

TABLE 22 : QUARTER-WISE OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in Rs. crore)

As on the last Friday	1969	1979	1990 @	1991 @	1992 @	1993 @	1994@*	1995@*	1996@*
March	250	1,519	8,594	9,470	11,003	15,932	18,239	25,656	31758
June	270	1,457	8,756	10,086	12,411	17,220	20,091	27,333	NA
September	274	1,462	8,178	10,119	12,614	16,447	20,178	27,323	NA
December	303	1,550	8,747	10,656	13,895	17,061	22,326	29,311	NA

Notes : 1. @ Provisional.

2. * As on the last Reporting Friday.

NA : Not available.

Source : Monetary Policy Department.

TABLE 23 : ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL RATE OF INTEREST (DRI) SCHEME – 1995

(Amount in Rs. lakh)

Bank Group / Bank	As on the last Friday of March					Percentage of Col. (3) to Col. (5)
	DRI Scheme – March 1995@				Total Bank Credit March 1994 #	
	No. of Accounts	Percent Share	Amount Outstanding	Percent Share		
(1)	(2)	(3)	(4)	(5)	(6)	
State Bank Group	585,015	30.05	15,588	22.80	4,944,597	0.32
State Bank of India	351,836	18.07	7,038	10.29	3,718,624	0.19
State Bank of Bikaner & Jaipur	21,069	1.08	1,468	2.15	194,581	0.75
State Bank of Hyderabad	49,215	2.53	2,277	3.33	263,350	0.86
State Bank of Indore	21,565	1.11	852	1.25	109,588	0.78
State Bank of Mysore	20,640	1.06	375	0.55	137,122	0.27
State Bank of Patiala	31,581	1.62	2,112	3.09	220,600	0.96
State Bank of Saurashtra	3,676	0.19	596	0.87	124,905	0.48
State Bank of Travancore	85,433	4.39	870	1.27	175,827	0.49
Nationalised Banks	1,361,750	69.95	52,715	77.20	8,920,178	0.59
Allahabad Bank	106,028	5.45	2,345	3.43	410,902	0.57
Andhra Bank	78,470	4.03	2,168	3.17	216,816	1.00
Bank of Baroda	83,497	4.29	7,099	10.38	999,775	0.71
Bank of India	93,738	4.82	4,004	5.86	837,211	0.48
Bank of Maharashtra	11,227	0.58	769	1.12	228,076	0.34
Canara Bank	194,239	9.98	5,112	7.48	871,859	0.59
Central Bank of India	127,400	6.54	2,509	3.67	714,099	0.35
Corporation Bank	12,796	0.66	373	0.55	143,166	0.26
Dena Bank	30,887	1.59	1,177	1.72	245,891	0.48
Indian Bank	99,472	5.11	3,160	4.62	529,171	0.60
Indian Overseas Bank	47,011	2.41	1,586	2.32	346,862	0.46
Oriental Bank of Commerce	29,463	1.51	2,821	4.13	263,987	1.07
Punjab National Bank	173,903	8.93	9,148	13.38	1,076,350	0.85
Punjab & Sind Bank	10,871	0.56	1,105	1.62	208,541	0.53
Syndicate Bank	30,601	1.57	2,567	3.75	420,439	0.61
Union Bank of India	31,920	1.64	3,088	4.52	514,086	0.60
United Bank of India	68,746	3.53	1,075	1.57	320,644	0.34
UCO Bank	92,784	4.77	1,457	2.13	388,603	0.37
Vijaya Bank	38,697	1.99	1,152	1.68	183,700	0.63
Public Sector Banks	1,946,765	100.00	68,303	100.00	13,864,775	0.49

Source : @ Half yearly return on Advances under D.R.I. Scheme.

Half yearly return on Advances to priority sectors.

TABLE 24 : QUARTER-WISE OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS, 1994-95 AND 1995-96

(Amount in Rs. lakh)

Bank Group	As on the last Reporting Friday								
	March 1994	June 1994	September 1994	December 1994	March 1995	June 1995	September 1995	December 1995	March 1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. SBI & its Associates	332,494	375,558	350,957	421,633	340,134	496,350	384,172	384,008	304,157
2. Nationalised Banks	660,522	736,130	656,768	820,569	871,629	1,033,015	860,893	764,116	659,017
3. Public Sector Banks (1+2)	993,016	1,111,688	1,007,725	1,242,202	1,211,763	1,529,365	1,245,065	1,148,124	963,174
4. Other Scheduled Commercial Banks	13,801	14,872	13,702	15,906	15,691	87,842	85,547	109,372	107,464
5. Foreign Banks	83,910	88,073	78,006	85,097	—	—	—	—	—
Total (3+4+5)	1,090,727	1,214,633	1,099,433	1,343,205	1,227,454	1,617,207	1,330,612	1,257,496	1,070,638

— : Nil or Negligible.

Source : Department of Economic Analysis & Policy.

TABLE 25 : TRANSACTIONS OF ALL INDIA FINANCIAL INSTITUTIONS WITH THE BANKS

(Amount in Rs. crore)

Items	As on 31st March			
	1993	1994	1995	1996
	(1)	(2)	(3)	(4)
(1) Lendings by FIs in the Notice and Call money Market @	2,836	1,727	491	1,536
(2) Borrowings by FIs from Scheduled Commercial Banks, Cooperative Banks and DFHI*	NA	NA	1,286	184
(3) Long term loans and advances by FIs to banks **	11,679	12,063	13,056	14,788

Notes : 1. @ Include IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD, SIDBI, NHB, LIC, UTI and GIC.

2. * Represents borrowing by FIs (IDBI, ICICI, IFCI, IRBI, EXIM Bank, NABARD, SIDBI and SCICI) from the term money market.

3. ** Represents refinance by EXIM Bank, NABARD, SIDBI and NHB.

NA : Not available.

Source : Financial Institutions Cell.

**TABLE 26 : OUTSTANDING BALANCES AND INFLOWS UNDER VARIOUS NRI DEPOSITS
(INCLUDING ACCRUED INTEREST)**

(US \$ Million)

Scheme	Balances		Inflows	
	March 31, 1995	March 31, 1996	1994-95	1995-96
	(1)	(2)	(3)	(4)
FCNRA	7051	4624	-2249	-2427
FCNR (B)	3054	5723	1979	2669
NR (E) RA	4590	4004	1000	-157
NR (NR) RD	2479	3544	682	1280
FC (B&O) D	—	—	-558	—
Total	17174	17895	854 *	1365

Notes : 1. (i) FCNRA : Foreign Currency Non-Resident Accounts.
(ii) FCNR (B): Foreign Currency Non-Resident Accounts (Banks).
(iii) NR (E) RA: Non-Resident (External) Rupee Accounts.
(iv) NR (NR) RD: Non-Resident (Non-Repatriable) Rupee Deposits.
(v) FCON: Foreign Currency (Ordinary) Non-Repatriable.
(vi) FC(B&O)D: Foreign Currency (Banks & Others) Deposits.

2. * Net of FCON, it would be US \$ 847 million.

3. The difference between the outstanding balances does not match with the inflow figures in case of rupee deposits because of the fluctuations in the exchange rate of the rupee during 1995-96.

— : Nil or Negligible.

Source : Reserve Bank of India Annual Report, 1995-96.

**TABLE 27: OFFICES OF SCHEDULED AND NON-SCHEDULED
COMMERCIAL BANKS IN INDIA**

Bank Group	As on 31st March					
	1991	1992	1993	1994	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8,599	8,671	8,782	8,853	8,883	8,926
Associates of State Bank of India	3,793	3,843	3,922	4,043	4,120	4,193
Nationalised Banks	31,423	31,644	32,013	31,672	31,973	32,416
Regional Rural Banks	14,728	14,750	14,759	14,748	14,716	14,705
Foreign Banks	151	151	152	155	165	172
Other Scheduled Commercial Banks	4,010	4,038	4,107	4,247	4,339	4,506
Non-Scheduled Commercial Banks	36	37	37	37	38	8
Total	62,740	63,134	63,772	63,755	64,234	64,926

Notes : 1. No. of Office includes Administrative offices also.

2. Data for 1995 have been revised and data for 1996 are provisional.

Source : Master Office File (latest updated version) on commercial bank branches.

Graph 10

Graph 11

TABLE 28: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS – 1995-96

Number of Offices											
	As on 31st March 1994	Opened during 1st April 1994 to 31st March 1995					As on 31st March 1995				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	12,896	4	55	29	22	110	5,503	3,819	2,099	1,582	13,003
Nationalised Banks	31,672	13	109	125	124	371	13,886	6,396	6,206	5,485	31,973
Regional Rural Banks	14,748	1	1	2	—	4	12,478	1,853	378	7	14,716
Foreign Banks	155	—	—	—	10	10	—	3	15	147	165
Other Scheduled Commercial Banks	4,247	2	69	28	48	147	1,140	1,498	1,008	693	4,339
Non-Scheduled Commercial Banks	37	—	—	1	—	1	14	12	11	1	38
Total	63,755	20	234	185	204	643	33,021	13,581	9,717	7,915	64,234

	Number of Offices										
	As on 31st March 1995	Opened during 1st April 1995 to 31st March 1996					As on 31st March 1996				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	13003	16	47	31	25	119	5,516	3,866	2,130	1,607	13,119
Nationalised Banks	31,973	21	133	167	138	459	13,894	6,529	6,372	5,621	32,416
Regional Rural Banks	14,716	4	6	2	—	12	12,459	1,859	380	7	14,705
Foreign Banks	165	—	—	—	7	7	—	3	15	154	172
Other Scheduled Commercial Banks	4,339	1	51	44	78	174	1,141	1,549	1,046	770	4,506
Non-Scheduled Commercial Banks	38	—	—	—	1	1	3	2	2	1	8
Total	64,234	42	237	244	249	772	33,013	13,808	9,945	8,160	64,926

Note : Classification of population groups is based on 1991 Census.

— : Nil or Negligible.

Source : Master Office File on commercial bank branches (latest updated version).

TABLE 29A : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP – 1995

Total Number of Offices											
State / Union Territory	Opened during 1st April 1994 to 31st March 1995						As on 31st March 1995				
	As on 31st March 1994	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	30	—	—	—	—	—	17	13	—	—	30
Andhra Pradesh	4,904	1	14	17	11	43	2,467	1,103	894	481	4,945
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1,263	—	5	—	—	5	841	252	175	—	1,268
Bihar	4,994	—	2	8	—	10	3,525	872	604	—	5,001
Chandigarh	143	—	2	8	—	10	9	9	133	—	151
Dadra & Nagar Haveli	7	—	—	—	—	—	7	—	—	—	7
Daman & Diu	10	—	2	—	—	2	1	11	—	—	12
Delhi	1,229	—	—	—	29	29	56	15	—	1,185	1,256
Goa	273	—	9	—	—	9	154	128	—	—	282
Gujarat	3,568	2	16	8	22	48	1,574	768	441	806	3,589
Haryana	1,331	—	14	16	—	30	689	304	365	—	1,358
Himachal Pradesh	760	3	4	—	—	7	645	121	—	—	766
Jammu & Kashmir	811	—	—	1	—	1	575	78	155	—	808
Karnataka	4,505	3	14	13	26	56	2,245	968	696	649	4,558
Kerala	3,064	2	57	10	—	69	344	2,196	593	—	3,133
Lakshadweep	8	—	—	—	—	—	8	—	—	—	8
Madhya Pradesh	4,513	1	10	4	8	23	2,761	895	549	296	4,501
Maharashtra	6,045	2	12	20	51	85	2,324	1,019	830	1,899	6,072
Manipur	87	—	—	1	—	1	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	40	32	—	—	72
Orissa	2,181	—	2	3	—	5	1,617	297	272	—	2,186
Pondicherry	74	—	—	1	—	1	23	15	37	—	75
Punjab	2,265	2	15	10	8	35	1,106	546	485	161	2,298
Rajasthan	3,214	2	16	7	4	29	1,930	680	428	199	3,237
Sikkim	45	—	1	—	—	1	36	10	—	—	46
Tamil Nadu	4,615	2	24	23	29	78	1,848	1,154	961	725	4,688
Tripura	186	—	—	—	—	—	125	29	32	—	186
Uttar Pradesh	8,827	—	12	27	5	44	5,469	1,458	1,421	512	8,860
West Bengal	4,401	—	3	8	11	22	2,274	567	580	1,002	4,423
Total	63,755	20	234	185	204	643	33,021	13,581	9,717	7,915	64,234

Note : Population group classification is based on 1991 census.

— : Nil or Negligible.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 29B : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP – 1996

State / Union Territory	Total Number of Offices										
	As on 31st March 1995	Opened during 1st April 1995 to 31st March 1996					As on 31st March 1996				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	30	—	1	—	—	1	17	14	—	—	31
Andhra Pradesh	4,945	3	17	24	17	61	2,466	1,120	918	498	5,002
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1,268	—	3	2	—	5	841	255	177	—	1,273
Bihar	5,001	2	15	12	—	29	3,527	887	616	—	5,030
Chandigarh	151	—	—	13	—	13	9	9	146	—	164
Dadra & Nagar Haveli	7	—	—	—	—	—	7	—	—	—	7
Daman & Diu	12	—	1	—	—	1	1	12	—	—	13
Delhi	1,256	—	—	—	46	46	56	15	—	1,231	1,302
Goa	282	—	6	—	—	6	154	134	—	—	288
Gujarat	3,589	2	9	4	14	29	1,566	777	445	820	3,608
Haryana	1,358	2	11	21	—	34	691	315	386	—	1,392
Himachal Pradesh	766	3	3	—	—	6	647	124	—	—	771
Jammu & Kashmir	808	5	2	3	—	10	580	80	157	—	817
Karnataka	4,558	3	13	14	32	62	2,248	981	709	681	4,619
Kerala	3,133	—	29	9	—	38	344	2,225	602	—	3,171
Lakshadweep	8	1	—	—	—	1	9	—	—	—	9
Madhya Pradesh	4,501	4	9	7	5	25	2,752	904	556	301	4,513
Maharashtra	6,072	2	9	23	57	91	2,322	1,028	852	1,954	6,156
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	40	32	—	—	72
Orissa	2,186	1	2	4	—	7	1,618	299	276	—	2,193
Pondicherry	75	—	—	1	—	1	23	15	38	—	76
Punjab	2,298	4	35	21	14	74	1,110	581	506	175	2,372
Rajasthan	3,237	—	21	14	20	55	1,930	701	441	219	3,291
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4,688	—	28	24	23	75	1,847	1,182	982	747	4,758
Tripura	186	—	—	—	—	—	123	29	32	—	184
Uttar Pradesh	8,860	8	21	41	10	80	5,462	1,469	1,453	521	8,905
West Bengal	4,423	2	2	7	11	22	2,276	569	587	1,013	4,445
Total	64,234	42	237	244	249	772	33,013	13,808	9,945	8,160	64,926

Note : Population group classification is based on 1991 census.

— : Nil or Negligible.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30A: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS – 1995

Bank Group	Number of Offices									
	As on 31st March 1995					Opened during 1st April 1994 to 31st March 1995				
	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4,135	2,401	1,386	961	8,883	3	11	10	8	32
Associates of State Bank of India	1,368	1,418	713	621	4,120	1	44	19	14	78
Nationalised Banks	13,886	6,396	6,206	5,485	31,973	13	109	125	124	371
Foreign Banks	—	3	15	147	165	—	—	—	10	10
Regional Rural Banks	12,478	1,853	378	7	14,716	1	1	2	—	4
Other Scheduled Commercial Banks	1,140	1,498	1,008	693	4,339	2	69	28	48	147
Non-scheduled Commercial Banks	14	12	11	1	38	—	—	1	—	1
Total	33,021	13,581	9,717	7,915	64,234	20	234	185	204	643
	Closed during 1st April 1994 to 31st March 1995					Net increase (+) or decrease (–)				
State Bank of India	—	—	—	—	—	3	11	10	8	32
Associates of State Bank of India	—	1	—	—	1	1	43	19	14	77
Nationalised Banks	41	9	13	9	72	-28	100	112	115	299
Foreign Banks	—	—	—	—	—	—	—	—	10	10
Regional Rural Banks	34	1	—	—	35	-33	—	2	—	-31
Other Scheduled Commercial Banks	21	11	15	8	55	-19	58	13	40	92
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	1	—	1
Total	96	22	28	17	163	-76	212	157	187	480

Notes : 1. Population group classification is based on 1991 census.

2. The number of closure of offices under any population group includes conversion/merger of offices.

— : Nil or Negligible.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30B: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS – 1996

Bank Group	Number of Offices									
	As on 31st March 1996					Opened during 1st April 1995 to 31st March 1996				
	Rural	Semi-Urban	Urban	Metro-politan	Total	Rural	Semi-Urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4,144	2,412	1,400	970	8,926	12	11	14	9	46
Associates of State Bank of India	1,372	1,454	730	637	4,193	4	36	17	16	73
Nationalised Banks	13,894	6,529	6,372	5,621	32,416	21	133	167	138	459
Foreign Banks	—	3	15	154	172	—	—	—	7	7
Regional Rural Banks	12,459	1,859	380	7	14,705	4	6	2	—	12
Other Scheduled Commercial Banks	1,141	1,549	1,046	770	4,506	1	51	44	78	174
Non-scheduled Commercial Banks	3	2	2	1	8	—	—	—	1	1
Total	33,013	13,808	9,945	8,160	64,926	42	237	244	249	772
Bank Group	Closed during 1st April 1995 to 31st March 1996					Net increase (+) or decrease (–)				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	3	—	—	—	3	9	11	14	9	43
Associates of State Bank of India	—	—	—	—	—	4	36	17	16	73
Nationalised Banks	13	—	1	2	16	8	133	166	136	443
Foreign Banks	—	—	—	—	—	—	—	—	7	7
Regional Rural Banks	23	—	—	—	23	-19	6	2	—	-11
Other Scheduled Commercial Banks	—	—	6	1	7	1	51	38	77	167
Non-scheduled Commercial Banks	11	10	9	1	31	-11	-10	-9	—	-30
Total	50	10	16	4	80	-8	227	228	245	692

Notes : 1. Population group classification is based on 1991 census.

2. The number of closure of offices under any population group includes conversion/merger of offices.

— : Nil or Negligible.

Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 31A: STATE AND POPULATION GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS – 1995**

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4,666 (15.0)	5,010 (15.2)	450 (8.9)	1,753 (12.9)	37 (12.5)	1,566 (16.1)	3 (16.7)	1,545 (19.5)	5,156 (14.2)	9,874 (15.4)
Haryana	645	689	91	304	12	365	—	—	748	1,358
Himachal Pradesh	605	645	14	121	—	—	—	—	619	766
Jammu & Kashmir	494	575	22	78	2	155	—	—	518	808
Punjab	1,032	1,106	96	546	9	485	1	161	1,138	2,298
Rajasthan	1,826	1,930	212	680	13	428	1	199	2,052	3,237
Chandigarh	9	9	3	9	1	133	—	—	13	151
Delhi	55	56	12	15	—	—	1	1,185	68	1,256
North Eastern Region	1,239 (4.0)	1,317 (4.0)	118 (2.3)	354 (2.6)	8 (2.7)	273 (2.8)	—	—	1,365 (3.8)	1,944 (3.0)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	793	841	73	252	4	175	—	—	870	1,268
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	37	40	8	32	—	—	—	—	45	72
Tripura	116	125	13	29	1	32	—	—	130	186
Eastern Region	7,073 (22.8)	7,469 (22.6)	773 (15.4)	1,759 (13.0)	66 (22.4)	1,456 (15.0)	1 (5.6)	1,002 (12.7)	7,913 (21.7)	11,686 (18.2)
Bihar	3,321	3,525	399	872	15	604	—	—	3,735	5,001
Orissa	1,551	1,617	93	297	6	272	—	—	1,650	2,186
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2,154	2,274	278	567	45	580	1	1,002	2,478	4,423
Andaman & Nicobar	15	17	2	13	—	—	—	—	17	30
Central Region	7,606 (24.5)	8,230 (24.9)	800 (15.9)	2,353 (17.3)	60 (20.3)	1,970 (20.3)	4 (22.2)	808 (10.2)	8,470 (23.3)	13,361 (20.8)
Madhya Pradesh	2,487	2,761	287	895	21	549	2	296	2,797	4,501
Uttar Pradesh	5,119	5,469	513	1,458	39	1,421	2	512	5,673	8,860
Western Region	3,866 (12.5)	4,060 (12.3)	665 (13.2)	1,926 (14.2)	43 (14.6)	1,271 (13.1)	7 (38.9)	2,705 (34.2)	4,581 (12.6)	9,962 (15.5)
Goa	141	154	9	128	—	—	—	—	150	282
Gujarat	1,492	1,574	256	768	14	441	3	806	1,765	3,589
Maharashtra	2,226	2,324	398	1,019	29	830	4	1,899	2,657	6,072
Dadra & Nagar Haveli	6	7	—	—	—	—	—	—	6	7
Daman & Diu	1	1	2	11	—	—	—	—	3	12
Southern Region	6,601 (21.3)	6,935 (21.0)	2,223 (44.2)	5,436 (40.0)	81 (27.5)	3,181 (32.7)	3 (16.7)	1,855 (23.4)	8,908 (24.5)	17,407 (27.1)
Andhra Pradesh	2,356	2,467	467	1,103	34	894	1	481	2,858	4,945
Karnataka	2,143	2,245	281	968	14	696	1	649	2,439	4,558
Kerala	308	344	1,032	2,196	7	593	—	—	1,347	3,133
Tamil Nadu	1,764	1,848	438	1,154	25	961	1	725	2,228	4,688
Lakshadweep	8	8	—	—	—	—	—	—	8	8
Pondicherry	22	23	5	15	1	37	—	—	28	75
All India	31,051 (100.0)	33,021 (100.0)	5,029 (100.0)	13,581 (100.0)	295 (100.0)	9,717 (100.0)	18 (100.0)	7,915 (100.0)	36,393 (100.0)	64,234 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or Negligible.

Source : Master Office File (latest updated version) based on Proforma II and III returns from banks meant for opening of offices/branches and relocation/merger/closure of branches/offices respectively.

**TABLE 31B: STATE AND POPULATION GROUP-WISE DISTRIBUTION OF
OFFICES OF COMMERCIAL BANKS – 1996**

Region/State/ Union Territory	As on 31st March									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4,660	5,023	451	1,825	37	1,636	3	1,625	5,151	10,109
	(15.0)	(15.2)	(9.0)	(13.2)	(12.5)	(16.5)	(16.7)	(19.9)	(14.2)	(15.6)
Haryana	644	691	92	315	12	386	—	—	748	1,392
Himachal Pradesh	604	647	14	124	—	—	—	—	618	771
Jammu & Kashmir	491	580	22	80	2	157	—	—	515	817
Punjab	1,032	1,110	97	581	9	506	1	175	1,139	2,372
Rajasthan	1,825	1,930	212	701	13	441	1	219	2,051	3,291
Chandigarh	9	9	2	9	1	146	—	—	12	164
Delhi	55	56	12	15	—	—	1	1,231	68	1,302
North Eastern Region	1,237	1,315	118	357	8	275	—	—	1,363	1,947
	(4.0)	(4.0)	(2.3)	(2.6)	(2.7)	(2.8)	—	—	(3.8)	(3.0)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	793	841	73	255	4	177	—	—	870	1,273
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	37	40	8	32	—	—	—	—	45	72
Tripura	114	123	13	29	1	32	—	—	128	184
Eastern Region	7,072	7,474	775	1,779	67	1,479	1	1,013	7,915	11,745
	(22.8)	(22.6)	(15.4)	(12.9)	(22.6)	(14.9)	(5.6)	(12.4)	(21.8)	(18.1)
Bihar	3,319	3,527	401	887	16	616	—	—	3,736	5,030
Orissa	1,551	1,618	93	299	6	276	—	—	1,650	2,193
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2,155	2,276	278	569	45	587	1	1,013	2,479	4,445
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	7,575	8,214	801	2,373	60	2,009	4	822	8,440	13,418
	(24.5)	(24.9)	(15.9)	(17.2)	(20.3)	(20.2)	(22.2)	(10.1)	(23.2)	(20.7)
Madhya Pradesh	2,471	2,752	287	904	21	556	2	301	2,781	4,513
Uttar Pradesh	5,104	5,462	514	1,469	39	1,453	2	521	5,659	8,905
Western Region	3,842	4,050	665	1,951	43	1,297	7	2,774	4,557	10,072
	(12.4)	(12.3)	(13.2)	(14.1)	(14.5)	(13.0)	(38.9)	(34.0)	(12.5)	(15.5)
Goa	141	154	9	134	—	—	—	—	150	288
Gujarat	1,480	1,566	256	777	14	445	3	820	1,753	3,608
Maharashtra	2,214	2,322	398	1,028	29	852	4	1,954	2,645	6,156
Dadra & Nagar Haveli	6	7	—	—	—	—	—	—	6	7
Daman & Diu	1	1	2	12	—	—	—	—	3	13
Southern Region	6,593	6,937	2,219	5,523	81	3,249	3	1,926	8,896	17,635
	(21.3)	(21.0)	(44.1)	(40.0)	(27.4)	(32.7)	(16.7)	(23.6)	(24.5)	(27.2)
Andhra Pradesh	2,351	2,466	467	1,120	34	918	1	498	2,853	5,002
Karnataka	2,139	2,248	280	981	14	709	1	681	2,434	4,619
Kerala	307	344	1,033	2,225	7	602	—	—	1,347	3,171
Tamil Nadu	1,765	1,847	434	1,182	25	982	1	747	2,225	4,758
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	15	1	38	—	—	28	76
All India	30,979	33,013	5,029	13,808	296	9,945	18	8,160	36,322	64,926
	(100.0)	(100.0)	(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 : Master Office File (latest updated version) based on Proforma II and III returns from banks meant for opening of offices/branches and relocation/merger/closure of branches/offices respectively.

TABLE 32A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CO-OPERATIVE BANKS (CENTRAL AND STATE) – 1995-96

As on 31st March																				
Region/State/ Union Territory	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1995		1996		1995		1996		1995		1996		1995		1996		1995		1996	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	882	950	874	964	383	435	368	438	158	242	154	228	3	24	3	25	1,426	1,651	1,399	1,655
Haryana	130	169	116	177	50	61	40	69	39	71	36	60	—	—	—	—	219	301	192	306
Himachal Pradesh	91	91	94	94	9	9	9	9	1	6	1	6	1	1	1	1	102	107	105	110
Jammu & Kashmir@	6	32	6	32	41	60	41	60	13	23	13	23	—	—	—	—	60	115	60	115
Punjab	506	506	509	509	95	95	95	95	91	91	91	91	—	—	—	—	692	692	695	695
Rajasthan**	144	144	144	144	183	205	183	205	13	48	13	48	1	12	1	13	341	409	341	410
Chandigarh	—	—	—	—	5	5	—	—	1	3	—	—	—	—	—	—	6	8	—	—
Delhi	5	8	5	8	—	—	—	—	—	—	—	—	1	11	1	11	6	19	6	19
North-Eastern Region	38	66	48	83	37	94	38	54	14	32	44	71	—	—	—	—	89	192	130	208
Assam	10	23	17	27	8	51	22	30	4	15	24	33	—	—	—	—	22	89	63	90
Manipur	—	4	—	5	—	3	—	3	—	2	—	2	—	—	—	—	—	9	—	10
Meghalaya	15	15	17	17	10	11	3	3	1	6	7	14	—	—	—	—	26	32	27	34
Nagaland	—	11	—	—	—	10	—	—	—	—	—	—	—	—	—	—	—	21	—	—
Tripura	13	13	14	14	13	13	13	13	6	6	6	6	—	—	—	—	32	32	33	33
Arunachal Pradesh	—	—	—	20	—	—	—	5	—	—	—	6	—	—	—	—	—	—	—	31
Mizoram	—	—	—	—	6	6	—	—	3	3	7	10	—	—	—	—	9	9	7	10
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	423	449	363	367	292	326	318	342	198	273	235	311	5	16	5	16	918	1,064	921	1,036
Bihar	191	193	188	190	155	165	155	165	81	105	81	105	—	—	—	—	427	463	424	460
Orissa	168	168	117	117	72	96	98	112	19	35	56	73	2	2	2	2	261	301	273	304
West Bengal	58	58	58	60	65	65	65	65	98	133	98	133	3	14	3	14	224	270	224	272
Andaman & Nicobar	6	30	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6	30	—	—
Central Region	460	1,009	462	1,024	757	1,141	757	1,150	181	356	185	362	1	11	1	13	1,399	2,517	1,405	2,549
Madhya Pradesh	—	553	—	568	—	381	—	390	—	132	—	138	—	—	—	—	—	1,066	—	1096
Uttar Pradesh***	460	456	462	456	757	760	757	760	181	224	185	224	1	11	1	13	1,399	1,451	1405	1453
Western Region	5,337	3,188	5,815	3,152	447	743	493	786	59	269	68	274	11	171	23	136	5,854	4,371	6,399	4,348
Gujarat	696	702	701	701	194	226	191	219	21	41	24	49	3	53	2	53	914	1,022	918	1022
Maharashtra	4,632	2,468	5105	2433	240	499	289	549	38	228	44	225	8	118	21	83	4,918	3,313	5459	3290
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	9	18	9	18	13	18	13	18	—	—	—	—	—	—	—	—	22	36	22	36
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	632	640	660	749	983	1,067	743	806	242	441	338	552	11	118	11	160	1,868	2,266	1,734	2,249
Andhra Pradesh	231	237	283	286	205	214	174	178	54	97	77	95	2	25	2	28	492	573	536	587
Karnataka	274	272	172	251	158	168	64	74	65	135	83	165	7	38	6	37	504	613	325	527
Kerala*	7	7	85	88	330	372	212	227	14	60	59	123	—	—	—	—	351	439	356	438
Tamil Nadu	119	123	119	123	273	296	276	310	109	149	119	169	2	55	3	95	503	623	517	697
Pondicherry	1	1	1	1	17	17	17	17	—	—	—	—	—	—	—	—	18	18	18	18
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	7,772	6,302	8,222	6,339	2,899	3,806	2,717	3,576	852	1,613	1,024	1,798	31	340	43	350	11,554	12,061	12,006	12,063

Notes : 1. @ There was no census in 1991 in Jammu & Kashmir State.
2. * Including 3 regional offices of Kerala State Co-operative Banks Limited.
3. ** Including 5 regional offices of Rajasthan State Co-operative Bank & 26 head offices of Central Co-operative Banks.
4. *** Information in respect of 7 centres/offices have not been incorporated.
— : Nil or Negligible.

Source : Rural Planning and Credit Department.

**TABLE 32B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF
CO-OPPERATIVE BANKS (URBAN) – 1995-96**

Region/State/ Union Territory	As on 31st March																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1995		1996		1995		1996		1995		1996		1995		1996		1995		1996	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	3	3	3	3	32	36	37	41	32	65	35	72	1	52	2	56	68	156	77	172
Haryana	—	—	—	—	2	4	2	4	6	8	6	8	—	—	—	—	8	12	8	12
Himachal Pradesh	—	—	—	—	3	3	3	3	1	1	1	1	—	—	—	—	4	4	4	4
Jammu & Kashmir	—	—	—	—	4	4	6	6	7	7	7	7	—	—	—	—	11	11	13	13
Punjab	—	—	—	—	4	6	4	6	3	4	4	6	—	—	—	—	7	10	8	12
Rajasthan	3	3	3	3	19	19	22	22	15	45	17	50	—	—	—	—	37	67	42	75
Delhi	—	—	—	—	—	—	—	—	—	—	—	—	1	52	2	56	1	52	2	56
North-Eastern Region	1	1	1	1	6	8	6	8	6	19	7	20	—	—	—	—	13	28	14	29
Assam	—	—	—	—	3	5	3	5	2	8	2	8	—	—	—	—	5	13	5	13
Manipur	—	—	—	—	2	2	2	2	1	8	1	8	—	—	—	—	3	10	3	10
Meghalaya	1	1	1	1	1	1	1	1	1	1	1	1	—	—	—	—	3	3	3	3
Nagaland	—	—	—	—	—	—	—	—	—	—	1	1	—	—	—	—	—	—	1	1
Tripura	—	—	—	—	—	—	—	—	1	1	1	1	—	—	—	—	1	1	1	1
Mizoram	—	—	—	—	—	—	—	—	1	1	1	1	—	—	—	—	1	1	1	1
Eastern Region	3	4	3	4	49	56	58	65	24	55	28	60	2	15	2	15	78	130	91	144
Bihar	—	—	—	—	2	3	3	4	7	10	8	11	—	—	—	—	9	13	11	15
Orissa	—	—	—	—	13	13	19	19	8	21	11	25	—	—	—	—	21	34	30	44
West Bengal	3	4	3	4	34	40	36	42	9	24	9	24	2	15	2	15	48	83	50	85
Central Region	—	—	—	—	30	36	35	42	51	105	63	121	5	23	6	27	86	164	104	190
Madhya Pradesh	—	—	—	—	9	12	10	13	29	59	36	70	—	—	—	—	38	71	46	83
Uttar Pradesh	—	—	—	—	21	24	25	29	22	46	27	51	5	23	6	27	48	93	58	107
Western Region	124	127	124	127	548	829	686	1,036	91	593	137	680	12	1,017	14	1,065	775	2,566	961	2,908
Gujarat	50	50	50	50	146	214	172	306	23	176	33	191	3	177	4	185	222	617	259	732
Maharashtra	59	59	59	59	390	591	490	694	65	413	101	485	9	840	10	880	523	1,903	660	2,118
Goa	15	18	15	18	12	24	24	36	3	4	3	4	—	—	—	—	30	46	42	58
Southern Region	52	63	52	63	389	552	477	651	77	282	98	325	13	125	13	139	531	1,022	640	1,178
Andhra Pradesh	—	—	—	—	53	59	59	65	27	67	30	70	5	26	7	44	85	152	96	179
Karnataka	31	39	31	39	119	211	141	233	27	138	38	171	5	86	6	95	182	474	216	538
Kerala	13	15	13	15	85	137	131	193	4	24	7	27	—	—	—	—	102	176	151	235
Tamil Nadu	8	9	8	9	128	140	142	155	19	53	23	57	3	13	—	—	158	215	173	221
Pondicherry	—	—	—	—	4	5	4	5	—	—	—	—	—	—	—	—	4	5	4	5
All India	183	198	183	198	1,054	1,517	1,299	1,843	281	1,119	368	1,278	33	1,232	37	1,302	1,551	4,066	1,887	4,621

— : Nil or Negligible.

Source : Urban Banks Department.

**TABLE 33: POPULATION AND BANK GROUP-WISE DISTRIBUTION OF OFFICES OF
COMMERCIAL BANKS – 1995-96**

Bank Group	Rural	Semi-Urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)
<u>As on 31st March 1995</u>					
State Bank of India	4,135	2,401	1,386	961	8,883
Associates of State Bank of India	1,368	1,418	713	621	4,120
Nationalised Banks	13,886	6,396	6,206	5,485	31,973
Foreign Banks	—	3	15	147	165
Regional Rural Banks	12,478	1,853	378	7	14,716
Other Scheduled Commercial Banks	1,140	1,498	1,008	693	4,339
Non-scheduled Commercial Banks	14	12	11	1	38
Total Offices	33,021	13,581	9,717	7,915	64,234
Number of centres with banking offices	31,051	5,029	295	18	36,393
<u>As on 31st March 1996</u>					
State Bank of India	4,144	2,412	1,400	970	8,926
Associates of State Bank of India	1,372	1,454	730	637	4,193
Nationalised Banks	13,894	6,529	6,372	5,621	32,416
Foreign Banks	—	3	15	154	172
Regional Rural Banks	12,459	1,859	380	7	14,705
Other Scheduled Commercial Banks	1,141	1,549	1,046	770	4,506
Non-scheduled Commercial Banks	3	2	2	1	8
Total Offices	33,013	13,808	9,945	8,160	64,926
Number of centres with banking offices	30,979	5,029	296	18	36,322

Note : Population group classification is based on 1991 census.

— : Nil or Negligible.

Source : Master Office File (latest updated version) on commercial bank branches.

**TABLE 34: STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN CO-
OPERATIVE BANKS – 1995-96**

(Amount in Rs. lakh)

State	As on 31st March							
	Year	No. of repo- ring banks	Share Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabil- ities/Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1995	59	2,235	4,053	48,468	1,756	15,805	72,316
	1996	60	2,632	5,081	63,384	2,080	16,073	89,251
Assam	1995	8	109	2,036	4,988	138	846	8,116
	1996	7	114	1,949	5,410	151	787	8,411
Bihar	1995	1	13	9	287	—	41	350
	1996	1	15	30	343	—	32	419
Delhi	1995	13	1,244	1,615	13,996	640	1,774	19,270
	1996	15	1,485	1,862	18,344	245	3,346	25,282
Goa	1995	6	842	3,491	30,581	1,235	4,135	40,286
	1996	6	957	4,057	35,990	1,520	3,147	45,671
Gujarat	1995	279	14,094	90,204	431,366	15,354	52,202	603,220
	1996	279	16,395	105,476	543,508	18,536	67,845	751,760
Haryana	1995	8	240	220	2,477	200	766	3,903
	1996	6	111	195	1,599	172	814	2,891
Himachal Pradesh	1995	4	82	138	2,032	145	203	2,599
	1996	3	83	153	2,386	60	204	2,887
Jammu & Kashmir	1995	3	67	242	2,985	1	80	3,375
	1996	2	72	240	3,931	1	108	4,352
Karnataka	1995	197	7,415	15,040	117,886	1,592	16,470	158,403
	1996	208	9,105	18,661	146,788	6,563	20,473	201,590
Kerala	1995	55	1,620	3,053	39,484	1,089	3,020	48,266
	1996	57	1,958	3,768	48,215	1,277	3,649	58,867
Madhya Pradesh	1995	40	981	2,347	19,348	147	2,552	25,376
	1996	49	1,375	2,893	25,593	364	3,373	33,598
Maharashtra	1995	358	32,378	119,972	1,134,314	30,866	124,686	1,442,216
	1996	359	34,577	138,998	1,316,117	38,929	145,696	1,674,317
Manipur	1995	5	104	218	1,870	123	190	2,505
	1996	5	109	205	2,233	94	291	2,932
Meghalaya	1995	2	31	68	179	17	27	321
	1996	2	31	96	215	7	35	385
Mizoram	1995	1	74	13	411	447	68	1,012
	1996	1	72	20	427	460	41	1,020
Nagaland	1995							
	1996	1	5	—	10	3	—	18
Orissa	1995	13	683	1,069	12,290	174	2,336	16,551
	1996	14	862	1,749	18,406	189	2,751	23,956
Pondicherry	1995	1	61	100	907	13	99	1,181
	1996	1	75	124	1,225	—	142	1,566
Punjab	1995	5	297	253	3,650	169	352	4,721
	1996	3	345	332	5,130	44	456	6,307
Rajasthan	1995	23	1,108	1,486	15,881	180	2,418	21,073
	1996	27	1,393	1,721	20,895	109	2,213	26,331
Tamil Nadu	1995	132	4,064	8,449	71,926	3,198	7,849	95,487
	1996	132	4,554	9,181	88,294	4,202	8,430	114,661
Tripura	1995	1	23	45	215	36	31	350
	1996	1	24	50	301	36	35	446
Uttar Pradesh	1995	45	1,841	1,759	25,554	152	4,985	34,291
	1996	43	2,061	2,070	30,162	567	5,395	40,255
West Bengal	1995	41	2,512	3,238	28,986	43	10,007	44,785
	1996	44	3,224	4,208	37,610	174	11,974	57,189
Total	1995	1,300	72,119	259,117	2,010,081	57,715	250,941	2,649,972
	1996	1,326	81,637	303,116	2,416,516	75,785	297,309	3,174,364

— : Nil or Negligible.

Source : Urban Banks Department.

**TABLE 34: STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
URBAN CO-OPERATIVE BANKS – 1995-96 (Concl'd.)**

(Amount in Rs. lakh)

State	As on 31st March						
	Year	No. of repor- ting banks	Cash in hand	Balances with banks	Investments	Loans & Advances	Other Assets
	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh	1995	59	1,009	1,869	17,890	39,675	11,874
	1996	60	1,319	2,696	21,423	48,345	15,468
Assam	1995	8	101	523	2,244	3,604	1,644
	1996	7	136	527	2,418	3,626	1,704
Bihar	1995	1	3	11	—	53	282
	1996	1	2	15	38	81	283
Delhi	1995	13	232	740	8,653	8,058	1,587
	1996	15	379	981	10,419	10,686	2,816
Goa	1995	6	267	1,355	10,968	22,271	5,425
	1996	6	340	1,208	12,457	26,087	5,578
Gujarat	1995	279	7,837	25,144	184,487	320,892	64,860
	1996	279	10,420	29,880	223,993	408,074	79,392
Haryana	1995	8	35	139	1,054	2,226	449
	1996	6	33	101	1,146	1,345	266
Himachal Pradesh	1995	4	5	99	709	1,625	161
	1996	3	12	105	840	1,688	242
Jammu & Kashmir	1995	3	105	260	888	1,741	382
	1996	2	99	334	1,142	2,273	505
Karnataka	1995	197	2,323	7,243	38,150	96,336	14,350
	1996	208	3,355	8,752	48,343	120,027	21,114
Kerala	1995	55	697	2,194	12,821	28,422	4,132
	1996	57	938	2,277	14,907	36,308	4,438
Madhya Pradesh	1995	40	343	1,335	6,378	11,678	5,642
	1996	49	384	2,037	9,200	14,892	7,085
Maharashtra	1995	358	16,676	89,490	387,717	817,016	131,315
	1996	359	19,078	79,157	434,254	966,349	175,480
Manipur	1995	5	27	185	421	1,058	814
	1996	5	57	93	628	1,198	957
Meghalaya	1995	2	3	31	73	93	121
	1996	2	4	31	89	102	160
Mizoram	1995	1	7	23	155	746	82
	1996	1	9	17	141	750	103
Nagaland	1995	—	—	—	—	—	—
	1996	1	1	1	8	2	5
Orissa	1995	13	247	1,214	3,664	9,561	1,864
	1996	14	293	1,345	5,235	13,932	3,150
Pondicherry	1995	1	25	27	242	794	94
	1996	1	23	49	322	1,061	112
Punjab	1995	5	106	198	1,271	2,729	417
	1996	3	99	242	1,892	3,572	503
Rajasthan	1995	23	266	838	5,671	10,440	3,857
	1996	27	341	812	7,001	13,207	4,970
Tamil Nadu	1995	132	1,220	3,688	23,295	59,784	7,501
	1996	132	1,551	4,343	30,913	69,445	8,408
Tripura	1995	1	3	28	92	138	90
	1996	1	3	24	82	134	203
Uttar Pradesh	1995	45	319	1,743	11,070	14,762	6,397
	1996	43	437	1,372	14,494	16,965	6,987
West Bengal	1995	41	433	1,774	12,024	25,830	4,725
	1996	44	482	2,038	19,341	30,631	4,697
Total	1995	1,300	32,289	140,150	729,937	1,479,532	268,063
	1996	1,326	39,795	138,437	860,726	1,790,782	344,623

— : Nil or Negligible.

Source : Urban Banks Department.

TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Deposits					
	1995		1996		1995			1996		
	No. of reporting offices	Popula- tion per office	No. of reporting offices	Popula- tion per office	Amount (in Rs. lakh)	Percent share to total deposits	Per capita deposits (Rs.)	Amount (in Rs. lakh)	Percent share to total deposits	Per capita deposits (Rs.)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	9,596	11,852	9,738	11,923	8,367,967	22.3	7,357	9,442,087	22.2	8,132
Haryana	1,337	13,517	1,361	13,553	727,797	1.9	4,027	893,049	2.1	4,842
Himachal Pradesh	756	7,422	760	7,523	267,892	0.7	4,774	313,893	0.7	5,490
Jammu & Kashmir	792	10,739	795	10,940	349,045	0.9	4,104	403,149	0.9	4,635
Punjab	2,239	9,647	2,275	9,625	1,762,061	4.7	8,158	2,007,545	4.7	9,168
Rajasthan	3,161	15,250	3,191	15,412	1,038,248	2.8	2,154	1,201,711	2.8	2,444
Chandigarh	126	6,170	133	6,105	319,103	0.8	41,069	375,077	0.9	46,194
Delhi	1,185	9,253	1,223	9,286	3,903,823	10.4	35,602	4,247,663	10.0	37,402
North Eastern Region	1,889	18,414	1,893	18,783	604,804	1.6	1,739	688,152	1.6	1,935
Arunachal Pradesh	68	14,137	68	14,488	32,312	0.1	3,362	35,987	0.1	3,653
Assam	1,228	20,041	1,232	20,395	392,898	1.0	1,596	439,272	1.0	1,748
Manipur	85	23,892	85	24,452	17,742	—	874	23,093	0.1	1,111
Meghalaya	179	10,950	179	11,203	65,034	0.2	3,318	73,009	0.2	3,641
Mizoram	76	10,383	78	10,436	18,001	0.1	2,281	20,929	—	2,571
Nagaland	71	19,524	71	20,149	29,889	0.1	2,156	37,740	0.1	2,638
Tripura	182	16,737	180	17,309	48,928	0.1	1,607	58,122	0.1	1,866
Eastern Region	11,417	17,801	11,451	18,086	4,862,049	12.9	2,392	5,541,362	13.0	2,676
Bihar	4,924	19,274	4,934	19,644	1,509,306	4.0	1,590	1,792,166	4.2	1,849
Orissa	2,149	15,946	2,154	16,195	521,112	1.4	1,521	600,596	1.4	1,722
Sikkim	42	11,119	42	11,481	14,779	—	3,165	20,589	—	4,270
West Bengal	4,272	17,151	4,291	17,357	2,804,861	7.5	3,828	3,112,703	7.3	4,179
Andaman & Nicobar	30	10,927	30	11,323	11,992	—	3,656	15,308	—	4,506
Central Region	13,050	17,031	13,091	17,280	4,854,143	12.9	2,184	5,710,194	13.4	2,524
Madhya Pradesh	4,423	16,310	4,421	16,631	1,332,438	3.5	1,847	1,565,113	3.7	2,129
Uttar Pradesh	8,627	17,401	8,670	17,610	3,521,705	9.4	2,346	4,145,081	9.7	2,715
Western Region	9,532	13,854	9,660	13,927	10,652,740	28.3	8,067	11,779,354	27.6	8,756
Goa	269	4,733	275	4,721	274,021	0.7	21,526	312,739	0.7	24,089
Gujarat	3,488	12,791	3,512	12,924	2,346,680	6.3	5,260	2,526,528	5.9	5,566
Maharashtra	5,757	14,922	5,854	14,960	8,012,503	21.3	9,327	8,917,262	20.9	10,182
Dadra & Nagar Haveli	7	22,243	7	22,857	5,993	—	3,842	5,987	—	3,742
Daman & Diu	11	9,818	12	9,408	13,543	—	12,201	16,838	—	14,915
Southern Region	16,780	12,509	17,016	12,506	8,244,694	21.9	3,928	9,446,187	22.2	4,439
Andhra Pradesh	4,808	14,915	4,851	15,031	1,995,717	5.3	2,783	2,160,476	5.1	2,963
Karnataka	4,395	10,934	4,445	10,968	1,967,497	5.2	4,094	2,325,777	5.5	4,771
Kerala	3,018	10,241	3,073	10,195	1,704,077	4.5	5,514	1,979,283	4.6	6,318
Tamil Nadu	4,479	13,013	4,567	12,884	2,516,121	6.7	4,317	2,905,234	6.8	4,937
Lakshadweep	8	7,188	8	7,363	2,023	—	3,488	2,478	—	4,207
Pondicherry	72	12,249	72	12,500	59,259	0.2	6,719	72,939	0.2	8,104
All India	62,264	14,711	62,849	14,834	37,586,397	100.0	4,103	42,607,336	100.0	4,570

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

— : Nil or Negligible.

Source : Basic Statistical Return – 7.

TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA – 1995-96 (Concl'd.)

Region/State/ Union Territory	As on the last Friday of March									
	Offices				Credit					
	1995		1996		1995			1996		
	No. of reporting offices	Popula- tion per office	No. of reporting offices	Popula- tion per office	Amount (in Rs. lakh)	Percent share to total credit	Per capita credit (Rs.)	Amount (in Rs. lakh)	Percent share to total credit	Per capita credit (Rs.)
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	9,596	11,852	9,738	11,923	5,049,769	22.7	4,440	5,741,597	21.8	4,945
Haryana	1,337	13,517	1,361	13,553	339,929	1.5	1,881	410,782	1.6	2,227
Himachal Pradesh	756	7,422	760	7,523	70,578	0.3	1,258	81,004	0.3	1,417
Jammu & Kashmir	792	10,739	795	10,940	149,366	0.7	1,756	154,012	0.6	1,771
Punjab	2,239	9,647	2,275	9,625	730,085	3.3	3,380	840,690	3.2	3,839
Rajasthan	3,161	15,250	3,191	15,412	477,205	2.1	990	560,187	2.1	1,139
Chandigarh	126	6,170	133	6,105	369,477	1.7	47,552	520,455	2.0	64,098
Delhi	1,185	9,253	1,223	9,286	2,913,129	13.1	26,568	3,174,467	12.0	27,952
North Eastern Region	1,889	18,414	1,893	18,783	209,016	0.9	601	237,461	0.9	668
Arunachal Pradesh	68	14,137	68	14,488	3,646	—	379	3,743	—	380
Assam	1,228	20,041	1,232	20,395	149,487	0.7	607	172,613	0.7	687
Manipur	85	23,892	85	24,452	9,865	—	486	12,406	—	597
Meghalaya	179	10,950	179	11,203	10,302	—	526	10,505	—	524
Mizoram	76	10,383	78	10,436	2,765	—	350	3,385	—	416
Nagaland	71	19,524	71	20,149	10,567	0.1	762	10,348	—	723
Tripura	182	16,737	180	17,309	22,383	0.1	735	24,461	0.1	785
Eastern Region	11,417	17,801	11,451	18,086	2,313,893	10.4	1,139	2,643,984	10.0	1,277
Bihar	4,924	19,274	4,934	19,644	501,233	2.3	528	573,159	2.2	591
Orissa	2,149	15,946	2,154	16,195	282,066	1.3	823	329,182	1.2	944
Sikkim	42	11,119	42	11,481	3,591	—	769	3,968	—	823
West Bengal	4,272	17,151	4,291	17,357	1,524,871	6.8	2,081	1,735,155	6.6	2,330
Andaman & Nicobar	30	10,927	30	11,323	2,132	—	650	2,520	—	742
Central Region	13,050	17,031	13,091	17,280	1,943,734	8.7	875	2,312,919	8.8	1,022
Madhya Pradesh	4,423	16,310	4,421	16,631	710,541	3.2	985	893,428	3.4	1,215
Uttar Pradesh	8,627	17,401	8,670	17,610	1,233,193	5.5	821	1,419,491	5.4	930
Western Region	9,532	13,854	9,660	13,927	6,804,111	30.6	5,152	8,180,527	31.0	6,081
Goa	269	4,733	275	4,721	72,672	0.3	5,709	84,192	0.3	6,485
Gujarat	3,488	12,791	3,512	12,924	1,093,807	4.9	2,452	1,339,306	5.1	2,951
Maharashtra	5,757	14,922	5,854	14,960	5,634,735	25.3	6,559	6,751,864	25.6	7,710
Dadra & Nagar Haveli	7	22,243	7	22,857	929	—	596	1,240	—	775
Daman & Diu	11	9,818	12	9,408	1,967	—	1,772	3,925	0.0	3,477
Southern Region	16,780	12,509	17,016	12,506	5,930,135	26.7	2,825	7,236,834	27.5	3,401
Andhra Pradesh	4,808	14,915	4,851	15,031	1,511,498	6.8	2,108	1,746,052	6.6	2,395
Karnataka	4,395	10,934	4,445	10,968	1,333,004	6.0	2,774	1,620,536	6.1	3,324
Kerala	3,018	10,241	3,073	10,195	765,885	3.4	2,478	898,457	3.4	2,868
Tamil Nadu	4,479	13,013	4,567	12,884	2,293,494	10.3	3,935	2,940,978	11.2	4,998
Lakshadweep	8	7,188	8	7,363	200	—	345	237	—	402
Pondicherry	72	12,249	72	12,500	26,053	0.1	2,954	30,574	0.1	3,397
All India	62,264	14,711	62,849	14,834	22,250,656	100.0	2,429	26,353,322	100.0	2,827

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

— : Nil or Negligible.

Source : Basic Statistical Return – 7.

TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS – 1995-96

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	State Bank of India and its Associates				Nationalised Banks			
	1995		1996		1995		1996	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	2,254,537	2,283,445	2,606,189	2,354,117	5,058,097	2,084,067	5,582,954	2,514,372
	(23.4)	(31.6)	(23.0)	(28.2)	(23.6)	(18.6)	(23.5)	(19.5)
Haryana	192,743	109,057	222,431	130,535	491,539	210,429	613,040	257,323
Himachal Pradesh	103,892	29,119	120,600	31,812	147,210	37,284	172,910	44,223
Jammu & Kashmir	70,474	16,339	83,563	17,950	74,543	18,550	86,757	20,327
Punjab	485,504	224,963	550,692	259,645	1,241,174	491,224	1,413,397	564,472
Rajasthan	399,658	179,350	463,867	214,811	461,641	221,720	523,391	255,905
Chandigarh	105,906	281,471	122,629	408,098	203,195	85,302	246,233	109,459
Delhi	896,360	1,443,146	1,042,407	1,291,266	2,438,795	1,019,558	2,527,226	1,262,663
North Eastern Region	248,394	64,861	276,134	75,498	299,495	116,252	347,501	132,423
	(2.6)	(0.9)	(2.4)	(0.9)	(1.4)	(1.0)	(1.5)	(1.0)
Arunachal Pradesh	26,092	2,536	28,674	2,409	5,331	832	6,425	1,057
Assam	142,688	43,402	150,047	52,739	215,287	89,648	248,245	102,573
Manipur	7,621	2,471	9,987	2,787	9,626	7,021	12,390	9,154
Meghalaya	28,459	4,160	31,757	4,394	30,174	4,885	34,281	4,710
Mizoram	13,518	1,687	15,171	2,041	2,273	420	3,245	575
Nagaland	15,211	6,162	19,377	5,884	12,807	4,111	16,334	4,190
Tripura	14,805	4,443	21,121	5,244	23,997	9,335	26,581	10,164
Eastern Region	1,371,727	737,855	1,581,880	862,404	2,852,209	1,206,754	3,241,315	1,354,999
	(14.2)	(10.2)	(14.0)	(10.3)	(13.3)	(10.8)	(13.6)	(10.5)
Bihar	522,773	186,370	614,721	215,834	852,889	253,496	1,014,100	292,818
Orissa	209,673	117,609	244,259	141,295	260,172	132,756	295,501	150,812
Sikkim	8,525	2,393	10,107	2,499	6,254	1,198	10,482	1,468
West Bengal	624,154	430,447	704,305	501,562	1,727,504	818,208	1,914,411	908,595
Andaman & Nicobar	6,602	1,036	8,488	1,214	5,390	1,096	6,821	1,306
Central Region	1,416,822	664,366	1,702,654	835,675	2,938,501	1,069,576	3,398,102	1,236,055
	(14.7)	(9.2)	(15.0)	(10.0)	(13.7)	(9.5)	(14.3)	(9.6)
Madhya Pradesh	519,354	329,784	618,837	425,516	710,592	331,258	819,106	408,813
Uttar Pradesh	897,468	334,582	1,083,817	410,159	2,227,909	738,318	2,578,996	827,242
Western Region	1,994,772	1,548,066	2,408,315	1,844,282	6,026,906	3,877,230	6,401,232	4,317,345
	(20.7)	(21.4)	(21.3)	(22.1)	(28.2)	(34.6)	(27.0)	(33.6)
Goa	66,188	19,367	75,993	22,213	198,631	50,440	223,920	57,340
Gujarat	624,544	332,574	678,334	455,120	1,636,625	714,395	1,766,995	819,604
Maharashtra	1,292,625	1,194,279	1,640,113	1,363,764	4,183,529	3,111,344	4,401,366	3,438,420
Dadra & Nagar Haveli	1,903	261	1,789	319	4,090	669	4,198	922
Daman & Diu	9,512	1,585	12,086	2,866	4,031	382	4,753	1,059
Southern Region	2,354,273	1,934,221	2,741,129	2,369,939	4,229,902	2,849,409	4,780,160	3,309,253
	(24.4)	(26.7)	(24.2)	(28.4)	(19.8)	(25.4)	(20.1)	(25.7)
Andhra Pradesh	734,704	644,593	807,402	755,275	971,278	691,580	1,039,147	778,891
Karnataka	526,993	432,740	621,198	522,829	1,082,165	662,271	1,264,026	766,188
Kerala	585,878	279,661	680,239	319,001	646,853	237,995	713,205	285,514
Tamil Nadu	495,140	572,444	615,418	766,534	1,486,317	1,238,493	1,713,055	1,457,072
Lakshadweep	—	—	—	—	2,023	200	2,478	237
Pondicherry	11,558	4,783	16,872	6,300	41,266	18,870	48,249	21,351
All India	9,640,525	7,232,814	11,316,301	8,341,915	21,405,110	11,203,288	23,751,264	12,864,447
	(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 : Basic Statistical Return – 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS -1995-96 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1995		1996		1995		1996	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	418,744	365,772	476,201	506,501	154,462	66,118	190,423	77,160
	(14.8)	(21.8)	(15.6)	(22.3)	(14.1)	(10.6)	(14.4)	(10.8)
Haryana	—	—	—	—	38,367	18,249	47,891	20,252
Himachal Pradesh	2090	48	2,450	71	13,974	3,961	17,333	4,746
Jammu & Kashmir	4791	99	5,286	109	15,306	4,603	19,273	5,065
Punjab	7593	1,206	10,186	1,559	18,500	9,967	22,793	11,813
Rajasthan	—	—	—	—	68,315	29,338	83,133	35,284
Chandigarh	—	—	—	—	—	—	—	—
Delhi	404270	364,419	458,279	504,762	—	—	—	—
North Eastern Region	2,389	274	3,432	198	45,562	26,070	49,686	27,546
	(0.1)	—	(0.1)	(0.0)	(4.2)	(4.2)	(3.8)	(3.9)
Arunachal Pradesh	—	—	—	—	888	277	888	277
Assam	2,389	274	3,432	198	27,211	15,135	30,601	15,812
Manipur	—	—	—	—	495	374	717	465
Meghalaya	—	—	—	—	4,473	949	4,384	1,097
Mizoram	—	—	—	—	2,211	658	2,512	769
Nagaland	—	—	—	—	158	72	164	73
Tripura	—	—	—	—	10,126	8,605	10,420	9,053
Eastern Region	276,278	188,202	296,402	218,698	251,164	129,185	304,720	142,925
	(9.7)	(11.2)	(9.7)	(9.6)	(22.9)	(20.7)	(23.1)	(20.0)
Bihar	—	—	—	—	128,759	60,513	157,006	63,723
Orissa	—	—	—	—	47,571	30,993	57,535	36,523
Sikkim	—	—	—	—	—	—	—	—
West Bengal	276,278	188,202	296,402	218,698	74,834	37,679	90,179	42,679
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	9,424	2,318	11,594	1,925	379,649	173,954	463,512	200,154
	(0.3)	(0.1)	(0.4)	(0.1)	(34.7)	(27.9)	(35.2)	(28.1)
Madhya Pradesh	—	—	—	—	85,677	42,031	109,802	50,482
Uttar Pradesh	9,424	2,318	11,594	1,925	293,972	131,923	353,710	149,672
Western Region	1,964,507	934,356	2,070,003	1,222,277	55,952	33,976	71,945	44,368
	(69.3)	(55.7)	(67.8)	(53.7)	(5.1)	(5.5)	(5.5)	(6.2)
Goa	1,810	220	437	141	—	—	—	—
Gujarat	—	—	—	—	22,541	13,742	29,918	18,107
Maharashtra	1,962,697	934,136	2,069,566	1,222,136	33,411	20,234	42,027	26,261
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	163,742	185,150	194,734	325,027	208,310	193,289	237,970	221,346
	(5.8)	(11.0)	(6.4)	(14.3)	(19.0)	(31.0)	(18.1)	(31.0)
Andhra Pradesh	10,858	4,728	15,896	10,828	93,886	79,122	101,969	84,457
Karnataka	34,373	34,004	50,446	66,996	76,380	72,226	93,135	87,258
Kerala	14,649	4,433	24,549	3,766	26,074	31,391	26,597	35,264
Tamil Nadu	103,862	141,985	103,843	243,437	11,970	10,550	16,269	14,367
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	2,835,084	1,676,072	3,052,366	2,274,626	1,095,099	622,592	1,318,256	713,499
	(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 : Basic Statistical Return – 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Concl'd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1995		1996		1995		1996	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	482,126	250,367	586,320	289,446	8,367,969	5,049,769	9,442,087	5,741,596
	(18.5)	(16.5)	(18.5)	(13.4)	(22.3)	(22.7)	(22.2)	(21.8)
Haryana	5,148	2,194	9,688	2,671	727,797	339,929	893,050	410,781
Himachal Pradesh	725	165	600	153	267,892	70,578	313,893	81,005
Jammu & Kashmir	183,931	109,775	208,270	110,561	349,045	149,366	403,149	154,012
Punjab	9,289	2,726	10,476	3,201	1,762,061	730,085	2,007,544	840,690
Rajasthan	108,634	46,797	131,320	54,187	1,038,248	477,205	1,201,711	560,187
Chandigarh	10,001	2,704	6,215	2,898	319,103	369,477	375,077	520,455
Delhi	164,398	86,006	219,751	115,775	3,903,823	2,913,129	4,247,663	3,174,466
North Eastern Region	8,964	1,557	11,400	1,795	604,804	209,015	688,153	237,460
	(0.3)	(0.1)	(0.4)	(0.1)	(1.6)	(0.9)	(1.6)	(0.9)
Arunachal Pradesh	—	—	—	—	32,312	3,646	35,987	3,743
Assam	5,324	1,028	6,948	1,291	392,898	149,487	439,273	172,613
Manipur	—	—	—	—	17,742	9,865	23,094	12,406
Meghalaya	1,928	308	2,587	303	65,034	10,302	73,009	10,504
Mizoram	—	—	—	—	18,001	2,765	20,928	3,385
Nagaland	1,712	221	1,865	201	29,889	10,567	37,740	10,348
Tripura	—	—	—	—	48,928	22,383	58,122	24,461
Eastern Region	110,674	51,896	117,047	64,959	4,862,050	2,313,893	5,541,364	2,643,985
	(4.2)	(3.4)	(3.7)	(3.0)	(12.9)	(10.4)	(13.0)	(10.0)
Bihar	4,885	853	6,339	785	1,509,306	501,233	1,792,166	573,160
Orissa	3,697	708	3,301	552	521,112	282,066	600,596	329,182
Sikkim	—	—	—	—	14,779	3,591	20,589	3,967
West Bengal	102,092	50,335	107,407	63,622	2,804,861	1,524,871	3,112,704	1,735,156
Andaman & Nicobar	—	—	—	—	11,992	2,132	15,309	2,520
Central Region	109,747	33,519	134,333	39,110	4,854,143	1,943,734	5,710,195	2,312,919
	(4.2)	(2.2)	(4.2)	(1.8)	(12.9)	(8.7)	(13.4)	(8.8)
Madhya Pradesh	16,815	7,467	17,368	8,617	1,332,438	710,541	1,565,113	893,428
Uttar Pradesh	92,932	26,052	116,965	30,493	3,521,705	1,233,193	4,145,082	1,419,491
Western Region	610,605	410,483	827,860	752,255	10,652,740	6,804,110	11,779,355	8,180,527
	(23.4)	(27.1)	(26.1)	(34.8)	(28.3)	(30.6)	(27.6)	(31.0)
Goa	7,393	2,645	12,389	4,498	274,021	72,672	312,739	84,192
Gujarat	62,970	33,096	51,281	46,475	2,346,680	1,093,807	2,526,528	1,339,306
Maharashtra	540,242	374,742	764,190	701,282	8,012,503	5,634,735	8,917,262	6,751,863
Dadra & Nagar Haveli	—	—	—	—	5,993	929	5,987	1,241
Daman & Diu	—	—	—	—	13,543	1,967	16,839	3,925
Southern Region	1,288,467	768,066	1,492,195	1,011,271	8,244,694	5,930,134	9,446,188	7,236,836
	(49.4)	(50.7)	(47.1)	(46.8)	(21.9)	(26.7)	(22.2)	(27.5)
Andhra Pradesh	184,991	91,474	196,063	116,602	1,995,717	1,511,498	2,160,477	1,746,053
Karnataka	247,586	131,763	296,971	177,265	1,967,497	1,333,004	2,325,776	1,620,536
Kerala	430,623	212,405	534,693	254,912	1,704,077	765,885	1,979,283	898,457
Tamil Nadu	418,831	330,023	456,650	459,569	2,516,121	2,293,494	2,905,235	2,940,979
Lakshadweep	—	—	—	—	2,023	200	2,478	237
Pondicherry	6,436	2,401	7,818	2,923	59,259	26,053	72,939	30,574
All India	2,610,583	1,515,888	3,169,155	2,158,836	37,586,400	22,250,655	42,607,342	26,353,323
	(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 : Basic Statistical Return – 7.

**TABLE 37 : DEPOSITS, CREDIT AND NUMBER OF OFFICES OF SCHEDULED
COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION @**

(Amount in Rs. lakh)

Items	State Bank of India and its Associates	Nationalised Banks	Foreign Banks	Other Sche- duled comm- ercial Banks	Regional Rural Banks	Total
	(1)	(2)	(3)	(4)	(5)	(6)
July 1969 to June 1974						
i) No. of offices	2,257	5,770	2	661	—	8,690
ii) Deposits	1,995,132	5,281,233	8,653	472,801	—	7,757,819
iii) Credit	1,027,561	2,151,219	1,592	303,455	—	3,483,827
July 1974 to June 1979						
i) No. of offices	2,714	7,352	3	1,334	2,007	13,410
ii) Deposits	1,976,834	5,752,937	39,170	869,763	301,336	8,940,040
iii) Credit	1,514,880	2,432,755	62,830	532,196	146,589	4,689,250
July 1979 to June 1984						
i) No. of offices	2,448	5,666	6	698	6,758	15,576
ii) Deposits	1,163,456	2,235,983	210,556	350,261	628,934	4,589,190
iii) Credit	733,854	1,105,337	178,203	197,711	337,741	2,552,846
July 1984 to June 1989						
i) No. of offices	1,736	4,759	5	297	5,362	12,159
ii) Deposits	826,855	1,494,182	133,424	118,695	369,681	2,942,837
iii) Credit	592,279	1,225,079	122,723	71,866	219,709	2,231,656
July 1989 to June 1994						
i) No. of offices	1,162	2,374	10	270	388	4,204
ii) Deposits	471,773	771,985	156,098	296,284	18,198	1,714,338
iii) Credit	1,480,925	750,626	193,047	278,769	9,402	2,712,769
June 1994 to March 1996						
i) No. of offices	103	411	10	180	1	705
ii) Deposits	31,363	143,252	19,238	428,726	107	622,686
iii) Credit	47,184	259,273	45,268	392,317	59	744,101
Total						
i) No. of offices	10,420	26,332	36	3,440	14,516	54,744
ii) Deposits	6,465,413	15,679,572	567,139	2,536,530	1,318,256	26,566,910
iii) Credit	5,396,683	7,924,289	603,663	1,776,314	713,500	16,414,449

Note : @ Offices opened after June 1969 (first phase of nationalisation).

— : Nil or Negligible.

Source : Basic Statistical Return – 7.

**TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND
CREDIT OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED
AFTER NATIONALISATION @ – 1996**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	State Bank of India and its Associates			Nationalised Banks			Foreign Banks		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Northern Region	1,849	1,541,327	1,562,899	4,130	4,083,896	1,712,057	8	109,189	185,468
	(17.7)	(23.8)	(29.0)	(15.7)	(26.0)	(21.6)	(22.2)	(19.3)	(30.7)
Haryana	227	137,903	71,254	653	450,680	177,458	—	—	—
Himachal Pradesh	191	76,159	24,227	395	148,797	38,690	—	—	—
Jammu & Kashmir	116	66,629	10,477	116	71,124	15,923	—	—	—
Punjab	446	294,523	145,994	1,271	981,591	348,574	1	2,014	7
Rajasthan	586	235,194	115,392	992	412,028	189,931	—	—	—
Chandigarh	43	79,168	36,262	68	188,023	80,631	—	—	—
Delhi	240	651,751	1,159,293	635	1,831,653	860,850	7	107,175	185,461
North Eastern Region	397	168,193	41,217	752	288,649	106,108	—	—	—
	(3.8)	(2.6)	(0.8)	(2.9)	(1.8)	(1.3)	—	—	—
Arunachal Pradesh	42	28,674	2,409	7	6,425	1,057	—	—	—
Assam	164	70,868	23,078	590	204,162	79,493	—	—	—
Manipur	14	5,943	2,188	40	11,071	8,570	—	—	—
Meghalaya	83	22,368	3,633	37	25,576	3,426	—	—	—
Mizoram	24	15,171	2,041	2	3,245	575	—	—	—
Nagaland	41	14,077	4,752	19	16,334	4,190	—	—	—
Tripura	29	11,092	3,116	57	21,836	8,797	—	—	—
Eastern Region	1,918	936,766	577,525	5,052	2,358,050	900,118	2	2,688	94
	(18.4)	(14.5)	(10.7)	(19.2)	(15.0)	(11.4)	(5.6)	(0.5)	—
Bihar	805	356,468	116,303	1,971	799,715	209,975	—	—	—
Orissa	413	134,435	76,863	814	249,547	120,553	—	—	—
Sikkim	25	5,412	886	16	10,482	1,468	—	—	—
West Bengal	658	435,652	382,589	2,239	1,291,485	566,816	2	2,688	94
Andaman & Nicobar	17	4,799	884	12	6,821	1,306	—	—	—
Central Region	2,004	1,012,496	470,294	5,214	2,617,151	872,128	—	—	—
	(19.2)	(15.7)	(8.7)	(19.8)	(16.7)	(11.0)	—	—	—
Madhya Pradesh	843	375,049	258,968	1,646	632,582	296,436	—	—	—
Uttar Pradesh	1,161	637,447	211,326	3,568	1,984,569	575,692	—	—	—
Western Region	1,411	1,319,427	1,262,983	4,833	3,472,263	2,455,286	17	398,888	353,430
	(13.5)	(20.4)	(23.4)	(18.4)	(22.1)	(31.0)	(47.2)	(70.3)	(58.5)
Goa	41	20,328	5,935	136	101,481	23,221	—	—	—
Gujarat	588	328,870	288,999	1,708	1,013,889	469,222	—	—	—
Maharashtra	777	965,951	965,757	2,979	2,348,807	1,960,967	17	398,888	353,430
Dadra & Nagar Haveli	1	1,789	319	6	4,198	922	—	—	—
Daman & Diu	4	2,489	1,973	4	3,888	954	—	—	—
Southern Region	2,841	1,487,205	1,481,765	6,351	2,859,564	1,878,593	9	56,373	64,671
	(27.3)	(23.0)	(27.5)	(24.1)	(18.2)	(23.7)	(25.0)	(9.9)	(10.7)
Andhra Pradesh	1,043	440,801	482,865	1,869	748,391	490,669	1	463	3,870
Karnataka	670	349,968	348,359	1,604	753,316	463,063	4	34,706	35,246
Kerala	608	395,706	172,233	761	450,470	146,317	2	16,929	1,865
Tamil Nadu	510	292,496	475,237	2,069	878,509	768,082	2	4,275	23,690
Lakshadweep	—	—	—	8	2,478	237	—	—	—
Pondicherry	10	8,234	3,071	40	26,400	10,225	—	—	—
Total	10,420	6,465,414	5,396,683	26,332	15,679,573	7,924,290	36	567,138	603,663
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. @ Offices opened after June 1969 (first phase of nationalisation)

2. Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Basic Statistical Return - 7.

**TABLE 38 : STATE-WISE NUMBER OF OFFICES, DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER
NATIONALISATION @ – 1996 (Concl.d.)**

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	Other Scheduled Commercial Banks			Regional Rural Banks			Total		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Northern Region	564	477,310	250,399	1,960	190,423	77,160	8,511	6,402,145	3,787,983
	(16.4)	(18.8)	(14.1)	(13.5)	(14.4)	(10.8)	(15.5)	(24.1)	(23.1)
Haryana	18	9,688	2,671	292	47,891	20,252	1,190	646,162	271,635
Himachal Pradesh	2	600	153	129	17,333	4,746	717	242,889	67,816
Jammu & Kashmir	260	159,329	98,415	268	19,273	5,065	760	316,355	129,880
Punjab	17	9,074	2,552	201	22,793	11,813	1,936	1,309,995	508,940
Rajasthan	180	73,901	28,619	1,070	83,133	35,284	2,828	804,256	369,226
Chandigarh	4	6,215	2,898	—	—	—	115	273,406	119,791
Delhi	83	218,503	115,091	—	—	—	965	2,809,082	2,320,695
North Eastern Region	7	11,400	1,795	653	49,686	27,546	1,809	517,928	176,666
	(0.2)	(0.4)	(0.1)	(4.5)	(3.8)	(3.9)	(3.3)	(1.9)	(1.1)
Arunachal Pradesh	—	—	—	19	888	277	68	35,987	3,743
Assam	5	6,948	1,291	405	30,601	15,812	1,164	312,579	119,674
Manipur	—	—	—	29	717	465	83	17,731	11,223
Meghalaya	1	2,587	303	51	4,384	1,097	172	54,915	8,459
Mizoram	—	—	—	52	2,512	769	78	20,928	3,385
Nagaland	1	1,865	201	8	164	73	69	32,440	9,216
Tripura	—	—	—	89	10,420	9,053	175	43,348	20,966
Eastern Region	51	117,047	64,959	3,573	304,720	142,925	10,596	3,719,271	1,685,621
	(1.5)	(4.6)	(3.7)	(24.6)	(23.1)	(20.0)	(19.4)	(14.0)	(10.3)
Bihar	6	6,339	785	1,886	157,006	63,723	4,668	1,319,528	390,786
Orissa	3	3,301	552	821	57,535	36,523	2,051	444,818	234,491
Sikkim	—	—	—	—	—	—	41	15,894	2,354
West Bengal	42	107,407	63,622	866	90,179	42,679	3,807	1,927,411	1,055,800
Andaman & Nicobar	—	—	—	—	—	—	29	11,620	2,190
Central Region	170	87,105	26,488	4,631	463,512	200,154	12,019	4,180,264	1,569,064
	(4.9)	(3.4)	(1.5)	(31.9)	(35.2)	(28.1)	(22.0)	(15.7)	(9.6)
Madhya Pradesh	20	13,185	7,675	1,579	109,802	50,482	4,088	1,130,618	613,561
Uttar Pradesh	150	73,920	18,813	3,052	353,710	149,672	7,931	3,049,646	955,503
Western Region	465	754,132	694,237	1,016	71,945	44,368	7,742	6,016,655	4,810,304
	(13.5)	(29.7)	(39.1)	(7.0)	(5.5)	(6.2)	(14.1)	(22.6)	(29.3)
Goa	16	12,389	4,498	—	—	—	193	134,198	33,654
Gujarat	50	50,309	46,133	424	29,918	18,107	2,770	1,422,986	822,461
Maharashtra	399	691,434	643,606	592	42,027	26,261	4,764	4,447,107	3,950,021
Dadra & Nagar Haveli	—	—	—	—	—	—	7	5,987	1,241
Daman & Diu	—	—	—	—	—	—	8	6,377	2,927
Southern Region	2,183	1,089,537	738,437	2,683	237,970	221,346	14,067	5,730,649	4,384,812
	(63.5)	(43.0)	(41.6)	(18.5)	(18.1)	(31.0)	(25.7)	(21.6)	(26.7)
Andhra Pradesh	244	177,552	104,991	1,128	101,969	84,457	4,285	1,469,176	1,166,852
Karnataka	359	214,734	130,449	1,078	93,135	87,258	3,715	1,445,859	1,064,375
Kerala	832	373,453	168,706	269	26,597	35,264	2,472	1,263,155	524,385
Tamil Nadu	737	316,547	331,595	208	16,269	14,367	3,526	1,508,096	1,612,971
Lakshadweep	—	—	—	—	—	—	8	2,478	237
Pondicherry	11	7,251	2,696	—	—	—	61	41,885	15,992
Total	3,440	2,536,531	1,776,315	14,516	1,318,256	713,499	54,744	26,566,912	16,414,450
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. @ Offices opened after June 1969 (first phase of nationalisation).

2. Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Basic Statistical Return – 7.

Graph 12

Graph 13

TABLE 39 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS – 1969, 1979, 1994, 1995 & 1996

(Amount in Rs. crore)

Population Group	1969		1979		March 1994		March 1995		March 1996	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	306 (6.4)	115 (3.3)	3538 (11.3)	2016 (9.4)	47776 (15.0)	25074 (13.9)	57399 (15.3)	28183 (12.7)	61106 (14.3)	29122 (11.1)
Semi-Urban	1054 (21.8)	453 (13.1)	7079 (22.5)	3435 (16.0)	61814 (19.5)	24650 (13.7)	74224 (19.7)	28665 (12.9)	82425 (19.3)	33444 (12.7)
Urban	1279 (26.5)	756 (21.8)	7828 (24.9)	4603 (21.4)	73221 (23.0)	36685 (20.4)	88716 (23.6)	45758 (20.5)	94672 (22.2)	48716 (18.5)
Metropolitan	2183 (45.3)	2143 (61.8)	12993 (41.3)	11421 (53.2)	135106 (42.5)	93609 (52.0)	155525 (41.4)	119901 (53.9)	187870 (44.1)	152251 (57.8)
All India	4823 (100.0)	3467 (100.0)	31438 (100.0)	21476 (100.0)	317918 (100.0)	180017 (100.0)	375864 (100.0)	222507 (100.0)	426073 (100.0)	263533 (100.0)

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Return – 7.

TABLE 40: MONEY RATES
(Percent per annum)

	April 1995	May 1995	June 1995	July 1995	August 1995	Septem- ber 1995	Octo- ber 1995	Novem- ber 1995	Decem- ber 1995	January 1996	February 1996	March 1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SBI Advance Rate (1)	15.00- 15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50- 16.50	16.50	16.50	16.50	16.50
Call Money Rate (2)	10.91	13.39	14.43	11.28	10.11	12.09	20.70	34.83	16.77	14.53	17.05	28.75

Notes : (1) Relates to the SBI's prime lending rate which regulates all interest rates for the various categories and classes of advances granted by the Bank. The rate changed to 15.5 per cent effective April 24, 1995 and to 16.5 percent effective November 10, 1995.

(2) Weighted average of borrowing rates reported by selected major scheduled commercial Banks and DFHI, the weights being the amounts borrowed.

Source : Department of Economic Analysis & Policy.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	250217	240587	2144831	523204	103532	159801
State Bank of India	175,966	193595	1,628,786	390245	62,455	122089
State Bank of Bikaner & Jaipur	10,169	3575	78,176	22627	2,538	7401
State Bank of Hyderabad	22,820	22102	103,211	31399	14,361	11236
State Bank of Indore	3,019	1686	56,553	8070	4,553	4735
State Bank of Mysore	14,574	4849	144,264	28974	12,225	5791
State Bank of Patiala	6,402	3056	55,083	24157	—	—
State Bank of Saurashtra	1,776	1245	11,455	8443	265	429
State Bank of Travancore	15,491	10477	67,303	9288	7,135	8121
B. Nationalised Banks	351531	195168	6666311	1521810	236129	287254
Allahabad Bank	9,171	8647	245,763	34484	6,010	18992
Andhra Bank	35,774	12679	426,361	44120	10,117	9711
Bank of Baroda	21,633	13443	634,839	80393	21,027	35282
Bank of India	49,884	17937	585,876	73886	6,414	27488
Bank of Maharashtra	6,041	3161	155,342	31758	1,985	4411
Canara Bank	31,433	15893	688,554	252724	10,329	13152
Central Bank of India	48,379	11464	600,023	96255	36,946	40167
Corporation Bank	8,848	1946	293,051	15902	16,769	1704
Dena Bank	1,733	1439	20,177	40226	4,752	11000
Indian Bank	11,110	3010	838,919	61406	2,102	1917
Indian Overseas Bank	24,534	8121	266,995	39154	21,706	11559
Oriental Bank of Commerce	7,972	9664	95,641	27761	3,141	14390
Punjab National Bank	8,411	21245	524,912	340495	5,811	10210
Punjab & Sind Bank	1,742	7372	33,415	24655	891	14511
Syndicate Bank	21,782	9125	189,663	32587	27,324	11464
Union Bank of India	32,724	28111	394,353	152154	28,398	49541
United Bank of India	11,109	5182	330,406	50121	1,489	1151
UCO Bank	8,544	5041	325,692	100523	3,276	9351
Vijaya Bank	10,707	11689	16,329	23206	27,642	1253
Total	601748	435755	8811142	2045014	339661	447055

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	1036	219	10253	9268	2499616	924795
State Bank of India	—	—	9617	9076	1,867,207	706,470
State Bank of Bikaner & Jaipur	969	210	494	145	91,852	34,163
State Bank of Hyderabad	—	—	—	—	140,392	64,738
State Bank of Indore	—	—	—	—	64,125	14,491
State Bank of Mysore	—	—	—	—	171,063	39,613
State Bank of Patiala	—	—	35	—	61,485	27,249
State Bank of Saurashtra	67	8	—	—	13,563	10,125
State Bank of Travancore	—	—	108	47	89,929	27,947
B. Nationalised Banks	442130	91261	11502	8230	7696101	2098765
Allahabad Bank	4,401	1256	—	—	265,345	63,379
Andhra Bank	28,702	5065	—	—	500,954	71,576
Bank of Baroda	—	—	1177	2009	677,499	128,286
Bank of India	11,809	8837	960	2698	653,983	126,410
Bank of Maharashtra	2,023	1194	871	454	165,391	40,942
Canara Bank	128,515	22865	—	—	858,831	304,635
Central Bank of India	9,498	5421	1087	834	694,846	153,560
Corporation Bank	5,643	651	—	—	324,311	20,203
Dena Bank	—	—	—	—	26,662	52,666
Indian Bank	17,759	2875	—	—	869,890	69,208
Indian Overseas Bank	—	—	—	—	313,235	58,835
Oriental Bank of Commerce	—	—	1107	65	106,754	52,856
Punjab National Bank	—	—	—	—	539,134	371,950
Punjab & Sind Bank	948	5128	—	—	36,996	51,666
Syndicate Bank	224,168	30488	—	—	462,937	83,663
Union Bank of India	4,085	6513	6300	2170	459,560	240,449
United Bank of India	—	—	—	—	343,004	56,454
UCO Bank	4,579	967	—	—	342,091	115,882
Vijaya Bank	—	—	—	—	54,678	36,148
Total	443166	91480	21756	17498	10195717	3023560

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	2575	362	35013	2020	3536	599
Bank of Rajasthan	3602	3573	34660	16195	1383	2721
Bareilly Corporation Bank	265	159	6908	1440	109	87
Benaras State Bank	588	86	9600	335	736	558
Bharat Overseas Bank	949	651	11451	1311	195	161
Catholic Syrian Bank	4990	1058	76150	8251	14516	2278
City union Bank	2765	731	29819	2724	1675	1076
Dhanalakshmi Bank	2134	618	52740	2806	1378	257
Federal Bank	8442	2444	62307	8161	27983	4600
Jammu & Kashmir Bank	1191	1841	10705	3633	864	2992
Karnataka Bank	873	266	83380	4092	510	707
Karur Vysya Bank	4306	771	70785	3097	43	25
Lakshmi Vilas Bank	6573	1188	57193	2219	662	585
Lord krishna Bank	8	12	217	192	35	56
Nainital Bank	219	153	5898	1305	202	226
Nedungadi Bank	1084	407	12200	3803	3943	1428
Punjab Co-operative Bank	2	11	1623	766	47	319
Ratnakar Bank	564	305	25876	2232	990	308
Sangli Bank	8643	3161	104313	13142	1232	2250
South Indian Bank	939	216	19361	305	606	99
Tamilnad Mercantile Bank	1627	541	13726	3217	1728	1061
United Western Bank	740	72	51167	1764	2465	155
Vysya Bank	1175	1240	32784	10977	893	1778
Ganesh Bank of Kurundwad	453	80	3487	142	19	23
Development Credit Bank	156	2	147	—	1	—
Total	54863	19946	811510	94130	65751	24348

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	—	—	—	—	41,124	2,980
Bank of Rajasthan	—	—	586	264	39,645	22,811
Bareilly Corporation Bank	174	33	13	17	7,456	1,716
Benares State Bank	—	—	16	—	10,924	995
Bharat Overseas Bank	—	—	—	—	12,595	2,123
Catholic Syrian Bank	—	—	262	—	95,656	11,849
City union Bank	—	—	—	—	34,259	4,530
Dhanalakshmi Bank	—	—	6	5	56,252	3,682
Federal Bank	—	—	215	207	98,732	15,214
Jammu & Kashmir Bank	27300	8866	—	—	40,060	17,332
Karnataka Bank	7211	460	77	—	91,974	5,602
Karur Vysya Bank	3841	123	—	—	78,975	4,015
Lakshmi Vilas Bank	2480	475	—	—	66,908	4,467
Lord krishna Bank	—	—	—	—	260	259
Nainital Bank	152	34	41	17	6,471	1,741
Nedungadi Bank	—	—	—	181	17,227	5,457
Punjab Co-operative Bank	15	6	—	—	1,687	1,103
Ratnakar Bank	—	—	73	3	27,430	2,914
Sangli Bank	2543	588	296	85	116,731	19,352
South Indian Bank	—	—	7	1	20,906	626
Tamilnad Mercantile Bank	—	—	—	—	17,081	4,818
United Western Bank	—	—	—	—	54,372	1,992
Vysya Bank	4850	1194	—	—	39,702	15,188
Ganesh Bank of Kurundwad	35	3	4	2	3,994	250
Development Credit Bank	—	—	—	—	304	2
Total	48601	11783	1596	783	980725	151020

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996 (Contd.)**

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	23	3	—	—	4	20
American Express Bank	154	597	584	3510	44	624
ANZ Grindlays Bank	23913	18041	42648	63440	1578	15829
Bank of America	12	349	174	876	46	318
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	2	92	113	750	19	460
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	6	121	5	186	32	1667
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	1	6	43	440	16	502
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	84	1127	386	3877	317	3034
Oman International Bank	—	—	—	—	—	—
Sakura Bank	—	—	730	125	—	—
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	3378	25698	3256	15567	356	2433
Total	27573	46035	47939	88770	2412	24888
All Scheduled Commercial Banks	684184	501736	9670591	2227914	407824	496291

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

**TABLE 41 : UNCLAIMED DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS – 1996 (Concl'd.)**

(Amount in Rs. thousand)

Bank Name	As on 31st December					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	—	—	—	—	27	24
American Express Bank	—	—	139	12	782	4,858
ANZ Grindlays Bank	—	—	—	—	68,139	97,311
Bank of America	—	—	12	39	232	1,516
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	—	—
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	—	—	26	13	134	1,315
Banque Indosuez	—	—	—	—	—	—
Banque Nationale de Paris	8	7229	—	—	51	9,203
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	—	—	19	29	60	938
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	1	6	62	169	788	7,937
Oman International Bank	—	—	—	—	—	—
Sakura Bank	42	122	—	—	772	247
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	566	635	—	—	7,556	44,333
Foreign Banks	617	7992	258	262	78541	167681
All Scheduled Commercial Banks	492384	111255	23609	18544	11254983	3342261

— : Nil or Negligible.

Source : Department of Banking Operations and Development.

TABLE 42: OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA – 1995

Sr. No.	Name of the Country	As on 31st March
1.	Bahama	2
2.	Bahrain	1
3.	Bangladesh	1 *
4.	Belgium	2
5.	Cayman Island	1
6.	Channel Islands	1
7.	Fiji	9 +
8.	France	2
9.	Guyana	1
10.	Hongkong	7
11.	Japan	4
12.	Kenya	2
13.	Maldiv Island	1
14.	Mauritius	7 @
15.	Oman	3
16.	Pakistan	— \$
17.	Panama	1
18.	Seychelles	1
19.	Singapore	7
20.	South Korea	1
21.	Sri Lanka	6
22.	Thailand	1
23.	United Arab Emirates	6
24.	United Kingdom	25
25.	United States of America	8
26.	West Germany	1
Total		101

+ Includes two mobile offices.

@ Includes one mobile office.

- Notes :**
- The table does not include representative office opened by Indian Banks outside India.
 - The table gives the position of branches of Indian Banks as on 31 March 1995 and excludes the following :
 - 22 Offices in former East Pakistan before the formation of Bangladesh. The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged. \$(b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
 - Non- scheduled banks have no office outside the Indian Union.

Source : Department of Banking Operations and Development.

TABLE 43: CHEQUE CLEARANCES : 1990-91 TO 1995-96

(Number in lakhs)
(Amount in Rs. crore)

Centres	1990-91		1991-92		1992-93		1993-94		1994-95@		1995-96@	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Calcutta	328	104,051	396	128,250	455	138,723	453	157,629	503	200,710	435	204,398
2. Mumbai	1,253	1,182,587	1,461	2,022,122	1,535	2,350,535	1,672	2,146,405	1,783	2,255,693	1,609	2,375,141
3. Chennai	357	176,123	399	196,638	448	209,346	464	224,718	413	219,313	439	250,926
4. Kanpur	50	9,614	59	10,974	69	11,912	62	14,251	71	15,924	62	17,539
5. Delhi	552	239,979	655	395,748	752	328,238	748	410,704	856	561,044	779	616,334
6. Bangalore	224	29,267	231	36,452	256	47,513	275	62,085	260	75,614	212	69,467
7. Nagpur	53	7,712	60	8,713	68	9,635	61	10,746	68	13,220	61	15,028
8. Patna	19	4,559	28	5,232	37	5,911	34	6,188	31	6,042	32	7,185
9. Hyderabad	203	25,183	197	36,852	232	45,608	217	54,591	113	27,311	279	84,242
10. Bhubaneswar	7	2,408	10	3,580	12	4,961	12	4,529	15	5,456	12	5,983
11. Ahmedabad	365	42,089	496	57,000	588	60,746	582	78,314	569	97,943	357	122,119
12. Thiruvananthapuram	20	2,908	23	3,698	23	3,942	28	5,415	29	6,889	15	4,289
13. Jaipur	72	8,738	97	12,304	117	14,352	106	16,374	116	20,870	84	21,271
14. Guwahati	15	4,242	20	5,427	26	6,051	22	6,840	27	8,373	22	8,563
15. Other Centres	4,123	447,893	4,550	481,264	3,059	464,535	2,870	670,124	2,516	586,677	2,912	756,099
Total	7,641	2,287,353	8,682	3,404,254	7,677	3,702,008	7,606	3,868,913	7,370	4,101,079	7,310	4,558,584

Note : @ Provisional.

Source : Department of Economic Analysis and Policy.

TABLE 44: NUMBER OF CLEARING HOUSES – 1978 – 1996

As on 31st March	Managed by				Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	
1978	11	377	112	1	501
1979	11	405	141	1	558
1983	12	462	165	1	640
1984	12	472	166	1	651
1985	13	443	196	1	653
1986	14	457	202	1	674
1987	14	470	209	1	694
1988	14	499	215	1	729
1989	14	574	228	6	822
1990	14	575	240	6	835
1991	14	576	249	6	845
1992	14	576	250	6	846
1993	14	577	251	6	848
1994	14	577	253	6	850
1995	14	577	255	6	852
1996	14	577	262	6	859

Source : Department of Information Technology.

TABLE 45: CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS – 1990-96

Name of the Circle	As at the end of the year													
	1990		1991		1992		1993		1994		1995		1996	
	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)	No. of accounts	Balance outstanding (in Rs. lakh)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh	2,207,083	12,366	18,532,137	147,302	2,147,087	17,482	2,186,351	18,516	2,321,128	103,427	2,474,417	105,393	2,629,034	157,694
Assam	1,063,758	8,544	1,100,006	4,953	703,798	2,914	500,320	2,918	942,980	3,930	1,389,483	5,143	1,840,879	6,333
Bihar	4,733,722	28,095	4,854,540	29,141	4,963,646	64,791	5,101,274	27,893	5,209,445	27,293	5,301,316	28,471	5,395,478	32,245
Delhi	360,853	8,860	358,237	9,500	363,956	21,167	354,600	9,717	355,369	10,643	370,310	11,998	395,272	12,312
Gujarat	1,798,498	21,744	894,024	22,676	873,751	22,912	892,154	14,783	932,432	14,959	948,286	14,924	972,869	16,304
Haryana	878,864	11,431	911,752	11,727	939,771	12,289	954,434	11,359	1,436,242	12,962	1,465,648	14,032	1,489,439	13,770
Himachal Pradesh	529,627	7,244	545,552	8,261	561,300	11,479	574,566	8,983	588,492	11,002	606,958	17,588	637,706	50,830
Jammu & Kashmir	331,703	2,690	336,811	2,710	344,631	3,089	354,975	2,977	360,332	3,516	369,911	4,081	381,450	4,778
Karnataka	1,456,596	15,616	1,461,640	8,959	1,478,723	13,862	1,084,941	16,810	1,137,368	14,629	1,200,831	14,331	1,279,587	17,019
Kerala	623,316	5,145	671,259	5,902	714,547	6,493	748,867	7,466	784,832	7,470	838,316	11,962	880,046	12,612
Madhya Pradesh	1,268,633	11,412	1,296,256	9,930	1,334,851	9,572	1,374,077	9,317	1,407,369	10,523	1,444,108	11,413	1,447,832	11,345
Maharashtra	2,728,435	42,677	2,721,149	41,382	2,702,397	42,940	2,690,065	41,537	2,705,781	39,617	2,709,518	40,738	2,727,129	42,399
North Eastern	523,609	4,503	546,126	2,631	242,835	4,978	202,065	4,294	262,126	4,723	358,101	4,463	475,353	4,794
Punjab	1,335,549	16,759	1,343,511	20,192	1,379,181	22,696	1,415,463	25,619	1,484,734	25,232	1,531,679	23,482	759,464	25,287
Orissa	9,861,512	16,646	11,597,758	19,145	11,687,431	37,282	3,840,048	33,981	3,954,548	34,536	4,036,236	35,904	4,252,081	35,996
Rajasthan	1,403,042	9,507	647,560	9,606	747,540	11,987	710,500	14,168	732,415	13,104	763,012	12,797	810,522	14,054
Tamil Nadu	1,756,096	12,152	1,732,179	13,948	1,819,451	29,136	1,998,263	49,912	2,143,639	59,272	2,281,114	49,620	2,474,080	48,111
Uttar Pradesh	9,407,479	40,271	9,747,311	37,567	10,035,916	38,408	10,231,724	34,113	10,466,496	32,754	10,761,682	29,446	11,057,129	33,734
West Bengal	5,234,872	45,697	5,356,920	26,033	3,487,892	28,219	2,235,993	26,901	5,349,128	33,472	8,574,569	40,697	11,919,759	46,079
Base#	66,967	376	64,667	630	68,588	624	68,591	603	74,823	750	85,593	885	96,173	778
Total	47,570,214	321,735	64,719,395	432,195	46,597,292	402,320	37,519,271	361,867	42,649,679	463,814	47,511,088	477,368	51,921,282	586,474

Note : # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.

Source : Department of Post.

TABLE 46: CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS – 1995-96

(Amount in Rs. lakh)

Name of the Circle	Period	Period of Maturity							
		1 Year		2 Years		3 Years		5 Years	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
Andhra Pradesh	1995	12,200	1,690	4,300	343	1,762	415	1,901	(802)
	1996	12,060	1,373	5,350	370	2,179	492	1,377	(725)
Assam	1995	8,288	256	2,934	86	2,169	256	24,543	39,489
	1996	9,518	257	3,223	97	3,090	261	28,995	54,487
Bihar	1995	13,426	1,639	3,963	565	6,867	(821)	68,372	12,339
	1996	16,170	2,261	4,293	621	5,610	(747)	75,580	15,153
Delhi	1995	5,591	1,105	3,682	804	1,488	1,763	4,518	4,731
	1996	4,460	782	5,014	804	1,649	1,777	5,212	4,871
Gujarat	1995	17,074	3,252	3,171	712	5,935	989	11,818	5,108
	1996	7,772	3,111	3,639	821	5,477	991	11,077	5,272
Haryana	1995	38,266	8,620	34,348	3,371	5,470	792	12,390	3,915
	1996	34,110	4,540	39,116	4,168	6,571	997	13,221	4,102
Himachal Pradesh	1995	11,048	1,640	3,216	633	2,914	588	4,500	1,456
	1996	10,896	1,521	3,927	755	2,966	623	3,162	1,484
Jammu & Kashmir	1995	7,905	1,272	5,958	654	945	235	(1,544)	2,645
	1996	7,872	1,170	7,021	777	1,386	260	(1,557)	2,635
Karnataka	1995	27,802	6,094	5,864	307	7,769	708	15,219	2,278
	1996	25,134	1,107	5,839	272	7,540	699	14,865	1,927
Kerala	1995	61,340	2,069	17,450	1,039	1,405	380	6,010	3,398
	1996	60,562	2,109	18,409	1,107	836	313	4,901	4,076
Madhya Pradesh	1995	6,207	1,143	2,685	970	3,722	373	11,176	955
	1996	6,143	1,106	2,677	970	3,712	376	11,197	963
Maharashtra	1995	14,770	5,503	3,854	2,101	7,236	1,680	34,590	3,164
	1996	10,423	2,778	3,935	2,071	6,446	1,519	33,242	3,166
North Eastern	1995	1,539	223	1,160	63	644	62	7,719	9,400
	1996	1,642	147	1,183	72	1,091	57	8,833	9,419
Orissa	1995	25,168	1	1,471	1,080	6,634	93	17,879	(1,645)
	1996	25,316	18	1,669	1,086	7,612	98	17,991	(1,650)
Punjab	1995	24,487	8,011	9,840	2,019	1,977	1,101	3,815	4,026
	1996	29,161	6,725	12,416	2,235	3,803	1,161	13,971	3,891
Rajasthan	1995	14,715	8,045	10,145	464	7,469	877	18,843	8,752
	1996	12,595	4,009	10,012	247	6,929	794	24,063	7,236
Tamil Nadu	1995	219,134	4,184	16,932	773	51,555	1,482	8,247	3,044
	1996	214,485	3,205	15,915	699	57,503	1,465	5,260	2,939
Uttar Pradesh	1995	73,299	8,431	37,675	2,437	14,127	1,573	42,369	5,672
	1996	68,661	3,710	38,213	2,519	13,665	2,393	31,762	8,225
West Bengal	1995	55,697	4,680	39,570	1,127	40,685	1,510	119,117	48,565
	1996	57,125	4,383	41,619	1,344	44,715	1,611	152,630	50,899
Base #	1995	317	69	46	13	66	18	249	8
	1996	244	42	37	10	69	22	258	11
Total	1995	638,273	67,927	208,264	19,561	170,839	14,074	411,731	156,498
	1996	614,349	44,354	223,507	21,045	182,849	15,162	456,040	178,381

Notes : 1. # Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.

2. Negative figures are indicated in brackets.

Source : Department of Post.

DETAILED TABLES