STATISTICS AT A GLANCE

Indicators	June 1969	March 1990	March 1991	March 1992	March 1993	March 1994	March 1995	March 1996
Number of Commercial Banks	89	274	276	276	276	276	282	288
(a) Scheduled Commercial Banks	73	270	272	272	272	272	280	287
of which : Regional Rural Banks	—	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	4	2	1
Number of Bank Offices in India	8262	59752	60220	60570	61169	63755	64234	64926
(a) Rural	1833	34791	35206	35269	35389	33126	33021	33013
(b) Semi-Urban	3342	11324	11344	11356	11465	13374	13581	13808
(c) Urban	1584	8042	8046	8279	8562	9533	9717	9945
(d) Metropolitan	1503	5595	5624	5666	5753	7722	7915	8160
Population per Office (in thousands)	64	14	14	14	14	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	173515	201198	237565	274938	323632	386859	433819
(a) Demand	2104	33437	38300	48893	49541	60700	76903	80614
(b) Time	2542	140078	162898	188672	225397	262932	309956	353205
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	105450	121865	131520	154838	166844	211560	254016
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	64584	75817	90334	104563	133314	149254	164782
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	290	334	392	449	524	620	688
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	176	202	217	253	270	339	403
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	2098	2368	2738	3111	3596	4242	4644
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	1275	1434	1516	1752	1854	2320	2719
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	48.6	48.1	49.5	50.4	50.7	51.7	50.6
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	41497	44572	47318	51739	59097	69209	80831
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	40.7	37.7	37.1	34.4	36.5	33.7	38.3
Share of Priority Sector Advances in total non-food credit of Scheduled Commercial Banks (per cent)	15.0	41.5	39.2	38.6	36.1	38.8	35.8	NA
Credit-Deposit Ratio	77.5	60.8	60.6	55.4	56.3	51.6	54.7	58.6
Investment-Deposit Ratio	29.3	37.2	37.7	38.0	38.0	41.2	38.6	38.0
Cash-Deposit Ratio	8.2	16.3	17.6	18.2	13.6	17.2	16.3	12.4

Notes :

1) Classification of bank offices according to population for the year 1969 is based on 1961 census. For the period 1990 to 1993, it is based on 1981 census and for the subsequent years it is based on 1991 census. Population per office, per capita deposits and per capita credit are based on the estimated mid year population figures supplied by the Office of the Registrar General, India.
2) Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
3) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
4) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'. The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".

NA : Not available.

Graph 1

Graph 2

TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA – 1995-96

BANKING DEPARTMENT

(Amount in Rs. lakh)

LIABILITIES	As on 31st March 1995 (1)	As on 29th March 1996 (2)
1. Capital paid-up	500	500
2. Reserve fund	6,50,000	6,50,000
3. National Industrial credit (long-term operations) fund	5,67,700	5,67,800
4. National Housing credit (long-term operations) fund	17,700	17,800
5. Deposits		
a) Government		
(i) Central Government	1,20,854	5,363
(ii) State Governments	21,575	1,751
b) Banks		
(i) Scheduled commercial banks	60,02,923	50,66,695
(ii) Scheduled state Co-operative banks	57,648	70,471
(iii) Other scheduled Co-operative banks	45,216	44,514
(iv) Non-scheduled state Co-operative banks	1,238	2,474
(v) Other banks	14,792	15,456
c) Others	9,62,073	6,23,778
6. Bills payable	1,856	2,753
7. Other liabilities	18,47,772	26,78,726
Total Liabilities	**10,311,848**	**9,748,081**

ASSETS	As on 31st March 1995 (3)	As on 29th March 1996 (4)
1. Notes	4,047	3,472
2. Rupee coin	9	13
3. Small coin	8	9
4. Bills purchased and discounted		
(a) Internal	—	—
(b) External	—	—
(c) Government Treasury bills	1,67,918	77,195
5. Balances held abroad	4,934,547	4,362,320
6. Investments	2,601,377	2,917,305
(a) Loans and advances to:		
(i) Central Government	—	—
(ii) State Governments	27,466	30,477
(b) Loans and advances to:		
(i) Scheduled commercial banks	7,41,460	484,706
(ii) Scheduled state Co-operative banks	462	141
(iii) Other scheduled Co-operative banks	4,087	4,360
(iv) Non-scheduled state Co-operative banks	—	—
(v) National Bank for Agriculture and Rural Development (NABARD)	4,78,701	4,62,938
(vi) Others	33,260	26,277
7. Loans, advances and investments from National Industrial Credit (long-term operations) fund		
(a) Loans and advances to :		
(i) Industrial Development Bank of India	3,03,320	2,80,941
(ii) Export Import Bank of India	87,700	87,700
(iii) Industrial Reconstruction Bank of India	17,000	17,000
(iv) Others	1,38,075	1,60,475
(b) Investments in bonds/debentures issued by :		
(i) Industrial Development Bank of India	—	—
(ii) Export Import Bank of India	—	—
(iii) Industrial Reconstruction Bank of India	—	—
(iv) Others	—	—
8. Loans, advances and investments from National Housing Credit (long-term operations) fund		
(a) Loans and advances to National Housing Bank	17,500	17,500
(b) Investments in bonds/debentures issued by National Housing Bank	—	—
9. Other assets *	7,54,911	8,15,253
Total Assets	**10,311,848**	**9,748,081**

TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA – 1995-96 (Concld.)

ISSUE DEPARTMENT

(Amount in Rs. lakh)

LIABILITIES	As on 31st March 1995	As on 29th March 1996	ASSETS	As on 31st March 1995	As on 29th March 1996
	(1)	(2)		(3)	(4)
1. Notes held in the Banking department	4,047	3,472	1. Gold coin and bullion	1,147,669	1,375,123
			i) Held in India	1,147,669	1,375,123
2. Notes in circulation	10,230,155	12,007,273	ii) Held outside India	—	—
			2. Foreign Securities	1,020,000	1,020,000
Total notes issued (1+2)	10,234,202	12,010,745	Total (1+2)	2,167,669	2,395,123
			3. Rupee coin	11,564	11,479
			4. Government of India rupee securities	8,054,969	9,604,142
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities	**10,234,202**	**12,010,745**	**Total Assets**	**10,234,202**	**12,010,745**

Note : * Includes gold of Rs.2,27,510 lakh on 31st March, 1995 and Rs.2,71,259 lakhs on 29th March, 1996.

— : Nil or Negligible.

Source : Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96

(Amount in Rs. crore)

Items	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	As on the last Friday of					
	(1)	(2)	(3)	(4)	(5)	(6)
No. of reporting banks	**280**	**280**	**280**	**281**	**282**	**283**
I. Liabilities to the banking system	**15,327**	**13,921**	**13,819**	**19,340**	**19,752**	**18,002**
(a) Demand and time deposits from banks	11,819	10,842	10,351	11,097	11,207	10,874
(b) Borrowings from banks	1,369	1,142	1,475	6,184	6,399	4,971
(c) Other demand and time liabilities	2,139	1,937	1,993	2,059	2,146	2,157
II. Liabilities to others in India	**412,927**	**401,927**	**401,221**	**408,805**	**412,216**	**416,744**
(a) Aggregate deposits	386,859	375,738	375,833	379,954	384,056	386,783
(i) Demand deposits	76,903	70,080	68,535	67,789	68,168	67,351
(ii) Time deposits	309,956	305,658	307,298	312,165	315,888	319,432
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	201	100	67	2,945	2,870	3,875
(c) Other demand and time liabilities	25,867	26,089	25,321	25,906	25,290	26,086
III. Assets with the banking system	**14,277**	**12,480**	**13,060**	**14,726**	**16,089**	**14,325**
of which Money at call and short notice	3,327	3,109	4,308	5,371	7,045	5,050
IV. Cash in hand	**63,001**	**59,766**	**56,342**	**67,712**	**66,323**	**67,611**
V. Investments in India	**149,253**	**150,679**	**150,890**	**152,803**	**154,617**	**155,886**
(a) Government securities	117,685	119,102	119,245	121,218	123,036	123,770
(b) Other approved securities	31,568	31,577	31,645	31,585	31,581	32,116
VI. Bank credit	**211,560**	**208,637**	**208,476**	**213,595**	**211,734**	**212,345**
(a) Loans, cash credit and overdrafts	186,940	183,663	183,736	189,512	187,953	188,712
(b) Inland bills purchased	5,207	4,372	4,186	3,929	3,614	3,561
(c) Inland bills discounted	6,007	7,138	7,200	7,220	7,343	6,553
(d) Foreign bills purchased	8,179	8,220	7,798	7,516	7,355	7,850
(e) Foreign bills discounted	5,227	5,244	5,556	5,418	5,469	5,669

Note : "Cash in hand" includes balances with the Reserve Bank of India.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96 (Concld.)

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	**284**	**285**	**285**	**285**	**285**	**286**	**287**
I. Liabilities to the banking system	**20,180**	**14,710**	**14,187**	**18,901**	**18,802**	**21,872**	**17,648**
(a) Demand and time deposits from banks	10,995	10,831	10,518	10,794	11,093	11,426	12,066
(b) Borrowings from banks	1,772	1,838	1,659	5,486	5,628	6,438	3,387
(c) Other demand and time liabilities	7,413	2,041	2,010	2,621	2,081	4,008	2,195
II. Liabilities to others in India	**425,319**	**422,015**	**426,242**	**437,299**	**439,953**	**447,103**	**462,966**
(a) Aggregate deposits	398,599	398,401	400,245	407,268	409,270	416,170	433,819
(i) Demand deposits	71,857	69,593	68,077	69,425	67,606	70,878	80,614
(ii) Time deposits	326,742	328,808	332,168	337,843	341,664	345,292	353,205
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	561	468	404	3,667	4,582	5,091	587
(c) Other demand and time liabilities	26,159	23,146	25,593	26,364	26,101	25,842	28,560
III. Assets with the banking system	**22,267**	**13,696**	**12,354**	**15,736**	**15,296**	**17,177**	**16,571**
of which Money at call and short notice	5,200	3,684	2,770	6,015	5,528	7,044	5,154
IV. Cash in hand	**60,844**	**57,622**	**53,837**	**64,908**	**64,007**	**64,297**	**53,780**
V. Investments in India	**156,218**	**158,037**	**159,675**	**161,360**	**163,609**	**163,195**	**164,782**
(a) Government securities	123,863	126,328	127,958	129,511	131,663	131,218	132,227
(b) Other approved securities	32,355	31,709	31,717	31,849	31,946	31,977	32,555
VI. Bank credit	**221,789**	**225,939**	**229,575**	**235,680**	**241,403**	**246,157**	**254,016**
(a) Loans, cash credit and overdrafts	196,290	200,505	203,679	208,610	213,034	217,861	224,671
(b) Inland bills purchased	4,114	3,881	4,068	3,987	3,885	4,149	4,305
(c) Inland bills discounted	7,120	7,029	7,559	8,000	8,909	8,339	9,416
(d) Foreign bills purchased	8,400	8,483	8,276	8,896	9,191	9,337	9,164
(e) Foreign bills discounted	5,865	6,041	5,993	6,187	6,384	6,471	6,460

Note : "Cash in hand" includes balances with the Reserve Bank of India.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	(1)	(2)	(3)	(4)	(5)	(6)
<u>State Bank of India and its Associates</u>						
No. of reporting banks	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**7,415**	**6,327**	**6,205**	**6,226**	**6,644**	**6,161**
(a) Demand and time deposits from banks	5,391	4,403	4,147	4,323	4,418	4,066
(b) Borrowings from banks	10	76	166	51	311	126
(c) Other demand and time liabilities	2,014	1,848	1,892	1,852	1,915	1,969
II. Liabilities to others in India	**116,366**	**114,480**	**116,893**	**117,758**	**119,334**	**119,897**
(a) Aggregate deposits	103,838	102,029	104,698	105,548	107,280	107,277
(i) Demand deposits	21,400	19,848	19,642	19,508	20,326	19,974
(ii) Time deposits	82,438	82,181	85,056	86,040	86,954	87,303
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	100	—	—
(c) Other demand and time liabilities	12,528	12,451	12,195	12,110	12,054	12,620
III. Assets with the banking system	**4,830**	**4,219**	**4,957**	**4,246**	**5,697**	**4,601**
of which Money at call and short notice	584	572	1,525	575	2,230	1,145
IV. Cash in hand	**402**	**426**	**430**	**454**	**417**	**418**
V. Investments in India	**48,036**	**48,655**	**48,818**	**49,346**	**49,831**	**49,769**
(a) Government securities	38,101	38,722	38,883	39,455	39,957	39,895
(b) Other approved securities	9,935	9,933	9,935	9,891	9,874	9,874
VI. Bank credit	**61,594**	**61,717**	**62,214**	**64,414**	**62,908**	**62,699**
(a) Loans, cash credit and overdrafts	54,319	53,562	54,215	56,569	54,991	55,253
(b) Inland bills purchased	966	848	751	643	565	575
(c) Inland bills discounted	2,975	4,008	3,709	3,722	3,747	3,017
(d) Foreign bills purchased	1,265	1,234	1,248	1,319	1,319	1,490
(e) Foreign bills discounted	2,069	2,065	2,291	2,161	2,286	2,364

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	As on the last Friday of						
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India and its Associates							
No. of reporting banks	**8**	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**11,465**	**6,056**	**6,057**	**5,977**	**7,014**	**7,785**	**6,536**
(a) Demand and time deposits from banks	4,036	4,010	4,016	3,913	3,866	3,868	4,593
(b) Borrowings from banks	152	121	135	66	1,232	69	2
(c) Other demand and time liabilities	7,277	1,925	1,906	1,998	1,916	3,848	1,941
II. Liabilities to others in India	**120,607**	**118,385**	**120,902**	**123,516**	**125,266**	**126,626**	**132,390**
(a) Aggregate deposits	108,318	108,995	109,221	111,989	113,467	114,946	119,243
(i) Demand deposits	20,408	20,404	19,608	19,411	19,227	20,201	24,119
(ii) Time deposits	87,910	88,591	89,613	92,578	94,240	94,745	95,124
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	14
(c) Other demand and time liabilities	12,289	9,390	11,681	11,527	11,799	11,680	13,133
III. Assets with the banking system	**11,515**	**4,760**	**4,227**	**5,480**	**4,864**	**5,507**	**5,636**
of which Money at call and short notice	590	687	387	1,473	1,408	1,555	1,772
IV. Cash in hand	**421**	**466**	**424**	**473**	**439**	**458**	**488**
V. Investments in India	**49,235**	**51,280**	**51,393**	**51,816**	**52,291**	**52,239**	**51,718**
(a) Government securities	39,382	41,415	41,532	41,971	42,436	42,391	41,268
(b) Other approved securities	9,853	9,865	9,861	9,845	9,855	9,848	10,450
VI. Bank credit	**65,091**	**66,707**	**67,709**	**69,819**	**72,009**	**74,100**	**75,794**
(a) Loans, cash credit and overdrafts	56,793	58,736	59,513	61,407	63,100	65,506	67,170
(b) Inland bills purchased	703	573	908	649	594	645	559
(c) Inland bills discounted	3,605	3,382	3,765	4,009	4,484	4,063	4,732
(d) Foreign bills purchased	1,676	1,631	1,256	1,374	1,491	1,420	1,207
(e) Foreign bills discounted	2,314	2,385	2,267	2,380	2,340	2,466	2,126

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	As on the last Friday of					
	(1)	(2)	(3)	(4)	(5)	(6)
Nationalised Banks						
No. of reporting banks	**19**	**19**	**19**	**19**	**19**	**19**
I. Liabilities to the banking system	**4,840**	**4,867**	**5,126**	**9,630**	**9,090**	**7,893**
(a) Demand and time deposits from banks	4,596	4,648	4,722	5,160	5,189	5,138
(b) Borrowings from banks	235	208	376	4,395	3,872	2,676
(c) Other demand and time liabilities	9	11	28	75	29	79
II. Liabilities to others in India	**225,958**	**219,154**	**216,715**	**221,412**	**221,993**	**224,206**
(a) Aggregate deposits	216,351	209,483	207,667	209,333	209,922	211,417
(i) Demand deposits	43,291	38,835	37,942	37,218	36,095	35,945
(ii) Time deposits	173,060	170,648	169,725	172,115	173,827	175,472
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	50	—	2,608	2,620	3,152
(c) Other demand and time liabilities	9,607	9,621	9,048	9,471	9,451	9,637
III. Assets with the banking system	**2,758**	**2,039**	**2,174**	**2,543**	**2,316**	**2,300**
of which Money at call and short notice	343	55	455	689	660	701
IV. Cash in hand	**1,855**	**1,710**	**1,863**	**1,946**	**1,789**	**1,790**
V. Investments in India	**83,397**	**83,840**	**84,027**	**84,998**	**85,889**	**86,433**
(a) Government securities	63,704	64,146	64,332	65,308	66,226	66,272
(b) Other approved securities	19,693	19,694	19,695	19,690	19,663	20,161
VI. Bank credit	**112,184**	**109,597**	**110,083**	**111,729**	**110,961**	**110,466**
(a) Loans, cash credit and overdrafts	99,808	97,661	98,378	100,424	100,046	99,483
(b) Inland bills purchased	3,261	2,850	2,774	2,618	2,493	2,396
(c) Inland bills discounted	1,817	1,744	1,828	1,817	1,814	1,649
(d) Foreign bills purchased	4,950	4,960	4,709	4,464	4,325	4,606
(e) Foreign bills discounted	2,348	2,382	2,394	2,406	2,283	2,332

—: Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	As on the last Friday of						
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks							
No. of reporting banks	**19**	**19**	**19**	**19**	**19**	**19**	**19**
I. Liabilities to the banking system	**5,399**	**5,580**	**5,211**	**7,890**	**7,268**	**7,788**	**5,495**
(a) Demand and time deposits from banks	5,204	5,208	4,991	5,086	5,211	5,028	5,232
(b) Borrowings from banks	166	343	193	2,305	2,023	2,732	232
(c) Other demand and time liabilities	29	29	27	499	34	28	31
II. Liabilities to others in India	**230,031**	**228,824**	**230,339**	**236,124**	**236,212**	**240,494**	**248,353**
(a) Aggregate deposits	220,517	219,272	220,594	223,375	223,434	227,017	237,985
(i) Demand deposits	39,497	37,493	36,639	37,640	36,333	37,683	42,886
(ii) Time deposits	181,020	181,779	183,955	185,735	187,101	189,334	195,099
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	3,007	3,257	3,594	—
(c) Other demand and time liabilities	9,514	9,552	9,745	9,742	9,521	9,883	10,368
III. Assets with the banking system	**3,128**	**2,266**	**1,892**	**3,053**	**3,110**	**4,099**	**3,348**
of which Money at call and short notice	1,081	305	82	1,065	1,211	2,010	722
IV. Cash in hand	**1,817**	**1,964**	**1,759**	**1,866**	**1,707**	**1,811**	**1,972**
V. Investments in India	**87,402**	**87,663**	**89,092**	**89,860**	**91,300**	**90,690**	**92,144**
(a) Government securities	67,147	68,067	69,519	70,318	71,780	71,165	72,648
(b) Other approved securities	20,255	19,596	19,573	19,542	19,520	19,525	19,496
VI. Bank credit	**114,392**	**115,538**	**117,275**	**119,403**	**121,561**	**122,632**	**126,839**
(a) Loans, cash credit and overdrafts	102,692	103,705	105,107	106,639	108,533	109,509	113,076
(b) Inland bills purchased	2,753	2,649	2,540	2,610	2,582	2,681	2,933
(c) Inland bills discounted	1,638	1,812	2,084	2,119	2,225	2,208	2,472
(d) Foreign bills purchased	4,775	4,762	4,928	5,315	5,445	5,440	5,446
(e) Foreign bills discounted	2,534	2,610	2,616	2,720	2,776	2,794	2,912

—: Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	As on the last Friday of					
	(1)	(2)	(3)	(4)	(5)	(6)
Regional Rural Banks						
No. of reporting banks	**196**	**196**	**196**	**196**	**196**	**196**
I. Liabilities to the banking system	**75**	**91**	**84**	**87**	**78**	**62**
(a) Demand and time deposits from banks	7	16	11	5	3	5
(b) Borrowings from banks	58	59	64	69	58	47
(c) Other demand and time liabilities	10	16	9	13	17	10
II. Liabilities to others in India	**11,208**	**10,938**	**10,885**	**11,143**	**11,402**	**11,624**
(a) Aggregate deposits	10,848	10,573	10,518	10,752	11,010	11,226
(i) Demand deposits	2,115	2,001	1,956	1,948	1,991	2,019
(ii) Time deposits	8,733	8,572	8,562	8,804	9,019	9,207
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1	2	1	—	2	1
(c) Other demand and time liabilities	359	363	366	391	390	397
III. Assets with the banking system	**5,009**	**4,849**	**4,841**	**5,012**	**5,197**	**5,226**
of which Money at call and short notice	2,003	2,103	2,086	2,158	2,097	2,001
IV. Cash in hand	**216**	**124**	**136**	**145**	**126**	**127**
V. Investments in India	**834**	**860**	**904**	**893**	**985**	**1,022**
(a) Government securities	459	464	449	479	523	532
(b) Other approved securities	375	396	455	414	462	490
VI. Bank credit	**6,202**	**6,214**	**6,181**	**6,242**	**6,313**	**6,380**
(a) Loans, cash credit and overdrafts	6,187	6,202	6,173	6,236	6,309	6,376
(b) Inland bills purchased	13	11	7	5	4	4
(c) Inland bills discounted	2	1	1	1	—	—
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks							
No. of reporting banks	**196**	**196**	**196**	**196**	**196**	**196**	**196**
I. Liabilities to the banking system	**87**	**92**	**75**	**76**	**75**	**71**	**86**
(a) Demand and time deposits from banks	7	13	4	4	4	5	10
(b) Borrowings from banks	55	59	54	54	45	50	54
(c) Other demand and time liabilities	25	20	17	18	26	16	22
II. Liabilities to others in India	**12,139**	**12,250**	**12,342**	**12,619**	**12,839**	**13,016**	**13,807**
(a) Aggregate deposits	11,735	11,817	11,901	12,188	12,394	12,580	13,370
(i) Demand deposits	2,153	2,126	2,130	2,191	2,240	2,217	2,475
(ii) Time deposits	9,582	9,691	9,771	9,997	10,154	10,363	10,895
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1	8	2	2	4	3	2
(c) Other demand and time liabilities	403	425	439	429	441	433	435
III. Assets with the banking system	**6,049**	**5,283**	**5,109**	**5,258**	**5,379**	**5,243**	**5,641**
of which Money at call and short notice	3,131	2,321	2,147	2,496	1,922	2,347	2,237
IV. Cash in hand	**123**	**120**	**122**	**142**	**127**	**129**	**177**
V. Investments in India	**1,146**	**1,238**	**1,411**	**1,570**	**1,640**	**1,697**	**1,825**
(a) Government securities	491	575	711	698	676	675	842
(b) Other approved securities	655	663	700	872	964	1,022	983
VI. Bank credit	**6,611**	**6,727**	**6,798**	**6,912**	**6,968**	**7,040**	**7,289**
(a) Loans, cash credit and overdrafts	6,605	6,680	6,793	6,903	6,958	7,031	7,234
(b) Inland bills purchased	5	46	4	8	9	8	54
(c) Inland bills discounted	1	1	1	1	1	1	1
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	As on the last Friday of					
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
No. of reporting banks	**26**	**26**	**26**	**26**	**27**	**27**
I. Liabilities to the banking system	**1,453**	**1,248**	**1,373**	**1,681**	**2,159**	**2,133**
(a) Demand and time deposits from banks	556	529	646	587	469	404
(b) Borrowings from banks	849	671	673	1,036	1,619	1,671
(c) Other demand and time liabilities	48	48	54	58	71	58
II. Liabilities to others in India	**29,981**	**29,723**	**29,769**	**30,545**	**30,537**	**31,300**
(a) Aggregate deposits	27,640	27,444	27,494	28,063	28,450	28,801
(i) Demand deposits	4,801	4,954	4,768	4,828	5,176	5,134
(ii) Time deposits	22,839	22,490	22,726	23,235	23,274	23,667
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	193	33	48	133	178	593
(c) Other demand and time liabilities	2,148	2,246	2,227	2,349	1,909	1,906
III. Assets with the banking system	**398**	**545**	**410**	**1,788**	**1,459**	**740**
of which Money at call and short notice	18	150	61	1,428	1,136	400
IV. Cash in hand	**56**	**57**	**62**	**62**	**63**	**67**
V. Investments in India	**8,640**	**8,449**	**8,380**	**8,509**	**8,764**	**9,082**
(a) Government securities	8,283	8,102	8,034	8,173	8,432	8,752
(b) Other approved securities	357	347	346	336	332	330
VI. Bank credit	**15,471**	**15,613**	**15,157**	**15,782**	**16,315**	**17,093**
(a) Loans, cash credit and overdrafts	13,324	13,298	12,706	13,323	13,756	14,402
(b) Inland bills purchased	267	236	254	277	201	221
(c) Inland bills discounted	536	709	946	1,028	1,183	1,187
(d) Foreign bills purchased	858	932	781	741	705	764
(e) Foreign bills discounted	486	438	470	413	470	519

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks							
No. of reporting banks	**27**	**28**	**28**	**28**	**28**	**28**	**29**
I. Liabilities to the banking system	**1,617**	**1,555**	**1,467**	**3,107**	**2,653**	**3,854**	**3,428**
(a) Demand and time deposits from banks	379	389	323	626	749	941	396
(b) Borrowings from banks	1,170	1,113	1,098	2,432	1,846	2,854	2,840
(c) Other demand and time liabilities	68	53	46	49	58	59	192
II. Liabilities to others in India	**32,130**	**32,150**	**32,222**	**33,534**	**33,832**	**34,268**	**33,538**
(a) Aggregate deposits	29,443	29,643	29,738	30,138	29,978	30,846	30,414
(i) Demand deposits	5,121	4,904	5,115	5,544	5,125	5,815	5,446
(ii) Time deposits	24,322	24,739	24,623	24,594	24,853	25,031	24,968
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	438	399	349	500	1,203	1,205	543
(c) Other demand and time liabilities	2,249	2,108	2,135	2,896	2,651	2,217	2,581
III. Assets with the banking system	**450**	**371**	**359**	**471**	**377**	**661**	**491**
of which Money at call and short notice	26	24	26	88	12	276	27
IV. Cash in hand	**67**	**69**	**66**	**67**	**67**	**68**	**65**
V. Investments in India	**8,932**	**8,618**	**8,546**	**8,797**	**8,907**	**9,038**	**9,322**
(a) Government securities	8,602	8,293	8,221	8,475	8,579	8,734	8,988
(b) Other approved securities	330	325	325	322	328	304	334
VI. Bank credit	**18,673**	**19,480**	**19,977**	**20,670**	**21,136**	**21,705**	**22,180**
(a) Loans, cash credit and overdrafts	16,016	16,835	17,403	17,985	18,264	18,994	19,327
(b) Inland bills purchased	251	191	207	287	225	290	227
(c) Inland bills discounted	995	996	883	892	1,065	850	942
(d) Foreign bills purchased	877	946	923	1,014	962	1,012	1,039
(e) Foreign bills discounted	534	512	561	492	620	559	645

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Contd.)

(Amount in Rs. crore)

Items	As on the last Friday of					
	March 1995	April 1995	May 1995	June 1995	July 1995	August 1995
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
No. of reporting banks	**31**	**31**	**31**	**32**	**32**	**33**
I. Liabilities to the banking system	**1,544**	**1,387**	**1,030**	**1,716**	**1,782**	**1,754**
(a) Demand and time deposits from banks	1,269	1,246	824	1,022	1,129	1,261
(b) Borrowings from banks	217	128	195	632	539	452
(c) Other demand and time liabilities	58	13	11	62	114	41
II. Liabilities to others in India	**29,415**	**27,633**	**26,957**	**27,946**	**28,952**	**29,717**
(a) Aggregate deposits	28,182	26,211	25,456	26,258	27,395	28,062
(i) Demand deposits	5,295	4,443	4,227	4,288	4,581	4,279
(ii) Time deposits	22,887	21,768	21,229	21,970	22,814	23,783
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	7	15	17	103	71	129
(c) Other demand and time liabilities	1,226	1,407	1,484	1,585	1,486	1,526
III. Assets with the banking system	**1,282**	**828**	**678**	**1,137**	**1,420**	**1,458**
of which Money at call and short notice	380	229	181	525	922	804
IV. Cash in hand	**442**	**351**	**397**	**451**	**369**	**416**
V. Investments in India	**8,346**	**8,874**	**8,761**	**9,057**	**9,147**	**9,581**
(a) Government securities	7,137	7,667	7,547	7,804	7,897	8,320
(b) Other approved securities	1,209	1,207	1,214	1,253	1,250	1,261
VI. Bank credit	**16,111**	**15,498**	**14,841**	**15,428**	**15,235**	**15,708**
(a) Loans, cash credit and overdrafts	13,303	12,940	12,263	12,960	12,851	13,199
(b) Inland bills purchased	700	428	400	386	351	365
(c) Inland bills discounted	678	677	716	652	599	701
(d) Foreign bills purchased	1,106	1,094	1,061	992	1,005	990
(e) Foreign bills discounted	324	359	401	438	429	453

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3: MONTH-WISE SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS – 1995-96 (Concld.)

(Amount in Rs. crore)

Items	As on the last Friday of						
	September 1995	October 1995	November 1995	December 1995	January 1996	February 1996	March 1996
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<u>Other Scheduled Commercial Banks</u>							
No. of reporting banks	**34**	**34**	**34**	**34**	**34**	**35**	**35**
I. Liabilities to the banking system	**1,612**	**1,428**	**1,378**	**1,851**	**1,792**	**2,371**	**2,102**
(a) Demand and time deposits from banks	1,368	1,211	1,184	1,164	1,263	1,583	1,834
(b) Borrowings from banks	230	202	179	629	482	732	259
(c) Other demand and time liabilities	14	15	15	58	47	56	9
II. Liabilities to others in India	**30,410**	**30,405**	**30,438**	**31,507**	**31,802**	**32,696**	**34,878**
(a) Aggregate deposits	28,585	28,673	28,791	29,578	29,995	30,779	32,808
(i) Demand deposits	4,677	4,665	4,584	4,639	4,679	4,961	5,688
(ii) Time deposits	23,908	24,008	24,207	24,939	25,316	25,818	27,120
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	122	61	54	158	117	289	28
(c) Other demand and time liabilities	1,703	1,671	1,593	1,771	1,690	1,628	2,042
III. Assets with the banking system	**1,125**	**1,016**	**768**	**1,473**	**1,566**	**1,667**	**1,455**
of which Money at call and short notice	372	347	128	892	976	855	398
IV. Cash in hand	**406**	**451**	**381**	**420**	**388**	**425**	**411**
V. Investments in India	**9,502**	**9,239**	**9,232**	**9,317**	**9,471**	**9,532**	**9,772**
(a) Government securities	8,241	7,979	7,974	8,049	8,192	8,253	8,480
(b) Other approved securities	1,261	1,260	1,258	1,268	1,279	1,279	1,292
VI. Bank credit	**17,021**	**17,490**	**17,815**	**18,877**	**19,729**	**20,678**	**21,912**
(a) Loans, cash credit and overdrafts	14,184	14,550	14,862	15,676	16,180	16,821	17,864
(b) Inland bills purchased	402	423	409	433	475	525	569
(c) Inland bills discounted	880	838	828	980	1,134	1,216	1,268
(d) Foreign bills purchased	1,072	1,144	1,168	1,193	1,293	1,465	1,471
(e) Foreign bills discounted	483	535	548	595	647	651	740

— : Nil or Negligible.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**28**	**33**	**23**	**30**	**194**	**194**	**272**	**284**
LIABILITIES												
1. Capital	**58706**	**95491**	**1410226**	**1317680**	**67150**	**128629**	**24393**	**75935**	**16052**	**34241**	**1576527**	**1651975**
1.1 Authorised Capital	135000	165000	150000	150000	166940	259885	35433	57842	84120	85037	571493	717763
1.2 Issued Capital	58706	64091	—	—	61814	114704	24393	17230	13844	23531	158757	219556
1.3 Subscribed Capital	58706	64091	—	—	61814	105969	24393	17230	12613	22357	157526	209647
1.4 Called-up Capital	58706	95491	1410226	1317680	61814	126492	24393	75935	16052	30768	1571191	1646366
1.5 Calls Unpaid	—	—	—	—	478	24	—	—	—	619	478	643
1.6 Forfeited Shares	—	—	—	—	5814	2161	—	—	—	4092	5814	6253
2. Reserves and Surplus	**497055**	**612214**	**638773**	**814505**	**103296**	**200067**	**296014**	**424943**	**3440**	**7406**	**1538578**	**2059134**
2.1. Statutory Reserves	132087	209363	142609	185274	33243	51209	42767	65811	3344	4920	354050	516576
(i) Opening balance	68973	132087	120376	142609	19579	34125	31760	51617	2656	4291	243344	364729
(ii) Additions during the year	63114	77276	22233	42665	13664	17095	11007	14194	867	879	110885	152109
(iii) Deductions during the year	—	—	—	—	—	12	—	—	179	250	179	262
2.2. Capital Reserves	4808	4897	280529	281669	9136	14219	53580	102852	20	20	348073	403657
(i) Opening balance	4807	4808	229826	254528	6845	11851	38208	56563	14	20	279699	327770
(ii) Additions during the year	1	89	57787	35898	2540	3194	15582	46821	6	—	75915	86003
(iii) Deductions during the year	—	—	7083	8757	248	827	210	532	—	—	7542	10116
2.3. Share Premium	224917	246723	32274	32274	12439	47649	—	—	—	708	269630	327353
(i) Opening balance	224755	224917	4	32274	4239	15915	—	—	—	676	228997	273782
(ii) Additions during the year	162	21805	32270	—	8202	31907	—	—	—	32	40634	53744
(iii) Deductions during the year	—	—	—	—	1	173	—	—	—	—	1	173
2.4. Revenue and other Reserves	135206	151200	180188	324874	47408	80229	46821	127027	6415	9066	416038	692395
(i) Opening balance	121139	137206	140485	199861	26913	51581	35727	109759	5044	6532	329308	504939
(ii) Additions during the year	14067	13994	40031	127021	20892	28806	11277	18699	1375	2751	87642	191271
(iii) Deductions during the year	—	—	328	2008	396	159	183	1431	4	217	911	3815
2.5. Balance of Profit	37	31	3174	-9585	1070	6762	152846	129253	-6339	-7307	150788	119153
3. Deposits (3.1+3.2+3.3)	**11273004**	**12818854**	**23620777**	**26263148**	**2842710**	**3617465**	**2506834**	**3061188**	**1105171**	**1402384**	**41348496**	**47163038**
3.1. Demand deposits [(i)+(ii)]	**2535478**	**2777359**	**3726709**	**3632806**	**460566**	**534145**	**393744**	**503281**	**62973**	**77973**	**7179471**	**7525563**
(i) From banks	368497	400420	140332	167749	16871	18908	14911	16230	940	1389	541552	604696
(ii) From others	2166981	2376939	3586377	3465057	443695	515237	378833	487052	62033	76584	6637919	6920868
3.2. Savings bank deposits	**2540490**	**2846392**	**5558815**	**6227123**	**436128**	**507503**	**213429**	**232410**	**509059**	**615164**	**9257921**	**10428591**
3.3. Term deposits [(i)+(ii)]	**6197035**	**7195103**	**14335253**	**16403220**	**1946015**	**2575817**	**1899661**	**2325496**	**533139**	**709248**	**24911103**	**29208884**
(i) From banks	295231	283215	726835	867229	96688	192537	184213	162913	7009	10241	1309976	1516135
(ii) From others	5901805	6911888	13608418	15535991	1849327	2383280	1715448	2162584	526130	699006	23601127	27692749
3A. Deposits of branches in India	10791021	12193852	22102256	24640961	2825332	3617465	2506834	3061188	1105171	1402384	39330614	44915850
3B. Deposits of branches outside India	481982	625001	1518522	1622187	17378	—	—	—	—	—	2017881	2247188
Total	**11273004**	**12818854**	**23620777**	**26263148**	**2842710**	**3617465**	**2506834**	**3061188**	**1105171**	**1402384**	**41348496**	**47163038**

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings (4.1+4.2)	**1042851**	**1481682**	**948280**	**1549566**	**212793**	**353990**	**319496**	**841481**	**223905**	**255334**	**2747326**	**4482053**
4.1. Borrowings in India	372610	593397	806964	1442577	200274	340144	181819	739247	223905	255200	1785572	3370565
(i) From Reserve Bank of India	217730	451061	322261	704964	99488	193813	67292	187850	3700	2146	710471	1539834
(ii) From other banks	2597	3042	61539	131764	27399	64409	80272	377781	64708	76252	236516	653248
(iii) From other institutions and agencies	152283	139294	423164	605849	73386	81922	34255	173616	155497	176803	838585	1177483
4.2. Borrowings outside India	670241	888285	141316	106989	12520	13846	137677	102234	—	134	961754	1111488
Secured borrowings included in 4.1&4.2	482836	726283	28270	76391	19034	35766	21059	47218	3398	64912	554597	950570
5. Other liabilities and provisions	**2760848**	**3668557**	**1635442**	**1962796**	**169539**	**251592**	**250964**	**351215**	**125972**	**172543**	**4942765**	**6406702**
(i) Bills Payable	779161	897204	479952	654546	71652	79269	54650	84386	7789	10268	1393204	1725674
(ii) Inter-office adjustments	27042	81965	166011	148865	8959	38681	36861	32163	6921	10978	245793	312653
(iii) Interest accrued	776965	902635	294798	293638	26043	37653	80907	94945	31970	39420	1210683	1368291
(iv) Others (including provisions)	1177680	1786753	694682	865747	62885	95988	78546	139721	79292	111876	2093085	3000084
Total Liabilities	**15632463**	**18676798**	**28253499**	**31907694**	**3395488**	**4551742**	**3397701**	**4754762**	**1474541**	**1871908**	**52153692**	**61762903**
ASSETS												
6. Cash and balances with RBI (6.1+6.2)	**1812866**	**2139823**	**3520424**	**3867296**	**460581**	**542943**	**454541**	**457968**	**56507**	**67955**	**6304919**	**7075987**
6.1. Cash in hand	46645	58573	189760	218980	42877	46297	5205	6686	22657	25211	307144	355746
6.2. Balances with RBI	1766221	2081250	3330664	3648316	417704	496647	449336	451283	33850	42745	5997775	6720240
(i) in current account	1766221	2081250	3330664	3648316	417704	462795	449336	451283	33204	41935	5997129	6685579
(ii) in other account	—	—	—	—	—	33852	—	—	646	810	646	34661
7. Balances with banks and money at call and short notice (7.1+7.2)	**523646**	**1132882**	**854962**	**1298648**	**95478**	**226261**	**93272**	**365834**	**474486**	**544313**	**2041844**	**3567938**
7.1. In India (7.1.1+7.1.2)	198561	260303	305593	403320	85726	166190	43361	75909	474486	544313	1107728	1450036
7.1.1. Balances with banks	21836	29753	264371	190535	75838	96943	38797	59897	335375	395110	736217	772238
(i) in current account	21212	20105	189565	155252	53581	46450	36786	49244	73076	75681	374220	346732
(ii) in other deposit account	625	9648	74806	35283	22257	50493	2011	10653	262299	319429	361997	425506
7.1.2. Money at call and short notice	176725	230550	41222	212785	9889	69247	4564	16012	139111	149204	371511	677798
(i) with banks	176725	221550	41222	199785	9889	65929	12	16012	131246	139044	359094	642321
(ii) with other institutions	—	9000	—	13000	—	3318	4552	—	7865	10159	12417	35477
7.2. Outside India (7.2.1+7.2.2)	325085	872579	549369	895327	9752	60072	49911	289925	—	—	934116	2117902
7.2.1. Balances with banks	89534	222955	500106	757432	7622	47472	47135	245610	—	—	644398	1273468
(i) in current account	51899	105190	147203	167610	5611	20782	39445	152650	—	—	244158	446232
(ii) in other deposit account	37635	117764	352903	589822	2011	26690	7691	92960	—	—	400239	827236
7.2.2. Money at call and short notice	235551	649624	49263	137896	2130	12600	2775	44315	—	—	289718	844434

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96 (Concld.)

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	**5244556**	**5562861**	**9798578**	**10703816**	**1009619**	**1230952**	**1099605**	**1118571**	**133667**	**286086**	**17286025**	**18902287**
8.1 In India in	5157129	5471888	9582182	10453499	1007630	1228827	1099605	1118571	133667	286086	16980214	18558872
(i) Government securities	3658866	3938541	6292517	7173646	673030	817451	748330	870961	35452	49001	11408195	12849601
(ii) Other approved securities	983838	973418	1948003	1903863	119232	123521	26708	30675	27082	53876	3104863	3085352
(iii) Shares	31053	49013	104669	111642	13337	17836	2839	2831	1014	5566	152912	186888
(iv) Debentures and Bonds	387589	412317	948834	1029293	100306	142060	200362	153540	15900	84792	1652991	1822001
(v) Subsidiaries and/or joint ventures	18894	78984	35630	47806	1282	2791	10	15	200	4933	56017	134529
(vi) Others	76888	19615	252529	187249	100442	125169	121356	60549	54020	87918	605235	480501
8.2 Outside India in	87427	90973	216395	250317	1989	2125	—	—	—	—	305811	343415
(i) Government securities	9121	8908	163728	149382	1989	2125	—	—	—	—	174838	160415
(ii) Subsidiaries and/or joint ventures	20096	23434	7241	13330	—	—	—	—	—	—	27337	36763
(iii) Others	58210	58632	45427	87605	—	—	—	—	—	—	103636	146236
9. Advances	**6440533**	**7812570**	**11336045**	**12941357**	**1556015**	**2193234**	**1318650**	**2249589**	**591439**	**694419**	**21242681**	**25891170**
(i) Bills purchased and discounted	1002491	1040294	1390730	1405993	271276	462798	197978	289055	4129	5589	2866604	3203729
(ii) Cash credits, overdrafts & loans	3956414	4968970	7048452	8086614	919365	1199266	729504	1086725	185539	225624	12839274	15567199
(iii) Term loans	1481628	1803306	2896862	3448751	365374	531170	391168	873809	401771	463205	5536804	7120241
10. Fixed Assets (10.1+10.2+10.3)	**81517**	**109997**	**434654**	**548796**	**69545**	**138929**	**111033**	**153726**	**3420**	**3745**	**700169**	**955194**
10.1 Premises	29258	45566	250516	427046	19256	36733	64388	115426	299	356	363718	625126
(i) At cost as on 31st March of the preceding year	38428	42706	232167	331856	12023	22452	55092	80455	248	436	337958	477906
(ii) Additions during the year	4254	19324	51127	141322	9970	18428	12079	39725	76	59	77506	218858
(iii) Deductions during the year	309	14	431	2453	115	85	667	899	—	5	1521	3457
(iv) Depreciation to date	13115	16450	32347	43680	2623	4061	2116	3856	24	134	50225	68181
10.2 Assets under construction	18464	20759	96815	3886	891	3769	17623	1865	—	—	133793	30280
10.3 Other Fixed assets	33796	43673	87322	117864	49398	98427	29022	36435	3120	3388	202658	299787
(i) At cost as on 31st March of the preceding year	76829	87318	166421	195369	20808	64277	39704	55855	6196	6477	309958	409296
(ii) Additions during the year	11397	18602	32965	54736	40250	56858	11023	13983	678	825	96313	145005
(iii) Deductions during the year	866	820	2299	3448	368	724	1417	1592	109	115	5058	6700
(iv) Depreciation to date	53564	61428	109765	128793	11293	21984	20288	31810	3645	3799	198555	247814
11. Other Assets	**1529346**	**1918664**	**2308838**	**2547781**	**204249**	**219421**	**320599**	**409072**	**215022**	**275390**	**4578053**	**5370328**
(i) Inter - office adjustments (net)	65165	265413	143495	114603	64710	19864	11200	29717	6954	6480	291524	436078
(ii) Interest accrued	276392	334364	417613	442949	42389	55078	43151	70104	16030	34069	795575	936565
(iii) Tax paid in advance/ Tax deducted at source	212194	295827	328350	432230	30798	26889	34810	48675	124	343	606276	803964
(iv) Stationery and Stamps	7409	8267	8338	9578	1020	6373	270	349	2051	3339	19088	27907
(v) Others if any	—	196	—	562	—	334	—	9508	148493	6669	148493	17269
(vi) Loss	968186	1014596	1411041	1547858	65332	110883	231168	250719	41370	224489	2717097	3148545
Total Assets	**15632462**	**18676798**	**28253499**	**31907694**	**3395488**	**4551741**	**3397701**	**4754761**	**1474540**	**1871908**	**52153691**	**61762902**

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 5: BANK GROUP-WISE INCOME AND EXPENDITURE OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96

(Amount in Rs. lakh)

	For the year ended 31st March											
Items	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**28**	**33**	**23**	**30**	**194**	**194**	**272**	**284**
I. Interest earned	**1,386,207**	**1,711,445**	**2,398,410**	**2,950,582**	**291,124**	**553,588**	**334,869**	**496,862**	**113,346**	**140,266**	**4,523,957**	**5,852,742**
a) Interest/discount on advances/bills	656,995	917,292	1,189,723	1,594,874	166,163	284,239	171,631	316,735	53,816	52,783	2,238,329	3,165,922
b) Income on Investments	610,724	652,962	1,010,807	1,144,748	105,062	238,795	143,344	146,730	20,482	38,932	1,890,419	2,222,166
c) Interest on balances with RBI and other inter-bank funds	99,108	107,077	172,385	181,184	17,868	28,500	16,282	26,111	35,267	44,766	340,910	387,639
d) Others	19,379	34,114	25,495	29,776	2,031	2,054	3,612	7,286	3,781	3,786	54,299	77,015
II. Other income	**208,565**	**345,233**	**301,558**	**359,250**	**47,571**	**76,549**	**85,092**	**111,428**	**6,817**	**8,839**	**649,603**	**901,300**
a) Commission, exchange and brokerage	185,550	229,899	177,751	216,788	20,992	35,944	43,149	65,251	2,864	3,309	430,306	551,191
b) Net Profit (loss) on sale of investments	(43,020)	(5,815)	15,130	1,984	9,768	3,140	23,548	4,383	1	2	5,426	3,694
i) Profit on sale of investments	8,435	526	31,067	4,979	11,290	4,718	24,698	5,203	1	2	75,491	15,429
ii) Loss on sale of investments	51,455	6,342	15,938	2,995	1,523	1,578	1,150	820	—	—	70,065	11,734
c) Net Profit (loss) on sale of land, building & other assets	41	67	343	676	125	69	(179)	596	12	19	342	1,428
i) Profit on sale of land, building & other assets	41	74	358	691	125	69	41	653	16	19	581	1,507
ii) Loss on sale of land, building & other assets	—	7	15	15	—	—	220	57	4	—	239	79
d) Net Profit (loss) on exchange transaction	58,559	110,385	56,910	77,007	5,770	12,660	16,380	39,962	1	—	137,620	240,013
i) Profit on exchange transaction	58,559	110,385	57,047	78,065	5,779	12,900	30,704	107,384	1	—	152,089	308,734
ii) Loss on exchange transaction	—	—	136	1,058	9	241	14,324	67,423	—	—	14,469	68,721
e) Miscellaneous income	7,436	10,697	51,424	62,794	10,916	24,737	2,194	1,236	3,939	5,509	75,909	104,974
Total (I + II)	**1,594,772**	**2,056,678**	**2,699,968**	**3,309,832**	**338,695**	**630,137**	**419,961**	**608,290**	**120,162**	**149,106**	**5,173,559**	**6,754,042**
III. Interest expended	**875,114**	**1,087,179**	**1,626,001**	**2,008,900**	**188,988**	**312,745**	**193,788**	**318,364**	**83,254**	**104,777**	**2,967,146**	**3,831,965**
a) Interest on deposits	751,049	903,790	1,494,146	1,771,105	169,862	267,587	145,106	215,884	66,801	86,574	2,626,964	3,244,939
b) Interest on RBI/inter-bank borrowings	46,094	87,937	65,220	131,269	11,846	30,118	39,943	74,391	12,077	14,017	175,110	337,731
c) Others	77,971	95,453	66,635	106,526	7,280	15,041	8,739	28,090	4,446	4,186	165,072	249,295
IV. Operating expenses	**461,337**	**577,176**	**780,232**	**936,366**	**76,700**	**111,621**	**95,014**	**132,330**	**64,163**	**71,399**	**1,477,446**	**1,828,893**
a) Payments to and provisions for employees	333,967	430,751	523,776	682,888	48,730	65,284	31,444	46,539	50,317	59,374	988,235	1,284,836
b) Rent, taxes and lighting	32,021	35,122	55,267	61,696	5,733	9,022	7,468	11,758	1,366	1,501	101,854	119,099
c) Printing and stationery	7,554	8,478	12,514	15,471	1,745	2,415	3,314	4,079	710	862	25,837	31,304
d) Advertisement and publicity	1,211	1,716	2,366	3,533	1,311	2,286	3,839	7,310	15	16	8,741	14,860
e) Depreciation on bank's property	9,009	11,598	20,429	25,409	3,664	10,730	7,202	10,094	413	463	40,717	58,295
f) Directors' fees, allowances and expenses	76	91	177	212	67	119	62	82	11	10	393	514
g) Auditors' fees and expenses	1,628	1,803	3,916	4,220	168	271	104	159	108	126	5,924	6,579
h) Law charges	937	1,360	4,510	4,802	459	516	1,491	1,464	86	48	7,482	8,189
i) Postage, telegrams, telephones, etc.	6,708	7,473	9,735	12,159	2,184	2,915	6,234	8,103	343	391	25,203	31,041
j) Repairs and maintenance	3,122	3,798	8,634	10,067	829	1,689	4,912	6,027	139	158	17,636	21,739
k) Insurance	29,266	31,841	38,590	31,654	1,677	1,786	2,119	2,507	4,566	2,615	76,218	70,403
l) Other expenditure	35,839	43,145	100,319	84,255	10,132	14,589	26,825	34,208	6,089	5,836	179,204	182,033
V. Provisions and contingencies	**173,673**	**311,975**	**266,804**	**478,400**	**32,760**	**46,926**	**76,483**	**83,746**	**11,615**	**15,488**	**561,334**	**936,535**
Total expenses	**1,510,124**	**1,976,330**	**2,673,037**	**3,423,666**	**298,448**	**471,292**	**365,284**	**534,440**	**159,032**	**191,664**	**5,005,926**	**6,597,392**
VI. Profit (loss)	**84,648**	**80,348**	**26,931**	**(113,834)**	**40,247**	**158,845**	**54,677**	**73,850**	**(38,869)**	**(42,558)**	**167,634**	**156,650**

Note : Figures in bracket indicate negative figure/loss.

— : Nil or Negligible

Source : Annual accounts of banks.

TABLE 6: COMPONENTS OF BANK CREDIT OF SCHEDULED COMMERCIAL BANKS – 1995-96

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**28**	**33**	**23**	**30**	**194**	**194**	**272**	**284**
A. (i) Bills Purchased and discounted	1002491	1040294	1390730	1405993	271276	462798	197978	289055	4129	5589	2866604	3203729
(ii) Cash credits, overdrafts and loans repayable on demand	3956414	4968970	7048452	8086614	919365	1199266	729504	1086725	185539	225624	12839274	15567199
(iii) Term loans	1481628	1803306	2896862	3448751	365374	531170	391168	873809	401771	463205	5536804	7120241
Total	**6440533**	**7812570**	**11336045**	**12941357**	**1556015**	**2193234**	**1318650**	**2249589**	**591439**	**694419**	**21242681**	**25891170**
B. (i) Secured by tangible assets	5041485	6592678	8613002	10477754	1272913	1848456	897759	1640651	412111	497556	16237270	21057095
(ii) Covered by Bank/ Government Guarantees	1159427	954470	1621164	1399829	146796	173365	73811	95265	121860	105018	3123058	2727947
(iii) Unsecured	239621	265422	1101879	1063774	136306	171413	347080	513674	57468	91845	1882354	2106129
Total	**6440533**	**7812570**	**11336045**	**12941357**	**1556015**	**2193234**	**1318650**	**2249589**	**591439**	**694419**	**21242682**	**25891170**
C. I. Advances in India	5674004	6997819	10296828	11733286	1539602	2178335	1314055	2246703	591439	694419	19415928	23850563
(i) Priority sectors	1762785	2139319	3477740	4041563	422601	589473	298237	444017	473203	570740	6434566	7785112
(ii) Public sectors	834195	1269904	1250140	1064016	29626	47855	14304	30252	29275	2269	2157540	2414296
(iii) Banks	60590	88559	47371	58305	9236	20353	114199	17903	2814	4930	234210	190051
(iv) Others	3016434	3500038	5521577	6569401	1078139	1520654	887315	1754531	86147	116480	10589612	13461104
C. II. Advances outside India	766529	814751	1039217	1208071	16413	14899	4595	2886	—	—	1826754	2040607
(i) Due from Banks	24234	10513	213068	306462	—	—	5	—	—	—	237307	316975
(ii) Due from others	742295	804238	826149	901609	16413	14899	4590	2886	—	—	1589447	1723632
a) Bills purchased and discounted	251895	227487	124212	117672	3745	2325	4423	2711	—	—	384275	350197
b) Syndicate loans	90561	108152	175919	156157	—	—	—	—	—	—	266480	264309
c) Others	399839	468598	526018	627780	12668	12574	167	175	—	—	938692	1109127
Total	**6440533**	**7812570**	**11336045**	**12941357**	**1556015**	**2193234**	**1318650**	**2249589**	**591439**	**694419**	**21242682**	**25891170**

— : Nil or Negligible

Source : Annual accounts of banks.

Graph 3

Graph 4

TABLE 7: STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF – 1995

As on 31st March

Region/State/ Union Territory	Officers		Clerks		Subordinates		Total	
	Number	Percent share	Number	Percent share	Number	Percent share	Number	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**47,029**	**17.4**	**85,912**	**17.0**	**39,586**	**17.9**	**172,527**	**17.3**
Haryana	5,500	2.0	10,708	2.1	4,876	2.2	21,084	2.1
Himachal Pradesh	2,170	0.8	3,499	0.7	2,065	0.9	7,734	0.8
Jammu & Kashmir	2,228	0.8	4,280	0.8	2,153	1.0	8,661	0.9
Punjab	9,995	3.7	20,441	4.0	10,098	4.6	40,534	4.1
Rajasthan	10,188	3.8	16,933	3.3	9,051	4.1	36,172	3.6
Chandigarh	2,194	0.8	3,269	0.6	1,248	0.6	6,711	0.7
Delhi	14,754	5.5	26,782	5.3	10,095	4.6	51,631	5.2
North-Eastern Region	**6,099**	**2.3**	**10,579**	**2.1**	**5,056**	**2.3**	**21,734**	**2.2**
Arunachal Pradesh	178	0.1	361	0.1	151	0.1	690	0.1
Assam	4,076	1.5	7,146	1.4	3,442	1.6	14,664	1.5
Manipur	234	0.1	448	0.1	208	0.1	890	0.1
Meghalaya	573	0.2	936	0.2	523	0.2	2,032	0.2
Mizoram	128	—	243	—	103	—	474	—
Nagaland	239	0.1	388	0.1	190	0.1	817	0.1
Tripura	671	0.2	1,057	0.2	439	0.2	2,167	0.2
Eastern Region	**44,773**	**16.5**	**78,751**	**15.6**	**39,486**	**17.8**	**163,010**	**16.3**
Bihar	15,332	5.7	21,934	4.3	11,980	5.4	49,246	4.9
Orissa	7,520	2.8	10,870	2.1	5,600	2.5	23,990	2.4
Sikkim	102	—	165	—	103	—	370	—
West Bengal	21,742	8.0	45,618	9.0	21,723	9.8	89,083	8.9
Andaman & Nicobar	77	—	164	—	80	—	321	—
Central Region	**44,923**	**16.6**	**72,001**	**14.2**	**37,691**	**17.0**	**154,615**	**15.5**
Madhya Pradesh	14,975	5.5	23,130	4.6	11,536	5.2	49,641	5.0
Uttar Pradesh	29,948	11.1	48,871	9.7	26,155	11.8	104,974	10.5
Western Region	**51,472**	**19.0**	**111,506**	**22.0**	**46,806**	**21.1**	**209,784**	**21.0**
Goa	1,242	0.5	2,794	0.6	1,005	0.5	5,041	0.5
Gujarat	15,005	5.5	31,367	6.2	13,739	6.2	60,111	6.0
Maharashtra	35,169	13.0	77,214	15.3	31,985	14.5	144,368	14.5
Dadra & Nagar Haveli	18	—	45	—	23	—	86	—
Daman & Diu	38	—	86	—	54	—	178	—
Southern Region	**76,237**	**28.2**	**146,979**	**29.1**	**52,715**	**23.8**	**275,931**	**27.7**
Andhra Pradesh	20,360	7.5	35,070	6.9	14,229	6.4	69,659	7.0
Karnataka	19,888	7.4	39,814	7.9	13,438	6.1	73,140	7.3
Kerala	12,322	4.6	26,259	5.2	9,572	4.3	48,153	4.8
Tamil Nadu	23,242	8.6	44,952	8.9	15,197	6.9	83,391	8.4
Lakshadweep	15	—	25	—	14	—	54	—
Pondicherry	410	0.2	859	0.2	265	0.1	1,534	0.2
All India	**270,533**	**100.0**	**505,728**	**100.0**	**221,340**	**100.0**	**997,601**	**100.0**

— : Nil or Negligible.

Source : Basic Statistical Return-2.

TABLE 8: STATE AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF – 1995

As on 31st March

Region/State/ Union Territory	State Bank of India and its Associates				Nationalised Banks			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**12,155**	**26,453**	**12,191**	**50,799**	**28,454**	**50,489**	**23,270**	**102,213**
Haryana	1,381	3,076	1,472	5,929	3,471	6,899	3,065	13,435
Himachal Pradesh	776	1,244	824	2,844	1,193	1,994	1,108	4,295
Jammu & Kashmir	440	975	448	1,863	607	1,179	673	2,459
Punjab	2,988	6,917	2,737	12,642	6,537	12,954	7,118	26,609
Rajasthan	3,361	7,150	4,055	14,566	4,355	6,581	3,254	14,190
Chandigarh	811	1,323	528	2,662	1,369	1,915	708	3,992
Delhi	2,398	5,768	2,127	10,293	10,922	18,967	7,344	37,233
North Eastern Region	**2,154**	**4,339**	**1,821**	**8,314**	**2,661**	**4,959**	**2,502**	**10,122**
Arunachal Pradesh	135	309	121	565	18	26	10	54
Assam	1,202	2,494	1,039	4,735	2,093	3,874	1,944	7,911
Manipur	72	204	58	334	120	213	118	451
Meghalaya	373	584	331	1,288	135	291	139	565
Mizoram	66	166	48	280	8	17	11	36
Nagaland	152	251	111	514	69	114	64	247
Tripura	154	331	113	598	218	424	216	858
Eastern Region	**13,193**	**25,245**	**11,918**	**50,356**	**23,801**	**45,618**	**22,915**	**92,334**
Bihar	4,842	7,851	3,509	16,202	7,337	11,938	6,539	25,814
Orissa	2,939	4,858	2,191	9,988	3,075	4,547	2,515	10,137
Sikkim	67	117	64	248	35	48	39	122
West Bengal	5,298	12,323	6,098	23,719	13,324	29,017	13,798	56,139
Andaman & Nicobar	47	96	56	199	30	68	24	122
Central Region	**13,186**	**25,172**	**13,113**	**51,471**	**22,106**	**38,066**	**18,837**	**79,009**
Madhya Pradesh	5,790	10,182	4,820	20,792	6,301	10,609	5,063	21,973
Uttar Pradesh	7,396	14,990	8,293	30,679	15,805	27,457	13,774	57,036
Western Region	**11,651**	**28,756**	**14,014**	**54,421**	**34,223**	**74,687**	**29,407**	**138,317**
Goa	310	739	287	1,336	900	1,986	690	3,576
Gujarat	3,970	8,994	4,672	17,636	10,136	21,426	8,502	40,064
Maharashtra	7,341	18,952	9,006	35,299	23,161	51,215	20,187	94,563
Dadra & Nagar Haveli	4	15	6	25	14	30	17	61
Daman & Diu	26	56	43	125	12	30	11	53
Southern Region	**20,262**	**44,430**	**17,463**	**82,155**	**41,250**	**78,792**	**25,983**	**146,025**
Andhra Pradesh	7,138	14,614	5,991	27,743	10,116	16,831	6,511	33,458
Karnataka	4,190	10,036	3,784	18,010	11,801	24,158	7,465	43,424
Kerala	3,903	8,827	3,437	16,167	4,478	9,751	3,139	17,368
Tamil Nadu	4,927	10,724	4,175	19,826	14,562	27,471	8,690	50,723
Lakshadweep	—	—	—	—	15	25	14	54
Pondicherry	104	229	76	409	278	556	164	998
All India	**72,601**	**154,395**	**70,520**	**297,516**	**152,495**	**292,611**	**122,914**	**568,020**

— : Nil or Negligible.

Source : Basic Statistical Return – 2.

TABLE 8: STATE AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF – 1995 (Concld.)

As on 31st March

Region/State/ Union Territory	Regional Rural Banks				Other Scheduled Commercial Banks@			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**3,324**	**3,072**	**1,989**	**8,385**	**3,096**	**5,898**	**2,136**	**11,130**
Haryana	605	657	307	1,569	43	76	32	151
Himachal Pradesh	193	240	126	559	8	21	7	36
Jammu & Kashmir	383	335	278	996	798	1,791	754	3,343
Punjab	381	347	163	891	89	223	80	392
Rajasthan	1,762	1,493	1,115	4,370	710	1,709	627	3,046
Chandigarh	—	—	—	—	14	31	12	57
Delhi	—	—	—	—	1,434	2,047	624	4,105
North Eastern Region	**1,243**	**1,186**	**684**	**3,113**	**41**	**95**	**49**	**185**
Arunachal Pradesh	25	26	20	71	—	—	—	—
Assam	751	707	420	1,878	30	71	39	140
Manipur	42	31	32	105	—	—	—	—
Meghalaya	61	51	48	160	4	10	5	19
Mizoram	54	60	44	158	—	—	—	—
Nagaland	11	9	10	30	7	14	5	26
Tripura	299	302	110	711	—	—	—	—
Eastern Region	**6,676**	**5,503**	**3,713**	**15,892**	**1,103**	**2,385**	**940**	**4,428**
Bihar	3,132	2,105	1,902	7,139	21	40	30	91
Orissa	1,496	1,447	886	3,829	10	18	8	36
Sikkim	—	—	—	—	—	—	—	—
West Bengal	2,048	1,951	925	4,924	1,072	2,327	902	4,301
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	**8,850**	**6,975**	**4,957**	**20,782**	**781**	**1,788**	**784**	**3,353**
Madhya Pradesh	2,811	2,132	1,580	6,523	73	207	73	353
Uttar Pradesh	6,039	4,843	3,377	14,259	708	1,581	711	3,000
Western Region	**1,624**	**1,497**	**1,048**	**4,169**	**3,974**	**6,566**	**2,337**	**12,877**
Goa	—	—	—	—	32	69	28	129
Gujarat	716	618	436	1,770	183	329	129	641
Maharashtra	908	879	612	2,399	3,759	6,168	2,180	12,107
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	**5,624**	**6,215**	**2,794**	**14,633**	**9,101**	**17,542**	**6,475**	**33,118**
Andhra Pradesh	2,244	1,953	1,163	5,360	862	1,672	564	3,098
Karnataka	2,144	2,388	1,105	5,637	1,753	3,232	1,084	6,069
Kerala	874	1,454	315	2,643	3,067	6,227	2,681	11,975
Tamil Nadu	362	420	211	993	3,391	6,337	2,121	11,849
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	28	74	25	127
All India	**27,341**	**24,448**	**15,185**	**66,974**	**18,096**	**34,274**	**12,721**	**65,091**

Note : @ including foreign banks

— : Nil or Negligible.

Source : Basic Statistical Return – 2.

Graph 5

TABLE 9: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS – 1993, 1994 AND 1995

(Amount in Rs. lakh)

Period of maturity	March 31, 1993		March 31, 1994		March 31, 1995	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	6,384,327 (6.7)	2,154,539 (13.1)	6,118,093 (5.9)	2,573,704 (13.3)	6,453,545 (6.5)	3,137,488 (14.1)
91 days & above but less than 6 months	2,569,711 (2.7)	853,984 (5.2)	3,058,154 (3.0)	1,377,164 (7.1)	3,070,359 (3.1)	1,002,585 (4.5)
6 months & above but less than 1 year	4,754,179 (5.0)	1,357,171 (8.2)	5,863,053 (5.7)	1,505,597 (7.8)	6,182,474 (6.2)	1,645,229 (7.4)
1 year & above but less than 2 years	19,671,067 (20.7)	3,532,184 (21.4)	26,413,126 (25.5)	4,919,538 (25.4)	28,472,827 (28.6)	6,634,954 (29.8)
2 years & above but less than 3 years	16,170,144 (17.0)	2,363,079 (14.3)	20,093,544 (19.4)	2,697,481 (13.9)	18,730,358 (18.8)	3,440,373 (15.5)
3 years & above but less than 5 years	23,145,984 (24.4)	3,677,637 (22.3)	21,532,587 (20.8)	3,803,072 (19.6)	18,344,012 (18.4)	3,853,022 (17.3)
5 years & above	22,269,846 (23.5)	2,537,069 (15.4)	20,477,629 (19.8)	2,485,492 (12.8)	18,251,066 (18.3)	2,538,382 (11.4)
Total	**94,965,258** (100.0)	**16,475,663** (100.0)	**103,556,186** (100.0)	**19,362,048** (100.0)	**99,504,641** (100.0)	**22,252,033** (100.0)

Notes : 1. Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.

2. Figures in brackets represent percent share in total.

Source : Basic Statistical Return – 2.

TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS – 1995-96

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	**1139027**	**1079569**	**572322**	**734025**	**1833053**	**2204909**	**3544402**	**4018503**
	(17.8)	(17.0)	(6.1)	(7.1)	(8.0)	(8.1)	(9.2)	(9.2)
1. Central & State Governments	353619	383555	250223	350873	400866	673626	1004709	1408054
	(5.5)	(6.0)	(2.7)	(3.4)	(1.8)	(2.5)	(2.6)	(3.2)
i) Central Government	182807	196322	23055	24919	175556	339837	381419	561078
	(2.9)	(3.1)	(0.2)	(0.2)	(0.8)	(1.3)	(1.0)	(1.3)
ii) State Governments	170812	187234	227168	325953	225310	333789	623290	846976
	(2.7)	(2.9)	(2.4)	(3.2)	(1.0)	(1.2)	(1.6)	(1.9)
2. Local Authorities	89107	98406	109441	183287	406594	449223	605142	730916
	(1.4)	(1.5)	(1.2)	(1.8)	(1.8)	(1.7)	(1.6)	(1.7)
3. Quasi-Government Bodies	252515	224154	111562	80968	427732	555743	791808	860865
	(3.9)	(3.5)	(1.2)	(0.8)	(1.9)	(2.1)	(2.1)	(2.0)
of which :								
State Electricity Boards	132501	104260	1007	3098	85115	85909	218622	193267
	(2.1)	(1.6)	—	—	(0.4)	(0.3)	(0.6)	(0.4)
4. Public Sector Corporations and Companies	443785	373453	101097	118898	597861	526316	1142743	1018668
	(6.9)	(5.9)	(1.1)	(1.1)	(2.6)	(1.9)	(3.0)	(2.3)
i) Non-Departmental Commercial Undertakings	238439	195508	15475	19509	352389	250854	606303	465871
	(3.7)	(3.1)	(0.2)	(0.2)	(1.5)	(0.9)	(1.6)	(1.1)
ii) Others	205346	177945	85622	99389	245472	275463	536440	552797
	(3.2)	(2.8)	(0.9)	(1.0)	(1.1)	(1.0)	(1.4)	(1.3)
II. Private Corporate Sector	**806407**	**718040**	**19673**	**25231**	**802472**	**834595**	**1628552**	**1577866**
(Non-Financial)	(12.6)	(11.3)	(0.2)	(0.2)	(3.5)	(3.1)	(4.2)	(3.6)
1. Non-Financial Companies	769088	676848	7535	8519	745911	769885	1522534	1455251
	(12.0)	(10.6)	(0.1)	(0.1)	(3.3)	(2.8)	(3.9)	(3.3)
2. Non-Credit Co-operative Institutions	37319	41192	12139	16712	56560	64710	106018	122614
	(0.6)	(0.6)	(0.1)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)
III. Financial Sector	**1258425**	**1189079**	**57179**	**99293**	**1269848**	**1390411**	**2585451**	**2678783**
	(19.7)	(18.7)	(0.6)	(1.0)	(5.6)	(5.1)	(6.7)	(6.1)
1. Banks	439978	394759	4098	15979	571107	730603	1015183	1141340
	(6.9)	(6.2)	—	(0.2)	(2.5)	(2.7)	(2.6)	(2.6)
i) Indian Commercial Banks	278451	246339	289	7482	285627	463092	564368	716912
	(4.4)	(3.9)	—	(0.1)	(1.2)	(1.7)	(1.5)	(1.6)
ii) Foreign Resident Banks (Offices of foreign banks in India)	22567	33328	—	112	27386	8448	49953	41888
	(0.4)	(0.5)	—	—	(0.1)	—	(0.1)	(0.1)
iii) Co-operative Banks & Credit Societies	138959	115092	3809	8385	258094	259064	400862	382541
	(2.2)	(1.8)	—	(0.1)	(1.1)	(1.0)	(1.0)	(0.9)
a) Co-operative Banks	133841	108482	301	1279	246441	230156	380584	339917
	(2.1)	(1.7)	—	—	(1.1)	(0.8)	(1.0)	(0.8)
b) Credit Societies	5118	6609	3508	7106	11653	28908	20278	42624
	(0.1)	(0.1)	—	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return - 4.

TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	454746	431502	36229	55884	256743	240023	747718	727409
	(7.1)	(6.8)	(0.4)	(0.5)	(1.1)	(0.9)	(1.9)	(1.7)
i) Financial Companies	29421	39124	190	154	48438	43339	78049	82616
	(0.5)	(0.6)	—	—	(0.2)	(0.2)	(0.2)	(0.2)
a) Housing Finance Companies	24044	35068	189	154	45019	36548	69251	71770
	(0.4)	(0.6)	—	—	(0.2)	(0.1)	(0.2)	(0.2)
b) Auto Finance Companies	5378	4056	2	—	3419	6791	8798	10846
	(0.1)	(0.1)	—	—	—	—	—	—-
ii) Total of Mutual Funds in Private Sector & Others	46368	34454	35	185	36329	12103	82732	46742
	(0.7)	(0.5)	—	—	(0.2)	—	(0.2)	(0.1)
a) Mutual Funds in Private Sector	9268	3664	7	185	21315	5605	30590	9454
	(0.1)	(0.1)	—	—	(0.1)	—	(0.1)	—-
b) Other Mutual Funds	37100	30790	28	—	15014	6497	52142	37287
	(0.6)	(0.5)	—	—	(0.1)	—	(0.1)	(0.1)
iii) Unit Trust of India	58212	14102	325	21	29829	1637	88366	15760
	(0.9)	(0.2)	—	—	(0.1)	—	(0.2)	—-
iv) Insurance Corporations and Companies (Life and General)	185771	191518	843	6865	36010	65388	222625	263771
	(2.9)	(3.0)	—	(0.1)	(0.2)	(0.2)	(0.6)	(0.6)
v) Term Lending Institutions	80779	120863	162	47	56037	53345	136978	174255
	(1.3)	(1.9)	—	—	(0.2)	(0.2)	(0.4)	(0.4)
vi) Provident Fund Institutions	54195	31442	34673	48612	50100	64212	138969	144266
	(0.8)	(0.5)	(0.4)	(0.5)	(0.2)	(0.2)	(0.4)	(0.3)
3. Other Financial Companies	363701	362818	16851	27431	441998	419784	822550	810033
	(5.7)	(5.7)	(0.2)	(0.3)	(1.9)	(1.5)	(2.1)	(1.8)
i) Financial Services Companies	85634	103352	347	516	113559	25083	199540	128951
	(1.3)	(1.6)	—	—	(0.5)	(0.1)	(0.5)	(0.3)
ii) Other Financial Companies	97952	116741	2067	1543	147871	200426	247890	318710
	(1.5)	(1.8)	—	—	(0.6)	(0.7)	(0.6)	(0.7)
iii) Others	180115	142726	14438	25372	180567	194275	375120	362372
	(2.8)	(2.2)	(0.2)	(0.2)	(0.8)	(0.7)	(1.0)	(0.8)
IV. Household Sector	**3028342**	**3226341**	**8173027**	**8981376**	**15518112**	**18112570**	**26719481**	**30320287**
	(47.3)	(50.7)	(87.5)	(86.8)	(67.9)	(66.9)	(69.2)	(69.2)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 4.

TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS – 1995-96 (Concld.)

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Individuals (including Hindu Undivided Families)	1483095	1498503	7055038	7731621	12127937	14275420	20666069	23505544
	(23.2)	(23.5)	(75.6)	(74.7)	(53.0)	(52.7)	(53.5)	(53.7)
i) Farmers	64191	50354	1535190	1577243	2734720	3116718	4334100	4744314
	(1.0)	(0.8)	(16.4)	(15.2)	(12.0)	(11.5)	(11.2)	(10.8)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	993356	995851	1226525	1280241	2651227	2909688	4871108	5185780
	(15.5)	(15.6)	(13.1)	(12.4)	(11.6)	(10.7)	(12.6)	(11.8)
iii) Wage and Salary Earners	85283	85542	2200272	2307633	3006138	3429789	5291693	5822965
	(1.3)	(1.3)	(23.6)	(22.3)	(13.1)	(12.7)	(13.7)	(13.3)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	76634	70747	54932	59959	134470	140473	266035	271179
	(1.2)	(1.1)	(0.6)	(0.6)	(0.6)	(0.5)	(0.7)	(0.6)
v) Other Individuals	263631	296009	2038119	2506545	3601383	4678753	5903133	7481307
	(4.1)	(4.7)	(21.8)	(24.2)	(15.8)	(17.3)	(15.3)	(17.1)
2. Trusts, Associations, Clubs, etc.	42897	57180	129383	152591	265462	428742	437742	638512
	(0.7)	(0.9)	(1.4)	(1.5)	(1.2)	(1.6)	(1.1)	(1.5)
3. Proprietary and Partnership Concerns, etc.	1128396	1247067	45956	42857	572286	652679	1746637	1942603
	(17.6)	(19.6)	(0.5)	(0.4)	(2.5)	(2.4)	(4.5)	(4.4)
4. Educational Institutions	64468	71893	144730	196903	216909	271294	426107	540090
	(1.0)	(1.1)	(1.6)	(1.9)	(0.9)	(1.0)	(1.1)	(1.2)
5. Religious Institutions	7399	7025	57077	57482	141171	216808	205648	281315
	(0.1)	(0.1)	(0.6)	(0.6)	(0.6)	(0.8)	(0.5)	(0.6)
6. Others (Not elsewhere Classified)	302088	344672	740843	799922	2194347	2267629	3237279	3412223
	(4.7)	(5.4)	(7.9)	(7.7)	(9.6)	(8.4)	(8.4)	(7.8)
V. Foreign Sector	**164136**	**152590**	**514653**	**504405**	**3438708**	**4547962**	**4117497**	**5204957**
	(2.6)	(2.4)	(5.5)	(4.9)	(15.0)	(16.8)	(10.7)	(11.9)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	41890	21310	11926	2060	26643	6177	80460	29547
	(0.7)	(0.3)	(0.1)	—	(0.1)	—	(0.2)	(0.1)
2. Non-Residents	40244	41164	479590	474966	3271791	4053654	3791626	4569785
	(0.6)	(0.6)	(5.1)	(4.6)	(14.3)	(15.0)	(9.8)	(10.4)
3. Others	82001	90116	23136	27378	140274	488131	245412	605625
	(1.3)	(1.4)	(0.2)	(0.3)	(0.6)	(1.8)	(0.6)	(1.4)
Total	**6396336**	**6365617**	**9336854**	**10344331**	**22862193**	**27090448**	**38595383**	**43800396**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 4.

Graph 6

TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES – 1994-95

(Book value in Rs. lakh)

State/Union Territory	As on 31st March									
	State Government Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards		Municipalities and Municipal Corporations & Port Trust	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	202,764	228,145	304	482	3,014	3,241	16,944	16,944	533	534
Arunachal Pradesh	1,633	1,960	—	—	—	—	—	—	—	—
Assam	32,717	44,545	73	113	9	9	42,298	44,768	—	—
Bihar	201,925	233,125	359	695	288	198	66,185	66,187	2	2
Goa	3,557	4,074	—	—	—	—	—	—	—	—
Gujarat	71,454	82,362	252	271	3,594	3,676	54,050	53,800	23,298	23,445
Haryana	42,081	49,179	102	140	3,055	3,083	23,744	23,797	—	—
Himachal Pradesh	12,752	15,549	26	376	206	408	8,529	12,529	—	—
Jammu & Kashmir	20,015	24,256	52	87	132	132	14,654	14,654	—	—
Karnataka	96,414	104,048	324	368	4,582	4,760	8,097	7,586	477	610
Kerala	111,188	131,337	52	61	4,382	4,230	18,947	24,846	493	206
Madhya Pradesh	88,148	109,733	472	665	2,168	2,228	121,191	119,891	—	289
Maharashtra	90,718	107,315	309	280	2,638	2,531	88,034	87,433	36,224	36,448
Manipur	7,544	8,590	18	18	—	—	—	—	—	—
Meghalaya	4,419	5,988	—	35	—	—	8,041	8,261	—	—
Mizoram	250	994	—	26	—	—	—	—	—	—
Nagaland	10,735	11,782	—	26	—	—	—	—	—	—
Orissa	125,822	146,502	158	245	31	21	11,046	11,046	—	—
Punjab	37,018	46,931	105	122	2,699	2,321	30,949	30,951	—	—
Rajasthan	134,450	159,038	355	1,021	965	846	31,024	31,024	10	—
Sikkim	2,538	3,293	—	—	—	—	—	—	—	—
Tamil Nadu	143,339	166,993	85	87	1,796	1,567	61,745	61,780	3,585	3,238
Tripura	8,344	9,492	18	26	—	—	—	—	—	—
Uttar Pradesh	368,896	428,439	727	1,179	963	681	66,901	67,399	—	—
West Bengal	131,790	156,007	233	253	109	80	67,805	64,342	926	5,099
Delhi	—	—	—	—	—	—	—	—	10	—
Pondicherry	—	—	—	—	25	25	—	—	—	—
Total	**1,950,511**	**2,279,677**	**4,024**	**6,576**	**30,656**	**30,037**	**740,184**	**747,238**	**65,558**	**69,871**

Notes : 1. Figures in the table are inclusive of non-guaranteed bonds and unsecured debentures.

2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

3. Remaining States/ Union Territories have nil or negligible investments.

— : Nil or Negligible.

Source : Basic Statistical Return – 5.

TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES – 1994-95 (Concld.)

(Book value in Rs. lakh)

State/Union Territory	As on 31st March											
	State Financial Corporations		Housing Boards		State Industrial Development Corporations		Road Transport Corporations		Other Govt. & Quasi Govt. Bodies		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(23)	(24)
Andhra Pradesh	25,390	27,482	1,830	1,830	235	335	—	—	25	—	251,039	278,993
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	1,633	1,960
Assam	2,877	3,176	—	—	—	—	—	—	—	—	77,974	92,611
Bihar	15,468	15,467	1,072	1,073	—	—	929	929	—	83	286,228	317,759
Goa	—	—	—	—	15	—	—	—	415	390	3,987	4,464
Gujarat	26,439	26,729	1,906	1,907	3,441	3,485	320	320	7,615	8,558	192,369	204,553
Haryana	8,037	9,109	620	620	—	—	—	—	—	—	77,639	85,928
Himachal Pradesh	5,125	5,270	—	—	—	—	—	—	—	—	26,638	34,132
Jammu & Kashmir	5,713	6,369	—	—	—	—	—	155	—	—	40,566	45,653
Karnataka	27,891	33,703	1,870	1,872	2,128	2,125	822	616	20,244	21,557	162,849	177,245
Kerala	13,942	15,258	3,558	3,476	3,712	3,692	895	945	9,222	9,652	166,391	193,703
Madhya Pradesh	14,943	16,279	3,442	3,356	2,137	2,234	—	—	—		232,501	254,675
Maharashtra	20,903	22,003	1,640	2,030	6,282	5,667	—	—	38,150	38,289	284,898	301,996
Manipur	—	—	—	—	—	—	—	—	—	—	7,562	8,608
Meghalaya	—	—	—	—	—	—	—	—	—	—	12,460	14,284
Mizoram	—	—	—	—	—	—	—	—	—	—	250	1,020
Nagaland	—	—	—	—	—	—	—	—	—	—	10,735	11,808
Orissa	18,674	20,704	—	—	—	—	—	—	914	3,455	156,645	181,973
Punjab	10,768	11,856	—	—	—	1,000	—	—	—	—	81,539	93,181
Rajasthan	19,530	21,068	3,229	3,229	2,882	3,068	70	69	2,638	12,502	195,153	231,865
Sikkim	—	—	—	—	—	—	—	—	—	—	2,538	3,293
Tamil Nadu	19,812	19,867	6,302	6,053	7,755	8,371	—	—	1,900	2,303	246,319	270,259
Tripura	—	—	—	—	—	—	—	—	—	—	8,362	9,518
Uttar Pradesh	33,488	37,528	781	721	195	125	—	—	2,068	4,415	474,019	540,487
West Bengal	9,419	9,709	1,652	1,652	5,379	5,379	—	—	43,487	41,063	260,800	283,584
Delhi	1,693	1,720	3,114	3,306	—	—	—	—	10,077	9,847	14,894	14,873
Pondicherry	—	—	—	—	—	—	—	—	—	—	25	25
Total	**280,112**	**303,297**	**31,016**	**31,125**	**34,161**	**35,481**	**3,036**	**3,034**	**136,755**	**152,114**	**3,276,013**	**3,658,450**

Notes : 1. Figures in the table are inclusive of non-guaranteed bonds and unsecured debentures.

2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

3. Remaining States/ Union Territories have nil or negligible investments.

— : Nil or Negligible.

Source : Basic Statistical Return – 5.

TABLE 12: INVESTMENTS OF SCHEDULED COMMERCIAL BANKS – 1994-95

(Amount in Rs. lakh)

Items	As on 31st March			
	1994		1995	
	Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)
I. Investments by offices in India	**15,581,201**	**99.3**	**17,414,608**	**98.8**
A. Indian Government Securities	10,858,900	69.2	12,086,041	68.5
1. Central Government	8,901,501	56.7	9,786,838	55.5
2. State Governments	1,950,513	12.4	2,279,678	12.9
3. Others *	6,886	—	19,525	0.1
B. Other domestic securities, bonds, shares, etc.	4,713,979	30.0	5,320,226	30.2
1. Other trustee securities (excluding units of UTI)	3,142,635	20.0	3,132,990	17.8
2. Fixed Deposits	20,329	0.1	31,050	0.2
3. Shares and Debentures of Joint Stock Companies (market value)	1,246,813	7.9	1,767,794	10.0
4. Initial contribution to share capital of UTI	186	—	123	—
5. Units of UTI	72,766	0.5	79,350	0.5
6. Certificate of Deposits and Commercial Papers	**	—	209,577	1.2
7. Mutual Funds	@@	—	51,383	0.3
8. Others @	231,250	1.5	47,959	0.3
C. Foreign Securities	8,322	0.1	8,341	—
1. Foreign Governments' Securities	484	—	445	—
2. Other Foreign Investments	7,838	—	7,896	—
II. Investments by Foreign Offices of Indian Banks	**110,210**	**0.7**	**218,513**	**1.2**
1. Indian Securities	—	—	—	—
2. Foreign Countries Securities	86,823	0.6	159,227	0.9
3. Other Investments	23,387	0.1	59,286	0.3
Total	**15,691,411**	**100.0**	**17,633,121**	**100.0**

Notes : * Include Postal Savings Deposit Certificates and Other Postal Obligations.

@ Include Investments in Debentures & bonds of Quasi-Government bodies, Venture Capital Funds, etc.

@@ Included under others (B-8)

* * Included under Shares and Debentures of Joint Stock Companies.

— : Nil or Negligible.

Source : Basic Statistical Return – 5.

TABLE 13: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – 1995

(Amount in Rs. lakh)

Occupation	As on 31st March					
			Credit Limit		Outstanding	
	No. of Accounts	Percent share	Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	**24,813,999**	**42.7**	**2,934,189**	**11.4**	**2,494,802**	**11.8**
1. Direct Finance	24,437,780	42.1	2,479,894	9.6	2,142,052	10.2
a) Plantations	882,537	1.5	146,940	0.6	131,612	0.6
b) Others	23,555,243	40.5	2,332,954	9.1	2,010,440	9.5
2. Indirect Finance	376,219	0.6	454,295	1.8	352,750	1.7
II. Industry	**4,948,029**	**8.5**	**12,495,504**	**48.5**	**9,621,093**	**45.6**
1. Mining and Quarrying	12,409	—	243,338	0.9	155,729	0.7
a) Coal mining including lignite	1,036	—	78,614	0.3	41,480	0.2
b) Iron ore mining	695	—	27,698	0.1	17,693	0.1
c) Petroleum crude & natural gas	325	—	28,962	0.1	18,871	0.1
d) Mining & quarrying of rock aggregates	3,941	—	30,710	0.1	27,728	0.1
e) Others	6,412	—	77,354	0.3	49,957	0.2
2. Food Manufacturing and Processing	127,775	0.2	1,016,433	3.9	782,139	3.7
a) Rice, flour and dal mills	33,454	0.1	159,479	0.6	132,925	0.6
b) Fish canning, freezing & preservation	1,774	—	73,719	0.3	59,446	0.3
c) Sugar	1,383	—	151,706	0.6	125,296	0.6
d) Edible oils & vanaspati	16,034	—	184,299	0.7	133,265	0.6
e) Tea processing	1,553	—	142,488	0.6	87,526	0.4
f) Processing of fruits & vegetables	1,691	—	21,541	0.1	17,856	0.1
g) Others	71,886	0.1	283,201	1.1	225,823	1.1
3. Beverage and Tobacco	6,148	—	196,261	0.8	140,913	0.7
a) Distilleries, breweries etc.	3,197	—	87,536	0.3	71,373	0.3
b) Tobacco processing and manufacturing	2,951	—	108,725	0.4	69,539	0.3
4. Textiles	130,078	0.2	1,997,238	7.7	1,624,722	7.7
a) Cotton textiles	34,844	—	787,029	3.1	661,649	3.1
b) Jute textiles	1,477	—	45,744	0.2	40,075	0.2
c) Silk & synthetic fibre	20,226	—	468,599	1.8	359,622	1.7
d) Woollen textiles	6,593	—	92,743	0.4	80,850	0.4
e) Handloom textiles & Khadi	9,423	—	43,082	0.2	35,639	0.2
f) Other textiles and textile goods	57,515	0.1	560,041	2.2	446,886	2.1
5. Paper, Paper Products and Printing	41,122	0.1	317,506	1.2	264,267	1.3
6. Leather and Leather Products	14,790	—	227,374	0.9	185,657	0.9
7. Rubber and Rubber Products	13,243	—	373,839	1.5	164,218	0.8
8. Chemicals & Chemical Products	71,331	0.1	1,694,650	6.6	1,287,291	6.1
a) Heavy industrial chemicals	6,725	—	303,388	1.2	220,617	1.0
b) Fertilisers	2,020	—	219,273	0.9	155,423	0.7
c) Drugs and pharmaceuticals	13,442	—	476,105	1.8	362,126	1.7
d) Plastic & plastic products	21,824	—	226,185	0.9	186,713	0.9
e) Non-edible oils	1,708	—	41,958	0.2	35,826	0.2
f) Others	25,612	—	427,741	1.7	326,586	1.5
9. Petroleum, Coal Products & Nuclear Fuels	5,433	—	219,945	0.9	150,192	0.7
10. Manufacture of Cement & Cement Products	8,422	—	158,645	0.6	131,484	0.6
11. Basic Metals and Metal Products	83,139	0.1	1,422,338	5.5	1,077,398	5.1
a) Iron and steel	26,447	—	858,815	3.3	712,669	3.4
b) Non-ferrous metals	5,936	—	209,502	0.8	75,707	0.4
c) Other metal products	50,756	0.1	354,021	1.4	289,021	1.4
12. Engineering	97,224	0.2	2,134,335	8.3	1,650,888	7.8
a) Heavy engineering	14,059	—	619,594	2.4	455,040	2.2
b) Light engineering	43,724	0.1	619,722	2.4	488,275	2.3
c) Electrical machinery & goods	24,144	—	479,161	1.9	360,169	1.7
d) Electronic machinery & goods	15,297	—	415,858	1.6	347,403	1.6
13. Vehicles, Vehicle Parts & Transport Equipments	30,906	—	395,578	1.5	296,207	1.4
14. Other Industries	4,266,007	7.3	1,484,185	5.8	1,248,602	5.9
a) Wood & wood products	36,993	0.1	134,809	0.5	106,693	0.5
b) Glass & glass products	5,337	—	77,544	0.3	64,197	0.3
c) Stationery articles	2,289	—	9,578	0.0	7,776	—
d) Bricks and tiles	12,622	—	34,198	0.1	30,845	0.1
e) Setting-up of Industrial estates	3,114	—	17,073	0.1	12,280	0.1
f) Jewellery & related articles	3,670	—	274,879	1.1	217,396	1.0
g) Others	4,201,982	7.2	936,104	3.6	809,414	3.8

— : Nil or Negligible.

Source : Basic Statistical Return – 1.

TABLE 13: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – 1995 (Concld.)

(Amount in Rs. lakh)

	Occupation	As on 31st March					
				Credit Limit		Outstanding	
		No. of Accounts	Percent share	Amount	Percent share	Amount	Percent share
		(1)	(2)	(3)	(4)	(5)	(6)
	15. Electricity, Gas & Water	13,835	—	285,082	1	172,774	1
	a) Electricity generation & transmission	12,569	—	273,166	1.1	161,969	0.8
	b) Gas, steam & water supply	979	—	8,940	—	8,013	—
	c) Non-conventional energy	287	—	2,976	—	2,792	—
	16. Construction	26,167	—	328,757	1.3	288,613	1.4
III.	**Transport Operators**	**1,164,393**	**2.0**	**486,278**	**1.9**	**395,690**	**1.9**
	1. Land Transport	1,137,464	2.0	443,024	1.7	356,515	1.7
	a) Cycle rickshaws & carts	744,277	1.3	34,678	0.1	31,217	0.1
	b) Taxis, auto rickshaws & scooters	200,523	0.3	84,521	0.3	67,330	0.3
	c) Other land transport	192,664	0.3	323,825	1.3	257,968	1.2
	2. Water Transport	26,509	—	28,726	0.1	25,271	0.1
	3. Air Transport	420	—	14,528	0.1	13,904	0.1
IV.	**Personal Loans and Professional Services**	**10,490,977**	**18.1**	**2,729,446**	**10.6**	**2,381,056**	**11.3**
	1. Professional Services	1,140,369	2.0	153,399	0.6	129,855	0.6
	2. Other Services	1,650,527	2.8	425,702	1.7	362,833	1.7
	3. Loans for Purchase of Consumer Durables	586,222	1.0	81,107	0.3	70,974	0.3
	4. Loans for Housing	813,263	1.4	659,082	2.6	588,203	2.8
	5. Rest of the Personal Loans	6,300,596	10.8	1,410,156	5.5	1,229,189	5.8
V.	**Trade**	**9,896,308**	**17.0**	**4,112,256**	**16.0**	**3,612,692**	**17.1**
	1. Wholesale Trade	381,929	0.7	2,901,670	11.3	2,560,088	12.1
	a) Distribution of fertilisers	11,643	—	41,591	0.2	31,024	0.1
	b) Pesticides & seeds	2,989	—	6,194	—	5,600	—
	c) Agricultural implements & machinery	64,046	0.1	18,715	0.1	15,578	0.1
	d) Food procurement	62	—	1,217,651	4.7	1,233,346	5.8
	e) Foodgrains	12,980	—	127,667	0.5	88,085	0.4
	f) Cotton, jute and mesta	7,796	—	116,217	0.5	88,744	0.4
	g) Oilseeds	1,766	—	28,231	0.1	21,172	0.1
	h) Bldg. materials & sanitary fixtures	8,081	—	18,228	0.1	16,298	0.1
	i) Other wholesale trade	272,566	0.5	1,327,176	5.1	1,060,241	5.0
	2. Retail Trade	9,514,379	16.4	1,210,584	4.7	1,052,604	5.0
	a) Fertilisers	51,529	0.1	22,945	0.1	19,401	0.1
	b) Pesticides and seeds	9,936	—	5,299	—	4,022	—
	c) Agricultural implements & machinery	71,340	0.1	15,665	0.1	12,780	0.1
	d) Petrol & mineral oils	9,129	—	20,089	0.1	15,831	0.1
	e) Bldg. materials & sanitary fixtures	127,024	0.2	33,796	0.1	26,430	0.1
	f) Diamonds, gems & jewellery	2,115	—	48,331	0.2	36,031	0.2
	g) General merchandises	1,289,526	2.2	119,509	0.5	104,523	0.5
	h) Other retail trade	7,953,780	13.7	944,950	3.7	833,586	4.0
VI.	**Finance**	**21,677**	**—**	**981,185**	**3.8**	**795,123**	**3.8**
	1. Co-Operative Banks	454	—	13,212	—	9,481	—
	2. Leasing Companies	693	—	131,862	0.5	95,105	0.5
	3. Hire Purchase & Finance Units	4,463	—	310,865	1.2	259,122	1.2
	4. Co-operative Institutions	373	—	5,540	—	3,937	—
	5. Housing Finance Companies/Corporations	439	—	79,061	0.3	71,136	0.3
	6. Regional Rural Banks	733	—	28,429	0.1	22,297	0.1
	7. Commercial Banks	1,826	—	119,638	0.5	92,581	0.4
	8. Other Financial Institutions	12,696	—	292,578	1.1	241,464	1.1
VII.	**Miscellaneous**	**6,761,721**	**11.6**	**2,039,388**	**7.9**	**1,793,457**	**8.5**
	1. Warehousing and Cold Storage	2,382	—	26,837	0.1	23,390	0.1
	2. Public Utilities	1,187	—	71,604	0.3	58,197	0.3
	3. Others	6,758,152	11.6	1,940,947	7.5	1,711,870	8.1
	Total Bank Credit	**58,097,104**	**100.0**	**25,778,247**	**100.0**	**21,093,912**	**100.0**
	of which						
	1. Artisans & Village Industries	2,415,484	4.2	128,814	0.5	112,972	0.5
	2. Other Small Scale Industries	1,946,931	3.4	2,549,519	9.9	2,172,196	10.3

— : Nil or Negligible.

Source : Basic Statistical Return – 1.

Graph 7

TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT – 1995

(Amount in Rs. lakh)

Credit Limit Range	As on 31st March					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs.25,000 and less	13,974,119 (91.3)	1,093,205 (14.0)	981,677 (16.0)	24,791,384 (91.3)	1,789,512 (13.4)	1,683,878 (14.9)
Above Rs.25,000 and upto Rs.50,000	543,460 (3.5)	180,673 (2.3)	136,433 (2.2)	904,923 (3.3)	327,107 (2.5)	328,195 (2.9)
Above Rs.50,000 and upto Rs.1 lakh	334,304 (2.2)	268,921 (3.4)	215,749 (3.5)	573,256 (2.1)	451,853 (3.4)	401,294 (3.6)
Above Rs.1 lakh and upto Rs.2 lakh	304,504 (2.0)	444,981 (5.7)	379,791 (6.2)	508,999 (1.9)	748,879 (5.6)	670,045 (5.9)
Above Rs.2 lakh and upto Rs.5 lakh	95,148 (0.6)	311,071 (4.0)	260,046 (4.2)	203,592 (0.8)	671,359 (5.0)	584,460 (5.2)
Above Rs.5 lakh and upto Rs.10 lakh	25,285 (0.2)	191,652 (2.5)	164,005 (2.7)	65,110 (0.2)	500,032 (3.8)	439,899 (3.9)
Above Rs.10 lakh and upto Rs.25 lakh	16,758 (0.1)	293,505 (3.8)	243,720 (4.0)	45,988 (0.2)	773,195 (5.8)	668,872 (5.9)
Above Rs.25 lakh and upto Rs.50 lakh	8,040 (0.1)	303,635 (3.9)	244,026 (4.0)	21,932 (0.1)	816,994 (6.1)	671,678 (6.0)
Above Rs.50 lakh and upto Rs.1 crore	4,882 —	367,642 (4.7)	299,776 (4.9)	12,765 —	945,218 (7.1)	766,648 (6.8)
Above Rs.1 crore and upto Rs.4 crore	4,743 —	989,300 (12.7)	826,366 (13.4)	11,047 —	2,200,711 (16.5)	1,778,790 (15.8)
Above Rs.4 crore and upto Rs.6 crore	726 —	360,131 (4.6)	285,833 (4.6)	1,520 —	758,864 (5.7)	575,738 (5.1)
Above Rs.6 crore and upto Rs.10 crore	600 —	469,949 (6.0)	364,045 (5.9)	1,073 —	854,125 (6.4)	642,114 (5.7)
Above Rs.10 crore	577 —	2,537,670 (32.5)	1,747,357 (28.4)	788 —	2,471,874 (18.6)	2,056,821 (18.3)
Total	**15,313,246** (100.0)	**7,812,402** (100.0)	**6,148,896** (100.0)	**27,142,477** (100.0)	**13,309,804** (100.0)	**11,268,515** (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 1.

TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT – 1995 (Contd.)

(Amount in Rs. lakh)

Credit Limit Range	As on 31st March					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs.25,000 and less	12,963,704 (99.3)	637,797 (90.1)	549,009 (89.7)	112,922 (59.8)	14,337 (0.6)	9,932 (0.6)
Above Rs.25,000 and upto Rs.50,000	51,223 (0.4)	17,404 (2.5)	16,082 (2.6)	13,233 (7.0)	4,933 (0.2)	3,038 (0.2)
Above Rs.50,000 and upto Rs.1 lakh	15,290 (0.1)	12,109 (1.7)	10,714 (1.8)	15,643 (8.3)	11,725 (0.5)	8,698 (0.5)
Above Rs.1 lakh and upto Rs.2 lakh	16,073 (0.1)	25,061 (3.5)	22,576 (3.7)	9,118 (4.8)	13,116 (0.6)	9,639 (0.6)
Above Rs.2 lakh and upto Rs.5 lakh	3,904 —	10,715 (1.5)	9,509 (1.6)	27,794 (14.7)	115,720 (5.2)	103,522 (6.4)
Above Rs.5 lakh and upto Rs.10 lakh	216 —	1,555 (0.2)	1,221 (0.2)	1,790 (0.9)	13,399 (0.6)	10,342 (0.6)
Above Rs.10 lakh and upto Rs.25 lakh	75 —	1,122 (0.2)	763 (0.1)	1,621 (0.9)	27,549 (1.2)	21,789 (1.4)
Above Rs.25 lakh and upto Rs.50 lakh	21 —	802 (0.1)	794 (0.1)	1,154 (0.6)	44,222 (2.0)	33,818 (2.1)
Above Rs.50 lakh and upto Rs.1 crore	11 —	788 (0.1)	518 (0.1)	1,976 (1.0)	172,987 (7.8)	148,351 (9.2)
Above Rs.1 crore and upto Rs.4 crore	4 —	732 (0.1)	557 (0.1)	2,099 (1.1)	468,773 (21.0)	336,848 (21.0)
Above Rs.4 crore and upto Rs.6 crore	— —	— —	— —	575 (0.3)	290,662 (13.0)	203,066 (12.6)
Above Rs.6 crore and upto Rs.10 crore	— —	— —	— —	400 (0.2)	326,689 (14.7)	224,030 (13.9)
Above Rs.10 crore	— —	— —	— —	356 (0.2)	724,914 (32.5)	493,581 (30.7)
Total	**13,050,621** (100.0)	**708,183** (100.0)	**611,841** (100.0)	**188,781** (100.0)	**2,229,094** (100.0)	**1,606,723** (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 1.

TABLE 14: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT – 1995 (Concld.)

(Amount in Rs. lakh)

	As on 31st March					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
Credit Limit Range	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	2,072,794 (86.3)	200,152 (11.6)	181,479 (12.4)	53,914,923 (92.8)	3,735,002 (14.5)	3,405,974 (16.1)
Above Rs.25,000 and upto Rs.50,000	104,763 (4.4)	39,882 (2.3)	36,201 (2.5)	1,617,602 (2.8)	569,998 (2.2)	519,950 (2.5)
Above Rs.50,000 and upto Rs.1 lakh	77,215 (3.2)	61,719 (3.6)	53,334 (3.7)	1,015,708 (1.7)	806,326 (3.1)	689,789 (3.3)
Above Rs.1 lakh and upto Rs.2 lakh	74,271 (3.1)	115,968 (6.7)	96,371 (6.6)	912,965 (1.6)	1,348,005 (5.2)	1,178,423 (5.6)
Above Rs.2 lakh and upto Rs.5 lakh	47,302 (2.0)	161,644 (9.4)	136,665 (9.4)	377,740 (0.7)	1,270,509 (4.9)	1,094,202 (5.2)
Above Rs.5 lakh and upto Rs.10 lakh	11,623 (0.5)	89,439 (5.2)	76,183 (5.2)	104,024 (0.2)	796,077 (3.1)	691,650 (3.3)
Above Rs.10 lakh and upto Rs.25 lakh	7,165 (0.3)	121,380 (7.1)	101,429 (7.0)	71,607 (0.1)	1,216,751 (4.7)	1,036,573 (4.9)
Above Rs.25 lakh and upto Rs.50 lakh	3,354 (0.1)	128,959 (7.5)	103,134 (7.1)	34,501 (0.1)	1,294,611 (5.0)	1,053,450 (5.0)
Above Rs.50 lakh and upto Rs.1 crore	1,895 (0.1)	146,535 (8.5)	118,894 (8.2)	21,529 —	1,633,169 (6.3)	1,334,187 (6.3)
Above Rs.1 crore and upto Rs.4 crore	1,569 (0.1)	311,841 (18.1)	257,318 (17.6)	19,462 —	3,971,358 (15.4)	3,199,879 (15.2)
Above Rs.4 crore and upto Rs.6 crore	255 —	127,984 (7.4)	106,065 (7.3)	3,076 —	1,537,641 (6.0)	1,170,702 (5.5)
Above Rs.6 crore and upto Rs.10 crore	107 —	88,449 (5.1)	76,351 (5.2)	2,180 —	1,739,213 (6.7)	1,306,540 (6.2)
Above Rs.10 crore	66 —	125,129 (7.3)	114,834 (7.9)	1,787 —	5,859,586 (22.7)	4,412,593 (20.9)
Total	**2,402,479** (100.0)	**1,719,173** (100.0)	**1,458,351** (100.0)	**58,097,104** (100.0)	**25,778,247** (100.0)	**21,093,912** (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 1.

TABLE 15: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE – 1995

(Amount in Rs. lakh)

Interest Rate Range	As on 31st March		
	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)
Less than 6%	332,270 (8.1)	404,528 (2.1)	350,148 (2.3)
6% and above but less than 10%	70,717 (1.7)	423,510 (2.2)	325,669 (2.1)
10% and above but less than 12%	192,224 (4.7)	417,139 (2.2)	352,762 (2.3)
12% and above but less than 14%	623,032 (15.2)	2,095,855 (11.1)	1,623,391 (10.6)
14% and above but less than 15%	797,437 (19.4)	1,202,571 (6.4)	1,034,685 (6.7)
15% and above but less than 16%	1,001,261 (24.4)	3,836,110 (20.3)	3,121,324 (20.3)
16% and above but less than 17%	356,116 (8.7)	3,411,883 (18.0)	2,661,927 (17.3)
17% and above but less than 18%	325,334 (7.9)	2,840,170 (15.0)	2,388,049 (15.6)
18% and above but less than 20%	248,161 (6.1)	2,865,785 (15.1)	2,226,188 (14.5)
20% and above	154,357 (3.8)	1,439,161 (7.6)	1,267,645 (8.3)
Total Loans & Advances	**4,100,909** (100.0)	**18,936,712** (100.0)	**15,351,789** (100.0)
Inland & Foreign Bills purchased/discounted	81,272	3,106,532	2,336,149
Total	**4,182,181**	**22,043,245**	**17,687,938**

Notes : 1. Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.

2. Figures in brackets represent percent share in total.

Source : Basic Statistical Return-1.

Graph 8

Graph 9

TABLE 16: STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE – 1995-96

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finance	
	1995		1996		1995		1996		1995	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**4,133**	**7,573**	**4,512**	**7,462**	**376**	**9,447**	**409**	**5,309**	**15,459**	**32,394**
	(8.7)	(14.1)	(8.7)	(9.9)	(0.6)	(8.1)	(0.6)	(5.0)	(4.8)	(27.8)
Haryana	565	998	596	1,413	30	922	57	1,130	5,223	4,342
Himachal Pradesh	7	4	11	9	—	—	—	—	42	672
Jammu & Kashmir	31	11	16	14	—	—	—	—	6,943	1,929
Punjab	1,626	3,589	1,562	3,654	111	615	95	329	1,912	3,255
Rajasthan	1,874	1,489	2,299	2,029	181	2,311	219	3,233	926	5,859
Chandigarh	—	—	2	47	41	2,979	4	91	53	2,999
Delhi	30	1,482	26	296	13	2,620	34	526	360	13,338
North-Eastern Region	**131**	**106**	**210**	**475**	**1**	**832**	**1**	**632**	**31,872**	**1,073**
	(0.3)	(0.2)	(0.4)	(0.6)	—	(0.7)	—	—	(9.9)	(0.9)
Assam	124	104	201	472	1	832	1	632	20,020	572
Manipur	1	1	1	1	—	—	—	—	2425	93
Meghalaya	6	1	4	1	—	—	—	—	—	—
Nagaland	—	—	3	1	—	—	—	—	2	1
Tripura	—	—	1	—	—	—	—	—	9425	407
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Eastern Region	**15,099**	**5,627**	**14,446**	**7,954**	**488**	**5,055**	**450**	**4,126**	**82,327**	**9,862**
	(31.8)	(10.5)	(27.9)	(10.5)	(0.7)	(4.3)	(0.6)	(3.9)	(25.5)	(8.5)
Bihar	6,460	2,083	6,089	2,307	58	331	60	383	1,009	491
Orissa	1,228	956	1,125	1,322	215	1,819	152	1,201	22,158	2,741
Sikkim	—	—	1	1	—	—	—	—	—	—
West Bengal	7,411	2,588	7,231	4,324	215	2,905	238	2,542	59,159	6,608
Andaman & Nicobar	—	—	—	—	—	—	—	—	1	22
Central Region	**8,064**	**6,387**	**9,184**	**8,394**	**45,879**	**11,711**	**45,756**	**10,114**	**51,087**	**9,175**
	(17.0)	(11.9)	(17.7)	(11.1)	(69.4)	(10.0)	(63.7)	(9.6)	(15.8)	(7.9)
Madhya Pradesh	1,524	1,429	1,531	2,772	45,734	11,071	45,646	9,514	4,186	2,629
Uttar Pradesh	6,540	4,958	7,653	5,622	145	640	110	600	46,901	6,546
Western Region	**4,286**	**5,744**	**5,286**	**10,582**	**1,236**	**31,309**	**12,648**	**35,516**	**29,462**	**31,701**
	(9.0)	(10.7)	(10.2)	(14.0)	(1.9)	(26.9)	(17.6)	(33.6)	(9.1)	(27.2)
Gujarat	581	2,464	402	2,611	390	7,674	11,815	7,487	16,353	9,915
Maharashtra	3,675	3,197	4,866	6,962	844	23,632	829	28,025	13,078	21,768
Goa	30	83	18	1,009	2	3	4	4	31	18
Daman and Diu	—	—	—	—	—	—	—	—	—	—
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Southern Region	**15,821**	**28,171**	**18,179**	**40,713**	**18,113**	**58,174**	**12,588**	**50,137**	**112,224**	**32,208**
	(33.3)	(52.5)	(35.1)	(53.9)	(27.4)	(49.9)	(17.5)	(47.4)	(34.8)	(27.7)
Andhra Pradesh	7,090	4,800	6,784	5,931	1,839	24,778	2,440	25,828	75,389	14,400
Karnataka	3,104	5,345	5,554	5,980	4,072	16,102	3,980	10,385	32,574	12,329
Kerala	1,118	1,184	2,018	5,754	10,862	5,904	5,661	4,623	984	1,938
Tamil Nadu	4,485	16,815	3,802	23,014	1,340	11,390	507	9,301	3,246	3,534
Pondicherry	24	27	21	34	—	—	—	—	31	7
Lakshadweep	—	—	—	—	—	—	—	—	—	—
All India	**47,534**	**53,608**	**51,817**	**75,580**	**66,093**	**116,528**	**71,852**	**105,834**	**322,431**	**116,413**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS etc.
2. Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 16: STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE – 1995-96 (Concld.)

(Amount in Rs. lakh)

	As on the last Friday of March									
Region/State/ Union Territory	Other types of indirect finance		Direct finance to farmers				Total			
	1996		1995		1996		1995		1996	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**18,680**	**49,581**	**1,839,654**	**367,857**	**1,850,742**	**408,014**	**1,859,622**	**417,271**	**1,874,343**	**470,366**
	(6.5)	(26.7)	(9.3)	(17.2)	(9.5)	(17.1)	(9.2)	(17.2)	(9.5)	(17.1)
Haryana	5,956	3,764	445,361	89,957	364,014	84,141	451,179	96,219	370,623	90,448
Himachal Pradesh	1,685	1,129	94,196	8,881	91,925	9,484	94,245	9,557	93,621	10,622
Jammu & Kashmir	6,779	6,230	36,635	4,601	36,093	5,048	43,609	6,541	42,888	11,292
Punjab	2,843	5,765	601,211	147,158	608,138	165,507	604,860	154,617	612,638	175,255
Rajasthan	872	8,251	650,275	88,817	739,816	104,597	653,256	98,476	743,206	118,110
Chandigarh	137	5,578	3,181	13,052	3,082	16,448	3,275	19,030	3,225	22,164
Delhi	408	18,864	8,795	15,391	7,674	22,789	9,198	32,831	8,142	42,475
North-Eastern Region	**23,252**	**1,390**	**347,611**	**30,426**	**355,092**	**31,722**	**379,615**	**32,437**	**378,555**	**34,219**
	(8.0)	(0.7)	(1.7)	(1.4)	(1.8)	(1.3)	(1.9)	(1.3)	(1.9)	(1.2)
Assam	13,155	806	199,996	20,027	207,613	21,289	220,141	21,535	220,970	23,199
Manipur	2,419	71	17,262	1,539	15,353	1,431	19,688	1,633	17,773	1,503
Meghalaya	1	2	24,121	1,310	22,931	1,321	24,127	1,311	22,936	1,324
Nagaland	1	—	21,314	3,189	20,217	2,971	21,316	3,190	20,221	2,972
Tripura	7,676	511	73,793	3,167	75,728	3,362	83,218	3,574	83,405	3,873
Arunachal Pradesh	—	—	8,127	846	9,653	969	8,127	846	9,653	969
Mizoram	—	—	2,998	348	3,597	379	2,998	348	3,597	379
Eastern Region	**68,351**	**15,724**	**3,348,990**	**221,874**	**3,307,061**	**235,979**	**3,446,904**	**242,418**	**3,390,308**	**263,783**
	(23.6)	(8.5)	(16.9)	(10.4)	(17.0)	(9.9)	(17.0)	(10.0)	(17.1)	(9.6)
Bihar	1,276	3,173	1,423,362	97,492	1,316,956	98,067	1,430,889	100,397	1,324,381	103,930
Orissa	19,605	4,595	889,985	47,763	909,048	53,003	913,586	53,279	929,930	60,121
Sikkim	—	—	17,716	584	18,329	571	17,716	584	18,330	572
West Bengal	47,469	7,924	1,013,639	75,697	1,059,979	84,104	1,080,424	87,798	1,114,917	98,894
Andaman & Nicobar	1	32	4,288	338	2,749	234	4,289	360	2,750	266
Central Region	**57,836**	**20,338**	**3,295,547**	**363,138**	**3,210,578**	**391,889**	**3,400,577**	**390,411**	**3,323,354**	**430,735**
	(20.0)	(10.9)	(16.6)	(17.0)	(16.5)	(16.5)	(16.7)	(16.1)	(16.8)	(15.7)
Madhya Pradesh	11,113	13,274	1,005,649	130,353	948,850	145,784	1,057,093	145,482	1,007,140	171,344
Uttar Pradesh	46,723	7,064	2,289,898	232,785	2,261,728	246,105	2,343,484	244,929	2,316,214	259,391
Western Region	**19,445**	**51,702**	**2,409,980**	**316,051**	**2,283,633**	**348,361**	**2,444,964**	**384,805**	**2,321,012**	**446,161**
	(6.7)	(27.8)	(12.1)	(14.8)	(11.8)	(14.6)	(12.0)	(15.9)	(11.7)	(16.2)
Gujarat	6,449	19,112	861,403	112,767	847,214	122,884	878,727	132,820	865,880	152,094
Maharashtra	12,949	32,529	1,529,955	199,098	1,420,538	220,212	1,547,552	247,695	1,439,182	287,728
Goa	47	61	17,063	3,981	14,509	5,006	17,126	4,085	14,578	6,080
Daman and Diu	—	—	701	90	636	121	701	90	636	121
Dadra and Nagar Haveli	—	—	858	115	736	138	858	115	736	138
Southern Region	**101,810**	**47,251**	**8,627,912**	**834,063**	**8,397,244**	**965,392**	**8,774,070**	**952,616**	**8,529,821**	**1,103,493**
	(35.2)	(25.4)	(43.4)	(39.1)	(43.3)	(40.5)	(43.2)	(39.4)	(43.0)	(40.1)
Andhra Pradesh	77,710	14,325	2,651,308	263,734	2,730,635	306,402	2,735,626	307,712	2,817,569	352,486
Karnataka	20,657	15,124	1,560,547	179,568	1,353,098	205,113	1,600,297	213,344	1,383,289	236,602
Kerala	920	2,567	1,341,697	98,342	1,252,694	113,008	1,354,661	107,368	1,261,293	125,952
Tamil Nadu	2,473	15,225	3,027,010	288,330	3,016,586	336,396	3,036,081	320,069	3,023,368	383,936
Pondicherry	33	7	46,724	4,046	43,618	4,427	46,779	4,080	43,672	4,468
Lakshadweep	17	3	626	43	613	46	626	43	630	49
All India	**289,374**	**185,986**	**19,869,694**	**2,133,409**	**19,404,350**	**2,381,357**	**20,305,752**	**2,419,958**	**19,817,393**	**2,748,757**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS etc.
2. Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 17: STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS – 1995-96

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1995		1996		1995		1996	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**362,720**	**619,522**	**363,117**	**738,015**	**1,729**	**2,684**	**1,050**	**1,332**
	(12.2)	(21.2)	(12.2)	(21.6)	(70.6)	(41.6)	(58.2)	(30.7)
Haryana	48,039	92,930	49,779	106,305	4	2	70	25
Himachal Pradesh	22,009	12,875	20,561	16,319	3	1	2	1
Jammu & Kashmir	21,351	16,765	15,748	23,149	1,589	1,575	918	1,002
Punjab	109,994	153,958	116,511	194,655	86	27	16	117
Rajasthan	109,796	70,990	107,738	91,458	35	107	—	—
Chandigarh	5,989	17,536	5,254	21,323	—	—	1	2
Delhi	45,542	254,468	47,526	284,806	12	972	43	185
North-Eastern Region	**105,953**	**31,564**	**109,563**	**35,226**	**1**	**24**	**1**	**24**
	(3.6)	(1.1)	(3.7)	(1.0)	—	(0.4)	(0.1)	(0.6)
Assam	67,472	22,486	71,151	24,474	1	24	1	24
Manipur	13,744	2,824	14,591	3,247	—	—	—	—
Meghalaya	3,053	834	4,011	849	—	—	—	—
Nagaland	5,105	2,720	5,093	3,879	—	—	—	—
Tripura	13,678	1,733	11,911	1,891	—	—	—	—
Arunachal Pradesh	1,147	432	753	290	—	—	—	—
Mizoram	1,754	535	2,053	595	—	—	—	—
Eastern Region	**1,000,499**	**312,249**	**1,000,147**	**339,970**	**62**	**532**	**35**	**599**
	(33.8)	(10.7)	(33.6)	(9.9)	(2.5)	(8.2)	(1.9)	(13.8)
Bihar	228,356	73,647	225,810	80,609	3	1	2	—
Orissa	154,210	39,549	166,135	43,801	6	403	6	384
Sikkim	746	354	803	423	—	—	—	—
West Bengal	616,548	198,396	606,792	214,891	53	128	9	127
Andaman & Nicobar	639	303	607	246	—	—	18	88
Central Region	**475,008**	**342,159**	**447,104**	**385,732**	**199**	**298**	**49**	**226**
	(16.0)	(11.7)	(15.0)	(11.3)	(8.1)	(4.6)	(2.7)	(5.2)
Madhya Pradesh	132,763	95,375	123,902	112,824	22	1	4	3
Uttar Pradesh	342,245	246,784	323,202	272,909	177	297	45	223
Western Region	**274,072**	**770,737**	**266,240**	**926,908**	**268**	**996**	**114**	**1,367**
	(9.2)	(26.4)	(8.9)	(27.1)	(10.9)	(15.4)	(6.3)	(31.5)
Gujarat	108,201	198,533	99,388	231,848	129	487	52	400
Maharashtra	160,885	561,013	162,006	682,292	139	509	25	468
Goa	4,586	9,630	4,372	9,992	—	—	37	499
Daman and Diu	332	1,276	400	2,349	—	—	—	—
Dadra and Nagar Haveli	68	285	74	428	—	—	—	—
Southern Region	**745,206**	**841,221**	**789,727**	**998,706**	**191**	**1,919**	**554**	**785**
	(25.1)	(28.8)	(26.5)	(29.2)	(7.8)	(29.7)	(30.7)	(18.1)
Andhra Pradesh	164,176	170,374	160,006	198,780	13	21	334	104
Karnataka	130,065	173,812	126,635	199,329	70	773	114	567
Kerala	218,722	114,938	251,271	137,193	100	84	95	61
Tamil Nadu	225,861	378,587	245,353	459,209	8	1,041	11	53
Pondicherry	6,330	3,427	6,403	4,045	—	—	—	—
Lakshadweep	52	83	59	149	—	—	—	—
All India	**2,963,458**	**2,917,452**	**2,975,898**	**3,424,558**	**2,450**	**6,453**	**1,803**	**4,334**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS – 1995-96 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to Road & Water Transport Operators				Total			
	1995		1996		1995		1996	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**83,674**	**51,600**	**83,397**	**55,193**	**448,123**	**673,806**	**447,564**	**794,540**
	(11.6)	(17.3)	(11.6)	(16.3)	(12.1)	(20.9)	(12.1)	(21.1)
Haryana	15,295	7,297	14,363	8,021	63,338	100,229	64,212	114,351
Himachal Pradesh	6,080	6,103	6,430	7,257	28,092	18,979	26,993	23,577
Jammu & Kashmir	4,606	5,875	4,797	6,675	27,546	24,215	21,463	30,826
Punjab	32,224	12,534	31,270	12,237	142,304	166,519	147,797	207,009
Rajasthan	15,030	9,607	15,397	10,436	124,861	80,704	123,135	101,894
Chandigarh	1,322	1,092	1,166	1,075	7,311	18,628	6,421	22,400
Delhi	9,117	9,092	9,974	9,492	54,671	264,532	57,543	294,482
North-Eastern Region	**26,822**	**11,881**	**27,829**	**12,724**	**132,776**	**43,469**	**137,393**	**47,973**
	(3.7)	(4.0)	(3.9)	(3.8)	(3.6)	(1.3)	(3.7)	(1.3)
Assam	21,396	8,061	22,624	8,697	88,869	30,571	93,776	33,195
Manipur	841	618	1,024	653	14,585	3,442	15,615	3,900
Meghalaya	611	535	584	596	3,664	1,369	4,595	1,445
Nagaland	792	933	781	819	5,897	3,653	5,874	4,698
Tripura	2,748	1,221	2,488	1,401	16,426	2,954	14,399	3,292
Arunachal Pradesh	208	306	202	356	1,355	738	955	646
Mizoram	226	207	126	203	1,980	742	2,179	797
Eastern Region	**226,138**	**46,580**	**211,223**	**51,267**	**1,226,699**	**359,361**	**1,211,405**	**391,837**
	(31.3)	(15.6)	(29.5)	(15.1)	(33.2)	(11.2)	(32.8)	(10.4)
Bihar	94,010	15,961	82,484	17,924	322,369	89,609	308,296	98,534
Orissa	26,406	9,184	29,363	10,994	180,622	49,136	195,504	55,180
Sikkim	109	66	136	87	855	420	939	510
West Bengal	105,452	21,261	99,077	22,152	722,053	219,785	705,878	237,170
Andaman & Nicobar	161	108	163	110	800	411	788	444
Central Region	**118,797**	**47,291**	**107,760**	**50,337**	**594,004**	**389,748**	**554,913**	**436,296**
	(16.4)	(15.9)	(15.0)	(14.8)	(16.1)	(12.1)	(15.0)	(11.6)
Madhya Pradesh	29,693	17,412	22,185	17,488	162,478	112,788	146,091	130,315
Uttar Pradesh	89,104	29,879	85,575	32,849	431,526	276,960	408,822	305,981
Western Region	**98,675**	**50,584**	**109,440**	**62,323**	**373,015**	**822,317**	**375,794**	**990,598**
	(13.6)	(17.0)	(15.3)	(18.4)	(10.1)	(25.5)	(10.2)	(26.3)
Gujarat	37,496	17,395	43,013	17,411	145,826	216,415	142,453	249,658
Maharashtra	57,109	29,447	62,657	40,372	218,133	590,969	224,688	723,132
Goa	3,863	3,564	3,550	4,305	8,449	13,194	7,959	14,795
Daman and Diu	132	101	151	152	464	1,377	551	2,502
Dadra and Nagar Haveli	75	77	69	83	143	362	143	511
Southern Region	**169,334**	**89,925**	**177,058**	**107,312**	**914,731**	**933,065**	**967,339**	**1,106,803**
	(23.4)	(30.2)	(24.7)	(31.6)	(24.8)	(29.0)	(26.2)	(29.4)
Andhra Pradesh	67,689	13,258	68,251	14,374	231,878	183,653	228,591	213,258
Karnataka	28,860	17,984	29,264	23,579	158,995	192,569	156,013	223,475
Kerala	41,118	33,517	41,227	36,924	259,940	148,539	292,593	174,178
Tamil Nadu	30,746	24,686	37,562	31,937	256,615	404,314	282,926	491,200
Pondicherry	860	392	683	395	7,190	3,819	7,086	4,440
Lakshadweep	61	88	71	103	113	171	130	253
All India	**723,440**	**297,861**	**716,707**	**339,156**	**3,689,348**	**3,221,766**	**3,694,408**	**3,768,048**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS – 1995-96

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March											
	Agriculture				Small Scale Industries				Setting up of Industrial Estates			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1995		1996		1995		1996		1995		1996	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. State Bank of India and its Associates	**7,741,569**	**842,253**	**7,602,170**	**928,411**	**1,386,837**	**918,630**	**1,433,506**	**1,070,983**	**82**	**102**	**10**	**416**
State Bank of India	5,670,934	601,784	5,566,657	662311	1,010,333	677,797	1,034,217	778985	—	—	—	—
State Bank of Bikaner & Jaipur	209,450	29,669	215,138	35671	51,867	32,626	49,103	45683	1	—	1	—
State Bank of Hyderabad	382,864	45,087	402,197	53910	62,646	47,261	58,609	54095	—	—	5	342
State Bank of Indore	133,703	18,372	133,975	23780	27,287	24,464	27,914	25557	1	7	—	—
State Bank of Mysore	252,790	30,027	199,852	27937	29,668	25,448	31,128	31574	4	74	4	74
State Bank of Patiala	206,324	50,525	206,836	51827	37,275	39,106	39,778	53605	—	—	—	—
State Bank of Saurashtra	156,755	22,403	161,552	25823	25,198	35,056	20,333	41942	76	21	—	—
State Bank of Travancore	728,749	44,386	715,963	47152	142,563	36,872	172,424	39541	—	—	—	—
B. Nationalised Banks	**12,099,745**	**1,490,518**	**11,741,940**	**1,701,883**	**1,497,865**	**1,644,959**	**1,465,286**	**1,886,398**	**659**	**2,969**	**794**	**2,432**
Allahabad Bank	433,690	60,942	425,554	60199	149,900	64,001	143,086	64778	3	450	—	—
Andhra Bank	359,990	37,466	384,079	43353	25,012	24,463	25,950	31776	—	—	—	—
Bank of Baroda	1,039,615	182,852	1,052,142	205469	98,268	210,400	98,508	218374	34	159	28	189
Bank of India	978,421	134,004	924,302	159982	99,471	148,194	93,435	173107	23	11	—	—
Bank of Maharashtra	317,693	41,724	284,574	49387	23,863	38,977	22,754	43504	118	26	4	19
Canara Bank	1,253,773	161,955	1,240,211	198179	93,591	162,789	93,066	196405	11	348	8	184
Central Bank of India	1,218,845	95,110	1,140,555	101807	145,181	126,914	146,528	150913	—	—	—	—
Corporation Bank	134,801	17,191	129,575	20071	13,147	32,095	12,655	43141	23	2	29	87
Dena Bank	294,520	35,228	281,001	43878	54,999	30,101	56,998	63860	16	55	16	32
Indian Bank	1,115,482	108,744	971,068	115419	48,326	98,419	40,708	111967	17	73	7	59
Indian Overseas Bank	951,588	68,562	935,221	92457	42,134	84,028	40,891	96609	2	139	2	139
Oriental Bank of Commerce	166,451	67,633	149,463	82645	15,223	60,807	16,719	80570	13	198	11	92
Punjab National Bank	1,178,492	163,907	1,140,726	174490	237,235	209,832	217,715	223834	9	169	10	124
Punjab & Sind Bank	128,793	33,236	122,211	42104	24,129	49,996	23,410	57028	1	463	—	—
Syndicate Bank	508,856	58,607	522,964	68390	55,926	57,139	52,522	57722	369	184	660	829
Union Bank of India	607,926	99,522	617,864	117794	69,464	114,100	69,950	135115	—	—	—	—
United Bank of India	567,515	41,852	597,465	43582	207,644	54,188	217,042	57407	18	658	18	656
UCO Bank	574,271	46,860	574,271	46860	75,232	46,210	75,232	46210	1	24	1	24
Vijaya Bank	269,023	35,123	248,694	35819	19,120	32,306	18,117	34078	1	10	—	—
Public Sector Banks (A+B)	**19,841,314**	**2,332,771**	**19,344,110**	**2,630,294**	**2,884,702**	**2,563,589**	**2,898,792**	**2,957,381**	**741**	**3,071**	**804**	**2,848**

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS – 1995-96 (Concld.)

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March											
	Other Priority Sectors				Total Advances to Priority Sectors				Outstanding Bank Credit		Priority Sector Advances as percentage of total Bank credit	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1995		1996		1995		1996		1995	1996	1995	1996
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
A. State Bank of India and its Associates	**3,264,405**	**332,243**	**3,549,394**	**395,226**	**12,392,893**	**2,093,228**	**12,585,080**	**2,395,035**	**5,751,877**	**7,553,908**	**36.4**	**31.7**
State Bank of India	2,232,752	223,804	2,476,943	260,550	8,914,019	1,503,385	9,077,817	1,701,846	4,161,900	5,623,400	36.1	30.3
State Bank of Bikaner & Jaipur	118,362	13,925	119,686	16,121	379,680	76,220	383,928	97,475	227,180	252,728	33.6	38.6
State Bank of Hyderabad	231,442	25,084	224,919	32,076	676,952	117,432	685,730	140,422	361,667	424,364	32.5	33.1
State Bank of Indore	70,303	9,805	72,756	12,855	231,294	52,648	234,645	62,192	131,147	154,070	40.1	40.4
State Bank of Mysore	156,330	11,783	171,907	16,174	438,792	67,332	402,891	75,759	171,058	225,877	39.4	33.5
State Bank of Patiala	76,816	13,059	82,846	17,092	320,415	102,690	329,460	122,524	289,300	330,500	35.5	37.1
State Bank of Saurashtra	56,316	7,068	44,868	7,866	238,345	64,548	226,753	75,631	166,062	181,681	38.9	41.6
State Bank of Travancore	322,084	27,715	355,469	32,493	1,193,396	108,973	1,243,856	119,187	243,563	361,288	44.7	33.0
B. Nationalised Banks	**7,862,083**	**848,531**	**7,426,777**	**974,870**	**21,460,352**	**3,986,977**	**20,634,797**	**4,565,584**	**10,785,837**	**11,842,368**	**37.0**	**38.6**
Allahabad Bank	447,348	33,491	350,220	36,536	1,030,941	158,884	918,860	161,513	456,854	492,608	34.8	32.8
Andhra Bank	230,971	13,421	261,523	21,067	615,973	75,350	671,552	96,196	260,090	276,057	29.0	34.8
Bank of Baroda	549,454	92,668	563,530	101,722	1,687,371	486,079	1,714,208	525,754	1,207,900	1,180,178	40.2	44.5
Bank of India	646,188	66,432	600,749	86,025	1,724,103	348,641	1,618,486	419,114	952,300	1,032,608	36.6	40.6
Bank of Maharashtra	272,935	26,501	221,451	31,016	614,609	107,228	528,783	123,925	280,087	307,760	38.3	40.3
Canara Bank	484,893	74,762	475,767	94,326	1,832,268	399,854	1,809,052	489,095	1,099,999	1,391,144	36.4	35.2
Central Bank of India	1,034,208	86,937	975,757	94,376	2,398,234	308,961	2,262,840	347,096	891,751	947,879	34.6	36.6
Corporation Bank	99,196	17,013	98,246	23,376	247,167	66,301	240,505	86,674	207,032	239,855	32.0	36.1
Dena Bank	234,970	27,857	208,963	31,222	584,505	93,241	546,978	138,992	316,061	376,012	29.5	37.0
Indian Bank	465,728	48,419	367,630	52,130	1,629,553	255,655	1,379,413	279,574	632,695	682,503	40.4	41.0
Indian Overseas Bank	486,057	26,258	486,229	29,330	1,479,781	178,987	1,462,343	218,535	448,200	500,440	39.9	43.7
Oriental Bank of Commerce	103,391	16,477	103,551	17,828	285,078	145,115	269,744	181,135	360,483	447,130	40.3	40.5
Punjab National Bank	812,683	82,215	723,400	88,840	2,228,419	456,123	2,081,851	487,287	1,187,281	1,280,438	38.4	38.1
Punjab & Sind Bank	96,460	21,706	88,946	29,783	249,383	105,401	234,567	128,915	294,988	318,995	35.7	40.4
Syndicate Bank	360,827	35,245	359,435	41,444	925,978	151,175	935,581	168,385	458,421	529,534	33.0	31.8
Union Bank of India	358,685	53,663	364,943	63,173	1,036,075	267,285	1,052,757	316,081	699,577	810,472	38.2	39.0
United Bank of India	412,940	48,927	437,146	50,760	1,188,117	145,625	1,251,671	152,405	348,224	363,320	41.8	41.9
UCO Bank	589,026	50,331	589,026	50,331	1,238,530	143,425	1,238,530	143,424	429,053	429,053	33.4	33.4
Vijaya Bank	176,123	26,208	150,265	31,587	464,267	93,647	417,076	101,484	254,841	236,382	36.7	42.9
Public Sector Banks (A+B)	**11,126,488**	**1,180,774**	**10,976,171**	**1,370,096**	**33,853,245**	**6,080,205**	**33,219,877**	**6,960,619**	**16,537,714**	**19,396,275**	**36.8**	**35.9**

— : Nil or Negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' – 1995-96

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March													
	Small Road & Water Transport Operators		Retail Trade				Small Business				Professional and Self-employed			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1996		1995		1996		1995		1996		1995		1996	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A. State Bank of India and its Associates	**159013**	**85,940**	**1,647,098**	**119,764**	**1507567**	**118,510**	**954,475**	**63,952**	**1,385,758**	**100,879**	**337,911**	**35,391**	**330,509**	**43,375**
State Bank of India	106,673	61,711	1,158,361	81,214	987,963	71,755	652,473	38,924	1,077,518	68,369	174,748	23,630	168,381	27,448
State Bank of Bikaner & Jaipur	2,108	1,804	51,983	6,139	50,146	6,576	54,330	4,988	58,480	6,159	2,530	427	2,463	590
State Bank of Hyderabad	16,115	3,683	103,574	7,853	96,107	11,567	93,379	7,670	97,197	11,200	13,301	2,409	11,087	2,431
State Bank of Indore	1,630	1,681	49,126	4,689	50,252	5,987	14,706	1,675	15,559	2,332	4,910	884	5,018	1,046
State Bank of Mysore	3,151	1,675	109,192	6,659	139,459	7,154	24,851	1,845	18,501	2,122	18,795	1,443	9,744	4,473
State Bank of Patiala	11,460	3,951	52,459	4,344	55,288	6,515	5,975	912	6,385	2,171	5,573	980	6,507	1,439
State Bank of Saurashtra	1,911	1,550	16,252	1,390	11,527	1,717	32,416	2,503	23,878	2,885	4,357	653	4,568	882
State Bank of Travancore	15,965	9,884	106,151	7,476	116,825	7,237	76,345	5,435	88,240	5,642	113,697	4,965	122,741	5,065
B. Nationalised Banks	**520,144**	**197,556**	**2,975,454**	**269,509**	**2,847,111**	**302,505**	**2,461,678**	**165,963**	**2,304,878**	**182,146**	**1,648,635**	**130,111**	**1,535,515**	**146,941**
Allahabad Bank	22,012	4,917	207,067	16,588	202,900	18,921	104,066	5,281	67,579	5,649	61,010	4,257	53,046	4,706
Andhra Bank	29,784	4,794	108,459	2,832	109,021	5,762	43,335	2,033	56,849	3,954	44,971	2,454	61,410	4,165
Bank of Baroda	46,736	20,974	161,450	18,611	163,006	20,193	236,209	20,397	243,700	22,129	88,363	10,497	90,705	12,203
Bank of India	43,622	18,725	241,502	25,999	218,686	30,276	180,014	9,565	160,742	11,373	170,171	11,265	145,718	14,044
Bank of Maharashtra	12,560	7,266	114,822	8,997	93,600	10,250	88,872	5,783	68,798	6,573	54,092	4,445	43,724	4,688
Canara Bank	27,198	23,343	215,292	20,292	209,711	26,062	105,083	7,974	100,715	10,381	112,712	9,164	105,423	11,621
Central Bank of India	76,528	16,522	353,568	25,415	332,914	27,104	342,707	17,849	320,859	19,683	246,785	17,617	232,515	19,540
Corporation Bank	7,669	7,975	37,399	4,025	36,195	4,302	33,022	2,143	32,546	2,774	19,087	2,994	19,202	4,196
Dena Bank	11,328	5,427	57,302	6,911	52,512	7,469	105,776	7,867	96,923	8,502	47,431	4,586	43,450	4,918
Indian Bank	18,560	5,592	198,284	18,982	159,774	19,828	126,048	11,673	107,824	10,786	114,087	8,263	73,451	8,518
Indian Overseas Bank	17,542	4,521	192,914	7,256	193,676	6,758	143,053	6,227	144,381	6,251	126,363	5,689	125,629	5,579
Oriental Bank of Commerce	6,748	5,076	38,514	3,964	39,979	4,549	30,895	2,167	33,145	3,180	8,799	1,218	7,818	1,449
Punjab National Bank	46,897	16,230	279,673	28,228	259,207	30,466	362,541	24,168	315,953	25,023	99,239	9,739	84,704	10,003
Punjab & Sind Bank	9,500	7,368	44,952	7,268	40,154	9,017	35,071	5,056	32,071	5,889	4,945	1,235	5,566	1,769
Syndicate Bank	12,560	5,580	149,388	13,539	154,256	15,939	83,271	5,941	85,280	6,812	89,730	6,351	86,344	6,892
Union Bank of India	21,990	13,836	158,974	20,669	161,931	24,601	65,828	6,114	68,355	6,769	108,942	8,797	106,693	10,243
United Bank of India	63,806	15,076	146,301	18,410	156,289	19,034	110,663	7,610	116,387	7,943	79,026	7,950	83,674	8,181
UCO Bank	40,353	10,716	219,179	15,394	219,179	15,394	187,336	11,804	187,336	11,804	133,968	9,359	133,968	9,359
Vijaya Bank	4,751	3,619	50,414	6,128	44,121	6,581	77,888	6,310	65,435	6,671	38,914	4,230	32,475	4,865
Public Sector Banks (A+B)	**679,157**	**283,495**	**4,622,552**	**389,273**	**4,354,678**	**421,016**	**3,416,153**	**229,916**	**3,690,636**	**283,026**	**1,986,546**	**165,502**	**1,866,024**	**190,316**

Notes : @ Indicates total housing loans under priority sectors.

Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.

— : Nil or Negligible.

Source : Half yearly return on Advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' – 1995-96 (Concld.)

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March															
	Educational Loan				Pure Consumption Loan				Housing Loans for weaker section & SCs/STs@				SSC/Agency for onlending to weaker section #			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1995		1996		1995		1996		1995		1996		1995		1996	
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
A. State Bank of India and its Associates	**20,282**	**2,666**	**21,103**	**2,471**	**64,819**	**1,984**	**66,888**	**4,196**	**63,620**	**21,006**	**74,386**	**37,670**	**9,052**	**2,440**	**4,170**	**2,185**
State Bank of India	15,929	1,465	14,915	1,354	58,550	1,763	63,076	3,996	50,419	13,914	54,354	24,080	9,046	1,873	4,063	1,837
State Bank of Bikaner & Jaipur	275	19	225	33	545	12	471	30	6,695	1,000	5,793	930	—	—	—	—
State Bank of Hyderabad	1,175	663	1,258	423	1,252	101	271	24	1,284	2,403	2,884	2,746	2	174	—	—
State Bank of Indore	16	9	29	19	—	—	—	—	78	1,165	268	1,789	—	—	—	—
State Bank of Mysore	239	148	576	105	—	—	—	—	331	366	476	644	—	—	—	—
State Bank of Patiala	254	81	273	97	572	1	594	3	1,073	1,072	2,234	2,570	—	—	105	346
State Bank of Saurashtra	85	9	200	30	164	7	211	68	659	487	2,571	733	4	393	2	2
State Bank of Travancore	2,309	272	3,627	409	3,736	100	2,265	76	3,081	599	5,806	4,179	—	—	—	—
B. Nationalised Banks	**49,951**	**13,131**	**52,858**	**15,869**	**36,168**	**1,088**	**31,232**	**2,045**	**140,622**	**85,831**	**113,144**	**112,853**	**27,923**	**11,937**	**21,895**	**14,954**
Allahabad Bank	106	65	101	72	536	12	190	6	44,478	2,612	4,389	2,237	27	35	3	28
Andhra Bank	725	514	887	551	2,082	15	1,802	38	2,712	2,000	1,764	872	6	540	6	931
Bank of Baroda	3,157	1,260	3,329	838	2,467	77	2,876	106	10,509	19,139	13,001	25,029	2,660	211	177	250
Bank of India	3,915	961	3,940	1,128	879	88	1,199	420	12,209	4,517	26,842	10,059	50	4	—	—
Bank of Maharashtra	1,056	263	1,077	218	35	8	36	3	995	1,325	1,474	1,876	203	76	182	141
Canara Bank	22,996	6,516	25,496	8,577	222	14	244	9	5,013	13,914	6,972	14,226	59	6	8	106
Central Bank of India	2,694	315	3,257	719	948	48	1,821	478	4,310	10,305	6,513	9,767	1,006	146	1,350	563
Corporation Bank	708	172	676	182	94	4	136	20	1,736	926	1,800	1,142	20	363	22	2,784
Dena Bank	1,005	144	922	155	1,772	193	1,623	208	9,326	3,135	2,205	4,541	—	—	—	—
Indian Bank	531	343	1,157	716	1,017	17	995	124	1,305	976	3,710	4,459	6,930	2,456	2,159	2,105
Indian Overseas Bank	1,221	365	1,189	302	1,609	38	998	43	2,539	1,524	2,147	5,188	1,326	720	667	690
Oriental Bank of Commerce	88	32	284	45	21	—	35	—	5,372	482	5,634	725	12,585	3,711	9,908	2,805
Punjab National Bank	763	203	586	255	2,049	56	1,655	117	14,610	5,757	10,118	6,066	364	1,153	4,280	680
Punjab & Sind Bank	27	17	27	16	489	45	399	81	862	2,013	1,225	5,641	1	—	4	1
Syndicate Bank	7,573	1,250	6,313	1,109	8,238	194	3,963	91	10,347	3,381	9,970	4,905	313	20	749	115
Union Bank of India	1,073	307	1,221	458	284	12	183	13	3,366	6,331	4,570	7,252	—	—	—	—
United Bank of India	734	90	763	95	9,406	100	9,912	106	5,910	312	6,315	326	—	—	—	—
UCO Bank	687	96	687	96	1,971	63	1,971	63	3,170	2,548	3,170	2,548	2,362	350	2,362	350
Vijaya Bank	892	216	946	336	2,049	103	1,194	118	1,853	4,635	1,325	5,992	11	2,147	18	3,405
Public Sector Banks(A+B)	**70,233**	**15,796**	**73,961**	**18,340**	**100,987**	**3,072**	**98,120**	**6,242**	**204,242**	**106,837**	**187,530**	**150,523**	**36,975**	**14,377**	**26,065**	**17,139**

Notes : @ Indicates total housing loans under Priority Sectors.
Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors.

— : Nil or Negligible.

Source : Half yearly return on Advances to priority sectors.

TABLE 20: LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL-SCALE INDUSTRIES – 1995-96

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March															
	Loans and advances to small-scale sector				Loans for setting up of Industrial Estates				Term loans to small-scale Industries				Loans and advances to artisans, village and cottage Industries			
	1995		1996		1995		1996		1995		1996		1995		1996	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank and its Associates	**1,386,837**	**918,630**	**1,433,506**	**1,070,983**	**82**	**102**	**10**	**416**	**660,908**	**171,792**	**664,187**	**211,996**	**306,111**	**26,661**	**314,575**	**44,583**
State Bank of India	1,010,333	677,797	1,034,217	778,985	—	—	—	—	486,287	125,247	478,931	151,673	250,660	14,392	265,896	27,812
State Bank of Bikaner & Jaipur	51,867	32,626	49,103	45,683	1	—	1	—	34,800	5,377	34,681	6,508	2,689	186	2,211	232
State Bank of Hyderabad	62,646	47,261	58,609	54,095	—	—	5	342	22,367	5,846	25,643	8,648	10,083	1,492	7,917	5,801
State Bank of Indore	27,287	24,464	27,914	25,557	1	7	—	—	18,044	3,551	17,664	3,832	6,904	272	7,160	425
State Bank of Mysore	29,668	25,448	31,128	31,574	4	74	4	74	11,613	4,763	9,331	5,491	3,833	233	3,743	231
State Bank of Patiala	37,275	39,106	39,778	53,605	—	—	—	—	21,406	11,762	22,355	16,441	13,005	8,685	10,947	8,348
State Bank of Saurashtra	25,198	35,056	20,333	41,942	76	21	—	—	15,453	5,531	13,569	6,263	8,754	528	5,338	530
State Bank of Travancore	142,563	36,872	172,424	39,541	—	—	—	—	50,938	9,716	62,013	13,141	10,183	874	11,363	1,204
B. Nationalised Banks	**1,497,866**	**1,644,960**	**1,465,286**	**1,886,398**	**659**	**2,970**	**794**	**2,432**	**797,615**	**347,656**	**788,167**	**407,152**	**362,804**	**54,650**	**362,191**	**62,024**
Allahabad Bank	149,900	64,001	143,086	64,778	3	450	—	—	80,460	26,714	81,737	25,767	64,069	4,468	70,827	5,499
Andhra Bank	25,012	24,463	25,950	31,776	—	—	—	—	3,418	2,340	4,566	4,043	1,045	159	774	296
Bank of Baroda	98,268	210,400	98,508	218,374	34	159	28	189	46,550	41,160	47,570	41,181	38,362	9,792	41,525	9,195
Bank of India	99,471	148,194	93,435	173,107	23	11	—	—	38,375	14,974	29,671	18,672	22,866	3,499	16,090	2,075
Bank of Maharashtra	23,863	38,977	22,754	43,504	118	26	4	19	15,683	13,570	14,235	15,168	1,980	301	1,767	297
Canara Bank	93,591	162,789	93,066	196,405	11	348	8	184	52,678	40,638	52,910	50,709	23,924	3,941	24,378	5,212
Central Bank of India	145,181	126,914	146,528	150,913	—	—	—	—	43,241	26,747	53,454	31,814	16,753	2,433	13,870	921
Corporation Bank	13,149	32,095	12,655	43,141	23	2	29	87	8,197	5,364	7,851	8,803	1,056	87	977	84
Dena Bank	54,999	30,101	56,998	63,860	16	55	16	32	25,468	5,252	27,962	6,387	15,581	528	17,146	652
Indian Bank	48,326	98,419	40,708	111,967	17	73	7	59	8,012	8,420	5,000	8,323	430	74	385	36
Indian Overseas Bank	42,134	84,028	40,891	96,609	2	139	2	139	17,225	19,655	17,005	26,902	6,078	3,892	4,843	4,389
Oriental Bank of Commerce	15,223	60,807	16,719	80,570	13	198	11	92	7,609	10,653	8,845	14,297	1,515	257	1,472	254
Punjab National Bank	237,235	209,832	217,715	223,834	9	169	10	124	185,978	56,268	167,385	63,543	119,175	16,475	112,645	19,115
Punjab & Sind Bank	24,128	49,996	23,410	57,028	1	463	—	—	14,233	7,520	14,440	14,744	—	—	10,575	5,522
Syndicate Bank	55,926	57,139	52,522	57,722	369	184	660	829	24,407	12,909	22,460	12,310	9,530	2,298	8,393	2,319
Union Bank of India	69,464	114,100	69,950	135,115	—	—	—	—	39,026	16,518	41,830	25,294	25,290	4,197	24,810	4,289
United Bank of India	207,644	54,188	217,042	57,407	18	658	18	656	134,966	14,714	141,229	15,500	2,157	291	—	—
UCO Bank	75,232	46,210	75,232	46,210	1	24	1	24	39,969	17,994	39,969	17,994	6,109	1,354	6,109	1,354
Vijaya Bank	19,120	32,306	18,117	34,078	1	10	—	—	12,120	6,247	10,048	5,700	6,884	606	5,605	517
Public Sector Banks	**2,884,703**	**2,563,590**	**2,898,792**	**2,957,381**	**741**	**3,071**	**804**	**2,848**	**1,458,523**	**519,448**	**1,452,354**	**619,147**	**668,915**	**81,312**	**676,766**	**106,607**

Note : Loans & advances to Artisans, Village & Cottage Industries represent the composite loans and may not include those granted to the weaker sections.

— : Nil or negligible.

Source : Half yearly return on advances to priority sectors.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March					
	Agriculture					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	**1,850,742**	**408,013**	**23,601**	**62,352**	**1,874,343**	**470,365**
Haryana	364014	84141	6609	6307	370623	90448
Himachal Pradesh	91925	9484	1696	1137	93621	10621
Jammu & Kashmir	36093	5048	6795	6245	42888	11292
Punjab	608138	165507	4500	9748	612638	175255
Rajasthan	739816	104597	3390	13514	743206	118111
Chandigarh	3082	16448	143	5716	3225	22163
Delhi	7674	22789	468	19686	8142	42474
North Eastern Region	**373,421**	**32,291**	**23,464**	**2,497**	**396,885**	**34,788**
Arunachal Pradesh	9653	969	—	—	9653	969
Assam	207613	21289	13357	1911	220970	23200
Manipur	15353	1431	2420	71	17773	1502
Meghalaya	22931	1321	5	3	22936	1324
Mizoram	3597	379	—	—	3597	379
Nagaland	20217	2971	4	1	20221	2972
Tripura	75728	3362	7677	511	83405	3872
Sikkim	18329	571	1	1	18330	571
Eastern Region	**3,288,731**	**235,408**	**83,246**	**27,803**	**3,371,978**	**263,211**
Bihar	1316956	98067	7425	5862	1324381	103930
Orissa	909048	53003	20882	7119	929930	60122
West Bengal	1059978	84104	54938	14790	1114917	98894
Andaman & Nicobar	2749	234	1	32	2750	266
Central Region	**3,210,578**	**391,889**	**112,776**	**38,847**	**3,323,354**	**430,736**
Madhya Pradesh	948850	145784	58290	25561	1007140	171345
Uttar Pradesh	2261728	246105	54486	13286	2316214	259391
Western Region	**2,283,633**	**348,361**	**37,379**	**97,801**	**2,321,012**	**446,161**
Goa	14509	5006	69	1074	14578	6080
Gujarat	847214	122884	18666	29211	865880	152094
Maharashtra	1420538	220212	18644	67516	1439182	287728
Dadra & Nagar Haveli	736	138	—	—	736	138
Daman & Diu	636	121	—	—	636	121
Southern Region	**8,397,244**	**965,393**	**132,577**	**138,099**	**8,529,821**	**1,103,493**
Andhra Pradesh	2730635	306402	86934	46084	2817569	352485
Karnataka	1353098	205113	30191	31489	1383289	236603
Kerala	1252694	113008	8599	12944	1261293	125952
Tamil Nadu	3016586	336396	6782	47540	3023368	383936
Lakshadweep	613	46	17	3	630	49
Pondicherry	43618	4427	54	40	43672	4468
All India	**19,404,349**	**2,381,355**	**413,043**	**367,400**	**19,817,393**	**2,748,755**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Small Scale Industries		Of total SSI Advances Term Loans		Of Term Loans (SSI), Comp. Loans to Art. Vill. & Cott. Industries		Of total Adv. to SSI, Adv. to Cott. Village & Tiny Industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	**363,117**	**738,015**	**180,959**	**123,110**	**79,913**	**23,407**	**121,968**	**62,114**
Haryana	49779	106305	26913	32121	15692	10008	15965	13035
Himachal Pradesh	20561	16319	13951	3879	9599	1136	9409	2911
Jammu & Kashmir	15748	23149	5033	2963	1715	329	1109	1065
Punjab	116511	194655	52261	34363	21621	6375	30020	23220
Rajasthan	107738	91458	72126	22204	29006	4577	56908	12374
Chandigarh	5254	21323	909	4992	198	191	667	1421
Delhi	47526	284806	9766	22588	2082	791	7890	8089
North Eastern Region	**110,366**	**35,648**	**60,537**	**13,815**	**20,844**	**3,968**	**30,092**	**6,883**
Arunachal Pradesh	753	290	701	119	143	100	59	8
Assam	71151	24474	35109	9348	9561	2149	21721	5606
Manipur	14591	3247	7728	1574	3501	765	4302	850
Meghalaya	4011	849	2509	426	1642	229	519	122
Mizoram	2053	595	1530	408	1372	317	—	—
Nagaland	5093	3879	2807	902	1477	183	162	42
Tripura	11911	1891	9682	696	2863	189	3320	255
Sikkim	803	423	471	342	285	36	9	1
Eastern Region	**999,344**	**339,548**	**568,004**	**102,391**	**274,650**	**25,368**	**333,127**	**65,863**
Bihar	225810	80609	94344	29591	59689	9529	69501	21336
Orissa	166135	43801	79328	15695	54940	7765	30121	3797
West Bengal	606792	214891	393947	57002	159671	8029	233437	40694
Andaman & Nicobar	607	246	385	103	350	45	68	36
Central Region	**447,104**	**385,732**	**236,261**	**89,295**	**140,949**	**25,330**	**185,692**	**60,327**
Madhya Pradesh	123902	112824	60415	22581	35896	4650	52317	20111
Uttar Pradesh	323202	272909	175846	66713	105053	20679	133375	40216
Western Region	**266,240**	**926,908**	**114,952**	**140,857**	**41,110**	**5,646**	**38,576**	**34,015**
Goa	4372	9992	1690	2353	224	55	1139	827
Gujarat	99388	231848	49654	50503	30235	3995	8367	7561
Maharashtra	162006	682292	63446	87748	10616	1588	29068	25626
Dadra & Nagar Haveli	74	428	62	133	23	6	—	—
Daman & Diu	400	2349	100	120	12	2	2	1
Southern Region	**789,727**	**998,706**	**322,745**	**228,254**	**126,324**	**24,983**	**187,657**	**108,604**
Andhra Pradesh	160006	198780	50440	37474	20806	9672	35721	21567
Karnataka	126635	199329	51747	57233	22625	3610	69581	29978
Kerala	251271	137193	100890	43766	24500	3229	26704	13351
Tamil Nadu	245353	459209	118585	88231	57991	8237	54940	43307
Lakshadweep	59	149	33	144	33	144	36	8
Pondicherry	6403	4045	1050	1406	369	92	675	393
All India	**2,975,898**	**3,424,558**	**1,483,458**	**697,721**	**683,790**	**108,703**	**897,112**	**337,807**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Setting up of Industrial Estates		Small Road & Water Transport Operators		Retail Trade		Small Business	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	**1,050**	**1,332**	**83,397**	**55,193**	**492,588**	**69,965**	**343,526**	**35,851**
Haryana	70	25	14363	8021	88593	11516	56291	5337
Himachal Pradesh	2	1	6430	7257	32889	5709	13805	1828
Jammu & Kashmir	918	1002	4797	6675	33599	8306	9478	1453
Punjab	16	117	31270	12237	145241	18084	87412	10224
Rajasthan	—	—	15397	10436	151526	19277	128594	11596
Chandigarh	1	2	1166	1075	4090	1328	3817	696
Delhi	43	185	9974	9492	36650	5744	44129	4717
North Eastern Region	**1**	**24**	**27,965**	**12,810**	**164,752**	**18,642**	**117,252**	**10,043**
Arunachal Pradesh	—	—	202	356	854	37	580	66
Assam	1	24	22624	8697	118810	14108	72822	7046
Manipur	—	—	1024	653	6996	1117	8093	698
Meghalaya	—	—	584	596	8694	1221	5692	719
Mizoram	—	—	126	203	1997	243	1924	236
Nagaland	—	—	781	819	6073	444	1298	239
Tripura	—	—	2488	1401	19364	1184	24365	888
Sikkim	—	—	136	87	1964	287	2478	149
Eastern Region	**35**	**599**	**211,087**	**51,180**	**1,002,597**	**75,657**	**1,202,367**	**68,278**
Bihar	2	—	82484	17924	301091	31113	440834	30195
Orissa	6	384	29363	10994	313674	15297	279658	9151
West Bengal	9	127	99077	22152	386146	28986	481067	28773
Andaman & Nicobar	18	88	163	110	1686	261	808	159
Central Region	**49**	**226**	**107,760**	**50,337**	**881,823**	**95,319**	**657,085**	**51,115**
Madhya Pradesh	4	3	22185	17488	322315	35739	324850	21497
Uttar Pradesh	45	223	85575	32849	559508	59581	332235	29618
Western Region	**114**	**1,367**	**109,440**	**62,323**	**480,348**	**59,178**	**478,987**	**50,379**
Goa	37	499	3550	4305	6840	1221	7299	2087
Gujarat	52	400	43013	17411	98890	12079	179641	14456
Maharashtra	25	468	62657	40372	373948	45798	290551	33626
Dadra & Nagar Haveli	—	—	69	83	316	24	275	25
Daman & Diu	—	—	151	152	354	57	1221	185
Southern Region	**554**	**785**	**177,058**	**107,312**	**1,481,319**	**141,010**	**979,195**	**83,611**
Andhra Pradesh	334	104	68251	14374	437103	36421	307741	24931
Karnataka	114	567	29264	23579	388948	40045	169909	21352
Kerala	95	61	41227	36924	259892	28481	208899	18154
Tamil Nadu	11	53	37562	31937	384948	35079	285540	18723
Lakshadweep	—	—	71	103	161	48	105	16
Pondicherry	—	—	683	395	10267	937	7001	436
All India	**1,803**	**4,334**	**716,707**	**339,156**	**4,503,427**	**459,771**	**3,778,412**	**299,277**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Professional & Self Employed		Education		Consumption Loan		SC/ST Orgn. for onlending to other Priority Sector		SSO for SC/ST for purchase and supply of inputs	
	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	**151,027**	**23,637**	**2,787**	**876**	**10,346**	**955**	**351**	**3,687**	**186**	**739**
Haryana	26817	3660	351	133	830	85	43	614	166	15
Himachal Pradesh	7599	879	99	29	2475	245	2	—	—	—
Jammu & Kashmir	3742	865	24	10	388	43	—	—	6	—
Punjab	32505	5200	533	136	3426	442	74	234	—	—
Rajasthan	59252	6205	643	107	2828	85	7	1160	—	—
Chandigarh	1742	485	72	56	346	42	1	500	7	107
Delhi	19370	6343	1065	404	53	12	224	1179	7	616
North Eastern Region	**52,321**	**5,603**	**502**	**108**	**3,122**	**41**	**1,504**	**261**	**749**	**80**
Arunachal Pradesh	45	12	—	—	—	—	—	—	—	—
Assam	40011	4296	264	58	570	14	1475	222	586	77
Manipur	1855	329	72	13	25	—	—	—	—	—
Meghalaya	772	172	13	19	183	3	1	—	—	—
Mizoram	70	35	—	—	—	—	—	—	—	—
Nagaland	609	131	13	2	8	—	—	—	—	—
Tripura	8109	568	126	13	2336	24	28	39	163	3
Sikkim	850	59	14	2	—	—	—	—	—	—
Eastern Region	**387,119**	**32,629**	**8,671**	**618**	**40,634**	**263**	**548**	**261**	**418**	**125**
Bihar	150537	12006	550	118	1905	27	56	5	12	1
Orissa	81783	6879	7064	230	29398	137	134	7	44	13
West Bengal	154176	13665	1050	269	9330	99	357	249	323	109
Andaman & Nicobar	623	79	7	1	1	—	1	—	39	3
Central Region	**270,188**	**33,961**	**1,762**	**657**	**3,917**	**579**	**209**	**2,233**	**9,850**	**2,754**
Madhya Pradesh	105656	12570	524	158	1163	359	100	147	4	45
Uttar Pradesh	164532	21391	1238	499	2754	221	109	2086	9846	2709
Western Region	**296,629**	**38,699**	**12,338**	**2,919**	**16,898**	**2,289**	**4,863**	**4,912**	**48**	**19**
Goa	7034	897	137	51	19	1	1	1	—	—
Gujarat	106522	11725	2956	601	8006	1085	4443	425	—	—
Maharashtra	182854	26019	9245	2267	8873	1202	419	4486	48	19
Dadra & Nagar Haveli	75	6	—	—	—	—	—	—	—	—
Daman & Diu	144	52	—	—	—	—	—	—	—	—
Southern Region	**780,618**	**73,276**	**48,916**	**13,613**	**27,375**	**3,175**	**6,690**	**3020**	**732**	**1,867**
Andhra Pradesh	179912	15762	8452	3379	4637	197	1175	1614	244	1755
Karnataka	140619	19363	16849	4788	10062	1718	2135	361	347	73
Kerala	226460	16346	8597	1418	4548	781	2120	63	54	23
Tamil Nadu	227626	21379	14806	3990	7943	477	1250	979	87	15
Lakshadweep	80	5	1	—	—	—	—	—	—	—
Pondicherry	5921	421	211	37	185	3	10	3	—	—
All India	**1,937,902**	**207,804**	**74,976**	**18,790**	**102,292**	**7,301**	**14,165**	**14,373**	**11,983**	**5,583**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March: Housing Loans (Direct Finance) No. of Accounts	Housing Loans (Direct Finance) Amount Outstanding	Housing Loans (Indirect Finance) No. of Accounts	Housing Loans (Indirect Finance) Amount Outstanding	Total Housing Loans No. of Accounts	Total Housing Loans Amount Outstanding	Total Advances to Other Priority Sectors No. of Accounts	Total Advances to Other Priority Sectors Amount Outstanding
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Northern Region	**55,105**	**10,590**	**3,598**	**25,058**	**58,703**	**35,648**	**1,142,911**	**226,549**
Haryana	5622	1725	420	69	6042	1793	193496	31175
Himachal Pradesh	793	537	18	—	811	537	64110	16484
Jammu & Kashmir	182	179	7	98	189	277	52223	17630
Punjab	8230	2234	321	504	8551	2737	309012	49295
Rajasthan	30067	3649	2334	3326	32401	6975	390648	55843
Chandigarh	1106	279	5	67	1111	347	12352	4635
Delhi	9105	1988	493	20994	9598	22981	121070	51488
North Eastern Region	**1,087**	**271**	**1**	**—**	**1,088**	**272**	**369,255**	**47,858**
Arunachal Pradesh	16	1	—	—	16	1	1697	472
Assam	451	179	1	—	452	179	257614	34696
Manipur	29	16	—	—	29	16	18094	2827
Meghalaya	34	37	—	—	34	37	15973	2766
Mizoram	1	2	—	—	1	2	4118	719
Nagaland	89	6	—	—	89	6	8871	1643
Tripura	466	29	—	—	466	29	57445	4149
Sikkim	1	—	—	—	1	—	5443	585
Eastern Region	**9,605**	**9,887**	**70**	**581**	**9,675**	**10,468**	**2,863,116**	**239,480**
Bihar	1407	1312	26	17	1433	1329	978902	92717
Orissa	1507	5801	37	563	1544	6364	742662	49072
West Bengal	6470	2765	2	1	6472	2766	1137998	97067
Andaman & Nicobar	221	8	5	—	226	9	3554	623
Central Region	**21,368**	**7,259**	**18,496**	**17,598**	**39,864**	**24,857**	**1,972,458**	**261,813**
Madhya Pradesh	2927	1922	312	1174	3239	3095	780036	91098
Uttar Pradesh	18441	5337	18184	16425	36625	21762	1192422	170715
Western Region	**25,526**	**22,348**	**5,362**	**15,150**	**30,888**	**37,498**	**1,430,439**	**258,216**
Goa	1163	504	1	—	1164	504	26044	9067
Gujarat	11379	3851	4722	5013	16101	8864	459572	66648
Maharashtra	12984	17993	639	10137	13623	28130	942218	181918
Dadra & Nagar Haveli	—	—	—	—	—	—	735	138
Daman & Diu	—	—	—	—	—	—	1870	446
Southern Region	**51,234**	**39,563**	**27350**	**31,983**	**78,584**	**71,546**	**3,580,487**	**498,430**
Andhra Pradesh	14039	12106	18688	11091	32727	23197	1040242	121630
Karnataka	9216	7308	5387	16845	14603	24153	772736	135431
Kerala	21067	12706	2228	1113	23295	13819	775092	116010
Tamil Nadu	6682	7358	1046	2933	7728	10291	967490	122870
Lakshadweep	6	—	1	—	7	—	425	173
Pondicherry	224	85	—	—	224	85	24502	2316
All India	**163,925**	**89,918**	**54,877**	**90,371**	**218,802**	**180,289**	**11,358,666**	**1,532,345**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21A: SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS – 1996 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Export Credit (Preshipment and Postshipment) by foreign banks						Total Advances under Priority Sector	
	SSI Sector		Non SSI Sector		Total Export Credit			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Northern Region	**75**	**5,553**	**235**	**66,077**	**310**	**71,630**	**3,381,656**	**1,502,338**
Haryana	6	67	16	5938	22	6005	613984	233891
Himachal Pradesh	—	—	—	—	—	—	178294	43425
Jammu & Kashmir	—	—	—	—	—	—	111777	53073
Punjab	6	64	16	7665	22	7729	1038193	426987
Rajasthan	—	—	6	1330	6	1330	1241598	266741
Chandigarh	—	—	4	824	4	824	20836	48947
Delhi	63	5422	193	50321	256	55743	176974	429274
North Eastern Region	**—**	**—**	**4**	**2,970**	**4**	**2,970**	**876,511**	**121,289**
Arunachal Pradesh	—	—	—	—	—	—	12103	1731
Assam	—	—	4	2970	4	2970	549740	85364
Manipur	—	—	—	—	—	—	50458	7576
Meghalaya	—	—	—	—	—	—	42920	4939
Mizoram	—	—	—	—	—	—	9768	1693
Nagaland	—	—	—	—	—	—	34185	8494
Tripura	—	—	—	—	—	—	152761	9913
Sikkim	—	—	—	—	—	—	24576	1578
Eastern Region	**21**	**4,142**	**185**	**35,445**	**206**	**39,587**	**7,234,658**	**878,282**
Bihar	—	—	—	—	—	—	2529095	277256
Orissa	—	—	—	—	—	—	1838733	153380
West Bengal	21	4142	185	35445	206	39587	2859901	446424
Andaman & Nicobar	—	—	—	—	—	—	6929	1222
Central Region	**14**	**632**	**28**	**8,916**	**42**	**9,548**	**5,742,993**	**1,087,423**
Madhya Pradesh	—	—	4	1169	4	1169	1911086	376439
Uttar Pradesh	14	632	24	7747	38	8378	3831907	710984
Western Region	**85**	**25,051**	**819**	**211,053**	**904**	**236,104**	**4,018,624**	**1,843,706**
Goa	—	—	2	589	2	589	45033	26226
Gujarat	2	1946	19	10313	21	12259	1424911	461302
Maharashtra	83	23105	795	199783	878	222888	2544226	1352189
Dadra & Nagar Haveli	—	—	—	—	—	—	1545	704
Daman & Diu	—	—	3	369	3	369	2909	3285
Southern Region	**7**	**1,254**	**199**	**48,671**	**206**	**49,925**	**12,900,788**	**2,650,085**
Andhra Pradesh	—	—	20	5673	20	5673	4018171	678672
Karnataka	1	95	45	16921	46	17015	2282819	588851
Kerala	—	—	13	2597	13	2597	2287764	381813
Tamil Nadu	6	1159	121	23480	127	24640	4236343	98959
Lakshadweep	—	—	—	—	—	—	1114	372
Pondicherry	—	—	—	—	—	—	74577	10828
All India	**202**	**36,632**	**1,470**	**373,133**	**1,672**	**409,764**	**34,155,230**	**8,083,124**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21B: PUBLIC SECTOR BANKS' ADVANCES UNDER PRIORITY SECTORS TO WEAKER SECTIONS – 1996

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the Last Friday of March							
	IRDP Beneficiaries		DRI Beneficiaries		Small and Marginal Farmers		Artisans, Village Cottage Industries	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**831,329**	**39,761**	**160,451**	**10,919**	**1,078,181**	**86,106**	**142,906**	**25,052**
Haryana	158,333	6,967	35,060	1,121	262,514	16,645	28,472	10,142
Himachal Pradesh	52,508	1,864	18,956	540	79,527	5,241	14,560	1,577
Jammu & Kashmir	14,686	651	1,757	40	15,332	647	1,381	247
Punjab	197,218	8,904	43,701	1,532	301,017	33,842	29,536	4,620
Rajasthan	406,194	21,286	50,809	1,623	414,658	26,392	58,062	6,761
Chandigarh	93	3	2,047	173	2,279	3,031	4,676	1,385
Delhi	2,297	86	8,121	5,890	2,854	308	6,219	320
North Eastern Region	**360,464**	**16,247**	**24,609**	**502**	**249,209**	**12,653**	**47,597**	**5,865**
Arunachal Pradesh	6,407	312	391	4	1,891	248	189	14
Assam	244,944	11,497	15,441	320	136,754	7,352	30,538	3,421
Manipur	15,789	974	1,765	30	18,073	997	6,475	1,063
Meghalaya	6,040	294	3,761	58	11,779	779	1,636	244
Mizoram	5,841	243	140	5	3,975	341	968	301
Nagaland	6,324	692	1,482	62	16,543	1,859	2,671	474
Tripura	75,119	2,235	1,629	23	60,194	1,077	5,120	348
Eastern Region	**3,432,063**	**138,672**	**293,411**	**9,529**	**2,758,920**	**123,373**	**540,078**	**31,476**
Bihar	1,516,083	67,194	108,487	2,857	1,184,031	52,998	135,220	12,660
Orissa	698,533	29,763	51,866	4,522	664,174	30,130	81,058	2,372
Sikkim	6,258	326	601	44	6,729	361	337	42
West Bengal	1,206,821	41,184	131,787	2,102	902,811	39,831	323,156	16,380
Andaman & Nicobar	4,368	205	670	4	1,175	53	307	22
Central Region	**2,110,602**	**108,520**	**238,306**	**17,701**	**2,062,385**	**127,828**	**255,528**	**33,811**
Madhya Pradesh	863,345	37,418	57,232	1,477	656,687	40,796	80,909	10,314
Uttar Pradesh	1,247,257	71,102	181,074	16,224	1,405,698	87,032	174,619	23,497
Western Region	**1,174,058**	**54,020**	**157,384**	**5,729**	**1,165,930**	**74,589**	**156,202**	**11,068**
Goa	6,202	325	3,854	106	9,321	915	1,340	196
Gujarat	346,787	16,924	50,026	2,268	372,713	23,201	45,613	5,320
Maharashtra	818,882	36,623	103,440	3,352	782,455	50,290	109,043	5,531
Dadra & Nagar Haveli	765	47	2	—	848	95	—	—
Daman & Diu	1,422	101	62	3	593	88	206	21
Southern Region	**1,803,813**	**73,262**	**563,098**	**21,977**	**5,037,580**	**357,107**	**339,619**	**32,760**
Andhra Pradesh	490,742	18,514	166,891	14,181	1,386,930	105,484	93,133	6,998
Karnataka	423,344	18,976	120,483	3,113	734,753	60,629	62,739	5,106
Kerala	148,519	4,857	127,467	1,618	867,223	57,798	95,313	13,760
Tamil Nadu	731,126	30,546	144,593	3,005	2,012,768	130,996	87,792	6,766
Lakshadweep	105	8	60	2	527	41	9	1
Pondicherry	9,977	361	3,604	58	35,379	2,159	633	129
All India	**9,712,329**	**430,482**	**1,437,259**	**66,357**	**12,352,205**	**781,656**	**1,481,930**	**140,032**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.

TABLE 21B: PUBLIC SECTOR BANKS' ADVANCES UNDER PRIORITY SECTORS TO WEAKER SECTIONS – 1996 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the Last Friday of March					
	SC/ST Beneficiary		SEPUP		Total Advances to Weaker Sections	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	**1,056,485**	**84,219**	**98,928**	**4,531**	**2,351,748**	**209,447**
Haryana	192,405	13,324	8,055	394	486,128	40,853
Himachal Pradesh	66,151	4,298	1,019	62	142,753	10,459
Jammu & Kashmir	10,973	636	1,196	96	28,769	1,903
Punjab	302,451	21,905	25,105	1,032	703,046	65,618
Rajasthan	449,604	34,846	55,157	2,700	907,990	65,402
Chandigarh	3,391	522	247	10	11,539	5,119
Delhi	31,510	8,688	8,149	237	71,523	20,093
North Eastern Region	**321,644**	**26,782**	**22,241**	**1,122**	**621,354**	**42,724**
Arunachal Pradesh	9,759	1,566	449	30	10,069	1,787
Assam	165,658	12,746	14,806	705	401,436	23,391
Manipur	20,413	2,518	2,564	132	41,845	5,783
Meghalaya	26,424	3,221	1,521	123	27,438	3,259
Mizoram	6,522	686	22	1	6,588	698
Nagaland	28,698	4,806	662	33	31,000	5,170
Tripura	64,170	1,239	2,217	98	102,978	2,636
Eastern Region	**2,295,918**	**99,608**	**142,173**	**6,828**	**5,246,597**	**225,302**
Bihar	768,012	38,879	48,185	2,685	1,900,757	92,975
Orissa	628,937	27,773	27,839	1,258	998,558	48,890
Sikkim	7,903	428	—	—	8,762	573
West Bengal	889,809	32,445	65,298	2,862	2,332,871	82,527
Andaman & Nicobar	1,257	83	851	23	5,649	337
Central Region	**1,866,046**	**123,914**	**183,991**	**9,958**	**6,544,568**	**309,355**
Madhya Pradesh	652,145	39,436	70,566	3,992	3,925,642	115,646
Uttar Pradesh	1,213,901	84,478	113,425	5,966	2,618,926	193,709
Western Region	**1,010,209**	**66,422**	**110,540**	**5,047**	**2,384,023**	**170,827**
Goa	3,456	206	630	28	23,798	2,041
Gujarat	352,411	24,325	22,639	944	717,203	57,375
Maharashtra	652,807	41,646	87,219	4,012	1,638,926	110,956
Dadra & Nagar Haveli	1,141	125	—	—	1,337	150
Daman & Diu	394	120	52	63	2,759	305
Southern Region	**2,554,968**	**165,577**	**203,885**	**9,815**	**8,528,508**	**568,649**
Andhra Pradesh	922,134	69,180	53,278	3,234	2,578,840	172,859
Karnataka	404,741	24,754	36,551	1,683	1,370,437	99,489
Kerala	311,242	18,428	35,667	1,448	1,431,325	95,435
Tamil Nadu	902,627	52,089	77,797	3,432	3,092,124	197,822
Lakshadweep	903	165	—	—	919	165
Pondicherry	13,321	961	592	18	54,863	2,879
All India	**9,105,270**	**566,522**	**761,758**	**37,301**	**25,676,798**	**1,526,304**

— : Nil or Negligible.

Source : Half yearly Return on priority sector advances.