduled commercial banks.

3. Tables 4 and 5—**Liabilities and Assets of Different Classes of Commercial Banks, 1979-80** : These Tables present in a consolidated form, important items of liabilities and assets of different bank-groups culled out from the detailed data furnished by the banks in the Special Return on Form A-1. The number of offices shown in these tables exclude bank offices not transacting banking business. Table 5 excludes the offices of two Pakistani Banks which are under the Custodian of Enemy Property. In Table 4, the data relate only to Indian commercial banks and their business in India. However, total liabilities/assets given therein relate to both Indian and foreign business. In Table 5, figures in respect of Indian banks relate to their total business (including that of their overseas offices) and those in respect of foreign banks relate to their business in India.

4. Table 6—**Liabilities and Assets of Different Classes of Commercial Banks, 1979 and 1980** : The Table shows bank-group-wise details of liabilities and assets as given by the banks in their balance sheets and therefore, they will not tally with the figures of liabilities and assets of commercial banks given in other Tables (i.e. Nos. 4, 5, 54, 55 and 56), as the latter tables are based on the Special Return on Form A-1 (for particulars, please see para 6 of Introduction). The data in Table 6 relate to total business (including those of overseas offices), of the Indian commercial banks and the business in India of foreign banks.

5. Table 7—**Income, Expenditure and Profit of Different Classes of Scheduled Commercial Banks, 1979 and 1980** : This table is compiled from the profit and loss accounts as published by the banks in their annual reports. Profits are worked out after providing for tax, bonus and ex-gratia payments to staff and contingency reserves. As such, the data in this Table will not tally with those shown in Tables 8 and 9 which are based on Special Return on Form A-2. In Table 7, while data are given separately for each of the public sector banks, those in respect of other scheduled commercial banks are shown bank-group-wise.

6. Tables 8 and 9—**Earnings and Expenses of Commercial Banks, 1979 and 1980** : These Tables are compiled from the data available in the Special Return on Form A-2 submitted by banks. The information for Indian commercial banks given in these tables relates to their total business (inclusive of foreign offices) while that for foreign banks relates only to their business in India. The item 'balance of profit' shown in these tables represents profits prior to provision for taxation and gratuity and bonus to staff and will, therefore, differ from the figures of profit made during the year shown in Table 5. Form A-2 has been revised since 1976 and item-wise data presented in these two tables have been re-grouped and hence are not strictly comparable with the data presented in the earlier publications. A new item, viz., transactions involving or connected with foreign business has been added. Consequently, 'total current operating earnings' have undergone some changes.

7. Table 10—**State-wise Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1979** : This Table is mainly based on the data collected from the Scheduled Commercial Banks on BSR 2 for December 1979 submitted by these banks in respect of their reporting offices. Similar information in respect of non-scheduled banks, were however, specially collected along with their Special Return on Form A-2 for December 1979.

8. **Table 11—Distribution of Number of Employees of Commercial Banks According to Categories of Staff, 1979 and 1980 :** This Table introduced in 1977 gives data on Bank-group-wise and category-wise employees of commercial banks compiled from the Special Return on Form A-2 submitted by the banks.

9. **Table 12—Maturity classification of Term Deposits with Scheduled Commercial Banks :** The data presented in this table for 1969 are based on the information supplied by banks on Form A-4. The data for 1975 and 1977 are, based on Special Return on Maturity classification of Fixed Deposits, and relate to the last Friday of March. The data for 1976 and 1978 are based on the information made available by the banks on BSR-4.

10. **Table 13—Ownership of Deposits with Scheduled Commercial Banks, 1978 :** The data are based on the biennial survey of Ownership of Deposits as on the last Friday of March, 1978 conducted by the Reserve Bank of India. The survey covers 9,782 sample offices of Scheduled Commercial Banks.

11. **Tables 14 and 15—Investments of Scheduled Commercial Banks :** The data for both the Tables are based on the Annual Survey of Investments on BSR-5 submitted to the Reserve Bank of India by Head Offices of banks. Table 14 gives State-wise investments of the Scheduled Commercial Banks in State Government securities and shares, bonds and debentures of the state-associated bodies as on March 31, 1980 and 1981. The data in Table 15 relate to the position as on March 31, 1977 to March 31, 1981.

12. **Tables 16 and 17—Occupation-wise classification of Outstanding Credit of Scheduled Commercial Banks, 1980 and According to Bank-group and Size of Credit Limit, 1980 :** The data presented in these tables are compiled from the information furnished by banks on BSR 1 as on the last Friday of June, 1980.

13. **Table 18—Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Range, 1979 and 1980 :** The data are based on the information available in Part A of the Basic Statistical Return—1 and they relate to accounts with credit limits over Rs. 10,000.

14. **Tables 19 to 25—Scheduled Commercial Banks' Advances to Priority Sectors** are compiled on the basis of information furnished by banks to the Department of Banking Operations and Development.

15. **Table 26—Indian Scheduled Commercial Banks' Advances for Public Food Procurement Operations, 1980 :** This Table is based on the information supplied by the State Bank of India.

16. **Table 27—Advances of Public Sector Banks Under the Scheme of Differential Rates of Interest and Ratios to their Total Credit :** This Table is based on the information furnished by banks to the Department of Banking Operations and Development and relates to December 31, 1980.

17. **Table 28—Offices of Scheduled and Non-Scheduled Commercial Banks in India :** The Table shows the number of offices of scheduled and non-scheduled commercial banks in India (bank-group-wise) as compiled by the Department of Banking Operations and Development, whereas the data in respect of number of centres with banking offices for 1969 are based on Special Return on Form A-1 filed by the banks and for 1975 to 1980 on the basis of BSR returns.

18. **Table 29—Offices of Indian Commercial Banks outside India :** This Table is compiled on the basis of information furnished by banks 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.

19. **Tables 30, 31 and 32—Distribution of Offices of Commercial Banks According to Rural, Semi-Urban, and Urban Centres, 1980 and Distribution by Population Groups of Offices opened or Closed by Commercial Banks, 1980 :** Tables 30 and 31 give distribution of offices of commercial banks according to Rural, Semi-Urban, and Urban centres, Bank-Group-wise and state-wise, respectively for 1980. Distribution by population groups of offices opened/closed by commercial

banks, bank-group-wise during 1980 are given in Table 32. The data in these tables are compiled on the basis of the Monthly Statement on offices opened/closed submitted by banks to the Department of Banking Operations and Development. Due to reclassification of certain centres, the data relating to offices in rural, semi-urban, urban and metropolitan centres as given in this edition may not tally with similar information published in the earlier editions.

20. **Tables 33 to 35—Distribution of Offices of Commercial and Co-operative Banks in Different States According to Population Groups, 1980 :** Tables 33 and 34 give respectively, the number of offices of Commercial and Co-operative banks, classified State-wise and number of centres classified according to population groups. Table 35 shows these data on a consolidated basis according to bank-groups. Data on offices of commercial banks in Tables 33 and 35 correspond with those given in Table 28. Data in respect of co-operative banks in Table No. 34 include all offices of (i) State Co-operative Banks, (ii) Central Co-operative Banks and (iii) Urban Co-operative Banks, Banking Unions and Industrial Co-operative Banks covered under the Banking Regulation Act, 1949. Data in respect of Commercial Banks are as on December 31, 1980 and those in respect of Co-operative Banks relate to March 31, 1981.

21. **Tables 36 and 37—State-wise Distribution of Offices, Deposits and Credit of Commercial Banks in India 1979 and 1980 :** Data in respect of non-scheduled commercial banks are shown in Table 36 and those for scheduled commercial banks in Table 37. These Tables are based on data furnished on the BSR 1 and 2 filed by scheduled and non-scheduled commercial banks as on the last Friday of December. The number of offices shown in these tables are based on BSR data and hence may not tally with those presented in Tables 28, 30 to 33 and 35 as pointed out in earlier paragraphs.

22. **Table 38—State-wise Distribution of Deposits and Credit of Scheduled Commercial Banks (Bank-Group-wise), 1980 :** The data for this Table are compiled from BSR 1 and 2 and they relate to the last Friday of December 1980.

23. **Tables 39 and 40—Deposits and Credit of Offices in 1980 of Scheduled Commercial Banks Opened after Nationalisation (Bank-group-wise and State-wise) :** The data for these Tables are compiled from the monthly returns on aggregate deposits and gross bank credit received from scheduled commercial banks.

24. **Table 41—Distribution of Scheduled Commercial Banks' Deposits and Credit According to Population Groups, 1968-80:** Data given in this Table are derived from various surveys conducted by the Money & Banking Division of the Department of Economic Analysis & Policy, a reference to which has been made in para 7 of Introduction.

25. **Table 42—Performance of Lead Banks in opening Offices in their lead districts, 1980:** The data given in this Table are based on the information received by the Department of Banking Operations and Development from the banks.

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

27. **Table 44—Money Rates, 1980 :** The data are compiled by the Department of Statistical Analysis and Computer Services on the basis of weekly returns received by them from the local head offices of selected scheduled commercial banks. The rates are the weighted averages for the month (exclusive of brokerage), the weight being proportional to the amount accepted at each rate during the period.

28. **Table 45—Unclaimed Deposits held by Commercial Banks, 1976-80 :** The data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on December, 31 of respective years and are based on returns submitted by the banks on Form IX under Section 26 of the Banking Regulation Act, 1949.

29. **Table 46—Banks Included in and Excluded from the Second Schedule to the RBI Act, 1934, during 1980 :** This table is prepared on the basis of information received from Department of Banking Operations and Development and Rural Planning and Credit Cell.

30. **Table 47—Commercial Banks which have been amalgamated or have transferred their liabilities and assets or gone into liquidation, or classified as non-banking companies or have been struck off the register, 1976-80 :** This table is prepared on the basis of information received from Department of Banking Operations and Development.

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

32. **Table 49—Number of Clearing Houses :** This Table is based on the information received by the Department of Banking Operations and Development from the banks.

33. **Tables 50 and 51—Circle-wise Distribution of Post Office Savings and Time Deposits, 1979 and 1980 :** The data are based on the information received from the Indian Posts and Telegraphs Department.

34. **Table 52—Liabilities and Assets in Foreign Countries of Indian Scheduled Commercial Banks, 1979 and 1980 :** The data are compiled from the returns submitted by the banks relating to their foreign business. As the offices of Indian commercial banks in Pakistan were taken over by the Custodian of Enemy Property (Pakistan) in 1965, no returns have been received in respect of these offices. Therefore, this table does not give figures relating to the business of Indian Banks which are under the Custodian of Enemy Property.

35. **Tables 53 to 56—Liabilities and Assets of Foreign and Indian Commercial Banks, 1979 and 1980 :** Table 53 relates to the total business of foreign banks based on their global balance sheets, while Table 54 pertains to their business in India. Tables 54 to 56 are compiled from information furnished by the scheduled commercial banks (Indian and Foreign) and the non-scheduled commercial banks in the Special return on Form A-1 (for details please see para 6 of Introduction). In Tables 55 and 56, the date of registration or incorporation of the banks is shown below the name of each bank and the name of the town in which the registered office of the bank is located is shown after the name of the bank. The number of offices shown in Tables 54 to 56 are based on data furnished by the Department of Banking Operations and Development. The number of Offices of the Indian Scheduled Commercial Banks outside India is shown in brackets alongside the number of offices in India.

36. **Table 57—Principal Ratios of Commercial Banks, 1979 and 1980 :** This table gives the ratios of various items of assets and liabilities of individual banks. The data are based on the information furnished by banks in Special Returns on Form A-1 and relate to the total business of the Indian Commercial Banks and the business in India of the foreign scheduled commercial banks.

37. **Appendix I—Commercial Banks and their Offices in States and Union Territories, 1980 :** This Appendix gives the 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.

38. **Appendix II—Allocation of Districts to Indian Scheduled Commercial Banks under the Lead Bank Scheme, 1981 :** This appendix gives the names of Indian scheduled commercial banks along with the names of districts allocated to them under the Lead Bank Scheme. The information is based on the data furnished by the Department of Banking Operations and Development.

I. SUMMARY TABLES

STATISTICS AT A GLANCE

	1969	1976	1977	1978	1979	1980
1. Number of Banks (Reporting)	85	118*	126*	125*	137*	157*
(a) Scheduled Banks	71	111	120	121	133	154
(b) Non-Scheduled Banks	14	7	6	4	4	3
2. Number of Offices of Banks in India	9,011	23,654	26,995	29,501	31,556	34,594
(a) Scheduled Banks	8,830	23,538	26,929	29,445	31,495	34,568
(b) Non-Scheduled Banks	181	116	66	56	61	26
3. Population per Office (in 000's)@	60	23	20	19	17	16
4. Total Deposits in India (Rs. lakhs)	5,172,83	18,426,56	22,452,51	28,368,45	34,236,79	40,428,16
(a) Current Deposits	1,303,98	3,989,42	4,510,19	5,846,35	7,139,65	7,930,47
(b) Savings Deposits	1,268,79	4,392,24	5,470,89	7,096,88	8,774,45	10,771,24
(c) Fixed Deposits	2,600,06	10,044,90	12,471,43	15,027,62	17,989,36	21,466,30
(d) Other Deposits	—	—	—	397,60	333,33	260,15
5. Average Deposits per Office (Rs. lakhs)	57	78	83	96	1,08	1,17
(a) Scheduled Banks	58	78	83	96	1,09	1,17
(b) Non-Scheduled Banks	13	18	19	18	22	30
6. Deposits per capita (Rs.)	96	336	410	518	625	738
7. Credit Outstanding in India (Rs. lakhs) +	3,729,04	13,185,65	14,923,04	18,408,04	21,409,85	25,069,81
(a) Scheduled Banks	3,716,72	13,172,82	14,916,03	18,402,25	21,401,05	25,064,73
(b) Non-Scheduled Banks	12,32	12,83	7,01	5,79	8,80	508
8. Average Credit per Office (Rs. lakhs)	41	56	55	62	68	72
(a) Scheduled Banks	42	56	55	62	68	73
(b) Non-Scheduled Banks	7	11	11	10	14	20
9. Credit per capita (Rs.)	69	241	272	336	391	457
10. National Income (at current prices) (Rs. crores)	286,07	620,69	670,83	759,35	809,92	872,53
11. Deposits as percent of National Income†	15	24	27	30	34	38
12. Paid-up Capital and Reserves (Rs. lakhs)	111,41	272,30	309,40	359,92	419,47	502,86
(a) Indian Scheduled Banks	109,81	271,64	308,81	359,35	418,85	502,40
(b) Non-Scheduled Banks	1,60	66	59	57	62	46
13. Ratio of Paid-up Capital and Reserves to Deposits	2.4	1.5	1.4	1.3	1.3	1.3
14. Ratio of Credit to Deposits	72	72	67	65	63	62
15. Ratio of Investments to Deposits	30	31	31	31	31	32
16. Ratio of Cash in hand and Balances with R.B.I. to Deposits	7	8	10	10	12	11
17. Number of Bank Employees (in 000's)	2,20	4,23	4,73	5,39	573	594
18. Total Earnings (Rs. lakhs)	427,35	2,230,57	2,631,75	2,984,93	3,657,61	4,745,43
19. Total Expenses	378,85	1,965,23	2,359,72	2,656,30	3,316,60	4,323,21
20. Interest paid on deposits, borrowings and rediscounts,	189,55	1,167,08	1,437,61	1,666,84	2,106,65	2,743,07
21. Establishment expenses	140,66	480,18	555,63	656,21	825,53	1,004,14
22. Profit before tax	48,50	265,34	272,03	328,63	341,01	422,22
23. Ratio of profit before tax to total earnings	11	12	10	11	9	9
24. Ratio of profit after tax to total working funds	0.4	0.5	0.4	0.4	0.3	0.3

*Includes Regional Rural Banks.

@Population figures for 1976 to 1980 are based on the 1971 Census published by the Government of India. Population data for 1969 are estimated.

+Loans and advances and Bills purchased and discounted.

†Figures for National Income and Deposits are taken from Economic Survey, 1981-82 and Reserve Bank Bulletins, respectively, and they relate to March end. National Income figures for 1976 to 1980 relate to revised series.

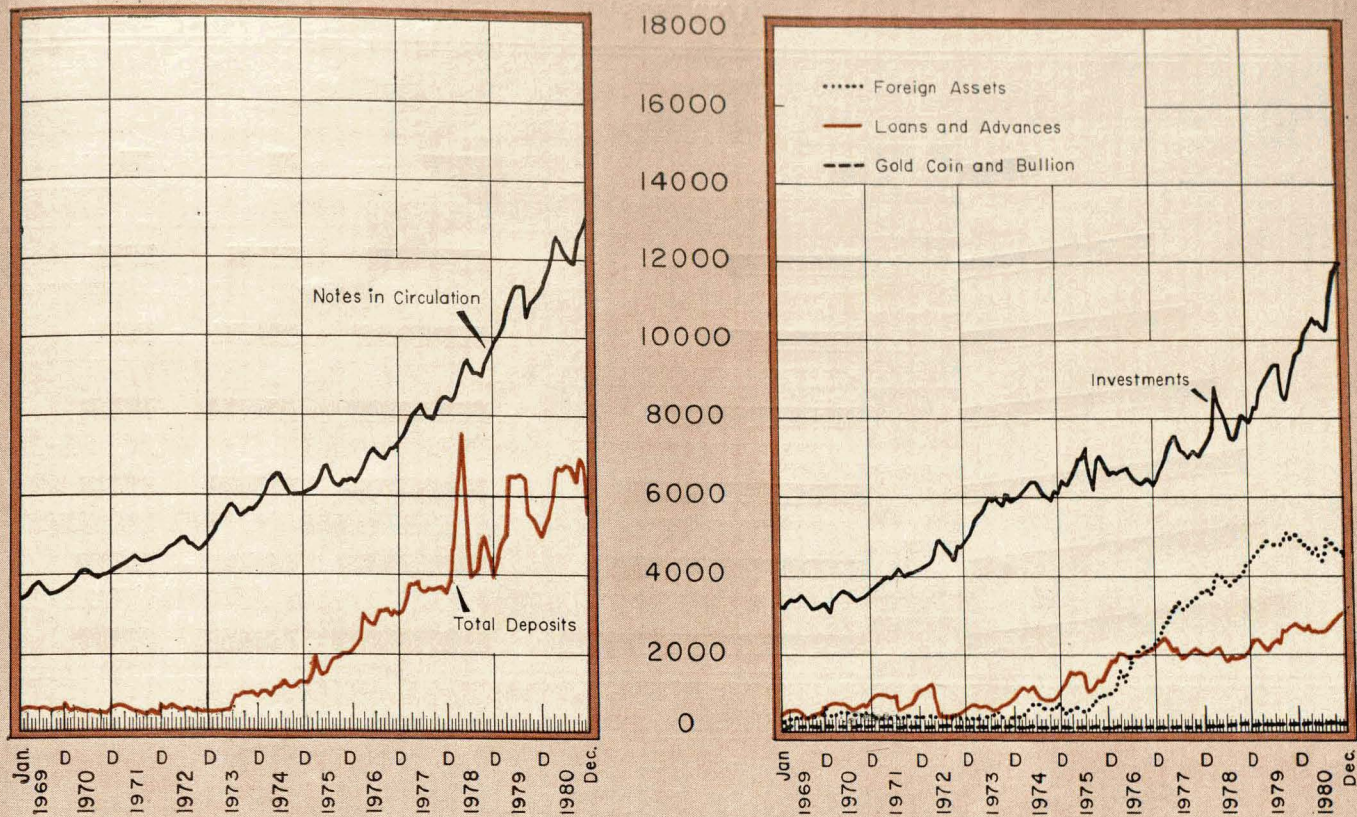
Note: (1) Data on banking are as on December 31.

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

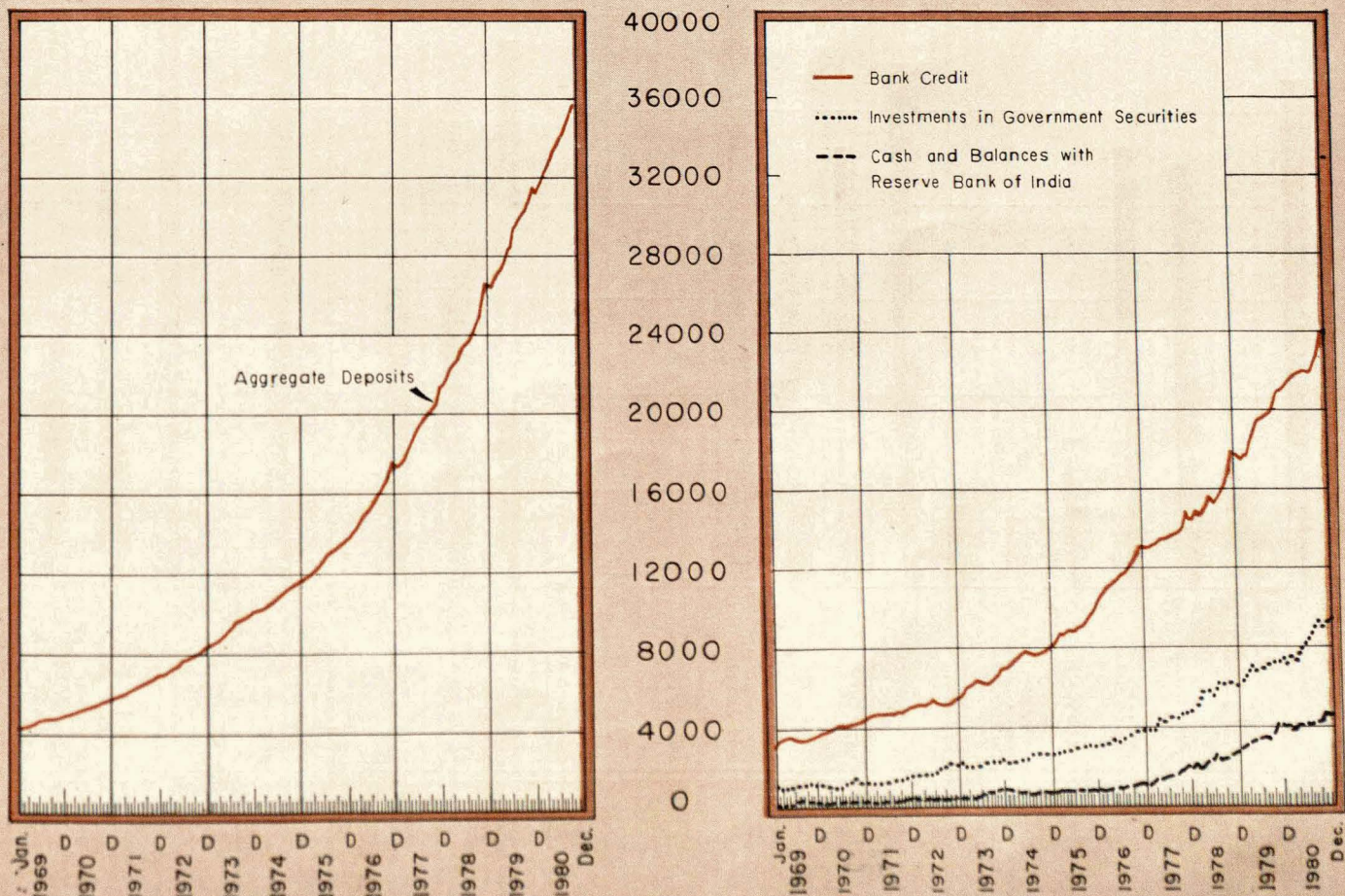
(3) Other deposits pertain only to deposits under Participation Certificate scheme.

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

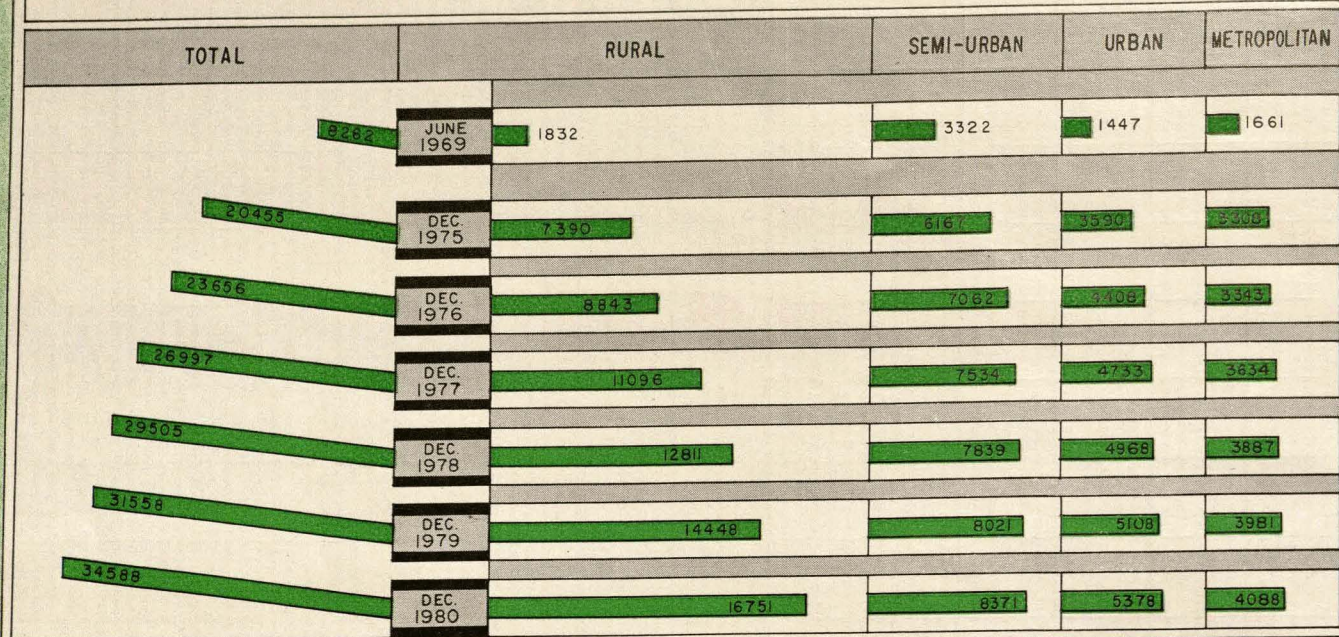
GRAPH-1
LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA
(AS ON THE LAST FRIDAY OF THE MONTH)
(CRORES OF RUPEES)



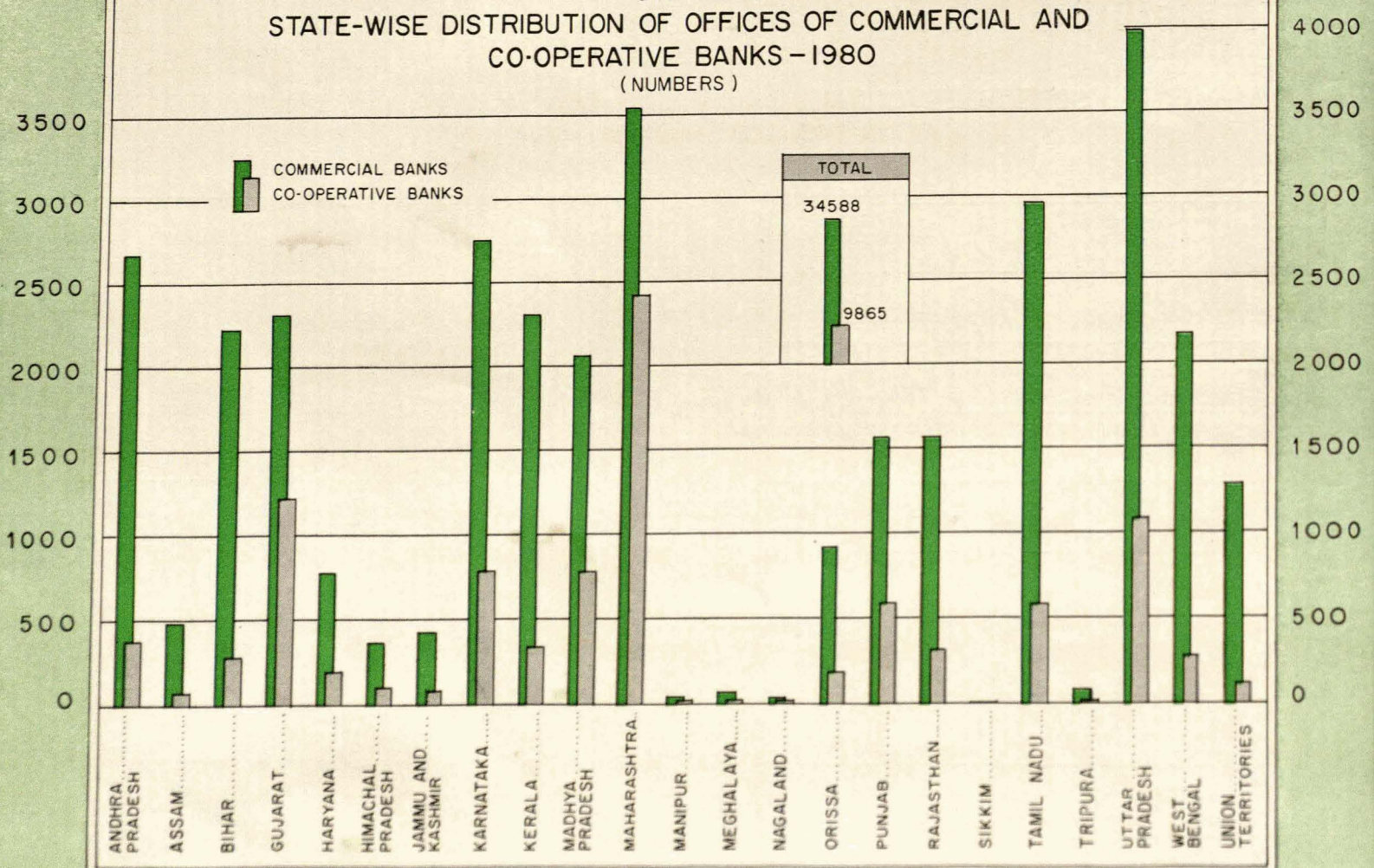
GRAPH-2
SCHEDULED COMMERCIAL BANKS' CONSOLIDATED POSITION
(AS ON THE LAST FRIDAY OF THE MONTH)
(CRORES OF RUPEES)



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



GRAPH-4
STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL AND
CO-OPERATIVE BANKS - 1980
(NUMBERS)



(i) ISSUE DEPARTMENT

(ii) BANKING DEPARTMENT

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

④ Including Government of India one rupee notes issued from July 1940.

† Paid-up capital Rs. 5 crores.

† Includes the following amounts:

† **STANDARD GUARANTEE AND SERVICE:**

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

- Including cash, short-term securities and fixed deposits
- Excluding temporary overdrafts to State Governments.

@@@ Including temporary overruns to State Government

and Development Corporation from the National Agricultural Experiment Station, Beltsville, Maryland.

and Development Component

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)														
Borrowings from Reserve Bank of India (b)														
Liabilities to the Banking System														
Liabilities to others														
Borrowings from Reserve Bank of India (b)														
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(a) At the end of the period.

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

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

(Amount in Lakhs of Rupees)													
Cash in hand and Balances with Reserve Bank of India					Excess of average balances with R.B.I. over the Statutory Minimum	Percentage of (17) to (7)	Assets with the Banking System						
Cash in hand		Balances with Reserve Bank of India (b)	Total (15+16)				Balances with other Banks in		Money at Call and Short Notice	Advances to Banks	Other Assets	Total (20 to 24)	
15	16	17	18	19	20	21	22	23	24	25			
Average of Friday Figures 1980													
..	673,16	3,640,34	4,313,50	187,33*	13.0	355,41	124,34	164,67	96,37	18,83	759,62		
1980 : Last Friday of:													
January	..	606,66	3,588,91	4,195,57	215,21	13.5	344,44	80,24	171,61	87,41	18,43	702,13	
February	..	615,58	3,152,22	3,767,80	87,56	12.0	354,91	75,82	297,97	94,38	17,24	840,32	
March	..	616,08	3,634,21	4,250,29	79,50	13.4	357,03	79,31	202,02	122,69	17,59	778,64	
April	..	657,71	3,526,13	4,183,84	229,44	12.9	373,69	106,58	86,37	99,61	19,85	686,10	
May	..	695,96	3,681,95	4,377,91	193,40	13.4	350,89	122,42	112,19	86,05	26,27	697,82	
June	..	794,00	3,294,69	4,088,69	209,11	12.3	381,56	106,45	92,09	83,55	15,63	679,28	
July	..	664,78	3,545,17	4,209,95	151,58	12.6	324,23	140,02	72,82	117,00	20,42	674,49	
August	..	693,47	3,603,68	4,297,15	168,54	12.6	331,73	148,88	106,51	76,96	22,61	686,69	
September	..	673,80	3,533,74	4,207,54	208,57	12.2	344,35	145,79	114,31	66,12	15,00	685,57	
October	..	716,24	4,136,35	4,852,59	200,39	13.9	353,01	148,03	133,70	87,34	16,26	738,34	
November	..	759,20	3,933,26	4,692,46	277,94	13.2	355,21	146,72	140,35	100,43	19,52	762,23	
December	..	814,13	3,908,91	4,723,04	226,70	12.8	434,86	216,23	159,54	107,48	20,86	938,97	

* Figures are average of last Fridays of the months.
(b) As per the Statement of Affairs of the R.B.I.

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

(Amount in Lakhs of Rupees)															
		Investments in			Total Investments (26+27)	Percentage of (28) to (7)	Loans, Cash Credits and Overdrafts	Bank Credit						Total (30 to 34)	Percentage of (35) to (7)
		Government securities (c)	Other approved securities	Total				Inland Bills		Foreign Bills		Discounted			
								Purchased	Discounted	Purchased	Discounted				
26	27	28	29	30	31	32	33	34	35	36					
Average of Friday Figures 1980	..	8,346.68	3,369.32	11,716.00	35.3	19,385.94	1,100.99	683.92	589.96	277.69	22,038.50	66.4			
1980 : Last Friday of:															
January	..	7,367.81	3,025.97	10,393.78	33.4	18,503.94	1,065.54	629.61	644.72	282.80	21,126.61	67.9			
February	..	7,726.63	3,068.33	10,794.96	34.4	18,712.10	1,070.16	637.69	625.32	294.86	21,340.13	68.0			
March	..	7,443.51	3,180.86	10,624.37	33.5	18,779.96	1,142.74	713.50	660.61	240.43	21,537.24	67.8			
April	..	8,074.34	3,189.40	11,263.74	34.8	18,937.79	1,111.88	657.25	599.65	294.26	21,600.83	66.7			
May	..	8,053.53	3,185.92	11,239.45	34.4	19,318.16	1,060.70	638.83	552.10	283.90	21,853.69	67.0			
June	..	8,460.93	3,362.80	11,823.73	35.4	19,597.72	1,013.96	639.29	547.36	270.09	22,068.42	66.1			
July	..	8,557.19	3,412.88	11,970.07	35.7	19,564.72	1,039.47	675.19	567.07	248.52	22,094.97	65.9			
August	..	9,082.13	3,465.01	12,547.14	36.8	19,423.81	1,035.36	705.32	552.67	250.77	21,967.93	64.5			
September	..	9,469.19	3,595.73	13,064.92	37.9	19,436.71	1,056.28	726.12	540.88	300.02	22,060.01	64.0			
October	..	9,058.90	3,709.48	12,768.38	36.5	19,965.14	1,194.82	736.81	556.72	279.97	22,733.46	64.9			
November	..	9,377.96	3,730.38	13,108.34	37.0	20,314.16	1,213.52	775.02	685.35	261.88	23,249.93	65.6			
December	..	9,008.76	3,898.93	12,907.69	35.0	21,259.24	1,298.91	822.67	594.27	260.08	24,235.17	65.7			

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

NO. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980

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

(BUSINESS IN INDIA)

	No. of Report- ing Banks	Liabilities to the Banking System										Liabilities to Others				Borrowings from Reserve Bank of India @			
		Total (3 to 5)					Total (7+10+11)					Aggregate Deposits				Borrowings (Other than R.B.I., I.D.B.I. and A.R.D.C.)			
		Demand and Time Deposits from Banks					Other Demand and Time Liabilities					Total Demand Time				Other Demand and Time Liabilities			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	12	13	14	15
January	8	517.93	445.19	67.31	5.43	9,257.44	8,886.70	3,864.14	5,022.56	2.25	368.49	—	—	—	264.57	264.57	264.57	264.57	264.57
February	8	607.76	456.93	144.92	5.91	9,131.76	9,013.73	3,954.22	5,059.51	2.25	115.78	—	—	—	258.87	258.87	258.87	258.87	258.87
March	8	461.01	451.61	2.58	6.82	9,414.29	9,268.73	4,216.26	5,052.47	1.75	143.81	—	—	—	333.30	333.30	333.30	333.30	333.30
April	8	480.34	463.57	4.01	12.76	10,136.57	9,445.58	4,178.86	5,266.72	1.75	689.24	—	—	—	256.22	256.22	256.22	256.22	256.22
May	8	521.51	493.25	3.73	24.53	10,147.23	9,429.90	4,134.41	5,295.49	—	717.33	—	—	—	408.55	408.55	408.55	408.55	408.55
June	8	544.92	499.69	10.76	34.47	9,762.22	9,500.23	4,114.66	5,385.57	—	261.99	—	—	—	264.67	264.67	264.67	264.67	264.67
July	8	519.35	488.78	9.84	20.73	9,906.48	9,495.11	3,974.87	5,520.24	—	411.37	—	—	—	283.92	283.92	283.92	283.92	283.92
August	8	530.69	499.02	6.80	24.87	9,828.53	9,624.97	4,004.42	5,620.55	—	203.56	—	—	—	298.58	298.58	298.58	298.58	298.58
September	8	587.20	531.72	15.72	39.76	10,106.18	9,837.45	4,063.09	5,774.36	—	268.73	—	—	—	285.91	285.91	285.91	285.91	285.91
October	8	621.24	563.77	6.51	50.96	10,386.62	10,080.66	4,191.52	5,889.14	—	305.96	—	—	—	291.50	291.50	291.50	291.50	291.50
November	8	628.20	570.82	5.68	51.70	10,363.69	10,153.59	2,626.03	7,527.56	—	210.10	—	—	—	289.84	289.84	289.84	289.84	289.84
December	8	657.32	601.70	5.32	50.30	10,716.41	10,311.66	2,656.22	7,655.44	—	404.75	—	—	—	298.28	298.28	298.28	298.28	298.28
January	14	328.47	264.80	62.96	71	18,337.11	17,247.79	5,604.47	11,643.32	111.89	977.43	—	—	—	243.40	243.40	243.40	243.40	243.40
February	14	367.39	269.81	96.11	1.47	18,423.90	17,370.49	5,052.30	12,318.19	86.71	966.70	—	—	—	221.59	221.59	221.59	221.59	221.59
March	14	383.60	261.96	120.42	1.22	18,488.11	17,460.72	5,120.04	12,340.68	50.50	976.89	—	—	—	254.93	254.93	254.93	254.93	254.93
April	14	399.45	338.40	57.46	3.59	18,808.79	17,808.07	5,227.71	12,585.36	49.42	951.30	—	—	—	80.55	80.55	80.55	80.55	80.55
May	14	471.53	381.37	87.17	2.99	18,923.27	18,004.04	5,247.39	12,756.65	19.49	899.74	—	—	—	117.09	117.09	117.09	117.09	117.09
June	14	476.84	416.50	57.51	2.83	19,410.90	18,519.86	4,960.91	13,548.95	34.62	856.42	—	—	—	131.07	131.07	131.07	131.07	131.07
July	14	498.42	468.62	27.19	2.61	19,542.80	18,645.74	4,906.65	13,739.09	23.33	873.73	—	—	—	120.83	120.83	120.83	120.83	120.83
August	14	574.20	517.24	54.61	2.35	19,932.10	18,952.14	5,017.40	13,934.74	51.62	928.34	—	—	—	73.72	73.72	73.72	73.72	73.72
September	14	563.68	522.64	39.01	2.03	20,015.43	19,124.57	5,055.59	14,068.98	36.40	854.46	—	—	—	70.41	70.41	70.41	70.41	70.41
October	14	550.07	487.83	60.57	1.67	20,343.21	19,348.59	3,470.79	15,877.80	39.95	954.67	—	—	—	68.71	68.71	68.71	68.71	68.71
November	14	574.76	504.16	67.63	2.97	20,664.99	19,652.58	3,234.84	16,417.74	50.34	962.07	—	—	—	72.48	72.48	72.48	72.48	72.48
December	14	555.71	523.76	30.64	1.31	21,710.09	20,698.38	3,664.35	17,034.03	41.33	970.38	—	—	—	80.22	80.22	80.22	80.22	80.22
April	6	90.74	89.30	1.27	17	2,328.21	2,170.36	749.63	1,420.73	—	157.85	—	—	—	5.30	5.30	5.30	5.30	5.30
May	6	73.15	71.10	2.05	—	2,373.22	2,205.53	652.19	1,553.34	—	167.69	—	—	—	12.53	12.53	12.53	12.53	12.53
June	6	59.97	58.31	1.66	—	2,435.54	2,266.85	585.15	1,681.70	10	168.59	—	—	—	7.80	7.80	7.80	7.80	7.80
July	6	65.61	63.92	1.63	6	2,450.88	2,281.21	579.15	1,702.06	10.00	159.67	—	—	—	13.97	13.97	13.97	13.97	13.97
August	6	55.19	52.83	2.36	—	2,471.80	2,304.09	436.89	1,867.20	10.00	157.71	—	—	—	9.97	9.97	9.97	9.97	9.97
September	6	56.63	54.50	2.13	—	2,508.52	2,331.34	436.34	1,894.80	30.00	147.18	—	—	—	78	78	78	78	78
October	6	65.27	62.50	2.77	—	2,536.47	2,349.51	442.52	1,906.99	30.00	156.96	—	—	—	3.23	3.23	3.23	3.23	3.23
November	6	58.17	53.87	4.30	—	2,585.28	2,387.52	457.56	1,929.96	27.00	170.76	—	—	—	71	71	71	71	71
December	6	94.01	89.25	4.76	—	2,688.36	2,522.22	486.17	2,036.05	20.00	146.14	—	—	—	12.71	12.71	12.71	12.71	12.71

@ As available in the Reserve Bank of India records.

* Figures of borrowings in Table 3 (items 12, 13 and 14) do not tally with those presented in Table 2 (items 12, 13 and 14) as the sources of data differ.

NO. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980—(Contd.)
(From weekly returns under Section 42(2) of the Reserve Bank of India Act, 1934)
(BUSINESS IN INDIA)

	No. of Report- ing Banks	Liabilities to the Banking System										Liabilities to Others				(Amount in Lakhs of Rupees)			
		Total (3 to 5)					Demand and Time Deposits from Banks					Aggregate Deposits				Borrowings from Reserve Bank of India@			
		Total (3 to 5)					Demand and Time Deposits from Banks					Total (7+10+11)				Borrowings from Reserve Bank of India@			
		Total (3 to 5)					Demand and Time Deposits from Banks					Total (7+10+11)				Borrowings from Reserve Bank of India@			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14				
Regional Rural Banks																			
January	60	49.51	56	48.94	1	135.77	132.32	64.73	67.59	—	—	3.45	—	41.32	41.32				
February	60	50.84	3	50.80	1	140.63	136.95	67.81	69.14	—	—	3.68	—	45.60	45.60				
March	61	52.17	6	52.10	1	148.43	144.56	72.31	72.25	—	—	3.87	—	28.89	28.89				
April	64	54.82	5	54.76	1	154.33	150.03	72.91	77.12	—	—	4.30	—	49.29	49.29				
May	65	56.25	3	56.21	1	160.07	155.61	74.49	81.12	—	—	4.46	—	48.19	48.19				
June	70	55.40	4	55.30	1.46	168.76	164.33	77.22	87.11	—	—	4.43	—	49.91	49.91				
July	73	56.97	8	56.88	1	175.90	169.78	74.88	94.90	—	—	5.57	—	50.45	50.45				
August	74	59.82	7	59.74	1	181.30	175.28	76.08	99.20	—	—	5.38	—	53.87	53.87				
September	79	64.15	7	64.07	1	189.16	182.72	77.37	105.35	—	—	5.80	—	51.61	51.61				
October	83	67.25	8	67.17	—	196.17	189.57	79.57	110.00	—	—	5.96	—	53.74	53.74				
November	84	70.19	9	70.10	—	199.86	193.15	80.93	112.22	—	—	6.88	—	43.44	43.44				
December	85	75.99	11	75.87	1	216.79	209.22	80.57	128.65	—	—	6.88	—	68.48	68.48				
Other Indian Scheduled Commercial Banks																			
January	39	146.27	120.75	24.32	1.20	4,069.10	3,735.21	1,192.30	2,542.91	1.00	—	332.89	—	55.78	55.78				
February	39	157.50	115.17	42.15	18	4,044.78	3,749.82	1,190.86	2,558.96	50	—	294.46	—	44.01	44.01				
March	39	152.74	121.57	31.00	17	4,081.06	3,783.46	1,209.77	2,573.69	50	—	297.10	—	46.12	46.12				
April	33	65.38	31.49	33.89	—	1,811.49	1,687.81	470.93	1,216.88	25	—	123.43	—	7.05	7.05				
May	33	81.59	33.91	47.68	—	1,838.88	1,711.20	443.41	1,267.79	25	—	127.43	—	5.48	5.48				
June	33	72.11	29.99	42.12	—	1,883.61	1,762.10	449.28	1,312.82	45	—	121.06	—	6.04	6.04				
July	33	70.87	31.53	39.24	10	1,914.60	1,787.66	440.15	1,347.51	25	—	126.69	—	6.04	6.04				
August	33	75.79	36.08	39.54	17	1,963.67	1,838.20	454.49	1,383.71	95	—	124.52	—	5.59	5.59				
September	33	76.22	33.76	42.46	—	1,987.55	1,859.29	439.77	1,419.52	95	—	127.31	—	5.14	5.14				
October	33	83.79	34.97	48.24	58	2,018.60	1,880.10	385.19	1,494.91	45	—	138.05	—	3.77	3.77				
November	34	92.71	36.82	55.88	1	2,057.68	1,910.23	374.96	1,535.27	60	—	146.85	—	4.61	4.61				
December	34	108.99	64.22	43.72	1.05	2,134.71	2,000.31	376.03	1,624.28	35	—	134.05	—	4.70	4.70				
Foreign Banks																			
January	14	71.30	15.26	52.70	3.34	1,233.36	1,104.80	345.00	759.80	5.67	—	122.89	—	38.56	38.56				
February	14	41.77	18.29	20.22	3.26	1,230.73	1,107.56	342.30	765.26	4.70	—	118.47	—	28.32	28.32				
March	14	59.67	23.66	33.12	2.89	1,212.71	1,101.91	343.82	758.09	4.08	—	106.72	—	44.35	44.35				
April	14	40.57	22.44	15.86	2.27	1,226.70	1,115.65	350.88	764.77	1.56	—	109.49	—	8.11	8.11				
May	14	34.36	23.40	8.40	2.56	1,240.92	1,126.23	345.30	780.93	2.88	—	111.81	—	17.21	17.21				
June	14	43.91	27.53	14.07	2.31	1,278.87	1,163.48	367.50	795.98	4.03	—	111.36	—	10.97	10.97				
July	14	31.26	15.62	13.40	2.24	1,283.45	1,166.33	350.55	815.78	18.14	—	98.98	—	11.54	11.54				
August	14	31.69	10.99	18.28	2.42	1,271.96	1,160.87	344.41	816.46	11.53	—	99.56	—	7.09	7.09				
September	14	48.87	12.32	34.68	1.87	1,251.69	1,149.08	339.97	809.11	8.44	—	94.17	—	9.22	9.22				
October	14	41.27	6.79	31.53	2.78	1,270.41	1,158.84	329.61	829.23	4.59	—	106.98	—	9.63	9.63				
November	14	41.27	9.57	29.08	2.62	1,284.35	1,172.77	336.79	835.98	7.16	—	104.42	—	11.96	11.96				
December	14	86.86	39.33	44.58	2.95	1,257.92	1,158.14	327.76	830.38	9.47	—	90.31	—	14.97	14.97				

@As available in the Reserve Bank of India records.

*Figures of borrowings in Table 3 (items 12, 13 and 14) do not tally with those presented in Table 2 (items 12, 13 and 14) as the sources of data differ.

NO. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980—(Contd.)

(Am ount in Lakhs of Rupees)												
	Cash in hand and Balances with Reserve Bank of India				Excess of average balances with RBI over the statutory minimum	Percentage of (17) to (7)	Assets with the Banking System					
	Cash in Hand	Balances with Reserve Bank of India †	Total (15+16)	Balances with other Banks in			Money at Call and Short Notice	Advances to Banks	Other Assets	Total (20 to 24)		
				Current Account							Other Accounts	
15	16	17	18	19	20	21	22	23	24	25		
State Bank of India and its Associates												
January ..	135.20	1,083.05	1,218.25	119.11	13.7	26.40	—	100.75	45.92	8.17	181.24	
February ..	134.16	801.56	935.72	34.13	10.4	34.30	2	205.85	54.19	10.03	304.39	
March ..	140.60	995.33	1,135.93	48.06	12.3	35.49	4	111.80	67.38	10.32	225.03	
April ..	141.49	964.24	1,105.73	35.89	11.7	42.62	3	33.50	42.97	10.80	129.92	
May ..	156.14	907.20	1,063.34	33.62	11.3	32.23	—	35.50	45.43	17.52	130.68	
June ..	238.13	471.42	709.55	38.27	7.5	34.43	—	32.70	45.40	11.53	124.06	
July ..	148.76	717.98	866.74	23.24	9.1	22.98	—	35.45	46.67	10.85	115.95	
August ..	151.59	800.18	951.77	22.60	9.9	29.32	—	57.00	47.84	10.90	145.06	
September ..	146.58	529.88	676.46	42.63	6.9	26.45	40	72.60	31.76	9.39	140.60	
October ..	146.50	1,180.72	1,327.22	42.21	13.2	25.65	40	74.20	49.88	9.59	159.72	
November ..	161.63	852.53	1,014.16	77.87	10.0	26.65	40	53.85	62.31	6.14	149.35	
December ..	157.10	1,083.20	1,240.30	51.23	12.0	29.35	1.40	79.00	59.87	5.34	174.96	
14 Nationalised Banks												
January ..	343.46	1,959.04	2,302.50	92.54	13.4	151.26	5.27	18.46	39.00	4.79	218.78	
February ..	349.29	1,817.16	2,166.45	40.92	12.5	146.78	10.01	51.86	39.60	2.57	250.82	
March ..	352.65	1,970.00	2,322.65	17.15	13.3	154.49	17.10	45.47	54.83	3.33	275.22	
April ..	375.99	1,959.59	2,335.58	136.27	13.1	151.89	18.98	25.83	56.02	2.13	254.85	
May ..	400.00	2,093.65	2,493.65	112.06	13.9	140.16	16.81	51.05	35.36	3.70	247.08	
June ..	411.59	2,113.32	2,524.91	109.07	13.6	151.32	6.89	29.76	33.54	1.38	222.89	
July ..	377.10	2,123.66	2,500.76	80.16	13.4	126.12	28.55	8.20	69.45	6.33	238.65	
August ..	393.30	2,145.25	2,538.55	86.58	13.4	131.45	28.00	10.87	28.45	9.23	208.00	
September ..	381.57	2,289.94	2,671.51	111.12	14.0	136.33	26.50	3.29	33.66	1.52	201.30	
October ..	416.06	2,233.88	2,649.94	109.49	13.7	146.25	26.00	27.71	36.86	1.82	238.64	
November ..	436.25	2,390.71	2,826.96	154.40	14.4	149.13	21.01	59.52	37.33	6.70	273.69	
December ..	484.26	2,198.39	2,682.65	110.37	13.0	184.24	40.00	38.80	44.89	12.50	320.43	
6 Banks Nationalised on 15th April 1980												
April ..	65.96	255.96	321.92	20.58	14.8	37.69	10.52	3.43	—	5.18	56.82	
May ..	66.90	296.17	363.07	16.42	16.5	39.49	15.60	21	43	2.94	58.67	
June ..	69.75	275.24	344.99	21.37	15.2	41.40	13.00	1.52	5	1.46	57.43	
July ..	66.95	320.07	387.02	17.88	17.0	29.51	19.73	62	12	2.79	52.77	
August ..	70.00	310.82	380.82	12.39	16.5	30.44	19.44	3.04	28	1.97	55.17	
September ..	70.15	317.41	387.56	17.83	16.6	35.61	12.35	4.62	28	2.54	55.40	
October ..	72.56	296.23	368.79	16.51	15.7	34.58	14.11	1.36	17	3.27	53.49	
November ..	78.78	303.98	382.76	17.67	16.0	35.85	17.11	2.20	13	4.76	60.05	
December ..	87.45	273.01	360.46	32.08	14.3	49.62	53.27	9.35	32	2.15	114.71	

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980—(contd.)

(Amount in Lakhs of Rupees)											
Cash in hand and Balances with Reserve Bank of India				Excess of average balances with RBI over the statutory minimum	Assets with the Banking System						
Cash in Hand	Balances with Reserve Bank of India†	Total (15+16)	Percentage of (17) to (7)		Balances with other Banks in			Money at Call and Short Notice	Advances to Banks	Other Assets	Total (20 to 24)
					Current Account	Other Accounts					
15	16	17	18	19	20	21	22	23	24	25	
Regional Rural Banks											
January ..	4,35	4,90	9,25	48	7.0	49,27	14,05	14,30	1	74	78,37
February ..	4,78	4,97	9,75	39	7.1	49,86	14,75	14,49	—	34	79,44
March ..	5,27	5,33	10,60	39	7.3	52,68	13,58	15,98	—	37	82,61
April ..	5,04	5,75	10,79	89	7.2	57,26	14,30	16,39	—	43	88,38
May ..	5,69	6,06	11,75	99	7.6	57,38	26,30	7,73	—	42	91,83
June ..	6,28	9,27	15,55	2,86	9.5	59,55	25,10	9,49	—	32	94,46
July ..	5,98	7,06	13,04	1,47	7.7	61,89	26,48	10,59	—	42	99,38
August ..	6,01	7,67	13,68	1,59	7.8	59,10	28,31	10,56	—	43	98,40
September ..	6,43	7,87	14,30	1,42	7.8	63,75	29,27	11,99	—	49	105,50
October ..	6,07	6,97	13,04	57	6.9	62,83	29,88	12,12	—	49	105,32
November ..	6,14	7,46	13,60	64	7.0	60,01	31,81	11,99	29	50	104,60
December ..	7,51	9,02	16,53	1,32	7.9	71,61	31,07	13,78	—	48	116,94
Other Indian Scheduled Commercial Banks											
January ..	113,50	416,86	530,36	-12,33	14.2	102,54	59,74	26,82	2,09	4,38	195,57
February ..	116,77	425,65	542,42	-5,38	14.5	110,44	49,94	17,79	19	4,04	182,40
March ..	109,00	438,42	547,42	2,90	14.5	102,32	48,29	18,89	11	3,23	172,84
April ..	58,38	214,88	273,26	28,60	16.2	75,51	62,25	3,69	6	1,28	142,79
May ..	57,45	244,71	302,16	24,11	17.7	72,82	63,21	10,77	—	1,66	148,46
June ..	58,94	243,80	302,74	28,59	17.2	86,21	59,96	8,54	19	78	155,68
July ..	55,49	229,45	284,94	24,11	15.9	74,57	62,76	12,58	4	1	149,96
August ..	62,25	237,05	299,30	42,53	16.3	70,47	69,63	19,71	—	6	159,87
September ..	58,35	226,81	285,16	25,72	15.3	72,70	73,52	17,78	2	1,04	165,06
October ..	63,29	226,91	290,20	23,44	15.4	72,67	74,39	12,38	3	1,02	160,49
November ..	66,21	241,66	307,87	24,08	16.1	74,56	73,64	10,26	—	1,03	159,49
December ..	66,88	229,27	296,15	25,25	14.8	89,86	89,24	9,78	1	11	189,00
Foreign Banks											
January ..	10,15	125,05	135,20	15,41	12.2	14,97	1,18	11,28	39	35	28,17
February ..	10,58	81,48	92,06	17,50	8.3	13,53	1,10	7,98	40	26	23,27
March ..	8,56	109,51	118,07	11,00	10.7	12,05	30	9,88	37	34	22,94
April ..	10,85	83,61	94,46	7,21	8.5	8,72	50	3,53	56	3	13,34
May ..	9,78	107,71	117,49	6,20	10.4	8,81	50	6,93	4,83	3	21,10
June ..	9,31	95,90	105,21	8,95	9.0	8,65	1,50	10,08	4,37	16	24,76
July ..	10,50	102,47	112,97	4,72	9.7	9,16	2,50	5,38	72	2	17,78
August ..	10,32	93,29	103,61	2,85	8.9	10,95	3,50	5,33	39	2	20,19
September ..	10,72	76,85	87,57	9,85	7.6	9,51	3,75	4,03	40	2	17,71
October ..	11,75	81,68	93,43	8,17	8.1	11,03	3,25	5,93	40	7	20,68
November ..	10,18	105,60	115,78	8,17	9.9	9,01	2,75	2,53	37	39	15,05
December ..	10,92	78,28	89,20	6,45	7.7	10,18	1,25	8,83	2,39	28	22,93

† Totals of Column No. 16 do not tally with the aggregate figures given in column No. 16 of Table 2 due to the difference in Sources.

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980—(contd.)

(Amount in Lakhs of Rupees)													
	Investments in				Percentage of (28) to (7)	Bank Credit							Percentage of (35) to (7)
	Government Securities (c)	Other Approved Securities	Total Investments (26+27)	Loans, Cash Credits and Overdrafts		Inland Bills		Foreign Bills		Total (30 to 34)			
						Purchased	Discounted	Purchased	Discounted				
26	27	28	29	30	31	32	33	34	35	36			
State Bank of India and its Associates													
January ..	..	2,220.00	956.99	35.8	5,825.79	253.44	156.57	96.22	134.89	6,466.91	72.8		
February ..	..	2,462.26	965.72	38.0	5,939.85	249.52	158.12	97.40	129.70	6,574.59	72.9		
March ..	..	2,286.25	1,017.47	35.6	5,962.64	266.48	228.89	142.92	67.47	6,668.40	72.0		
April ..	..	2,512.86	1,017.51	37.4	6,292.50	264.56	159.01	77.21	129.88	6,923.16	73.3		
May ..	..	2,531.40	1,022.45	37.7	6,527.25	270.07	154.21	80.98	132.78	7,165.29	76.0		
June ..	..	2,814.53	1,101.50	41.2	6,488.82	258.69	152.74	86.15	129.55	7,115.95	74.9		
July ..	..	2,755.90	1,105.69	40.7	6,453.00	266.03	177.69	110.80	110.99	7,118.51	75.0		
August ..	..	2,869.51	1,119.72	41.5	6,380.52	265.35	179.46	87.13	109.67	7,022.13	73.0		
September ..	..	3,376.18	1,151.71	46.0	6,394.60	254.43	189.15	75.79	161.62	7,075.59	71.9		
October ..	..	2,860.19	1,160.88	39.9	6,568.31	290.86	180.86	82.56	121.13	7,243.72	71.9		
November ..	..	3,150.62	1,190.93	42.8	6,793.59	290.60	185.69	166.88	117.94	7,554.70	74.4		
December ..	..	2,748.69	1,241.81	38.7	6,997.46	294.35	201.90	85.05	110.77	7,689.53	74.6		
14 Nationalised Banks													
January ..	..	4,057.62	1,642.75	33.1	9,837.22	576.18	357.24	385.24	106.71	11,262.59	65.3		
February ..	..	4,154.37	1,664.48	33.5	9,924.55	588.64	362.84	364.94	118.32	11,359.29	65.4		
March ..	..	4,062.84	1,726.07	33.2	9,946.99	641.29	366.99	359.99	125.99	11,441.25	65.5		
April ..	..	4,396.71	1,725.69	34.4	9,802.47	628.40	384.54	367.31	117.96	11,300.68	63.5		
May ..	..	4,375.58	1,710.49	33.8	9,940.17	586.48	375.41	334.84	108.14	11,345.04	63.0		
June ..	..	4,451.41	1,789.42	33.7	10,174.62	558.43	376.98	333.69	101.11	11,544.83	62.3		
July ..	..	4,584.64	1,822.02	34.4	10,195.55	569.81	392.14	321.89	100.29	11,579.68	62.1		
August ..	..	4,944.87	1,859.58	35.9	10,127.23	571.73	414.45	324.89	102.65	11,540.95	60.9		
September ..	..	4,801.45	1,936.36	35.2	10,095.54	597.28	418.36	328.50	100.18	11,539.86	60.3		
October ..	..	4,901.95	2,022.15	35.8	10,346.54	673.26	431.57	332.57	113.15	11,897.09	61.5		
November ..	..	4,910.70	2,019.69	35.3	10,443.39	695.97	447.08	382.02	97.43	12,065.89	61.4		
December ..	..	4,942.55	2,097.83	34.0	11,035.60	769.89	474.72	370.28	102.24	12,752.73	61.6		
6 Banks Nationalised on 15th April 1980													
April ..	..	437.75	266.83	32.5	1,131.43	111.68	50.03	64.21	13.15	1,370.50	63.2		
May ..	..	435.94	270.36	32.0	1,128.73	102.55	48.96	55.04	11.24	1,346.52	61.1		
June ..	..	450.63	281.39	32.3	1,153.55	101.08	46.36	53.85	10.04	1,364.88	60.2		
July ..	..	453.50	286.99	32.5	1,141.32	101.34	39.98	56.91	11.04	1,350.59	59.2		
August ..	..	465.79	293.04	32.9	1,141.23	96.67	44.30	55.20	10.79	1,348.19	58.5		
September ..	..	477.95	302.63	33.5	1,143.18	103.20	44.01	57.80	10.70	1,358.89	58.3		
October ..	..	488.99	313.50	34.2	1,193.17	118.13	47.15	58.31	11.49	1,428.25	60.8		
November ..	..	488.41	311.82	33.5	1,216.20	112.36	53.32	58.18	12.46	1,452.52	60.8		
December ..	..	506.20	330.10	33.2	1,274.38	115.32	57.95	57.23	10.35	1,515.23	60.1		

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

No. 3—CONSOLIDATED POSITION OF SCHEDULED COMMERCIAL BANKS (BANK-GROUP-WISE), 1980—(concl'd.)

(Amount in Lakhs of Rupees)													
	Investments in			Total Investments (26+27)	Percentage of (28) to (7)	Bank Credit							Percentage of (35) to (7)
	Government Securities (c)	Other Approved Securities	Total			Inland Bills				Foreign Bills		Total (30 to 34)	
						Purchased	Discounted	Purchased	Discounted				
	26	27	28	29	30	31	32	33	34	35	36		
Regional Rural Banks													
January ..	5	9	14	0.1	161.05	29	2	—	—	161.36	122.0		
February ..	5	9	14	0.1	166.62	25	2	—	—	166.89	121.9		
March ..	5	8	13	0.1	173.15	18	1	—	—	173.34	119.9		
April ..	5	9	14	0.1	178.55	18	1	—	—	178.74	119.1		
May ..	5	9	14	0.1	182.63	20	2	—	—	182.85	117.5		
June ..	5	9	14	0.1	190.15	18	2	—	—	190.35	115.8		
July ..	5	9	14	0.1	198.68	15	2	—	—	198.85	117.1		
August ..	25	9	34	0.2	210.39	17	3	—	—	210.59	120.1		
September ..	25	9	34	0.2	219.24	23	5	—	—	219.52	120.1		
October ..	5	32	37	0.2	232.40	34	2	—	—	232.76	122.8		
November ..	5	32	37	0.2	242.80	29	3	—	—	243.12	125.9		
December ..	5	27	32	0.2	256.94	36	9	—	—	257.39	123.0		
Other Indian Scheduled Commercial Banks													
January ..	730.19	381.75	1,111.94	29.8	1,975.05	208.45	90.76	96.27	13.91	2,384.44	63.8		
February ..	733.81	392.00	1,125.81	30.0	1,976.47	206.25	92.84	97.61	16.59	2,389.76	63.7		
March ..	727.34	391.53	1,118.87	29.6	2,017.11	209.97	89.69	96.06	18.56	2,431.39	64.3		
April ..	337.08	130.67	467.75	27.7	862.93	83.04	41.18	30.51	5.18	1,022.84	60.6		
May ..	340.17	131.62	471.79	27.6	868.28	78.62	35.01	30.00	5.18	1,017.09	59.4		
June ..	352.85	138.60	491.45	27.9	884.30	73.47	35.60	25.80	3.80	1,022.97	58.1		
July ..	380.17	144.28	524.45	29.3	884.14	76.93	36.71	25.73	4.01	1,027.52	57.5		
August ..	413.85	139.46	553.31	30.1	889.26	71.45	35.41	30.46	4.45	1,031.03	56.1		
September ..	432.81	148.39	581.20	31.3	904.62	70.86	37.53	27.55	4.04	1,044.60	56.2		
October ..	423.59	155.42	579.01	30.8	942.71	81.01	35.69	30.76	6.48	1,096.65	58.3		
November ..	437.18	150.96	588.14	30.8	955.39	82.72	40.52	24.65	4.49	1,107.77	58.0		
December ..	431.11	171.58	602.69	30.1	988.87	85.64	44.12	25.80	6.82	1,151.25	57.6		
Foreign Banks													
January ..	359.95	44.39	404.34	36.6	704.83	27.18	25.02	66.99	27.29	851.31	77.1		
February ..	376.14	46.04	422.18	38.1	704.61	25.50	23.87	65.37	30.25	849.60	76.7		
March ..	367.03	45.71	412.74	37.5	680.07	24.82	27.92	61.64	28.41	822.86	74.7		
April ..	389.89	48.61	438.50	39.3	669.91	24.02	22.48	60.41	28.09	804.91	72.2		
May ..	370.39	50.91	421.30	37.4	671.10	22.78	25.22	51.24	26.56	796.90	70.8		
June ..	391.46	51.80	443.26	38.1	706.28	22.11	27.59	47.87	25.59	829.44	71.3		
July ..	382.93	53.81	436.74	37.5	692.03	25.21	28.65	51.74	22.19	819.82	70.3		
August ..	387.86	53.12	440.98	38.0	675.18	29.99	31.67	54.99	23.21	815.04	70.2		
September ..	380.55	56.55	437.10	38.0	679.53	30.28	37.02	51.24	23.48	821.55	71.5		
October ..	384.13	57.21	441.34	38.1	682.01	31.22	41.52	52.52	27.72	834.99	72.1		
November ..	391.00	56.66	447.66	38.2	662.79	31.58	48.38	53.62	29.56	825.93	70.4		
December ..	380.16	57.34	437.50	37.8	705.99	33.35	43.89	55.91	29.90	869.04	75.0		

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

NO. 4—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF INDIAN COMMERCIAL BANKS, 1979 AND 1980
(INDIAN BUSINESS)

(Amount in Lakhs of Rupees)																			
Year	No. of Re- port- ing Banks	No. of Paid- up Cap- ital	Re- serves	DEPOSITS				Total Liabil- ities or Assets*	CASH		INVESTMENTS			Money Loans at Call and Short Notice	Bills Dis- counted and Pur- chased	Profit or Loss (-) made during the year	No. of Offices in India		
				Fixed	Savings	Current	Others		Total	In Hand	At Banks	Gov- ern- ment Securi- ties	Other App- roved Securi- ties					Others	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
I. Scheduled Banks																			
(a) Public Sector Banks :																			
(i) State Bank of India and its Associates																			
1979	8	10.63	192.69	4,679.23	2,247.45	3,125.26	—	10,051.94	15,529.44	184.40	1,308.36	2,200.52	929.03	23.98	22.80	5,805.80	695.24	11.13	7,570
1980	8	10.63	242.65	5,664.39	2,716.32	2,739.87	—	11,120.58	18,202.36	214.09	831.63	2,422.71	1,250.52	24.66	98.50	7,160.95	771.79	13.15	8,135
(ii) 14 Nationa- lised Banks																			
1979	14	57.73	101.19	10,238.36	5,143.45	3,000.05	290.78	18,672.64	25,109.79	434.25	2,029.37	4,337.60	1,296.08	240.70	21.19	9,180.22	2,220.92	16.15	15,062
1980	14	62.54	117.70	12,243.03	6,339.85	4,050.43	221.01	22,854.32	30,842.25	546.47	2,779.04	5,182.18	1,668.61	224.31	64.35	10,885.08	2,316.52	24.49	16,329
(iii) 6 Banks Nationalised on April 15, 1980																			
1979	6	5.04	13.58	1,367.07	584.03	437.56	7.56	2,396.22	3,243.43	91.59	361.55	367.07	253.34	43.11	5.33	1,116.65	326.03	3.36	2,686
1980	6	5.03	16.80	1,596.63	726.45	439.78	9.75	2,772.61	3,624.04	106.93	442.82	462.44	333.34	80.68	3.45	1,267.04	302.59	3.90	2,820
Total (i+ii+iii)																			
1979	28	73.40	307.46	16,284.66	7,974.93	6,562.87	298.34	31,120.80	43,882.66	710.24	3,699.28	6,905.19	2,478.45	307.79	49.32	16,102.67	3,242.19	30.64	25,318
1980	28	78.20	377.15	19,504.05	9,782.62	7,230.08	230.76	36,747.51	52,668.65	867.49	4,053.49	8,067.33	3,252.47	329.65	166.30	19,313.07	3,390.90	41.54	27,284
(iv) Regional Rural Banks																			
1979	60	14.80	1.87	44.36	80.74	10.98	—	136.08	262.06	6.51	56.42	6	8	11.73	14.23	159.91	41	85	2,398
1980	79@	19.01	3.64	75.70	121.91	16.00	—	213.61	410.99	9.04	88.40	5	10	20.01	22.25	252.82	64	1.54	3,207 +
(b) Private Sector Banks :																			
Other Indian Scheduled Banks																			
1979	33	8.75	12.57	1,048.89	471.06	279.92	3.57	1,803.44	2,391.21	72.58	264.93	326.99	120.49	95.33	12.37	861.57	167.49	4.20	3,652
1980	34	9.49	14.91	1,256.55	598.83	369.06	6.91	2,231.35	2,881.91	89.28	363.92	412.42	159.43	117.41	11.55	1,030.85	173.35	2.89	3,949
Total of Sche- duled Banks (a + b)																			
1979	121	96.95	321.90	17,377.91	8,526.73	6,853.77	301.91	33,060.32	46,535.93	789.33	4,020.63	7,232.24	2,599.02	414.85	75.92	17,124.15	3,410.09	35.69	31,368
1980	141	106.70	395.70	20,836.30	10,503.36	7,615.14	237.67	39,192.47	55,961.55	965.81	4,505.81	8,479.80	3,412.00	467.07	200.10	20,596.74	3,564.89	45.97	34,440
II. Non-Scheduled Banks																			
1979	4	13	49	6.91	5.82	79	—	13.52	15.91	81	1.35	2.15	35	69	13	8.48	32	5	61
1980	3	8	38	3.67	3.57	65	—	7.89	9.20	32	75	1.40	1	40	41	4.82	26	5	26
Total of Indian Commercial Banks (I+II)																			
1979	125	97.08	322.39	17,384.82	8,532.55	6,854.56	301.91	33,073.84	46,551.84	790.14	4,021.98	7,234.39	2,599.37	415.54	76.05	17,132.63	3,410.41	35.74	31,429
1980	144	106.78	396.08	20,839.97	10,506.93	7,615.79	237.67	39,200.36	55,970.75	966.13	4,506.56	8,481.20	3,412.01	467.47	200.51	20,601.56	3,565.15	46.02	34,466

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

@ Excludes 6 RRBs which have not reported data for the year 1980.

+ Includes 155 branches of 6 non-reporting RRBs.

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

No. 5—LIABILITIES AND ASSETS OF DIFFERENT CLASSES OF

	Year	No. of Reporting Banks	Paid-up Capital*	Reserves	Total Paid-up Capital and Reserves	Percentage of (5) to (1)	DEPOSITS					CASH	
							Fixed	Savings	Current	Others	Total (7+8+9+10)	In Hand	At Banks
	1	2	3	4	5	6	7	8	9	10	11	12	13
I. Scheduled Banks													
(a) Public Sector Banks:													
(i) State Bank of India	1979	1	5,63	183,23	188,86	2.21	4,100,01	1,703,49	2,754,49	—	8,557,99	138,80	1,213,44
	1980	1	5,63	240,17	245,80	2.64	4,913,32	2,037,17	2,344,53	—	9,295,02	167,91	568,87
(ii) Associates of State Bank of India	1979	7	5,00	9,46	14,46	0.73	943,00	549,35	478,03	—	1,970,38	46,12	209,29
	1980	7	5,00	10,48	15,48	0.64	1,185,80	684,63	539,92	—	2,410,35	46,61	308,21
(iii) 14 Nationalised Banks	1979	14	57,73	102,78	160,51	0.81	11,142,29	5,224,67	3,253,29	290,78	19,911,03	440,17	2,094,27
	1980	14	62,54	120,14	182,68	0.74	13,656,30	6,437,03	4,383,10	221,02	24,697,45	553,03	2,846,40
(iv) 6 Banks Nationalised on April 15, 1980	1979	6	5,04	13,58	18,62	0.78	1,367,07	588,49	439,29	7,56	2,402,41	91,62	362,74
	1980	6	5,03	16,80	21,83	0.78	1,596,63	733,84	441,17	9,75	2,781,39	106,96	444,64
Total (i+ii+iii+iv)	1979	28	73,40	309,05	382,45	1.16	17,552,37	8,066,00	6,925,10	298,34	32,841,81	716,71	3,879,74
	1980	28	78,20	387,59	465,79	1.19	21,352,05	9,892,67	7,708,72	230,77	39,184,21	874,51	4,168,12
(v) Regional Rural Banks	1979	60	14,80	1,87	16,67	12.25	44,36	80,74	10,98	—	136,08	6,51	56,42
	1980	79@	19,01	3,64	22,65	10.60	75,70	121,91	16,00	—	213,61	9,04	88,40
(b) Private Sector Banks :													
(i) Other Indian Scheduled Banks	1979	33	8,75	12,57	21,32	1.17	1,055,25	474,86	281,97	3,57	1,815,65	72,85	267,76
	1980	34	9,49	14,91	24,40	1.09	1,262,88	600,60	370,39	6,91	2,240,78	89,40	366,85
(ii) Foreign Banks +	1979	12‡	—	17,60	17,60	1.51	604,54	241,90	285,09	31,42	1,162,95	10,96	101,49
	1980	13‡	—	20,28	20,28	1.65	626,33	264,31	314,68	22,48	1,227,80	10,50	124,20
Total (i+ii)	1979	45	8,75	30,17	38,92	1.31	1,659,79	716,76	567,06	34,99	2,978,60	83,81	369,25
	1980	47	9,49	35,19	44,68	1.29	1,889,21	864,91	685,07	29,39	3,468,58	99,90	491,05
Total of Scheduled Banks (a + b)	1979	1,33	96,95	341,09	438,04	1.22	19,256,52	8,863,50	7,503,14	333,33	35,956,49	807,03	4,305,41
	1980	1,54	106,70	426,42	533,12	1.24	23,316,96	10,879,49	8,409,79	260,16	42,866,40	983,45	4,747,57
II. Non-Scheduled Banks													
	1979	4	13	49	62	4.59	6,91	5,82	79	—	13,52	81	1,35
	1980	3	8	38	46	5.83	3,67	3,57	65	—	7,89	32	75
Total of Scheduled and Non-Scheduled Banks (I+II)	1979	137	97,08	341,58	438,66	1.22	19,263,43	8,869,32	7,503,93	333,33	35,970,01	807,84	4,306,76
	1980	157	106,78	426,80	533,58	1.24	23,320,63	10,883,06	8,410,44	260,16	42,874,29	983,77	4,748,32

* Relates only to banks registered in India.

@ Excludes 6 RRBs which have not reported data for the year 1980.

+ Figures relate to business in India.

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

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

COMMERCIAL BANKS, 1979 AND 1980 (TOTAL BUSINESS)

(Amount in Lakhs of Rupees)														
Total Cash (12+13)	Percent- age of (14) to (11)	INVESTMENTS				Percent- age of (19) to (11)	Money at Call and Short Notice	CREDIT			Percent- age of (24) to (11)	Profit or Loss (-) made during the year	No. of Offices	
		Govern- ment Securi- ties	Other App- proved Securi- ties	Others	Total Invest- ments (16+17+18)			Loans and Advan- ces	Bills Dis- counted and Purchased	Total Bank Credit (22+23)			Indian	Foreign
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1,352.24	15.80	1,808.12	752.87	20.45	2,581.44	30.16	279.49	5,269.43	456.87	5,726.30	66.91	10.00	5,169	18
736.78	7.93	1,961.23	1,041.79	210.82	3,213.84	34.58	349.35	6,642.18	570.32	7,212.50	77.60	12.02	5,572	21
255.41	12.96	392.40	204.40	3.53	600.33	30.47	19.80	1,061.47	251.74	1,313.21	66.65	1.13	2,401	—
354.82	14.72	461.48	248.62	3.91	714.01	29.62	73.50	1,252.30	237.99	1,490.29	61.83	1.13	2,563	—
2,534.44	12.73	4,376.59	1,296.09	454.63	6,127.31	30.77	194.89	9,741.57	2,570.90	12,312.47	61.84	20.54	15,062	107
3,399.43	13.76	5,254.64	1,668.60	573.90	7,497.14	30.36	201.40	11,768.19	2,841.21	14,609.40	59.15	24.49	16,329	110
454.36	18.91	367.07	253.34	43.11	663.52	27.62	6.40	1,120.99	326.10	1,447.09	60.23	3.43	2,686	1
551.60	19.83	462.44	333.34	80.68	876.46	31.51	4.90	1,272.80	302.63	1,575.43	56.64	4.00	2,820	1
4,596.45	14.00	6,944.18	2,506.70	521.72	9,972.60	30.37	500.58	17,193.46	3,605.61	20,799.07	63.33	35.10	25,318	126
5,042.63	12.87	8,139.79	3,292.35	869.31	12,301.45	31.39	629.15	20,935.47	3,952.15	24,887.62	63.51	41.64	27,284	132
62.93	46.24	6	8	11.73	11.87	8.72	14.23	159.91	41	160.32	117.81	85	2,398	—
97.44	45.62	5	10	20.01	20.16	9.44	22.25	252.82	64	253.46	118.66	1.54	3,207**	—
340.61	18.76	326.99	120.49	96.61	544.09	29.97	14.20	866.38	172.54	1,038.92	57.22	2.87	3,652	1
456.25	20.36	412.42	159.43	119.10	690.95	30.84	11.56	1,036.72	180.66	1,217.38	54.33	2.89	3,949	1
112.45	9.67	369.67	37.37	10.08	417.12	35.87	9.35	706.82	159.99	866.81	74.54	7.79	127	—
134.70	10.97	380.34	52.86	9.35	442.55	36.04	14.25	710.08	193.02	903.10	73.55	9.13	128	—
453.06	15.21	696.66	157.86	106.69	961.21	32.27	23.55	1,573.20	332.53	1,905.73	63.98	10.66	3,779	1
590.95	17.04	792.76	212.29	128.45	1,133.50	32.68	25.81	1,746.80	373.68	2,120.48	61.13	12.02	4,077	1
5,112.44	14.22	7,640.90	2,664.64	640.14	10,945.68	30.44	538.36	18,926.57	3,938.55	22,865.12	63.59	46.61	31,495	127
5,731.02	13.37	8,932.60	3,504.74	1,017.77	13,455.11	31.39	677.21	22,935.09	4,326.47	27,261.56	63.60	55.20	34,568	133
2.16	15.98	2.15	35	68	3.18	23.52	13	8.48	32	8.80	65.09	5	61	—
1.07	13.56	1.40	1	40	1.81	22.94	41	4.81	26	5.07	64.26	5	26	—
5,114.60	14.22	7,643.05	2,664.99	640.82	10,948.86	30.44	538.49	18,935.05	3,938.87	22,873.92	63.59	46.66	31,556	127
5,732.09	13.37	8,934.00	3,504.75	1,018.17	13,456.92	31.39	677.62	22,939.90	4,326.73	27,266.63	63.60	55.25	34,594	133

** Includes 155 branches of 6 non-reporting RRBs.

No. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES

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

Number of Reporting Banks	Scheduled Commercial Banks									
	State Bank of India		Associates of State Bank of India		14 Nationalised Banks		6 Banks Nationalised on 15-4-1980		Regional Rural Banks	
	1	1	7	7	14	14	6	6	58	79
	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
A. LIABILITIES										
1. Capital :										
(i) Authorised	20,00	20,00	10,00	10,00	—	—	12,50	—	58,00	79,00
(ii) Issued	5,63	5,63	5,00	5,00	—	—	5,11	—	14,30	19,01
(iii) Subscribed	5,63	5,63	5,00	5,00	—	—	5,10	—	14,30	19,01
(iv) Called-up	5,63	5,63	5,00	5,00	—	—	5,04	—	14,30	19,01
(v) Calls in arrears	—	—	—	—	—	—	—	—	—	—
(vi) Paid-up	5,63	5,63	5,00	5,00	57,73	62,54	5,04	5,03	14,30	19,01
(vii) Calls received in advance	—	—	—	—	—	—	—	—	—	—
(viii) Forfeited shares	—	—	—	—	—	—	1	—	—	—
2. Reserve Fund and other reserves	183,23	240,16	9,46	10,48	104,39	120,25	12,77	16,80	1,90	3,67
3. Deposits and other accounts:										
(i) Fixed	4,100,41	4,913,32	967,70	1,221,21	11,197,08	13,694,91	1,370,54	1,601,44	39,00	68,45
(ii) Savings	1,703,49	2,037,17	549,57	684,81	5,224,71	6,437,07	588,81	733,85	77,98	123,18
(iii) Current and contingency accounts	2,754,09	2,685,02	565,84	637,55	3,795,93	4,865,89	507,61	512,67	10,55	16,15
(iv) Others	—	—	—	—	272,21	187,79	14,27	9,75	4,44	7,38
Total of Item 3	8,557,99	9,635,51	2,083,11	2,543,57	20,489,93	25,185,66	2,481,23	2,857,71	131,97	215,16
4. Borrowings from other banks, agents, etc.										
(i) In India	614,17	596,21	93,34	86,74	744,43	726,65	112,29	141,22	98,89	159,20
(ii) Outside India	214,51	430,14	13,12	24,91	164,88	252,90	3,61	5,53	—	—
Particulars of item 4 :										
(a) Secured	133,12	76,08	44,63	56,66	116,43	140,03	18,60	1,92	10,50	8,62
(b) Unsecured	695,56	950,27	61,83	54,99	792,88	839,52	97,30	144,83	88,39	150,58
5. Bills payable	282,30	424,63	51,64	64,66	390,29	437,47	51,13	58,93	84	1,79
6. Bills for collection being bills receivable per contra :	603,17	821,81	140,67	196,15	1,250,60	1,574,38	160,38	182,27	1,06	1,56
(i) Payable in India	558,15	757,21	131,52	184,84	844,20	1,003,69	117,10	137,29	1,06	1,56
(ii) Payable outside India	45,02	64,60	9,15	11,31	406,40	570,69	43,28	44,98	—	—
7. Other liabilities	401,15	577,58	93,32	94,95	352,85	391,81	52,12	70,70	6,31	11,64
8. Acceptances, endorsements and other obligations per contra :	2,053,37	2,289,07	124,17	154,84	1,545,53	2,086,90	363,91	285,27	—	1
9. Profit carried to next year's account	9	32	—	—	3,43*	3,69*	94	58*	21	9
Total liabilities or assets	12,915,61	15,021,06	2,613,83	3,181,30	25,104,06	30,842,25	3,243,43	3,624,04	255,48	412,13

* Represents the amount to be transferred to Central Government in terms of Section 10(7) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and that of 1980.

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

OF COMMERCIAL BANKS, 1979 AND 1980

of the Banking Regulation Act, 1949)

(Amount in Lakhs of Rupees)

Scheduled Commercial Banks								Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks					
33	34	119	141	12	13	131	154	4	3	135	157
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
22,31	23,01	122,81	132,01	—	—	122,81	132,01	30	10	123,11	132,11
11,73	12,21	41,77	41,85	—	—	41,77	41,85	14	10	41,91	41,95
11,59	11,99	41,62	41,63	—	—	41,62	41,63	14	10	41,76	41,73
8,91	9,56	38,88	39,20	—	—	38,88	39,20	13	8	39,01	39,28
17	8	17	8	—	—	17	8	—	—	17	8
8,74	9,48	96,44	106,69	—	—	96,44	106,69	13	8	96,57	106,77
2	1	2	1	—	—	2	1	—	—	2	1
—	—	1	—	—	—	1	—	—	—	1	—
12,49	14,74	324,24	406,10	17,60@	20,28@	341,84	426,38	47	37	342,31	426,75
1,056,93	1,263,54	18,731,66	22,762,87	604,92	631,97	19,336,58	23,394,84	6,77	3,49	19,343,35	23,398,33
474,82	600,46	8,619,38	10,616,54	241,95	264,32	8,861,33	10,880,86	5,82	3,57	8,867,15	10,884,43
293,03	387,81	7,927,05	9,105,09	347,08	372,71	8,274,13	9,477,80	79	66	8,274,92	9,478,46
3,48	3,00	294,40	207,92	23,12	17,58	317,52	225,50	14	18	317,66	225,68
1,828,26	2,254,81	35,572,49	42,692,42	1,217,07	1,286,58	36,789,56	43,979,00	13,52	7,90	36,803,08	43,986,90
52,21	52,75	1,715,33	1,762,77	137,93	142,02	1,853,26	1,904,79	11	1	1,853,37	1,904,80
3,17	3,94	399,29	717,42	12,69	11,95	411,98	729,37	—	—	411,98	729,37
22,22	21,33	345,50	304,64	62,09	44,38	407,59	349,02	1	1	407,60	349,03
33,16	35,36	1,769,12	2,175,55	88,53	109,59	1,857,65	2,285,14	10	—	1,857,75	2,285,14
49,81	51,04	826,01	1,038,52	63,27	61,01	889,28	1,099,53	7	2	889,35	1,099,55
124,66	149,22	2,280,54	2,925,39	156,22	169,39	2,436,76	3,094,78	28	18	2,437,04	3,094,96
105,15	124,04	1,757,18	2,208,63	97,79	99,64	1,854,97	2,308,27	28	18	1,855,25	2,308,45
19,51	25,18	523,36	716,76	58,43	69,75	581,79	786,51	—	—	581,79	786,51
90,59	110,84	996,34	1,257,52	40,49	54,00	1,036,83	1,311,52	63	48	1,037,46	1,312,00
169,97	233,97	4,256,95	5,050,06	378,68	503,92	4,635,63	5,553,98	66	12	4,636,29	5,554,10
1,12	1,11	5,79	5,79	10,37	12,19	16,16	17,98	4	4	16,20	18,02
2,341,04	2,881,91	46,473,45	55,962,69	2,034,32	2,261,34	48,507,77	58,224,03	15,91	9,20	48,523,68	58,233,23

@ Represents reserves of four foreign scheduled banks.

NO. 6—LIABILITIES AND ASSETS OF DIFFERENT CLASSES
(From the Balance Sheets under Section 29(1))

		Scheduled Commercial Banks									
		State Bank of India		Associates of State Bank of India		14 Nationalised Banks		6 Banks Nationalised on 15-4-1980		Regional Rural Banks	
Number of Reporting Banks		1	1	7	7	14	14	6	6	58	79
Year		1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
B. ASSETS											
10. Cash:											
(i) In hand and with R.B.I. and S.B.I.		1,016,78	254,45	236,57	313,06	2,391,80	3,199,28	433,56	509,41	22,25	21,28
(ii) Balances with other Banks in Current accounts:											
(a) In India		2,61	4,91	12,71	11,64	37,62	69,58	17,40	35,40	43,08	77,34
(b) Outside India		263,36	483,12	13,71	32,29	105,03	128,73	5,62	7,09	—	—
(iii) Balances with other banks in Savings and Fixed deposit accounts:											
(a) In India		—	—	8	8	65,64	51,83	23,73	61,00	9,76	18,05
(b) Outside India		74,70	190,07	—	—	187,58	374,77	—	—	—	—
11. Money at Call and Short Notice		279,49	349,35	19,80	73,50	194,89	201,40	6,40	4,90	11,70	23,48
12. Investments:											
(i) Securities of Central and State Governments and Trustee Securities		2,532,74	2,963,13	596,62	710,10	5,622,84	6,804,92	620,34	795,79	15	15
(ii) Shares		2,75	2,87	50	61	34,37	36,59	1,40	1,23	—	—
(iii) Debentures and bonds		17,18	17,37	2,68	2,78	151,00	151,09	17,83	18,20	—	1
(iv) Other Investments		28,76	40,40	45	44	66,15	80,56	23	24	—	—
(v) Gold		—	—	—	—	—	—	—	—	—	—
13. Advances:											
(i) Loans, advances, cash credits and overdrafts:											
(a) In India		4,744,51	5,909,00	1,061,46	1,252,28	9,340,67	10,861,47	1,116,65	1,267,04	155,90	253,52
(b) Outside India		524,92	733,18	—	—	562,80	906,73	4,34	5,76	—	—
(ii) Bills discounted and purchased:											
(a) In India		311,44	409,71	214,58	210,61	1,724,92	1,939,97	276,51	248,41	41	65
(b) Outside India		145,43	160,61	37,16	27,38	664,08	901,23	49,59	54,22	—	—
14. Particulars of Item 13:											
(a) Debts considered good, fully secured		4,830,95	6,065,40	1,111,80	1,294,14	9,284,34	10,899,89	1,122,46	1,240,27	—	—
(b) Debts considered good, but having no other security than the debtors' personal security		407,24	585,38	38,29	49,47	940,90	1,333,36	247,73	199,41	—	—
(c) Debts considered good, secured by the personal liabilities of one or more parties in addition to the personal security of the debtors		488,11	561,72	163,11	146,66	2,067,23	2,376,15	76,90	135,75	—	—
(d) Debts considered doubtful or bad, not provided for		—	—	—	—	—	—	—	—	—	—
(e) Debts due by directors or officers of the Bank		4,18	4,66	3,45	3,52	58,39	68,34	5,21	7,93	—	—
(f) Debts due by companies or firms in which the directors of the bank are interested		13,83	57	—	—	7	14	76	—	—	—
(g) Maximum total amount of loans including temporary advances made at any time during the year to directors or managers or officers of the banking company or any one of them either severally or jointly with any other persons		4,24	4,90	3,64	4,30	58,94	69,46	5,54	8,12	—	—
(h) Maximum total amount of loans including temporary advances granted during the year to the companies or firms in which the directors of the banks are interested		25,56	47,61	51	—	13	20	87	3	—	—
(i) Due from Banks		15,70	29,10	1,42	2,78	36,86	56,22	2,67	2,61	—	—
15. Premises less depreciation		23,69	25,17	5,05	6,06	46,57	53,96	5,66	7,12	—	—
16. Non-Banking assets acquired in satisfaction of claims		—	—	4	4	35	33	3	3	—	—
17. Furniture and fixtures less depreciation		25,15	30,31	6,19	7,80	90,28	102,89	14,96	16,73	3,16	4,50
18. Other assets including silver		265,56	336,53	141,39	181,64	1,021,34	1,315,64	124,89	123,93	6,95	9,97
19. Loss		—	—	—	—	—	—	—	—	1,06	1,61

..Not available.

OF COMMERCIAL BANKS, 1979 AND 1980—(Concl'd.)
of the Banking Regulation Act, 1949)

(Amount in Lakhs of Rupees)

Scheduled Commercial Banks.								Non-Scheduled Banks		All Commercial Banks	
Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Banks		All Scheduled Banks					
33	34	119	141	12	13	131	154	4	3	135	157
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
293,45	390,28	4,394,41	4,687,76	102,28	128,55	4,496,69	4,816,31	1,49	33	4,498,18	4,816,64
41,38	57,06	154,80	255,93	5,57	2,48	160,37	258,41	68	74	161,05	259,15
6,41	8,69	394,13	659,92	7,70	7,05	401,83	666,97	—	—	401,83	666,97
73,91	95,33	173,12	226,29	2,16	2,31	175,28	228,60	50	38	175,78	228,98
—	—	262,28	564,84	—	—	262,28	564,84	—	—	262,28	564,84
14,21	11,56	526,49	664,19	9,35	14,25	535,84	678,44	12	40	535,96	678,84
444,86	559,87	9,817,55	11,833,96	401,49	410,33	10,219,04	12,244,29	2,49	1,41	10,221,53	12,245,70
2,43	2,34	41,45	43,64	2,55	2,51	44,00	46,15	2	2	44,02	46,17
16,23	22,15	204,93	211,60	10,92	27,39	215,85	238,99	—	—	215,85	238,99
6,09	11,76	101,68	133,40	1	1	101,69	133,41	17	—	101,86	133,41
—	—	—	—	—	—	—	—	—	—	—	—
861,57	1,030,85	17,280,76	20,574,16	706,70	710,00	17,987,46	21,284,16	8,44	4,81	17,995,90	21,288,97
4,82	5,87	1,096,88	1,651,54	12	8	1,097,00	1,651,62	—	—	1,097,00	1,651,62
142,32	148,37	2,670,18	2,957,72	84,12	117,51	2,754,30	3,075,23	32	26	2,754,62	3,075,49
30,22	32,29	926,48	1,175,73	75,87	75,51	1,002,35	1,251,24	—	—	1,002,35	1,251,24
869,64	1,015,59	17,219,19	20,515,29	627,66	650,58	17,846,85	21,165,87	8,31	4,85	17,855,16	21,170,72
85,74	94,15	1,719,90	2,261,77	39,19	57,99	1,759,09	2,319,76	10	19	1,759,19	2,319,95
83,31	107,51	2,878,66	3,327,79	192,56	188,30	3,071,22	3,516,09	35	3	3,071,57	3,516,12
24	13	24	13	7,40	6,23	7,64	6,36	—	—	7,64	6,36
4,76	6,74	75,99	91,19	3,64	4,24	79,63	95,43	3	—	79,66	95,43
6,17	7,43	20,83	8,14	—	—	20,83	8,14	—	—	20,83	8,14
5,29	7,58	77,65	94,36	4,05	4,75	81,70	99,11	3	—	81,73	99,11
6,99	8,12	34,06	55,96	4	—	34,10	55,96	—	—	34,10	55,96
4	10	56,69	90,81	59,25	42,98	115,94	133,79	—	—	115,94	133,79
3,92	4,68	84,89	96,99	18,48	20,51	103,37	117,50	1	5	103,38	117,55
7	7	49	47	—	—	49	47	3	2	52	49
11,92	13,90	151,65	176,13	6,04	6,53	157,69	182,66	13	10	157,82	182,76
92,51	103,51	1,652,64	2,071,22	66,06	62,76	1,718,70	2,133,98	57	38	1,719,27	2,134,36
9	14	1,15	1,75	—	25	1,15	2,00	—	—	1,15	2,00

No. 7—INCOME, EXPENDITURE AND PROFIT OF DIFFERENT

					Interest and Discount		Commission, Exchange and Brokerage		Other Earnings		Total Earnings	
					1979	1980	1979	1980	1979	1980	1979	1980
A. State Bank of India					681,85	913,70	138,66	173,25	29	41	820,80	1,087,36
B. Associates of the State Bank												
1.	State Bank of Bikaner & Jaipur	..	..	..	29,28	38,70	6,47	7,02	1	2	35,76	45,74
2.	State Bank of Hyderabad	..	..	..	26,57	33,36	5,46	7,00	3	5	32,06	40,41
3.	State Bank of Indore	..	..	..	13,89	17,38	2,28	2,78	—	—	16,17	20,16
4.	State Bank of Mysore	..	..	..	22,78	28,90	3,15	3,45	7	7	26,00	32,42
5.	State Bank of Patiala	..	..	..	22,81	30,78	4,01	4,18	5	5	26,87	35,01
6.	State Bank of Saurashtra	..	..	..	17,84	22,50	2,26	2,73	10	16	20,20	25,39
7.	State Bank of Travancore	..	..	..	26,87	32,78	3,43	4,07	1	3	30,31	36,88
Total of B					160,04	204,40	27,06	31,23	27	38	187,37	236,01
C. Nationalised Banks												
1.	Allahabad Bank	..	..	..	53,40	69,57	4,57	5,80	72	48	58,69	75,85
2.	Bank of Baroda	..	..	..	195,05	261,61	22,21	25,40	52	46	217,78	287,47
3.	Bank of India	..	..	..	190,54	236,59	23,06	27,94	1,23	1,78	214,83	266,31
4.	Bank of Maharashtra	..	..	..	60,02	72,79	2,97	3,86	17	17	63,16	76,82
5.	Canara Bank	..	..	..	138,50	170,33	12,08	14,14	35	28	150,93	184,75
6.	Central Bank of India	..	..	..	187,57	226,28	17,01	19,10	59	89	205,17	246,27
7.	Dena Bank	..	..	..	64,38	77,60	4,23	4,81	86	96	69,47	83,37
8.	Indian Bank	..	..	..	76,24	100,47	6,65	8,06	1,60	1,79	84,49	110,32
9.	Indian Overseas Bank	..	..	..	90,61	131,77	11,18	11,56	23	31	102,02	143,64
10.	Punjab National Bank	..	..	..	154,78	201,31	12,69	13,86	1,16	1,29	168,63	216,46
11.	Syndicate Bank	..	..	..	109,96	142,05	9,16	13,37	1,39	1,65	120,51	157,07
12.	Union Bank of India	..	..	..	95,01	112,25	10,12	10,95	1,50	1,52	106,63	124,72
13.	United Bank of India	..	..	..	96,55	113,13	5,47	5,79	39	43	102,41	119,35
14.	United Commercial Bank	..	..	..	113,98	145,41	9,65	11,29	1,35	1,49	124,98	158,19
Total of C					1,626,59	2,061,16	151,05	175,93	12,06	13,50	1,789,70	2,250,59
D. 6 Banks Nationalised on April 15, 1980												
1.	Andhra Bank	..	..	..	39,16	49,24	3,04	3,26	24	36	42,44	52,86
2.	Corporation Bank	..	..	..	17,44	22,00	1,58	1,99	2,24	2,37	21,26	26,36
3.	New Bank of India	..	..	..	33,77	40,23	3,20	3,66	86	1,09	37,83	44,98
4.	Oriental Bank of Commerce	..	..	..	18,79	27,51	3,73	2,46	13	10	22,65	30,07
5.	Punjab & Sind Bank	..	..	..	44,15	56,95	3,08	3,59	2,41	2,76	49,64	63,30
6.	Vijaya Bank	..	..	..	31,97	40,13	2,93	3,02	51	84	35,41	43,99
Total of D					185,28	236,06	17,56	17,98	6,39	7,52	209,23	261,56
E. Regional Rural Banks@					18,50	31,63	14	13	1,34	1,44	19,98	33,20
F. Other Indian Scheduled Commercial Banks					148,93	192,92	13,87	15,50	4,91	5,50	167,71	213,92
G. Foreign Banks					128,64	145,97	33,28	36,23	1,41	87	163,33	183,07
H. All Scheduled Commercial Banks (A+B+C+D+E+F+G)					2,949,83	3,785,84	381,62	450,25	26,67	29,62	3,358,12	4,265,71

@ Exclude data for one Bank.

CLASSES OF SCHEDULED COMMERCIAL BANKS, 1979 AND 1980

(In Lakhs of Rupees)									
Interest paid on Deposits, Borrowings, etc.		Salaries, Allow- ances, Provident Fund, Bonus, etc.		Other Expenditure		Total Expenditure		Profit*	
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
512,07	704,99	226,68	272,17	72,05	98,18	810,80	1,075,34	10,00	12,02
19,56	24,73	12,45	16,10	3,48	4,64	35,49	45,47	27	27
17,45	22,20	11,14	13,77	3,35	4,32	31,94	40,29	12	12
9,59	11,63	5,09	6,51	1,40	1,93	16,08	20,07	9	9
15,27	18,72	8,33	10,55	2,19	2,94	25,79	32,21	21	21
17,29	22,60	6,96	8,87	2,49	3,41	26,74	34,88	13	13
11,62	14,67	6,78	8,64	1,73	2,01	20,13	25,32	7	7
19,56	22,62	8,25	10,82	2,25	3,19	30,06	36,63	25	25
110,34	137,17	59,00	75,26	16,89	22,44	186,23	234,87	1,14	1,14
33,97	47,88	15,44	18,69	8,44	8,45	57,85	75,02	84	83
147,95	204,24	47,16	55,30	20,17	23,82	215,28	283,36	2,50	4,11
149,77	189,14	46,59	56,02	15,92	18,63	212,28	263,79	2,55	2,52
44,41	52,91	13,19	16,86	4,96	5,92	62,56	75,69	60	1,13
95,09	117,40	38,31	46,13	15,27	18,96	148,67	182,49	2,26	2,26
134,14	160,85	54,10	65,09	15,53	18,78	203,77	244,72	1,40	1,55
45,24	54,02	18,69	22,73	5,29	6,37	69,22	83,12	25	25
56,65	75,24	18,25	23,57	8,70	10,78	83,60	109,59	89	73
68,48	101,49	21,12	24,92	9,76	12,77	99,36	139,18	2,66	4,46
113,24	146,84	39,98	48,86	13,83	18,76	167,05	214,46	1,58	2,00
72,75	98,46	32,45	40,67	14,04	16,44	119,24	155,57	1,27	1,50
62,17	75,29	32,34	35,41	11,07	12,95	105,58	123,65	1,05	1,07
71,39	82,07	23,21	28,05	7,38	8,82	101,98	118,94	43	41
81,82	107,14	32,00	37,42	10,16	12,63	123,98	157,19	1,00	1,00
1,177,07	1,512,97	432,83	519,72	160,52	194,08	1,770,42	2,226,77	19,28	23,82
28,43	36,09	9,07	11,04	3,92	4,60	41,42	51,73	1,02	1,13
12,55	15,20	5,41	6,14	2,78	4,25	20,74	25,59	52	77
23,50	28,64	9,71	11,09	3,80	4,42	37,01	44,15	82	83
13,01	18,30	5,71	7,00	3,58	4,24	22,30	29,54	35	53
29,78	38,09	11,87	16,06	7,59	8,73	49,24	62,88	40	42
18,87	23,88	11,20	14,09	5,01	5,66	35,08	43,63	33	36
126,14	160,20	52,97	65,42	26,68	31,90	205,79	257,52	3,44	4,04
10,24	18,40	5,92	9,09	3,06	4,63	19,22	32,12	76	1,08
96,04	123,53	47,40	59,19	21,60	28,33	165,04	211,05	2,67	2,87
70,86	77,94	32,74	35,07	51,93	60,80	155,53	173,81	7,80	9,26
2,102,76	2,735,20	857,54	1,035,92	352,73	440,36	3,313,03	4,211,48	45,09	54,23

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

No. 8—EARNINGS AND EXPENSES OF

Banks	State Bank of India and its Associates		14 Nationalised Banks		6 Banks Nationalised on April 15, 1980	
	1979	1980	1979	1980	1979	1980
Year	8	8	14	14	6	6
Number of Reporting Banks	8	8	14	14	6	6
EARNINGS :						
I. Interest, Dividend, Commission and Exchange earned on :						
(a) Inland Bills, etc., purchased and discounted	69,16.2	79,38.7	159,71.4	193,74.3	18,64.3	20,97.0
(b) Loans and Advances	658,65.1	923,14.4	1,092,60.1	1,415,37.6	136,67.0	171,62.0
(c) Investments :						
(i) Government Securities	109,88.9	33,18.4	271,66.5	315,27.2	23,43.6	28,24.0
(ii) Other Trustee Securities	38,84.4	193,69.4	68,01.8	97,60.1	7,79.6	16,42.0
(iii) Others	36,14.8*	72.3	21,15.8	23,43.0	1,90.1	2,03.3
(d) Deposits with :						
(i) RBI/Central Bank of the Country	35,36.5	64,14.6	57,87.6	98,67.7	5,87.0	11,85.4
(ii) Other Banks	1.0	4.2	16,97.8	32,56.7	2,13.8	2,70.7
(e) Other Services :						
(i) Inland Collections	9,41.6	11,24.0	17,22.7	22,07.2	4,13.2	3,52.3
(ii) Inland Remittances	12,55.2	13,84.5	15,12.1	17,78.7	2,67.3	3,83.0
(iii) Transactions involving or connected with foreign business ..	102,14.0	150,94.9	158,95.5	197,22.0	12,37.4	14,69.9
(iv) Miscellaneous Business	51,50.5	57,49.5	20,10.1	22,42.9	1,76.4	2,25.4
Total Current Operating Earnings (Total of I)	1,123,68.2	1,527,84.9	1,899,41.4	2,436,17.4	217,39.7	278,15.0
II. Income from other business	9,45.8	10,19.9	36,70.9	32,92.2	5,44.6	6,34.6
III. Net Profit on :						
(i) Sale and Purchase of Investments, Property, etc.	34.2	1,36.0	1,67.8	1,85.6	29.1	60.8
(ii) Revaluation of Investments, Property, etc.	1.5	—	—	—	—	—
Total of III	35.7	1,36.0	1,67.8	1,85.6	29.1	60.8
IV. Total Earnings (I+II+III)	1,133,49.7	1,539,40.8	1,937,80.1	2,470,95.2	223,13.4	285,10.4
EXPENSES						
V. Interest, Commission and Brokerage paid on :						
(a) Deposits	564,73.2	712,86.0	1,072,38.1	1,394,84.0	110,85.1	145,42.2
(b) Borrowings	55,56.8	126,98.9	59,09.1	73,02.0	11,98.3	11,62.9
(c) Rediscounts	9,06.8	8,68.9	49,24.3	49,47.2	1,70.3	2,42.9
(d) Other Business	4,58.6	3,90.7	38,87.4	34,84.2	2,37.7	1,80.8
VI. (a) Establishment Expenses	287,46.5	348,11.1	410,17.2	496,53.0	49,65.7	61,92.8
(b) Other Working Expenses:						
(i) Directors'/Other Local Committee members' and Auditors' fees and allowances	16.4	18.6	1,37.2	1,63.6	18.9	23.8
(ii) Others	71,26.4	99,41.2	135,04.2	163,38.1	23,01.7	27,08.4
VII. (a) Taxes and dues in the nature of operating expenses	1,99.1	2,30.2	3,61.0	4,29.7	29.3	33.2
(b) Interest tax	—	27,33.8	—	42,74.9	1.8	3,28.6
VIII. Total Current Operating Expenses (Total of V to VII)	994,83.8	1,329,79.4	1,769,78.5	2,260,76.7	200,08.8	254,15.6
IX. Depreciation written off and loss on sale, purchase and revaluation of investments, property, etc.	24,38.7	53,41.4	23,55.1	41,45.6	6,13.4	5,86.7
X. Total Expenses (Total of VIII and IX)	1,019,22.5	1,383,20.8	1,793,33.6	2,302,22.3	206,22.2	260,02.3
XI. Balance of Profit or Loss (—) before taxes (IV—X)	114,27.2	156,20.0	144,46.5	168,72.9	16,91.2	25,08.1
DISPOSAL OF PROFIT AND ACCUMULATED SURPLUS						
XII. Total funds available for appropriation :						
(i) Balance of profit or loss (—) before taxes	114,27.2	156,20.0	144,46.5	168,72.9	16,91.2	25,08.1
(ii) Surplus or deficit brought forward from preceding year	39.5	9.7	—	—	9.9	—(25.6)
(iii) Taken from reserves, if any	23.5	14.1	—	—	5.5	12.0
Total	114,90.2	156,43.8	144,46.5	168,72.9	17,06.6	24,94.5
XIII. Transfer or allocation of funds for :						
(a) Provision for taxes on profits	90,12.6	127,81.9	67,28.9	77,83.3	7,99.0	11,19.2
(b) Provision for bonus/ex-gratia payment to staff	8,41.0	9,51.7	7,34.7	6,80.6	2,59.5	3,29.6
(c) Provision for gratuity	2,05.8	3,18.4	11,41.8	13,37.6	86.2	46.3
(d) Other provisions	2,75.2	2,51.1	31,66.5	36,96.9	2,03.4	6,10.2
(e) Reserves	9,84.3	11,46.7	23,32.0	30,05.6	3,07.5	3,31.3
(f) Dividend to shareholders/Amount transferred to Government ..	1,61.6	1,61.6	3,42.6	3,68.9	38.1	44.1
(g) Amount remitted to H.O. by Foreign Banks	—	—	—	—	—	—
(h) Balance carried forward to next year's account	9.7	32.4	—	—	12.9	13.8
Total of XIII	114,90.2	156,43.8	144,46.5	168,72.9	17,06.6	24,94.5

.. Negligible.

* Includes tax deducted at source on Government and other securities for State Bank of India.

COMMERCIAL BANKS, 1979 AND 1980

Regional Rural Banks		Other Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
59	81	33	34	12	13	132	156	4	3	136	159
(In Lakhs of Rupees)											
5.2	8.2	16,17.2	18,76.1	15,06.5	19,09.5	278,80.8	332,03.8	6.5	2.6	278,87.3	332,06.4
15,61.2	24,78.3	108,23.7	143,56.9	83,17.2	94,76.1	2,094,94.3	2,773,25.3	1,12.3	70.9	2,096,06.6	2,773,96.2
1.7	0.9	17,01.2	22,22.0	19,47.0	11,64.9	441,48.9	410,57.4	10.7	6.5	441,59.6	410,63.9
0.4	1.6	8,00.9	8,35.5	2,00.4	10,97.2	124,67.5	327,05.8	2.1	—	124,69.6	327,05.8
3.5	16.6	68.2	2,40.1	65.1	1,22.9	60,57.5	29,98.2	0.4	0.4	60,57.9	29,98.6
—	1.7	6,06.0	9,12.3	3,44.0	4,12.0	108,61.1	187,93.7	—	—	108,61.1	187,93.7
3,10.1	6,25.0	81.8	1,40.0	1,72.2	46.6	24,76.7	43,43.2	8.4	4.1	24,85.1	43,47.3
2.3	4.0	2,50.4	3,14.0	83.0	1,57.2	34,13.2	41,58.7	1.3	0.2	34,14.5	41,58.9
1.4	1.2	2,23.2	2,79.5	59.4	73.3	33,18.6	39,00.2	1.1	0.4	33,19.7	39,00.6
—	—	7,27.1	8,50.5	29,93.0	29,84.4	310,67.0	401,21.7	—	—	310,67.0	401,21.7
—	0.3	1,24.7	2,17.8	4,60.6	6,59.6	79,22.3	90,95.5	—	—	79,22.3	90,95.5
18,85.8	31,37.8	170,24.4	222,44.7	161,48.4	181,03.7	3,591,07.9	4,677,03.5	1,42.8	85.1	3,592,50.7	4,677,88.6
1,35.0	1,65.3	5,07.5	5,25.0	4,91.1	7,37.9	62,94.9	63,74.9	3.9	1.1	62,98.8	63,76.0
1.0	0.8	25.6	27.1	70.6	26.9	3,28.3	4,37.2	0.4	..	3,28.7	4,37.2
—	—	5.7	2.1	22.3	24.9	29.5	27.0	—	..	29.5	27.0
1.0	0.8	31.3	29.2	92.9	51.8	3,57.8	4,64.2	0.4	..	3,58.2	4,64.2
20,21.8	33,03.9	175,63.2	227,98.9	167,32.4	188,93.4	3,657,60.6	4,745,42.6	1,47.1	86.2	3,659,07.7	4,746,28.8
5,39.9	9,60.6	90,53.6	117,50.1	56,72.6	60,17.5	1,900,62.5	2,440,40.4	72.2	42.7	1,901,34.7	2,440,83.1
4,27.4	787.5	3,84.2	5,57.3	5,75.6	9,65.2	140,51.4	234,73.8	0.5	1.3	140,51.9	234,75.1
49.3	58.0	88.7	46.7	4,12.0	6,29.0	65,51.4	67,92.7	..	—	65,51.4	67,92.7
16.7	40.3	1,06.2	78.6	5,20.6	4,39.6	52,27.2	46,14.2	..	—	52,27.2	46,14.2
5,88.9	8,67.3	44,92.5	56,23.9	27,42.4	32,66.2	825,53.2	1,004,14.3	41.9	22.0	825,95.1	1,004,36.3
3.0	5.3	17.9	19.7	15.9	16.0	2,09.3	2,47.0	0.2	0.1	2,09.5	2,47.1
2,55.8	3,69.3	18,02.4	21,90.0	15,05.1	16,87.8	264,95.6	332,34.8	14.7	9.2	265,10.3	332,44.0
0.3	0.5	24.2	34.2	24.3	27.9	6,38.2	7,55.7	0.1	..	6,38.3	7,55.7
—	—	—	3,58.7	—	3,03.7	1.8	79,99.7	—	—	1.8	79,99.7
18,81.3	30,88.8	159,69.7	206,59.2	114,68.5	133,52.9	3,257,90.6	4,215,72.6	1,29.6	75.3	3,259,20.2	4,216,47.9
43.1	56.5	2,66.9	4,28.8	1,51.7	1,89.5	58,68.9	107,48.5	2.7	1.4	58,71.6	107,49.9
19,24.4	31,45.3	162,36.6	210,88.0	116,20.2	135,42.4	3,316,59.5	4,323,21.1	1,32.3	76.7	3,317,91.8	4,323,97.8
97.4	1,58.6	13,26.6	17,10.9	51,12.2	53,51.0	341,01.1	422,21.5	14.8	9.5	341,15.9	422,31.0
97.4	1,58.6	13,26.6	17,10.9	51,12.2	53,51.0	341,01.1	422,21.5	14.8	9.5	341,15.9	422,31.0
(—) 77.9	(—) 50.2	26.7	26.3	6,41.6	9,09.6	6,39.8	8,69.8	0.4	0.2	6,40.2	8,70.0
7.2	5.3	0.4	0.3	—	—	36.6	31.7	—	—	36.6	31.7
26.7	1,13.7	13,53.7	17,37.5	57,53.8	62,60.6	347,77.5	431,23.0	15.2	9.7	347,92.7	431,32.7
—	1.0	7,01.5	8,92.7	38,49.3	41,72.8	210,91.3	267,50.9	7.1	2.9	210,98.4	267,53.8
6.8	26.6	1,92.1	2,68.2	4,07.9	1,92.8	24,42.0	24,49.5	1.8	1.2	24,43.8	24,50.7
—	4.5	21.4	22.7	19.4	28.3	14,74.6	17,57.8	0.9	0.3	14,75.5	17,58.1
7.6	25.4	1,50.2	2,23.8	33.0	12.8	38,35.9	48,20.2	0.6	0.5	38,36.5	48,20.7
1,05.2	2,22.2	1,81.6	2,41.4	—	—	39,10.6	49,47.2	3.4	4.0	39,14.0	49,51.2
—	—	67.6	58.3	—	—	6,09.9	6,32.9	1.1	0.8	6,11.0	6,33.7
—	—	—	—	4,33.1	6,96.3	4,33.1	6,96.3	—	—	4,33.1	6,96.3
(—) 92.9	(—) 1,66.0	39.3	30.4	10,11.1	11,57.6	9,80.1	10,68.2	0.3	—	9,80.4	10,68.2
26.7	1,13.7	13,53.7	17,37.5	57,53.8	62,60.6	347,77.5	431,23.0	15.2	9.7	347,92.7	431,32.7

No. 9—EARNINGS AND EXPENSES

(Percentage Distribution of

Banks	State Bank of India and its Associates		14 Nationalised Banks		Six banks nationalised on April 15, 1980		Regional Rural Banks	
	1979	1980	1979	1980	1979	1980	1979	1980
Number of Reporting Banks	8	8	14	14	6	6	59	81
1. Current operating earnings	1,123,68.2	1,527,84.9	1,899,41.4	2,436,17.4	217,39.7	278,15.0	18,85.8	31,37.8
2. Current operating expenses	994,83.8	1,329,79.4	1,769,78.5	2,260,76.7	200,08.8	254,15.6	18,81.3	30,88.8
3. Net current operating earnings (1—2)	128,84.4	198,05.5	129,62.9	175,40.7	17,30.9	23,99.4	4.5	49.0
4. Net recovery (+) or depreciation (—)	—24,03.0	—52,05.4	—21,87.3	—39,60.0	—5,84.3	—5,25.9	—42.1	—55.7
5. Balance of profit or loss (—) before taxes	114,27.2	156,20.0	144,46.5	168,72.9	16,91.2	25,08.1	97.4	1,58.6

As Percentage of

EARNINGS FROM :

Bills and loans	64.8	65.6	65.9	66.0	71.4	69.2	83.1	79.2
Government securities	9.8	2.2	14.3	12.9	10.8	10.2	0.1	..
Other investments including deposits with banks	9.8	16.9	8.6	10.4	8.2	11.9	16.6	20.6
Other earnings	15.6	15.3	11.2	10.7	9.6	8.7	0.2	0.2

EXPENSES :

Establishment expenses	25.6	22.8	21.6	20.4	22.8	22.3	31.2	27.6
Interest on deposits	50.3	46.7	56.5	57.3	51.0	52.3	28.6	30.6
Interest on borrowings and other accounts	6.2	9.1	7.8	6.5	7.4	5.7	26.2	28.2
Other expenses	6.5	8.5	7.4	8.7	10.8	11.1	13.7	12.0
Balance of profit or loss (—) before taxes	10.2	10.2	7.6	6.9	7.8	9.0	5.2	5.1

As Percentage of

ALLOCATIONS :

Provision for taxes on profits	78.9	81.8	46.6	46.1	47.2	44.6	—	0.6
General reserves	8.6	7.3	16.1	17.8	18.2	13.2	—	—
Allocation to other special purposes	2.4	1.6	21.9	21.9	12.0	24.3	7.8	16.0
Dividend, bonus, etc., to shareholders/Amount transferred to Government	1.4	1.0	2.4	2.2	2.3	1.8	—	—
Employees' share (bonus) in the profit	7.4	6.1	5.1	4.0	15.3	13.1	7.0	16.8

.. Negligible.

OF COMMERCIAL BANKS, 1979 AND 1980

Earnings, Expenses, Profits and Allocations)

(In Lakhs of Rupees)

Other Indian Scheduled Banks		All Indian Scheduled Banks		Foreign Scheduled Banks		All Scheduled Banks		Non-Scheduled Banks		All Commercial Banks	
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980
33	34	120	143	12	13	132	156	4	3	136	159
170,24.4	222,44.7	3,429,59.5	4,495,99.8	161,48.4	181,03.7	3,591,07.9	4,677,03.5	1,42.8	85.1	3,592,50.7	4,677,88.6
159,69.7	206,59.2	3,143,22.1	4,082,19.7	114,68.5	133,52.9	3,257,90.6	4,215,72.6	1,29.6	75.3	3,259,20.2	4,216,47.9
10,54.7	15,85.5	286,37.4	413,80.1	46,79.9	47,50.8	333,17.3	461,30.9	13.2	9.8	333,30.5	461,40.7
-2,35.6	-3,99.6	-54,52.3	-101,46.6	-58.8	-1,37.7	-55,11.1	-102,84.3	-2.3	-1.4	-55,13.4	-102,85.7
13,26.6	17,10.9	289,88.9	368,70.5	51,12.2	53,51.0	341,01.1	422,21.5	14.8	9.5	341,15.9	422,31.0

Current Operating Earnings

73.1	73.0	66.3	66.5	60.8	62.9	66.1	66.4	83.2	86.4	66.1	66.4
10.0	10.0	12.3	8.9	12.1	6.4	12.3	8.8	7.5	7.6	12.3	8.8
9.1	9.6	9.1	12.7	4.8	9.3	8.9	12.6	7.6	5.3	8.9	12.6
7.8	7.4	12.3	11.9	22.3	21.4	12.7	12.2	1.7	0.7	12.7	12.2

26.4	25.3	23.3	21.6	17.0	18.0	23.0	21.5	29.3	25.9	23.0	21.5
53.2	52.8	53.8	52.9	35.1	33.2	52.9	52.2	50.6	50.2	52.9	52.2
3.4	3.1	7.1	7.3	9.3	11.2	7.2	7.5	0.4	1.5	7.2	7.5
10.8	11.7	7.5	8.9	9.6	11.2	7.6	9.0	10.5	10.9	7.6	9.0
7.8	7.7	8.5	8.2	31.7	29.6	9.5	9.0	10.4	11.2	9.5	9.0

Profits

52.9	52.2	59.5	61.2	75.3	78.0	61.9	63.4	48.0	30.5	61.8	63.4
13.7	14.1	13.5	13.4	—	—	11.5	11.7	23.0	42.1	11.5	11.7
11.3	13.1	13.1	13.0	0.7	0.2	11.3	11.4	4.1	5.3	11.3	11.4
5.1	3.4	2.1	1.7	—	—	1.8	1.5	7.4	8.4	1.8	1.5
14.5	15.7	7.0	6.1	8.0	3.6	7.2	5.8	12.2	12.6	7.2	5.8

No. 10—STATE-WISE DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF, 1979

(As on December 31)

State/Union Territory	Scheduled Commercial Banks				Non-Scheduled Commercial Banks				All Commercial Banks			
	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total	Sub-ordinate	Clerical	Officers and Others	Total
State :												
Andhra Pradesh	7,678	18,948	9,361	35,987	—	—	—	—	7,678	18,948	9,361	35,987
Assam	1,487	3,021	1,518	6,026	—	—	—	—	1,487	3,021	1,518	6,026
Bihar	6,065	11,572	5,725	23,362	—	—	—	—	6,065	11,572	5,725	23,362
Gujarat	9,103	21,339	9,202	39,644	—	—	—	—	9,103	21,339	9,202	39,644
Haryana	2,285	5,836	2,422	10,543	—	—	—	—	2,285	5,836	2,422	10,543
Himachal Pradesh	765	1,383	764	2,912	—	—	—	—	765	1,383	764	2,912
Jammu & Kashmir	806	1,945	1,000	3,751	—	—	—	—	806	1,945	1,000	3,751
Karnataka	6,964	24,640	10,565	42,169	—	—	—	—	6,964	24,640	10,565	42,169
Kerala	5,632	15,365	6,240	27,237	47	160	70	277	5,679	15,525	6,310	27,514
Madhya Pradesh	5,247	11,526	5,718	22,491	—	—	—	—	5,247	11,526	5,718	22,491
Maharashtra	20,643	53,121	22,225	95,989	11	18	11	40	20,654	53,139	22,236	96,029
Manipur	123	259	139	521	—	—	—	—	123	259	139	521
Meghalaya	250	492	272	1,014	—	—	—	—	250	492	272	1,014
Nagaland	93	201	100	394	—	—	—	—	93	201	100	394
Orissa	2,092	4,323	2,401	8,816	—	—	—	—	2,092	4,323	2,401	8,816
Punjab	5,712	12,114	5,034	22,860	5	2	3	10	5,717	12,116	5,037	22,870
Rajasthan	3,989	9,116	4,245	17,350	—	—	—	—	3,989	9,116	4,245	17,350
Sikkim	11	22	6	39	—	—	—	—	11	22	6	39
Tamil Nadu	9,588	28,405	11,702	49,695	—	—	—	—	9,588	28,405	11,702	49,695
Tripura	198	424	227	849	—	—	—	—	198	424	227	849
Uttar Pradesh	13,130	26,702	11,848	51,680	45	76	39	160	13,175	26,778	11,887	51,840
West Bengal	14,722	33,211	12,021	59,954	—	—	—	—	14,722	33,211	12,021	59,954
Union Territory :												
Andaman & Nicobar Islands	31	76	36	143	—	—	—	—	31	76	36	143
Arunachal Pradesh	38	86	46	170	—	—	—	—	38	86	46	170
Chandigarh	637	1,616	821	3,074	—	—	—	—	637	1,616	821	3,074
Dadra & Nagar Haveli	4	13	7	24	—	—	—	—	4	13	7	24
Delhi	7,146	17,457	8,814	33,417	—	—	—	—	7,146	17,457	8,814	33,417
Goa, Daman & Diu	611	1,621	765	2,997	—	—	—	—	611	1,621	765	2,997
Lakshadweep	12	28	16	56	—	—	—	—	12	28	16	56
Mizoram	19	63	28	110	—	—	—	—	19	63	28	110
Pondicherry	192	515	207	914	—	—	—	—	192	515	207	914
Total	1,25,273	3,05,440	1,33,475	5,64,188	108	256	123	487	1,25,381	3,05,696	1,33,598	5,64,675

Note : The figures here do not tally with those shown in Table 12 on account of differences in sources.

**NO. 11—DISTRIBUTION OF NUMBER OF EMPLOYEES OF COMMERCIAL BANKS
ACCORDING TO CATEGORIES OF STAFF, 1979 AND 1980**

(As on December 31)

Bank Group	Officers		Clerical		Subordinate		Total	
	1979	1980	1979	1980	1979	1980	1979	1980
SBI and its Associates	41,781	46,174	95,820	1,05,094	44,917	48,466	1,82,518	1,99,734
14 Nationalised Banks	68,550	69,243	1,61,849	1,56,937	63,023	59,923	2,93,422	2,86,103*
Six Banks Nationalised on April 15, 1980	10,873	11,449	20,995	23,416	7,160	7,477	39,028	42,342
Foreign Banks	1,565	1,593	6,507	6,490	2,773	2,770	10,845	10,853
Other Indian Scheduled Banks	8,544	9,569	21,466	23,548	8,647	9,441	38,657	42,558
Regional Rural Banks	3,650	5,286	4,570	6,279	541	828	8,761@	12,393@
Non-Scheduled Banks	123	53	256	103	108	58	487	214
Total	1,35,086	1,43,367	3,11,463	3,21,867	1,27,169	1,28,963	5,73,718	5,94,197

Data for 1979 are revised.

* Data for one bank not received.

@ Data for five banks not received.

**No. 12—MATURITY CLASSIFICATION OF TERM DEPOSITS WITH THE SCHEDULED
COMMERCIAL BANKS**

(As on the last Friday of March)

										(Number of accounts in thousands) (Amount in crores of rupees)				
Period of Maturity							1969		1975	1976		1977		1978*
							No. of Accounts	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Amount	Amount
1.	6 months or less	..	..	..	..	..	308	456.0 (20.2)	500.7 (8.2)	274	675.9 (8.8)	204	826.8 (8.7)	708.0 (6.0)
2.	More than 6 months but upto 1 year	..	..				1,499	882.1 (39.1)	370.5 (6.0)	421	383.1 (5.0)	389	422.2 (4.4)	426.1 (3.6)
3.	More than one year but upto 2 years.					..	440	197.6 (8.8)	1,607.0 (26.3)	3,823	1,978.3 (25.9)	4,012	2,315.7 (24.3)	2,181.5 (18.6)
4.	More than 2 years but upto 3 years	..	..				341	118.5 (5.3)	1,092.6 (17.9)	1,632	596.0 (7.8)	1,388	485.4 (5.1)	443.7 (3.8)
5.	More than 3 years but upto 5 years	..	..				885	461.2 (20.4)	870.0 (14.2)	3,500	1,076.4 (14.1)	4,235	1,206.1 (12.7)	1,568.8 (13.3)
6.	Above 5 years	..	..	..	..	..	394	139.9 (6.2)	1,675.4 (27.4)	5,708	2,943.9 (38.4)	8,889	4,259.7 (44.8)	6,426.6 (54.7)
TOTAL							..	..	..	..	..	..	..	..
							3,867	2,255.3 (100.0)	6,116.2 (100.0)	15,358	7,653.6 (100.0)	19,117	9,515.9 (100.0)	11,754.7 (100.0)

* Provisional.

Note : (1) Maturity Classification for 1975, 1976, 1977 and 1978 are not strictly comparable due to difference in the source of data.

(2) Data for 1975, 1976, 1977 & 1978 exclude inter-bank deposits.

(3) Figures in brackets indicate percentages to totals.

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

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

(6) Data for number of accounts for 1975 and 1978 are not available.

(7) In 1976, Term Deposits were known as Fixed Deposits having following components (a) call deposits including inter-bank deposits payable after 14 days' notice (b) cash certificates (c) cumulative recurring deposits and (d) Kuri & Chit deposits. In 1978, Fixed Deposits are termed as term deposits which include in addition to above components special deposits in the nature of Term deposits.

No. 13—OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS, 1978

(As on the last Friday of March)

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

	Current Deposits		Savings Deposits		Term Deposits		Total Deposits	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Government Sector	42	457.49	32	121.71	62	1106.20	136	1685.40
A. Indian	41	438.03	32	119.79	62	1010.66	135	1568.48
1. Central & State Governments ..	28	93.56	18	29.78	27	159.39	73	282.73
2. Local authorities (incl. Port Trust) ..	5	59.72	7	37.94	17	361.22	29	458.88
3. Other quasi-government bodies ..	8	284.75	7	52.07	18	490.05	33	826.87
B. Foreign-consulates, embassies, trade missions, information services etc. ...	1	19.46	..	1.92	..	95.54	1	116.92
II. Corporate Sector—Non-Financial	96	668.74	47	103.02	69	908.50	212	1680.26
A. Public Sector Corporations and Companies ..	15	347.63	7	95.02	20	599.40	42	1042.05
B. Private Sector Companies (including State managed Companies) ..	81	321.11	40	8.00	49	309.10	170	638.21
(i) Indian	80	283.15	40	8.00	48	277.21	168	568.36
(ii) Foreign	1	37.96	—	—	1	31.89	2	69.85
III. Corporate Sector—Financial	133	781.97	525	77.44	260	544.67	918	1404.08
1. Banks	23	465.02	12	4.41	7	211.54	42	680.97
(i) Indian Commercial — Public Sector Banks	7	190.87	10	0.45	2	46.57	19	237.89
(ii) Indian Commercial — Private Sector Banks	4	54.42	..	0.23	..	40.34	4	94.99
(iii) Foreign resident banks (offices of foreign banks in India) ..	..	9.62	—	—	..	7.55	..	17.17
(iv) Non-resident banks (offices of Indian and foreign banks operating outside India) ..	1	95.50	—	—	..	0.07	1	95.57
(v) Foreign Central Banks	..	0.31	—	—	—	—	..	0.31
(vi) Co-operative banks and credit societies	11	114.30	2	3.73	5	117.01	18	235.04
2. Unit Trust of India	..	1.36	—	—	..	0.11	..	1.47
3. Insurance Corporations and Companies	7	113.79	—	—	2	24.81	9	138.60
4. Provident Fund institutions	2	21.10	16	20.25	8	107.01	26	148.36
5. Staff Provident Fund Deposits	2	34.25	8	5.25	4	44.04	14	83.54
6. Staff Security Deposits and Margin Deposits	6	17.17	9	1.21	51	12.33	66	30.71
7. Others	93	129.28	480	46.32	188	144.83	761	320.43
IV. Other Institutions	2312	1338.02	1221	293.95	1075	1146.23	4608	2778.20
1. Non-credit Co-operative Institutions ..	16	29.43	9	11.91	8	56.59	33	97.93
2. Unincorporated concerns, proprietary and partnership firms ..	1956	874.47	124	20.25	289	273.37	2369	1168.09
(i) Indian	1955	872.00	124	20.22	288	271.80	2367	1164.02
(ii) Foreign	1	2.47	..	0.03	1	1.57	2	4.07
3. Trusts, associations, clubs etc. ..	37	58.58	131	89.18	132	327.35	300	475.11
(i) Indian	37	56.61	130	88.87	132	325.57	299	471.05
(ii) Foreign	..	1.97	1	0.31	..	1.78	1	4.06
4. Others (not classified elsewhere) ..	303	375.54	957	172.61	646	488.92	1906	1037.07
V. Individuals including Hindu Undivided Families ..	3951	679.38	53831	4998.96	24227	8260.63	82009	13938.97
1. Non-Residents	8	8.62	281	140.98	116	300.85	405	450.45
2. Farmers	121	10.55	8160	662.17	2612	883.07	10893	1555.79
3. Wage and salary earners	195	42.57	16546	1539.99	6272	2142.35	23013	3724.91
4. Professional & Self-employed persons	522	157.66	5207	561.02	2739	1038.58	8468	1757.26
5. Others (including unclassified) ..	3105	459.98	23637	2094.80	12488	3895.78	39230	6450.56
of which	..	..	..	..	..	..	..	..
(i) Housewives	49	9.87	3391	360.35	1755	702.41	5195	1072.63
(ii) Students	19	0.98	2300	82.17	558	115.42	2877	198.57
VI. Total of I to V	6534	3925.60	55656	5595.08	25693	11966.23	87883	21486.91

.. Negligible
 Note : In 1976 Term Deposits were known as Fixed Deposits having following components (a) Call deposits including inter-bank deposits payable after 14 days' notice (b) Cash certificates, (c) Cumulative or recurring deposits and (d) Kuri and Chit deposits. In 1978, Fixed Deposits are termed as Term Deposits which include in addition to above components special deposits in the nature of term deposits. Data are provisional.

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

(As at the

State/Union Territory		State Government Securities		Land Development Banks		State Electricity Boards		SHARES/DEBENTURES/BONDS OF STATE			
		1980	1981	1980	1981	1980	1981	Municipalities and Port Trusts	State Financial Corporations	1980	1981
1	2	3	4	5	6	7	8	9	10	11	12
STATE :											
1. Andhra Pradesh ..	..	126,28	133,19	12,84	12,21	54,32	66,80	4,52	4,61	19,60	21,52
2. Assam ..	..	38,43	44,55	36	33	33,76	42,59	—	—	3,42	2,59
3. Bihar ..	..	78,14	85,68	15,52	15,49	68,11	90,36	—	—	8,13	17,30
4. Gujarat ..	..	115,35	130,05	11,64	10,54	71,02	86,44	42,20	46,35	32,25	37,58
5. Haryana ..	..	56,17	64,68	8,65	10,17	28,28	33,59	—	—	8,79	8,09
6. Himachal Pradesh ..	..	9,35	10,91	39	39	11,59	15,48	—	—	1,37	1,49
7. Jammu & Kashmir ..	..	14,95	17,53	51	54	18,68	24,44	—	—	2,39	2,66
8. Karnataka ..	..	106,20	109,26	7,01	7,43	43,79	54,30	1,22	81	6,90	7,73
9. Kerala ..	..	65,54	79,55	7,19	10,04	58,11	62,38	18	18	12,73	14,91
10. Madhya Pradesh ..	..	57,63	63,81	12,66	11,76	65,06	84,08	—	—	5,80	7,95
11. Maharashtra ..	..	155,24	162,27	11,35	10,83	70,16	96,53	125,50	129,84	23,08	22,52
12. Manipur ..	..	10,48	13,04	—	—	—	—	—	—	—	—
13. Meghalaya ..	..	7,62	8,32	—	—	5,86	8,36	—	—	—	—
14. Nagaland ..	..	15,09	16,63	—	—	—	—	—	—	—	—
15. Orissa ..	..	57,45	72,98	5,14	4,61	41,74	52,20	—	—	8,59	11,75
16. Punjab ..	..	47,93	51,81	16,06	15,21	37,40	45,27	1	1	5,92	5,14
17. Rajasthan ..	..	112,81	130,41	9,15	10,07	37,87	39,82	—	—	8,76	13,05
18. Sikkim ..	..	—	—	—	—	—	—	—	—	—	—
19. Tamil Nadu ..	..	160,21	162,66	18,24	16,98	83,86	101,98	19,21	21,28	5,08	7,39
20. Tripura ..	..	7,49	9,49	2	2	—	—	—	—	—	—
21. Uttar Pradesh ..	..	187,15	219,91	27,10	28,79	79,52	101,88	—	—	19,27	24,86
22. West Bengal ..	..	75,04	75,09	4,16	4,21	89,70	113,74	9,09	11,18	4,89	7,26
UNION TERRITORY :											
23. Delhi ..	..	—	—	26	24	10	10	80	80	1,65	1,63
24. Other Union Territories		—	—	22	21	—	—	3,19	3,19	44	29
TOTAL ..	..	1,504,55	1,661,82	168,47	170,07	898,93	1,120,34	205,92	218,25	179,06	215,71

Note : Data for 1981 are provisional while data for 1980 are revised.

**INVESTMENTS IN STATE GOVERNMENT SECURITIES
ASSOCIATED BODIES, 1980 AND 1981**

end of March)

(Book Value—Rs. Lakhs)														
BONDS OF												Total		No.
Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi-Govt. bodies		Shares and Debentures of Joint Stock Companies in the State		Others				
1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
3,23	3,50	4,89	3,99	—	—	14,24	14,79	2,11	2,18	—	15	242,03	262,94	1
—	—	—	—	—	—	9	18	5	6	—	—	76,11	90,30	2
6,26	7,51	—	—	6,98	8,72	44	89	19	14	—	—	183,77	226,09	3
12,56	14,59	14,40	16,25	2,31	3,16	9,65	9,67	2,23	2,34	—	—	313,61	356,97	4
3,39	4,59	—	—	—	—	18	18	23	21	—	—	105,69	121,51	5
—	—	—	—	—	—	9	9	15	15	—	—	22,94	28,51	6
—	—	—	—	—	—	9	9	2	2	—	—	36,64	45,28	7
9,44	7,61	2,39	2,21	3,95	2,76	19,56	16,44	3,58	3,41	—	—	204,04	211,96	8
7,94	7,36	9,47	9,29	1,25	1,14	12,32	14,29	88	95	—	17	175,61	200,26	9
9,90	10,81	3,95	4,44	—	—	23	47	36	36	—	—	155,59	183,68	10
5,97	7,30	18,46	21,51	—	—	12,07	13,23	47,26	46,99	1	—	469,10	511,02	11
—	—	—	—	—	—	—	—	—	—	—	—	10,48	13,04	12
—	—	—	—	—	—	—	—	1	—	—	—	13,49	16,68	13
—	—	—	—	—	—	—	—	—	—	—	—	15,09	16,63	14
—	—	—	—	—	—	1,08	1,08	45	25	—	—	114,45	142,87	15
—	6	—	—	—	—	—	—	36	46	—	—	107,68	117,96	16
13,62	14,22	5,07	6,50	—	—	2,05	2,38	31	1,30	—	—	189,64	217,75	17
—	—	—	—	—	—	—	—	5	5	—	—	5	5	81
13,15	13,88	9,58	9,91	—	—	7,45	7,35	2,19	2,50	4	4	319,01	343,97	19
—	—	—	—	—	—	9	9	—	—	—	—	7,60	9,60	20
12,33	12,50	2,79	2,61	—	—	8,48	8,20	4,98	4,51	—	—	341,62	403,26	21
3,09	4,19	16,31	18,45	88	88	78,43	94,09	6,26	6,84	—	—	287,85	335,93	22
5	45	—	35	—	—	12,98	14,39	72	1,09	—	—	16,56	19,05	23
—	15	93	56	—	—	1,89	1,99	2,21	2,17	—	—	8,88	8,56	24
100,93	108,72	88,24	96,07	15,37	16,66	181,41	199,89	74,60	75,98	5	36	3,417,53	3,883,87	

No. 15—INVESTMENTS OF SCHEDULED COMMERCIAL BANKS, 1977-81

(Amount in Lakhs of Rupees)

(Amount in Lakhs of Rupees)

	As at the end of March									
	1977		1978		1979		1980		1981	
	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	Amount	Percentage to total
Number of Reporting Banks	123		119		124		73		74	
I. Investments by offices in India :										
A. Indian Government securities										
1. Central	2,704,61	46.2	4,562,58	56.0	4,913,04	53.4	5,836,61	53.6	7,365,88	55.1
2. State	1,290,82	22.1	1,348,31	16.6	1,448,91	15.8	1,524,99	14.0	1,679,75	12.6
3. Others*	30	—	25	—	40	—	34	—	57	—
Total of A	3,995,73	68.3	5,911,14	72.6	6,362,35	69.2	7,361,94	67.6	9,046,20	67.7
B. Other domestic investments										
1. Other trustee securities	1,617,62	27.7	1,950,36	23.9	2,492,05	27.2	3,191,46	29.3	3,984,42	29.8
2. Fixed deposits	15,08	0.3	27,01	0.3	39,80	0.4	41,28	0.4	33,86	0.3
3. Shares & debentures of joint stock companies	136,86	2.3	127,26	1.6	115,22	1.3	113,53	1.0	113,92	0.9
4. Initial contribution to the share capital of the Unit Trust of India	1,36	—	1,31	—	1,51	—	1,46	—	1,33	—
5. Units of the Unit Trust of India	29	—	38	—	62	—	48	—	42	—
6. Others	20,39†	0.3	67,73†	0.8	95,32†	1.0	93,65†	0.9	86,46†	0.6
Total of B	1,791,60	30.6	2,174,05	26.6	2,744,52	29.9	3,441,86	31.6	4,220,41	31.6
C. Investments in										
(a) Foreign Government Securities										
1. Pakistan	2	—	—	—	1	—	1	—	10	—
2. U. K.	—	—	—	—	77	—	73	—	76	—
3. Other countries	5,08	0.2	35	—	41	—	46	—	1,89	—
(b) Other foreign investments	2,06	—	1,24	—	4,15	0.1	4,24	0.1	3,88	0.1
Total of C	7,16	0.2	1,59	—	5,34	0.1	5,44	0.1	6,63	0.1
Total of I (A+B+C)	5,794,49	99.1	8,086,78	99.2	9,112,21	99.2	10,809,24	99.3	13,273,24	99.4
II. Investments by foreign offices of Indian Banks :										
1. Indian securities	—	—	—	—	—	—	1	—	1	—
2. Pakistan securities	—	—	—	—	—	—	—	—	—	—
3. U. K. securities	7,50	0.2	9,25	0.1	9,01	0.1	7,97	0.1	7,72	0.1
4. Other countries' securities	42,51‡	0.7	56,55‡	0.7	63,75‡	0.7	64,75‡	0.6	76,87‡	0.5
5. Other investments	4,04	—	94	—	3,93	—	2,05	—	1,21	—
Total of II	54,05	0.9	66,74	0.8	76,69	0.8	74,78	0.7	85,81	0.6
Total of I & II	5,848,54	100.0	8,153,52	100.0	9,188,90	100.0	10,884,02	100.0	13,359,05	100.0

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

† Include investments in shares of Deposit Insurance & Credit Guarantee Corporation of India Ltd.

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

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

(2) Data for 1977 to 1979 include Regional Rural Banks.

(3) Data for 1981 are provisional while data for 1980 are revised.

**No. 16—OCCUPATION-WISE CLASSIFICATION OF OUTSTANDING
CREDIT OF SCHEDULED COMMERCIAL BANKS, 1980**

(As on the last Friday of June)

									(Amount in Lakhs of Rupees)			
OCCUPATION									No. of Accounts	Credit Limit	Amount Outstanding	Percentage to Total
									1	2	3	4
I. AGRICULTURE AND ALLIED ACTIVITIES									90,08,669	4,300,53	3,152,04	14.8
1.	Direct Finance	..	..	..	..	..	..	..	8,601,344	3,058,46	2,417,79	11.3
2.	Indirect Finance	..	..	..	..	..	..	..	4,07,325	1,242,07	734,25	3.5
II. INDUSTRY									7,57,501	15,429,45	10,236,21	48.0
1.	Mining and Quarrying	..	..	..	..	..	..	..	3,603	251,38	169,03	0.8
2.	Food Manufacturing and Processing	..	..	..	..	..	..	..	36,064	1,631,01	918,18	4.3
(a)	Rice Mills, Flour and Dal Mills	..	..	..	..	..	..	..	15,781	304,88	174,99	0.8
(b)	Sugar	..	..	..	..	..	..	..	1,153	445,54	194,18	0.9
(c)	Edible Oils and Vanaspati	..	..	..	..	..	..	..	7,060	297,07	151,22	0.7
(d)	Tea Processing	..	..	..	..	..	..	..	792	168,97	109,30	0.5
(e)	Others	..	..	..	..	..	..	..	11,278	414,55	288,49	1.4
3.	Beverage and Tobacco	..	..	..	..	..	..	..	3,838	259,90	183,22	0.9
4.	Textiles	..	..	..	..	..	..	..	51,384	2,723,01	1,789,88	8.4
(a)	Cotton Textiles	..	..	..	..	..	..	..	18,313	1,423,33	933,87	4.4
(b)	Jute Textiles	..	..	..	..	..	..	..	645	185,42	115,64	0.5
(c)	Other Textiles	..	..	..	..	..	..	..	32,426	1,114,26	740,37	3.5
5.	Paper, Paper Products and Printing	..	..	..	..	..	..	..	19,051	458,60	359,94	1.7
6.	Leather and Leather Products	..	..	..	..	..	..	..	4,925	233,99	173,62	0.8
7.	Rubber and Rubber Products	..	..	..	..	..	..	..	6,029	281,45	202,50	0.9
8.	Chemicals and Chemical Products	..	..	..	..	..	..	..	40,321	2,009,80	1,294,23	6.1
(a)	Heavy Industrial Chemicals	..	..	..	..	..	..	..	2,786	249,92	173,91	0.8
(b)	Fertilisers	..	..	..	..	..	..	..	1,996	632,23	331,53	1.6
(c)	Drugs and Pharmaceuticals	..	..	..	..	..	..	..	6,479	327,46	231,17	1.1
(d)	Others	..	..	..	..	..	..	..	29,060	800,19	557,62	2.6
9.	Manufacture of Basic Minerals	..	..	..	..	..	..	..	1,352	247,54	380,95	1.8
10.	Cement	..	..	..	..	..	..	..	2,769	151,78	101,14	0.4
11.	Basic Metals and Metal Products	..	..	..	..	..	..	..	42,440	1,674,46	1,103,63	5.2
(a)	Iron and Steel	..	..	..	..	..	..	..	11,995	949,62	597,18	2.8
(b)	Others	..	..	..	..	..	..	..	30,445	724,84	506,45	2.4
12.	Engineering	..	..	..	..	..	..	..	51,095	3,409,02	2,099,21	9.9
(a)	Heavy Engineering	..	..	..	..	..	..	..	7,718	1,681,16	973,27	4.6
(b)	Light Engineering	..	..	..	..	..	..	..	29,315	807,27	540,19	2.5
(c)	Others	..	..	..	..	..	..	..	14,062	920,59	585,75	2.8
13.	Vehicles, Vehicle Parts and Transport Equipment	..	..	..	..	..	..	..	12,558	770,47	530,55	2.5
14.	Electricity-Generation, Transmission and Distribution	..	..	..	..	..	..	..	488	228,81	111,39	0.5
15.	Construction	..	..	..	..	..	..	..	11,359	204,36	160,39	0.7
16.	Others	..	..	..	..	..	..	..	4,70,225	893,87	658,35	3.1
III. TRANSPORT OPERATORS									3,52,178	1,115,37	914,26	4.3
IV. PERSONAL AND PROFESSIONAL SERVICES									11,93,569	591,15	471,58	2.2
1.	Professional Services	..	..	..	..	..	..	..	1,71,148	106,00	82,44	0.4
2.	Artisans and Craftsmen	..	..	..	..	..	..	..	4,10,896	76,77	60,19	0.3
3.	Other Services	..	..	..	..	..	..	..	6,11,525	408,38	328,95	1.5
V. TRADE									16,48,505	6,776,53	4,741,48	22.3
1.	Wholesale Trade	..	..	..	..	..	..	..	1,45,847	5,889,89	4,059,16	19.1
2.	Retail Trade	..	..	..	..	..	..	..	15,02,658	886,64	682,32	3.2
VI. PERSONAL LOANS (Including Consumer Durables)									21,55,068	800,24	699,96	3.3
VII. ALL OTHERS									29,18,367	1,446,71	1,096,08	5.1
TOTAL BANK CREDIT (I to VII)									180,33,857	30,459,98	21,311,61	100.0
<i>Of which : Small-Scale Industry</i>									6,02,630	3,384,78	2,534,09	

Note : Data are provisional

No. 17—DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK-GROUP AND SIZE OF CREDIT LIMIT, 1980

(As on the last Friday of June)

Credit Limit Range	(Amount in Lakhs of Rupees)														
	Nationalised Banks						Other Indian Scheduled Banks	Foreign Banks		All Scheduled Commercial Banks					
	State Bank of India and its Associates		14 Nationalised Banks		6 Banks Nationalised on April 15, 1980										
	Amount	Per- centage to total	Amount	Per- centage to total	Amount	Per- centage to total						Amount	Per- centage to total	Amount	Per- centage to total
	1	2	3	4	5	6	7	8	9	10	11	12			
Rs. 10,000 and less	..	..	..	13.6	1,439,13	12.9	165,51	12.0	367,57	30.7	7,14	0.8	2,885,57	13.5	
Above Rs. 10,000 and upto Rs. 1 lakh	..	..	..	12.0	1,637,43	14.7	233,14	16.9	212,56	17.8	19,70	2.2	2,906,50	13.6	
Above Rs. 1 lakh and upto Rs. 5 lakhs	..	..	..	7.5	1,286,59	11.5	243,10	17.6	229,98	19.2	54,56	6.1	2,317,98	10.9	
Above Rs. 5 lakhs and upto Rs. 10 lakhs	..	..	..	3.1	584,72	5.2	127,05	9.2	95,90	8.0	48,09	5.4	1,064,14	5.0	
Above Rs. 10 lakhs and upto Rs. 50 lakhs	..	..	..	8.9	1,785,01	16.0	300,32	21.7	203,55	17.0	251,80	28.1	3,131,52	14.7	
Above Rs. 50 lakhs and upto Rs. 1 crore	..	..	..	5.4	911,21	8.2	79,26	5.7	41,00	3.4	151,98	17.0	1,545,88	7.3	
Above Rs. 1 crore and upto Rs. 10 crores	..	..	..	19.4	1,924,00	17.2	94,26	6.8	32,73	2.7	295,22	33.0	3,639,88	17.1	
Above Rs. 10 crores	..	..	..	30.1	1,578,78	14.2	139,37	10.1	14,09	1.2	66,76	7.4	3,811,41	17.9	
Composite limit and unclassified	..	..	..	98	..	698	0.1	..	44	..	..	..	8,73	..	
TOTAL	..	..	..	6,682,35	100.0	11,153,85	100.0	1,382,34	100.0	1,197,82	100.0	895,25	100.0	21,311,61	100.0

.. Negligible

Note : Data are provisional

**No. 18—DISTRIBUTION OF LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RANGE, 1979 AND 1980**

(As on the last Friday of June)

							(Amount in Crores of Rupees)			
Interest Range							1979		1980	
							Amount	<i>Percentage to total</i>	Amount	<i>Percentage to total</i>
							1	2	3	4
6% and less	..	..	..	..	..	..	224	1.7	232	1.6
Above 6% and upto 9%	..	..	..	..	..	..	299	2.2	261	1.8
Above 9% and upto 10%	..	..	..	..	..	..	250	1.9	279	1.9
Above 10% and upto 11%	..	..	..	..	..	..	2,914	21.8	3,476	23.8
Above 11% and upto 12%	..	..	..	..	..	..	956	7.1	825	5.6
Above 12% and upto 13%	..	..	..	..	..	..	1,245	9.3	1,215	8.3
Above 13% and upto 14%	..	..	..	..	..	..	2,244	16.8	1,183	8.1
Above 14% and upto 15%	..	..	..	..	..	..	4,622	34.5	2,011	13.7
Above 15% and upto 16%	..	..	..	..	..	..	348	2.6	904	6.2
Above 16% and upto 17%	..	..	..	..	..	..	242	1.8	2,150	14.7
Above 17% and upto 18%	..	..	..	..	..	..	46	0.3	2,030	13.8
More than 18%	..	..	..	..	..	..	9	..	68	0.5
Total	..	..	..	..	..	..	13,399	100.0	14,634	100.0

.. Negligible

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

2) Data are provisional.

No. 19—SCHEDULED COMMERCIAL BANKS' ADVANCES TO

No.	State/Union Territory	Finance for distribution of fertilizers and other inputs				Loans to State Electricity Boards for energisation of wells, etc.			
		1979		1980		1979		1980	
		No. of Accounts	Amount out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4	5	6	7	8
State:									
1.	Andhra Pradesh	3,053	7,59.0	3,762	9,13.7	33	3,83.2	54	9,73.3
2.	Assam	84	73.0	105	69.6	—	—	—	—
3.	Bihar	3,447	1,514.7	2,130	24,11.7	18	4,84.3	3,551	7,75.3
4.	Gujarat	516	1,55.4	541	3,88.4	115	17,83.5	46	24,42.0
5.	Haryana	292	5,07.8	376	1,93.5	—	—	6	75.8
6.	Himachal Pradesh	—	—	20	0.4	—	—	—	—
7.	Jammu & Kashmir	3	1.0	8	1.8	—	—	—	—
8.	Karnataka	1,559	10,14.7	2,185	11,22.1	1	16.1	6	75.5
9.	Kerala	2,846	97.9	3,342	1,29.6	10	5,59.0	12	5,33.9
10.	Madhya Pradesh	2,578	1,81.8	3,672	3,64.1	53	6,88.4	26	16,38.9
11.	Maharashtra	1,209	4,56.4	2,649	17,55.2	7,338	42,10.2	1,105	32,86.0
12.	Manipur	—	—	—	—	—	—	—	—
13.	Meghalaya	1	0.7	6	0.5	—	—	—	—
14.	Nagaland	—	—	—	—	—	—	—	—
15.	Orissa	703	64.6	615	77.5	4	57.5	13	3,78.2
16.	Punjab	1,071	6,91.7	1,263	5,82.8	14	3,39.6	29	6,14.7
17.	Rajasthan	447	1,10.1	646	2,72.1	2,871	5,63.4	31	10,50.9
18.	Sikkim	—	—	—	—	—	—	—	—
19.	Tamil Nadu	4,447	19,43.7	4,272	40,74.6	16	94.9	46	2,99.7
20.	Tripura	3	0.5	177	1.4	—	—	—	—
21.	Uttar Pradesh	8,982	39,10.8	8,818	62,01.1	7,049	16,77.1	7,062	15,14.6
22.	West Bengal	1,844	4,45.7	1,983	4,41.7	2	1,73.5	14	6,36.1
Union Territory:									
23.	Andaman & Nicobar Islands	—	—	—	—	—	—	—	—
24.	Arunachal Pradesh	—	—	—	—	—	—	—	—
25.	Chandigarh	5	4,81.7	10	6,79.9	1	25.0	9	1,77.9
26.	Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
27.	Delhi	18	14.1	42	8,91.1	—	—	—	—
28.	Goa, Daman & Diu	39	8.5	31	9.7	—	—	—	—
29.	Lakshadweep	—	—	—	—	—	—	—	—
30.	Mizoram	—	—	—	—	—	—	—	—
31.	Pondicherry	54	10.2	47	18.3	—	—	—	—
Grand Total		33,201	124,44.0	36,700	206,00.8	17,525	110,55.7	12,010	144,72.8

.. Negligible.

Note: (i) Number of accounts relates to limit sanctioned and in force.
(ii) Data for 1980 are provisional while data for 1979 are revised.

AGRICULTURE (STATE-WISE), 1979 AND 1980

(Amount in Lakhs of Rupees)

(Amount in Lakhs of Rupees)												
Other types of indirect finance*				Direct finance to farmers				Total				No.
1979		1980		1979		1980		1979		1980		
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
9	10	11	12	13	14	15	16	17	18	19	20	
1,07,281	37,31.1	1,13,516	39,75.0	12,99,204	323,36.8	14,58,645	396,66.5	14,09,571	372,10.1	15,75,977	455,28.5	1
61,226	11,01.2	67,642	13,12.1	31,920	6,76.7	32,773	7,16.1	93,230	18,50.9	1,00,520	20,97.8	2
24,445	29,96.8	26,417	27,79.8	4,30,813	89,75.2	4,30,058	114,53.2	4,58,723	139,71.0	4,62,156	174,20.0	3
24,788	16,09.9	29,591	24,98.3	2,70,340	127,76.2	3,28,572	169,64.5	2,95,759	163,25.0	3,58,750	222,93.2	4
57,377	16,32.9	57,186	22,36.3	1,22,620	109,59.8	1,49,140	124,08.3	1,80,289	131,00.5	2,06,708	149,13.9	5
124	1,27.5	153	10.7	70,968	9,15.9	78,614	11,31.2	71,092	10,43.4	78,787	11,42.3	6
28,706	2,33.0	33,177	2,52.9	23,286	5,26.3	36,344	9,22.9	51,995	7,60.3	69,529	11,77.6	7
2,01,628	44,30.4	2,07,913	46,25.5	6,62,246	200,70.5	6,71,919	231,94.8	8,65,434	255,31.7	8,82,023	290,17.9	8
12,849	5,35.0	8,436	5,77.5	8,04,942	115,61.8	8,90,033	151,30.9	8,20,647	127,53.7	9,01,823	163,71.9	9
53,631	12,99.2	65,021	15,65.4	2,59,046	107,29.4	3,18,600	140,13.8	3,15,308	128,98.8	3,87,319	175,82.2	10
79,595	99,58.3	83,396	89,83.7	4,11,951	211,00.0	4,87,350	253,90.9	5,00,093	357,24.9	5,74,500	394,15.8	11
30,909	63.4	12,202	43.1	3,128	61.6	3,777	68.9	34,037	1,25.0	15,979	1,12.0	12
12	..	—	—	6,773	78.1	8,363	1,07.9	6,786	78.8	8,369	1,08.4	13
11	7.6	5	8.0	709	17.1	1,908	40.6	720	24.7	1,913	48.6	14
70,190	12,82.5	90,112	17,01.1	2,47,278	40,60.8	3,63,480	54,48.2	3,18,175	54,65.4	4,54,220	76,05.0	15
2,610	32,41.3	3,038	28,32.4	2,27,735	153,48.2	2,84,388	235,11.6	2,31,430	196,20.8	2,88,718	275,41.5	16
9,562	13,21.9	11,138	16,99.1	1,91,039	92,90.9	2,18,681	113,66.2	2,03,919	112,86.3	2,30,496	143,88.3	17
—	—	—	—	—	—	—	—	—	—	—	—	18
19,898	8,13.7	18,551	11,51.3	12,41,233	240,68.8	13,68,573	304,21.3	12,65,594	269,21.1	13,91,442	359,46.9	19
19,675	99.9	10,243	88.4	24,143	1,96.9	26,028	2,25.8	43,821	297.3	36,448	3,15.6	20
1,04,898	24,13.7	1,21,572	37,67.2	7,66,324	240,21.2	7,88,969	297,30.2	8,87,253	320,22.8	9,26,421	412,13.1	21
1,34,981	34,29.4	1,16,716	15,79.7	4,21,593	95,68.5	4,62,528	114,95.5	5,58,420	136,17.1	5,81,241	141,53.0	22
17	35.9	439	36.2	616	12.9	566	14.3	633	48.8	1,005	50.5	23
—	—	—	—	671	8.3	1,122	12.9	671	8.3	1,122	12.9	24
568	12,54.0	728	5,44.8	1,270	1,63.1	1,912	22,82.8	1,844	19,23.8	2,659	36,85.4	25
—	—	—	—	112	2.7	176	4.0	112	2.7	176	4.0	26
1,265	12,73.2	2,270	9,61.9	12,766	13,22.9	11,711	10,54.9	14,049	26,10.2	14,023	29,07.9	27
26	78.2	29	8.3	28,284	8,66.7	33,184	11,97.7	28,349	9,53.4	33,244	12,15.7	28
—	—	—	—	171	1.4	163	1.6	171	1.4	163	1.6	29
—	—	—	—	101	1.5	214	5.7	101	1.5	214	5.7	30
3,747	22.8	5,511	39.3	41,744	7,38.0	43,678	9,31.5	45,545	7,71.0	49,236	9,89.1	31
10,50,019	429,92.8	10,85,002	432,78.0	76,03,026	2,20,458.2	8,501,469	2,789,14.7	87,03,771	2,869,50.7	96,35,181	3,572,66.3	

* Includes loans to farmers through primary credit societies.

No. 20—SCHEDULED COMMERCIAL BANKS' ADVANCES TO

(As on the

State/Union Territory							Advances to Small-Scale Industries			
							1979		1980	
							No. of Units	Amount Outstanding	No. of Units	Amount Outstanding
							1	2	3	4
No. State:										
1.	Andhra Pradesh	..	..	..	..	..	57,260	142,22.9	65,036	178,12.3
2.	Assam	..	..	..	..	..	12,551	15,92.0	13,203	19,42.6
3.	Bihar	..	..	..	..	..	31,733	69,05.5	44,396	82,71.9
4.	Gujarat	..	..	..	..	..	37,029	220,24.0	46,340	265,93.1
5.	Haryana	..	..	..	..	..	12,461	106,27.0	16,548	132,83.8
6.	Himachal Pradesh	..	..	..	..	..	3,185	7,38.1	5,406	10,61.4
7.	Jammu & Kashmir	..	..	..	..	..	17,381	14,85.4	10,935	24,39.2
8.	Karnataka	..	..	..	..	..	48,070	168,63.7	55,245	195,88.0
9.	Kerala	..	..	..	..	..	30,514	106,85.6	48,107	132,59.1
10.	Madhya Pradesh	..	..	..	..	..	34,431	69,88.4	41,268	86,41.1
11.	Maharashtra	..	..	..	..	..	51,746	498,58.6	55,966	565,52.1
12.	Manipur	..	..	..	..	..	1,019	37.4	1,071	50.1
13.	Meghalaya	..	..	..	..	..	564	42.1	834	64.2
14.	Nagaland	..	..	..	..	..	490	65.3	1,044	1,09.9
15.	Orissa	..	..	..	..	..	23,742	23,86.7	34,257	29,42.3
16.	Punjab	..	..	..	..	..	26,896	208,88.3	32,062	226,56.0
17.	Rajasthan	..	..	..	..	..	37,746	64,36.4	41,883	81,33.7
18.	Sikkim	..	..	..	..	..	50	0.8	64	1.4
19.	Tamil Nadu	..	..	..	..	..	1,05,900	271,90.6	1,02,693	328,99.2
20.	Tripura	..	..	..	..	..	1,219	91.8	1,332	1,00.0
21.	Uttar Pradesh	..	..	..	..	..	77,547	228,68.1	93,959	276,83.8
22.	West Bengal	..	..	..	..	..	52,284	212,24.8	63,605	243,18.6
Union Territory :										
23.	Andaman & Nicobar Islands	..	..	..	..	..	140	6.1	49	5.3
24.	Arunachal Pradesh	..	..	..	..	..	45	2.0	68	5.0
25.	Chandigarh	..	..	..	..	..	1,195	12,24.7	1,550	14,86.7
26.	Dadra & Nagar Haveli	..	..	..	..	..	31	69.4	50	74.4
27.	Delhi	..	..	..	..	..	12,490	172,76.8	13,874	216,26.8
28.	Goa, Daman & Diu	..	..	..	..	..	1,617	10,35.1	1,972	13,55.1
29.	Lakshadweep (Includes Amindivi & Minicoy)	..	..	..	..	..	—	—	1	0.2
30.	Mizoram	..	..	..	..	..	115	1.1	164	3.3
31.	Pondicherry	}	..	..	..	..	1,280	4,38.0	1,454	6,87.3
	Mahe		..	..	..	..				
Grand Total							6,80,731	2,632,76.7	7,94,436	3,136,47.9

Note: Data for 1980 are provisional while data for 1979 are revised

SMALL-SCALE INDUSTRIES, ETC. (STATE-WISE), 1979 AND 1980

Last Friday of December)

(Amount in Lakhs of Rupees)

Advances to Road and Water Transport Operators				Loans for setting up Industrial Estates				Total				No.
1979		1980		1979		1980		1979		1980		
No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units	Amount Out-standing	No. of Units*	Amount Out-standing	No. of Units*	Amount Out-standing	
5	6	7	8	9	10	11	12	13	14	15	16	
17,598	15,45.4	20,219	21,39.5	23	1,50.9	16	1,09.4	74,881	159,19.2	85,271	200,61.2	1
6,441	9,06.0	7,126	10,21.0	—	—	8	5.2	18,992	24,98.0	20,337	29,68.8	2
33,509	38,72.4	34,157	44,01.5	2	65.4	2	29.9	65,244	108,43.3	78,555	127,03.3	3
19,276	38,05.0	19,742	48,66.5	36	11,11.0	27	13,46.0	56,341	269,40.0	66,109	328,05.6	4
5,696	13,53.8	7,017	19,25.1	1	1.5	1	1.0	18,158	119,82.3	23,566	152,09.9	5
939	4,25.4	1,504	8,45.6	1	17.7	1	15.6	4,125	11,81.2	6,911	19,22.6	6
2,074	9,38.7	3,764	18,58.1	—	—	1	1.2	19,455	24,24.1	14,700	42,98.5	7
12,659	36,31.0	13,809	40,45.8	15	1,09.1	21	2,26.7	60,744	206,03.8	69,075	238,60.5	8
7,543	19,63.1	12,957	35,58.8	59	86.7	36	1,03.4	38,116	127,35.4	61,100	169,21.3	9
12,952	33,69.2	14,177	40,85.3	1	..	—	—	47,384	103,57.6	55,445	127,26.4	10
28,412	80,36.3	30,316	94,45.9	4	14.5	3	25.2	80,162	579,09.4	86,285	660,23.2	11
428	1,46.2	335	1,67.6	—	—	—	—	1,447	1,83.6	1,406	2,17.7	12
478	1,56.8	396	1,80.6	—	—	—	—	1,042	1,98.9	1,230	2,44.8	13
198	73.4	284	1,10.9	3	4.3	—	—	691	1,43.0	1,328	2,20.8	14
7,417	12,71.6	7,947	15,55.9	3	1,23.0	3	1,22.2	31,162	37,81.3	42,207	46,20.4	15
12,078	23,27.3	14,555	37,24.5	6	98.1	10	1,69.5	38,980	233,13.7	46,627	265,50.0	16
10,530	16,51.0	11,573	23,37.1	31	1,05.8	6	1,04.4	48,307	81,93.2	53,462	105,75.2	17
11	3.3	6	3.1	—	—	—	—	61	4.1	70	4.5	18
9,022	23,37.1	11,694	36,81.7	2	1.8	1	1.3	1,14,924	295,29.5	1,14,388	365,82.2	19
1,953	2,53.3	1,981	2,65.6	—	—	—	—	3,172	3,45.1	3,313	3,65.6	20
32,581	50,99.4	36,432	73,74.1	11	65.6	13	1,34.6	1,10,139	280,33.1	1,30,404	351,92.5	21
24,891	53,65.7	31,188	56,92.2	3	44.1	4	45.4	77,178	266,34.6	94,797	300,56.2	22
36	16.5	30	12.9	—	—	—	—	176	22.6	79	18.2	23
58	26.7	73	34.5	—	—	6	3.9	103	28.7	147	43.4	24
1,205	2,12.6	1,570	3,55.2	5	2,31.4	12	3,68.5	2,405	16,68.7	3,132	22,10.4	25
17	5.2	17	5.9	—	—	—	—	48	74.6	67	80.3	26
5,347	18,60.0	5,247	20,17.5	6	6,74.2	4	5,85.5	17,843	198,11.0	19,125	242,29.8	27
2,189	6,42.0	2,376	8,33.9	10	4.7	3	84.0	3,816	16,81.8	4,351	22,73.0	28
9	0.3	10	0.2	—	—	—	—	9	0.3	11	0.4	29
45	23.0	71	49.4	—	—	—	—	160	24.1	235	52.7	30
351	57.4	392	1,27.0	—	—	1	1.6	1,631	4,95.4	1,847	8,15.9	31
2,55,943	513,75.1	2,90,965	667,22.9	222	29,09.8	179	34,84.5	9,36,896	3,175,61.6	10,85,580	3,838,55.3	

Negligible.

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

	Agriculture				Small-Scale Industries including Industrial Estates				Road and Water Transport Operators			
	1979		1980		1979		1980		1979		1980	
	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage
	1	2	3	4	5	6	7	8	9	10	11	12
State Bank Group:												
1. State Bank of India ..	922,20	16.1	1,110,73	15.4	734,07	12.8	1,058,78	14.7	119,92	2.1	153,65	2.1
2. State Bank of Bikaner & Jaipur ..	45,24	20.8	N.A.	N.A.	28,16	12.9	N.A.	N.A.	2,71	1.3	N.A.	N.A.
3. State Bank of Hyderabad ..	57,24	22.3	N.A.	N.A.	28,31	11.0	N.A.	N.A.	2,97	1.2	N.A.	N.A.
4. State Bank of Indore ..	13,00	12.1	N.A.	N.A.	13,36	12.4	N.A.	N.A.	2,87	2.7	N.A.	N.A.
5. State Bank of Mysore ..	30,40	17.8	N.A.	N.A.	26,28	15.4	N.A.	N.A.	79	0.5	N.A.	N.A.
6. State Bank of Patiala ..	52,47	25.3	N.A.	N.A.	34,45	16.6	N.A.	N.A.	3,01	1.4	N.A.	N.A.
7. State Bank of Saurashtra ..	11,87	9.4	N.A.	N.A.	23,94	18.9	N.A.	N.A.	3,85	3.0	N.A.	N.A.
8. State Bank of Travancore ..	32,05	14.2	N.A.	N.A.	27,85	12.3	N.A.	N.A.	5,87	2.6	N.A.	N.A.
Associates of SBI* ..	242,27	18.4	303,12	20.3	182,35	13.9	236,35	15.9	22,07	1.7	27,29	1.8
14 Nationalised Banks:												
9. Allahabad Bank ..	42,99	10.6	66,35	13.4	42,31	10.4	62,45	12.6	10,79	2.6	11,75	2.4
10. Bank of Baroda ..	172,47	12.1	222,86	13.3	169,93	11.9	207,09	12.4	35,59	2.5	41,11	2.5
11. Bank of India ..	127,66	8.6	171,42	9.6	170,77	11.6	231,84	13.0	31,18	2.1	49,37	2.8
12. Bank of Maharashtra ..	36,04	8.5	47,78	10.1	78,83	18.8	96,04	20.3	13,34	3.2	14,71	3.1
13. Canara Bank ..	139,06	13.6	168,25	14.3	124,11	12.1	154,09	13.1	24,00	2.4	26,74	2.3
14. Central Bank of India ..	206,98	14.9	264,32	16.5	136,56	9.9	184,35	11.6	26,22	1.9	38,03	2.4
15. Dena Bank ..	40,36	9.0	50,24	10.2	78,91	17.5	91,04	18.5	11,03	2.5	10,92	2.2
16. Indian Bank ..	50,44	8.5	65,84	9.7	72,52	12.3	89,40	13.1	7,51	1.3	8,09	1.2
17. Indian Overseas Bank ..	81,57	11.2	110,33	11.3	67,49	9.3	88,36	9.1	13,07	1.8	15,52	1.6
18. Punjab National Bank ..	161,51	13.2	200,18	13.0	169,35	13.8	252,41	16.4	33,90	2.8	47,29	3.1
19. Syndicate Bank ..	97,76	11.9	122,81	11.5	100,44	12.3	133,16	12.4	28,87	3.5	34,05	3.2
20. Union Bank of India ..	106,72	14.9	121,59	15.3	89,08	12.5	114,02	14.3	9,80	1.4	12,10	1.5
21. United Bank of India ..	60,68	8.6	68,09	9.2	66,90	9.5	89,81	12.1	32,78	4.6	34,93	4.7
22. United Commercial Bank ..	94,24	10.1	116,94	10.4	76,80	8.2	98,02	8.7	28,75	3.1	44,96	4.0
6 Banks Nationalised on April 15, 1980:												
23. Andhra Bank ..	N.A.	N.A.	78,70	22.1	N.A.	N.A.	44,72	12.5	N.A.	N.A.	3,63	1.0
24. Corporation Bank ..	N.A.	N.A.	13,92	8.6	N.A.	N.A.	18,65	11.6	N.A.	N.A.	4,96	3.1
25. New Bank of India ..	N.A.	N.A.	19,52	7.6	N.A.	N.A.	43,82	17.1	N.A.	N.A.	6,54	2.6
26. Oriental Bank of Commerce ..	N.A.	N.A.	15,68	9.3	N.A.	N.A.	24,62	14.6	N.A.	N.A.	5,05	3.0
27. Punjab & Sind Bank ..	N.A.	N.A.	68,11	17.5	N.A.	N.A.	44,71	11.5	N.A.	N.A.	16,02	4.1
28. Vijaya Bank ..	N.A.	N.A.	28,12	11.5	N.A.	N.A.	26,67	10.9	N.A.	N.A.	8,30	3.4

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

N.A. ... Not Available

Note : Data for 1980 are Provisional.

RATIOS TO THEIR TOTAL CREDIT, DECEMBER 1979 AND 1980

(Amount in Lakhs of Rupees)																
Exports				Other Priority Sectors				Other Advances				Total Credit				No.
1979		1980		1979		1980		1979		1980		1979		1980		
Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	Amount	Per-centage	
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
381,21	6.7	456,57	6.3	115,38	2.0	149,89	2.1	3,453,52	60.3	4,282,88	59.4	5,726,30	100.0	7,212,50	100.0	1
11,13	5.1	N.A.	N.A.	6,07	2.8	N.A.	N.A.	124,41	57.1	N.A.	N.A.	217,72	100.0	258,62	100.0	2
23,85	9.3	N.A.	N.A.	8,77	3.4	N.A.	N.A.	135,75	52.8	N.A.	N.A.	256,89	100.0	267,44	100.0	3
11,13	10.3	N.A.	N.A.	3,40	3.2	N.A.	N.A.	63,82	59.3	N.A.	N.A.	107,58	100.0	125,76	100.0	4
1,88	1.1	N.A.	N.A.	4,18	2.5	N.A.	N.A.	107,02	62.7	N.A.	N.A.	170,55	100.0	195,86	100.0	5
6,21	3.0	N.A.	N.A.	7,25	3.5	N.A.	N.A.	104,08	50.2	N.A.	N.A.	207,47	100.0	233,73	100.0	6
6,05	4.8	N.A.	N.A.	3,82	3.0	N.A.	N.A.	77,01	60.9	N.A.	N.A.	126,54	100.0	156,30	100.0	7
15,50	6.8	N.A.	N.A.	10,66	4.7	N.A.	N.A.	134,54	59.4	N.A.	N.A.	226,47	100.0	252,59	100.0	8
75,75	5.8	70,03	4.7	44,15	3.4	53,15	3.6	746,63	56.8	800,31	53.7	1,313,22	100.0	1,490,30	100.0	
20,76	5.1	25,58	5.2	17,34	4.3	20,01	4.1	272,61	67.0	308,10	62.3	406,80	100.0	494,24	100.0	9
76,48	5.3	99,34	5.9	41,43	2.9	48,50	2.9	932,66	65.3	1,051,78	63.0	1,428,56	100.0	1,670,68	100.0	10
136,22	9.2	129,86	7.3	46,42	3.1	64,41	3.6	968,29	65.4	1,137,86	63.7	1,480,54	100.0	1,784,76	100.0	11
20,92	5.0	23,77	5.0	30,62	7.3	34,33	7.3	240,08	57.2	256,21	54.2	419,83	100.0	472,84	100.0	12
67,94	6.7	74,55	6.4	40,37	3.9	48,87	4.2	625,84	61.3	699,79	59.7	1,021,32	100.0	1,172,29	100.0	13
81,75	5.9	79,29	5.0	38,53	2.8	56,74	3.6	895,49	64.6	972,89	60.9	1,385,53	100.0	1,595,62	100.0	14
33,00	7.3	32,14	6.5	18,62	4.1	22,31	4.6	268,67	59.6	284,99	58.0	450,59	100.0	491,64	100.0	15
37,74	6.4	36,60	5.4	23,08	3.9	26,18	3.8	399,84	67.6	455,84	66.8	591,13	100.0	681,95	100.0	16
48,53	6.7	62,66	6.4	18,31	2.5	18,01	1.8	498,10	68.5	680,33	69.8	727,07	100.0	975,21	100.0	17
48,04	3.9	68,39	4.5	20,21	1.6	30,49	2.0	795,06	64.7	936,40	61.0	1,228,07	100.0	1,535,16	100.0	18
53,86	6.6	60,53	5.6	69,03	8.4	83,21	7.8	469,00	57.3	636,30	59.5	818,96	100.0	1,070,06	100.0	19
79,89	11.2	80,39	10.1	33,00	4.6	38,79	4.8	395,31	55.4	430,48	54.0	713,80	100.0	797,37	100.0	20
37,93	5.4	32,11	4.3	27,76	4.0	34,52	4.7	477,18	67.9	482,72	65.0	703,23	100.0	742,18	100.0	21
49,26	5.2	56,36	5.0	35,03	3.7	43,93	3.9	652,98	69.7	765,20	68.0	937,06	100.0	1,125,41	100.0	22
N.A.	N.A.	14,21	4.0	N.A.	N.A.	4,15	1.2	N.A.	N.A.	210,71	59.2	354,20	100.0	356,12	100.0	23
N.A.	N.A.	29,96	18.6	N.A.	N.A.	11,20	6.9	N.A.	N.A.	82,39	51.2	139,58	100.0	161,08	100.0	24
N.A.	N.A.	17,45	6.8	N.A.	N.A.	11,40	4.4	N.A.	N.A.	157,89	61.5	252,57	100.0	256,62	100.0	25
N.A.	N.A.	3,01	1.8	N.A.	N.A.	3,73	2.2	N.A.	N.A.	116,21	69.1	151,91	100.0	168,30	100.0	26
N.A.	N.A.	20,34	5.2	N.A.	N.A.	8,27	2.1	N.A.	N.A.	231,11	59.6	332,21	100.0	388,56	100.0	27
N.A.	N.A.	16,00	6.5	N.A.	N.A.	16,42	6.7	N.A.	N.A.	149,23	61.0	216,61	100.0	244,74	100.0	28

NO. 22—ADVANCES OF PUBLIC SECTOR BANKS

					Retail Trade				Small Business			
					1979		1980		1979		1980	
					No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
					1	2	3	4	5	6	7	8
State Bank Group :												
1.	State Bank of India	..	..	..	2,66,715	75,35	2,74,454	86,23	1,05,263	24,84	1,63,868	42,43
2.	State Bank of Bikaner & Jaipur	..	..	..	11,328	5,07	N.A.	N.A.	2,292	52	N.A.	N.A.
3.	State Bank of Hyderabad	..	..	..	24,616	5,47	N.A.	N.A.	9,908	1,82	N.A.	N.A.
4.	State Bank of Indore	..	..	..	9,678	2,75	N.A.	N.A.	1,454	34	N.A.	N.A.
5.	State Bank of Mysore	..	..	..	18,195	2,98	N.A.	N.A.	5,385	70	N.A.	N.A.
6.	State Bank of Patiala	..	..	..	12,116	6,90	N.A.	N.A.	8,68	19	N.A.	N.A.
7.	State Bank of Saurashtra	..	..	..	5,831	3,06	N.A.	N.A.	2,854	26	N.A.	N.A.
8.	State Bank of Travancore	..	..	..	12,971	7,25	N.A.	N.A.	2,655	1,72	N.A.	N.A.
	Associates of SBI*	..	..	..	94,735	33,48	1,08,351	40,08	25,416	5,55	27,006	7,02
14 Nationalised Banks :												
9.	Allahabad Bank	..	..	..	19,002	11,29	23,037	13,33	9,108	3,40	10,767	3,75
10.	Bank of Baroda	..	..	..	63,752	18,42	64,048	20,99	76,911	12,26	95,580	14,94
11.	Bank of India	..	..	..	37,472	29,88	47,677	39,95	20,756	5,51	29,935	8,82
12.	Bank of Maharashtra	..	..	..	25,266	16,86	25,834	18,49	17,837	4,86	19,969	6,13
13.	Canara Bank	..	..	..	64,691	19,57	68,410	24,27	50,218	7,78	56,397	9,12
14.	Central Bank of India	..	..	..	37,477	17,17	52,793	26,30	49,620	8,24	63,132	11,63
15.	Dena Bank	..	..	..	14,131	10,42	17,106	12,34	19,312	3,35	22,474	4,62
16.	Indian Bank	..	..	..	21,296	14,04	22,679	15,59	18,432	1,55	18,513	1,88
17.	Indian Overseas Bank	..	..	..	49,362	11,77	44,319	11,98	2,392	53	2,648	44
18.	Punjab National Bank	..	..	..	11,913	8,68	18,422	12,89	29,301	3,92	44,925	6,88
19.	Syndicate Bank	..	..	..	76,418	39,43	87,443	48,08	62,029	14,78	67,892	17,33
20.	Union Bank of India	..	..	..	31,900	16,34	36,289	19,26	24,688	5,75	26,798	6,81
21.	United Bank of India	..	..	..	34,388	18,05	38,165	21,97	25,448	4,90	26,601	6,33
22.	United Commercial Bank	..	..	..	27,773	19,83	33,405	25,70	27,224	8,69	33,535	9,28
6 Banks Nationalised on April 15, 1980												
23.	Andhra Bank	..	..	..	N.A.	N.A.	4,272	2,41	N.A.	N.A.	6,643	72
24.	Corporation Bank	..	..	..	N.A.	N.A.	6,731	7,11	N.A.	N.A.	5,691	1,41
25.	New Bank of India	..	..	..	N.A.	N.A.	3,698	9,69	N.A.	N.A.	2,981	85
26.	Oriental Bank of Commerce	..	..	..	N.A.	N.A.	2,251	2,29	N.A.	N.A.	911	1,03
27.	Punjab & Sind Bank	..	..	..	N.A.	N.A.	3,546	5,94	N.A.	N.A.	1,744	1,14
28.	Vijaya Bank	..	..	..	N.A.	N.A.	12,280	9,84	N.A.	N.A.	9,554	2,73

* Refers to totals in respect of 7 Associates of State Bank of India.
 Note: Data for 1980 are provisional.

N. A. Not Available.

TO OTHER PRIORITY SECTORS, DECEMBER 1979 AND 1980

(Amount in Lakhs of Rupees)

Professional and Self-Employed				Educational Loans				Total		No.		
1979		1980		1979		1980		1979		1980		No.
No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
9	10	11	12	13	14	15	16	17	18	19	20	21
75,470	14,01	1,08,395	19,22	5,427	1,18	5,976	2,01	4,528,75	115,38	5,52,693	149,89	1
2,825	48	N.A.	N.A.	—	—	N.A.	N.A.	16,445	6,07	N.A.	N.A.	2
5,471	1,44	N.A.	N.A.	190	4	N.A.	N.A.	40,185	8,77	N.A.	N.A.	3
3,872	31	N.A.	N.A.	15	..	N.A.	N.A.	15,019	3,40	N.A.	N.A.	4
3,563	45	N.A.	N.A.	226	5	N.A.	N.A.	27,369	4,18	N.A.	N.A.	5
726	14	N.A.	N.A.	68	2	N.A.	N.A.	13,778	7,25	N.A.	N.A.	6
5,396	48	N.A.	N.A.	204	2	N.A.	N.A.	14,285	3,82	N.A.	N.A.	7
25,320	1,59	N.A.	N.A.	687	10	N.A.	N.A.	41,633	10,66	N.A.	N.A.	8
47,173	4,89	55,217	5,73	1,390	23	1,609	32	1,68,714	44,15	1,92,183	53,15	
8,321	1,92	10,539	2,47	170	73	46	46	36,601	17,34	44,389	20,01	9
70,839	10,00	73,994	11,81	2,434	75	2,143	76	2,13,936	41,43	2,35,765	48,50	10
40,532	10,04	52,189	14,49	1,978	99	2,453	1,15	1,00,738	46,42	1,32,254	64,41	11
14,581	8,31	15,212	9,16	552	59	529	55	58,236	30,62	61,544	34,33	12
77,752	11,20	84,001	13,20	13,936	1,82	15,157	2,28	2,06,597	40,37	2,23,965	48,87	13
66,524	12,57	71,247	18,10	1,275	55	1,793	71	1,54,896	38,53	1,88,965	56,74	14
27,035	4,76	30,270	5,27	241	9	242	8	60,719	18,62	70,092	22,31	15
21,770	7,22	25,822	8,46	2,461	27	1,788	25	63,959	23,08	68,802	26,18	16
31,420	5,87	26,360	5,39	2,008	14	2,448	20	85,182	18,31	75,775	18,01	17
46,515	7,40	59,551	10,45	550	21	786	27	88,279	20,21	1,23,684	30,49	18
57,099	13,99	64,683	16,72	3,767	83	3,379	1,08	1,99,313	69,03	2,23,397	83,21	19
65,171	10,74	70,404	12,52	491	17	751	20	1,22,250	33,00	1,34,242	38,79	20
15,245	4,75	16,371	6,14	81	6	205	8	75,162	27,76	81,342	34,52	21
38,515	6,37	42,947	8,80	387	14	331	15	93,899	35,03	1,10,218	43,93	22
N.A.	N.A.	6,396	1,00	N.A.	N.A.	55	2	N.A.	N.A.	17,366	4,15	23
N.A.	N.A.	4,475	2,62	N.A.	N.A.	462	6	N.A.	N.A.	17,359	11,20	24
N.A.	N.A.	1,676	85	N.A.	N.A.	53	1	N.A.	N.A.	8,408	11,40	25
N.A.	N.A.	896	36	N.A.	N.A.	18	5	N.A.	N.A.	4,076	3,73	26
N.A.	N.A.	1,939	1,17	N.A.	N.A.	61	2	N.A.	N.A.	7,290	8,27	27
N.A.	N.A.	8,068	3,58	N.A.	N.A.	1,382	27	N.A.	N.A.	31,284	16,42	28

No. 23—ADVANCES OF PUBLIC SECTOR

(As on the last

	Loans and advances to small-scale Industries				Loans and advances to other small-scale industries in tiny sector other than village and cottage industries				Loans and advances to artisans, village and cottage industries			
	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 3 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 7 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 11 to Col. No. 27
	1	2	3	4	5	6	7	8	9	10	11	12
State Bank Group :												
1. State Bank of India ..	2,891,64	954,51	853,31	80.7	1,03,793	159,78	132,47	12.5	1,87,979	38,75	30,93	2.9
3. State Bank of Bikaner & Jaipur ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3. State Bank of Hyderabad ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4. State Bank of Indore ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5. State Bank of Mysore ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6. State Bank of Patiala ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7. State Bank of Saurashtra ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8. State Bank of Travancore ..	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Associates of SBI* ..	1,07,509	280,05	203,74	86.7	18,336	16,63	12,20	5.2	58,994	10,08	7,15	3.0
14 Nationalised Banks:												
9. Allahabad Bank ..	16,635	57,71	51,97	86.4	1,314	4,66	4,11	6.9	5,171	2,77	2,18	3.6
10. Bank of Baroda ..	23,290	237,61	188,91	93.4	1,803	6,78	5,10	2.5	6,372	2,19	1,78	0.9
11. Bank of India ..	36,148	252,33	205,91	91.0	1,922	4,56	3,98	1.8	6,496	2,75	2,27	1.0
12. Bank of Maharashtra ..	11,073	91,81	89,17	93.9	748	2,24	2,01	2.1	1,267	40	36	0.4
13. Canara Bank ..	34,311	197,35	142,01	93.3	1,797	4,56	3,65	2.4	11,574	2,49	2,12	1.4
14. Central Bank of India ..	30,202	221,83	169,82	92.2	1,276	3,40	2,75	1.5	11,220	9,04	7,48	4.1
15. Dena Bank ..	10,141	121,63	86,11	95.8	531	1,67	1,02	1.2	1,628	45	39	0.4
16. Indian Bank ..	28,825	116,13	83,73	94.9	1,119	2,08	1,79	2.0	8,130	1,31	1,03	1.2
17. Indian Overseas Bank ..	38,309	119,07	84,19	98.0	1,356	56	53	0.6	6,316	59	54	0.6
18. Punjab National Bank ..	49,765	319,54	236,18	94.9	1,404	6,52	5,21	2.1	16,110	6,53	5,20	2.1
19. Syndicate Bank ..	17,957	137,07	115,17	87.4	3,022	10,58	9,34	7.1	3,635	1,48	1,44	1.1
20. Union Bank of India ..	12,259	148,21	106,02	93.5	1,170	4,05	3,11	2.7	1,132	61	52	0.5
21. United Bank of India ..	42,677	88,87	77,35	87.2	4,383	3,09	2,85	3.2	15,725	4,50	4,30	4.8
22. United Commercial Bank ..	11,309	103,82	87,87	91.5	1,382	5,44	5,05	5.3	885	52	43	0.4
6 Banks Nationalised on April 15, 1980												
23. Andhra Bank ..	4,218	58,52	41,35	92.8	300	2,30	1,53	3.4	1,427	17	12	0.3
24. Corporation Bank ..	972	28,33	18,02	96.6	122	70	46	2.5	80	4	4	0.2
25. New Bank of India ..	4,004	57,23	41,97	96.3	91	37	30	0.7	359	11	10	0.2
26. Oriental Bank of Commerce ..	1,247	28,63	24,23	98.4	22	11	8	0.3	13	7	5	0.2
27. Punjab and Sind Bank ..	2,245	55,40	42,38	99.5	77	17	14	0.3	126	3	3	0.1
28. Vijaya Bank ..	2,000	32,44	25,55	96.4	209	79	56	2.1	256	37	24	0.9
Grand Total	7,74,260	3,708,09	2,974,96	88.6	1,461,77	241,04	198,24	5.9	3,448,95	85,25	68,70	2.1

* Refers to totals in respect of 7 associates of State Bank of India

N.A. ... Not Available

Note : Data are Provisional

BANKS TO SMALL INDUSTRIES

Friday of December, 1980)

(Amount in Lakhs of Rupees)															
Loans and advances to craftsmen and other qualified entrepreneurs				Term loans (including instalment credit) granted to small-scale industries				Loans for setting up industrial estates				Total loans and advances to small-scale industries			
No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 15 to Col. No. 27	No. of units	Limits sanctioned	Balance outstanding	Percentage of Col. No. 19 to Col. No. 27	No. of units	Limits sanctioned	Balance Outstanding	Percentage of Col. No. 23 to Col. No. 27	No. of units	Limits sanctioned	Balance Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
12,736	51,29	40,86	3.9	29,003	12,317	100,52	9.5	20	2,01	1,21	0.1	5,93,672	1,204,33	1,057.57	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
15,976	14,96	12,05	5.1	12,635	39,47	32,76	13.9	5	1,19	1,21	0.5	2,00,815	321,72	235,14	
3,561	2,18	1,87	3.1	3,575	16,22	14,78	24.6	5	2,32	2,32	3.9	26,681	67,32	60,13	
832	7,33	6,43	3.2	3,017	37,26	33,52	16.6	13	4,50	4,87	2.4	32,297	253,91	202,22	
8,142	16,85	13,98	6.2	4,990	35,65	31,49	13.9	6	5,80	5,70	2.5	52,708	276,49	226,14	
517	3,36	3,40	3.6	1,777	16,22	16,16	17.0	4	1,37	1,10	1.2	13,605	97,81	94,94	
1,133	5,56	4,39	2.9	5,554	22,91	22,91	15.1	16	2,00	1,92	1.3	48,815	209,96	152,17	
1,317	4,52	4,07	2.2	3,993	19,03	18,76	10.2	3	38	23	0.1	44,015	238,79	184,12	
338	2,97	2,33	2.6	2,110	14,65	12,82	14.3	1	1,19	1,19	1.3	12,638	126,72	89,85	
10,577	2,32	1,71	1.9	13,326	25,88	21,47	24.3	6	1,25	1,14	1.3	48,651	121,84	88,26	
9,428	69	64	0.8	1,710	26,67	18,91	22.0	13	5,87	2,46	2.9	55,409	120,91	85,90	
2,868	2,86	2,21	0.9	10,733	54,78	41,71	16.8	18	6,83	3,61	1.5	70,147	335,45	248,80	
3,528	6,32	5,80	4.4	9,071	39,76	36,64	27.8	21	1,43	1,41	1.1	28,142	155,45	131,75	
1,434	4,49	3,76	3.3	2,049	13,15	10,83	9.6	19	62	61	0.5	15,995	157,36	113,41	
4,623	4,72	4,23	4.8	14,909	16,05	15,82	17.8	6	1,27	1,08	1.2	67,408	101,18	88,73	
260	3,02	2,72	2.8	5,533	26,23	23,22	24.2	7	1,77	1,95	2.0	13,836	112,80	96,07	
228	2,14	1,56	3.5	892	12,19	10,34	23.2	6	28	16	0.4	6,173	63,13	44,56	
54	17	13	0.7	220	2,73	2,25	12.1	—	—	—	—	1,228	29,24	18,65	
62	1,85	1,24	2.8	252	2,64	2,07	4.8	2	51	21	0.5	4,516	59,56	43,61	
41	27	26	1.1	194	3,06	2,58	10.5	—	—	—	—	1,323	29,08	24,62	
37	6	6	0.1	597	9,46	9,61	22.6	2	1,38	2,10	4.9	2,485	55,66	42,61	
24	17	16	0.6	434	4,95	4,61	17.4	2	18	16	0.6	2,489	33,77	26,51	
77,716	138,10	113,86	3.4	1,26,574	562,13	483,78	14.4	175	42,15	34,64	1.0	1,343,048	4,172,48	3,355,76	

No. 24—ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE, SMALL-SCALE INDUSTRIES AND EXPORTS, DECEMBER 1979 AND 1980

(Amount in Lakhs of Rupees)																	
	Agriculture			Small-scale Industries Including Industrial Estates			Road and Water Transport Operators			Exports							
	1979		1980	1979		1980	1979		1980	1979		1980					
	No. of Ac-counts	Amount Out-standing	No. of Ac-counts	Amount Out-standing	No. of Ac-counts	Amount Out-standing	No. of Ac-counts	Amount Out-standing	No. of Ac-counts	Amount Out-standing	No. of Ac-counts	Amount Out-standing					
State Bank Group:																	
State Bank of India ..	..	30,06,356	922,20	32,87,847	1,110,73	2,45,167	734,07	5,93,692	1,058,78	52,833	119,92	56,344	153,65	3,776	381,21	4,028	456,57
State Bank of Bikaner & Jaipur ..	..	86,257	45,24	N.A.	N.A.	28,201	28,16	N.A.	N.A.	4,153	2,71	N.A.	N.A.	185	11,13	N.A.	N.A.
State Bank of Hyderabad ..	..	1,30,626	57,24	N.A.	N.A.	19,374	28,31	N.A.	N.A.	4,465	2,97	N.A.	N.A.	117	23,85	N.A.	N.A.
State Bank of Indore ..	..	42,467	13,00	N.A.	N.A.	4,768	13,36	N.A.	N.A.	702	2,87	N.A.	N.A.	30	11,13	N.A.	N.A.
State Bank of Mysore ..	..	1,20,656	30,40	N.A.	N.A.	9,037	26,28	N.A.	N.A.	319	79	N.A.	N.A.	35	1,88	N.A.	N.A.
State Bank of Patiala ..	..	90,055	52,47	N.A.	N.A.	7,849	34,45	N.A.	N.A.	2,375	3,01	N.A.	N.A.	150	6,21	N.A.	N.A.
State Bank of Saurashtra ..	..	16,710	11,87	N.A.	N.A.	8,911	23,94	N.A.	N.A.	1,304	3,85	N.A.	N.A.	94	6,05	N.A.	N.A.
State Bank of Travancore ..	..	2,33,419	32,05	N.A.	N.A.	15,588	27,85	N.A.	N.A.	1,801	5,87	N.A.	N.A.	159	15,50	N.A.	N.A.
Associates of SBI* ..	..	7,20,190	242,27	8,41,787	303,12	93,728	182,35	2,00,820	236,35	15,119	22,07	16,949	27,29	770	75,75	698	70,08
14 Nationalised Banks :																	
Allahabad Bank ..	..	85,661	42,99	1,00,122	66,35	13,732	42,31	26,686	62,45	6,008	10,79	6,875	11,75	357	20,76	368	25,58
Bank of Baroda ..	..	3,42,895	172,47	3,91,547	222,86	20,348	169,93	32,310	207,09	18,117	35,59	18,531	41,11	1,970	76,48	1,768	99,34
Bank of India ..	..	3,01,700	127,66	3,89,630	171,42	24,804	170,77	52,714	231,84	15,718	31,18	19,889	49,37	3,759	136,22	1,063	129,86
Bank of Maharashtra ..	..	51,504	36,04	66,478	47,78	11,492	78,83	13,609	96,04	6,185	13,34	6,104	14,71	602	20,92	222	23,77
Canara Bank ..	..	6,91,453	139,06	7,34,647	168,25	33,441	124,11	48,831	154,09	9,192	24,00	8,782	26,74	1,600	67,94	1,261	74,55
Central Bank of India ..	..	5,19,120	206,98	6,23,692	264,32	22,379	136,56	44,018	184,35	21,151	26,22	27,430	38,03	1,317	81,75	976	79,29
Dena Bank ..	..	90,824	40,36	95,186	50,24	8,734	78,91	12,639	91,04	6,067	11,03	5,960	10,92	719	33,00	572	32,14
Indian Bank ..	..	2,54,008	50,44	2,66,491	65,84	26,810	72,52	48,657	89,40	4,570	7,51	4,376	8,09	1,084	37,74	532	36,60
Indian Overseas Bank ..	..	3,49,931	81,57	4,39,239	110,33	37,313	67,49	55,422	88,36	6,562	13,07	6,652	15,52	1,050	48,53	979	62,66
Punjab National Bank ..	..	2,56,333	161,51	3,22,727	200,18	38,959	169,35	70,165	252,41	19,909	33,90	23,980	47,29	1,083	48,04	1,172	68,39
Syndicate Bank ..	..	3,41,623	97,76	3,26,437	122,81	17,339	100,44	28,163	133,16	11,750	28,87	12,632	34,05	3,680	53,86	901	60,53
Union Bank of India ..	..	2,49,103	106,72	1,79,860	121,59	10,864	89,08	16,014	114,02	12,819	9,80	12,960	12,10	2,098	79,89	955	80,39
United Bank of India ..	..	3,96,207	60,68	3,73,386	68,09	39,617	66,90	67,414	89,81	21,315	32,78	24,221	34,93	427	37,93	343	32,11
United Commercial Bank ..	..	2,46,633	94,24	2,99,730	116,94	10,898	76,80	13,843	98,02	13,416	28,75	14,486	44,96	559	49,26	764	56,36
6 Banks Nationalised on April 15, 1980																	
Andhra Bank ..	..	N.A.	N.A.	2,94,651	78,70	N.A.	N.A.	6,179	44,72	N.A.	N.A.	2,314	3,63	N.A.	N.A.	156	14,21
Corporation Bank ..	..	N.A.	N.A.	34,385	13,92	N.A.	N.A.	1,228	18,65	N.A.	N.A.	1,129	4,96	N.A.	N.A.	537	29,96
New Bank of India ..	..	N.A.	N.A.	15,303	19,52	N.A.	N.A.	4,518	43,82	N.A.	N.A.	1,360	6,54	N.A.	N.A.	618	17,45
Oriental Bank of Commerce ..	..	N.A.	N.A.	13,998	15,68	N.A.	N.A.	1,323	24,62	N.A.	N.A.	1,060	5,05	N.A.	N.A.	82	3,01
Punjab & Sind Bank ..	..	N.A.	N.A.	38,544	68,11	N.A.	N.A.	2,487	44,71	N.A.	N.A.	3,276	16,02	N.A.	N.A.	606	20,34
Vijaya Bank ..	..	N.A.	N.A.	1,21,727	28,12	N.A.	N.A.	2,491	26,67	N.A.	N.A.	1,654	8,30	N.A.	N.A.	366	16,00

* Refers to totals in respect of 7 Associates of State Bank of India.
Note: Data for 1980 are Provisional.

No. 25—SCHEDULED COMMERCIAL BANKS' ADVANCES TO EXPORTERS

							(Amount in Lakhs of Rupees)					
As on the last Friday of							1969	1976	1977	1978	1979	1980*
March	..	..	..	..	..	..	250,45	962,19	1,200,22	1,275,12	1,519,44	1,731.04
June	..	..	..	..	..	..	270,19	994,40	1,149,18	1,300,73	1,456,54	1,665,92
September	..	..	..	..	..	..	274,10	954,89	1,105,13	1,298,38	1,461,78	1,611,21
December	..	..	..	..	..	..	303,19	1,119,80	1,206,25	1,408,13	1,550,17	1 685,06

* Provisional

**No. 26—SCHEDULED COMMERCIAL BANKS' ADVANCES FOR PUBLIC FOOD
PROCUREMENT OPERATIONS, 1980**

									(Amount in Lakhs of Rupees)			
Bank Group									As on the last Friday of			
									March 1980	June 1980	September 1980	December 1980
									1	2	3	4
1.	State Bank of India and its Associates	..	..	..	..	..	..	..	491,93	733,81	560,62	642,57
2.	14 Nationalised Banks	..	..	..	..	..	..	..	1,343,20	1,402,71	1,072,65	1,170,60
3.	Six Banks Nationalised on April 15, 1980	..	..	..	..	..	..	..	—	155,15	122,85	127,55
4.	Public Sector Banks (1+2+3)	..	..	..	..	..	..	..	1,835,13	2,291,67	1,756,12	1,940,72
5.	Other Indian Scheduled Commercial Banks	..	..	..	..	..	..	..	173,25	23,80	18,25	20,00
6.	Foreign Banks	..	..	..	..	..	..	..	92,00	94,82	74,15	80,00
Total (4+5+6)									2,100,38	2,410,29	1,848,52	2,040,72

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

(Amount in Lakhs of Rupees)

Name of the Bank	Under DRI Scheme				Total Bank Credit		Percentage of (2) to (5)	Percentage of (4) to (6)
	1979		1980		1978	1979		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1	2	3	4	5	6	7	8
A. State Bank Group								
1. State Bank of India	8,37,053	49,90	9,72,728	68,46	4,847,87	5,726,30	1.0	1.2
2. State Bank of Bikaner & Jaipur	21,296	1,79	22,787	2,19	174,82	217,72	1.0	1.0
3. State Bank of Hyderabad	39,337	2,40	43,050	2,66	217,12	256,89	1.1	1.0
4. State Bank of Indore	9,312	57	10,304	72	90,09	107,58	0.6	0.7
5. State Bank of Mysore	30,216	1,48	36,297	2,04	147,54	170,55	1.0	1.2
6. State Bank of Patiala	15,805	1,79	18,058	2,09	177,47	207,47	1.0	1.0
7. State Bank of Saurashtra	12,780	96	14,493	1,09	109,65	126,54	0.9	0.9
8. State Bank of Travancore	44,308	1,73	60,643	2,62	195,12	226,47	0.9	1.2
B. 14 Nationalised Banks								
9. Allahabad Bank	19,829	1,61	26,698	2,93	347,23	406,80	0.5	0.7
10. Bank of Baroda	1,54,087	12,19	1,79,394	14,57	1,236,57	1,428,56	1.0	1.0
11. Bank of India	1,19,224	6,73	1,60,363	11,20	1,292,65	1,480,54	0.5	0.8
12. Bank of Maharashtra	24,640	1,98	32,595	3,23	363,57	419,83	0.5	0.8
13. Canara Bank	99,724	4,27	1,02,709	5,01	845,21	1,021,32	0.5	0.5
14. Central Bank of India	1,45,513	13,14	1,92,959	17,57	1,241,40	1,385,53	1.1	1.3
15. Dena Bank	32,767	2,79	38,558	3,21	399,91	450,59	0.7	0.7
16. Indian Bank	38,684	2,38	40,482	2,70	501,59	591,13	0.5	0.5
17. Indian Overseas Bank	64,204	4,17	76,672	5,68	554,77	727,07	0.8	0.8
18. Punjab National Bank	89,981	12,31	1,16,821	16,76	1,021,67	1,228,07	1.2	1.4
19. Syndicate Bank	80,880	4,13	90,840	5,69	693,62	818,96	0.6	0.7
20. Union Bank of India	92,387	6,84	97,924	7,84	616,94	713,80	1.1	1.1
21. United Bank of India	42,302	2,06	47,129	2,48	631,49	703,23	0.3	0.4
22. United Commercial Bank	61,519	4,57	80,265	6,78	820,03	937,06	0.6	0.7
C. Six Banks Nationalised on April 15, 1980								
23. Andhra Bank	10,636	1,06	8,036	1,11	268,07	354,20	0.4	0.3
24. Corporation Bank	364	4	1,825	20	122,03	139,58	..	0.1
25. New Bank of India	4,202	66	8,835	1,25	222,34	252,57	0.3	0.5
26. Oriental Bank of Commerce	226	4	2,836	61	108,23	151,91	..	0.4
27. Punjab & Sind Bank	2,096	35	5,714	1,03	269,15	332,21	0.1	0.3
28. Vijaya Bank	1,816	16	9,909	1,26	175,55	216,61	0.1	0.6
TOTAL	20,95,188	142,10	24,98,924	192,98	17,691,70	20,799,09	0.8	0.9

.. Negligible

Note : 1. Banks operating the scheme are required with effect from December 1978 to lend under the scheme, a minimum 1% of their aggregate advances as at the end of the previous year.
2. Data for 1980 are provisional.

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

As on December 31			SCHEDULED BANKS										Total Sched- uled Com- mercia Banks	Non- Sched- uled Com- mercial Banks	Total Scheduled and Non- Scheduled Commercial Banks
			Number of places with banking offices*	Public Sector Banks					Private Sector Banks						
State Bank of India	Asso- ciates of State Bank of India	14 Na- tionalised Indian Banks		6 Banks Nation- alised on April 15, 1980	Total Public Sector Banks	Regional Rural Banks	Other Indian Sched- uled Commer- cial Banks	Foreign Banks@	Total Private Sector Banks						
1969	..	..	3,573	1,661	944	4,641	—	7,246	—	1,490	131	1,621	8,867	184	9,051
1975	..	..	8,667	3,802	1,802	10,718	—	16,322	17	3,841	130	3,971	20,310	145	20,455
1976	..	..	10,087	4,244	1,937	12,124	—	18,305	503	4,602	130	4,732	23,540	116	23,656
1977	..	..	12,130	4,669	2,141	13,362	—	20,172	1,172	5,456	131	5,587	26,931	66	26,997
1978	..	..	13,758	4,980	2,297	14,309	—	21,586	1,723	6,010	129	6,139	29,448	57	29,505
1979	..	..	15,518	5,169	2,401	15,062	—	22,632	2,397	6,338	129	6,467	31,496	62	31,558
1980	..	..	17,381	5,573	2,563	16,329	2,820	27,285	3,195	3,949	132	4,081	34,561	27	34,588

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

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

No. 29—OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA

Country	As at the end of						
	1969	1975	1976	1977	1978	1979	1980
Bahamas	—	1	1	1	1	2	2
Bahrain	—	—	—	1	1	1	2
Bangladesh* ..	—	23@	23@	23@	23@	23@	23@
Belgium	—	—	1	1	1	1	1
Cayman Islands ..	—	—	—	—	1	1	2
Channel Islands ..	—	—	—	—	1	1	1
Fiji Islands	5†	10†	10†	10†	10†	10†	10†
France	—	1	1	1	1	1	1
Guyana	2	2	2	2	2	2	2
Hong Kong	4	9	10	13	14	14	14
Japan	2	2	2	2	2	2	3
Kenya	10**	9**	9**	9**	9**	9**	9**
Malaysia	11@@	—	—	—	—	—	—
Maldiv Islands ..	—	1	1	1	1	1	1
Mauritius	2**	5**	6**	6**	6**	6**	6**
Oman	—	—	1	1	2	3	3
Pakistan	39†	17†	17†	17†	17†	17†	17†
Panama	—	—	—	—	—	1	1
Seychelles	—	—	—	—	1	1	1
Sikkim	1	—	—	—	—	—	—
Singapore	6	6	6	7	7	7	7
South Korea	—	—	—	1	1	1	1
Sri Lanka	3	3	3	3	3	4	5
Thailand	1	1	1	1	1	1	1
United Arab Emirates ..	—	3	5	8	8	8	8
United Kingdom ..	9	20	27	31	41	41	43
United States of America ..	—	2	2	4	5	7	7
West Germany	—	1	1	1	1	1	1
Total	95	116	129	144	160	166	172

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

@ Includes an office of the State Bank of India opened on May, 5, 1975.

† Includes three mobile offices.

** Includes one mobile office.

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

‡ Taken over by the Pakistan Custodian of Enemy Property in September 1956.

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

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

No. 30—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1980

Bank Group	Total Number of Offices at the end of 1979	Offices Opened during 1980						Total Number of Offices at the end of 1980			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
A. Public Sector Banks:											
State Bank of India and its Associates	7,570	302	29	60	84	91	566	3,845	2,433	1,858	8,136
14 Nationalised Banks	15,062	981	20	46	73	150	1,270	7,216	3,826	5,287	16,329
6 Banks Nationalised on April 15, 1980	—	75	1	—	16	42	134	1,164	672	984	2,820
TOTAL	22,632	1,358	50	106	173	283	1,970	12,225	6,931	8,129	27,285
B. Regional Rural Banks	2,397	697	10	31	54	6	798	2,947	218	30	3,195
C. Private Sector Banks:											
Other Indian Scheduled Commercial Banks	6,338	118	18	3	37	84	260	1,561	1,211	1,177	3,949
Foreign Banks	129	—	—	—	—	3	3	—	3	129	132
TOTAL	6,467	118	18	3	37	87	263	1,561	1,214	1,306	4,081
D. All Scheduled Commercial Banks (A+B+C)	31,496	2,173	78	140	264	376	3,031	16,733	8,363	9,465	34,561
E. Non-Scheduled Commercial Banks	62	2	—	—	—	—	2	18	8	1	27
ALL COMMERCIAL BANKS (D+E)	31,558	2,175	78	140	264	376	3,033	16,751	8,371	9,466	34,588

No. 31—STATE-WISE DISTRIBUTION OF OFFICES* OF COMMERCIAL BANKS ACCORDING TO RURAL, SEMI-URBAN AND URBAN CENTRES, 1980

State/Union Territory	Total No. of Offices at the end of 1979	Offices Opened During 1980						Total No. of Offices at the end of 1980			
		Unbanked		Banked			Total	Rural	Semi-urban	Urban/Metro-politan	Total
		Rural	Semi-urban	Rural	Semi-urban	Urban/Metro-politan					
State :											
Andhra Pradesh	2,433	186	2	12	19	24	243	1,386	653	637	2,676
Assam	465	16	6	1	2	2	27	270	172	50	492
Bihar	1,775	391	9	10	30	18	458	1,434	504	295	2,233
Gujarat	2,204	70	1	10	10	23	114	1,015	640	663	2,318
Haryana	732	32	1	8	4	2	47	414	276	89	779
Himachal Pradesh	320	33	—	7	3	—	43	299	63	—	362
Jammu & Kashmir	386	25	7	1	—	7	40	275	47	104	426
Karnataka	2,598	97	—	10	17	29	153	1,360	612	779	2,751
Kerala	2,128	90	43	6	27	12	178	1,058	904	344	2,306
Madhya Pradesh	1,769	249	2	7	15	16	289	1,208	457	393	2,058
Maharashtra	3,255	203	—	9	25	56	293	1,227	755	1,566	3,548
Manipur	35	1	—	—	—	—	1	23	2	11	36
Meghalaya	54	3	—	—	1	1	5	33	26	—	59
Nagaland	35	4	—	—	—	—	4	24	15	—	39
Orissa	767	120	—	8	13	6	147	622	174	118	914
Punjab	1,509	31	1	7	5	13	57	808	439	319	1,566
Rajasthan	1,421	88	—	5	28	25	146	891	383	293	1,567
Sikkim	1	—	—	—	—	—	—	—	1	—	1
Tamil Nadu	2,740	151	1	3	21	38	214	1,105	845	1,002	2,952
Tripura	76	2	—	2	1	—	5	55	26	—	81
Uttar Pradesh	3,629	233	1	25	30	62	351	2,158	807	1,015	3,980
West Bengal	1,994	124	3	5	12	24	168	793	457	912	2,162
Union Territory:											
Andaman & Nicobar Islands	12	—	—	—	—	—	—	8	4	—	12
Arunachal Pradesh	19	1	—	—	—	—	1	20	—	—	20
Chandigarh	78	—	—	—	—	1	1	9	—	70	79
Dadra & Nagar Haveli	4	1	—	1	—	—	2	6	—	—	6
Delhi	828	11	—	1	—	17	29	50	1	806	857
Goa, Daman & Diu	229	10	—	1	1	—	12	165	76	—	241
Lakshadweep	5	—	—	—	—	—	—	5	—	—	5
Mizoram	12	—	—	—	—	—	—	8	4	—	12
Pondicherry	45	3	1	1	—	—	5	22	28	—	50
TOTAL	31,558	2,175	78	140	264	376	3,033	16,751	8,371	9,466	34,588

* Include Mobile and Satellite Offices.

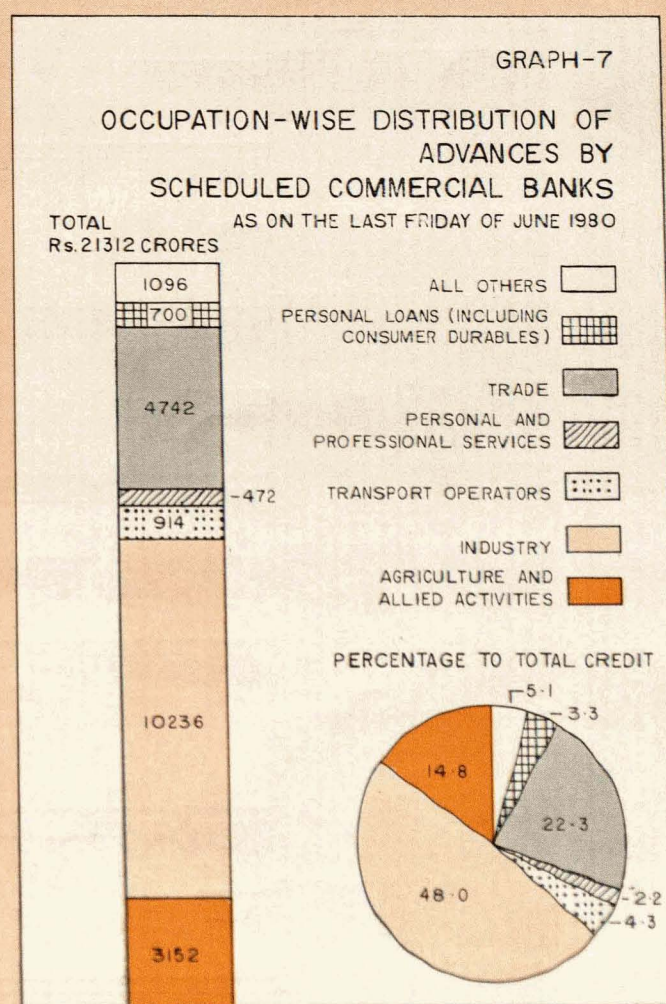
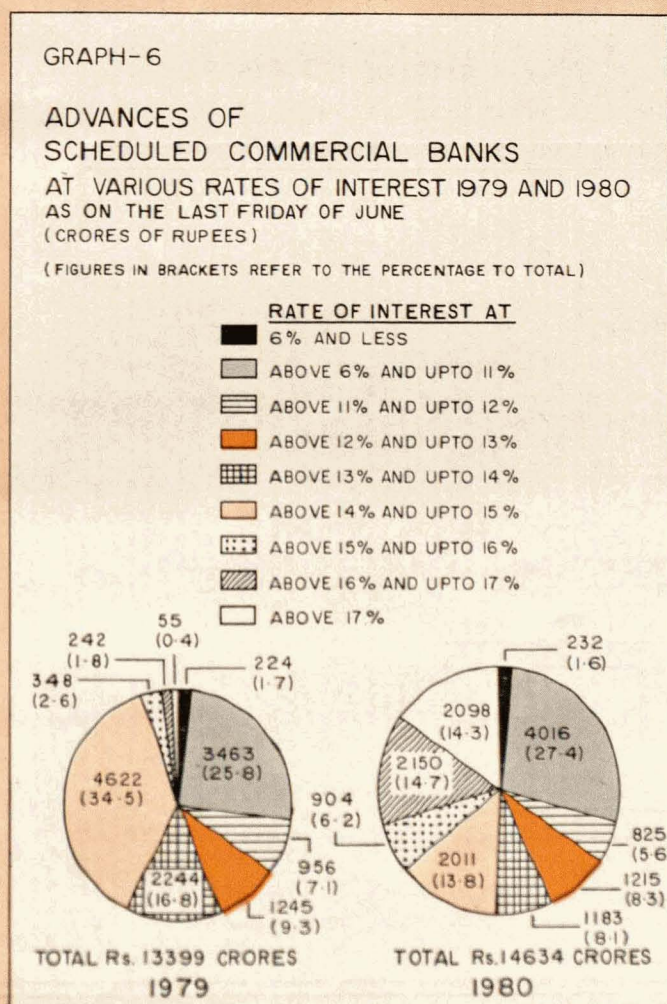
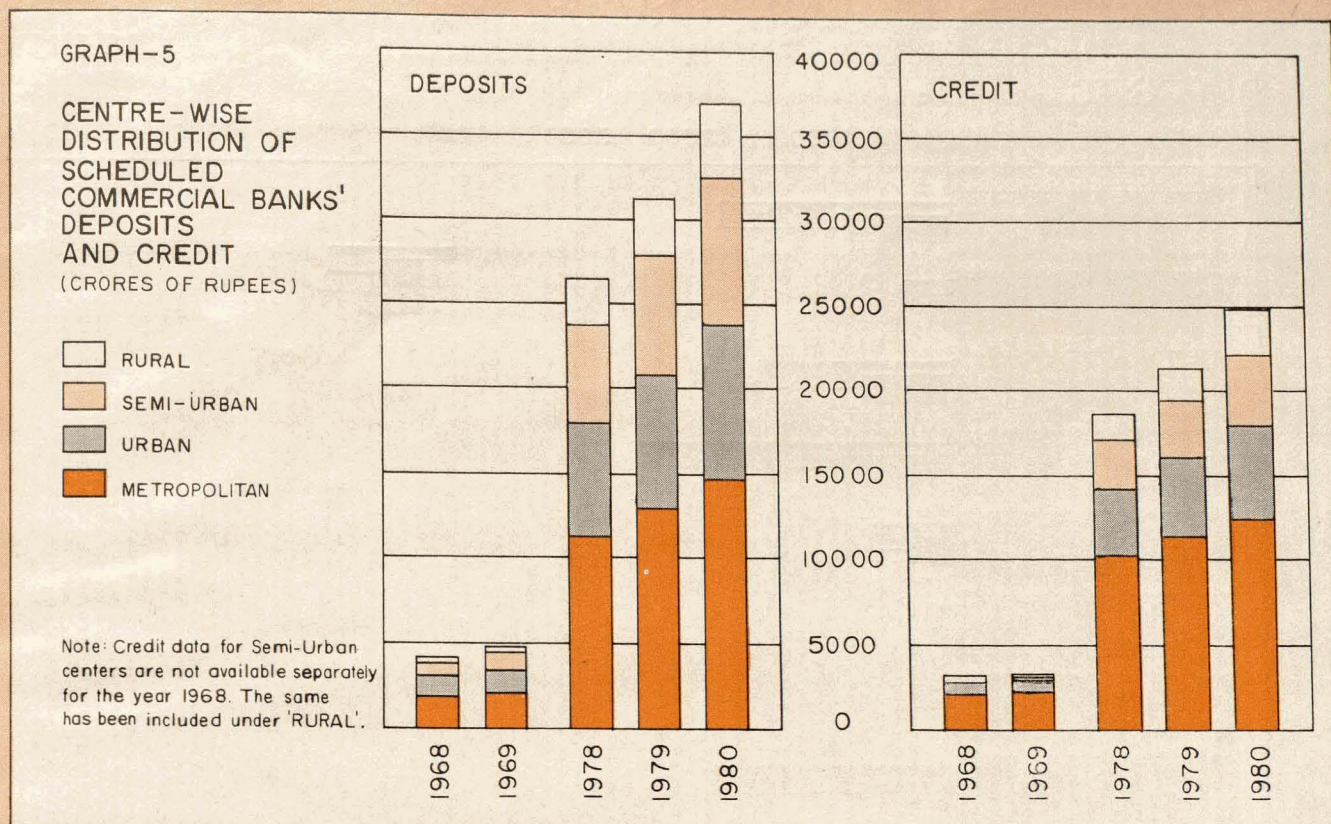
Note: For Tables 30 and 31.

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

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

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

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

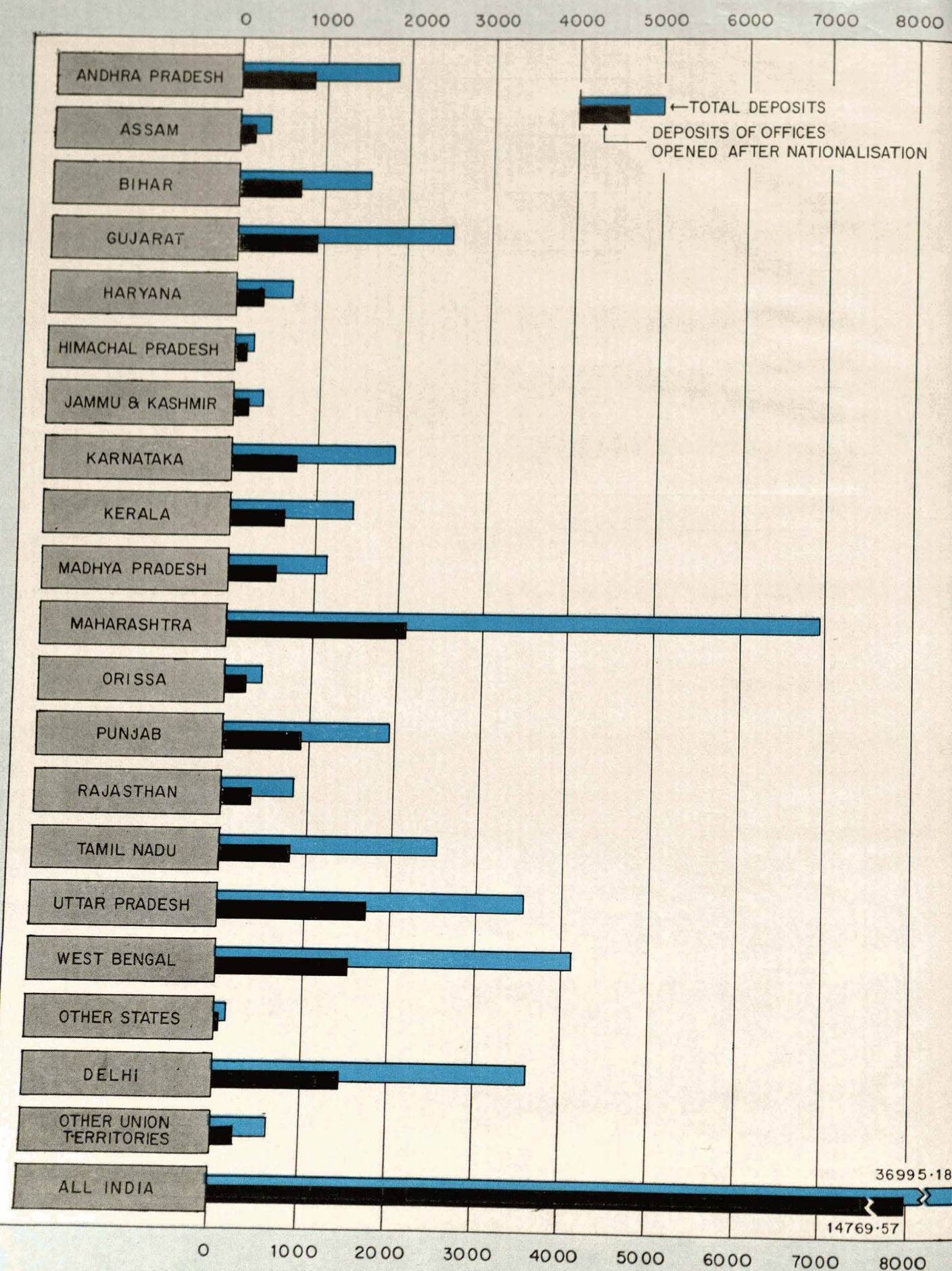


STATE-WISE DISTRIBUTION OF DEPOSITS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS

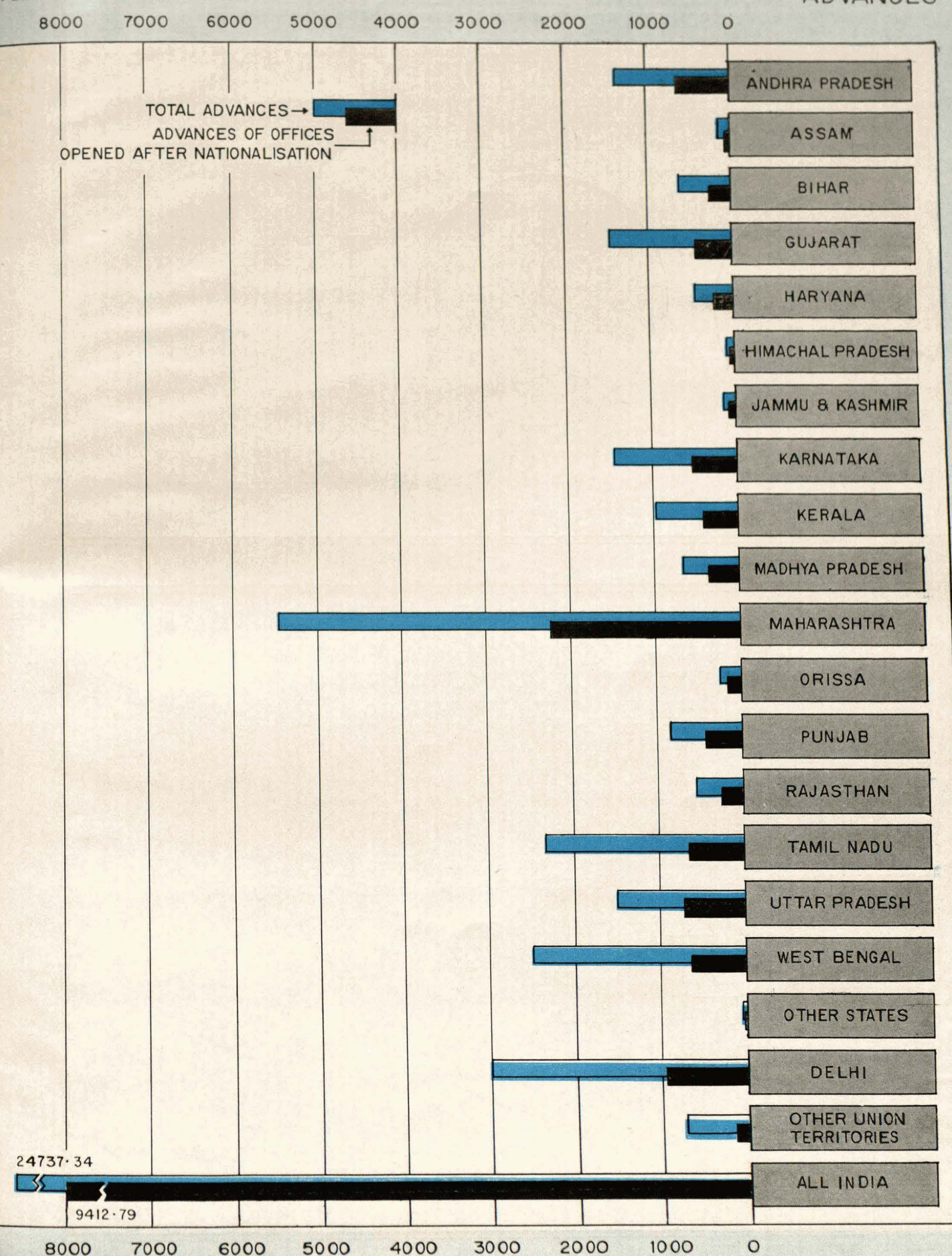
(AS ON THE LAST FR OF DECEMBER 1980)

(CRORE RUPEES)

DEPOSITS

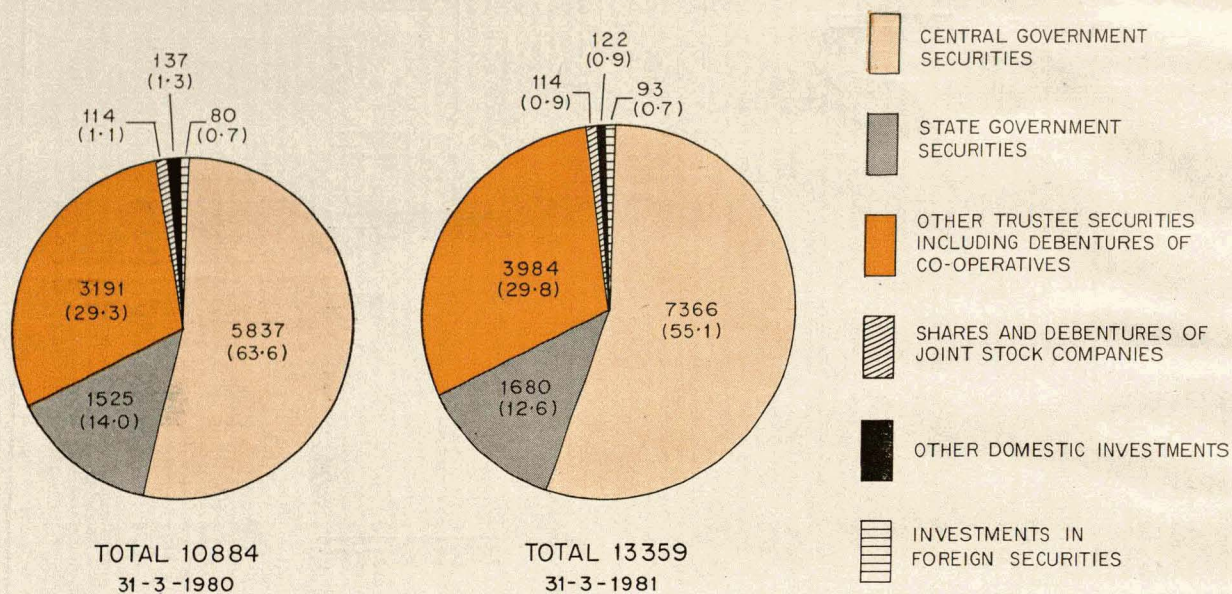


ADVANCES



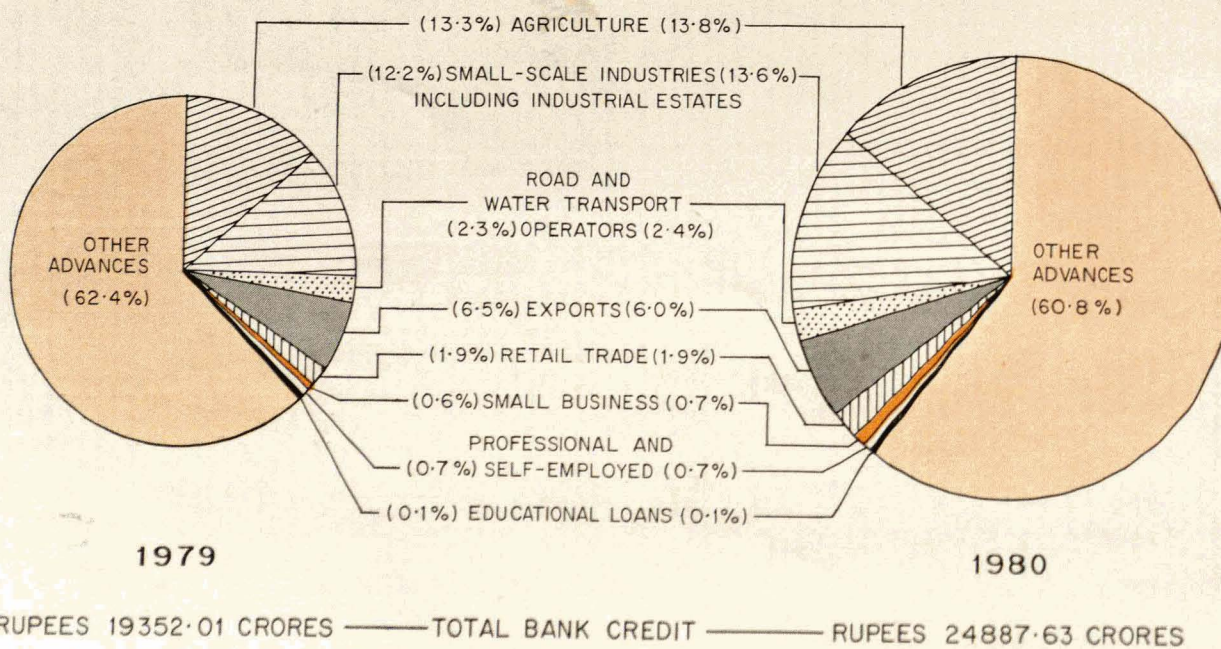
GRAPH - 9

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



GRAPH - 10

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



Note: Figures in brackets are percentages to total.

No. 32—DISTRIBUTION BY POPULATION GROUPS OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS, 1980

Classification according to Population	Number of Offices opened during 1980										Number of Offices closed during 1980							
	State Bank of India	Asso- ciates of State Bank of India	14 Natio- nalis Banks	6 Banks on April 15, 1980	Regi- onal Rural Banks	Other Indian Sched- uled Banks	Foreign Banks	Non- Sched- uled Banks	Total	State Bank of India	Asso- ciates of State Bank of India	14 Natio- nalis Banks	6 Banks on April 15, 1980	Regi- onal Rural Banks	Other Indian Sched- uled Banks	Foreign Banks	Non- Sched- uled Banks	Total
Rural	281	80	1,026	76	728	121	—	2	2,314	—	—	2	1	—	—	—	—	3
Semi-Urban	81	33	93	17	64	55	—	—	343	—	—	—	—	—	—	—	—	—
Urban	31	34	103	33	6	62	—	—	269	—	—	—	—	—	—	—	—	—
Metropolitan	11	15	47	9	—	22	3	—	107	—	—	—	—	—	—	—	—	—
Total	404	162	1,269	135	798	260	3	2	3,033	—	—	2	1	—	—	—	—	3

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Classification according to Population	Net increase(+) or decrease(—) during 1980									Number of Offices as on December 31, 1980								
	State Bank of India	Asso- ciates of State Bank of India	14 Natio- nalis Banks	6 Banks Natio- nalis on April 15, 1980	Regi- onal Rural Banks	Other Indian Sched- uled Banks	Foreign Banks	Non- Sched- uled Banks	Total	State Bank of India	Asso- ciates of State Bank of India	14 Natio- nalis Banks	6 Banks Natio- nalis on April 15, 1980	Regi- onal Rural Banks	Other Indian Sched- uled Banks	Foreign Banks	Non- Sched- uled Banks	Total
Rural ..	+281	+80	+1,024	+75	+728	+121	—	+2	+2,311	2,702	1,143	7,216	1,164	2,947	1,561	—	18	16,751
Semi-Urban ..	+81	+33	+93	+17	+64	+55	—	—	+343	1,637	796	3,826	672	218	1,211	3	8	8,371
Urban ..	+31	+34	+103	+33	+6	+62	—	—	+269	726	383	2,874	578	30	772	14	1	5,378
Metropolitan ..	+11	+15	+47	+9	—	+22	+3	—	+107	508	241	2,413	406	—	405	115	—	4,088
Total ..	+404	+162	+1,267	+134	+798	+260	+3	+2	+3,030	5,573	2,563	16,329	2,820	3,195	3,949	132	27	34,588

**No. 33—DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS IN DIFFERENT STATES
ACCORDING TO POPULATION GROUPS**

(As at the end of December 1980)

State/Union Territory	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices
State:										
Andhra Pradesh	1,228	1,386	208	653	12	339	1	298	1,449	2,676
Assam	237	270	45	172	1	50	—	—	283	492
Bihar	1,314	1,434	173	504	9	295	—	—	1,496	2,233
Gujarat	903	1,015	145	640	6	348	1	315	1,055	2,318
Haryana	360	414	41	276	3	89	—	—	404	779
Himachal Pradesh	253	299	8	63	—	—	—	—	261	362
Jammu & Kashmir	231	275	15	47	2	104	—	—	248	426
Karnataka	1,200	1,360	180	612	10	371	1	408	1,391	2,751
Kerala	733	1 058	518	904	5	344	—	—	1,256	2,306
Madhya Pradesh	1,099	1,208	124	457	11	393	—	—	1,234	2,058
Maharashtra	1,058	1,227	215	755	16	633	1	933	1,290	3,548
Manipur	23	23	2	2	1	11	—	—	26	36
Meghalaya	29	33	6	26	—	—	—	—	35	59
Nagaland	23	24	2	15	—	—	—	—	25	39
Orissa	571	622	50	174	4	118	—	—	625	914
Punjab	702	808	63	439	4	319	—	—	769	1,566
Rajasthan	823	891	117	383	7	293	—	—	947	1,567
Sikkim	—	—	1	1	—	—	—	—	1	1
Tamil Nadu	983	1,105	290	845	15	540	1	462	1,289	2,952
Tripura	55	55	11	26	—	—	—	—	66	81
Uttar Pradesh	1,875	2,158	213	807	20	835	1	180	2,109	3,980
West Bengal	676	793	157	457	16	226	1	686	850	2,162
Union Territory :										
Andaman and Nicobar Islands	8	8	1	4	—	—	—	—	9	12
Arunachal Pradesh	18	20	—	—	—	—	—	—	18	20
Chandigarh	7	9	—	—	1	70	—	—	8	79
Dadra & Nagar Haveli	6	6	—	—	—	—	—	—	6	6
Delhi	39	50	1	1	—	—	1	805	41	857
Goa, Daman & Diu	150	165	5	76	—	—	—	—	155	241
Lakshadweep	5	5	—	—	—	—	—	—	5	5
Mizoram	8	8	1	4	—	—	—	—	9	12
Pondicherry	18	22	3	28	—	—	—	—	21	50
TOTAL	14,635	16,751	2,595	8,371	143	5,378	8	4,088	17,381	34,588

Note : Data regarding the number of centres are provisional.

No. 34—DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS IN DIFFERENT STATES ACCORDING TO POPULATION GROUPS

(As at the end of March 1981)

State/Union Territory	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices	No. of Centres	No. of Offices
State :										
1. Andhra Pradesh ..	124	129	166	198	19	42	1	15	310	384
2. Assam	16	16	25	44	3	7	—	—	44	67
3. Bihar	54	58	89	114	79	107	—	—	222	279
4. Gujarat	593	637	151	328	9	103	1	151	754	1,219
5. Haryana	123	123	48	63	3	10	—	—	174	196
6. Himachal Pradesh ..	86	86	10	15	—	—	—	—	96	101
7. Jammu & Kashmir ..	62	61	10	10	2	10	—	—	74	81
8. Karnataka	286	311	251	278	11	122	1	81	549	792
9. Kerala	50	54	174	237	10	49	—	—	234	340
10. Madhya Pradesh ..	488	492	147	208	10	87	—	—	645	787
11. Maharashtra	1,116	1,192	348	615	30	352	1	262	1,495	2,421
12. Manipur	6	7	2	2	1	1	—	—	9	10
13. Meghalaya	12	13	1	2	1	3	—	—	14	18
14. Nagaland	4	4	5	7	—	—	—	—	9	11
15. Orissa	123	123	42	54	9	16	—	—	174	193
16. Punjab	494	498	65	76	7	16	—	—	566	590
17. Rajasthan	127	131	107	123	17	55	—	—	251	309
18. Sikkim	—	—	—	—	—	—	—	—	—	—
19. Tamil Nadu	141	145	212	289	22	86	1	64	376	584
20. Tripura	6	6	9	10	2	3	—	—	17	19
21. Uttar Pradesh ..	559	559	312	346	86	156	1	18	958	1,079
22. West Bengal	49	52	99	112	61	75	1	25	210	264
Union Territory :										
1. Andaman & Nicobar Islands	7	7	1	1	—	—	—	—	8	8
2. Arunachal Pradesh ..	2	4	—	—	—	—	—	—	2	4
3. Chandigarh	—	—	2	2	1	8	—	—	3	10
4. Dadra & Nagar Haveli ..	—	—	—	—	—	—	—	—	—	—
5. Delhi	—	—	6	6	1	1	1	40	8	47
6. Goa, Daman & Diu ..	12	12	17	26	1	5	—	—	30	43
7. Lakshadweep	—	—	—	—	—	—	—	—	—	—
8. Mizoram	—	—	—	—	—	—	—	—	—	—
9. Pondicherry	—	—	6	9	—	—	—	—	6	9
Total	4,540	4,720	2,305	3,175	385	1,314	8	656	7,238	9,865

Note : Data are provisional.

**No. 37—STATE-WISE DISTRIBUTION OF OFFICES, DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA,
1979 AND 1980**

(As on the last Friday of December)

State Union Territory	Popula- tion as per 1971 census (In thou- sands)	No. of Banks Operating		OFFICES			DEPOSITS							CREDIT					
		1979		1980		1979		1980		1979		1980		1979		1980			
		Num- ber	Popu- lation per office (In thou- sands)	Num- ber	Popu- lation per office (In thou- sands)	Amount (In lakhs of Rs.)	Per- cent- age to total depo- sits	Per Capita depo- sits (Rs.)	Amount (In lakhs of Rs.)	Per- cent- age to total depo- sits	Per Capita depo- sits (Rs.)	Amount (In lakhs of Rs.)	Per- cent- age to total depo- sits	Per Capita depo- sits (Rs.)	Amount (In lakhs of Rs.)	Per- cent- age to total depo- sits	Per Capita depo- sits (Rs.)	Amount (In lakhs of Rs.)	Per- cent- age to total depo- sits
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
State:																			
Andhra Pradesh	4,35,03	48	2,431	18	2,643	16	1,586,76	5.0	365	1,862,07	5.0	428	1,161,90	5.4	267	1,383,56	5.6	318	
Assam	1,49,58	23	465	32	488	31	312,37	1.0	209	339,97	0.9	227	130,33	0.6	87	156,28	0.6	104	
Bihar	5,63,53	37	1,760	32	2,154	26	1,307,71	4.2	232	1,555,62	4.2	276	539,87	2.5	96	636,36	2.6	113	
Gujarat	2,66,97	37	2,202	12	2,274	12	2,180,23	6.9	817	2,564,50	6.9	961	1,190,48	5.5	446	1,490,62	6.0	558	
Haryana	1,00,37	27	732	14	777	13	530,93	1.7	529	653,62	1.8	651	364,56	1.7	363	469,10	1.9	467	
Himachal Pradesh	34,60	20	320	11	360	10	167,85	0.5	485	206,03	0.6	595	48,62	0.2	141	69,21	0.3	200	
Jammu & Kashmir	46,17	23	386	12	425	11	294,47	0.9	638	377,44	1.0	818	97,32	0.5	211	117,58	0.5	255	
Karnataka	2,92,99	52	2,597	11	2,741	11	1,611,91	5.1	550	1,933,28	5.2	660	1,245,24	5.8	425	1,449,25	5.9	495	
Kerala	2,13,47	44	2,091	10	2,303	9	1,214,48	3.9	569	1,454,97	3.9	682	774,78	3.6	363	982,87	4.0	460	
Madhya Pradesh	4,16,54	36	1,762	24	2,009	21	976,70	3.1	235	1,172,41	3.2	281	508,40	2.4	122	653,22	2.7	157	
Maharashtra	5,04,12	61	3,239	16	3,489	14	6,093,78	19.4	1,209	6,956,73	18.8	1,380	4,680,17	21.8	928	5,481,46	22.2	1,087	
Manipur	10,73	9	35	31	35	31	13,44	0.1	125	15,53	0.1	145	4,88	..	45	5,46	..	51	
Meghalaya	10,12	15	54	19	56	18	47,04	0.1	465	49,65	0.1	491	7,37	..	73	8,18	..	81	
Nagaland	5,16	9	35	15	37	14	15,56	0.1	302	19,63	0.1	380	3,53	..	68	5,02	..	97	
Orissa	2,19,45	26	763	29	893	25	334,49	1.1	152	430,34	1.1	196	187,93	0.9	86	253,79	1.0	116	
Punjab	1,35,51	31	1,506	9	1,556	9	1,587,18	5.1	1,171	1,952,21	5.3	1,441	670,66	3.1	495	845,17	3.4	624	
Rajasthan	2,57,66	30	1,415	18	1,566	16	684,20	2.2	266	842,52	2.3	327	464,99	2.2	180	569,18	2.3	221	
Sikkim	2,10	1	1	210	1	210	5,29	..	252	4,97	..	237	25	..	12	23	..	11	
Tamil Nadu	4,11,99	54	2,737	15	2,950	14	2,264,70	7.2	550	2,523,37	6.8	612	1,923,83	9.0	467	2,373,69	9.6	576	
Tripura	15,56	11	76	20	78	20	26,79	0.1	172	35,05	0.1	225	14,62	0.1	94	17,99	0.1	116	
Uttar Pradesh	8,83,41	49	3,601	25	3,887	23	2,887,21	9.2	327	3,581,85	9.7	405	1,294,42	6.0	147	1,513,45	6.1	171	
West Bengal	4,43,12	53	1,990	22	2,135	21	3,655,48	11.6	825	4,136,03	11.2	933	2,281,28	10.6	515	2,501,13	10.1	564	
Union Territory:																			
Chandigarh	2,57	26	78	3	77	3	260,53	0.8	10,137	266,86	0.7	10,384	503,44	2.4	19,589	578,75	2.3	22,519	
Delhi	40,66	50	827	5	853	5	3,046,93	9.7	7,494	3,649,88	9.9	8,977	3,231,78	15.1	7,948	3,008,30	12.2	7,399	
Goa, Daman & Diu	8,58	26	229	4	241	4	265,97	0.8	3,100	322,50	0.9	3,759	112,43	0.5	1,310	128,43	0.5	1,497	
Pondicherry	4,72	17	45	10	50	9	45,58	0.1	966	58,40	0.1	1,237	28,44	0.1	603	33,28	0.1	705	
Others*	6,89	7	51	14	53	13	19,94	0.1	289	29,75	0.1	432	4,30	..	62	5,78	..	84	
Total ..	54,81,60	31,428	17 34,131	16	31,437,52	100.0	574 36,995,18	100.0	675 21,475,82	100.0	392 24,737,34	100.0	451						

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

.. Negligible.

Note: Data for 1980 are provisional.

**No. 38—STATE AND BANK-GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS, 1980**

(As on the last Friday of December)

(Amount in Lakhs of Rupees)

State/Union Territory	State Bank of India and its Associates		14 Nationalised Banks		6 Banks Nationalised on April 15, 1980		Regional Rural Banks		Other Scheduled Commercial Banks		Total	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
State:												
Andhra Pradesh ..	676,02	552,22	612,15	489,27	468,53	248,09	26,56	49,55	78,81	44,43	1,862,07	1,383,56
Assam	101,81	37,48	209,30	103,97	7,32	2,74	2,77	1,93	18,77	10,16	339,97	156,28
Bihar	634,31	307,81	860,54	293,57	25,26	9,10	26,66	21,92	8,85	3,96	1,555,62	636,36
Gujarat	568,40	395,05	1,941,55	1,060,04	41,96	25,11	1,36	57	11,23	9,85	2,564,50	1,490,62
Haryana	178,00	148,38	341,02	231,73	109,60	69,32	5,88	6,85	19,12	12,82	653,62	469,10
Himachal Pradesh	73,76	21,61	109,21	41,95	14,20	3,07	3,30	1,67	5,56	91	206,03	69,21
Jammu & Kashmir	70,59	26,52	114,93	34,99	15,53	4,91	3,86	2,05	172,53	49,11	377,44	117,58
Karnataka	485,66	425,77	1,000,23	768,83	255,62	124,79	13,19	23,39	178,58	106,47	1,933,28	1,449,25
Kerala	453,70	319,96	562,13	370,94	47,72	26,22	10,79	23,96	380,63	241,79	1,454,97	982,87
Madhya Pradesh ..	508,91	280,94	602,40	325,35	39,91	26,14	10,65	13,25	10,54	7,54	1,172,41	653,22
Maharashtra ..	1,399,80	1,555,64	4,598,85	3,096,05	281,04	183,63	4,56	4,21	672,48	641,93	6,956,73	5,481,46
Manipur	5,38	1,85	8,40	3,16	1,75	45	—	—	—	—	15,53	5,46
Meghalaya	20,30	2,91	25,30	4,57	2,10	35	—	—	1,95	35	49,65	8,18
Nagaland	10,80	2,44	5,49	1,79	2,04	41	—	—	1,30	38	19,63	5,02
Orissa	163,30	102,05	215,45	110,37	34,38	11,89	16,43	28,61	78	87	430,34	253,79
Punjab	461,93	271,87	1,007,80	392,20	417,64	154,48	—	—	64,84	26,62	1,952,21	845,17
Rajasthan	331,38	233,22	354,16	233,21	46,65	33,91	12,19	18,94	98,14	49,90	842,52	569,18
Sikkim	4,97	23	—	—	—	—	—	—	—	—	4,97	23
Tamil Nadu	600,94	793,53	1,452,61	1,194,67	68,54	75,42	4,90	11,79	396,38	298,28	2,523,37	2,373,69
Tripura	9,21	3,43	22,01	10,09	65	34	3,18	4,13	—	—	35,05	17,99
Uttar Pradesh ..	1,051,38	523,28	2,105,40	798,93	180,75	72,80	53,89	34,47	190,43	83,97	3,581,85	1,513,45
West Bengal ..	1,092,11	697,65	2,435,73	1,381,91	90,44	72,07	10,31	9,64	507,44	339,86	4,136,03	2,501,13
Union Territory :												
Andaman & Nicobar Islands ..	5,33	1,39	3,49	86	—	—	—	—	—	—	8,82	2,25
Arunachal Pradesh	8,03	63	67	28	65	18	—	—	—	—	9,35	1,09
Chandigarh ..	83,84	416,03	132,97	117,56	46,13	43,18	—	—	3,92	1,98	266,86	578,75
Dadra & Nagar Haveli	—	—	1,32	1,48	—	—	—	—	—	—	1,32	1,48
Delhi	1,220,73	666,07	1,782,98	1,800,63	310,99	335,13	—	—	335,18	206,47	3,649,88	3,008,30
Goa, Daman & Diu	78,74	26,26	229,89	93,15	8,76	3,81	—	—	5,11	5,21	322,50	128,43
Lakshadweep ..	—	—	1,22	8	—	—	—	—	—	—	1,22	8
Mizoram	6,02	52	1,62	12	1,40	24	—	—	—	—	9,04	88
Pondicherry ..	14,82	8,42	41,06	23,45	—	—	—	—	2,52	1,41	58,40	33,28
Total	10,320,17	7,823,16	20,779,88	12,985,20	2,519,56	1,527,78	210,48	256,93	3,165,09	2,144,27	36,995,18	24,737,34

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

(Amount in Lakhs of Rupees)

Bank Group	No. of Offices Opened during July 1969 to June 1970	Depo- sits	Credit	No. of Offices opened during July 1970 to June 1977	Depo- sits	Credit	No. of Offices opened during July 1977 to June 1978	Depo- sits	Credit	No. of Offices opened during July 1978 to June 1979	Depo- sits	Credit	No. of Offices opened during July 1979 to June 1980	Depo- sits	Credit	No. of Offices opened during July 1980 to Dec. 1980	Depo- sits	Cre- dit	Total		
																			No. of Offices	Deposits	Credit
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1. State Bank of India and its Associates	431	321,01	124,76	3,462	2,605,10	2,224,22	636	178,03	127,00	382	161,12	716,07	354	67,93	23,02	295	13,59	19,55	5,560	3,346,78	3,234,62
2. 14 Nationalised Banks	1,182	1,331,59	528,15	7,180	6,302,15	3,228,42	1,206	409,95	257,42	804	229,50	152,30	842	98,62	54,04	716	29,48	12,28	11,930	8,401,29	4,232,61
3. 6 Banks Nationalised on April 15, 1980	141	198,60	101,07	1,544	1,318,10	784,64	292	116,95	73,41	212	67,89	47,80	119	14,80	7,79	82	6,28	1,48	2,390	1,722,62	1,016,19
4. Other Scheduled Commercial Banks	123	75,35	45,53	2,551	907,04	589,11	1,097	180,99	173,61	826	75,83	70,20	936	47,10	43,39	568	12,57	7,53	6,101	1,298,88	929,37
Total (1 to 4)	1,877	1,926,55	799,51	14,737	11,132,39	6,826,39	3,231	885,92	631,44	2,224	534,34	986,37	2,251	228,45	128,24	1,661	61,92	40,84	25,981	14,769,57	9,412,79

Note: (i) Data for 1980 are provisional.

(ii) Deposits and Bank Credit are outstanding as on the last Friday of December 1980 for Offices opened during the respective periods.

(iii) Number of Offices pertain to reporting offices.

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

(As on the last Friday of December 1980)

(Amount in Lakhs of Rupees)

State/Union Territory	State Bank of India and its Associates			14 Nationalised Banks			6 Banks Nationalised on April 15, 1980			Other Scheduled Commercial Banks			Total		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
State:															
Andhra Pradesh	548	225.45	214.21	604	292.22	223.55	480	255.54	129.30	447	81.19	82.41	2,079	854.40	649.47
Assam	52	29.65	5.00	267	119.18	47.77	11	7.32	2.74	90	18.95	11.01	420	175.10	66.52
Bihar	436	181.48	101.96	823	473.25	142.45	26	25.26	9.10	603	32.89	25.17	1,888	712.88	278.68
Gujarat	328	187.08	95.64	1,072	679.47	317.19	63	40.98	24.15	67	11.01	8.96	1,530	918.54	445.94
Haryana	131	65.98	69.53	235	156.00	109.94	108	69.57	41.45	132	19.83	17.16	606	311.38	238.08
Himachal Pradesh	90	33.75	12.42	158	79.85	32.88	27	14.21	3.06	44	5.24	2.31	319	133.05	50.67
Jammu & Kashmir	82	37.56	20.16	56	52.13	20.99	19	15.53	4.91	233	82.69	31.99	390	187.91	78.05
Karnataka	391	157.05	130.18	720	390.80	249.10	349	127.41	66.74	526	101.27	75.72	1,986	776.53	521.74
Kerala	322	168.41	104.93	403	238.15	132.05	59	19.23	14.04	920	213.47	165.96	1,704	639.26	416.98
Madhya Pradesh	486	192.41	121.94	883	319.96	183.37	61	39.46	26.01	245	16.25	18.92	1,675	568.08	350.24
Maharashtra	396	480.38	1,231.53	1,507	1,309.41	772.61	120	179.31	133.28	362	138.53	108.70	2,385	2,107.63	2,246.12
Manipur	8	1.67	92	22	6.27	2.33	3	1.75	45	—	—	—	33	9.69	3.70
Meghalaya	25	6.25	1.90	19	13.40	1.94	2	2.10	35	3	1.95	35	49	23.70	4.54
Nagaland	20	6.29	1.67	10	5.49	1.79	4	2.03	41	1	1.30	38	35	15.11	4.25
Orissa	198	43.89	46.80	324	137.65	72.69	45	30.55	9.79	224	17.21	29.48	791	229.30	158.76
Punjab	281	156.98	139.82	429	379.98	142.98	429	330.06	123.89	78	35.59	13.37	1,217	902.61	420.06
Rajasthan	300	88.35	83.14	461	184.34	120.85	91	45.05	33.51	350	48.65	38.24	1,202	366.39	275.74
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tamil Nadu	264	173.59	191.47	882	461.95	312.41	68	32.73	38.04	695	149.66	126.77	1,909	817.93	668.69
Tripura	10	2.25	71	30	12.77	5.93	2	64	34	31	3.18	4.13	73	18.84	11.11
Uttar Pradesh	683	368.65	196.32	1,561	1,073.03	409.89	219	150.31	61.98	684	132.09	64.11	3,147	1,724.08	732.30
West Bengal	288	335.83	124.81	1,016	1,049.64	432.84	57	70.27	50.77	286	84.05	48.90	1,647	1,539.79	657.32
Union Territory:															
Andaman & Nicobar Islands	7	2.08	28	4	3.49	87	—	—	—	—	—	—	11	5.57	1.15
Arunachal Pradesh	16	8.03	63	2	67	28	1	65	18	—	—	—	19	9.35	1.09
Chandigarh	18	33.92	23.90	19	60.08	48.81	18	37.60	30.31	4	3.93	1.98	59	135.53	105.00
Dadra and Nagar Haveli	—	—	—	5	1.32	1.47	—	—	—	—	—	—	5	1.32	1.47
Delhi	130	332.77	304.89	298	821.09	415.48	104	214.90	207.34	59	94.80	47.11	591	1,463.56	974.82
Goa, Daman & Diu	34	17.98	5.92	89	62.90	21.81	23	8.76	3.81	9	2.96	5.02	155	92.60	36.56
Lakshadweep	—	—	—	5	1.22	8	—	—	—	—	—	—	5	1.22	8
Mizoram	10	6.02	52	1	1.62	12	—	1.40	24	—	—	—	12	9.04	88
Pondicherry	6	3.03	3.42	25	13.96	8.14	—	—	—	8	2.19	1.22	39	19.18	12.78
TOTAL	5,560	3,346.78	3,234.62	11,930	8,401.29	4,232.61	2,390	1,722.62	1,016.19	6,101	1,298.88	929.37	25,981	14,769.57	9,412.79

Note : Data are provisional.

No. 41—DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT ACCORDING TO POPULATION GROUPS, 1968-80

Population Group	1968			1969			1978			1979			1980		
	(Amount in Crores of Rupees)														
	Deposits	Credit		Deposits	Credit		Deposits	Credit		Deposits	Credit		Deposits	Credit	
Rural	1	2	3	4	5	6	7	8	9	10					
	241.9 (5.8)		306.3 (6.4)	115.3 (3.3)	2,746.9 (10.4)	1,554.8 (8.4)	3,538.3 (11.3)	2,016.4 (9.4)	4,598.6 (12.4)	2,628.6 (10.6)					
Semi-Urban	916.8 (21.8)	439.3* (14.3)	1,053.7 (21.8)	453.0 (13.1)	5,792.9 (21.9)	2,857.7 (15.4)	7,078.9 (22.5)	3,434.6 (16.0)	8,598.2 (23.3)	4,206.7 (17.0)					
Urban	1,098.4 (26.1)	607.2 (19.8)	1,279.2 (26.5)	755.8 (21.8)	6,637.5 (25.0)	3,975.7 (21.4)	7,827.6 (24.9)	4,603.4 (21.4)	9,186.2 (24.8)	5,485.6 (22.2)					
Metropolitan	1,945.0 (46.3)	2,026.9 (65.9)	2,183.3 (45.3)	2,143.3 (61.8)	11,332.2 (42.7)	10,182.8 (54.8)	12,992.7 (41.3)	11,421.4 (53.2)	14,612.2 (39.5)	12,416.4 (50.2)					
TOTAL	4,202.1 (100.0)	3,073.4 (100.0)	4,822.5 (100.0)	3,467.4 (100.0)	26,509.5 (100.0)	18,571.0 (100.0)	31,437.5 (100.0)	21,475.8 (100.0)	36,995.2 (100.0)	24,737.3 (100.0)					

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

Note: (i) Figures for Deposits and Credit for 1968 and 1969 are based on the 'Monthly Survey of Deposits' and 'Fortnightly Survey of Advances' respectively.

(ii) Figures for 1978, 1979 and 1980 are based on data furnished by banks on 'Monthly Returns on Aggregate Deposits and Gross Bank Credit' and relate to the last Friday of December.

(iii) Figures in brackets indicate percentage to total.

No. 42—PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT THE END OF DECEMBER, 1980

Name of the Bank	No. of districts allotted under the lead bank scheme		No. of offices opened		Total
	1	2	3	4	
Public Sector Banks :					
State Bank of India Group	111	1,439	4,070	5,509	
Allahabad Bank	9	185	607	792	
Andhra Bank	5	144	299	443	
Bank of Baroda	30	553	537	1,090	
Bank of India	32	507	561	1,068	
Bank of Maharashtra	5	184	354	538	
Canara Bank	19	343	563	906	
Central Bank of India	46	539	758	1,297	
Dena Bank	10	199	365	564	
Indian Bank	9	186	388	574	
Indian Overseas Bank	7	123	479	602	
Punjab National Bank	41	494	565	1,059	
Punjab & Sind Bank	1	34	451	485	
Syndicate Bank	19	325	437	762	
Union Bank of India	8	163	736	899	
United Bank of India	22	330	314	644	
United Commercial Bank	24	425	478	903	
Private Sector Banks:					
Bank of Rajasthan	—@	23	116	139	
Total	398	6,196	12,078	18,274	

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

No. 43—STATE-WISE REGISTRATION OF INDIAN COMMERCIAL BANKS, 1980

(Amount in Thousands of Rupees)

State/Union Territory	Scheduled Banks				Non-Scheduled Banks				Total			
	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*	No. of Banks	Paid-up Capital	Reserves	No. of Offices*
	1	2	3	4	5	6	7	8	9	10	11	12
State:												
Andhra Pradesh	6	25,000	76,088	2,674	—	—	—	—	6	25,000	76,088	2,674
Assam	3	6,518	1,016	491	—	—	—	—	3	6,518	1,016	491
Bihar	14	35,000	2,075	2,232	1	N.A.	N.A.	1	15	35,000	2,075	2,233
Gujarat	4	77,500	1,88,339	2,318	—	—	—	—	4	77,500	1,88,339	2,318
Haryana	2	5,000	—	779	—	—	—	—	2	5,000	—	779
Himachal Pradesh ..	1	2,500	9	361	—	—	—	—	1	2,500	9	361
Jammu and Kashmir ..	3	6,570	13,427	425	—	—	—	—	3	6,570	13,427	425
Karnataka	11	1,50,784	2,55,352	2,748	—	—	—	2	11	1,50,784	2,55,352	2,750
Kerala	11	41,451	49,671	2,302	—	—	—	—	11	41,451	49,671	2,302
Madhya Pradesh	10	25,625	7,949	2,058	—	—	—	—	10	25,625	7,949	2,058
Maharashtra	11	2,07,344	4,50,167	3,499	1	105	277	9	12	2,07,449	4,50,444	3,508
Manipur	—	—	—	36	—	—	—	—	—	—	—	36
Meghalaya	—	—	—	59	—	—	—	—	—	—	—	59
Nagaland	—	—	—	39	—	—	—	—	—	—	—	39
Orissa	7	17,500	3,289	914	—	—	—	—	7	17,500	3,289	914
Punjab	3	13,360	32,644	1,562	1	200	3,166	1	4	13,560	35,810	1,563
Rajasthan	6	20,995	27,312	1,567	—	—	—	—	6	20,995	27,312	1,567
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—
Tamil Nadu	11	1,84,017	1,41,531	2,941	—	—	—	—	11	1,84,017	1,41,531	2,941
Tripura	1	2,500	948	81	—	—	—	—	1	2,500	948	81
Uttar Pradesh@	26	66,612	18,493	3,973	1	500	315	14	27	67,112	18,808	3,987
West Bengal	12	1,58,828	25,79,532	2,118	—	—	—	—	12	1,58,828	25,79,532	2,118
Union Territory:												
Andaman and Nicobar Islands	—	—	—	12	—	—	—	—	—	—	—	12
Arunachal Pradesh ..	—	—	—	20	—	—	—	—	—	—	—	20
Chandigarh	—	—	—	79	—	—	—	—	—	—	—	79
Dadra and Nagar Haveli ..	—	—	—	6	—	—	—	—	—	—	—	6
Delhi	5	32,432	2,10,119	839	—	—	—	—	5	32,432	2,10,119	839
Goa, Daman and Diu ..	—	—	—	240	—	—	—	—	—	—	—	240
Lakshadweep	—	—	—	5	—	—	—	—	—	—	—	5
Mizoram	—	—	—	12	—	—	—	—	—	—	—	12
Pondicherry	—	—	—	50	—	—	—	—	—	—	—	50
Total	147	10,79,536	40,57,961	34,440	4	805	3,758	27	151	10,80,341	40,61,719	34,467

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

@ Data for one RRB are available for number of offices only.

N.A. : Not available.

No. 44—MONEY RATES, 1980

(Per cent per annum)

				STATE BANK OF INDIA		OTHER SELECTED MAJOR SCHEDULED COMMERCIAL BANKS		
				Call Loan		Call Money from Banks+		
				Scheduled Commercial Banks	Co-operative Banks**	Bombay	Calcutta	Madras
Discount Rate				Advance Rate @				
1	2	3	4	5	6	7		
1980								
January		13.00-15.00	16.50	15.00-18.00	13.50	8.50	—	..
February		13.00-15.00	16.50	15.00-18.00	13.50	8.50	—	—
March		13.00-15.00	16.50	15.00-18.00	13.50	8.50	—	8.50
April		13.00-15.00	16.50	15.00-18.00	13.50	7.53	—	8.50
May		13.00-15.00	16.50	15.00-18.00	13.50	7.55	10.00	—
June		13.00-15.00	16.50	15.00-18.00	13.50	9.84	—	—
July		13.00-15.00	16.50	16.15-19.40	13.50 +	9.35	—	—
August		13.00-15.00	16.50	16.15-19.40	13.50 +	4.91	8.00	..
September		13.00-15.00	16.50	16.15-19.40	13.50 +	4.50	—	..
October		13.00-15.00	16.50	16.15-19.40	13.50 +	4.56	6.50	..
November		13.00-15.00	16.50	16.15-19.40	13.50 +	6.51	—	..
December		13.00-15.00	16.50	16.15-19.40	13.50 +	6.65	—	..

@ The Banks' Prime lending rate.

.. Not available.

+ Provisional.

— Nil or Negligible

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

No. 45—UNCLAIMED DEPOSITS HELD BY COMMERCIAL BANKS, 1976-80

(Amount in Lakhs of Rupees)

As on December 31					Number of reporting banks	Number of banks showing unclaimed accounts	CURRENT				SAVINGS			
							Number of Accounts	(3) as % of (19)	Amount	(5) as % of (20)	Number of Accounts	(7) as % of (19)	Amount	(9) as % of (20)
					1	2	3	4	5	6	7	8	9	10
1976	..	..	..	..	82	78	1,64,517	13.3	3,30	23.6	10,15,583	82.0	8,67	61.9
1977	..	..	..	..	82	77	1,72,010	12.6	3,56	23.1	11,20,803	82.3	9,46	61.5
1978	..	..	..	..	82	79	1,80,430	11.7	3,78	22.0	12,90,312	83.5	10,91	63.5
1979	..	..	..	..	82	79	1,91,755	10.8	4,03	20.6	14,97,347	84.6	12,74	65.0
1980	..	..	..	..	82	78	2,03,806	9.9	4,69	20.9	17,66,739	85.9	14,56	65.0

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
1976	..	..	..	..	26,232	2.1	1,87	13.4	31,813	2.6	16	1.1	12,38,145	14,00
1977	..	..	..	..	32,059	2.4	2,21	14.4	36,450	2.7	16	1.0	13,61,322	15,39
1978	..	..	..	..	32,560	2.1	2,32	13.5	41,616	2.7	18	1.0	15,44,918	17,19
1979	..	..	..	..	21,969	1.2	2,42	12.3	59,787	3.4	41	2.1	17,70,858	19,60
1980	..	..	..	..	28,375	1.4	2,70	12.0	58,461	2.8	46	2.1	20,57,381	22,41

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

**No. 46—BANKS INCLUDED IN AND EXCLUDED FROM THE SECOND SCHEDULE TO THE
RESERVE BANK OF INDIA ACT 1934, DURING 1980**

Name of the Bank	Date	Number of offices in the Indian union as on the respective date
I. Banks included in the Schedule:		
1. Kanpur Kshetriya Gramin Bank	27-2-1980	1
2. Sravasthi Gramin Bank	4-3-1980	1
3. Durg-Rajanandgaon Gramin Bank	12-3-1980	1
4. Mithila Kshetriya Gramin Bank	14-3-1980	1
5. Etawah Kshetriya Gramin Bank	18-3-1980	1
6. Samastipur Kshetriya Gramin Bank	12-5-1980	1
7. Palamau Kshetriya Gramin Bank	15-5-1980	1
8. Kisan Gramin Bank	19-5-1980	1
9. Kshetriya Kisan Gramin Bank	20-5-1980	1
10. Kalahandi Anchalik Gramya Bank	26-5-1980	1
11. Jhabua-Dhar Kshetriya Gramin Bank	20-6-1980	1
12. Ranchi Kshetriya Gramin Bank	21-6-1980	1
13. Baitarani Gramya Bank	23-6-1980	1
14. Parur Central Bank	7-7-1980	40
15. Kashi Gramin Bank	28-7-1980	1
16. Lakhimi Gaonlia Bank	29-7-1980	1
17. Basti Gramin Bank	1-8-1980	1
18. Balasore Gramya Bank	6-8-1980	2
19. Allahabad Kshetriya Gramin Bank	23-8-1980	1
20. Pratapgarh Kshetriya Gramin Bank	25-8-1980	1
21. Nadia Gramin Bank	27-8-1980	1
22. Faizabad Kshetriya Gramin Bank	5-9-1980	1
23. Fatehpur Kshetriya Gramin Bank	6-9-1980	1
24. Sagar Gramin Bank	24-9-1980	1
25. Bareilly Kshetriya Gramin Bank	27-9-1980	1
26. European Asian Bank	15-11-1980	1
27. Bardhaman Gramin Bank	25-11-1980	1
II. Banks excluded from the Schedule		
Nil	Nil	Nil

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

Banks which have been voluntarily Amalgamated (under section 44(A) of the Banking Regulation Act 1949)					Banks which have Transferred their Liabilities and Assets to other banks (under Section 293 (i) (a) of the Companies Act, 1956, under Section 35 of the State Bank of India Act 1955 and under section 38 of the State Bank of India (Associate Banks) Act, 1959									
Capital					Capital									
No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits					
1980	..	..	..	..	NIL					A. STATE				
										B. INDIAN				
1976	..	..	..	..	—	—	—	—	—	1	9,00	5,13	5,13	68,48
1977	..	..	..	..	—	—	—	—	—	—	—	—	—	—
1978	..	..	..	..	—	—	—	—	—	—	—	—	—	—
1979	..	..	..	..	—	—	—	—	—	—	—	—	—	—
1980	..	..	..	..	—	—	—	—	—	—	—	—	—	—

Note: (1) The data on paid-up capital and deposits relate to the date of amalgamation, transfer of liabilities and assets or as on the nearest available date.
(2) The data on paid-up capital and deposits relate to the date of liquidation, classification as non-banking company or as on the nearest available date.

**TRANSFERRED THEIR LIABILITIES AND ASSETS, OR GONE
BEEN STRUCK OFF THE REGISTER, 1976-80**

(Amount in Thousands of Rupees)														
Banks which have gone into voluntary Liquidation					Banks which have been classified as Non-Banking Companies*					Banks which are struck off the Register (under Section 560(5) of the Companies Act, 1956)				
Capital					Capital					Capital				
No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits	No. of Banks	Autho- rised	Subsc- ribed	Paid- up	Depo- sits
WISE					NIL									
UNION														
—	—	—	—	—	3	11,00	6,58	6,58	—	6	14,00	11,20	6,34	43,41
—	—	—	—	—	—	—	—	—	—	1	5,00	2,99	2,99	38,39
1	10,00	10,00	8,15	Nil.	—	—	—	—	—	2	10,00	3,52	3,28	7,83
1	50,00	25,00	12,50	Nil.	—	—	—	—	—	1	2,00	2,00	2,00	Nil
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

No. 48—CHEQUE CLEARANCES, 1976-80

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

Centre	1976		1977		1978		1979		1980	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
CLEARING HOUSES MANAGED BY:										
1. RESERVE BANK:										
Calcutta	1,73	13,818	1,80	14,588	1,72	15,784	1,75	18,679	1,90	21,006
Bombay	5,29	31,760	5,41	37,131	5,79	41,231	6,07	46,480	6,50	53,379
Madras	91	5,885	85	6,851	75	7,644	73	7,228	94	9,711
Kanpur	24	1,376	24	1,507	26	1,639	26	1,784	26	2,062
New Delhi	1,02	9,788	1,26	10,238	1,56	11,098	1,47	13,746	1,61	15,647
Bangalore	69	2,760	79	3,096	80	3,491	81	4,310	89	5,590
Nagpur	19	619	24	698	23	798	24	1,097	24	1,283
Patna*	11	674	12	668	11	703	10	794	12	1,020
Hyderabad	36	1,931	45	2,281	51	2,785	47	2,903	58	5,120
Bhubaneswar	—	—	..	90	..	236	..	304	..	344
Ahmedabad£	1,36	4,883	2,20	5,867	N.A.	4,881	N.A.	7,610	N.A.	9,245
2. OTHERS@										
Other Centres	6,48	26,134	8,03	34,420	18,76	80,391	N.A.	N.A.	N.A.	N.A.
TOTAL	18,38	99,628	21,39	1,17,435	30,49	1,70,681	11,90+	1,04,935+	13,04+	1,24,407+

* Clearing House operations remained suspended during the Month of June 1979.

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

+Data are provisional. Totals in respect of numbers and amounts for 1979 and 1980 refer to clearing houses managed by the RBI.

.. Negligible.

N.A.—Not available.

£ Taken over by the RBI with effect from April 3, 1978.

No. 49—NUMBER OF CLEARING HOUSES, 1973-81

As on March 31	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks*	
1973	9	141	37	—	187
1974	9	162	43	—	214
1975	9	173	44	—	226
1976	9	200	50	—	259
1977	10	287	51	—	348
1978	11	377	112	1	501
1979	11	405	141	1	558
1980	11	423	146	1	581
1981	11	432	151	1	595

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

Note: Figures are revised from 1977 onwards.

NO. 50—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1976-80

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Andhra Pradesh	1976	53	2,028	12,97,798	33,09.9	623	1,59.1	255
	1977	57	2,056	11,24,863	33,31.0	532	1,57.6	296
	1978	58	2,201	11,95,955	37,76.7	529	1,67.2	316
	1979	62	3,051	12,72,904	41,31.1	409	1,32.7	324
	1980	70	3,930	12,76,287	48,32.4	319	1,20.8	379
Bihar	1976	35	1,318	19,61,236	150,15.8	1,449	11,09.8	766
	1977	36	1,321	18,41,102	148,17.6	1,357	10,91.9	805
	1978	36	1,368	19,38,941	172,33.4	1,381	12,27.4	889
	1979	36	1,456	20,88,309	169,83.6	1,399	11,38.3	813
	1980	38	1,905	22,96,838	231,80.3	1,182	11,93.1	1,009
Delhi	1976	7	283	6,37,219	44,45.1	2,197	15,32.8	697
	1977	7	291	5,80,896	42,84.1	1,949	14,37.6	737
	1978	7	328	5,97,438	43,33.5	1,783	12,93.6	725
	1979	5	396	6,34,427	46,47.6	1,582	11,59.0	732
	1980	8	382	6,61,942	43,88.1	1,697	11,25.2	663
Gujarat	1976	32	1,149	10,82,165	50,78.3	916	4,30.0	469
	1977	32	1,187	9,16,972	56,50.3	752	4,63.5	616
	1978	32	1,229	9,64,411	67,94.5	765	5,38.8	704
	1979	34	1,608	10,24,068	60,10.8	624	3,66.1	587
	1980	40	1,853	10,77,386	71,58.9	569	3,78.2	664
Jammu & Kashmir	1976	7	201	2,17,911	13,39.3	1,048	6,43.9	614
	1977	7	209	2,10,273	8,78.0	973	4,06.5	417
	1978	7	217	2,18,694	9,28.7	976	4,14.6	425
	1979	8	253	2,25,022	10,39.0	862	3,98.1	462
	1980	8	299	2,31,230	15,49.7	753	5,04.8	670
Karnataka	1976	38	1,358	7,66,312	21,25.8	549	1,52.3	277
	1977	38	1,381	7,05,948	21,16.8	497	1,49.2	300
	1978	39	1,368	6,83,327	24,31.7	486	1,72.8	356
	1979	39	2,298	7,32,456	27,09.1	313	1,15.9	370
	1980	43	2,520	7,15,714	30,04.3	279	1,17.2	420
Kerala	1976	31	1,220	8,41,917	22,49.4	673	1,79.8	267
	1977	32	1,242	7,21,278	22,95.0	566	1,80.1	318
	1978	33	1,269	7,83,510	26,47.5	602	2,03.3	338
	1979	34	1,842	8,60,575	31,94.5	459	1,70.3	371
	1980	44	2,034	8,14,399	32,43.6	392	1,56.1	398
Madhya Pradesh	1976	41	1,018	16,48,755	59,52.4	1,557	5,62.1	361
	1977	46	1,136	10,45,570	38,07.4	884	3,22.1	364
	1978	49	1,260	10,99,977	38,51.2	840	2,94.2	350
	1979	48	1,300	11,92,142	46,79.6	884	3,47.2	392
	1980	48	1,556	12,94,046	52,56.7	807	3,27.7	406
Maharashtra	1976	49	1,658	38,21,102	108,70.2	2,238	6,36.8	284
	1977	50	1,687	27,29,303	124,07.0	1,571	7,14.3	454
	1978	51	1,762	28,24,648	126,10.7	1,558	6,95.6	446
	1979	52	2,100	29,50,833	139,29.1	1,371	6,47.3	472
	1980	53	2,199	28,16,053	150,29.3	1,250	6,67.4	534
North-Eastern*	1976	19	693	7,96,220	47,05.4	1,118	6,60.9	591
	1977	20	680	9,11,707	47,50.1	1,302	6,78.6	521
	1978	20	705	9,64,996	52,86.7	1,331	7,29.2	548
	1979	20	817	10,13,268	57,33.6	1,210	6,85.0	566
	1980	20	866	10,49,454	60,95.8	1,184	6,88.0	581
Orissa	1976	27	787	10,36,253	51,49.6	1,273	6,32.6	497
	1977	28	823	10,44,892	44,87.0	1,228	5,27.3	429
	1978	28	824	11,52,106	65,10.2	1,352	7,64.1	565
	1979	28	1,048	12,84,070	75,09.4	1,193	6,97.9	585
	1980	33	1,170	13,38,130	79,63.8	1,112	6,62.0	595

* Previously Assam Circle.

No. 50—CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1976-80 (Concl'd.)

Name of the Circle	End of March	Number of Head Banks	Number of Sub-Banks	Number of accounts at the end of the year	Balances outstanding (in lakhs of rupees)	Average number of depositors per bank	Average balance in each bank (in thousands of rupees)	Average balance at the credit of each depositor (rupees)
Punjab	1976	45	1,379	24,38,767	157,45.5	1,712	11,05.7	646
	1977	45	1,438	21,27,065	142,12.9	1,434	9,58.4	668
	1978	45	1,471	21,91,916	163,21.9	1,446	10,76.6	745
	1979	46	1,638	23,03,459	74,15.0	1,368	4,40.3	322
	1980	49	1,779	22,99,018	219,80.1	1,258	12,02.4	956
Rajasthan	1976	30	1,083	8,97,326	30,77.0	806	2,76.5	343
	1977	30	1,101	7,30,153	37,59.9	645	3,32.4	515
	1978	31	1,175	7,91,857	52,78.2	656	4,37.7	666
	1979	41	1,580	8,44,425	63,19.4	521	3,89.8	748
	1980	45	1,703	9,33,824	51,61.8	534	2,95.3	553
Tamil Nadu	1976	67	2,673	35,30,271	45,24.5	1,288	1,65.1	128
	1977	69	2,722	16,54,056	46,02.2	593	1,64.9	278
	1978	70	2,750	17,79,856	53,66.3	631	1,90.3	301
	1979	73	3,400	19,33,563	63,76.6	557	1,83.6	330
	1980	76	3,873	19,16,514	73,38.2	485	1,85.2	383
Uttar Pradesh	1976	62	2,476	59,67,663	330,53.8	2,351	13,02.4	554
	1977	64	2,647	58,99,454	321,31.4	2,176	11,85.2	545
	1978	64	2,602	63,00,255	337,60.8	2,363	12,66.3	536
	1979	65	3,114	66,88,730	352,65.2	2,104	11,09.3	527
	1980	65	3,818	70,63,744	359,83.0	1,819	9,26.7	509
West Bengal	1976	36	1,301	25,56,871	161,17.5	1,912	12,05.5	630
	1977	37	1,323	28,07,054	167,00.7	2,064	12,28.0	595
	1978	37	1,443	29,10,395	180,80.4	1,966	12,21.6	621
	1979	42	1,747	30,29,408	208,39.5	1,693	11,64.9	688
	1980	42	1,708	31,39,279	226,76.7	1,794	12,95.8	722
Base*	1978	2	101	—	—	—	—	—
	1979	2	101	—	—	—	—	—
	1980	2	101	—	—	—	—	—
TOTAL	1976	579	20,625	2,94,97,786	1,327,59.5	1,391	6,26.1	450
	1977	598	21,244	2,50,50,586	1,302,31.4	1,147	5,96.2	519
	1978	609	22,073	2,63,98,282	1,452,12.4	1,164	6,40.2	550
	1979	635	27,749	2,80,77,659	1,467,83.1	993	5,19.0	523
	1980	684	31,696	2,89,23,858	1,748,42.7	893	5,40.0	604

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

Note : (1) In addition to the head and sub-banks indicated above, 'branch post offices also undertake savings bank activities and the number of such branch offices throughout India was 1,00,782 at the end of March 1980.

(2) Data for 1977, 1978, 1979 and 1980 are not strictly comparable with those of earlier years due to change in the sources of information and the revision of proforma.

Source : Indian Posts and Telegraphs Department.

**No. 51—CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS
AS AT THE END OF MARCH 1979 AND MARCH 1980**

(Amount in Lakhs of Rupees)

Name of the Circle	Period	Period of maturity							
		1 year		2 years		3 years		5 years	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
Andhra Pradesh	1979	2,089	86.8	4,822	67.2	1,567	52.3	4,755	36,10.9
	1980	2,421	1,09.5	3,914	52.6	1,490	46.9	6,984	43,89.6
Bihar	1979	815	36.4	4,047	1,65.9	3,127	1,38.8	22,040	78,13.2
	1980	12,184	5,61.4	8,784	3,09.9	19,920	1,89.2	32,703	107,02.4
Delhi	1979	1,581	1,55.5	2,071	2,16.9	1,913	1,72.6	13,697	10,853.6
	1980	978	1,51.7	309	1,10.9	877	1,06.3	18,900	141,52.2
Gujarat	1979	8,991	2,29.9	12,819	3,88.0	5,678	3,35.7	21,172	98,01.4
	1980	8,761	2,71.0	8,844	2,17.1	3,913	2,44.3	31,321	123,64.0
Jammu & Kashmir	1979	1,875	42.0	10,718	2,16.4	4,312	1,71.6	35,927	12,43.6
	1980	1,389	40.6	5,047	64.2	1,805	65.5	45,742	17,26.2
Karnataka	1979	15,389	1,39.3	9,331	85.4	7,320	51.4	9,489	75,56.6
	1980	15,538	1,56.0	7,112	73.3	6,695	49.6	10,430	90,52.4
Kerala	1979	12,972	2,35.3	11,684	1,94.5	3,209	1,87.7	7,263	12,47.0
	1980	11,149	2,16.2	8,129	1,64.5	2,671	1,82.1	8,948	15,71.5
Madhya Pradesh	1979	2,398	80.7	5,595	69.2	1,445	92.3	17,293	41,43.3
	1980	2,013	70.0	3,002	2.9	169	10.1	21,578	51,15.4
Maharashtra	1979	50,204	5,52.6	67,372	6,08.7	51,442	5,68.2	79,193	847,58.2
	1980	46,115	5,13.9	42,643	4,23.0	32,778	4,26.2	85,135	1,119,83.9
North-Eastern	1979	1,827	59.0	451	31.4	760	43.1	7,408	51,80.9
	1980	1,671	69.0	248	1.0	264	10.2	8,511	78,24.1
Orissa	1979	1,559	25.0	268	22.9	260	39.8	4,635	29,89.0
	1980	1,861	42.6	276	11.9	386	19.8	2,714	19,44.0
Punjab (N. W.)	1979	26,759	6,05.6	26,495	10,81.4	17,673	7,67.6	1,00,630	60,52.6
	1980	23,755	5,75.8	12,793	5,13.4	10,376	3,71.4	1,32,178	79,74.4
Rajasthan	1979	5,314	1,24.0	21,983	2,13.6	4,549	1,02.5	12,253	25,28.1
	1980	4,508	1,11.9	14,719	1,26.8	4,430	85.8	18,024	32,93.4
Tamil Nadu	1979	1,32,467	9,52.6	8,388	1,04.9	8,068	1,25.0	6,542	134,76.0
	1980	1,15,162	9,76.3	12,465	1,55.2	10,341	1,30.4	10,077	151,16.8
Uttar Pradesh	1979	50,949	9,84.5	88,540	22,28.5	41,090	19,11.5	3,08,363	150,94.2
	1980	52,418	9,87.8	60,960	13,33.3	27,529	12,59.2	3,45,953	187,70.6
West Bengal	1979	1,424	5,74.2	11,235	6,02.9	13,009	11,11.4	94,460	325,81.0
	1980	730	6,46.1	2,735	3,10.6	3,811	6,60.6	1,12,132	405,94.2
Base*	1979	85	3.3	28	1.2	20	0.8	215	6.4
	1980	121	5.1	34	1.5	35	1.3	366	13.4
Total	1979	3,16,698	48,86.7	2,85,847	62,99.0	1,65,442	58,72.3	7,45,335	2,089,36.0
	1980	3,00,774	55,04.9	1,92,014	38,72.1	1,27,490	38,58.9	8,91,696	2,66,588.5

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

Source : Indian Posts and Telegraphs Department.

**NO. 52—LIABILITIES AND ASSETS IN FOREIGN COUNTRIES OF INDIAN SCHEDULED COMMERCIAL BANKS
AS ON THE LAST FRIDAY OF DECEMBER 1979 AND 1980**

(In Lakhs of Rupees)

	United Kingdom				Singapore				Hong Kong				Sri Lanka				Other Countries				Total	
	1979		1980		1979		1980		1979		1980		1979		1980		1979		1980		1979	1980*
Number of Banks	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Number of Offices	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
LIABILITIES																						
1. Demand Deposits	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
2. Time Deposits	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
3. Total Deposits	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
4. Due to other Banks	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
5. Branch Adjustments	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
6. Other Liabilities	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
7. Total	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
ASSETS																						
8. Cash in Hand	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
9. Balances with Central Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
10. Balances with other Banks in Current Account	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
11. Cash-Deposit Ratio	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
12. Money at Call and Short Notice	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
13. Investments in Foreign Government Securities	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
14. Other Investments	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15. Investment-Deposit Ratio	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
16. Bills Purchased and Discounted	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17. Loans and Advances	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18. Due from Banks	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19. Credit-Deposit Ratio	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20. Branch Adjustments	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
21. Other Assets	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
22. Total	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

* Does not include the liabilities and assets of Cayman Island branches of State Bank of India and Bank of India as the same has not been received from the banks.

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

‡ Borrowings/lendings from/to Other financial institutions for 1980 are also included

.. Break-up is not available

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

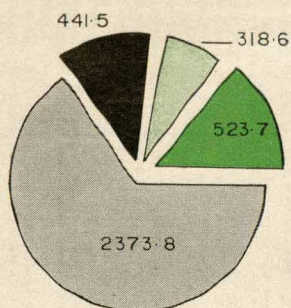
GRAPH-II

MAJOR ITEMS OF
EARNINGS, EXPENSES AND PROFIT OF SCHEDULED COMMERCIAL BANKS
1979 AND 1980

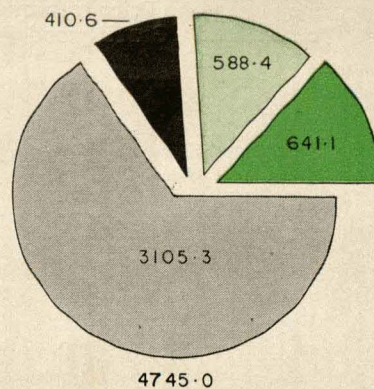
TOTAL EARNINGS FROM
(CRORES OF RUPEES)

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

1979



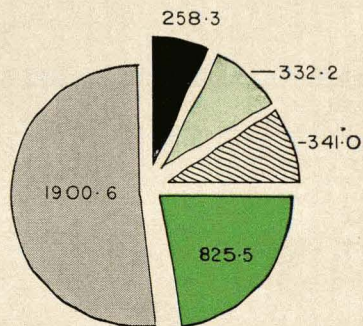
1980



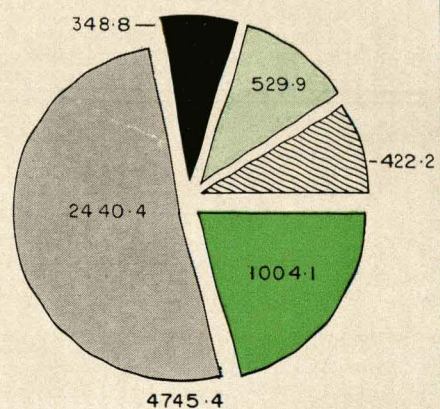
TOTAL EXPENSES AND
BALANCE OF PROFIT
(CRORES OF RUPEES)

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

1979



1980

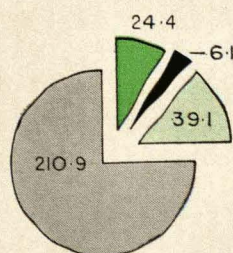


ALLOCATION OF PROFIT
(SELECTED ITEMS)

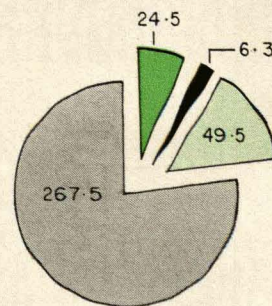
(CRORES OF RUPEES)

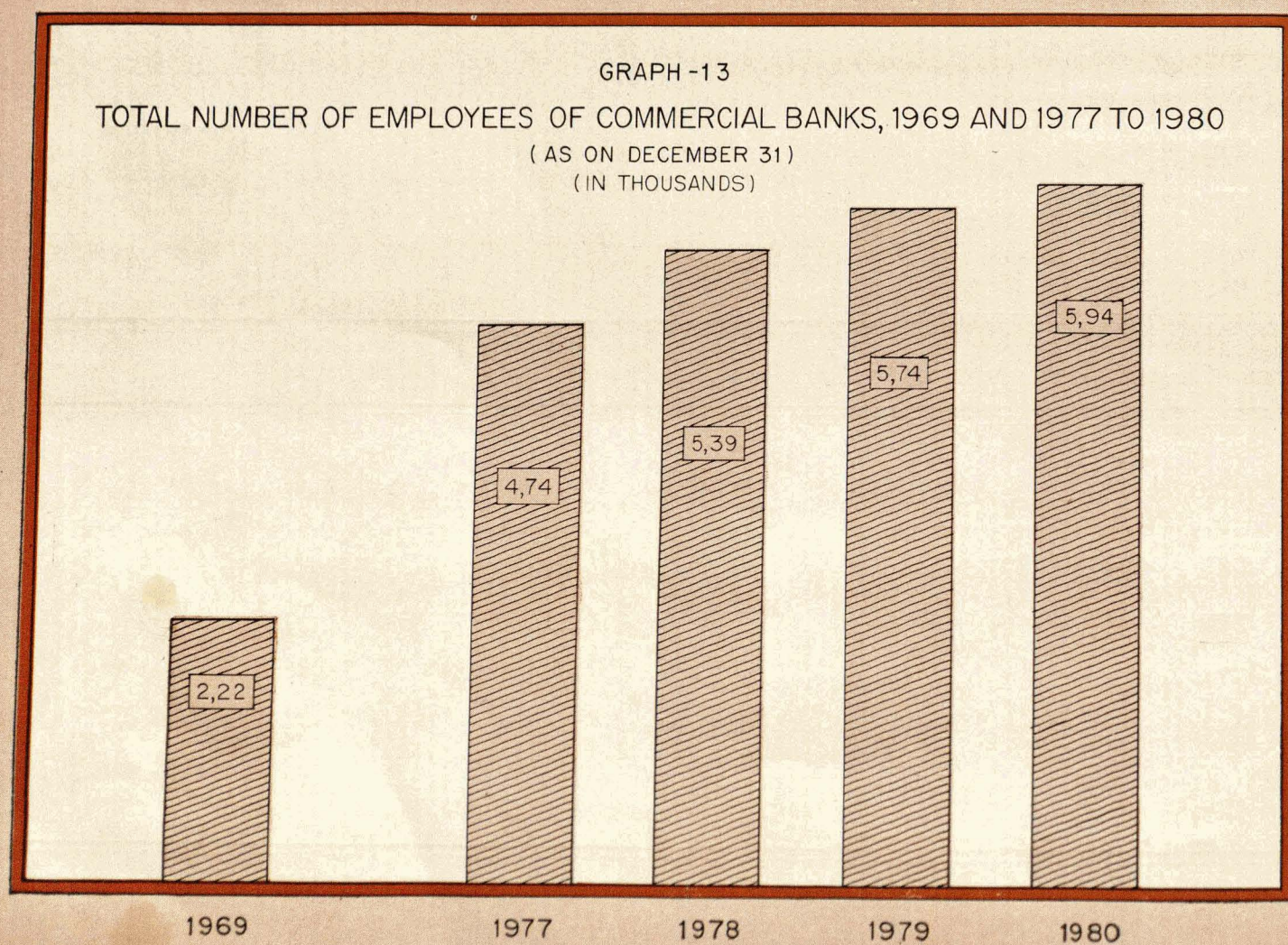
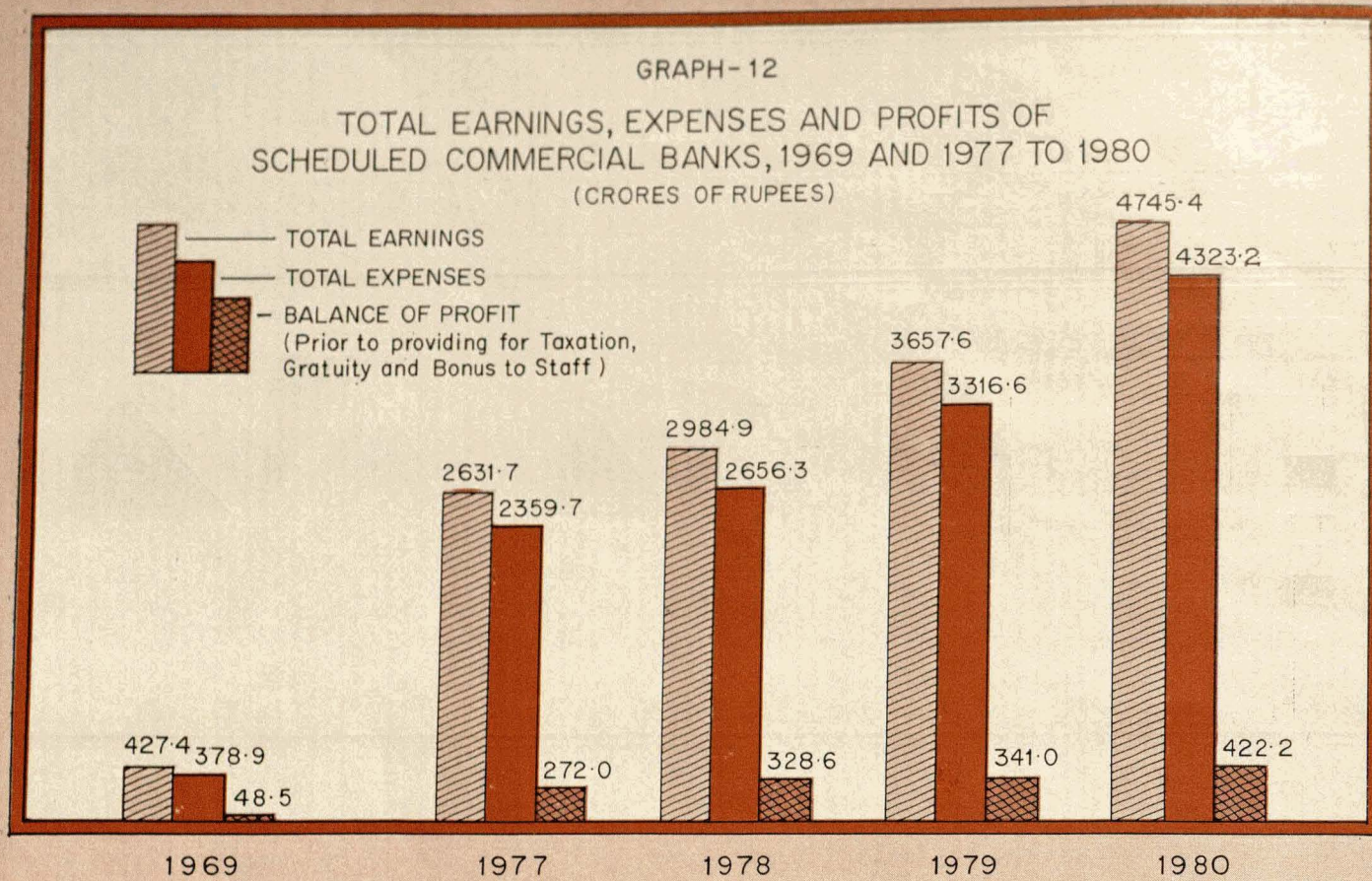
-  Employees' Share (Bonus) in the Profit
-  Dividend, Bonus, etc. to Shareholders
-  Reserves
-  Provision for Taxes

1979



1980





II. DETAILED TABLES

No. 53—LIABILITIES AND ASSETS OF
(TOTAL

No.	Name of the Bank	As on	LIABILITIES				Acceptances, Loans and Bills Pay- able
			Capital	Reserves	Deposits and Current Accounts	Notes in Circula- tion	
			1	2	3	4	5
			<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>
1.	Algemene Bank Nederland N.V. (General Bank of the Netherlands)	Dec. 31, 1979 Dec. 31, 1980	594,748 625,058	1,673,762 1,859,696	57,441,735 75,055,099	— —	12,300,806* 14,127,365*
			<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>
2.	American Express International Banking Corporation@	Dec. 31, 1979 Dec. 31, 1980	46,000 46,000	219,000+ 248,000+	4,879,000 5,259,000	— —	858,000 838,000
			<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>
3.	Bank of America National Trust and Savings Association	Dec. 31, 1979 Dec. 31, 1980	1,073,092 1,073,092	1,100,000 1,100,000	86,061,884 89,265,951	— —	13,162,411 12,357,022
			<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
4.	Bank of Tokyo	March 31, 1980 March 31, 1981	80,000,000 80,000,000	111,528,279 120,628,279	5,579,288,369 5,986,413,482	— —	6,136,841,162 5,646,889,710
			<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>
5.	Banque Nationale de Paris	Dec. 31, 1979 Dec. 31, 1980	697,000 1,632,580	4,317,000 3,966,420	337,201,000 422,096,000	— —	3,871,000 7,745,000
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
6.	British Bank of the Middle East	Dec. 31, 1979 Dec. 31, 1980	22,500 52,500	22,500 22,500	1,303,417†† 1,533,462††	— —	10,934 44,134
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
7.	Chartered Bank	Dec. 31, 1979 Dec. 31, 1980	15,000 15,000	180,601+ 165,868+	2,184,293 2,359,779	158,269 165,356	67,360 142,772
			<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>
8.	Citi Bank, N.A.@@	Dec. 31, 1979 Dec. 31, 1980	751,000 751,000	3,255,000+ 3,687,000+	70,535,000 72,161,000	— —	17,291,000 20,837,000
			<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>
9.	European Asian Bank	Dec. 31, 1979 Dec. 31, 1980	— 105,000	— 100,101	— 3,767,059	— —	— 24,421
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
10.	Grindlays Bank	Dec. 31, 1979 Dec. 31, 1980	60,000 60,000	16,002+ 26,283+	2,450,125 2,794,340	— —	181,938 314,254
			<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
11.	Mercantile Bank	Dec. 31, 1979 Dec. 31, 1980	2,940 2,940	6,900 6,900	149,134†† 179,241††	— —	9,162 10,450
			<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
12.	Mitsui Bank	Sept 30, 1979 Sept. 30, 1980	55,000,000 55,000,000	146,256,803+ 154,026,265+	6,607,293,579 7,897,115,047	— —	2,398,708,020 2,395,036,818
			<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>
13.	Sonali Bank	Dec. 31, 1979 Dec. 31, 1980	30,000 30,000	60,000 65,000	8,387,903 10,966,582	— —	8,642,820 10,768,680

* Includes confirmed Credits, guarantees and endorsements.

@ A wholly owned subsidiary of American Express Co.

@@ Figures relate to the Citibank, N. A. and subsidiaries.

+ Includes balance of profit or loss.

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

**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 Govern- ment and other Securities	Bills of Exchange and Bills Receivable	Bills Discounted, Loans and Advances	Building and Sundries including Loans for Acceptances	
7	8	9	10	11	12	13	14	
<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	<i>Fl.</i>	
1,944,922	344	73,956,317	23,256,163	10,247,143	1,094,056	31,525,949	7,833,006	1
2,457,949	810	94,125,977	35,093,367	11,600,422	1,325,276	37,148,521	8,958,391	
<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	
319,000	—	6,321,000	1,353,000	717,000	171,000	3,364,000	716,000	2
563,000	—	6,954,000	1,625,000	758,000	192,000	3,682,000	697,000	
<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	
3,366,510	1,508,674†	106,272,571	29,488,703	11,088,366	—	55,655,346	10,040,156	3
3,633,908	1,857,187†	109,287,160	28,020,178	9,564,325	—	60,780,417	10,922,240	
<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	
365,517,981	11,822,380†	12,284,998,171	1,730,664,758	1,045,072,039	2,074,658,962	4,380,349,940	3,054,252,472	4
391,867,001	14,871,117†	12,240,669,589	1,599,194,341	1,084,028,341	1,784,093,486	5,004,226,114	2,769,127,307	
<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	<i>F.F.</i>	
50,744,000	584,000†	397,414,000	177,486,000	3,988,000	—	163,214,000	52,726,000	5
52,292,000	898,000†	488,630,000	235,549,000	9,688,000	—	192,389,000	51,004,000	
<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	
29,183	1,368	1,389,902	717,366	45,923	—	562,028	64,585	6
13,459	1,465	1,667,520	309,979	47,130	—	509,147	801,264	
<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	
131,876	—	2,737,399	512,216	197,471	—	1,934,208	93,504	7
202,269	—	3,051,044	708,822	169,836	—	2,079,392	92,994	
<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	<i>U.S.\$</i>	
4,324,000	—	96,156,000	23,202,000	8,314,000	—	54,851,000	9,789,000	8
4,174,000	—	101,610,000	18,929,000	10,711,000	—	60,355,000	11,615,000	
<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	<i>D.M.</i>	
62,744	—	4,059,325	128,969	161,146	—	3,754,530	14,680	9
<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	
13,876	—	2,721,941	837,117	207,968	—	1,225,157	451,699	10
15,040	—	3,209,917	1,053,214	249,376	—	1,359,807	547,520	
<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	
40,447	190	208,773	28,934	30,051	—	138,220	11,568	11
45,979	299	245,809	30,658	31,912	—	166,095	17,144	
<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	
438,226,525	—	9,645,484,927	1,089,760,083	1,050,087,107	614,719,784	5,631,193,208	1,259,724,745	12
642,675,925	—	11,143,854,055	1,847,554,216	1,033,243,628	696,802,603	6,223,430,232	1,342,823,376	
<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	<i>Taka</i>	
474,658	—	17,595,381	1,072,151	1,936,856	747,350	6,755,851	7,083,173	13
679,008	—	22,509,270	1,602,777	2,415,297	862,877	9,626,319	8,002,000	

** Includes Money at Call and Short Notice.

† Undivided profit.

No. 54—LIABILITIES AND ASSETS OF
(BUSINESS)

No.	Name of the Bank	As on December 31	Reserve Fund and Other Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (profit)	Total Liabilities or Assets
				Fixed	Savings	Current	Others	Total				
		1	2	3	4	5	6	7	8	9	10	11
1.	Algemene Bank Nederland N.V. (General Bank of the Netherlands)	1979 1980	1,17 1,17	10,90,41 10,57,30	1,95,56 2,18,60	5,62,79 6,37,31	— —	18,48,76 19,13,21	3,59,64 6,86,23	45,79,48 42,49,40	1,20,25 1,07,88	69,09,30 69,57,89
2.	American Express International Banking Corporation	1979 1980	— —	66,32,30 62,47,09	8,69,93 10,55,18	18,58,57 25,61,50	— —	93,60,80 98,63,77	7,44,14 9,56,85	65,46,23 61,11,71	1,61,16 2,59,13	168,12,33 171,91,46
3.	Bank of America National Trust and Savings Association	1979 1980	— —	73,53,05 88,99,09	3,97,34 5,24,35	13,97,77 16,70,16	— —	91,48,16 110,93,60	3,27,50 2,28,50	63,85,82 76,00,46	— —	158,61,48 189,22,56
4.	Bank of Tokyo	1979 1980	— —	10,90,59 10,17,95	3,94,48 4,46,96	18,77,29 17,47,71	— —	33,62,36 32,12,62	80,00 2,63,80	14,67,63 18,59,77	6,16 13,90	49,16,15 53,50,09
5.	Banque Nationale de Paris	1979 1980	— —	11,83,29 12,05,94	4,21,22 5,12,31	15,63,79 19,53,62	— —	31,68,30 36,71,87	1,37,06 51,42	20,95,89 27,93,93	— —	54,01,25 65,17,22
6.	British Bank of the Middle East	1979 1980	— —	13,53,31 11,47,67	4,08,58 4,70,49	14,26,11 11,31,51	— —	31,88,00 27,49,67	— 15,00	10,92,23 12,80,17	31,06 60,31	43,11,29 41,05,15
7.	Chartered Bank	1979 1980	1,56,60 2,02,29	73,44,20 68,47,95	38,78,08 44,69,30	50,33,57 47,91,65	— —	162,55,85 161,08,90	19,24,48 17,58,62	123,47,07 152,15,03	98,92 1,30,83	307,82,92 334,15,67
8.	Citi Bank, N.A.	1979 1980	— —	55,74,37 58,21,34	9,45,88 9,03,22	31,06,45 27,11,81	23,12,00 17,58,00	119,38,70 111,94,37	12,43,32 16,70,44	137,29,22 190,12,67	1,46,07 2,83,26	270,57,31 321,60,74
9.	European Asian Bank	1979 1980	— —	— 2,60	— 1,26	— 1,50	— —	— 5,36	— 10,00	— 1,49,18	— —	— 1,64,54
10.	Grindlays Bank	1979 1980	13,19,05 15,41,85	228,36,30 234,46,01	131,07,49 136,68,95	76,85,81 93,62,04	— 4,90,00	436,29,60 469,67,00	84,14,69 85,00,65	158,66,05 189,48,16	4,38,55 3,18,31	696,67,94 762,75,97
11.	Mercantile Bank	1979 1980	2,83,14 2,83,14	56,92,60 65,53,83	33,99,02 39,68,25	36,23,04 45,82,40	8,30,54 —	135,45,20 151,04,48	9,23,78 11,83,77	57,51,14 71,66,97	— —	205,03,26 237,38,36
12.	Mitsui Bank ..	1979 1980	— —	2,97,35 3,81,26	1,66,22 1,86,83	3,14,21 2,24,27	— —	7,77,78 7,92,36	40,84 10,95	2,07,76 2,19,21	31,26 41,21	10,57,64 10,63,73
13.	Sonali Bank ..	1979 1980	— —	5,93 4,79	6,00 5,94	59,18 92,35	— —	71,11 1,03,08	37,37 60,44	38,39 1,03,08	3,75 4,01	1,50,62 2,70,61

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

FOREIGN COMMERCIAL BANKS, 1979 AND 1980
IN INDIA)

(Amount in Thousands of Rupees)													
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year*	No of Offices in India	No.
In Hand	At Banks				Govern- ment Secu- rities	Other Appro- ved Secu- rities	Other Invest- ments						
12	13	14	15	16	17	18	19	20	21	22	23	24	
41,02 33,82	1,69,18 4,22,45	— —	2,76,95 2,60,69	13,23,96 13,39,29	6,70,67 8,20,68	— —	2,18 2,18	6,63 6,61	44,18,71 40,72,17	— —	54,54 51,34	3 3	1
52,87 1,76,56	4,69,04 7,75,91	— —	15,14,12 14,15,43	59,13,69 62,39,31	30,81,82 32,08,43	60,26 1,91,79	15,80 18,30	7,37 7,04	56,97,36 51,58,69	— —	1,17,67 1,41,46	3 3	2
65,46 48,76	4,42,19 10,06,08	— —	13,85,38 15,88,81	53,97,00 59,10,98	23,87,96 27,81,67	— —	4,44,73 4,37,83	2,85 —	57,35,91 71,48,43	— —	1,01,52 1,28,02	4 4	3
39,30 20,14	3,46,01 4,31,81	3,35,00 —	5,74,81 9,53,39	10,68,56 13,55,46	10,10,42 7,85,18	1,43,56 3,75,00	2,49,00 33,64	— —	11,49,49 13,95,47	— —	39,73 58,64	3 3	4
42,73 48,00	2,88,95 4,93,98	— 2,25,00	9,83,69 8,20,90	11,46,50 13,16,75	6,75,96 8,22,79	4,63,21 4,97,04	15,31 16,46	17,41 17,17	17,67,49 22,59,13	— —	37,73 50,64	5 5	5
12,62 25,14	4,11,13 3,29,60	6,00,00 5,50,00	3,55,15 3,24,85	9,21,75 9,59,58	11,86,32 11,39,60	— —	28,75 32,01	— —	7,95,57 7,44,37	— —	29,52 30,90	1 1	6
1,53,64 1,52,73	10,87,78 15,62,09	— —	32,13,97 28,35,17	89,58,37 87,64,60	59,62,01 50,84,39	4,04,35 10,52,88	89,71 75,42	2,85,81 2,98,96	106,27,28 135,89,43	— —	52,60 90,67	24 24	7
81,99 77,13	7,16,57 11,17,70	— —	7,22,95 11,96,76	81,20,71 73,02,37	38,40,60 39,57,02	— —	38,75 2,31,69	39,62 38,64	134,96,12 182,39,43	— —	1,02,77 1,37,19	6 6	8
— 97	— 10,68	— —	— —	— 10,45	— 19,77	— —	— —	— —	— 97,21	25,46 —	(-)25,46 —	— 1	9
4,09,86 3,16,72	43,57,63 38,93,60	— —	54,30,54 82,17,14	293,31,74 290,34,07	150,34,09 159,54,10	10,46,82 11,47,71	70,41 57,22	11,68,38 13,64,18	128,18,47 162,91,23	— —	1,82,77 1,35,54	56 56	10
1,91,80 1,41,14	17,48,58 22,32,00	— 6,50,00	13,46,97 15,04,09	80,54,11 82,93,39	29,10,03 32,97,81	16,10,76 19,21,77	21,98 20,14	3,20,01 3,18,65	42,99,02 53,59,37	— —	47,26 1,03,66	20 20	11
3,32 4,03	86,43 1,09,44	— —	1,26,80 89,40	4,33,40 4,56,11	2,07,30 1,41,08	7,48 99,95	31,80 9,72	— —	1,61,11 1,54,00	— —	8,83 9,95	1 1	12
1,69 5,09	25,46 34,64	— —	67,89 95,95	11,95 25,28	— 21,63	— —	— —	— —	43,63 88,02	— —	3,92 26	1 1	13

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Allahabad Bank, Calcutta. (17.4.1865)*	1979 1980	1,05,00 1,05,00	4,53,76 5,23,76	380,58,80 436,30,67	198,79,49 247,90,68	118,16,96 173,59,16	16,82,00 9,67,00	714,37,25 867,47,51	14,33,43 23,85,97	181,80,31 182,04,90	— —	916,09,75 1,079,67,14
2.	Allahabad Kshetriya Gramin Bank, Allahabad. (23-8-1980)	1979 1980	— 25,00	— 14	— 76	— 5,89	— 84	— —	— 7,49	— —	— 5,37	— —	— 38,00
3.	Andhra Bank, Hyderabad. (20-11-1923)+	1979 1980	1,00,00 1,00,00	4,00,15 4,90,71	342,59,11 412,41,33	105,88,16 132,98,89	106,43,20 103,19,84	2,65,00 1,70,00	557,55,47 650,30,06	33,57,66 23,60,01	269,95,92 90,60,41	— —	866,09,20 770,41,19
4.	Baitarani Gramya Bank, Baripada. (23-6-1980)	1979 1980	— 25,00	— 2	— 38	— 41	— 20,02	— —	— 20,81	— —	— 57	— 6	— 46,46
5.	Balasore Gramya Bank, Balasore. (6-8-1980)	1979 1980	— 25,00	— —	— 15,18	— 1,12	— 6	— —	— 16,36	— 6	— —	— —	— 41,42
6.	Ballia Kshetriya Gramin Bank, Ballia. (25-12-1976)	1979 1980	25,00 25,00	3,40 3,86	49,21 1,05,96	1,34,79 2,33,94	19,09 32,56	— —	2,03,09 3,72,46	— —	1,94 10,51	— —	2,33,43 4,11,83
7.	Bank of Cochin, Ernakulam. (17-12-1928)	1979 1980	22,39 39,85	32,29 45,99	19,03,08 33,66,52	18,26,32 23,79,60	3,25,42 3,51,35	— —	40,54,82 60,97,47	4,02,29 5,59,23	12,03,53 25,73,80	— 2	57,15,32 93,16,36
8.	Bank of Baroda, Baroda. (20-7-1908)*	1979 1980	6,25,00 6,25,00	11,45,00 17,25,39	1,320,08,34 1,643,69,28	554,56,81 675,33,21	468,08,76 624,15,84	53,28,00 31,78,00	2,396,01,91 2,974,96,33	111,78,26 115,18,69	475,99,65 624,21,62	— —	3,001,49,82 3,737,87,03
9.	Bank of India, Bombay. (7-9-1906)*	1979 1980	10,00,00 10,00,00	11,27,10 14,12,61	1,339,38,49 1,675,60,14	558,33,69 682,95,22	420,14,31 497,49,55	50,09,00 23,83,43	2,367,95,49 2,879,88,34	110,07,95 113,28,50	552,13,66 746,81,26	— —	3,051,44,20 3,764,10,71
10.	Bank of Karad, Karad. (12-3-1946)	1979 1980	7,50 7,50	21,24 25,11	9,58,45 13,25,98	3,57,83 4,26,81	2,31,46 1,31,84	— —	15,47,74 18,84,63	— —	3,03,11 3,78,51	2 3	18,79,61 22,95,78
11.	Bank of Madurai, Madurai. (8-2-1943)	1979 1980	56,22 75,59	53,07 63,15	58,94,98 71,03,35	21,75,75 26,30,85	15,89,14 19,94,08	— —	96,59,87 117,28,28	4,58,27 7,35,51	34,38,84 47,09,02	60 68	136,66,87 173,12,23
12.	Bank of Maharashtra, Pune. (16-9-1935)*	1979 1980	1,48,69 2,30,00	2,21,31 2,40,00	336,74,06 389,84,60	214,47,70 257,16,56	108,41,38 148,27,65	18,97,00 16,90,00	678,60,14 812,18,81	36,19,25 28,01,78	117,06,46 170,62,98	— —	835,55,85 1,015,53,57
13.	Bank of Rajasthan, Udaipur. (8-5-1943)	1979 1980	30,00 30,00	77,00 84,20	56,51,70 68,89,53	29,52,38 36,40,69	16,26,85 19,97,78	— 30,00	102,30,93 125,58,00	3,97,57 3,43,37	21,66,06 31,15,44	6 43	129,01,62 161,31,44
14.	Bank of Tamilnad, Tirunelveli. (12-1-1903)	1979 1980	10,00 10,00	24,79 30,43	12,30,27 17,38,90	6,68,66 8,59,42	3,95,91 6,24,66	— 20,00	22,94,84 32,42,98	59,62 90,65	5,89,74 6,12,22	— 3	29,78,99 39,86,31
15.	Bank of Thanjavur, Tanjore. (26-7-1901)	1979 1980	10,27 10,27	39,87 55,69	19,75,74 22,38,03	9,22,41 10,68,24	5,21,05 6,59,30	— 1,06,84	34,19,20 40,72,41	1,17,61 1,47,05	3,70,11 4,86,70	26 13	39,57,32 47,72,25
16.	Barabanki Gramin Bank, Barabanki. (27-3-1976)	1979 1980	25,00 25,00	1,49 2,29	73,97 1,26,93	1,95,39 2,59,59	16,33 14,74	— —	2,85,69 4,01,26	— —	8,28 5,75	— —	3,20,46 4,34,30

*Nationalised with effect from July 19, 1969

+Nationalised with effect from April 15, 1980

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advan- ces	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
25,57,97 27,39,62	76,25,15 97,90,88	1,50,00 —	96,70,63 94,71,89	310,08,90 399,52,17	128,98,63 196,97,35	38,13,50 39,18,38	40,79,94 4,24,38	96,75 1,14,75	197,08,28 218,57,72	— —	84,21 83,42	— —	876 957	1.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	2.
25	2,71	—	—	—	—	—	—	—	35,04	—	14	—	1	2.
21,41,16 20,08,79	77,36,72 120,15,34	— —	84,09,48 58,79,21	270,10,86 297,33,15	63,56,41 73,22,14	66,70,51 91,50,89	13,16,01 27,75,84	51,33 98,98	269,16,72 80,56,85	— —	1,01,76 1,12,34	— —	588 631	3.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	4.
26	42,92	—	—	2,28	—	—	—	—	1,00	—	8	—	5	4.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	5.
75	36,47	—	2	97	—	—	—	—	2,41	80	(-) 80	—	4	5.
8,83 14,08	48,60 1,36,39	16,03 —	— —	1,53,38 2,56,35	— —	— —	— —	— —	6,59 5,01	— —	28 68	— —	29 32	6.
1,09,95 92,47	3,75,55 7,27,73	— —	5,15,53 7,87,56	25,38,54 35,53,76	5,42,63 7,91,64	— 8,71,50	4,85,33 —	14,51 19,27	11,33,28 24,72,43	— —	10,33 15,21	12 12	87 101	7.
45,93,31 60,70,15	239,57,02 347,24,35	97,55,71 81,49,85	503,02,23 328,43,13	925,53,30 1,342,25,27	392,02,07 474,16,45	176,83,76 201,63,06	92,78,16 168,53,38	7,82,88 8,16,28	520,41,38 725,25,11	— —	2,50,07 4,10,53	— —	1,394(55) 1,491(56)	8.
36,70,77 50,20,17	193,77,64 267,67,30	42,03,10 27,70,21	468,17,48 539,80,54	1,012,36,08 1,244,95,33	394,69,00 444,79,03	196,74,25 247,51,84	109,56,41 158,08,45	5,51,36 6,12,63	591,88,11 777,25,21	— —	2,54,92 2,52,10	— —	1,297(23) 1,396(24)	9.
38,51 56,49	1,13,87 1,90,86	2,10,00 2,00,00	1,18,39 2,13,17	5,94,48 7,62,24	2,94,90 5,36,84	1,94,58 —	8,23 18,09	3,38 3,30	3,03,27 3,14,79	— —	3,11 3,05	10 12	37 39	10.
3,08,90 3,64,88	20,40,38 23,19,03	— —	9,27,80 11,23,66	60,80,83 75,13,20	12,09,27 13,32,43	5,10,26 6,85,21	1,44,90 4,68,57	43,76 42,66	24,00,77 34,62,59	— —	11,11 17,71	8 10	199 207	11.
10,32,06 16,09,61	83,52,41 79,30,45	— 1,00	36,57,27 50,10,36	383,25,54 422,73,96	97,09,67 145,45,44	95,96,27 117,77,32	7,27,50 6,99,13	2,37,93 2,33,95	119,17,20 174,72,35	— —	60,33 1,12,66	— —	652 713	12.
3,34,01 5,12,03	13,96,74 17,36,12	81,25 2,26,50	10,79,11 13,05,22	49,74,10 58,95,37	22,13,04 25,93,28	9,11,00 11,96,37	71,65 71,65	32,60 35,86	18,08,12 25,59,04	— —	10,61 11,17	12 12	192 208	13.
1,56,07 1,32,07	5,55,77 7,48,00	— —	2,76,10 3,37,65	10,29,02 15,36,22	2,57,90 4,36,98	1,13,45 1,50,75	71,71 70,64	6,72 6,99	5,12,25 5,67,01	— —	3,82 6,84	15 15	73 76	14.
1,80,24 1,87,58	4,36,50 6,29,82	— —	1,09,69 1,23,50	20,47,49 23,33,87	5,10,80 5,76,68	3,89,91 4,58,01	20,80 1,00,80	11,13 15,12	2,50,76 3,46,87	— —	18,12 20,29	15 15	1,20 1,27	15.
8,25 9,18	1,52,98 2,28,25	— —	— —	1,44,55 1,90,88	— —	10 10	— —	— —	14,58 5,89	— —	2,92 80	— —	26 26	16.

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on Decem-ber 31	Paid-up Capital	Reserves	DEPOSITS				Total	Borrow-ings from Banks	Other Liabi-lities	Balance of Profit & Loss (Profit)	Total Liabi-lities or Assets
					Fixed	Savings	Current	Others					
1	2	3	4	5	6	7	8	9	10	11	12	13	14
17.	Bardhaman Gramin Bank, Burdwan. (25-11-1980)	1979 1980	— —	— —	— —	— 6	— —	— —	— 6	— —	— 3	— —	— 9
18.	Bareilly Corpora-tion Bank, Bareilly. (19-7-1928)	1979 1980	6,32 6,32	30,24 36,16	8,88,07 10,47,18	5,77,98 7,29,89	2,76,53 4,33,37	— —	17,42,58 22,10,44	68,26 1,52,88	3,89,10 4,15,80	8 11	22,36,58 28,21,71
19.	Bareilly Kshetriya Gramin Bank, Bareilly. (27-9-1980)	1979 1980	— 12,50	— 23	— 16	— 4,30	— 10	— —	— 4,56	— —	— 71	— —	— 18,00
20.	Bastar Kshetriya Gramin Bank, Jagdalpur. (15-12-1979)	1979 1980	8,75 25,00	— 58	— 2,07	— 1,83	— 25	— —	— 4,15	— —	— 2	— —	8,75 29,75
21.	Basti Gramin Bank, Basti. (1-8-1980)	1979 1980	— 25,00	— 34	— 2,68	— 1,95	— 3,20	— —	— 7,83	— —	— 26	— —	— 33,43
22.	Benares State Bank, Varanasi. (12-9-1946)	1979 1980	24,79 24,80	17,12 19,68	24,39,17 30,44,45	15,49,44 18,90,31	5,29,56 7,44,98	— —	45,18,17 56,79,74	36,64 37,80	9,87,83 11,34,47	1 1	55,84,56 68,96,50
23.	Bhagirath Gramin Bank, Sitapur. (19-9-1976)	1979 1980	25,00 25,00	6,57 10,23	95,95 1,57,82	2,67,91 3,76,91	38,46 41,78	— —	4,02,32 5,76,51	— 13,17	18,11 94,40	— —	4,52,00 7,19,31
24.	Bharat Overseas Bank, Madras. (22-9-1973)	1979 1980	50,00 50,00	30,00 64,00	22,47,14 25,06,96	8,37,31 7,86,63	6,30,31 6,91,10	— —	37,14,76 39,84,69	2,09,77 2,48,53	14,52,06 20,99,95	22,48 11,06	54,79,07 64,58,23
25.	Bhojpur-Rohtas Gramin Bank, Bhojpur. (26-12-1975)	1979 1980	25,00 25,00	46 5,53	1,02,02 2,33,62	2,73,71 4,36,88	32,16 57,94	— —	4,07,89 7,28,44	40,76 59,50	24,65 40,56	— —	4,98,76 8,59,03
26.	Bilaspur Raipur Kshetriya Gramin Bank, Bilaspur. (20-10-1976)	1979 1980	25,00 25,00	— —	57,53 83,06	1,48,34 1,95,98	15,54 27,50	— —	2,21,41 3,06,54	1,36,00 3,01,00	8,28 11,58	— —	3,90,69 6,44,12
27.	Bolangir Anchalik Gramya Bank, Bolangir. (10-4-1976)	1979 1980	25,00 25,00	82 5,00	45,57 99,10	1,00,06 1,59,79	20,90 49,15	— —	1,66,53 3,08,04	5,49,66 7,40,44	17,18 41,31	— —	7,59,19 11,19,79
28.	Bundelkhand Kshetriya Gramin Bank, Tikamgarh. (26-3-1977)	1979 1980	25,00 25,00	— —	25,05 49,77	73,94 1,03,56	3,75 56,90	— —	1,02,74 2,10,23	51,40 2,00,68	2,60 5,49	— —	1,81,74 4,41,40
29.	Canara Bank, Mangalore. (1-7-1906)*	1979 1980	5,00,00 5,00,00	8,00,00 10,00,00	940,12,52 1,194,30,96	432,58,14 530,97,33	175,54,90 357,84,02	11,80,00 —	1,560,05,56 2,083,12,31	76,31,18 51,01,23	389,28,04 451,59,22	— —	2,038,64,78 2,600,72,76
30.	Catholic Syrian Bank, Trichur. (20-11-1920)	1979 1980	17,23 22,72	23,58 28,08	34,60,26 43,97,76	24,01,67 30,32,50	5,55,85 7,87,48	— —	64,17,78 82,17,74	1,55,20 1,87,19	6,97,86 6,93,84	2,09 88	73,13,74 91,50,45
31.	Cauvery Gra-meena Bank, Mysore. (2-10-1978)	1979 1980	25,00 25,00	26 4,24	96,63 1,35,03	64,77 1,00,96	11,77 16,16	— —	1,73,17 2,52,15	3,36,02 5,38,12	6,08 5,61	— —	5,40,53 8,25,12

* Nationalised with effect from July 19, 1969.

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd.)

(Amount in Thousands of Rupees)

CASH		Money Bills at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
— 6	—	—	—	—	—	—	—	—	—	— 3	(-) 3	—	— 1	17.
1,32,42 70,99	1,69,18 3,91,22	—	1,05,49 1,19,71	7,70,60 7,70,11	3,47,37 4,97,99	75,71 6,59	3,60,18 6,63,68	2,58 2,47	2,73,05 2,98,95	—	3,49 5,10	10 10	33 35	18.
— 20	— 4,21	—	—	—	—	—	— 12,74	—	— 85	—	— 23	—	— 1	19.
— 70	8,75 2,69	—	—	— 1,82	—	—	— 20,00	—	— 4,54	—	— 58	—	— 9	20.
— 16	— 5,36	— 6,00	—	— 19,89	—	—	—	—	— 2,02	—	— 34	—	— 2	21.
1,62,73 1,93,25	6,33,57 7,33,87	83,50 37,00	5,84,97 5,11,93	17,86,46 22,10,71	10,73,80 12,48,59	2,68,24 4,00,61	1,45,98 3,76,14	4,45 4,59	8,40,86 11,79,81	—	2,86 2,56	—	79 80	22.
19,97 32,96	1,26,70 1,76,83	1,02,00 —	2 99 2,42	1,74,04 3,27,58	—	50 50	— 1,28,72	—	25,80 50,30	—	1,55 3,66	—	52 70	23.
1,16,58 1,07,29	7,18,38 10,81,53	1,82,18 1,85,00	8,86,29 8,74,11	12,62,79 15,71,19	5,26,76 6,19,91	2,14,18 2,66,21	1,40,07 1,84,46	—	14,31,84 15,68,53	—	24,33 26,33	7.5 7.5	27(1) 28(1)	24.
17,90 27,65	1,75,25 4,41,34	—	11 3	2,19,02 3,37,13	—	10 10	69,58 23,05	—	16,80 29,73	—	1,77 5,07	—	53 63	25.
5,69 12,57	1,35,54 2,08,62	—	—	2,33,72 4,00,82	—	40 40	10 10	—	11,24 14,57	4,00 7,04	(-) 3,97 (-) 3,03	—	57 72	26.
12,78 10,56	62,94 70,77	—	—	6,47,66 9,93,06	—	10 10	8,00 8,00	—	27,71 37,30	—	56 4,17	—	48 51	27.
4,64 3,80	42,21 1,09,94	—	—	1,14,46 2,90,49	—	10 10	—	—	12,76 20,47	7,57 16,60	(-) 5,15 (-) 9,03	—	47 50	28.
30,80,70 45,47,91	130,67,62 269,12,82	2,00,00 2,00,00	168,72,15 228,28,19	852,59,69 944,00,89	376,03,75 429,41,88	79,84,43 156,16,22	71,91,21 57,08,94	1,64,55 2,94,01	324,40,68 466,21,90	—	3,75,98 4,25,65	—	1,204 1,277	29.
2,90,91 3,23,35	12,70,07 14,03,01	—	3,57,18 4,96,20	33,88,64 45,53,45	9,45,83 11,89,86	3,81,05 4,68,59	77,01 1,10,01	20,34 20,16	5,82,71 5,85,82	—	3,27 7,80	10 12	191 207	30.
6,45 8,31	88,43 1,09,40	10,00 20,00	1,69 3,12	4,19,42 6,66,71	1,00 —	10 10	—	—	13,44 17,48	—	(-) 21 3,98	—	43 52	31.

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
32.	Central Bank of India, Bombay. (21-12-1911)*	1979 1980	4,75,14 4,75,14	15,98,94 17,33,94	1,256,72,30 1,475,80,64	627,64,35 777,67,88	296,21,79 396,30,31	— 16,25,00	2,180,58,44 2,666,03,83	98,34,09 108,13,98	432,99,94 451,72,05	— —	2,732,66,55 3,247,98,94
33.	Champaran Kshetriya Gramin Bank, Motihari. (21-3-1976)	1979 1980	25,00 —	42 —	38,59 —	1,89,16 —	44,23 —	— —	2,71,98 —	1,50,10 —	1,19 —	95 —	4,49,64 —
34.	Corporation Bank, Udiipi. (28-5-1906)+	1979 1980	1,00,00 1,00,00	1,42,73 2,20,60	152,89,05 189,59,86	42,65,23 55,61,20	61,61,81 61,53,61	— —	257,16,09 306,74,67	19,88,83 10,58,95	87,67,73 70,74,21	25 —	367,15,63 391,28,43
35.	Cuttack Gramya Bank, Cuttack. (11-10-1976)	1979 1980	25,00 25,00	— 5,35	99,48 1,94,21	2,29,43 3,18,09	1,95 6,13	— —	3,30,86 5,18,43	2,02,85 3,40,00	7,74 34,55	— —	5,66,45 9,23,33
36.	Dena Bank, Bombay. (26-5-1938)*	1979 1980	1,25,00 1,25,00	3,31,00 3,52,00	388,72,86 425,00,24	225,46,68 261,26,39	122,57,58 142,01,33	17,67,00 10,42,00	754,44,12 838,69,96	29,01,95 15,44,38	99,98,51 112,38,18	— —	888,00,58 971,29,52
37.	Dhanalakshmi Bank, Trichur. (14-11-1927)	1979 1980	10,00 10,00	19,21 21,33	17,78,06 23,68,09	8,48,54 11,21,18	1,89,66 2,45,42	— —	28,16,26 37,34,69	38,36 94,60	3,20,00 3,37,88	10 4	32,03,93 41,98,54
38.	Durg-Rajnandgaon Gramin Bank, Rajnandgaon. (12-3-1980)	1979 1980	— 25,00	— 1,48	— 2,10	— 14,28	— 20	— —	— 16,58	— —	— 80	— —	— 43,86
39.	Ellaquai Dehati Bank, Srinagar. (16-7-1979)	1979 1980	25,00 25,00	64 73	1,61 11,28	2,01 12,28	1 71	— —	3,63 24,27	— 13,26	5 64	— —	29,32 63,90
40.	Etawah Kshetriya Gramin Bank, Etawah. (18-3-1980)	1979 1980	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —
41.	Faizabad Kshetriya Gramin Bank, Faizabad. (5-9-1980)	1979 1980	— 12,50	— 11	— 51	— 2,07	— 16	— —	— 2,74	— —	— 4	— —	— 15,39
42.	Farrukhabad Gramin Bank, Farrukhabad. (29-3-1976)	1979 1980	25,00 25,00	3,98 4,30	65,13 1,04,28	1,27,57 2,01,53	23,77 28,01	— —	2,16,47 3,33,82	20,00 1,10,00	66 2,72	— 1,39	2,66,11 4,77,23
43.	Fatehpur Kshetriya Gramin Bank, Fatehpur. (6-9-1980)	1979 1980	— 25,00	— —	— 52	— 9,90	— 8	— —	— 10,50	— —	— 44	— 44	— 36,38
44.	Federal Bank, Alwaye. (23-4-1931)	1979 1980	1,38,86 1,39,73	1,04,02 1,07,64	69,85,61 79,07,72	43,77,18 55,55,35	9,95,13 22,55,94	— —	123,57,92 157,19,01	11,40,07 4,26,11	35,36,43 26,36,23	12 5,64	172,77,42 190,34,36
45.	Gaur Gramin Bank, Malda. (2-10-1975)	1979 1980	25,00 25,00	4,51 8,30	51,85 64,92	86,71 1,46,20	14,98 39,63	— —	1,53,54 2,50,75	2,53,47 3,09,81	13,84 15,71	3,93 91	4,54,29 6,10,48

* Nationalised with effect from July 19, 1969.

+ Nationalised with effect from April 15, 1980.

Note: Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd.)

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
44,75,19	184,04,17	2,60,34	177,72,02	1,207,80,81	562,90,23	178,75,93	36,00,87	3,71,50	334,35,49	—	1,39,67	—	1,686(3)	32.
52,01,85	264,08,93	5,21,25	214,51,49	1,381,10,09	592,29,47	269,98,25	52,93,12	3,80,09	412,04,40	—	1,55,46	—	1,959(3)	
23,16	1,14,86	—	82	2,94,19	—	10	—	—	16,51	—	2,32	—	62	33.
—	—	—	—	—	—	—	—	—	—	—	—	—	95	
8,04,14	41,05,66	—	28,11,50	111,46,53	44,55,91	24,18,37	11,78,09	74,10	97,21,33	—	52,04	16	304	34.
9,10,37	36,43,82	—	33,49,23	127,59,06	59,82,78	27,84,26	20,98,51	72,07	75,28,33	—	77,30	—	325	
16,24	2,10,84	22,07	22	3,03,50	—	10	—	—	12,08	1,40	67	—	42	35.
19,99	1,59,90	2,02,00	13	5,22,33	—	10	—	—	18,88	—	7,75	—	60	
19,04,83	76,78,55	—	66,89,68	383,69,50	237,41,89	1,07,30	11,03,05	2,26,17	89,79,61	—	24,84	—	788	36.
22,10,45	71,34,70	—	72,09,52	419,54,18	264,62,95	—	12,97,00	2,51,56	106,09,16	—	25,29	—	819	
1,12,03	3,66,06	—	1,22,36	15,24,38	7,33,38	—	79,85	6,04	2,59,83	—	3,05	10	96	37.
1,46,07	6,91,94	—	1,43,41	18,37,75	6,26,82	4,03,39	14,85	5,91	3,28,40	—	3,61	10	102	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	38.
18	11,32	—	1	3,23	—	—	26,42	—	2,70	—	1,48	—	1	
43	6,53	20,00	—	1,65	—	—	—	—	71	—	64	—	2	39.
1,81	6,24	33,00	—	19,71	—	—	—	—	3,14	—	9	—	9	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	40.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	1,06	12,00	—	1,15	—	—	—	—	1,04	—	11	—	1	41.
14,70	77,35	12,00	—	1,45,87	—	—	—	—	16,19	—	98	—	30	42.
21,05	1,11,29	80,00	—	2,53,11	—	—	—	—	11,78	—	2,41	—	30	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	43.
28	3,55	5,50	—	1,01	—	—	25,00	—	1,04	—	44	—	1	
4,79,44	11,19,70	—	23,38,89	64,53,80	13,82,64	9,90,35	3,97,28	21,00	40,94,32	—	30,19	12	287	44.
7,85,87	26,47,68	—	18,46,25	66,07,38	19,46,33	13,50,14	4,16,59	37,62	33,96,50	—	8,46	—	302	
6,36	88,77	—	87	3,30,66	—	56	—	—	27,07	—	4,91	—	34	45.
13,59	1,39,54	—	3,86	4,14,25	—	56	—	—	38,68	—	91	—	40	

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
46.	Gorakhpur Kshetriya Gramin Bank, Gorakhpur. (2-10-1975)	1979 1980	25,00 25,00	11,52 31,78	2,37,86 4,10,57	7,29,88 11,53,40	1,33,93 1,62,46	— —	11,01,67 17,26,43	4,92,91 7,69,89	27,70 69,61	— —	16,58,80 26,22,71
47.	Gurgaon Gramin Bank, Gurgaon. (26-3-1976)	1979 1980	25,00 25,00	— —	65,72 1,22,35	1,33,15 2,17,00	1,33 2,73	— —	2,00,20 3,42,08	85,46 2,68,57	6,86 17,26	— —	3,17,52 6,52,91
48.	Hardoi-Unnao Gramin Bank, Hardoi. (7-6-1977)	1979 1980	25,00 —	24 —	34,67 —	1,46,79 —	21,51 —	— —	2,02,97 —	35,30 —	3,57 —	— —	2,67,08 —
49.	Haryana Kshetriya Gramin Bank, Bhiwani. (2-10-1975)	1979 1980	25,00 25,00	1,57 —	66,17 1,06,01	1,27,58 1,63,79	59 2,39	— —	1,94,34 2,72,19	— 65,00	3,65 5,95	— —	2,24,56 3,68,14
50.	Himachal Gramin Bank, Mandi. (23-12-1976)	1979 1980	25,00 25,00	9 9	1,03,06 1,92,10	79,50 1,46,44	61 32	— —	1,83,17 3,38,86	— —	5,89 10,41	— —	2,14,15 3,74,36
51.	Hindustan Commercial Bank, Kanpur. (14-5-1943)	1979 1980	1,25,00 1,25,00	43,50 34,00	39,10,63 42,68,56	20,49,23 25,56,38	18,88,39 18,10,23	— —	78,48,25 86,35,17	30,83 3,96	16,18,14 21,96,74	22 42	96,65,94 109,95,29
52.	Indian Bank, Madras. (5-3-1907)*	1979 1980	6,00,00 6,00,00	1,26,82 1,78,82	589,66,53 705,85,80	199,17,33 238,92,56	158,34,79 184,65,65	32,98,00 34,60,00	980,16,65 1,164,04,01	44,45,25 49,94,63	135,84,10 189,37,38	— —	1,167,72,82 1,411,14,84
53.	Indian Overseas Bank, Madras. (20-11-1936)*	1979 1980	8,00,00 10,00,00	6,73,88 7,70,40	725,88,59 940,03,26	235,12,00 303,72,79	142,25,78 203,04,64	11,56,00 4,75,00	1,114,82,37 1,451,55,69	72,58,23 153,05,32	262,20,95 310,00,77	— —	1,464,35,43 1,932,32,18
54.	Jaipur Nagaur Aanchalik Gramin Bank, Jaipur. (2-10-1975)	1979 1980	25,00 25,00	— —	1,41,37 1,99,98	2,64,69 3,36,20	21,33 12,79	— —	4,27,39 5,48,97	2,54,32 4,32,96	12,67 33,30	— —	7,19,38 10,40,23
55.	Jammu & Kashmir Bank, Srinagar. (1-10-1938)	1979 1980	15,70 15,70	99,24 1,20,74	92,55,79 94,57,77	30,71,50 42,63,13	37,17,57 54,40,01	— —	160,44,86 191,60,91	1,22,47 1,30,43	32,90,78 44,79,17	38 52	195,73,43 239,07,47
56.	Jammu Rural Bank, Jammu. (12-3-1976)	1979 1980	25,00 25,00	12,80 12,80	83,99 1,20,44	1,75,82 2,49,21	— 1,18	— —	2,59,81 3,70,83	— —	11,71 22,46	13 —	3,09,45 4,31,09
57.	Jamnagar Gramin Bank, Jamnagar. (26-12-1978)	1979 1980	25,00 25,00	53 —	5,87 18,96	13,22 51,28	95 52	— —	20,04 70,76	3,20 23,22	— —	— —	48,77 1,18,98
58.	Jhabua-Dhar Kshetriya Gramin Bank, Jhabua. (20-6-1980)	1979 1980	— 21,25	— 38	— 81	— 1,93	— 1,33	— —	— 4,07	— —	— 14	— —	— 25,84
59.	Kalahandi Aanchalik Gramya Bank, Bhawanipatna. (26-5-1980)	1979 1980	— 25,00	— 32	— 31,53	— 1,58	— 1,08	— —	— 34,19	— 3,50	— 2,54	— —	— 65,55
60.	Kanpur Kshetriya Gramin Bank, Kanpur. (27-2-1980)	1979 1980	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —

* Nationalised with effect from July 19, 1969.
 Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd.)

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
27,97 38,86	3,37,13 5,60,89	6,28,00 10,00,00	— —	6,29,02 9,39,32	4,00 4,00	10 10	— —	— —	32,58 79,54	— —	11,28 21,98	— —	78 91	46.
7,31 12,73	60,18 1,19,28	— —	5 41	2,37,49 4,95,48	— —	10 10	— —	— —	10,37 15,58	2,02 9,33	(-) 2,43 (-) 7,31	— —	41 54	47.
14,39 —	61,89 —	— —	— —	1,70,73 —	— —	10 —	— —	— —	18,63 —	1,34 —	(-) 1,34 —	— —	47 49	48.
16,12 24,05	61,72 1,11,95	— —	— —	1,41,61 2,24,49	1,00 1,00	50 50	— —	— —	3,61 5,47	— 68	(-) 57 (-) 2,24	— —	26 35	49.
4,98 8,68	59,14 1,11,95	32,80 61,10	77 1,42	1,06,30 1,75,32	— —	— —	— —	— —	7,81 10,09	2,35 5,80	(-) 2,49 (-) 3,45	— —	25 31	50.
3,72,93 4,99,05	11,38,44 13,06,73	1,00,44 3,72,50	9,62,19 8,04,76	33,19,64 36,30,78	16,05,70 17,31,81	6,99,65 8,94,02	10,40 6,84	14,52 14,12	14,42,03 17,34,68	— —	7,99 7,20	— —	121 127	51.
19,09,83 28,36,10	116,25,40 119,54,43	12,01,66 6,15,68	110,05,31 134,47,30	481,07,52 547,47,25	163,52,36 190,60,58	95,65,03 159,27,96	10,11,19 8,78,50	2,05,42 3,48,98	157,89,10 212,98,06	— —	89,37 72,87	— —	788 825	(2) (3) 52.
22,77,88 28,97,12	154,18,97 199,77,76	7,54,85 2,93,46	262,79,16 314,87,98	464,27,47 660,32,61	147,17,57 212,22,42	142,46,98 169,99,88	10,27,24 12,69,36	4,22,13 5,43,73	248,63,18 325,07,86	— —	2,66,25 3,25,00	— —	746 810	(11) (11) 53.
17,82 26,20	1,84,53 2,30,73	13,20 33,78	— —	4,76,20 7,17,37	— —	10 10	— —	— —	13,66 15,06	13,87 16,99	(-) 4,60 (-) 3,13	— —	65 71	54.
3,78,71 4,16,94	13,98,61 18,19,03	2,50,00 —	2,53,91 2,05,33	44,10,78 59,33,13	49,94,28 55,96,99	4,75,32 7,03,75	46,82,45 57,08,84	6,38 31,55	27,22,99 34,91,91	— —	20,16 23,19	12 12	179 200	55.
9,59 13,25	93,83 1,18,94	— 40,00	— —	1,50,70 1,89,84	— —	— —	38,00 53,00	— —	17,33 14,25	— 1,81	6,24 (-) 1,94	— —	45 56	56.
1,28 2,47	35,92 74,12	— —	— —	7,52 29,89	— —	— 10	— —	— —	4,05 8,72	— 3,68	54 (-) 4,22	— —	9 26	57.
— 29	— 1,09	— 21,00	— —	— 1,97	— —	— —	— —	— —	— 1,49	— —	— 38	— —	— 2	58.
— 53	— 4,36	— 45,00	— —	— 8,11	— —	— 10	— —	— —	— 7,45	— —	— 32	— —	— 4	59.
— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— 1	60.

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

@@ Excludes offices doing purely administrative functions.

The number of offices outside India is shown in brackets.

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on Dec-ember 31	Paid-up Capital	Reserves	DEPOSITS					Borrow-ings from Banks	Other Liabi-lities	Balance of Profit & Loss (Profit)	Total Liabi-lities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
61.	Karnataka Bank, Mangalore. (28-2-1924)	1979 1980	48,37 49,86	53,11 60,11	64,72,43 70,65,99	27,34,68 34,17,02	11,38,03 10,76,50	42,00 —	103,87,14 115,59,51	4,10,51 3,53,25	22,97,16 19,94,28	— 10	131,96,29 140,17,11
62.	Karur Vysya Bank, Karur. (22-6-1916)	1979 1980	24,00 29,99	61,19 62,62	40,03,90 48,70,69	11,08,59 12,84,89	5,99,83 8,86,88	— —	57,12,32 70,42,46	1,58,18 2,20,37	8,94,84 13,49,55	8 22	68,50,61 87,05,21
63.	Kashi Gramin Bank, Varanasi. (28-7-1980)	1979 1980	— 25,00	— 43	— 4	— 2,81	— —	— 36	— 3,21	— —	— 2	— —	— 28,66
64.	Kisan Gramin Bank, Badaun. (19-5-1980)	1979 1980	— 25,00	— 79	— 1,89	— 1,71	— 37	— —	— 3,97	— —	— 2,29	— —	— 32,05
65.	Koraput Pancha-bati Gramya Bank, Jeypore. (13-11-1976)	1979 1980	25,00 25,00	1,01 14,15	39,43 80,49	89,28 1,29,41	54,24 58,88	— —	1,82,95 2,68,78	3,25,37 5,40,45	5,30 7,87	4,03 —	5,43,66 8,56,25
66.	Kosi Kshetriya Gramin Bank, Purnea. (20-12-1976)	1979 1980	25,00 25,00	— —	11,65 23,77	66,16 94,58	11,90 10,95	— —	89,71 1,29,30	64,03 1,51,79	83,79 1,64,99	— —	2,62,53 4,71,08
67.	Krishna Grameena Bank, Gulbarga. (1-12-1978)	1979 1980	25,00 25,00	— —	4,48 24,82	10,33 42,66	4 35	— —	14,85 67,83	20,40 1,16,47	25 8	— —	60,50 2,09,38
68.	Kshetriya Gramin Bank, Hoshanga-bad. (21-1-1976)	1979 1980	25,00 25,00	74 74	64,23 96,10	81,48 1,38,47	21,69 52,22	— —	1,67,40 2,86,79	97,51 2,15,28	14,93 20,80	— —	3,05,58 5,48,61
69.	Kshetriya Kisan Gramin Bank, Mainpuri. (20-5-1980)	1979 1980	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —
70.	Kumbakonam City Union Bank, Kumbakonam. (31-10-1904)	1979 1980	6,76 6,76	24,83 26,33	9,57,22 11,29,22	3,55,41 4,44,57	1,01,74 1,26,05	— —	14,14,37 16,99,84	— 1,35	1,54,10 1,73,79	— 1	16,00,06 19,08,08
71.	Kutch Gramin Bank, Bhuj. (26-12-1978)	1979 1980	25,00 25,00	1,47 —	2,96 24,78	6,80 36,42	9,20 10,72	— —	18,96 71,92	— —	82 2,06	— —	46,25 98,98
72.	Lakhimi Gaonlia Bank, Golanghat. (29-7-1980)	1979 1980	— 25,00	— —	— 36	— 32	— 3	— —	— 71	— —	— 11	— 16	— 25,98
73.	Lakshmi Com-mercial Bank, New Delhi. (3-4-1939)	1979 1980	16,54 16,54	54,41 72,43	77,37,39 91,83,68	37,13,86 48,05,74	40,68,07 50,94,59	2,95,00 2,25,00	158,14,32 193,09,01	41,65 38,46	41,48,66 52,30,20	1 26	200,75,59 246,66,90
74.	Lakshmi Vilas Bank, Karur. (3-11-1926)	1979 1980	22,88 22,88	59,56 65,89	24,13,74 28,89,20	9,29,28 11,08,86	7,35,43 10,48,72	— —	40,78,45 50,46,78	3,18,24 2,12,79	37,99,27 52,16,47	8 10	82,78,48 105,64,91
75.	Lord Krishna Bank, Kodungallur. (22-4-1940)	1979 1980	2,05 2,05	9,28 9,53	7,25,33 8,20,31	3,70,91 4,31,92	48,76 62,41	— —	11,45,00 13,14,64	8,43 11,70	98,24 93,52	1 1	12,63,01 14,31,45

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd.)

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2,66,75 3,64,48	17,08,54 15,72,23	— —	4,86,68 6,54,70	50,72,14 53,94,18	22,60,03 24,60,88	5,68,75 7,55,61	5,15,35 7,15,35	32,68 33,89	22,85,37 20,65,79	— —	12,99 13,60	12 12	236 242	61.
1,95,19 2,66,16	7,40,57 11,21,28	— —	7,59,76 9,87,17	28,04,80 32,02,84	10,43,44 10,98,29	4,65,68 6,11,27	1,19,79 2,19,04	19,95 22,82	7,01,43 11,76,34	— —	9,81 14,10	14 15	115 124	62.
— 61	— 3,63	— —	— —	— 2,05	— —	— —	— 21,50	— —	— 87	— —	— 43	— —	— 2	63.
— 28	— 25,53	— —	— —	— 3,47	— —	— —	— —	— —	— 2,77	— —	— 79	— —	— 1	64.
7,29 5,44	1,14,97 1,19,77	— —	— —	4,04,35 7,04,31	— —	10 10	— —	— —	16,95 26,63	— —	7,43 9,11	— —	46 55	65.
8,05 10,42	33,95 50,71	— —	— —	1,30,48 2,36,76	— —	20 20	— —	— —	85,39 1,61,43	4,46 11,56	(-)1,95 (-)7,10	— —	40 63	66.
1,57 1,33	2,18 47,60	10,00 —	— —	27,90 1,45,35	— —	— 10	12,58 3,00	— —	5,79 7,98	48 4,02	(-) 45 (-)3,53	— —	18 32	67.
14,35 23,65	58,10 81,21	— 55,00	74 36	2,15,75 3,70,64	— —	11 11	— —	— —	9,53 10,23	7,00 7,41	(-)4,94 (-) 41	— —	44 50	68.
— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— 5	69.
32,35 48,07	2,07,45 2,26,68	— 9,00	47,76 58,26	8,35,44 9,65,98	1,99,60 2,45,02	1,55,47 1,76,70	10 10	5,17 4,97	1,16,72 1,73,30	— —	4,04 4,09	12 12	52 57	70.
63 5,07	37,12 59,60	— —	— —	4,92 27,83	— —	— 10	— —	— —	3,58 4,50	— 1,88	1,47 (-)3,35	— —	4 17	71.
— 7	— 2,74	— —	— —	— 89	— —	— —	— 20,50	— —	— 1,78	— —	— 16	— —	— 1	72.
9,17,00 11,14,38	35,05,83 47,60,90	1,84,25 32,00	11,27,60 11,99,70	64,86,99 73,14,91	23,80,47 38,46,09	6,72,48 9,05,64	7,69,16 3,30,21	17,96 19,29	40,13,85 51,43,78	— —	8,61 20,75	15 15	201 219	73.
2,12,66 2,20,48	6,44,51 9,79,22	15,00 15,00	9,90,82 9,53,07	17,61,60 21,13,37	5,76,64 7,60,12	4,34,91 5,66,60	41,85 40,27	3,95 3,86	35,96,54 49,12,92	— —	6,26 9,09	10 12	141 144	74.
29,84 38,55	1,86,87 2,60,59	— —	18,41 20,23	5,90,81 6,05,24	2,44,75 2,90,50	69,89 80,88	37,50 47,50	61 59	84,33 87,37	— —	58 39	7 7	56 58	75.

@ After providing for taxation and gratuity and bonus to Staff.
 @@ Excludes offices doing purely administrative functions.

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
76.	Madhubani Kshetriya Gramin Bank, Madhubani. (31-3-1979)	1979 25,00 1980 25,00	25,00 25,00	— —	94 15,13	16,18 59,70	8 3,91	— —	17,20 78,74	— 51,00	14 3,53	67 —	43,01 1,58,27
77.	Magadh Gramin Bank, Gaya. (10-11-1976)	1979 25,00 1980 25,00	25,00 25,00	12 6,46	64,68 1,33,38	2,58,20 2,84,56	18,21 47,65	— —	3,41,09 4,65,59	20,00 55,49	14,62 18,03	— —	4,00,83 5,70,57
78.	Malaprabha Grammeena Bank, Pali. (1-9-1976)	1979 25,00 1980 25,00	25,00 25,00	— —	1,14,44 2,02,29	2,07,66 3,08,57	1,53 1,88	— —	3,23,63 5,12,74	1,68,50 4,13,32	12,31 18,30	— —	5,29,44 9,69,36
79.	Mallabhum Gramin Bank, Bankura. (9-4-1976)	1979 25,00 1980 25,00	25,00 25,00	— —	93,66 1,37,00	2,22,14 3,22,61	49,90 72,06	— —	3,65,70 5,31,67	33,19 1,45,69	15,40 21,13	— —	4,39,29 7,23,49
80.	Marathwada Gramin Bank, Nanded. (26-8-1976)	1979 25,00 1980 25,00	25,00 25,00	— —	1,30,65 1,66,97	1,49,00 2,63,15	26,04 30,51	— —	3,05,69 4,60,63	31,53 1,59,15	8,15 22,67	— —	3,70,37 6,67,45
81.	Marudhar Kshetriya Gramin Bank, Churu. (29-3-1979)	1979 25,00 1980 25,00	25,00 25,00	1,09 2,00	28 1,34	1,39 7,97	5 76	— —	1,72 10,07	73 14,02	2,68 17,43	— —	31,22 68,52
82.	Marwar Gramin Bank, Marwar. (6-9-1976)	1979 25,00 1980 25,00	25,00 25,00	— 22	91,92 1,64,83	1,39,52 2,16,62	13,92 17,73	— —	2,45,36 3,99,18	1,54,00 4,67,00	8,37 27,28	— —	4,32,73 9,18,68
83.	Mayurakshi Gramin Bank, Birbhum. (16-8-1976)	1979 25,00 1980 25,00	25,00 25,00	36 36	19,60 33,54	71,78 1,15,44	7,41 12,12	— —	98,79 1,61,10	42,50 57,50	6,71 10,05	— —	1,73,36 2,54,01
84.	Miraj State Bank, Miraj. (30-4-1929)	1979 6,00 1980 6,00	6,00 6,00	11,28 11,28	3,71,80 4,42,82	2,08,94 2,43,83	40,47 39,18	— —	6,21,21 7,25,83	— —	64,54 82,31	1 1,63	7,03,04 8,27,05
85.	Mithila Kshetriya Gramin Bank, Darbhanga. (14-3-1980)	1979 — 1980 25,00	— 25,00	— —	— 2,80	— 21,01	— 1,47	— —	— 25,28	— 7,54	— 2,88	— —	— 60,70
86.	Monghyr Kshetriya Gramin Bank, Monghyr. (12-3-1977)	1979 25,00 1980 25,00	25,00 25,00	2,07 97	9,04 23,43	64,41 1,46,39	1,38 4,78	— —	74,83 1,74,60	9,00 16,58	6,53 10,08	— —	1,17,43 2,27,23
87.	Nadia Gramin Bank, Krishnagar. (27-8-1980)	1979 — 1980 21,25	— 21,25	— —	— 2	— 45	— —	— —	— 47	— —	— 4	— —	— 21,76
88.	Nagarjuna Grammeena Bank, Khammam. (30-4-1976)	1979 25,00 1980 25,00	25,00 25,00	55,90 70,19	1,73,44 3,48,62	3,37,32 4,84,66	21,24 32,07	— —	5,32,00 8,65,35	14,94,60 18,17,33	31,60 34,15	— —	21,39,10 28,12,02
89.	Naini Tal Bank, Naini Tal. (25-9-1922)	1979 10,00 1980 10,00	10,00 10,00	13,30 16,10	4,48,90 6,19,98	3,82,05 5,01,48	1,78,00 2,64,50	— —	10,08,95 13,85,96	13,98 28,67	1,97,88 2,74,50	8 1	12,44,19 17,15,24
90.	Nalanda Gramin Bank, Bihar Sharif. (31-3-1979)	1979 25,00 1980 25,00	25,00 25,00	1,58 16	2 5,03	2,91 29,80	— 64	— —	2,93 35,47	— —	12 3,32	— —	29,63 63,95

Note : Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd).

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1,24 3,18	33,20 47,23	— —	— 2,55	6,77 96,18	— —	— —	— —	— —	1,80 6,99	— 2,14	67 (-)2,81	— —	14 43	76.
11,10 16,76	1,21,97 2,07,34	— —	6 3	1,30,13 1,96,30	— —	— 40	1,29,40 1,23,00	— —	8,17 26,74	— —	51 6,34	— —	47 52	77.
13,76 24,64	1,72,43 2,10,97	— —	10 2,71	3,06,63 6,83,29	— —	10 10	— —	— —	21,47 30,52	14,95 17,13	(-)5,85 (-)2,18	— —	75 100	78.
15,77 25,37	84,14 1,63,51	— —	2,25 1,14	2,11,18 3,70,93	— —	— 50	98,96 1,33,95	— —	23,90 26,56	3,09 1,53	1,17 1,56	— —	53 68	79.
12,92 16,90	95,82 1,25,22	— 59,00	1,63 5,54	2,16,92 4,15,39	— —	11 12	16,00 —	— —	20,10 26,18	6,87 19,10	(-)6,11 (-)12,23	— —	65 89	80.
49 2,49	1,36 6,05	22,00 19,00	4 1,01	3,50 19,05	— —	— 10	— —	— —	3,83 20,82	— —	1,09 91	— —	1 8	81.
9,38 10,06	93,52 1,58,26	— —	— —	2,87,84 6,71,70	— —	— —	25,00 60,00	— —	14,43 18,66	2,56 —	(-)2,96 2,78	— —	84 86	82.
7,91 9,23	57,85 72,49	— —	4 21	85,82 1,35,85	— —	10 10	1,60 3,60	— —	9,15 15,74	10,89 16,79	(-)4,99 (-)5,90	— —	24 33	83.
20,05 25,31	86,82 1,20,46	— —	22,12 25,84	3,66,81 4,37,35	1,20,18 1,50,06	— —	36,94 1,94	3,18 3,15	46,94 62,94	— —	1,23 1,62	7 10	21 22	84.
— 4,38	— 20,69	— —	— 13	— 26,63	— —	— —	— —	— —	— 6,74	— 2,13	— (-)2,13	— —	— 30	85.
9,41 11,96	32,69 52,41	— —	— 1	71,34 1,56,33	— —	10 10	— —	— 79	3,89 5,63	— —	35 (-)73	— —	34 53	86.
— 6	— 20,54	— —	— —	— —	— —	— —	— —	— —	— 1,12	— 4	— (-)4	— —	— 2	87.
20,22 22,16	2,16,06 4,37,31	— —	18 —	18,20,32 22,70,57	— —	2,00 2,25	50,00 50,00	— —	30,32 29,73	— —	27,42 14,29	— —	106 119	88.
27,62 47,37	1,70,24 2,50,32	— —	79,94 81,18	5,17,51 5,26,79	2,39,92 4,00,88	— 18	55,78 1,81,79	51 50	1,52,67 2,26,23	— —	3,01 3,73	10 10	22 26	89.
3 3,14	2,12 22,72	— —	— —	2,80 34,49	— —	— —	22,80 —	— —	1,88 3,60	— —	1,58 (-)1,42	— —	1 19	90.

@ After providing for taxation and gratuity and bonus to staff.
 @@ Excludes offices doing purely administrative functions.

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
91.	Nedungadi Bank, Kozhikode. (29-5-1913)	1979 1980	9,90 11,87	16,31 17,50	18,23,92 21,88,38	7,34,06 10,10,40	2,26,10 3,53,53	— —	27,84,08 35,52,31	94,05 61,64	5,42,25 6,23,23	40 50	34,46,99 42,67,05
92.	New Bank of India, New Delhi. (21-12-1936)+	1979 1980	75,60 75,05	3,70,27 4,54,00	246,32,43 287,31,47	111,54,76 132,60,78	78,44,34 79,75,98	4,91,00 3,60,00	441,22,53 503,28,23	14,13,00 12,59,66	69,17,74 147,42,03	5,75 —	529,04,89 668,58,97
93.	North Malabar Gramin Bank, Cannanore. (12-12-1936)	1979 1980	25,00 25,00	— —	1,52,46 2,25,48	1,58,78 2,42,62	14,52 35,67	— —	3,25,76 5,03,77	4,00,00 5,83,59	5,44 7,19	— —	7,56,20 11,19,55
94.	Oriental Bank of Commerce, New Delhi. (19-2-1943)+	1979 1980	21,84 21,68	1,12,10 90,28	145,03,87 163,38,69	58,60,30 82,13,35	46,51,77 60,84,28	— —	250,15,94 306,36,32	9,52,73 4,78,87	63,96,12 80,86,31	99 —	324,99,72 393,13,46
95.	Palamau Kshetriya Gramin Bank, Daltonganj. (15-5-1980)	1979 1980	— 25,00	— 2,32	— 23	— 32,02	— 1	— —	— 32,26	— —	— 22	— —	— 59,80
96.	Pandyan Grama Bank, Sattur. (9-3-1977)	1979 1980	25,00 25,00	7,65 28,08	1,57,75 2,69,51	1,55,82 2,26,71	13,76 13,59	— —	3,27,33 5,09,81	5,35,38 8,17,57	20,91 63,59	— —	9,16,27 14,44,05
97.	Parur Central Bank, Parur-North. (17-9-1930)†	1979 1980	5,00 7,50	13,43 15,19	4,24,35 4,67,49	3,01,73 3,66,62	32,13 34,77	— —	7,58,21 8,68,88	9,84 25	1,00,04 96,79	2 62	8,86,54 9,89,23
98.	Pragjyotish Gaonlia Bank, Nalbari. (6-7-1976)	1979 1980	25,00 25,00	— —	20,66 95,90	90,86 1,58,40	56,53 23,10	— —	1,68,05 2,77,40	88,40 94,99	5,99 26,73	— —	2,87,44 4,24,12
99.	Pratapgarh Kshetriya Gramin Bank, Pratapgarh. (25-8-1980)	1979 1980	— 25,00	— 17	— 90	— 2,21	— 75	— —	— 3,86	— —	— 6	— —	— 29,09
100.	Prathama Bank, Moradabad. (2-10-1975).	1979 1980	25,00 25,00	2 1,97	91,48 1,39,42	2,00,20 3,24,54	9,74 19,83	— —	3,01,42 4,83,79	— 1,00,00	12,23 21,34	— —	3,38,67 6,32,10
101.	Punjab & Sind Bank, Amritsar. (24-6-1908)+	1979 1980	89,04 88,60	1,46,02 1,94,02	266,48,62 293,46,01	171,80,55 215,37,48	71,08,58 76,86,32	— 4,45,14	509,37,75 590,14,95	27,85,15 47,66,41	123,45,45 178,06,94	434 —	663,07,75 818,70,92
102.	Punjab Co-operative Bank, Amritsar. (31-10-1904)	1979 1980	10,00 10,00	22,76 23,51	72,73 81,41	37,57 42,85	22,87 35,42	— —	1,33,17 1,59,68	6,41 18,99	41,19 40,49	67 74	2,14,20 2,53,41
103.	Punjab National Bank, New Delhi. (19-5-1894)*	1979 1980	2,00,00 2,00,00	13,62,30 14,82,30	1,121,10,16 1,409,03,10	652,96,98 827,14,02	285,37,53 405,68,30	— —	2,059,44,67 2,641,85,42	56,48,80 82,47,66	504,29,79 710,12,40	— —	2,635,85,56 3,451,27,78
104.	Purbanchal Bank, Gauhati. (18-1-1972)	1979 1980	15,16 15,18	8,18 10,16	5,74,86 6,41,44	2,50,59 3,09,57	1,72,48 2,05,87	— —	9,97,93 11,56,88	44,44 1,21,45	2,06,82 3,10,40	— —	12,72,53 16,14,07
105.	Puri Gramya Bank, Pipli. (25-2-1976)	1979 1980	25,00 25,00	— 8,05	2,42,37 3,45,88	1,11,55 1,48,25	13,17 16,51	— —	3,67,09 5,10,64	2,77,14 3,61,79	7,16 22,79	— —	6,76,39 9,28,27

* Nationalised with effect from July 19, 1969.

+ Nationalised with effect from April 15, 1980.

† Included in the Second Schedule to the Reserve Bank of India Act, 1934 with effect from July 7, 1980.

Note: Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd.)

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Pur- chased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
96,81 1,38,48	2,30,65 6,39,54	—	1,61,61 1,72,74	18,55,14 20,94,71	5,65,18 5,75,98	1,19,78 1,57,71	1,37 18,36	4,59 4,48	4,11,86 4,65,05	—	1,38 1,68	4 4	113 122	91.
14,98,58 12,93,74	64,29,52 77,09,15	3,04,95 2,10,25	52,27,53 52,23,79	200,29,80 204,38,22	51,09,35 58,98,50	69,66,49 96,03,82	8,32,54 20,54,82	1,17,58 1,12,65	63,88,55 143,14,03	—	81,75 82,75	—	402 424	92.
11,52 21,49	1,09,02 1,40,50	—	54 1,67	6,12,18 9,19,27	—	10 10	—	—	18,97 34,16	3,87 2,36	(-),49 1,50	—	59 76	93.
11,26,21 13,92,60	37,96,44 41,30,35	65,20 70,50	36,31,57 36,30,35	115,59,66 131,99,54	38,51,59 55,96,62	23,88,82 33,31,62	1,16,56 3,68,43	19,16 27,69	59,44,51 75,65,76	—	34,79 52,64	12	301 326	94.
— 8	— 9,42	—	—	— 50	—	—	47,41	—	2,39	—	2,32	—	— 2	95.
27,14 32,23	1,14,27 1,70,81	—	5,55 13,11	6,86,79 11,71,81	—	10 10	48,00 5,00	—	34,42 50,99	—	12,34 20,43	—	64 84	96.
50,45 54,97	98,02 1,85,32	—	17,09 12,80	4,61,81 4,74,01	1,02,66 1,13,88	34,67 34,69	30,32 23,98	74 78	90,78 88,80	—	2,31 2,36	10 N.A.	37 40	97.
9,32 11,94	71,09 79,25	—	—	1,27,06 2,05,28	—	10 11	62,76 1,03,00	—	11,58 19,94	5,53 4,60	(-),1,83 93	—	42 54	98.
— 73	— 2,86	—	—	— 21	—	—	24,25	—	1,04	—	17	—	— 1	99.
13,41 20,96	1,04,32 1,58,42	2,00 —	1,26 27	1,98,64 4,08,80	—	— 10	3,75 16,95	—	15,29 26,60	—	(-),47 194	—	51 65	100.
22,27,73 29,57,63	85,29,79 103,31,04	2,66,80 2,09,42	90,07,19 86,17,77	242,13,84 302,38,37	108,34,67 141,08,85	12,46,34 16,35,12	1,52,44 1,28,47	2,40,56 3,24,30	95,88,39 133,19,95	—	40,02 41,61	16	520(1) 536(1)	101.
5,51 6,65	15,84 28,47	—	4,84 7,55	56,45 55,35	34,78 38,72	3,46 3,46	57,73 78,14	1,70 1,69	33,89 33,38	—	2,17 2,02	9 9	4 4	102.
61,10,22 55,78,63	230,52,69 346,55,01	2,43,90 38,51,55	204,63,89 277,29,11	1,023,42,95 1,257,87,05	518,73,27 630,85,65	149,48,41 223,02,95	15,41,83 15,01,23	2,52,66 2,97,00	427,55,74 603,39,60	—	1,58,00 2,00,08	—	1,551(3) 1,683(3)	103.
48,03 75,54	1,98,72 2,21,30	16,00 6,00	18,35 36,98	5,55,10 7,10,74	2,70,67 1,91,57	— 1,21,10	— 10,00	2,59 2,46	1,63,07 2,38,38	—	4,15 4,39	6 5	28 30	104.
12,24 14,67	1,05,97 1,51,14	—	90 1,09	4,37,10 6,45,16	—	10 10	1,05,01 94,43	—	14,26 21,68	81 —	4,25 10,01	—	37 45	105.

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
106.	Rae Bareilly Kshetriya Gramin Bank, Rae Bareilly. (29-3-1976)	1979 1980	25,00 25,00	3,43 9,31	87,92 1,29,51	1,39,71 2,08,86	11,44 9,42	— —	2,39,07 3 47,79	1,28,38 2,24,50	94,26 1,74,08	588 349	4,96,02 7,84,17
107.	Ranchi Kshetriya Gramin Bank, Ranchi. (21-6-1980)	1979 1980	— 25,00	— 35	— 39	— 15,51	— 20	— —	— 16,10	— —	— —	— —	— 41,45
108.	Ratnakar Bank, Kolhapur. (14-6-1943)	1979 1980	9,39 9,98	8,47 8,47	4,33,27 5,74,98	2,53,00 3,83,10	1,32,41 1,99,34	— —	8,18,68 11,57,42	44,18 64,61	1,24,69 1,47,55	— —	10,05,41 13,88,03
109.	Rayalaseema Gramscena Bank, Cuddapah. (5-8-1976)	1979 1980	25,00 25,00	17 17	1,77,19 2,80,64	1,62,91 2,58,77	5,67 9,16	— —	3,45,77 5,48,57	4,00,00 7,05,43	21,78 38,68	— —	7,92,72 13,17,85
110.	Rewa Sidhi Gramin Bank, Rewa. (20-12-1976)	1979 1980	25,00 25,00	35 35	54,59 92,39	85,10 1,45,04	10,78 35,01	— —	1,50,47 2,72,44	28,16 1,27,50	3,02 6,27	— —	2,07,00 4,31,56
111.	Sagar Gramin Bank, Amtala. (24-9-1980)	1979 1980	— 8,75	— —	— 80	— 83	— 17	— —	— 1,80	— —	— 1	— —	— 10,56
112.	Samastipur Kshetriya Gramin Bank, Samastipur. (12-5-1980)	1979 1980	— 25,00	— —	— 56	— 15,75	— 21	— —	— 16,52	— —	— 46	— 52	— 42,50
113.	Samyut Kshetriya Gramin Bank, Balaisa. (6-1-1976)	1979 1980	25,00 25,00	35 1,21	1,47,12 2,36,17	3,37,91 5,05,97	23,55 42,60	— —	5,08,58 7,84,74	1,39,50 1,67,00	12,03 26,10	— —	6,85,46 10,04,05
114.	Sangli Bank, Sangli. (16-10-1916)	1979 1980	36,25 39,82	62,07 69,40	51,39,61 67,85,12	20,15,59 25,51,83	9,74,23 15,26,30	— —	81,29,43 108,63,25	1,73,94 2,51,89	21,23,35 26,69,42	10,06 11,28	105,35,10 139,05,06
115.	Santhal Parganas Gramin Bank, Dumka. (30-3-1977)	1979 1980	25,00 25,00	2,34 1,92	43,90 49,02	1,20,95 2,21,27	6,01 11,93	— —	1,70,86 2,82,22	67,30 1,24,81	3,84 8,91	9 2,33	2,69,43 4,45,19
116.	Sharda Gramin Bank, Satna. (21-5-1979)	1979 1980	25,00 25,00	1,32 38	1,27 6,35	4,06 23,30	— 48	— —	5,33 30,13	— —	8 85	— —	31,73 56,36
117.	Shekhawati Gramin Bank, Sikar. (7-10-1976)	1979 1980	25,00 25,00	— —	84,29 1,26,34	1,37,31 2,24,49	1,20 1,99	— —	2,22,80 3,52,82	1,85,00 3,63,47	17,20 26,43	— —	4,50,00 7,67,72
118.	Singhbhum Gramin Bank, Chaibasa. (31-3-1979)	1979 1980	25,00 25,00	88 1,67	79 5,75	2,21 19,49	13 41	— —	3,13 25,65	— —	13 31	— —	29,14 52,63
119.	South Indian Bank, Trichur. (25-1-1929)	1979 1980	24,80 30,79	30,52 46,62	56,20,80 70,83,84	30,97,09 38,11,47	13,51,97 14,92,85	— 70,00	100,69,86 124,58,16	2,71,92 3,52,37	18,47,16 23,96,00	4,08 4,08	122,48,34 152,88,02
120.	South Malabar Gramin Bank, Malapuram. (11-12-1976)	1979 1980	25,00 25,00	23 16,43	2,11,94 3,26,18	2,19,13 3,28,12	5,84 13,46	— —	4,36,91 6,67,76	7,20,31 11,44,34	29,46 1,08,59	8,09 —	12,20,00 19,62,12

Note: Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(contd).

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
11,32 16,87	1,10,30 2,28,55	75,00 1,35,00	96 99	1,93,28 2,35,07	— —	10 10	— —	— —	1,05,06 1,67,59	— —	5,88 3,49	— —	24 26	106.
— 13	— 39,58	— —	— —	— 47	— —	— —	— —	— —	— 1,27	— —	— 35	— —	— 3	107.
32,64 33,70	1,31,56 1,88,94	— —	24,39 74,03	4,95,05 6,96,66	1,02,79 1,58,50	41,82 92,32	84,00 —	5,68 5,46	84,42 1,28,65	3,06 9,77	9,15 (-)6,71	— —	41 46	108.
22,91 29,06	83,55 1,89,88	— 40,00	3,02 9,93	6,47,27 10,16,90	— —	10 10	— —	— —	24,68 31,61	11,19 37	(-)1,17 10,82	— —	69 79	109.
8,07 8,40	52,66 1,06,65	— —	1,74 1,09	1,08,65 2,25,50	— —	10 10	23,00 70,00	— —	7,37 10,29	5,41 9,53	(-)3,21 (-)4,12	— —	34 41	110.
— 12	— 7,84	— —	— —	— 59	— —	— —	— —	— —	— 1,59	— 42	— (-)42	— —	— 1	111.
— 92	— 9,33	— 25,00	— —	— 3,22	— —	— —	— —	— —	— 4,03	— —	— 52	— —	— 4	112.
17,73 30,63	1,81,40 2,07,57	2,71,00 —	87 1,99	1,95,22 2,90,40	— —	10 10	— 4,41,00	— —	19,14 32,36	— —	1,76 86	— —	52 59	113.
1,99,82 2,80,50	11,08,26 20,85,59	2,00,00 10,00	7,04,50 9,03,16	42,79,39 52,22,36	9,72,76 12,93,36	6,72,12 6,67,69	5,28,51 10,38,09	24,08 27,10	18,45,66 23,77,21	— —	18,67 22,59	12 15	131 136	114.
3,80 6,05	50,21 86,96	1,13,22 1,71,52	— —	95,25 1,70,77	— —	10 10	— —	— —	6,85 9,79	— —	9 2,33	— —	40 42	115.
26 3,75	10,01 16,36	— —	— —	45 21,40	— —	— —	20,00 10,72	— —	1,01 4,13	— —	1,32 (-) 94	— —	1 17	116.
8,90 12,75	1,10,05 1,86,70	25 35,25	6,20 75	3,13,80 5,15,91	— —	10 10	— —	— —	9,22 15,86	148 40	(-)1,95 1,08	— —	51 57	117.
85 1,84	25,44 9,05	— 26,00	14 14	1,58 12,58	— —	— —	— —	— —	1,13 3,02	— —	88 78	— —	6 10	118.
4,92,39 6,60,12	15,60,62 21,87,18	— —	13,26,39 11,49,47	51,02,23 59,32,38	17,81,13 24,44,64	3,75,48 6,95,91	47,55 20,55	16,62 17,71	15,45,93 21,80,06	— —	6,80 8,20	16 15	235 257	119.
56,09 38,10	1,45,18 2,96,59	— —	2,74 2,45	9,77,26 14,86,75	— —	10 10	— 90,00	— —	38,63 48,13	— —	8,09 10,60	— —	73 95	120.

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

@@ Excludes offices doing purely administrative functions.

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on December 31	Paid-up Capital	Reserves	DEPOSITS					Borrowings from Banks	Other Liabilities	Balance of Profit & Loss (Profit)	Total Liabilities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
121.	Sravasthi Gramin Bank, Bahraich. (4-3-1980)	1979 1980	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —	— —
122.	Sree Anantha Grammeena Bank, Anantpur. (1-11-1979)	1979 1980	25,00 25,00	3 32	23 25,72	64 4,96	— 86	— —	87 31,54	— —	22 1,92	1 —	26,13 58,78
123.	Sri Visakha Grammeena Bank, Srikakulam. (30-9-1976)	1979 1980	25,00 25,00	36,76 63,99	2,76,47 5,47,39	3,06,30 4,85,53	1,85,50 2,48,48	— —	7,68,27 12,81,40	11,90,00 12,86,18	28,69 56,73	— —	20,48,72 27,13,30
124.	State Bank of Bikaner & Jaipur, Jaipur. (1-1-1963)(a)	1979 1980	79,95 79,95	1,61,10 1,86,70	179,40,50 222,48,39	90,90,97 110,41,10	84,73,45 101,08,85	— —	355,04,92 433,98,34	17,25,60 20,54,31	58,32,16 117,34,11	1 1	433,03,74 574,53,42
125.	State Bank of Hyderabad, Hyderabad. ¹ (25-8-1941)(b)	1979 1980	50,00 50,00	1,23,50 1,35,50	158,17,35 207,76,63	82,57,76 104,96,58	109,67,33 87,80,57	— —	350,42,44 400,53,78	26,47,57 31,65,82	173,61,86 182,86,65	5 5	552,25,42 616,91,80
126.	State Bank of India, Calcutta. (1-7-1955)(c)	1979 1980	5,62,50 5,62,50	183,23,00 240,16,66	4,100,00,48 4,913,31,80	1,703,49,33 2,037,17,05	2,754,49,43 2,344,52,81	— —	8,557,99,24 9,295,01,66	828,67,50 1,026,35,14	3,339,99,15 4,453,58,16	9,391,2,915,60,78 32,1015,021,06,22	
127.	State Bank of Indore, Indore. (23-3-1920)(b)	1979 1980	35,00 35,00	65,26 75,21	77,57,60 96,24,53	36,06,13 42,27,85	35,92,29 46,22,15	— —	149,56,02 184,74,53	9,23,85 7,88,05	36,68,67 40,65,45	6 6	196,48,86 234,38,30
128.	State Bank of Mysore, Bangalore. (19-5-1913)(b)	1979 1980	1,00,42 1,00,42	1,80,76 1,95,16	151,69,40 189,51,71	64,51,06 81,33,76	59,83,38 72,71,94	— —	276,03,84 343,57,41	7,70,89 6,17,72	50,37,77 67,66,03	4 4	336,93,72 420,36,78
129.	State Bank of Patiala, Patiala. (14-11-1917) (b)	1979 1980	35,00 35,00	96,41 1,08,91	132,81,44 173,11,72	106,91,50 136,81,89	97,70,79 111,36,87	— —	337,43,73 421,30,48	15,85,99 24,53,83	57,03,19 73,01,60	— —	411,64,32 520,29,82
130.	State Bank of Saurashtra, Bhavnagar. (19-1-1950) (b)	1979 1980	1,00,00 1,00,00	1,51,00 1,58,00	103,33,06 125,71,98	47,65,38 60,66,61	36,07,91 49,19,85	— —	187,06,35 235,58,44	6,79,12 8,51,16	31,76,50 40,44,17	4 4	228,13,01 287,11,81
131.	State Bank of Travancore, Trivandrum. (12-9-1945) (b)	1979 1980	1,00,00 1,00,00	1,67,66 1,88,40	140,00,88 170,94,68	120,72,15 148,15,81	54,07,97 71,51,73	— —	314,81,00 390,62,22	23,13,14 12,34,27	114,72,23 121,83,37	14 8	455,34,17 527,68,34
132.	Sultanpur Kshetriya Gramin Bank, Sultanpur. (8-2-1977)	1979 1980	25,00 25,00	2,88 5,61	72,97 1,39,14	1,36,04 2,02,91	7,82 14,42	— —	2,16,83 3,56,47	64,04 1,58,24	11,83 70,56	— —	3,20,58 6,15,88
133.	Surguja Kshetriya Gramin Bank, Ambikapur. (24-10-1979)	1979 1980	21,25 25,00	— 37	75 5,33	70 18,27	5 2,96	— —	1,50 26,56	34 22	— 13,57	— —	23,09 65,72
134.	Syndicate Bank, Manipal. (20-10-1925) *	1979 1980	3,00,00 5,00,00	7,50,00 7,50,00	786,11,83 978,31,46	349,62,60 447,67,92	173,91,17 247,74,88	— 18,61,00	1,309,65,60 1,692,35,26	66,24,20 104,52,08	196,48,50 248,06,86	— —	1,582,88,30 2,057,44,20
135.	Tamilnad Mercantile Bank, Tuticorin. (11-5-1921)	1979 1980	5,13 9,68	51,80 69,90	17,30,03 21,74,47	8,18,73 9,82,85	7,87,69 10,90,41	20,00 —	33,56,45 42,47,73	66,61 88,25	6,69,11 8,07,26	9 28	41,49,19 52,23,10

* Nationalised with effect from July 19, 1969.

(a) Date refers to the date of amalgamation of State Bank of Bikaner with State Bank of Jaipur.

(b) Date refers to original date of registration.

(c) Successor to Imperial Bank of India which was set-up in 1921.

Note: Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(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	Balance of Profit & Loss (Loss)	Profit or Loss (-) made during the year@	Dividend declared (per-cent)	No. of Offices in India @@	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
—	—	—	—	—	—	—	—	—	—	—	—	—	4	121.
19 1,35	25,32 8,49	—	—	17 20,37	—	—	23,74	1,12	45 3,18	—	1 (-)44	—	1 10	122.
12,86 32,29	4,13,06 6,37,66	35,06 —	—	11,07,39 16,54,26	—	—	4,19,85 3,25,75	—	60,50 63,34	—	22,62 30,43	—	74 96	123.
22,78,33 17,44,30	33,31,75 57,21,04	2,00,00 17,00,00	59,36,12 62,79,93	158,35,82 195,81,68	64,27,13 68,73,31	40,82,66 55,44,50	41,47 48,34	1,36,20 1,49,24	50,34,26 98,11,08	—	26,99 27,00	10 10	475 492	124.
7,05,05 7,54,02	65,39,50 81,34,20	—	44,37,02 39,31,07	212,51,75 228,12,09	68,11,36 78,79,51	49,63,95 50,68,20	1,31,62 1,36,77	1,07,42 1,07,06	102,77,75 128,68,88	—	12,01 12,00	—	423 451	125.
138,79,72 167,91,02	1,213,43,69 568,86,74	279,48,82 349,35,24	456,86,52 570,31,57	5,269,43,27 6,642,18,55	1,808,11,59 1,961,22,97	752,87,04 1,041,78,84	20,45,05 210,82,54	23,69,07 25,16,61	2,952,46,01 3,483,42,14	—	10,00,00 12,02,08	23 23	5,169(18) 5,572(21)	126.
2,55,82 3,49,15	12,46,72 13,49,39	—	19,39,39 22,33,92	88,18,23 103,41,97	25,39,57 32,58,66	14,35,71 18,01,09	30,53 27,75	46,42 44,16	33,36,47 40,32,21	—	9,20 9,20	9 9	180 198	127.
4,23,89 5,78,80	30,11,08 36,84,73	8,00,00 20,00,00	17,36,64 17,23,33	153,18,32 178,62,49	56,88,97 75,16,61	29,58,39 32,58,72	28,80 28,80	1,08,97 1,20,95	36,18,66 52,62,35	—	20,51 20,55	11 11	359 376	128.
3,07,22 4,54,75	40,65,54 42,58,90	5,00,00 25,00,00	20,19,30 18,12,32	187,27,61 215,60,41	56,73,09 73,75,68	36,04,07 49,28,20	7,31 31,17	22,31 54,34	62,37,87 90,54,05	—	12,50 12,50	—	325 365	129.
1,76,02 1,85,04	8,82,74 26,68,35	4,80,00 7,00,00	17,36,35 16,82,72	109,17,80 139,47,41	43,17,82 49,33,86	15,31,28 18,64,74	95,73 1,00,86	61,55 60,72	26,13,72 25,68,11	—	7,00 7,00	—	222 231	130.
4,65,31 5,94,91	18,51,87 50,04,18	— 4,50,00	73,69,07 61,35,74	152,77,93 191,23,61	77,82,58 83,10,76	18,63,71 23,96,49	17,34 16,91	47,75 94,77	108,58,61 106,40,97	—	24,88 24,94	10 10	417 450	131.
11,92 23,99	70,39 2,02,16	38,00 —	27 1,54	1,90,01 3,35,74	—	30 30	— 36,00	—	9,69 16,15	—	1,84 4,19	—	31 32	132.
35 2,17	1,01 8,09	— 10,00	—	3,62 28,68	—	—	18,00 —	—	11 16,78	—	— 36	—	3 18	133.
26,88,03 38,45,70	102,51,00 174,10,80	44,50 9,78,80	79,22,47 99,73,09	739,73,87 970,32,50	418,46,93 490,40,39	7,79,47 7,71,46	1,63,75 1,60,84	3,41,31 4,13,36	202,76,97 261,17,26	—	1,26,66 1,49,59	—	1,023(1) 1,117(1)	134.
2,58,50 2,03,23	9,38,17 12,05,58	—	2,21,46 1,97,21	15,84,68 20,89,29	6,03,30 8,35,33	1,39,03 1,78,91	10,00 46,51	18,24 23,57	3,75,81 4,43,47	—	11,54 20,24	20 20	73 82	135.

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

No. 55—LIABILITIES AND ASSETS OF INDIAN

No.	Name of the Bank and Date of Registration	As on Dec-ber 31	Paid-up Capital	Reserves	DEPOSITS					Borrow-ings from Banks	Other Liabi-lities	Balance of Profit & Loss (Profit)	Total Liabi-lities or Assets
					Fixed	Savings	Current	Others	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
136.	Traders' Bank, New Delhi. (28-7-1933)	1979 1980	11,05 11,05	2,02 2,18	2,40,63 3,97,43	76,39 1,92,44	57,97 1,65,07	— —	3,74,99 7,54,94	— 66	1,08,30 2,04,91	— —	4,96,36 9,73,74
137.	Tripura Gramin Bank, Agartala. (12-12-1976)	1979 1980	25,00 25,00	3,56 9,48	43,24 75,09	1,37,98 2,33,13	27,45 72,09	— —	2,08,67 3,80,31	2,10,46 2,89,58	1,36,16 24,27	— —	5,83,85 7,28,64
138.	Tungabhadra Gramin Bank, Bellary. (25-9-1976)	1979 1980	25,00 25,00	10,16 17,17	1,63,69 2,63,62	1,22,82 2,04,63	34,87 52,67	— —	3,21,38 5,20,92	4,59,50 6,00,30	39,11 27,29	— —	8,55,15 11,90,68
139.	Union Bank of India, Bombay. (11-11-1919)*	1979 1980	1,25,00 1,25,00	5,31,00 6,01,00	608,21,07 724,48,86	295,40,55 367,10,73	272,09,27 314,29,58	4,56,00 —	1,180,26,89 1,405,89,17	46,16,10 22,32,07	217,09,52 246,71,95	— —	1,450,08,51 1,682,19,19
140.	United Bank of India, Calcutta. (12-10-1950)*	1979 1980	2,68,77 2,68,77	4,06,44 4,43,45	593,94,85 681,41,24	339,46,70 396,24,72	223,28,64 205,86,07	53,05,00 30,45,00	1,209,75,19 1,313,97,03	69,19,58 44,76,78	174,98,29 220,99,41	— —	1,460,68,27 1,586,85,44
141.	United Commercial Bank, Calcutta. (6-1-1943)*	1979 1980	5,00,00 5,00,00	7,50,00 8,00,00	754,98,96 976,59,89	341,04,24 422,93,36	288,85,88 482,12,99	20,00,00 23,75,00	1,404,89,08 1,905,41,24	78,13,23 67,52,42	388,75,86 317,88,29	— —	1,884,28,17 2,303,81,95
142.	United Industrial Bank, Calcutta. (21-2-1940)	1979 1980	22,01 22,01	40,64 44,79	44,05,89 43,81,76	17,90,35 22,64,57	18,55,74 21,40,50	— 2,03,91	80,51,98 89,90,74	4,56,54 1,03,93	66,19,89 16,22,22	1,71 3,16	151,92,77 107,86,85
143.	United Western Bank, Satara City. (17-10-1936)	1979 1980	30,00 30,00	42,11 47,86	56,83,89 66,16,27	24,07,65 30,13,00	8,65,07 11,13,90	— —	89,56,61 107,43,17	1,58,57 1,87,14	16,95,98 30,45,80	90 1,03	108,84,17 140,55,00
144.	Uttar Banga Kshetriya Gramin Bank, Cooch-Bihar. (7-3-1977)	1979 1980	25,00 25,00	3,24 —	41 9,21	6,88 52,12	— 2,31	— —	7,29 63,64	17 54,70	65 89	— —	36,35 1,44,23
145.	Vaishali Kshetriya Gramin Bank, Muzaffarpur. (10-3-1977)	1979 1980	25,00 25,00	— —	41,96 93,15	1,47,49 2,71,84	9,82 31,09	— —	1,99,27 3,96,08	93,30 2,80,89	1,85 7,14	— —	3,19,42 7,09,11
146.	Vijaya Bank, Mangalore. (2-5-1931)+	1979 1980	1,17,64 1,17,56	1,86,35 2,30,85	213,73,76 250,45,89	97,99,87 115,12,15	75,19,99 58,96,78	— —	386,93,62 424,54,82	17,38,61 47,50,83	85,67,84 106,36,95	1,60 —	493,05,66 581,91,01
147.	Vysya Bank, Bangalore. (29-3-1930)	1979 1980	40,00 40,00	70,39 75,39	80,89,99 102,13,07	15,84,86 19,51,90	13,67,29 19,14,78	— 35,00	110,42,14 141,14,75	3,17,10 3,93,21	35,53,32 37,06,34	6,89 5,23	150,29,84 183,34,92

* Nationalised with effect from July 19, 1969.

+ Nationalised with effect from April 15, 1980.

Note: Other deposits pertain only to deposits under Participation Certificate Scheme.

SCHEDULED COMMERCIAL BANKS, 1979 AND 1980—(concl'd.)

(Amount in Thousands of Rupees)														
CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Im- movable Property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year@	Dividend declared (per- cent)	No. of Offices in India @. @	No.
In Hand	At Banks				Govt. Securities	Other Approved Securities	Others							
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
39,54 59,97	1,28,01 2,62,62	96,85 62,45	5,21 50,80	99,23 1,97,42	39,00 84,06	— —	30 65,00	2,14 2,14	85,92 1,89,28	16 —	54 32	— —	14 21	136.
7,27 15,68	1,60,18 2,42,21	— —	1,70 95	2,68,01 4,33,33	— —	50 50	— —	— —	1,46,19 35,97	— —	3,76 5,91	— —	29 31	137.
23,12 26,07	1,93,78 1,95,26	— 90,00	2,90 2,95	5,89,16 8,40,28	— —	10 10	— —	— —	46,09 36,02	— —	6,57 8,70	— —	54 76	138.
32,06,53 42,39,24	144,49,05 170,42,14	44,00 40,00	92,72,51 114,51,60	621,07,94 682,85,35	283,23,94 356,65,19	69,46,36 73,22,22	8,54,38 10,45,91	2,74,62 3,21,38	195,29,18 228,06,16	— —	81,13 95,01	— —	1,118 1,172	139.
23,07,93 28,59,07	159,37,68 164,20,28	3,00 3,00	52,31,81 64,09,56	650,90,93 678,08,64	370,75,43 413,44,78	3,00,59 3,10,96	6,15,75 6,67,48	3,83,43 4,19,09	191,21,72 224,42,58	— —	43,48 41,11	— —	820 843	140.
42,02,09 56,46,99	202,29,54 275,10,01	26,28,27 27,15,41	251,33,08 308,26,86	685,72,80 817,14,28	285,54,08 412,72,57	60,86,79 —	33,11,23 57,82,09	3,87,95 3,87,39	293,22,34 345,26,35	— —	99,47 1,00,13	— —	1,119(9) 1,267(9)	141.
5,83,30 6,20,38	7,37,53 11,33,72	1,00 1,00	5,57,70 2,84,36	46,47,24 50,32,39	11,06,64 12,71,08	7,68,41 5,61,74	21,71 90,90	10 9	67,69,14 17,91,19	— —	5,95 5,60	— —	109 114	142.
2,36,82 2,82,86	13,69,49 15,40,78	— —	9,64,93 10,92,23	42,23,28 49,72,14	18,42,94 23,53,28	7,62,70 10,03,30	12,16 11,37	39,36 39,04	14,32,49 27,60,00	— —	7,69 9,48	12 12	129 138	143.
59 4,49	23,28 61,48	— —	— 1	10,27 68,07	— —	10 10	— —	— —	2,11 4,83	— 5,25	75 8,48	— —	10 39	144.
11,67 44,14	89,96 1,09,98	— —	— —	1,99,64 5,18,33	— —	20 20	— —	— —	10,60 17,87	7,35 18,59	(-) 483 (-) 11,24	— —	35 115	145.
13,64,21 21,33,34	56,75,97 66,34,37	2,95 —	35,22,49 35,63,16	181,38,49 209,11,23	60,99,02 73,35,48	56,43,86 68,28,52	7,15,42 6,41,43	69,19 79,85	80,74,06 100,63,63	— —	32,80 33,08	10 —	571 578	146.
4,17,23 5,10,56	13,73,62 12,88,20	— —	10,93,80 12,12,14	51,22,89 69,24,57	16,76,67 29,03,53	15,74,98 14,74,34	6,25,95 7,59,75	15,03 26,75	31,29,67 32,35,08	— —	20,38 11,34	15 12	210 228	147.

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

No. 56—LIABILITIES AND ASSETS OF

No.	Name of the Bank and Date of Registration	As on De- cember 31	Paid-up Capital	Reserves	DEPOSITS				Borrow- ings from Banks	Other Liabili- ties	Balance of Pro- fit & Loss (Profit)	Total Liabili- ties or Assets
					Fixed	Savings	Current	Total				
		1	2	3	4	5	6	7	8	9	10	11
1.	Bari Doab Bank, Hoshiarpur. (12-5-1915)	1979	2,00	30,71	20,06	7,27	1,50	28,83	—	8,70	24	70,48
		1980	2,00	31,66	21,80	9,00	1,75	32,55	—	12,08	5	78,34
2.	Ganesh Bank of Kurundwad, Kurundwad. (14-8-1920) ..	1979	75	2,28	48,98	37,74	12,73	99,45	—	9,67	—	1,12,15
		1980	1,05	2,77	65,06	63,36	23,67	1,52,09	—	8,31	—	1,64,22
3.	Kashi Nath Seth Bank, .. Shahjahanpur. (3-9-1947) ..	1979	5,00	2,55	1,97,91	2,34,79	32,56	4,65,26	1,01	47,14	91	5,21,87
		1980	5,00	3,15	2,80,35	2,84,37	39,51	6,04,23	1,39	60,54	2,93	6,77,24

NON-SCHEDULED COMMERCIAL BANKS, 1979 AND 1980

(Amount in Thousands of Rupees)

CASH		Money at Call and Short Notice	Bills Discoun- ted and Purchased	Loans and Advances	INVESTMENTS			Premises and Imm- ovable property	Other Assets	Balance of Profit & Loss (Loss)	Profit or Loss(-) made during the year*	Dividend declared (percent)	No. of Offices in India @	No.
In Hand	At Banks				Govt. Securi- ties	Other Approved Securities	Others							
12	13	14	15	16	17	18	19	20	21	22	23	24	25	
89 1,02	1,61 1,31	1,00 —	— —	11,63 16,24	8,34 7,95	— —	38,19 40,10	— —	8,82 11,72	— —	1,39 1,21	12 16	1 1	1
10,14 7,37	2,22 24,36	3,00 7,00	12,10 17,89	47,01 62,71	22,46 27,03	— 1,25	10 3	2,04 5,17	13,08 11,41	— —	32 53	10 15	9 11	2
19,61 23,80	33,57 49,13	8,50 33,60	3,11 7,70	3,27,45 4,02,62	81,11 1,04,53	— —	— —	1,23 1,41	47,29 54,45	— —	91 2,92	6 6	14 14	3

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

@ Excludes offices doing purely administrative functions.

No. 57—PRINCIPAL RATIOS OF

(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1979	1980	1979	1980	1979	1980
		1	2	3	4	5	6
State Bank of India and Its Associates:							
1.	State Bank of India	3257	4270	48	53	20	22
2.	State Bank of Bikaner & Jaipur	202	234	50	51	26	25
3.	State Bank of Hyderabad	247	271	45	52	24	26
4.	State Bank of Indore	186	215	52	52	24	23
5.	State Bank of Mysore	180	194	55	55	23	24
6.	State Bank of Patiala	275	311	39	41	32	32
7.	State Bank of Saurashtra	151	158	55	53	26	26
8.	State Bank of Travancore	168	188	45	44	38	38
Nationalised Banks :							
9.	Allahabad Bank	432	499	53(2)	50(1)	28	29
10.	Andhra Bank	400	491	61(1)	63(*)	19	21
11.	Bank of Baroda	183	276	55(2)	55(1)	23	23
12.	Bank of India	113	141	57(2)	58(1)	23	24
13.	Bank of Maharashtra	149	104	50(3)	48(2)	31	32
14.	Canara Bank	160	200	60(1)	57	28	26
15.	Central Bank of India	337	365	58	55(1)	29	29
16.	Corporation Bank	143	221	59	62	17	18
17.	Dena Bank	265	282	52(2)	51(1)	30	31
18.	Indian Bank	21	30	60(4)	61(3)	20	20
19.	Indian Overseas Bank	84	77	65(1)	65(*)	21	21
20.	New Bank of India	490	605	56(1)	57(1)	25	26
21.	Oriental Bank of Commerce	513	416	58	53	23	27
22.	Punjab National Bank	681	741	54	53	32	31
23.	Punjab & Sind Bank	164	219	52	50(1)	34	36
24.	Syndicate Bank	250	150	60	58(1)	27	26
25.	Union Bank of India	425	481	52(*)	52	25	26
26.	United Bank of India	151	165	49(4)	52(2)	28	30
27.	United Commercial Bank	150	160	54(1)	51(1)	24	22
28.	Vijaya Bank	158	196	55	59	25	27
Regional Rural Banks: @							
29.	Allahabad Kshetriya Gramin Bank	—	1	—	10	—	79
30.	Baitarani Gramya Bank	—	*	—	2	—	2
31.	Balasore Gramya Bank	—	—	—	93	—	7
32.	Ballia Kshetriya Gramin Bank	14	15	24	28	66	63
33.	Barabanki Gramin Bank	6	9	26	31	68	65
34.	Bardhaman Gramin Bank	—	—	—	—	—	100
35.	Bareilly Kshetriya Gramin Bank	—	2	—	4	—	94
36.	Bastar Kshetriya Gramin Bank	—	2	—	50	—	44
37.	Basti Gramin Bank	—	1	—	34	—	25
38.	Bhagirath Gramin Bank	26	41	24	28	67	65
39.	Bhojpur-Rohtas Gramin Bank	2	22	25	32	67	60
40.	Bilaspur-Raipur Kshetriya Gramin Bank	—	—	26	27	67	64
41.	Bolangir Anchalik Gramya Bank	3	20	27	32	60	52
42.	Bundelkhand Kshetriya Gramin Bank	—	—	24	24	72	49
43.	Cauvery Grammeena Bank	1	17	56	54	37	40
44.	Champaran Kshetriya Gramin Bank +	2	—	14	—	70	—
45.	Cuttack Gramya Bank	—	21	30	38	69	61
46.	Durg-Rajnandgaon Gramin Bank	—	6	—	13	—	86
47.	Ellaquai Dehati Bank	3	3	44	46	56	51
48.	Etawah Kshetriya Gramin Bank +	—	—	—	—	—	—
49.	Faizabad Kshetriya Gramin Bank	—	1	—	19	—	75
50.	Farrukhabad Gramin Bank	16	17	30	31	59	60
51.	Fatehpur Kshetriya Gramin Bank	—	—	—	5	—	94
52.	Gaur Gramin Bank	18	33	34	26	56	58
53.	Gorakhpur Kshetriya Gramin Bank	46	127	22	24	66	67
54.	Gurgaon Gramin Bank	—	—	33	36	66	63

* Ratio is less than one per cent.

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

+ Data for the year 1980 are not available.

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

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 of India to Aggregate Deposits		Investments in Government Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Bank Credit to Aggregate Deposits		No.
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	
32	25	2	3	10	11	12	3	21	21	30	35	67	78	1.
24	24	1	1	5	5	14	16	18	16	30	29	61	60	2.
31	22	*	*	8	8	15	13	19	20	34	33	73	67	3.
24	25	1	1	6	4	9	7	17	18	27	28	72	68	4.
22	21	1	1	3	2	12	11	21	22	31	31	62	57	5.
29	27	*	*	5	6	10	10	17	18	28	29	61	55	6.
19	21	1	1	4	4	4	11	23	21	32	29	68	66	7.
17	18	1	1	7	3	5	12	25	21	31	27	72	65	8.
17	20	1	1	2	3	14	14	18	23	29	28	57	57	9.
19	16	1	1	6	4	15	18	11	11	26	30	64	55	10.
20	21	1	1	5	4	10	12	16	16	28	28	60	56	11.
18	17	1	1	5	4	8	10	17	15	30	30	63	62	12.
16	18	1	1	5	3	13	11	14	18	30	33	67	58	13.
11	17	1	1	5	2	9	13	24	21	34	31	65	56	14.
13	15	1	1	5	4	9	11	26	22	36	34	64	60	15.
24	20	1	1	8	3	16	14	17	20	31	35	54	53	16.
16	17	1	1	4	2	12	10	31	32	33	33	60	59	17.
16	16	1	1	5	4	12	11	17	16	27	31	60	59	18.
13	14	1	1	7	11	14	11	13	15	27	27	65	67	19.
18	16	1	1	3	3	18	16	12	12	29	35	57	51	20.
19	20	1	*	4	2	15	14	15	18	25	30	61	55	21.
14	16	1	1	3	3	14	14	25	24	33	33	60	58	22.
14	13	*	*	5	8	19	19	21	24	24	27	65	66	23.
13	15	1	1	5	6	9	11	32	29	33	30	63	63	24.
23	22	1	1	4	2	13	14	24	25	31	31	60	57	25.
19	16	1	1	6	3	15	15	31	31	31	32	58	56	26.
21	26	1	1	6	4	14	15	20	22	27	25	67	59	27.
20	14	1	1	4	11	17	19	16	17	32	35	56	58	28.
—	11	—	336	—	—	—	7	—	—	—	—	—	—	29.
—	96	—	120	—	—	—	5	—	—	—	—	—	11	30.
—	*	—	153	—	*	—	5	—	—	—	—	—	6	31.
10	9	14	8	—	—	7	7	—	—	—	—	76	69	32.
6	4	9	7	—	—	6	5	—	—	*	*	51	48	33.
—	—	—	—	—	—	—	100	—	—	—	—	—	—	34.
—	2	—	279	—	—	—	7	—	—	—	279	—	—	35.
—	6	—	616	—	—	—	21	—	—	—	482	—	44	36.
—	41	—	324	—	—	—	5	—	—	—	—	—	254	37.
9	7	8	6	—	2	8	9	—	—	*	22	44	57	38.
8	8	6	4	10	8	8	7	—	—	17	3	54	46	39.
7	9	11	8	61	98	6	9	—	—	*	*	106	131	40.
13	16	16	10	330	240	15	4	—	—	5	3	389	322	41.
4	27	24	12	50	95	8	6	—	—	*	*	111	138	42.
7	6	15	12	194	213	7	8	1	—	1	*	243	266	43.
16	—	9	—	55	—	12	—	—	—	*	—	108	—	44.
1	1	8	6	61	66	8	7	—	—	*	*	92	101	45.
—	1	—	160	—	—	—	4	—	—	—	159	—	20	46.
*	3	706	106	—	55	15	11	—	—	—	—	45	81	47.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	48.
—	6	—	460	—	—	—	5	—	—	—	—	—	42	49.
11	9	13	9	9	33	10	9	—	—	—	—	67	76	50.
—	1	—	238	—	—	—	6	—	—	—	238	—	10	51.
10	16	19	13	165	124	8	8	—	—	*	*	216	167	52.
12	9	3	3	45	45	5	5	*	*	*	*	57	54	53.
1	1	12	7	43	79	11	7	—	—	*	*	119	145	54.

* Ratio is less than one per cent.

No. 57—PRINCIPAL RATIOS OF

(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1979	1980	1979	1980	1979	1980
		1	2	3	4	5	6
Regional Rural Banks (Contd.)							
55.	Hardoi-Unnao Gramin Bank +	1	—	17	—	72	—
56.	Haryana Kshetriya Gramin Bank	6	—	34	39	66	60
57.	Himachal Gramin Bank	*	*	56	57	44	43
58.	Jaipur-Nagaur Aanchalik Gramin Bank	—	—	33	37	62	61
59.	Jammu Rural Bank	51	51	32	32	68	67
60.	Jamnagar Gramin Bank	2	—	29	27	66	72
61.	Jhabua-Dhar Kshetriya Gramin Bank	—	2	—	20	—	47
62.	Kalahandi Anchalik Gramya Bank	—	1	—	92	—	5
63.	Kanpur Kshetriya Gramin Bank +	—	—	—	—	—	—
64.	Kashi Gramin Bank	—	2	—	1(11)	—	88
65.	Kisan Gramin Bank	—	3	—	48	—	43
66.	Koraput Panchabati Gramya Bank	4	57	21	30	49	48
67.	Kosi Kshetriya Gramin Bank	—	—	13	18	74	74
68.	Krishna Grameena Bank	—	—	30	36	70	63
69.	Kshetriya Gramin Bank, Hoshangabad	3	3	38	34	49	48
70.	Kshetriya Kisan Gramin Bank +	—	—	—	—	—	—
71.	Kutch Gramin Bank	6	—	16	34	36	51
72.	Lakhimi Gaonlia Bank	—	—	—	51	—	45
73.	Madhubani Kshetriya Gramin Bank	—	—	5	19	94	76
74.	Magadh Gramin Bank	*	26	19	29	76	61
75.	Malaprabha Grameena Bank	—	—	35	39	64	60
76.	Mallabhum Gramin Bank	—	—	25	26	61	61
77.	Marathwada Gramin Bank	—	—	43	36	49	57
78.	Marudhar Kshetriya Gramin Bank	4	8	16	13	81	79
79.	Marwar Gramin Bank	—	1	37	41	57	54
80.	Mayurakshi Gramin Bank	1	1	20	21	73	72
81.	Mithila Kshetriya Gramin Bank	—	—	—	11	—	83
82.	Monghyr Kshetriya Gramin Bank	8	4	12	13	86	84
83.	Nadia Gramin Bank	—	—	—	4	—	96
84.	Nagarjuna Grameena Bank	224	281	33	40	63	56
85.	Nalanda Gramin Bank	6	1	1	14	99	84
86.	North Malabar Gramin Bank	—	—	47	45	49	48
87.	Palamau Kshetriya Gramin Bank	—	9	—	1	—	99
88.	Pandyan Grama Bank	31	112	48	53	48	44
89.	Pragjyotish Gaonlia Bank	—	—	12	35	54	57
90.	Pratapgarh Kshetriya Gramin Bank	—	1	—	23	—	57
91.	Prathama Bank	*	8	30	29	67	67
92.	Puri Gramya Bank	—	32	66	68	30	29
93.	Rae Bareli Kshetriya Gramin Bank	14	37	37	37	58	60
94.	Ranchi Kshetriya Gramin Bank	—	1	—	3	—	96
95.	Rayalaseema Grameena Bank	1	1	51	51	47	47
96.	Rewa-Sidhi Gramin Bank	1	1	36	34	57	53
97.	Sagar Gramin Bank	—	—	—	45	—	46
98.	Samastipur Kshetriya Gramin Bank	—	—	—	4	—	95
99.	Samyut Kshetriya Gramin Bank	1	5	29	30	66	65
100.	Santhal Parganas Gramin Bank	9	8	26	17	71	79
101.	Sharda Gramin Bank	5	2	24	21	76	77
102.	Shekhawati Gramin Bank	—	—	38	36	61	63
103.	Singhbhum Gramin Bank	4	7	25	22	71	76
104.	South Malabar Gramin Bank	1	66	49	49	50	49
105.	Sravasti Gramin Bank +	—	—	—	—	—	—
106.	Sree Anantha Grameena Bank	*	1	26	81	74	16
107.	Sri Visakha Grameena Bank	147	256	36	43	40	38
108.	Sultanpur Kshetriya Gramin Bank	12	22	34	39	63	57
109.	Surguja Kshetriya Gramin Bank	—	1	50	20	47	69
110.	Tripura Gramin Bank	14	38	21	20	66	61
111.	Tungabhadra Gramin Bank	41	69	51	51	38	39
112.	Uttar Banga Kshetriya Gramin Bank	13	—	6	14	94	82
113.	Vaishali Kshetriya Gramin Bank	—	—	21	23	74	69

* Ratio is less than one per cent.

+ Data for the year 1980 are not available

Note: Figure in bracket pertains to deposits under Participation Certificate Scheme.

COMMERCIAL BANKS—(contd.)

December 31)

(Percentages)														No.
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 of India to Aggregate Deposits		Investments in Government Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Bank Credit to Aggregate Deposits		
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	
11	—	12	—	17	—	10	—	—	—	*	—	84	—	55.
*	1	14	9	—	24	11	12	1	*	1	1	73	82	56.
*	*	14	7	—	—	6	6	—	—	—	—	58	52	57.
5	2	6	5	60	79	7	8	—	—	*	*	111	131	58.
—	1	15	10	—	—	7	7	—	—	15	14	58	51	59.
5	1	127	35	16	33	10	6	—	—	—	*	38	42	60.
—	33	—	531	—	—	—	7	—	—	—	—	—	48	61.
—	3	—	74	—	10	—	3	—	—	—	*	—	24	62.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	63.
—	—	—	792	—	—	—	22	—	—	—	670	—	64	64.
—	9	—	650	—	—	—	10	—	—	—	—	—	87	65.
30	22	14	15	178	201	8	6	—	—	*	*	221	262	66.
13	9	28	19	71	117	14	10	—	—	*	*	145	183	67.
*	1	168	37	137	172	12	6	—	—	85	5	188	214	68.
13	18	15	9	58	75	13	12	—	—	*	*	129	129	69.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	70.
48	15	140	35	—	—	7	10	—	—	—	*	26	39	71.
—	4	—	3521	—	—	—	396	—	—	—	2887	—	125	72.
1	5	145	32	—	65	10	9	—	—	—	—	39	125	73.
5	10	7	7	6	12	6	7	—	—	38	27	38	42	74.
1	1	8	5	52	81	9	10	—	—	*	*	95	134	75.
14	13	7	5	9	27	7	8	—	—	27	25	58	70	76.
8	7	8	5	10	35	7	6	—	—	5	*	71	91	77.
3	8	1517	268	42	139	34	28	—	—	—	1	206	199	78.
6	5	10	6	63	117	7	5	—	—	10	15	117	168	79.
7	7	26	16	43	36	10	9	—	—	2	2	87	84	80.
—	6	—	99	—	30	—	21	—	—	—	—	—	106	81.
2	3	36	15	12	9	17	10	—	—	*	*	95	90	82.
—	—	—	4521	—	—	—	13	—	—	—	—	—	—	83.
4	4	15	11	281	210	12	6	—	—	10	6	342	262	84.
—	2	907	71	—	—	10	12	—	—	778	—	96	97	85.
4	7	8	5	123	116	7	8	—	—	*	*	188	183	86.
—	*	—	85	—	—	—	3	—	—	—	147	—	2	87.
4	3	10	10	164	160	13	11	—	—	15	1	212	232	88.
34	8	15	9	53	34	9	8	—	—	37	37	76	74	89.
—	20	—	652	—	—	—	19	—	—	—	628	—	5	90.
3	4	8	6	—	21	7	8	—	—	1	4	66	85	91.
4	3	7	6	75	71	8	8	—	—	29	19	119	127	92.
5	3	12	10	54	65	8	8	—	—	*	*	81	68	93.
—	1	—	157	—	—	—	1	—	—	—	—	—	3	94.
2	2	7	5	116	129	12	11	—	—	*	*	188	187	95.
7	13	17	9	19	47	8	6	—	—	15	26	73	83	96.
—	9	—	486	—	—	—	8	—	—	—	—	—	33	97.
—	1	—	151	—	—	—	9	—	—	—	—	—	19	98.
5	5	5	3	27	21	7	7	—	—	*	56	39	37	99.
3	4	16	10	39	44	6	6	—	—	*	*	56	61	100.
—	2	494	84	—	—	7	14	—	—	375	36	8	71	101.
1	1	11	7	83	103	7	7	—	—	*	*	144	146	102.
4	2	827	104	—	—	30	11	—	—	—	—	55	50	103.
1	2	6	6	165	171	18	10	—	—	*	13	224	223	104.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	105.
—	3	2877	80	—	—	22	7	—	—	—	76	20	65	106.
24	19	8	7	155	100	6	7	—	—	55	25	144	129	107.
3	4	13	9	30	44	8	10	—	—	*	10	88	95	108.
3	11	1417	96	23	1	23	11	—	—	1200	—	241	108	109.
13	19	14	9	101	76	9	13	—	—	*	*	129	114	110.
11	10	11	8	143	115	10	10	—	—	*	*	184	162	111.
—	4	387	39	2	86	12	10	—	—	1	*	141	107	112.
5	8	13	6	47	71	6	11	—	—	*	*	100	131	113.

* Ratio is less than one per cent.

No. 57—PRINCIPAL RATIOS OF

(As on

No.	Name of the Bank	Reserves to Paid-up Capital		Fixed Deposits to Aggregate Deposits		Savings Deposits to Aggregate Deposits	
		1979	1980	1979	1980	1979	1980
		1	2	3	4	5	6
Other Indian Scheduled Banks :							
114.	Bank of Cochin	144	115	47	55	45	39
115.	Bank of Karad	283	335	62	70	23	23
116.	Bank of Madura	94	84	61	61	23	22
117.	Bank of Rajasthan	257	281	55	55(*)	29	29
118.	Bank of Tamilnad	248	304	54	54(1)	29	26
119.	Bank of Thanjavur	388	542	58	55(3)	27	26
120.	Bareilly Corporation Bank	478	572	51	47	33	33
121.	Benares State Bank	69	79	54	54	34	33
122.	Bharat Overseas Bank	60	128	60	63	23	20
123.	Catholic Syrian Bank	137	124	54	54	37	37
124.	Dhanalakshmi Bank	192	213	63	63	30	30
125.	Federal Bank	75	77	57	50	35	35
126.	Hindustan Commercial Bank	35	27	50	49	26	30
127.	Jammu & Kashmir Bank	632	769	58	49	19	22
128.	Karnataka Bank	110	121	62(1)	61	26	30
129.	Karur Vysya Bank	255	209	70	69	19	18
130.	Kumbakonam City Union Bank	367	389	68	66	25	26
131.	Lakshmi Commercial Bank	329	438	49(2)	48(1)	23	25
132.	Lakshmi Vilas Bank	260	288	59	57	23	22
133.	Lord Krishna Bank	453	465	63	62	33	33
134.	Miraj State Bank	188	188	60	61	34	34
135.	Nainital Bank	133	161	44	45	38	36
136.	Nedungadi Bank	165	147	66	62	26	28
137.	Parur Central Bank	269	203	56	54	40	42
138.	Punjab Co-operative Bank	228	235	55	51	28	27
139.	Purbanchal Bank	54	67	58	55	25	27
140.	Ratnakar Bank	90	85	53	50	31	33
141.	Sangli Bank	171	174	63	62	25	23
142.	South Indian Bank	123	151	56	57(1)	31	30
143.	Tamilnad Mercantile Bank	1010	722	52(1)	51	24	23
144.	Traders' Bank	18	20	64	53	20	25
145.	United Industrial Bank	185	203	55	49(2)	22	25
146.	United Western Bank	140	160	63	62	27	28
147.	Vysya Bank	176	188	73	72(*)	14	14
Foreign Banks:							
148.	Algemene Bank Nederland N. V. (General Bank of the Netherlands)	—	—	59	55	11	11
149.	American Express International Banking Corporation	—	—	71	63	9	11
150.	Bank of America National Trust and Savings Association	—	—	81	80	4	5
151.	Bank of Tokyo	—	—	32	32	12	14
152.	Banque Nationale de Paris	—	—	37	33	13	14
153.	British Bank of the Middle East	—	—	42	42	13	17
154.	Chartered Bank	—	—	45	42	24	28
155.	Citi Bank N.A.	—	—	47(19)	52(16)	8	8
156.	European Asian Bank	—	—	—	49	—	23
157.	Grindlays Bank	—	—	52	50(1)	30	29
158.	Mercantile Bank	—	—	42(6)	43	25	26
159.	Mitsui Bank	—	—	38	48	21	24
160.	Sonali Bank	—	—	8	5	9	6
Non-Scheduled Banks:							
161.	Bari Doab Bank	1536	1583	70	67	25	28
162.	Ganesh Bank of Kurundwad	304	264	49	43	38	42
163.	Kashi Nath Seth Bank	51	63	43	46	50	47

* Ratio is less than one per cent.

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

COMMERCIAL BANKS—(Concl'd.)

December 31)

(Percentages)														No.
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 of India to Aggregate Deposits		Investments in Government Securities to Aggregate Deposits		Total Investments to Aggregate Deposits		Total Bank Credit to Aggregate Deposits		
1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	1979	1980	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	
8	6	1	1	10	9	7	4	13	13	25	27	75	71	114.
15	7	2	2	—	—	7	5	19	28	32	29	46	52	115.
16	17	1	1	5	6	16	16	13	11	19	21	73	74	116.
16	16	1	1	4	3	12	12	22	21	31	31	59	57	117.
17	19	2	1	3	3	21	16	11	13	19	20	57	58	118.
15	16	1	2	3	4	16	17	15	14	27	28	63	60	119.
16	20	2	2	4	7	17	14	20	23	45	53	50	40	120.
12	13	1	1	1	1	14	13	24	22	33	36	52	48	121.
17	17	2	3	6	6	12	16	14	16	24	27	58	61	122.
9	9	1	1	2	2	19	16	15	14	22	22	58	61	123.
7	7	1	1	1	3	13	15	26	17	29	28	58	53	124.
8	15	2	2	9	3	9	17	11	12	22	24	71	54	125.
24	21	2	2	*	*	16	17	20	20	30	30	55	51	126.
23	29	1	1	1	1	11	11	31	29	63	63	29	32	127.
11	9	1	1	4	3	17	15	22	21	32	34	54	52	128.
11	13	1	1	3	3	13	16	18	16	29	27	62	59	129.
7	8	2	2	—	*	13	14	14	14	25	25	62	60	130.
26	26	*	1	*	*	20	21	15	20	24	26	48	44	131.
18	21	2	2	8	4	13	16	14	15	26	27	67	61	132.
4	5	1	1	1	1	14	14	21	22	31	32	53	48	133.
6	5	3	2	—	—	15	17	19	21	25	21	63	64	134.
18	19	2	2	1	2	11	16	24	29	29	42	59	44	135.
8	10	1	1	3	2	8	16	20	16	25	21	72	64	136.
4	4	2	3	1	*	8	12	14	13	22	20	63	56	137.
17	22	25	21	5	12	13	13	26	24	72	75	46	39	138.
17	18	2	2	4	10	17	22	27	17	27	28	57	65	139.
16	17	2	2	5	6	12	14	13	14	28	22	63	67	140.
12	14	1	1	2	1	13	18	12	12	27	28	61	56	141.
13	12	1	1	3	3	18	19	18	20	22	25	64	57	142.
23	26	2	2	2	2	20	18	18	20	22	25	54	54	143.
16	22	3	2	—	*	27	24	10	11	10	20	28	33	144.
23	24	1	1	6	1	13	17	14	14	24	21	65	59	145.
10	10	1	1	2	2	15	15	21	22	29	31	58	56	146.
13	14	1	1	3	3	14	11	15	21	35	36	56	58	147.
30	34	*	*	19	36	10	17	36	43	36	43	87	84	148.
20	26	—	—	8	10	6	9	33	33	34	35	79	78	149.
15	15	—	—	4	2	5	9	26	25	31	29	74	68	150.
56	54	—	—	2	8	11	14	30	24	42	37	49	72	151.
50	53	—	—	4	1	9	13	21	22	36	36	67	58	152.
45	41	—	—	—	1	11	11	37	41	38	43	40	47	153.
31	30	1	1	12	11	6	9	37	32	40	39	75	72	154.
26	24	—	—	10	15	3	10	32	35	32	37	74	76	155.
—	28	—	—	—	187	—	59	—	369	—	369	—	195	156.
18	20	3	3	19	18	10	8	34	34	37	37	80	79	157.
27	31	2	2	7	8	12	13	21	22	34	35	69	65	158.
41	28	—	—	5	1	10	13	27	18	32	32	72	69	159.
83	89	—	—	53	59	29	28	—	21	—	21	112	118	160.
5	5	113	103	—	—	8	7	29	24	161	148	40	50	161.
13	15	3	3	—	—	10	5	23	18	23	19	59	53	162.
7	7	2	1	*	*	4	4	17	17	17	17	71	68	163.

* Ratio is less than one per cent.

APPENDIX I

Commercial Banks And Their Offices In States And Union Territories

(As on December 31, 1980)

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
ANDHRA PRADESH	2,676	ASSAM—(Concl'd.)	
1. Allahabad Bank	13	17. Purbanchal Bank	28
2. Andhra Bank	497	18. State Bank of Bikaner & Jaipur	1
3. Bank of Baroda	32	19. State Bank of India	88
4. Bank of India	32	20. Syndicate Bank	2
5. Bank of Madura	5	21. Union Bank of India	19
6. Bank of Maharashtra	16	22. United Bank of India	125
7. Bank of Rajasthan	1	23. United Commercial Bank	76
8. Bank of Thanjavur	3	24. United Industrial Bank	2
9. Bharat Overseas Bank	2	25. Vijaya Bank	6
10. Canara Bank	88		
11. Catholic Syrian Bank	1	BIHAR	2,233
12. Central Bank of India	70	1. Allahabad Bank	101
13. Corporation Bank	48	2. Andhra Bank	2
14. Dena Bank	15	3. Bank of Baroda	37
15. Dhanalakshmi Bank	2	4. Bank of India	156
16. Federal Bank	3	5. Bank of Madura	1
17. Grindlays Bank	1	6. Bank of Maharashtra	1
18. Hindustan Commercial Bank	1	7. Benares State Bank	1
19. Indian Bank	116	8. Bhojpur-Rohitas Gramin Bank	63
20. Indian Overseas Bank	67	9. Canara Bank	48
21. Karnataka Bank	11	10. Central Bank of India	213
22. Karur Vysya Bank	10	11. Champaran Kshetriya Gramin Bank	95
23. Lakshmi Commercial Bank	2	12. Corporation Bank	1
24. Lakshmi Vilas Bank	4	13. Dena Bank	5
25. Mercantile Bank	1	14. Federal Bank	2
26. Nagarjuna Grameena Bank	119	15. Hindustan Commercial Bank	2
27. Nedungadi Bank	3	16. Indian Bank	12
28. New Bank of India	3	17. Indian Overseas Bank	9
29. Oriental Bank of Commerce	2	18. Jharia Industrial Bank	1
30. Punjab & Sind Bank	4	19. Kosi Kshetriya Gramin Bank	63
31. Punjab National Bank	19	20. Lakshmi Commercial Bank	2
32. Rayalaseema Grameena Bank	79	21. Madhubani Kshetriya Gramin Bank	43
33. Sangli Bank	1	22. Magadh Gramin Bank	52
34. South Indian Bank	9	23. Mithila Kshetriya Gramin Bank	30
35. Sree Anantha Grameena Bank	10	24. Monghyr Kshetriya Gramin Bank	53
36. Sri Visakha Grameena Bank	96	25. Nalanda Gramin Bank	19
37. State Bank of Bikaner & Jaipur	1	26. New Bank of India	5
38. State Bank of Hyderabad	261	27. Oriental Bank of Commerce	2
39. State Bank of India	559	28. Palamau Kshetriya Gramin Bank	2
40. State Bank of Mysore	9	29. Punjab & Sind Bank	10
41. State Bank of Patiala	1	30. Punjab National Bank	212
42. State Bank of Saurashtra	1	31. Ranchi Kshetriya Gramin Bank	3
43. State Bank of Travancore	2	32. Samastipur Kshetriya Gramin Bank	4
44. Syndicate Bank	200	33. Santhal Parganas Gramin Bank	42
45. Tamilnad Mercantile Bank	2	34. Singhbhum Gramin Bank	10
46. Union Bank of India	77	35. State Bank of Bikaner & Jaipur	3
47. United Bank of India	3	36. State Bank of India	571
48. United Commercial Bank	28	37. State Bank of Patiala	1
49. Vijaya Bank	49	38. Syndicate Bank	7
50. Vysya Bank	97	39. Union Bank of India	40
		40. United Bank of India	65
ASSAM	492	41. United Commercial Bank	113
1. Allahabad Bank	18	42. United Industrial Bank	9
2. Bank of Baroda	6	43. Vaishali Kshetriya Gramin Bank	115
3. Bank of India	1	44. Vijaya Bank	7
4. Canara Bank	5		
5. Central Bank of India	16	GUJARAT	2,318
6. Dena Bank	2	1. Allahabad Bank	10
7. Federal Bank	5	2. Andhra Bank	4
8. Grindlays Bank	1	3. Bank of Baroda	474
9. Indian Bank	10	4. Bank of India	177
10. Indian Overseas Bank	3	5. Bank of Madura	3
11. Lakshmi Commercial Bank	1	6. Bank of Maharashtra	23
12. Lakhimi Gaonlia Bank	1	7. Bank of Rajasthan	4
13. New Bank of India	1	8. Bharat Overseas Bank	1
14. Pragjyotish Ganolia Bank	54	9. Canara Bank	24
15. Punjab & Sind Bank	4		
16. Punjab National Bank	17		

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
GUJARAT—(Concl'd.)		HIMACHAL PRADESH—(Concl'd.)	
10. Central Bank of India	171	13. Oriental Bank of Commerce	5
11. Corporation Bank	9	14. Punjab & Sind Bank	9
12. Dena Bank	398	15. Punjab National Bank	67
13. Federal Bank	2	16. State Bank of India	86
14. Hindustan Commercial Bank	3	17. State Bank of Patiala	31
15. Indian Bank	29	18. Syndicate Bank	1
16. Indian Overseas Bank	42	19. Union Bank of India	9
17. Jammu & Kashmir Bank	1	20. United Commercial Bank	67
18. Jamnagar Gramin Bank	26		
19. Karnataka Bank	1	JAMMU & KASHMIR	426
20. Kutch Gramin Bank	17	1. Allahabad Bank	2
21. Lakshmi Commercial Bank	5	2. Bank of Baroda	2
22. New Bank of India	13	3. Bank of India	4
23. Oriental Bank of Commerce	10	4. Bank of Maharashtra	1
24. Punjab & Sind Bank	7	5. Canara Bank	1
25. Punjab National Bank	49	6. Central Bank of India	8
26. Sangli Bank	1	7. Dena Bank	2
27. South Indian Bank	1	8. Ellaquai Dehati Bank	9
28. State Bank of Bikaner & Jaipur	3	9. Grindlays Bank	1
29. State Bank of Hyderabad	1	10. Hindustan Commercial Bank	2
30. State Bank of India	324	11. Indian Bank	1
31. State Bank of Indore	2	12. Jammu & Kashmir Bank	180
32. State Bank of Patiala	1	13. Jammu Rural Bank	56
33. State Bank of Saurashtra	211	14. Lakshmi Commercial Bank	4
34. Syndicate Bank	39	15. New Bank of India	8
35. Union Bank of India	125	16. Oriental Bank of Commerce	5
36. United Bank of India	11	17. Punjab & Sind Bank	5
37. United Commercial Bank	70	18. Punjab National Bank	32
38. United Western Bank	3	19. State Bank of India	86
39. Vijaya Bank	21	20. State Bank of Patiala	2
40. Vysya Bank	2	21. Syndicate Bank	1
		22. Union Bank of India	4
HARYANA	779	23. United Commercial Bank	9
1. Allahabad Bank	14	24. Vijaya Bank	1
2. Bank of Baroda	11		
3. Bank of India	15	KARNATAKA	2,751
4. Bank of Maharashtra	4	1. Allahabad Bank	6
5. Bank of Rajasthan	3	2. Andhra Bank	14
6. Canara Bank	5	3. Bank of Baroda	26
7. Central Bank of India	55	4. Bank of Cochin	1
8. Dena Bank	4	5. Bank of India	37
9. Gurgaon Gramin Bank	54	6. Bank of Madras	5
10. Haryana Kshetriya Gramin Bank	35	7. Bank of Maharashtra	28
11. Hindustan Commercial Bank	10	8. Bank of Rajasthan	1
12. Indian Bank	12	9. Bank of Thanjavur	2
13. Indian Overseas Bank	6	10. Bharat Overseas Bank	1
14. Jammu & Kashmir Bank	1	11. Canara Bank	376
15. Lakshmi Commercial Bank	32	12. Catholic Syrian Bank	3
16. New Bank of India	56	13. Cauvery Grameena Bank	52
17. Oriental Bank of Commerce	45	14. Central Bank of India	42
18. Punjab & Sind Bank	31	15. Corporation Bank	147
19. Punjab National Bank	131	16. Dena Bank	15
20. State Bank of Bikaner & Jaipur	3	17. Dhanalakshmi Bank	4
21. State Bank of India	114	18. Federal Bank	4
22. State Bank of Patiala	72	19. Ganesh Bank of Kurundwad	2
23. Syndicate Bank	22	20. Grindlays Bank	1
24. Traders' Bank	2	21. Indian Bank	48
25. Union Bank of India	21	22. Indian Overseas Bank	44
26. United Bank of India	1	23. Jammu & Kashmir Bank	1
27. United Commercial Bank	18	24. Karnataka Bank	200
28. Vijaya Bank	2	25. Karur Vysya Bank	7
		26. Krishna Grameena Bank	32
HIMACHAL PRADESH	362	27. Kumbakonam City Union Bank	1
1. Allahabad Bank	2	28. Lakshmi Commercial Bank	1
2. Bank of Baroda	5	29. Lakshmi Vilas Bank	11
3. Bank of India	3	30. Malaprabha Grameena Bank	100
4. Canara Bank	1	31. Miraj State Bank	3
5. Central Bank of India	18	32. Nedungadi Bank	3
6. Grindlays Bank	1	33. New Bank of India	3
7. Himachal Gramin Bank	31	34. Oriental Bank of Commerce	1
8. Indian Bank	2	35. Punjab & Sind Bank	5
9. Indian Overseas Bank	3	36. Punjab National Bank	18
10. Jammu & Kashmir Bank	2	37. Ratnakar Bank	7
11. Lakshmi Commercial Bank	6	38. Sangli Bank	23
12. New Bank of India	13	39. South Indian Bank	13

Name of the Bank				No. of Offices	Name of the Bank				No. of Offices
KARNATAKA—(Concl'd.)					MADHYA PRADESH—(Concl'd.)				
40.	State Bank of Bikaner & Jaipur	..	..	1	9.	Bundelkhand Kshetriya Gramin Bank	..	..	50
41.	State Bank of Hyderabad	..	..	68	10.	Canara Bank	..	..	18
42.	State Bank of India	..	..	172	11.	Central Bank of India	..	..	264
43.	State Bank of Mysore	..	..	329	12.	Corporation Bank	..	..	2
44.	State Bank of Patiala	..	..	1	13.	Dena Bank	..	..	60
45.	State Bank of Saurashtra	..	..	1	14.	Durg Rajnandgaon Gramin Bank	..	..	1
46.	State Bank of Travancore	..	..	6	15.	Federal Bank	..	..	1
47.	Syndicate Bank	..	..	347	16.	Hindustan Commercial Bank	..	..	4
48.	Tamilnad Mercantile Bank	..	..	2	17.	Indian Bank	..	..	8
49.	Tungabhadra Gramin Bank	..	..	76	18.	Indian Overseas Bank	..	..	6
50.	Union Bank of India	..	..	62	19.	Jhabua-Dhar Kshetriya Gramin Bank	..	..	2
51.	United Bank of India	..	..	2	20.	Kshetriya Gramin Bank, Hoshangabad	..	..	50
52.	United Commercial Bank	..	..	22	21.	Lakshmi Commercial Bank	..	..	2
53.	United Western Bank	..	..	3	22.	New Bank of India	..	..	10
54.	Vijaya Bank	..	..	289	23.	Oriental Bank of Commerce	..	..	16
55.	Vysya Bank	..	..	82	24.	Punjab & Sind Bank	..	..	23
KERALA				2,306	25.	Punjab National Bank	..	..	100
1.	Allahabad Bank	..	..	4	26.	Rewa-Sidhi Gramin Bank	..	..	41
2.	Andhra Bank	..	..	5	27.	Sharada Gramin Bank	..	..	17
3.	Bank of Baroda	..	..	27	28.	State Bank of Bikaner & Jaipur	..	..	6
4.	Bank of Cochin	..	..	89	29.	State Bank of India	..	..	458
5.	Bank of India	..	..	11	30.	State Bank of Indore	..	..	187
6.	Bank of Madras	..	..	6	31.	State Bank of Saurashtra	..	..	1
7.	Bank of Maharashtra	..	..	3	32.	Surguja Kshetriya Gramin Bank	..	..	18
8.	Bank of Tamilnad	..	..	1	33.	Syndicate Bank	..	..	19
9.	Bank of Thanjavur	..	..	1	34.	Union Bank of India	..	..	90
10.	Bharat Overseas Bank	..	..	2	35.	United Bank of India	..	..	1
11.	Canara Bank	..	..	148	36.	United Commercial Bank	..	..	86
12.	Catholic Syrian Bank	..	..	177	37.	United Western Bank	..	..	9
13.	Central Bank of India	..	..	55	38.	Vijaya Bank	..	..	6
14.	Chartered Bank	..	..	2	MAHARASHTRA				3,548
15.	Corporation Bank	..	..	31	1.	Algemene Bank Nederland N.V.	..	..	2
16.	Dena Bank	..	..	9	2.	Allahabad Bank	..	..	50
17.	Dhanalakshmi Bank	..	..	86	3.	American Express International Banking Corporation	..	..	1
18.	Federal Bank	..	..	247	4.	Andhra Bank	..	..	17
19.	Grindlays Bank	..	..	2	5.	Bank of America	..	..	1
20.	Indian Bank	..	..	53	6.	Bank of Baroda	..	..	188
21.	Indian Overseas Bank	..	..	70	7.	Bank of Cochin	..	..	1
22.	Karnataka Bank	..	..	7	8.	Bank of India	..	..	327
23.	Karur Vysya Bank	..	..	2	9.	Bank of Karad	..	..	39
24.	Lakshmi Commercial Bank	..	..	1	10.	Bank of Madras	..	..	5
25.	Lakshmi Vilas Bank	..	..	4	11.	Bank of Maharashtra	..	..	52
26.	Lord Krishna Bank	..	..	57	12.	Bank of Oman	..	..	1
27.	Nedungadi Bank	..	..	88	13.	Bank of Rajasthan	..	..	1
28.	New Bank of India	..	..	3	14.	Bank of Tokyo	..	..	1
29.	North Malabar Gramin Bank	..	..	76	15.	Banque Nationale de Paris	..	..	1
30.	Oriental Bank of Commerce	..	..	1	16.	Benaras State Bank	..	..	1
31.	Parur Central Bank	..	..	40	17.	Bharat Overseas Bank	..	..	1
32.	Punjab & Sind Bank	..	..	2	18.	British Bank of the Middle East	..	..	1
33.	Punjab National Bank	..	..	7	19.	Canara Bank	..	..	11
34.	South Indian Bank	..	..	163	20.	Catholic Syrian Bank	..	..	1
35.	South Malabar Gramin Bank	..	..	95	21.	Central Bank of India	..	..	31
36.	State Bank of Bikaner & Jaipur	..	..	1	22.	Chartered Bank	..	..	1
37.	State Bank of India	..	..	74	23.	Citibank N.A.	..	..	1
38.	State Bank of Mysore	..	..	3	24.	Corporation Bank	..	..	2
39.	State Bank of Saurashtra	..	..	1	25.	Dena Bank	..	..	19
40.	State Bank of Travancore	..	..	398	26.	Emirates Commercial Bank	..	..	1
41.	Syndicate Bank	..	..	85	27.	European Asian Bank	..	..	1
42.	Tamilnad Mercantile Bank	..	..	3	28.	Federal Bank	..	..	1
43.	Union Bank of India	..	..	92	29.	Ganesh Bank of Kurundwad	..	..	1
44.	United Bank of India	..	..	2	30.	Grindlays Bank	..	..	1
45.	United Commercial Bank	..	..	12	31.	Habib Bank	..	..	1
46.	Vijaya Bank	..	..	50	32.	Hindustan Commercial Bank	..	..	1
47.	Vysya Bank	..	..	10	33.	Indian Bank	..	..	1
MADHYA PRADESH				2,058	34.	Indian Overseas Bank	..	..	1
1.	Allahabad Bank	..	..	118	35.	Jammu & Kashmir Bank	..	..	1
2.	Andhra Bank	..	..	6	36.	Karnataka Bank	..	..	1
3.	Bank of Baroda	..	..	49	37.	Karur Vysya Bank	..	..	1
4.	Bank of India	..	..	171	38.	Lakshmi Commercial Bank	..	..	1
5.	Bank of Maharashtra	..	..	66	39.	Lakshmi Vilas Bank	..	..	1
6.	Bank of Rajasthan	..	..	11	40.	Marathwada Gramin Bank	..	..	1
7.	Bastar Kshetriya Gramin Bank	..	..	9	41.	Mercantile Bank	..	..	1
8.	Bilaspur-Raipur Kshetriya Gramin Bank	..	..	72	42.	Miraj State Bank	..	..	1
					43.	Mitsui Bank	..	..	1
					44.	Nedungadi Bank	..	..	1

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
MAHARASHTRA—(Concl'd.)		ORISSA—(Concl'd.)	
45. New Bank of India	16	10. Corporation Bank	1
46. Oriental Bank of Commerce	18	11. Cuttack Gramya Bank	60
47. Punjab & Sind Bank	17	12. Dena Bank	2
48. Punjab National Bank	80	13. Federal Bank	1
49. Ratnakar Bank	39	14. Indian Bank	23
50. Sangli Bank	109	15. Indian Overseas Bank	29
51. South Indian Bank	3	16. Kalahandi Anchalik Gramya Bank	4
52. State Bank of Bikaner & Jaipur	10	17. Koraput-Panchabati Gramya Bank	55
53. State Bank of Hyderabad	107	18. Lakshmi Commercial Bank	1
54. State Bank of India	516	19. New Bank of India	3
55. State Bank of Indore	4	20. Oriental Bank of Commerce	1
56. State Bank of Mysore	9	21. Punjab & Sind Bank	2
57. State Bank of Patiala	1	22. Punjab National Bank	12
58. State Bank of Saurashtra	6	23. Puri Gramya Bank	45
59. State Bank of Travancore	2	24. State Bank of India	262
60. Syndicate Bank	93	25. Syndicate Bank	15
61. Tamilnad Mercantile Bank	1	26. Union Bank of India	17
62. Union Bank of India	176	27. United Bank of India	50
63. United Bank of India	17	28. United Commercial Bank	112
64. United Commercial Bank	78	29. Vijaya Bank	5
65. United Industrial Bank	1		
66. United Western Bank	121	PUNJAB	
67. Vijaya Bank	40		1,566
68. Vysya Bank	5	1. Allahabad Bank	27
MANIPUR		2. Andhra Bank	1
	36	3. Bank of Baroda	24
1. Allahabad Bank	2	4. Bank of India	48
2. Bank of Baroda	1	5. Bank of Maharashtra	5
3. Central Bank of India	1	6. Bank of Rajasthan	1
4. Indian Overseas Bank	1	7. Bari Doab Bank	1
5. Punjab & Sind Bank	1	8. Bharat Overseas Bank	3
6. State Bank of India	10	9. Canara Bank	7
7. United Bank of India	16	10. Central Bank of India	75
8. United Commercial Bank	2	11. Chartered Bank	1
9. Vijaya Bank	2	12. Corporation Bank	1
MEGHALAYA		13. Dena Bank	8
	59	14. Grindlays Bank	2
1. Allahabad Bank	1	15. Hindustan Commercial Bank	18
2. Bank of Baroda	2	16. Indian Bank	20
3. Bank of India	1	17. Indian Overseas Bank	34
4. Canara Bank	1	18. Jammu & Kashmir Bank	5
5. Central Bank of India	1	19. Lakshmi Commercial Bank	56
6. Federal Bank	1	20. New Bank of India	115
7. Indian Bank	1	21. Oriental Bank of Commerce	85
8. Indian Overseas Bank	1	22. Punjab & Sind Bank	258
9. Punjab National Bank	2	23. Punjab Co-operative Bank	3
10. Purbanchal Bank	2	24. Punjab National Bank	250
11. State Bank of India	30	25. State Bank of Bikaner & Jaipur	5
12. Union Bank of India	2	26. State Bank of India	183
13. United Bank of India	8	27. State Bank of Patiala	199
14. United Commercial Bank	4	28. Syndicate Bank	9
15. Vijaya Bank	2	29. Traders' Bank	3
NAGALAND		30. Union Bank of India	41
	39	31. United Bank of India	4
1. Allahabad Bank	4	32. United Commercial Bank	68
2. Bank of Baroda	2	33. Vijaya Bank	6
3. Federal Bank	1	RAJASTHAN	
4. Indian Bank	1		1,567
5. Punjab & Sind Bank	1	1. Allahabad Bank	16
6. State Bank of India	24	2. Andhra Bank	1
7. United Bank of India	1	3. Bank of Baroda	177
8. United Commercial Bank	2	4. Bank of India	15
9. Vijaya Bank	3	5. Bank of Maharashtra	3
ORISSA		6. Bank of Rajasthan	166
	914	7. Canara Bank	4
1. Allahabad Bank	15	8. Central Bank of India	67
2. Andhra Bank	37	9. Corporation Bank	1
3. Baitarani Gramya Bank	5	10. Dena Bank	8
4. Balasore Gramya Bank	4	11. Hindustan Commercial Bank	5
5. Bank of Baroda	7	12. Indian Bank	7
6. Bank of India	57	13. Indian Overseas Bank	9
7. Bolangir Anchalik Gramya Bank	51	14. Jaipur-Nagaur Anchalik Gramin Bank	71
8. Canara Bank	17	15. Lakshmi Commercial Bank	9
9. Central Bank of India	12	16. Marudhar Kshetriya Gramin Bank	8
		17. Marwar Gramin Bank	86
		18. New Bank of India	48

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
RAJASTHAN — (Concl'd.)		TRIPURA 81	
19. Oriental Bank of Commerce	21	1. Allahabad Bank	1
20. Punjab & Sind Bank	14	2. Bank of Baroda	1
21. Punjab National Bank	122	3. Central Bank of India	1
22. Shekhawati Gramin Bank	57	4. Indian Bank	1
23. State Bank of Bikaner & Jaipur	424	5. Punjab & Sind Bank	1
24. State Bank of India	83	6. State Bank of India	16
25. State Bank of Indore	1	7. Tripura Gramin Bank	31
26. State Bank of Patiala	2	8. Union Bank of India	1
27. State Bank of Saurashtra	1	9. United Bank of India	23
28. Syndicate Bank	6	10. United Commercial Bank	4
29. Union Bank of India	23	11. Vijaya Bank	1
30. United Bank of India	3		
31. United Commercial Bank	101	UTTAR PRADESH 3,980	
32. Vijaya Bank	7	1. Allahabad Bank	360
33. Vysya Bank	1	2. Andhra Bank	9
SIKKIM 1		3. Ballia Kshetriya Gramin Bank	32
1. State Bank of India	1	4. Bank of Baroda	252
TAMIL NADU 2,952		5. Bank of India	135
1. Allahabad Bank	12	6. Bank of Madura	2
2. Andhra Bank	20	7. Bank of Maharashtra	7
3. Bank of America	1	8. Bank of Rajasthan	2
4. Bank of Baroda	57	9. Barabanki Gramin Bank	26
5. Bank of Cochin	10	10. Bareilly Corporation Bank	35
6. Bank of India	47	11. Basti Gramin Bank	2
7. Bank of Madura	170	12. Benares State Bank	77
8. Bank of Maharashtra	11	13. Bhagirath Gramin Bank	70
9. Bank of Rajasthan	1	14. Bharat Overseas Bank	2
10. Bank of Tamilnad	75	15. Canara Bank	60
11. Bank of Thanjavur	119	16. Central Bank of India	253
12. Bharat Overseas Bank	8	17. Chartered Bank	1
13. Canara Bank	275	18. Corporation Bank	3
14. Catholic Syrian Bank	23	19. Dena Bank	27
15. Central Bank of India	96	20. Etawah Kshetriya Gramin Bank	1
16. Chartered Bank	3	21. Farrukhabad Gramin Bank	30
17. Citibank N.A.	1	22. Federal Bank	3
18. Corporation Bank	33	23. Gorakhpur Kshetriya Gramin Bank	91
19. Dena Bank	17	24. Grindlays Bank	1
20. Dhanalakshmi Bank	10	25. Hardoi-Unnao Gramin Bank	49
21. Federal Bank	16	26. Hindustan Commercial Bank	68
22. Grindlays Bank	5	27. Indian Bank	26
23. Hindustan Commercial Bank	1	28. Indian Overseas Bank	43
24. Indian Bank	336	29. Kashi Nath Seth Bank	14
25. Indian Overseas Bank	324	30. Kshetriya Kisan Gramin Bank	5
26. Jammu & Kashmir Bank	1	31. Lakshmi Commercial Bank	68
27. Karnataka Bank	10	32. Naini Tal Bank	26
28. Karur Vysya Bank	103	33. New Bank of India	56
29. Kumbakonam City Union Bank	56	34. Oriental Bank of Commerce	68
30. Lakshmi Commercial Bank	1	35. Prathama Bank	65
31. Lakshmi Vilas Bank	121	36. Punjab & Sind Bank	80
32. Lord Krishna Bank	1	37. Punjab National Bank	356
33. Mercantile Bank	1	38. Rae Bareilly Kshetriya Gramin Bank	26
34. Nedungadi Bank	27	39. Samyut Kshetriya Gramin Bank	59
35. New Bank of India	9	40. Sravasthi Gramin Bank	4
36. Oriental Bank of Commerce	2	41. State Bank of Bikaner & Jaipur	12
37. Pandyan Grama Bank	84	42. State Bank of India	930
38. Punjab & Sind Bank	4	43. State Bank of Indore	2
39. Punjab National Bank	43	44. State Bank of Patiala	27
40. Sangli Bank	1	45. State Bank of Saurashtra	1
41. South Indian Bank	59	46. Sultanpur Kshetriya Gramin Bank	32
42. State Bank of Bikaner & Jaipur	4	47. Syndicate Bank	117
43. State Bank of Hyderabad	8	48. Traders' Bank	4
44. State Bank of India	368	49. Union Bank of India	210
45. State Bank of Mysore	18	50. United Bank of India	27
46. State Bank of Patiala	2	51. United Commercial Bank	95
47. State Bank of Saurashtra	1	52. United Industrial Bank	1
48. State Bank of Travancore	40	53. Vijaya Bank	26
49. Syndicate Bank	63	54. Vysya Bank	2
50. Tamilnad Mercantile Bank	74		
51. Union Bank of India	77	WEST BENGAL 2,162	
52. United Bank of India	7	1. Algemene Bank Nederland N. V.	1
53. United Commercial Bank	50	2. Allahabad Bank	149
54. Vijaya Bank	24	3. American Express International Banking Corporation	1
55. Vysya Bank	22	4. Andhra Bank	10
		5. Bank of America	1
		6. Bank of Baroda	55

Name of the Bank	No. of Offices	Name of the Bank	No. of Offices
WEST BENGAL—(Concl'd.)		CHANDIGARH—(Concl'd.)	
7. Bank of India	96	10. Dena Bank	1
8. Bank of Madras	5	11. Hindustan Commercial Bank	1
9. Bank of Maharashtra	3	12. Indian Bank	1
10. Bank of Rajasthan	3	13. Indian Overseas Bank	1
11. Bank of Tokyo	1	14. Jammu & Kashmir Bank	1
12. Banque Nationale de Paris	3	15. Lakshmi Commercial Bank	1
13. Bharat Overseas Bank	3	16. New Bank of India	6
14. Canara Bank	28	17. Oriental Bank of Commerce	2
15. Catholic Syrian Bank	1	18. Punjab & Sind Bank	9
16. Central Bank of India	139	19. Punjab National Bank	11
17. Chartered Bank	8	20. State Bank of Bikaner & Jaipur	1
18. Citibank N.A.	2	21. State Bank of India	13
19. Corporation Bank	3	22. State Bank of Patiala	8
20. Dena Bank	16	23. Syndicate Bank	1
21. Federal Bank	6	24. Union Bank of India	2
22. Gaur Gramin Bank	40	25. United Bank of India	1
23. Grindlays Bank	19	26. United Commercial Bank	2
24. Hindustan Commercial Bank	4	27. Vijaya Bank	1
25. Indian Bank	39		
26. Indian Overseas Bank	36	DADRA & NAGAR HAVELI	
27. Jammu & Kashmir Bank	1		6
28. Karur Vysya Bank	1	1. Dena Bank	5
29. Lakshmi Commercial Bank	3	2. State Bank of India	1
30. Mallabhum Gramin Bank	68		
31. Mayurakshi Gramin Bank	33	DELHI	
32. Mercantile Bank	9		857
33. National Bank of Pakistan	1	1. Allahabad Bank	30
34. New Bank of India	16	2. American Express International Banking Corporation	1
35. Oriental Bank of Commerce	13	3. Andhra Bank	7
36. Punjab & Sind Bank	8	4. Bank of America	1
37. Punjab National Bank	64	5. Bank of Baroda	28
38. Sagar Gramin Bank	1	6. Bank of India	36
39. Sonali Bank	1	7. Bank of Madras	4
40. South Indian Bank	3	8. Bank of Maharashtra	8
41. State Bank of Bikaner & Jaipur	5	9. Bank of Rajasthan	9
42. State Bank of Hyderabad	3	10. Bank of Tokyo	1
43. State Bank of India	381	11. Benares State Bank	1
44. State Bank of Indore	1	12. Bharat Overseas Bank	3
45. State Bank of Mysore	3	13. Canara Bank	31
46. State Bank of Patiala	1	14. Central Bank of India	55
47. State Bank of Saurashtra	1	15. Chartered Bank	2
48. State Bank of Travancore	1	16. Citibank N.A.	1
49. Syndicate Bank	19	17. Corporation Bank	5
50. Union Bank of India	39	18. Dena Bank	16
51. United Bank of India	455	19. Federal Bank	4
52. United Commercial Bank	204	20. Grindlays Bank	10
53. United Industrial Bank	100	21. Hindustan Commercial Bank	5
54. Uttar Banga Kshetriya Gramin Bank	39	22. Indian Bank	16
55. Vijaya Bank	13	23. Indian Overseas Bank	20
56. Vysya Bank	3	24. Jammu & Kashmir Bank	6
		25. Karnataka Bank	1
UNION TERRITORIES		26. Lakshmi Commercial Bank	20
ANDAMAN & NICOBAR ISLANDS		27. Mercantile Bank	2
	12	28. New Bank of India	39
1. Canara Bank	1	29. Oriental Bank of Commerce	28
2. State Bank of India	8	30. Punjab & Sind Bank	41
3. Syndicate Bank	3	31. Punjab Co-operative Bank	1
ARUNACHAL PRADESH		32. Punjab National Bank	87
	20	33. South Indian Bank	3
1. State Bank of India	17	34. State Bank of Bikaner & Jaipur	12
2. United Bank of India	1	35. State Bank of Hyderabad	3
3. United Commercial Bank	1	36. State Bank of India	135
4. Vijaya Bank	1	37. State Bank of Indore	1
CHANDIGARH		38. State Bank of Mysore	3
	79	39. State Bank of Patiala	16
1. Allahabad Bank	2	40. State Bank of Saurashtra	3
2. Andhra Bank	1	41. State Bank of Travancore	1
3. Bank of Baroda	2	42. Syndicate Bank	45
4. Bank of India	2	43. Traders' Bank	12
5. Bank of Maharashtra	1	44. Union Bank of India	35
6. Bank of Rajasthan	1	45. United Bank of India	20
7. Canara Bank	1	46. United Commercial Bank	32
8. Central Bank of India	5	47. United Industrial Bank	1
9. Corporation Bank	1	48. United Western Bank	1
		49. Vijaya Bank	13
		50. Vysya Bank	2

Name of the Bank					No. of Offices	Name of the Bank					No. of Offices
GOA, DAMAN & DIU ..					241	LAKSHADWEEP..					5
1.	Bank of Baroda	..	..	..	25	1.	Syndicate Bank	..	..	..	5
2.	Bank of India	..	..	..	24	MIZORAM					12
3.	Bank of Maharashtra	..	..	..	7	1.	State Bank of India	..	..	..	10
4.	Canara Bank	..	..	..	19	2.	United Commercial Bank	..	..	..	1
5.	Central Bank of India	..	..	..	21	3.	Vijaya Bank	..	..	..	1
6.	Chartered Bank	..	..	..	1	PONDICHERRY ..					50
7.	Corporation Bank	..	..	..	19	1.	Bank of Baroda	..	..	..	1
8.	Dena Bank	..	..	..	16	2.	Bank of India	..	..	..	1
9.	Federal Bank	..	..	..	1	3.	Bank of Madras	..	..	..	1
10.	Indian Bank	..	..	..	3	4.	Bank of Maharashtra	..	..	..	1
11.	Indian Overseas Bank	..	..	..	11	5.	Bank of Thanjavur	..	..	..	2
12.	Karnataka Bank	..	..	..	4	6.	Canara Bank	..	..	..	2
13.	New Bank of India	..	..	..	1	7.	Central Bank of India	..	..	..	1
14.	Oriental Bank of Commerce	..	..	..	1	8.	Indian Bank	..	..	..	11
15.	Punjab National Bank	..	..	..	3	9.	Indian Overseas Bank	..	..	..	7
16.	Sangli Bank	..	..	..	1	10.	Lakshmi Vilas Bank	..	..	..	2
17.	South Indian Bank	..	..	..	1	11.	Punjab National Bank	..	..	..	1
18.	State Bank of India	..	..	..	43	12.	South Indian Bank	..	..	..	2
19.	State Bank of Mysore	..	..	..	2	13.	State Bank of India	..	..	..	10
20.	State Bank of Saurashtra	..	..	..	3	14.	Syndicate Bank	..	..	..	1
21.	Syndicate Bank	..	..	..	17	15.	Union Bank of India	..	..	..	1
22.	Union Bank of India	..	..	..	9	16.	United Commercial Bank	..	..	..	5
23.	United Commercial Bank	..	..	..	5	17.	Vysya Bank	..	..	..	1
24.	United Western Bank	..	..	..	1						
25.	Vijaya Bank	..	..	..	2						
26.	Vysya Bank	..	..	..	1						

APPENDIX II

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

A. STATE BANK OF INDIA GROUP

- (1) Andhra Pradesh
 1. Adilabad
 2. Hyderabad
 3. Karimnagar
 4. Khammam
 5. K.V.Rangareddy
 6. Mahbubnagar
 7. Medak
 8. Nalgonda
 9. Nizamabad
 10. Visakhapatnam
 11. Vizianagaram
 12. Warangal
- (2) Assam
 1. Karbi Anglong
 2. North Cachar Hills
- (3) Bihar
 1. Palamau
 2. Santhal Parganas
- (4) Gujarat
 1. Amreli
 2. Bhavnagar
 3. Jamnagar
 4. Junagadh
 5. Rajkot
 6. Surendranagar
- (5) Himachal Pradesh
 1. Chamba
 2. Lahul and Spiti
- (6) Jammu & Kashmir
 1. Anantnag
 2. Badgam
 3. Baramulla
 4. Doda
 5. Jammu
 6. Kargil
 7. Kathua
 8. Kupwara
 9. Ladakh
 10. Poonch
 11. Pulwama
 12. Rajouri
 13. Srinagar
 14. Udhampur
- (7) Karnataka
 1. Bidar
 2. Gulbarga
 3. Mandya
 4. Mysore
 5. Raichur
 6. Tumkur
- (8) Kerala
 1. Alleppey
 2. Kottayam
- (9) Madhya Pradesh
 1. Bastar
 2. Bilaspur
 3. Chhatarpur
 4. Damoh
 5. Guna
 6. Panna
 7. Raigarh
 8. Shivpuri
 9. Tikamgarh
 10. Vidisha (Bhilsa)
- (10) Maharashtra
 1. Beed
 2. Nanded
 3. Osmanabad
 4. Parbhani
- (11) Meghalaya
 1. East Garo Hills
 2. East Khasi Hills
 3. Jaintia Hills
 4. West Garo Hills
 5. West Khasi Hills
- (12) Mizoram
 1. Aijal
 2. Chintupui
 3. Lungleh
- (13) Nagaland
 1. Kohima
 2. Mokakchung
 3. Mon
 4. Phek
 5. Tuensang
 6. Wokha
 7. Zunheboto
- (14) Orissa
 1. Bolangir
 2. Boudh-Khondmals
 3. Kalahandi
 4. Koraput
 5. Sambalpur
 6. Sundergarh
- (15) Punjab
 1. Bhatinda
 2. Patiala
 3. Sangrur
- (16) Rajasthan
 1. Barmer
 2. Bikaner
 3. Ganganagar
 4. Jaisalmer
 5. Jalore
 6. Pali
 7. Sirohi
 8. Udaipur@
- (17) Uttar Pradesh
 1. Almora
 2. Basti
 3. Chamoli
 4. Garhwal
 5. Gorakhpur
 6. Pithoragarh
 7. Tehri Garhwal
 8. Uttarkashi
- (18) Andaman and Nicobar Islands
 1. Andaman Islands
 2. Nicobar Islands
- (19) Arunachal Pradesh
 1. Dibang Valley
 2. East Kameng
 3. East Siang
 4. Lohit
 5. Lower Subansiri
 6. Tirap
 7. Upper Subansiri
 8. West Kameng
 9. West Siang

- (20) Delhi
 1. Delhi (Rural Area)

- (21) Goa, Daman & Diu
 1. Goa
 2. Daman
 3. Diu

(AA) State Bank of Sikkim

- (1) Sikkim
 1. East District
 2. North District
 3. South District
 4. West District

B. ALLAHABAD BANK

- (1) Madhya Pradesh
 1. Satna

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

C. ANDHRA BANK

- (1) Andhra Pradesh
 1. East Godavari
 2. Guntur
 3. Srikakulam
 4. West Godavari

- (2) Orissa
 1. Ganjam

D. BANK OF BARODA

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

- (2) Madhya Pradesh
 1. Jhabua

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

- (4) Uttar Pradesh
 1. Allahabad
 2. Bareilly
 3. Faizabad
 4. Fatehpur
 5. Kanpur

*As on June 30, 1981

@Jointly with Bank of Rajasthan Ltd.

BANK OF BARODA—(Concl'd.)

6. Naini Tal
7. Pilibhit
8. Pratapgarh
9. Rae Bareilly
10. Rampur
11. Shahjahanpur
12. Sultanpur

E. BANK OF INDIA

- (1) Bihar
 1. Dhanbad
 2. Giridih
 3. Hazaribagh
 4. Ranchi
 5. Singhbhum
- (2) Madhya Pradesh
 1. Bhopal
 2. Dewas
 3. Dhar
 4. East Nimar (Khandwa)
 5. Indore
 6. Rajgarh
 7. Sehore
 8. Shajapur
 9. Ujjain
 10. West Nimar (Khargone)
- (3) Maharashtra
 1. Bhandara
 2. Chandrapur
 3. Kolhapur
 4. Nagpur
 5. Raigad
 6. Ratnagiri
 7. Sangli
 8. Solapur
 9. Wardha
- (4) Orissa
 1. Keonjhar
 2. Mayurbhanj
- (5) Uttar Pradesh
 1. Bara Banki
 2. Farrukhabad
 3. Hardoi
 4. Lucknow
 5. Mainpuri
 6. Unao

F. BANK OF MAHARASHTRA

- (1) Maharashtra
 1. Aurangabad
 2. Nasik
 3. Pune
 4. Satara
 5. Thane

G. BANK OF RAJASTHAN LTD.

- (1) Rajasthan
 1. Udaipur@

H. CANARA BANK

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

(2) Kerala

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

(3) Tamil Nadu

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

(4) Uttar Pradesh

1. Agra
2. Aligarh
3. Etah

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

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

(2) Madhya Pradesh

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

(3) Maharashtra

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

(4) Rajasthan

1. Jhalawar
2. Kotah

(5) Uttar Pradesh

1. Ballia
2. Deoria
3. Etawah

(6) West Bengal

1. Cooch Behar
2. Darjeeling
3. Jalpaiguri

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

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

(2) Madhya Pradesh

1. Durg
2. Raipur
3. Rajnandgaon

(3) Dadra & Nagar Haveli

1. Dadra & Nagar Haveli

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

1. Chittoor
2. Krishna

(2) Kerala

1. Quilon

(3) Tamil Nadu

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

(4) Pondicherry

1. Pondicherry

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

1. Trivandrum

(2) Tamil Nadu

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

M. PUNJAB & SIND BANK**(1) Punjab**

1. Faridkot

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

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

(2) Haryana

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

- (3) **Himachal Pradesh**
 1. Hamirpur
 2. Kangra
 3. Kinnaur
 4. Kulu
 5. Mandi
 6. Una

- (4) **Madhya Pradesh**
 1. Datia

- (5) **Punjab**
 1. Amritsar
 2. Ferozepur
 3. Gurdaspur
 4. Hoshiarpur
 5. Kapurthala

- (6) **Rajasthan**
 1. Alwar
 2. Bharatpur
 3. Sikar

- (7) **Uttar Pradesh**
 1. Bijnor
 2. Budaun
 3. Bulandshahr
 4. Dehra Dun
 5. Jhansi
 6. Lalitpur
 7. Muzaffarnagar
 8. Saharanpur

- (8) **Chandigarh**
 1. Chandigarh (Rural)

O. SYNDICATE BANK

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

- (2) **Haryana**
 1. Gurgaon
 2. Faridabad

- (3) **Karnataka**
 1. Belgaum
 2. Bellary
 3. Bijapur
 4. Dharwar
 5. North Kanara
 6. South Kanara

- (4) **Kerala**
 1. Cannanore

- (5) **Uttar Pradesh**
 1. Ghaziabad
 2. Mathura
 3. Meerut
 4. Moradabad

- (6) **Lakshadweep**
 1. Lakshadweep

P. UNION BANK OF INDIA

- (1) **Kerala**
 1. Ernakulam
 2. Idikki
- (2) **Madhya Pradesh**
 1. Rewa
 2. Sidhi

- (3) **Uttar Pradesh**
 1. Azamgarh
 2. Ghazipur
 3. Jaunpur
 4. Varanasi

Q. UNITED BANK OF INDIA

- (1) **Assam**
 1. Cachar
 2. Dibrugarh
 3. Lakhimpur
 4. Nowgong
 5. Sibsagar

- (2) **Manipur**
 1. Central Manipur
 2. East Manipur
 3. North Manipur
 4. South Manipur
 5. Tengnoupal
 6. West Manipur

- (3) **Tripura**
 1. North Tripura
 2. South Tripura
 3. West Tripura

- (4) **West Bengal**
 1. Bankura
 2. Malda
 3. Midnapore
 4. Murshidabad
 5. Nadia
 6. 24 Parganas
 7. Purulia
 8. West Dinajpur

R. UNITED COMMERCIAL BANK

- (1) **Assam**
 1. Darrang
 2. Goalpara
 3. Kamrup

- (2) **Bihar**
 1. Begusarai
 2. Bhagalpur
 3. Monghyr

- (3) **Himachal Pradesh**
 1. Bilaspur
 2. Simla
 3. Sirmur
 4. Solan

- (4) **Orissa**
 1. Balasore
 2. Cuttack
 3. Dhenkanal
 4. Puri

- (5) **Punjab**
 1. Jullundur
 2. Ludhiana
 3. Rupnagar (Rupar)

- (6) **Rajasthan**
 1. Jaipur
 2. Jodhpur
 3. Nagaur

- (7) **West Bengal**
 1. Birbhum
 2. Burdwan
 3. Hooghly
 4. Howrah

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