

4. Structures and Spread of UCBs

4.1. In terms of geographical spread, UCBs are unevenly distributed across the states. Five states viz., Maharashtra, Gujarat, Karnataka, Andhra Pradesh and Tamil Nadu account for 1523 out of 1924 banks that presently comprise the sector. Further, the UCBs in these states account for approximately 82% of the deposits and advances of the sector as may be seen from the table below:

Name of the State	No of banks in operation	% to total no. of banks	Deposits (Rupees in lakhs)	% of deposits to total deposits	Advances (Rupees in lakhs)	% of advances to total advances
Maharashtra	639	26.68	60,72,498	55.08	37,42,401.2	55.09
Gujarat	321	15.24	16,27,946	14.77	9,70,287.03	14.28
Karnataka	300	14.25	8,35,274	7.58	5,37,186.7	7.91
Tamil Nadu	132	6.27	3,10,521	2.82	2,12,113.28	3.12
Andhra Pradesh	131	6.22	2,11,324	1.92	1,37,888.23	2.03
Total	1,523	2,106	90,57,563	82.15	55,99,876.5	82.44

For all UCBs in the country, the total Deposits are Rs. 1,10,25,642 lakhs and total Advances are Rs. 67,93,017 lakhs.