STATISTICAL TABLES RELATING TO BANKS IN INDIA 1994-95

STATISTICAL TABLES

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STATISTICAL TABLES RELATING TO BANKS IN INDIA

1994-95

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INTRODUCTION

We have pleasure in publishing this 48th edition of this book "Statistical Tables Relating to Banks in India". This edition contains a comprehensive data relating to banking sector in India for the year 1994-95 covering all commercial banks operating in India including those registered abroad. Following table shows the number of banks covered in this edition vis-a-vis the previous edition. The data furnished in this book are, in general, for the period March 1994 to March 1995.

	1969	1979	1985	1987	1994	1995
I. Scheduled Commercial Banks @						
(i) Indian Banks						
(a) Functioning	58	121	247	253	248	254
(b) Reporting	58	120	247	253	248	254
(ii) Foreign Banks						
(a) Functioning	15	14	20	21	23	26
(b) Reporting	13	12	20	21	23	26
Total of (i) and (ii)						
(a) Functioning	73	135	267	274	271	280
(b) Reporting	71	132	267	274	271	280
II. Non-Scheduled Commercial Banks						
(a) Functioning	14	5	3	3	3	2
(b) Reporting	14	4	3	3	3	2
III. All Commercial Banks						
(a) Functioning	87	140	270	277	274	282
(b) Reporting	85	136	270	277	274	282

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

2. The book contains 47 tables giving comprehensive data in regard to various aspects in Indian banking arena. Corresponding data for the previous year/s have also been incorporated in the tables to facilitate a comparative study. Table 1 gives data on liabilities and assets of the Reserve Bank of India while Tables 2 to 44 give consolidated data covering all banks. Tables 45 to 47 are detailed ones which present individual bank-wise data.

3. Besides these tables, the book contains 13 graphs representing some important data on Indian banking sector. One appendix, giving data on commercial banks and their offices in State and Union Territories is also included.

4. To facilitate comprehension of the data, the information, wherever feasible have been presented bank group-wise viz. (i) SBI and its associates, (ii) Nationalised banks, (iii) Regional Rural banks, (iv) Other Indian Scheduled Commercial banks and (v) Foreign banks.

5. To facilitate correct comprehension of data, a chapter 'Explantory Notes to the Tables' has been included. This chapter has been divided into two parts viz. Part I and Part II. Part I includes general explanations and Part II gives the table-wise explanations. The users of the book are requested to read the 'Explanatory Notes' carefully and keep them in view, while interpreting or making use of the data, to obviate the possibility of any incorrect comprehension.

6. We hope the book will be of immense use for all those in the field of banking, economics and statistics.

RESERVE BANK OF INDIA,
DEPARTMENT OF STATISTICAL ANALYSIS
AND COMPUTER SERVICES.
MUMBAI
DATE : 1st August 1997.

EXPLANATORY NOTES TO THE TABLES

I. General Explanations

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off the figures. Figures in brackets indicate percentage to totals. The unit lakh is equal to 1,00,000 and unit crore is equal to 1,00 lakhs. '---' indicates nil or negligible. Source and notes on tables as appropriate to each table are given at the end of each table.

2. The item "profit" shown in certain tables (Table 5 and Table 46) is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank. This figure is compiled from the banks' published profit and loss accounts.

3. Tables 4 and 45 relating to the liabilities and assets of commercial banks have been compiled on the basis of banks' published annual accounts as per the new formats effective from 1991-92. Contra items are not part of assets and liabilities from 1991-92.

4. The publication contains some tables (Nos. 7, 8, 9, 10, 11, 12, 13, 14, 15, 35, 36, 37, 38, 39) based on data collected under the Basic Statistical Return (BSR) system introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book (UBB) system. The deposits figures in these tables based on BSR data exclude inter-bank deposits and the advances data in these tables comprise term loans, cash credit, overdraft, bills purchased and discounted, bills rediscounted under the New Bill Market Scheme and due from banks. The data collected under some of the banking surveys conducted by the Reserve Bank of India have also been presented in this publication. These relate to the 'Survey of Investments' (BSR 5) and 'Survey of Ownership of Deposits' (BSR 4) of the Scheduled Commercial Banks and related data are presented in Tables 10, 11 and 12. Table 39 introduced for the first time in the 1968 edition gives the deposits and credit of Scheduled Commercial Banks by population groups.

5. Certain tables have been included in this publication since 1970 to bring out the progress achieved in the light of various policy directions given to the banks subsequent to the nationalisation of the major banks. These relate to (i) Occupation-wise classification of banks advances (Table 13); (ii) Advances to priority sectors (Table 16 to 21); (iii) Advances to exporters (Table 22); (iv) Advances under differential rates of interest scheme (Table 23); (v) Deposits and credit of offices of Scheduled Commercial Bank Branches opened after nationalisation (Table 37 and Table 38) and (vi) Scheduled Commercial Banks' advances for food procurement operations (Table 24).

6. From the 1984 edition, a new table No.34 showing liabilities and assets of Urban Co-operative Banks as furnished by them on form IX to the Urban Banks Department has been introduced.

7. Four new tables have been added to this edition. These relate to (i) Components of bank credit of all Scheduled Commercial Banks (Table 6); (ii) State and bank group-wise distribution of total direct finance (annual) to agriculture and allied activities (Table 21); (iii) Transactions of all India financial institutions with the banks (Table 25) and (iv) Outstanding balances and inflows under various NRI deposits including accrued interest (Table 26).

II. Table-wise Explanations

1. **Table 1 - Liabilities and assets of the Reserve Bank of India - 1994-95:** The figures are based on the weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts and relate to the last Friday of March.

2. **Tables 2 and 3 - Month-wise business of Scheduled Commercial Banks in India - 1994-95:** The data are compiled from the fortnightly form 'A' returns submitted by the Scheduled Commercial Banks under section 42(2) of the Reserve Bank of India Act, 1934, and relate to their business in India for the period March 1994 to March 1995. Data on balances with the Reserve Bank of India are, however, compiled from weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts. While table 2 presents data for the Scheduled Commercial Banks as a whole as on the last Friday of every month, the same are shown bank group-wise in table 3. Banks are classified group-wise; (1) State Bank of India and its associates, (2) Nationalised Banks, (3) Regional Rural banks, (4) Other Scheduled Commercial banks and (5) Foreign banks.

3. **Table 4 - Bank group-wise liabilities and assets of all Scheduled Commercial Banks in India - 1994-95:** This table presents important items of liabilities and assets of different bank groups culled out from the published annual accounts of banks.

4. **Table 5 - Bank group-wise income and expenditure of Scheduled Commercial Banks in India - 1994-95:** This table is compiled from various schedules of profit and loss accounts as published by banks in their annual accounts. Profit is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of bank.

5. **Table 6 - Components of bank credit of all Scheduled Commercial Banks - 1994-95:** This table presents various components of bank credit for different bank groups compiled from the published annual accounts of banks (new table).

6. **Tables 7 and 8 - State-wise distribution of employees of Scheduled Commercial Banks according to categories of Staff - 1994:** These tables are based on the data collected through Basic Statistical Return 2. While table 7 presents data for the scheduled commercial banks as a whole as on 31st March 1994, the same are shown bank group-wise in table 8 (new table).

7. **Table 9 - Maturity pattern of term deposits of Scheduled Commercial Banks - 1993-94:** The data presented in this table are based on Basic Statistical Return 2 as at the end of March 1993 and 1994.

8. **Table 10 - Ownership of deposits with Scheduled Commercial Banks - 1994:** The data presented in this table are based on the biennial survey of ownership of deposits as on the last Friday of March 1994 collected through Basic Statistical Return 4.

9. **Tables 11 and 12 - Investments of Scheduled Commercial Banks - 1994-95:** The data for both the tables are based on the annual Survey of Investments on BSR –5 submitted to the Reserve Bank of India by Head Offices of

banks. Table 11 gives state-wise distribution of investments of Scheduled Commercial Banks in State Government Securities and Shares/Debentures/Bonds of State Associated Bodies and Joint Stock Companies as on 31st March 1994 and 1995. The data in table 12 relate to the position as on 31st March 1994 and 1995.

10. **Tables 13 and 14 – Occupation-wise classification of outstanding credit of Scheduled Commercial Banks according to bank-group and size of credit limit - 1994:** The data presented in these tables are compiled from the information furnished by banks on BSR-1 as at the end of March, 1994.

11. **Table 15 - Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range - 1994:** The data are based on the information available in Part A of the BSR – 1 and they relate to accounts with credit limits of over Rs.25,000 as on 31st March 1994.

12. **Tables 16 to 20 - Scheduled Commercial Banks' advances to priority sectors - 1994-95:** The data are compiled on the basis of information furnished by banks to the Rural Planning and Credit Department.

13. **Table 21 - State and bank group-wise distribution of total direct finance to agriculture and allied activities - 1994:** The data are based on the information furnished by banks to the Rural Planning and Credit Department (new table).

14. **Table 22 - Scheduled Commercial Banks' advances to exporters:** The data are based on information furnished by banks to the Credit Planning Cell as at the end of every quarter.

15. **Table 23 - Advances of public sector banks' under the Differential Rates of Interest (DRI) scheme - 1994:** This table is based on the information furnished by banks to the Rural Planning and Credit Department and related to the last Friday of March, 1994.

16. **Table 24 - Scheduled Commercial Banks' advances for Public Food Procurement operations - 1993-95:** This table is based on the information furnished by the Department of Economic Analysis and Policy as at the end of every quarter.

17. **Table 25 - Transactions of all India Financial Institutions with the banks - 1993-95:** This table is based on the information furnished by the Financial Institutions Cell (new table).

18. **Table 26 - Outstanding balances and inflows under various NRI deposits - 1994-95:** This table is based on the information available from the Reserve Bank of India Annual Report, 1994-95 (new table).

19. **Tables 27 to 31 and Table 33 - Distribution of offices of commercial banks according to Rural, Semi-Urban, Urban and Metropolitan Centres, 1994-95 and distribution by population groups of offices opened or closed by Commercial Banks, 1994-95:** These tables are based on the information available in master office file (latest updated version) on commercial bank branches compiled in the Department of Statistical Analysis and Computer Services.

20. **Table 32 - State and population group-wise distribution of offices of Co-operative Banks - 1994-95:** This table is based on the information furnished by the Rural Planning and Credit Department.

21. ***Table 34 - Liabilities and assets of Urban Co-operative Banks, 1994-95:*** *This table is based on the information* furnished by Urban Co-operative banks on form-IX to the Urban Banks Department and relates to their position as on 31st March, 1994 and 1995.

22. **Tables 35 to 39 - Distribution of deposits and credit of Scheduled Commercial Banks according to regions, states, population group and bank group - 1994-95:** These tables are based on Basic Statistical Return –7 and relates to the last Friday of March, 1994 and 1995.

23. **Table 40 - Money Rates, 1994-95:** The data of SBI advance rate relates to the bank's prime lending rate and the call money rate is the weighted average of borrowing rates reported by selected major scheduled commercial banks, complied by the Department of Economic Analysis and Policy.

24. **Table 41 - Distribution of unclaimed deposits of public sector banks, 1995:** The data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December and are based on returns submitted by banks on Form IX under Section 26 of the Banking Regulation Act, 1949.

25. **Table 42 - Cheque clearances, 1990-91 to 1994-95:** The data presented here are based on information received by the Department of Economic Analysis and Policy on a monthly (calendar) basis from all the centres and in addition on a weekly (week ending Friday) basis from the clearing houses managed by the Reserve Bank of India. Figures shown against 'other centres' are annual data in respect of clearing houses (other than those managed by the Reserve Bank of India) in the country.

26. **Tables 43 and 44 – Circle-wise Distribution of Post Office Savings and Time Deposits, 1994 and 1995:** The data are based on the information received from the Department of Posts.

27. **Table 45 - Liabilities and assets of Commercial Banks in India, 1994-95:** This is a detailed table giving bank-wise information on liabilities and assets of commercial banks in India based on their published annual accounts and relates to 31st March of 1994 and 1995.

28. **Table 46 - Earnings and Expenses of Scheduled Commercial Banks, 1994-95:** This table presents bank-wise information on earnings and expenses of commercial banks in India based on their published annual accounts for the years ended 31st March of 1994 and 1995.

29. **Table 47 - Some selected performance ratios -1994-95:** This table gives the ratios of various items of assets and liabilities, earnings and expenses of individual banks, excluding Regional Rural banks based on their published annual accounts.

30. ***Appendix – Commercial banks and their offices in States and Union Territories, 1994-95:*** *This appendix is based on the information available in master office file (latest updated version) on commercial bank branches compiled* in the Department of Statistical Analysis and Computer Services and relates to 31st March of 1994 and 1995.

SUMMARY TABLES

STATISTICS AT A GLANCE

Indicators	June 1969	March 1990	March1991	March 1992	March 1993	March1994	March 1995
Number of Commercial Banks	89	274	276	276	276	276	284
(a) Scheduled Commercial Banks	73	270	272	272	272	272	281
of which: Regional Rural Banks	--	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	4	3
Number of Bank Offices in India	8,262	59,752	60,220	60,750	61,169	63,755	64,231
(a) Rural	1,833	34,791	35,206	35,269	35,389	33,126	33,049
(b) Semi-Urban	3,342	11,324	11,344	11,356	11,465	13,374	13,584
(c) Urban	1,584	8,042	8,046	8,279	8,562	9,533	9,689
(d) Metropolitan	1,503	5,595	5,624	5,666	5,753	7,722	7,909
Population per Office (in thousands)	64	14	14	14	14	15	15
Deposits of Scheduled Commercial Banks in India (Rs. crore)	4,646	173,515	201,198	237,565	274,938	323,632	386,859
(a) Demand	2,104	33,437	38,300	48,893	49,541	60,700	76,903
(b) Time	2,542	140,078	162,898	188,672	225,397	262,932	309,956
Credit of Scheduled Commercial Banks in India (Rs. crore)	3,599	105,450	121,865	131,520	154,838	166,844	211,560
Investments of Scheduled Commercial Banks in India (Rs. crore)	1,361	64,584	75,817	90,334	104,563	133,314	149,254
Deposits of Scheduled Commercial Banks per Office (Rs. lakh)	56	290	334	392	449	524	620
Credit of Scheduled Commercial Banks per Office (Rs. lakh)	44	176	202	217	253	270	339
Per capita deposits of Scheduled Commercial Banks (Rs.)	88	2,098	2,368	2,738	3,111	3,596	4,242
Per capita credit of Scheduled Commercial Banks (Rs.)	68	1,275	1,434	1,516	1,752	1,854	2,320
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	16	49	48	50	51	52	52
Scheduled Commercial Banks' advances to Priority Sector (Rs. crore)	504	41,497	44,572	47,318	51,739	59,097	100,382
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	39.7
Credit - Deposit Ratio	77.5	60.8	60.6	55.4	56.3	51.6	54.7
Investment - Deposit Ratio	29.3	37.2	37.7	38.0	38.0	41.2	38.6
Cash-Deposit Ratio	8.2	16.3	17.6	18.2	13.6	17.2	16.3

Notes :
1) Classification of bank offices according to population is based on 1969,1981 census for the years 1990,1991,1992,1993 and 1991 census for the years 1994,1995. Population per office and per capita deposits and credit are based on 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" returns 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'. These data are taken from 'Form -A' returns as per Section 42(2) of the Reserve Bank of India Act, 1934.

TABLE 1: LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1994-95

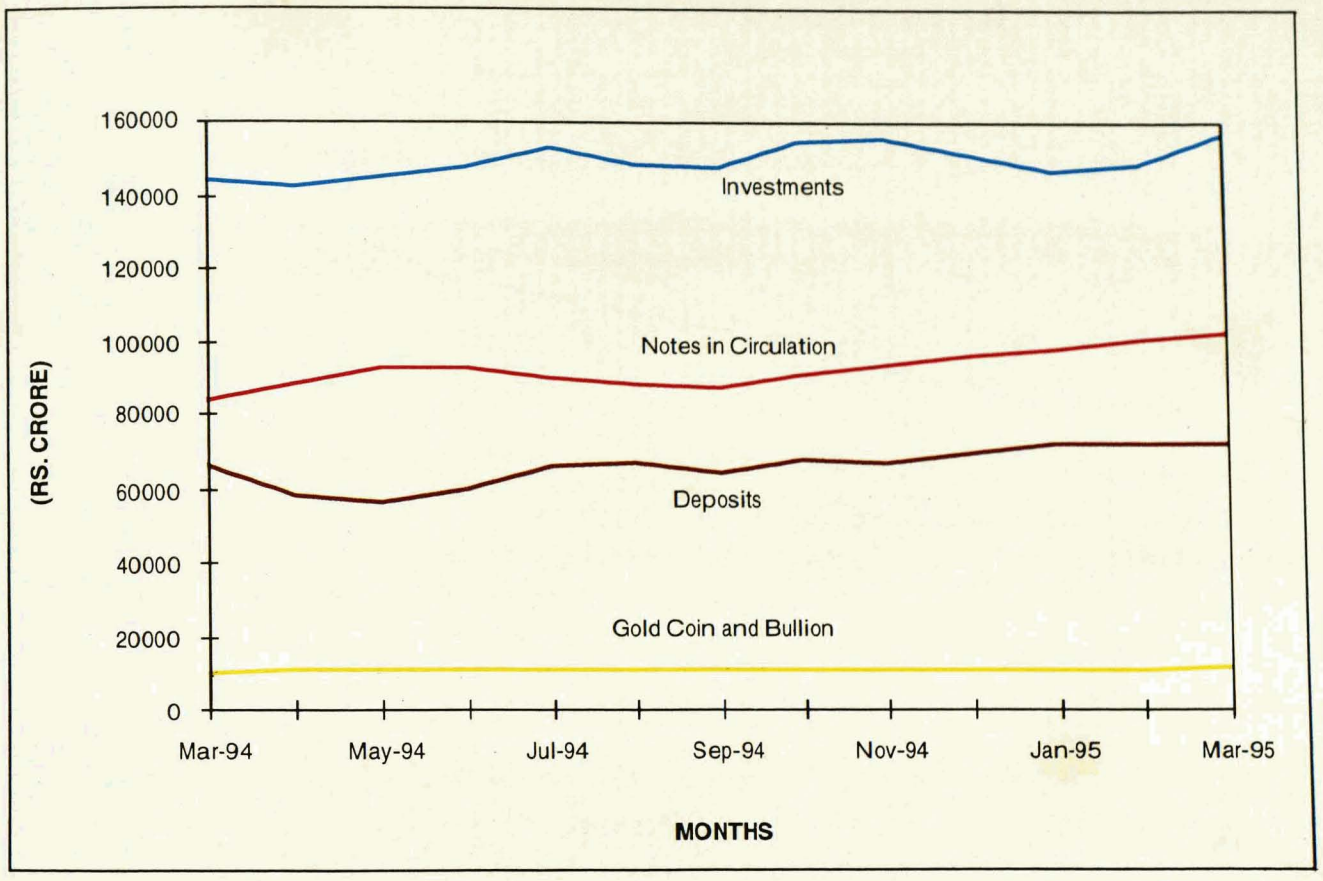
BANKING DEPARTMENT

(Amount in Rs. lakh)

Liabilities	As on 25th March 1994	As on 31st March 1995	Assets	As on 25th March 1994	As on 31st March 1995
	(1)	(2)		(3)	(4)
1. Capital paid-up	500	500	1. Notes	712	4,047
			2. Rupee coin	9	9
2. Reserve fund	650,000	650,000	3. Small coin	9	8
			4. Bills purchased and discounted		
3. National Industrial credit (long-term operations) fund	567,600	567,700	(a)Internal	—	—
			(b)External	—	—
			(c) Government Treasury bills	260,685	167,918
4. National Housing credit (long-term operations) fund	17,600	17,700	5. Balances held abroad	3,581,663	4,934,547
			6. Investments	3,424,536	2,601,377
5. Deposits			(a) Loans and advances to:		
			(i) Central Government	—	—
a) Government			(ii) State Government	76,594	27,466
			(b) Loans and advances to:		
			(i) Scheduled commercial banks	407,016	741,460
(i) Central Government	5,490	120,854	(ii) Scheduled state Co-operative Banks	486	462
(ii) State Government	1,151	21,575	(iii) Other scheduled Co-operative Bsnks	1,519	4,087
			(iv) Non-scheduled state Co-operative Banks	—	—
b) Banks			(v) National Bank for Agriculture and Rural Development (NABARD)	378,334	478,701
(i) Scheduled commercial banks	5,317,489	6,002,923	(vi) Others	39,354	33,260
			7. Loans, advances and investments from National Industrial Credit (long-term operations) fund		
(ii) Scheduled state co-operative banks	24,666	57,648	(a) Loans and advances to:		
			(i) Industrial Development Bank of India	324,449	303,320
			(ii) Export Import Bank of India	87,700	87,700
(iii) Other scheduled co-operative banks	32,126	45,216	(iii) Industrial Reconstruction Bank of India	17,000	17,000
			(iv) Others	104,500	138,075
			(b) Investments in bonds/debentures issued by:		
(iv) Non-scheduled state co-operative banks	1,417	1,238	(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Reconstruction Bank of India	—	—
(v) Other banks	9,183	14,792	(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
6. Bills payable	2,063	1,856	(b) Investments in bonds/debentures issued by National Housing Bank	—	—
7. Other liabilities	1,918,230	1,847,772	9. Other assets *	983,354	754,911
Total Liabilities	**9,705,419**	**10,311,848**	**Total Assets**	**9,705,419**	**10,311,848**

GRAPH - 1

LIABILTIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1994-95



GRAPH - 2

SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA - 1991-95
(As on the last Friday of Month)

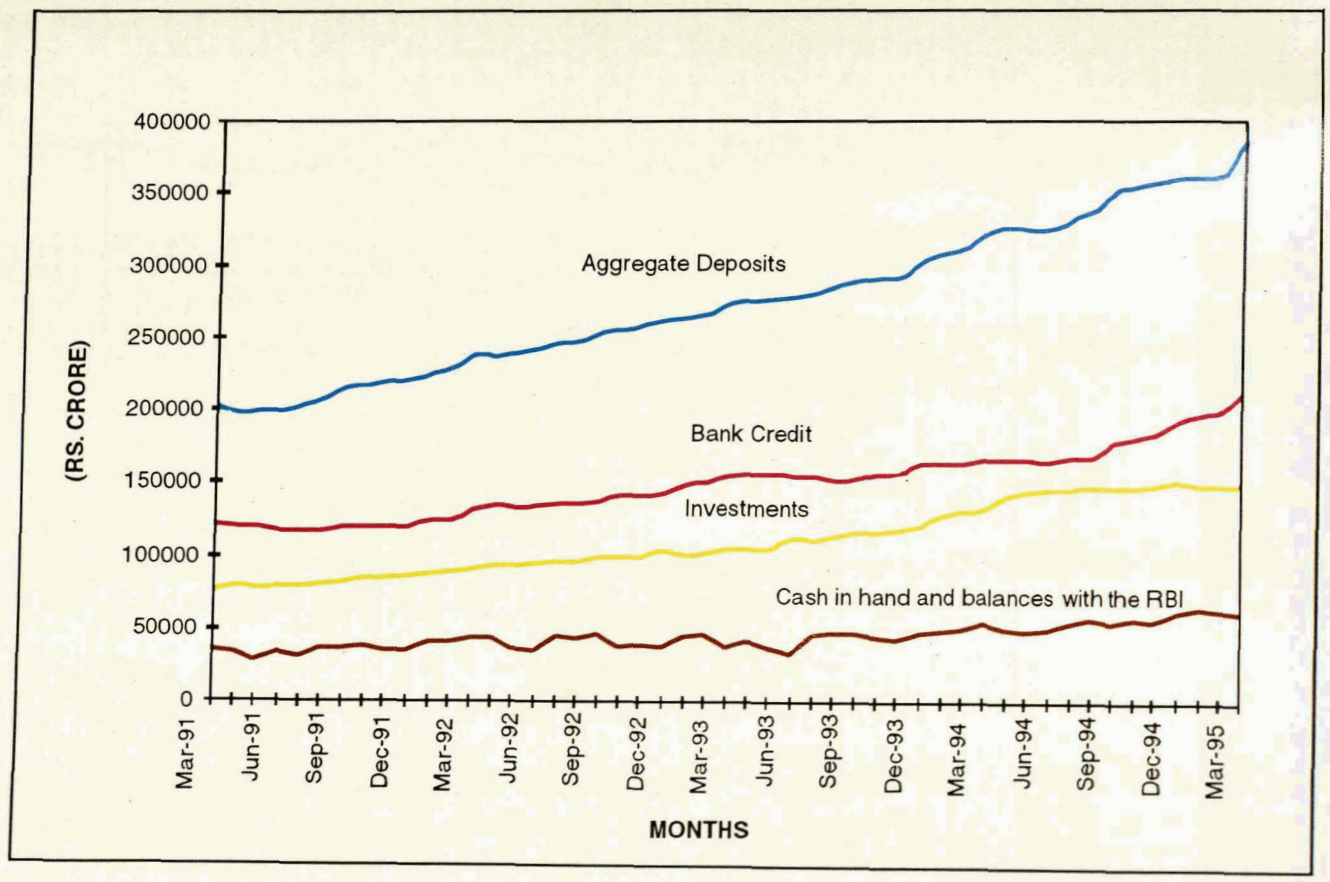


TABLE 1: LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA - 1994-95 (concld.)

ISSUE DEPARTMENT

(Amount in Rs. lakh)

Liabilities	As on 25th March 1994	As on 31st March 1995	Assets	As on 25th March 1994	As on 31st March 1995
	(1)	(2)		(3)	(4)
1. Notes held in the Banking department	712	4,047	1. Gold coin and bullion	1,010,842	1,147,669
			i) Held in India	1,010,842	1,147,669
			ii) Held outside India	—	—
2. Notes in circulation	8,382,461	10,230,155	2. Foreign Securities	20,000	1,020,000
			Total (1+2)	1,030,842	2,167,669
Total notes issued (1+2)	8,383,173	10,234,202	3. Rupee coin	2,745	11,564
			4. Government of India rupee securities	7,349,586	8,054,969
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities	**8,383,173**	**10,234,202**	**Total Assets**	**8,383,173**	**10,234,202**

Note: *Includes gold of Rs.2,26,846 lakh on 25th March, 1994 and Rs.2,27,510 lakh on 31st March, 1995
—:Nil/Negligible.
Source: 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 - 1994-95

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(1)	(2)	(3)	(4)	(5)	(6)
No. of reporting banks	**271**	**271**	**272**	**272**	**272**	**273**
I. Liabilities to the banking system	**16,351**	**12,165**	**11,512**	**12,317**	**16,554**	**17,231**
(a) Demand and time deposits from banks	9,083	9,504	9,069	9,550	9,732	9,945
(b) Borrowings from banks	5,196	621	436	750	4,582	5,118
(c) Other demand and time liabilities	2,072	2,040	2,007	2,017	2,240	2,168
II. Liabilities to others in India	**348,131**	**349,774**	**350,745**	**350,868**	**359,509**	**363,575**
(a) Aggregate deposits	**323,633**	**326,482**	**326,221**	**327,687**	**334,328**	**339,498**
(i) Demand deposits	60,700	59,497	58,688	59,087	59,763	59,930
(ii) Time deposits	262,933	266,985	267,533	268,600	274,565	279,568
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	2,097	50	24	4	1,937	2,025
(c) Other demand and time liabilities	22,401	23,242	24,500	23,177	23,244	22,052
III. Assets with the banking system	**16,792**	**11,198**	**10,769**	**10,719**	**14,729**	**15,767**
of which						
Money at call and short notice	8,191	3,054	2,849	3,035	6,473	7,700
IV. Cash in hand	**2,409**	**2,435**	**2,607**	**2,639**	**2,537**	**2,557**
V. Investments in India	**133,314**	**142,118**	**143,863**	**145,423**	**145,791**	**147,228**
(a) Government securities	101,971	111,333	113,080	114,602	114,957	116,231
(b) Other approved securities	31,343	30,785	30,783	30,821	30,834	30,997
VI. Bank credit	**166,848**	**166,891**	**165,927**	**164,713**	**167,801**	**167,904**
(a) Loans, cash credit and overdrafts	148,127	148,458	148,734	147,676	149,196	149,388
(b) Inland bills purchased	4,115	4,041	3,888	3,667	3,396	3,290
(c) Inland bills discounted	4,894	4,430	3,377	3,505	5,568	5,219
(d) Foreign bills purchased	5,671	5,775	5,734	5,671	5,083	5,816
(e) Foreign bills discounted	4,041	4,187	4,194	4,194	4,558	4,191

—: Nil/Negligible.

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

TABLE 2 : MONTH-WISE BUSINESS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1994-95 (Concld.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	**273**	**273**	**273**	**274**	**275**	**275**	**280**
I. Liabilities to the banking system	**13,352**	**13,418**	**14,329**	**16,955**	**16,844**	**17,258**	**15,327**
(a) Demand and time deposits from banks	10,533	10,770	11,315	11,187	10,204	9,875	11,819
(b) Borrowings from banks	806	651	930	3,397	4,383	4,819	1,369
(c) Other demand and time liabilities	2,013	1,997	2,084	2,371	2,257	2,564	2,139
II. Liabilities to others in India	**374,096**	**380,343**	**382,161**	**388,603**	**387,741**	**390,482**	**412,927**
(a) Aggregate deposits	**352,653**	**356,789**	**358,737**	**362,629**	**361,749**	**365,163**	**386,858**
(i) Demand deposits	64,606	66,385	66,829	69,279	65,748	66,548	76,902
(ii) Time deposits	288,047	290,404	291,908	293,350	296,001	298,615	309,956
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	72	103	108	1,962	2,394	1,961	201
(c) Other demand and time liabilities	21,371	23,451	23,316	24,012	23,598	23,358	25,868
III. Assets with the banking system	**12,379**	**11,486**	**11,906**	**13,862**	**13,062**	**13,498**	**14,278**
of which							
Money at call and short notice	3,380	2,519	2,914	4,869	4,538	5,005	3,328
IV. Cash in hand	**2,733**	**2,650**	**2,549**	**2,682**	**2,612**	**2,479**	**2,971**
V. Investments in India	**147,759**	**147,979**	**148,618**	**151,127**	**149,123**	**148,776**	**149,253**
(a) Government securities	115,870	116,936	116,851	119,870	117,852	117,342	117,684
(b) Other approved securities	31,889	31,043	31,767	31,257	31,271	31,434	31,569
VI. Bank credit	**177,805**	**180,797**	**183,685**	**192,102**	**197,156**	**200,106**	**211,562**
(a) Loans, cash credit and overdrafts	158,679	160,259	162,787	170,326	175,122	177,622	186,941
(b) Inland bills purchased	3,715	4,061	4,040	3,965	3,962	4,144	5,207
(c) Inland bills discounted	5,201	5,932	5,947	6,566	6,272	6,369	6,008
(d) Foreign bills purchased	5,978	6,153	6,405	6,644	6,966	6,402	8,179
(e) Foreign bills discounted	4,232	4,392	4,506	4,601	4,834	5,569	5,227

—: Nil/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 - 1994-95

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
No. of reporting banks	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**6,569**	**6,747**	**6,561**	**6,908**	**6,876**	**6,903**
(a) Demand and time deposits from banks	4,602	4,867	4,693	5,054	4,994	4,985
(b) Borrowings from banks	72	2	7	—	6	3
(c) Other demand and time liabilities	1,895	1,878	1,861	1,854	1,876	1,915
II. Liabilities to others in India	**99,905**	**103,284**	**104,826**	**103,728**	**105,751**	**105,734**
(a) Aggregate deposits	**89,291**	**91,382**	**91,894**	**91,973**	**94,335**	**94,942**
(i) Demand deposits	17,508	18,432	18,156	17,528	18,432	17,947
(ii) Time deposits	71,783	72,950	73,738	74,445	75,903	76,995
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—
(c) Other demand and time liabilities	10,614	11,902	12,932	11,755	11,416	10,792
III. Assets with the banking system	**7,206**	**3,693**	**3,945**	**4,034**	**5,675**	**5,344**
of which						
Money at call and short notice	3,791	455	843	814	2,285	2,034
IV. Cash in hand	**378**	**387**	**402**	**387**	**390**	**380**
V. Investments in India	**43,006**	**47,065**	**47,856**	**48,890**	**49,105**	**49,371**
(a) Government securities	33,266	37,332	38,122	39,159	39,380	39,646
(b) Other approved securities	9,740	9,733	9,734	9,731	9,725	9,725
VI. Bank credit	**50,113**	**50,034**	**49,277**	**48,930**	**50,570**	**49,780**
(a) Loans, cash credit and overdrafts	45,294	45,503	45,391	44,896	45,209	44,831
(b) Inland bills purchased	694	811	819	677	661	611
(c) Inland bills discounted	1,852	1,336	693	987	2,416	1,872
(d) Foreign bills purchased	597	642	683	718	728	791
(e) Foreign bills discounted	1,676	1,742	1,691	1,652	1,556	1,675

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(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	**7,241**	**7,236**	**7,764**	**7,443**	**6,665**	**6,498**	**7,415**
(a) Demand and time deposits from banks	5,295	5,326	5,790	5,467	4,802	4,506	5,391
(b) Borrowings from banks	44	50	24	29	3	86	10
(c) Other demand and time liabilities	1,902	1,860	1,950	1,947	1,860	1,906	2,014
II. Liabilities to others in India	**104,828**	**110,382**	**110,727**	**111,406**	**111,204**	**111,956**	**116,365**
(a) Aggregate deposits	**95,911**	**98,861**	**99,772**	**99,987**	**99,938**	**100,921**	**103,837**
(i) Demand deposits	17,818	19,987	19,664	19,954	19,247	19,423	21,400
(ii) Time deposits	78,093	78,874	80,108	80,033	80,691	81,498	82,437
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	—
(c) Other demand and time liabilities	8,917	11,521	10,955	11,419	11,266	11,035	12,528
III. Assets with the banking system of which	**4,489**	**4,349**	**4,778**	**4,770**	**4,252**	**4,232**	**4,830**
Money at call and short notice	785	465	788	625	488	500	584
IV. Cash in hand	**407**	**413**	**385**	**429**	**416**	**394**	**402**
V. Investments in India	**49,881**	**49,989**	**50,488**	**50,524**	**49,707**	**48,639**	**48,036**
(a) Government securities	40,128	40,231	40,012	40,685	39,866	38,774	38,101
(b) Other approved securities	9,753	9,758	10,476	9,839	9,841	9,865	9,935
VI. Bank credit	**52,530**	**53,727**	**54,466**	**57,037**	**58,531**	**59,513**	**61,594**
(a) Loans, cash credit and overdrafts	46,962	47,736	48,163	50,502	51,889	52,782	54,319
(b) Inland bills purchased	643	762	949	938	899	929	966
(c) Inland bills discounted	2,416	2,577	2,684	2,854	2,785	2,831	2,975
(d) Foreign bills purchased	829	882	956	1,001	1,045	1,052	1,265
(e) Foreign bills discounted	1,680	1,770	1,714	1,742	1,913	1,919	2,069

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(1)	(2)	(3)	(4)	(5)	(6)
Nationalised Banks						
No. of reporting banks	**19**	**19**	**19**	**19**	**19**	**19**
I. Liabilities to the banking system	**8,005**	**4,299**	**3,949**	**4,030**	**7,032**	**7,103**
(a) Demand and time deposits from banks	3,906	3,929	3,690	3,723	3,846	3,907
(b) Borrowings from banks	4,033	355	241	292	2,912	3,036
(c) Other demand and time liabilities	66	15	18	15	274	160
II. Liabilities to others in India	**193,650**	**190,656**	**190,242**	**191,116**	**195,558**	**198,339**
(a) Aggregate deposits	**183,393**	**182,650**	**182,108**	**183,206**	**185,681**	**188,829**
(i) Demand deposits	34,982	32,266	31,432	32,265	31,745	32,631
(ii) Time deposits	148,411	150,384	150,676	150,941	153,936	156,198
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	1,777	40	—	—	1,623	1,758
(c) Other demand and time liabilities	8,480	7,966	8,134	7,910	8,254	7,752
III. Assets with the banking system of which	**3,564**	**1,857**	**1,507**	**1,336**	**2,597**	**3,628**
Money at call and short notice	1,953	363	171	60	1,377	2,455
IV. Cash in hand	**1,581**	**1,623**	**1,728**	**1,744**	**1,681**	**1,645**
V. Investments in India	**75,403**	**78,432**	**79,119**	**79,706**	**80,045**	**80,535**
(a) Government securities	55,478	59,039	59,740	60,322	60,654	61,044
(b) Other approved securities	19,925	19,393	19,379	19,384	19,391	19,491
VI. Bank credit	**91,296**	**90,414**	**90,802**	**90,226**	**90,628**	**90,592**
(a) Loans, cash credit and overdrafts	80,849	80,266	80,958	80,543	81,244	81,020
(b) Inland bills purchased	2,770	2,621	2,449	2,450	2,188	2,152
(c) Inland bills discounted	2,024	1,760	1,641	1,586	1,659	1,744
(d) Foreign bills purchased	3,670	3,685	3,684	3,618	3,125	3,697
(e) Foreign bills discounted	1,983	2,082	2,070	2,029	2,412	1,979

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(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	**4,244**	**4,473**	**4,521**	**6,149**	**6,446**	**7,119**	**4,840**
(a) Demand and time deposits from banks	4,055	4,261	4,238	4,384	3,975	4,135	4,596
(b) Borrowings from banks	180	197	273	1,664	2,460	2,809	235
(c) Other demand and time liabilities	9	15	10	101	11	175	9
II. Liabilities to others in India	**206,112**	**206,179**	**207,278**	**212,188**	**210,660**	**212,111**	**225,958**
(a) Aggregate deposits	**197,487**	**198,053**	**199,053**	**201,907**	**200,284**	**201,898**	**216,351**
(i) Demand deposits	36,440	36,308	37,093	38,605	35,920	36,191	43,291
(ii) Time deposits	161,047	161,745	161,960	163,302	164,364	165,707	173,060
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	—	—	15	1,592	1,705	1,663	—
(c) Other demand and time liabilities	8,625	8,126	8,210	8,689	8,671	8,550	9,607
III. Assets with the banking system of which	**2,181**	**1,834**	**1,701**	**2,776**	**2,521**	**2,596**	**2,758**
Money at call and short notice	561	26	27	1,255	1,139	1,120	343
IV. Cash in hand	**1,796**	**1,772**	**1,668**	**1,732**	**1,667**	**1,578**	**1,855**
V. Investments in India	**80,288**	**80,525**	**80,488**	**82,999**	**82,161**	**82,912**	**83,397**
(a) Government securities	59,982	61,045	60,967	63,410	62,542	63,227	63,704
(b) Other approved securities	20,306	19,480	19,521	19,589	19,619	19,685	19,693
VI. Bank credit	**94,573**	**95,556**	**97,040**	**101,129**	**103,556**	**105,249**	**112,184**
(a) Loans, cash credit and overdrafts	84,642	85,132	86,625	90,290	92,515	94,073	99,808
(b) Inland bills purchased	2,438	2,643	2,451	2,427	2,426	2,601	3,261
(c) Inland bills discounted	1,660	1,827	1,768	1,977	1,913	1,876	1,817
(d) Foreign bills purchased	3,879	3,907	4,038	4,181	4,405	3,727	4,950
(e) Foreign bills discounted	1,954	2,047	2,158	2,254	2,297	2,972	2,348

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(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	**59**	**63**	**70**	**77**	**69**	**64**
(a) Demand and time deposits from banks	11	28	20	22	17	6
(b) Borrowings from banks	40	25	42	44	45	52
(c) Other demand and time liabilities	8	10	8	11	7	6
II. Liabilities to others in India	**8,481**	**8,667**	**8,607**	**8,807**	**9,016**	**9,175**
(a) Aggregate deposits	**8,225**	**8,372**	**8,307**	**8,502**	**8,715**	**8,872**
(i) Demand deposits	1,448	1,465	1,434	1,462	1,519	1,547
(ii) Time deposits	6,777	6,907	6,873	7,040	7,196	7,325
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	5	2	7	4	6	1
(c) Other demand and time liabilities	251	293	293	301	295	302
III. Assets with the banking system of which	**4,275**	**4,403**	**4,297**	**4,473**	**4,505**	**4,528**
Money at call and short notice	1,930	2,158	1,739	2,142	2,038	1,944
IV. Cash in hand	**104**	**93**	**94**	**100**	**98**	**93**
V. Investments in India	**97**	**128**	**161**	**182**	**239**	**271**
(a) Government securities	45	66	94	79	109	101
(b) Other approved securities	52	62	67	103	130	170
VI. Bank credit	**5,086**	**5,186**	**5,173**	**5,189**	**5,252**	**5,331**
(a) Loans, cash credit and overdrafts	5,073	5,174	5,166	5,165	5,243	5,328
(b) Inland bills purchased	13	10	5	24	8	2
(c) Inland bills discounted	—	2	2	—	1	1
(d) Foreign bills purchased	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(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	**65**	**68**	**74**	**82**	**78**	**74**	**75**
(a) Demand and time deposits from banks	7	12	9	15	18	10	7
(b) Borrowings from banks	50	49	55	59	51	56	58
(c) Other demand and time liabilities	8	7	10	8	9	8	10
II. Liabilities to others in India	**9,536**	**9,460**	**9,589**	**9,837**	**9,963**	**10,130**	**11,208**
(a) Aggregate deposits	**9,218**	**9,146**	**9,274**	**9,522**	**9,647**	**9,795**	**10,848**
(i) Demand deposits	1,611	1,563	1,605	1,684	1,692	1,736	2,115
(ii) Time deposits	7,607	7,583	7,669	7,838	7,955	8,059	8,733
(b) Borrowings (other than IDBI, NABARD, EXIM Bank)	5	6	2	1	1	1	1
(c) Other demand and time liabilities	313	308	313	314	315	334	359
III. Assets with the banking system	**4,615**	**4,448**	**4,507**	**4,537**	**4,612**	**4,533**	**5,010**
of which							
Money at call and short notice	1,912	1,983	2,054	2,037	2,018	2,010	2,003
IV. Cash in hand	**103**	**85**	**92**	**116**	**97**	**99**	**216**
V. Investments in India	**310**	**356**	**412**	**571**	**564**	**647**	**834**
(a) Government securities	118	158	182	338	325	360	459
(b) Other approved securities	192	198	230	233	239	287	375
VI. Bank credit	**5,563**	**5,645**	**5,712**	**5,826**	**5,869**	**5,936**	**6,202**
(a) Loans, cash, credit and overdrafts	5,557	5,620	5,707	5,821	5,865	5,930	6,187
(b) Inland bills purchased	4	24	4	4	4	5	13
(c) Inland bills discounted	2	1	1	1	—	1	2
(d) Foreign bills purchased	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—

—: *Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
No. of reporting banks	**23**	**23**	**23**	**23**	**23**	**23**
I. Liabilities to the banking system	**913**	**322**	**223**	**528**	**1,519**	**2,114**
(a) Demand and time deposits from banks	44	44	37	110	110	292
(b) Borrowings from banks	808	179	105	351	1,359	1,767
(c) Other demand and time liabilities	61	99	81	67	50	55
II. Liabilities to others in India	**26,933**	**27,367**	**27,448**	**27,590**	**28,559**	**28,271**
(a) Aggregate deposits	**24,681**	**25,421**	**25,474**	**25,506**	**26,166**	**26,124**
(i) Demand deposits	3,799	4,238	4,371	4,520	4,625	4,504
(ii) Time deposits	20,882	21,183	21,103	20,986	21,541	21,620
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	61	8	—	—	253	218
(c) Other demand and time liabilities	2,191	1,938	1,974	2,084	2,140	1,929
III. Assets with the banking system of which	**634**	**502**	**446**	**405**	**677**	**489**
Money at call and short notice	198	7	1	12	337	120
IV. Cash in hand	**52**	**52**	**48**	**54**	**51**	**57**
V. Investments in India	**8,406**	**9,559**	**9,810**	**9,693**	**9,477**	**9,823**
(a) Government securities	7,906	9,095	9,341	9,224	9,027	9,346
(b) Other approved securities	500	464	469	469	450	477
VI. Bank credit	**10,861**	**11,490**	**11,213**	**10,976**	**11,775**	**12,085**
(a) Loans, cash credit and overdrafts	8,963	9,347	9,330	9,209	9,462	9,771
(b) Inland bills purchased	265	226	246	185	208	183
(c) Inland bills discounted	522	831	571	460	1,015	1,026
(d) Foreign bills purchased	821	826	741	721	618	689
(e) Foreign bills discounted	290	260	325	401	472	416

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks							
No. of reporting banks	**23**	**23**	**23**	**24**	**24**	**24**	**26**
I. Liabilities to the banking system	**899**	**758**	**1,150**	**2,113**	**2,248**	**1,904**	**1,453**
(a) Demand and time deposits from banks	355	389	587	666	632	462	556
(b) Borrowings from banks	476	284	472	1,393	1,539	1,402	849
(c) Other demand and time liabilities	68	85	91	54	77	40	48
II. Liabilities to others in India	**29,784**	**29,978**	**30,244**	**30,173**	**30,251**	**30,057**	**29,981**
(a) Aggregate deposits	**27,489**	**27,750**	**27,631**	**27,605**	**27,746**	**27,824**	**27,640**
(i) Demand deposits	5,034	4,839	4,497	4,657	4,613	4,833	4,801
(ii) Time deposits	22,455	22,911	23,134	22,948	23,133	22,991	22,839
(b) Borrowings (other than RBI, IDBI, NABARD, EXIM Bank)	67	71	65	269	511	178	193
(c) Other demand and time liabilities	2,228	2,157	2,548	2,299	1,994	2,055	2,148
III. Assets with the banking system	**402**	**324**	**344**	**560**	**651**	**1,233**	**398**
of which							
Money at call and short notice	62	18	8	235	318	905	18
IV. Cash in hand	**51**	**57**	**54**	**59**	**54**	**57**	**56**
V. Investments in India	**9,633**	**9,357**	**9,321**	**9,135**	**8,650**	**8,479**	**8,640**
(a) Government securities	9,152	8,898	8,941	8,730	8,255	8,080	8,283
(b) Other approved securities	481	459	380	405	395	399	357
VI. Bank credit	**13,738**	**14,047**	**14,349**	**15,414**	**15,918**	**15,519**	**15,471**
(a) Loans, cash credit and overdrafts	11,892	11,993	12,365	13,144	13,718	13,177	13,324
(b) Inland bills purchased	214	216	188	203	202	218	267
(c) Inland bills discounted	530	745	619	892	813	888	536
(d) Foreign bills purchased	645	670	702	723	746	805	858
(e) Foreign bills discounted	457	423	475	452	439	431	486

—: Nil/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 - 1994-95 (Contd.)

(Amount in Rs. crore)

Item	As on the last Friday of					
	March 1994	April 1994	May 1994	June 1994	July 1994	August 1994
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
No. of reporting banks	**25**	**25**	**26**	**26**	**26**	**27**
I. Liabilities to the banking system	**805**	**734**	**709**	**774**	**1,058**	**1,047**
(a) Demand and time deposits from banks	520	636	629	641	765	755
(b) Borrowings from banks	243	60	41	63	260	260
(c) Other demand and time liabilities	42	38	39	70	33	32
II. Liabilities to others in India	**19,162**	**19,800**	**19,622**	**19,627**	**20,625**	**22,056**
(a) Aggregate deposits	**18,043**	**18,657**	**18,438**	**18,500**	**19,431**	**20,731**
(i) Demand deposits	2,963	3,096	3,295	3,312	3,442	3,301
(ii) Time deposits	15,080	15,561	15,143	15,188	15,989	17,430
(b) Borrowings (other than RBI IDBI, NABARD, EXIM Bank)	254	—	17	—	55	48
(c) Other demand and time liabilities	865	1,143	1,167	1,127	1,139	1,277
III. Assets with the banking system of which	**1,113**	**743**	**574**	**471**	**1,275**	**1,778**
Money at call and short notice	319	71	95	7	436	1,147
IV. Cash in hand	**294**	**280**	**335**	**354**	**317**	**382**
V. Investments in India	**6,402**	**6,934**	**6,917**	**6,952**	**6,925**	**7,228**
(a) Government securities	5,276	5,801	5,783	5,818	5,787	6,094
(b) Other approved securities	1,126	1,133	1,134	1,134	1,138	1,134
VI. Bank credit	**9,492**	**9,767**	**9,462**	**9,392**	**9,576**	**10,116**
(a) Loans, cash credit and overdrafts	7,948	8,168	7,889	7,863	8,038	8,438
(b) Inland bills purchased	373	373	369	331	331	342
(c) Inland bills discounted	496	501	470	472	477	576
(d) Foreign bills purchased	583	622	626	614	612	639
(e) Foreign bills discounted	92	103	108	112	118	121

—: Nil/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 - 1994-95 (Concld.)

(Amount in Rs. crore)

Item	As on the last Friday of						
	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks							
No. of reporting banks	**27**	**27**	**27**	**27**	**28**	**28**	**31**
I. Liabilities to the banking system	**903**	**883**	**820**	**1,168**	**1,407**	**1,663**	**1,544**
(a) Demand and time deposits from banks	821	782	691	655	777	762	1,269
(b) Borrowings from banks	56	71	106	252	330	466	217
(c) Other demand and time liabilities	26	30	23	261	300	435	58
II. Liabilities to others in India	**23,836**	**24,344**	**24,323**	**24,999**	**25,663**	**26,228**	**29,415**
(a) Aggregate deposits	**22,548**	**22,979**	**23,007**	**23,608**	**24,134**	**24,725**	**28,182**
(i) Demand deposits	3,703	3,688	3,970	4,379	4,276	4,365	5,295
(ii) Time deposits	18,845	19,291	19,037	19,229	19,858	20,360	22,887
(b) Borrowings (other than IDBI, NABARD, EXIM Bank)	—	26	26	100	177	119	7
(c) Other demand and time liabilities	1,288	1,339	1,290	1,291	1,352	1,384	1,226
III. Assets with the banking system of which	**692**	**531**	**576**	**1,219**	**1,026**	**904**	**1,282**
Money at call and short notice	60	27	37	717	575	470	380
IV. Cash in hand	**376**	**323**	**350**	**346**	**378**	**351**	**442**
V. Investments in India	**7,647**	**7,752**	**7,909**	**7,898**	**8,041**	**8,099**	**8,346**
(a) Government securities	6,490	6,604	6,749	6,707	6,864	6,901	7,137
(b) Other approved securities	1,157	1,148	1,160	1,191	1,177	1,198	1,209
VI. Bank credit	**11,401**	**11,822**	**12,118**	**12,696**	**13,282**	**13,889**	**16,111**
(a) Loans, cash credit and overdrafts	9,626	9,778	9,927	10,569	11,135	11,660	13,303
(b) Inland bills purchased	416	416	448	393	431	391	700
(c) Inland bills discounted	593	782	875	842	761	773	678
(d) Foreign bills purchased	625	694	709	739	770	818	1,106
(e) Foreign bills discounted	141	152	159	153	185	247	324

—: Nil/Negligible.

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

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF ALL SCHEDULED COMMERCIAL BANKS IN INDIA - 1994-95

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
No. of reporting banks	8	8	19	19	196	194	23	23	24	28	270	272
Liabilities												
Capital	58,688	58,706	967,219	1,410,226	14,118	16,052	16,458	24,393	11,667	67,150	1,068,150	1,576,527
Authorised Capital	135,000	135,000	—	150,000	77,400	84,120	31,489	35,433	47,440	166,940	291,329	571,493
Issued Capital	58,688	56,906	—	19,254	14,293	13,844	1,500	4,075	12,607	52,968	87,087	147,046
Subscribed Capital	58,688	58,706	—	19,254	13,951	12,613	1,500	4,075	7,757	56,739	81,896	151,386
Called-up Capital	—	—	—	—	325	3,513	—	—	4,069	11,363	4,394	14,875
Less: calls unpaid	—	—	—	—	189	441	—	—	160	478	349	919
Add: Forfeited shares	—	—	—	—	30	793	—	—	2	330	32	1,123
Reserves and Surplus	419,707	497,055	452,407	638,773	1,935	3,500	248,143	296,014	57,221	103,296	1,179,412	1,538,638
I. Statutory Reserves	68,973	132,087	136,562	142,609	2,594	3,344	37,874	42,767	19,017	33,243	265,020	354,050
(i) Opening Balance	55,665	68,973	107,157	120,376	2,375	2,656	27,752	31,760	13,684	19,579	206,633	243,344
(ii) Additions during the year	13,308	63,114	29,405	22,233	516	867	10,123	11,007	5,333	13,664	58,684	110,885
(iii) Deductions duing the year	—	—	—	—	297	179	—	—	—	—	297	179
II. Capital Reserves	4,807	4,808	175,165	280,529	15	20	57,272	53,580	9,351	9,136	246,610	348,073
(i) Opening Balance	4,807	4,807	98,031	229,826	15	14	53,710	38,208	7,055	6,845	163,618	279,700
(ii) Additions during the year	—	1	83,836	57,787	—	6	4,611	15,582	2,654	2,540	91,102	75,915
(iii) Deductions duing the year	—	—	6,701	7,083	—	—	1,050	210	358	248	8,109	7,542
III. Share Premium	224,755	224,917	4	32,274	—	—	—	—	3,632	12,439	228,391	269,630
(i) Opening Balance	31,101	224,755	4	4	—	—	—	—	959	4,239	32,064	228,997
(ii) Additions during the year	193,654	162	—	32,270	—	—	—	—	2,693	8,202	196,347	40,634
(iii) Deductions duing the year	—	—	—	—	—	—	—	—	21	1	21	1
IV. Revenue and other Reserves	121,139	135,206	140,676	180,188	4,920	6,415	62,134	46,821	24,684	47,408	353,552	416,038
(i) Opening Balance	100,194	121,139	115,619	140,485	3,774	5,044	(43,843)	35,727	15,991	26,913	191,735	329,308
(ii) Additions during the year	20,945	14,067	28,927	40,031	1,237	1,375	110,187	11,277	8,733	20,892	170,029	87,641
(iii) Deductions duing the year	—	—	3,870	328	91	4	4,210	183	40	396	8,212	911
V. Balance of Profit	33	37	—	3,174	-5594	-6339	90,863	152,846	537	1,070	85,839	150,788
Deposits (A+B+C)	9,970,420	11,273,004	20,368,826	23,620,777	892,902	1,105,171	2,587,436	2,506,834	2,009,740	2,842,710	35,829,323	41,348,496
A Demand Deposits [(i)+(ii)]	2,269,716	2,535,478	3,094,073	3,726,709	50,708	62,973	381,480	393,744	329,127	460,566	6,125,104	7,179,471
i) From Banks	291,843	368,497	142,569	140,332	1,023	940	13,749	14,911	17,694	16,871	466,877	541,552
ii) From others	1,977,873	2,166,981	2,951,505	3,586,377	49,685	62,033	367,731	378,833	311,433	443,695	5,658,227	6,637,919
B. Savings Bank Deposits	2,068,471	2,540,490	4,529,004	5,558,815	397,684	509,059	174,834	213,429	357,028	436,128	7,527,020	9,257,921
C Term Deposits [(i)+(ii)]	5,632,232	6,197,035	12,745,749	14,335,253	444,511	533,139	2,031,122	1,899,661	1,323,585	1,946,015	22.177.199	24,911,103
i) From Banks	270,548	295,231	687,835	726,835	5,255	7,009	296,933	184,213	66,620	96,688	1,327,191	1,309,976
ii) From others	5,361,684	5,901,805	12,057,914	13,608,418	439,256	526,130	1,734,189	1,715,448	1,256,964	1,849,327	20,850,007	23,601,127
Deposits of Branches in India	9,552,079	10,791,021	18,933,811	22,102,256	892,902	1,105,171	2,587,436	2,506,834	1,998,393	2,825,332	33,964,621	39,330,614
Deposits of Branches outside India	418,341	481,982	1,435,015	1,518,522	—	—	—	—	11,347	17,378	1,864,703	2,017,881
Total	9,970,420	11,273,004	20,368,826	23,620,777	892,902	1,105,171	2,587,436	2,506,834	2,009,740	2,842,710	35,829,323	41,348,496

-- : Nil/Negligible
Source: Annual Accounts of Banks

SPL COLL RBI

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RBI LIBRARY

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF ALL SCHEDULED COMMERCIAL BANKS IN INDIA - 1994-95 (Contd.)

(Amount in Rs. lakh)

	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Borrowings (A+B)	**691,062**	**1,042,851**	**496,066**	**948,280**	**199,826**	**223,761**	**228,470**	**319,495**	**57,480**	**212,793**	**1,672,904**	**2,747,180**
A Borrowings in India	**135,842**	**372,610**	**378,425**	**806,964**	**199,825**	**223,761**	**153,729**	**181,818**	**52,691**	**200,274**	**920,513**	**1,785,426**
i) Reserve Bank of India	1,840	217,730	19,987	322,261	8,167	3,700	36,353	67,292	5,999	99,488	72,346	710,471
ii) Other banks	1,871	2,597	28,065	61,539	45,866	64,708	71,916	80,272	2,885	27,399	150,603	236,515
iii) Other institutions and agencies	132,131	152,283	330,373	423,164	145,792	155,497	45,461	34,255	43,807	73,386	697,564	838,585
B.Borrowings outside India	**555,220**	**670,241**	**117,641**	**141,316**	**—**	**—**	**74,741**	**137,677**	**4,789**	**12,520**	**752,390**	**961,754**
Secured borrowings incuded in A&B	192,725	482,836	18,095	28,270	41,555	3,398	9,020	21,059	6,779	19,034	268,174	554,597
Other Liabilities and Provisions	**2,947,492**	**2,760,848**	**1,536,141**	**1,635,442**	**97,960**	**125,973**	**252,598**	**250,965**	**140,788**	**169,539**	**4,974,979**	**4,942,767**
i) Bills payable	675,508	779,161	505,248	479,952	5,085	7,789	56,942	54,650	55,011	71,652	1,297,795	1,393,204
ii) Inter-office adjustments	114,439	27,042	48,001	166,011	4,120	6,921	41,175	36,861	22,769	8,959	230,505	245,794
iii) Interest accrued	758,220	776,965	294,803	294,798	27,956	31,970	80,228	80,907	24,117	26,043	1,185,324	1,210,683
iv) Others (including provisions)	1,399,325	1,177,680	688,088	694,682	60,799	79,292	74,253	78,546	38,890	62,885	2,261,355	2,093,085
Total Liabilities	**14,087,368**	**15,632,463**	**23,820,658**	**28,253,499**	**1,206,741**	**1,474,607**	**3,333,104**	**3,397,701**	**2,276,896**	**3,395,488**	**44,724,767**	**52,153,758**
Assets												
Cash and balances with RBI (I+II)	**1,819,952**	**1,812,866**	**2,696,472**	**3,520,424**	**43,241**	**56,507**	**285,491**	**454,541**	**353,762**	**460,581**	**5,198,917**	**6,304,918**
I. Cash in hand	**45,147**	**46,645**	**175,817**	**189,760**	**15,943**	**22,657**	**5,127**	**5,205**	**36,185**	**42,877**	**278,220**	**307,144**
II. Balances with RBI	**1,774,804**	**1,766,221**	**2,520,654**	**3,330,664**	**27,298**	**33,850**	**280,364**	**449,336**	**317,577**	**417,704**	**4,920,697**	**5,997,775**
i) in current accounts	1,774,804	1,766,221	2,520,654	3,330,664	26,697	33,204	280,364	449,336	317,577	417,704	4,920,097	5,997,129
ii) in other accounts	—	—	—	—	600	646	—	—	—	—	600	646
Balances with banks & money at *call & short notice* (I+II)	**405,947**	**523,646**	**694,328**	**854,962**	**443,150**	**474,086**	**87,448**	**93,270**	**88,595**	**95,478**	**1,719,468**	**2,041,442**
I. In India (i+ii)	**139,799**	**198,561**	**225,627**	**305,593**	**443,150**	**474,086**	**52,288**	**43,360**	**82,309**	**85,726**	**943,172**	**1,107,327**
i) Balance with banks	20,366	21,836	160,750	264,371	305,586	334,975	44,807	38,796	78,423	75,838	609,931	735,817
a) in current accounts	20,366	21,212	120,674	189,565	64,922	73,076	38,920	36,786	35,279	53,581	280,161	374,220
b) in other deposit account	—	625	40,076	74,806	240,664	262,299	5,887	2,011	43,143	22,257	329,771	361,997
ii) Money at call & short notice	119,433	176,725	64,877	41,222	137,564	139,111	7,480	4,564	3,887	9,889	333,241	371,511
a) with banks	84,433	176,725	42,377	41,222	135,895	131,246	7,469	12	1,887	9,889	272,061	359,094
b) with other institutions	35,000	—	22,500	—	1,669	7,865	11	4,552	2,000	—	61,180	12,417
II. Outside India	**266,148**	**325,085**	**468,702**	**549,369**	**—**	**—**	**35,161**	**49,910**	**6,286**	**9,752**	**776,296**	**934,115**
i) in current accounts	44,604	51,899	123,572	147,203	—	—	15,406	39,444	3,369	5,611	186,951	244,158
ii) in other deposit accounts	23,911	37,635	294,325	352,903	—	—	16,268	7,691	2,047	2,011	336,551	400,239
iii) Money at call and short notice	197,632	235,551	50,804	49,263	—	—	3,487	2,775	870	2,130	252,794	289,718

-,- : Nil / Negligible

Source: Annual Accounts of Banks

TABLE 4: BANK GROUP-WISE LIABILITIES AND ASSETS OF ALL SCHEDULED COMMERCIAL BANKS IN INDIA - 1994-95 (Concld.)

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Investments (I+II)	**4,672,413**	**5,244,556**	**8,608,588**	**9,798,578**	**39,126**	**134,213**	**1,394,765**	**1,099,605**	**719,939**	**1,009,619**	**15,434,832**	**17,286,571**
I. Investments in India in	**4,618,350**	**5,157,129**	**8,526,115**	**9,582,182**	**39,126**	**134,213**	**1,394,765**	**1,099,603**	**718,692**	**1,007,630**	**15,297,047**	**16,980,760**
i) Government securities	3,328,986	3,658,866	5,620,638	6,292,517	7,501	35,452	859,649	748,330	507,237	673,030	10,324,011	11,408,196
ii) Other approved securities	967,612	983,838	1,928,389	1,948,003	5,833	27,082	49,812	26,708	111,035	119,232	3,062,682	3,104,863
iii) Shares	13,420	31,053	48,792	104,669	450	1,014	3,447	2,839	2,301	13,337	68,410	152,912
iv) Debentures and bonds	235,560	387,589	582,992	948,834	6,960	15,900	266,567	200,362	44,414	100,306	1,136,494	1,652,991
v) Subsidiaries and/or joint ventures	21,603	18,894	24,585	35,630	10	200	40	10	733	1,282	46,970	56,017
vi) Others	51,168	76,888	320,718	252,529	18,372	54,566	215,250	121,356	52,971	100,442	658,480	605,781
a) Unit 1964 (U.T.I.)	12,162	55,826	24,334	39,066	300	335	30,695	8,528	16,608	52,471	84,098	156,226
b) Kisan Indira Vikas Patra	—	—	1,605	11,189	1,720	11,325	—	—	1,980	4,057	5,305	26,571
c) Commercial paper	1,066	1,050	54,643	1,447	—	—	89,145	6,447	1,747	—	146,600	8,944
d) National Savings Certificates	—	—	—	—	—	105	—	—	999	2,280	999	2,385
e) Mutual Fund	—	—	61,229	56,761	—	—	—	—	100	—	61,329	56,761
f) Any other	37,940	20,012	178,908	137,122	16,352	40,260	95,411	106,381	31,538	41,634	360,149	345,409
II. Investments outside India in	**54,063**	**87,427**	**82,474**	**216,395**	**—**	**—**	**—**	**—**	**1,247**	**1,989**	**137,785**	**305,811**
i) Government securities	7,366	9,121	52,924	163,728	—	—	—	—	1,247	1,989	61,537	174,838
ii) Subsidiaries and/ or joint ventures	15,583	20,096	7,238	7,241	—	—	—	—	—	—	22,822	27,337
iii) Other investments	31,114	58,210	22,311	45,427	—	—	—	—	—	—	53,425	103,636
Advances	**5,363,757**	**6,440,533**	**9,322,151**	**11,336,045**	**504,249**	**591,439**	**1,154,668**	**1,318,649**	**981,343**	**1,556,015**	**17,326,167**	**21,242,681**
i) Bills purchased and discounted	647,552	1,002,491	1,167,343	1,390,730	3,077	4,129	220,522	197,978	182,573	271,276	2,221,066	2,866,603
ii) Cash credits,overdrafts & loans repayable on demand	3,317,255	3,956,414	5,654,605	7,048,452	152,204	185,539	650,326	729,504	556,350	919,365	10,330,741	12,839,274
iii) Term loans.	1,398,950	1,481,628	2,500,203	2,896,862	348,968	401,771	283,820	391,168	242,420	365,374	4,774,361	5,536,804
Fixed Assets (I+II)	**70,021**	**81,517**	**318,996**	**431,076**	**3,083**	**3,350**	**90,347**	**111,033**	**21,860**	**43,989**	**504,307**	**670,966**
I. Premises	**39,763**	**47,722**	**248,372**	**347,331**	**186**	**299**	**61,837**	**82,012**	**14,143**	**20,147**	**364,302**	**497,512**
At cost as on 31st March of the preceding year	32,965	38,428	156,412	232,167	150	248	52,739	55,092	7,508	12,023	249,775	337,958
Additions during the year	5,499	4,254	19,601	51,127	63	76	3,189	12,079	6,008	9,970	34,360	77,506
Other additions	12,847	18,464	96,772	96,815	—	—	8,150	17,623	2,503	891	120,273	133,794
Deductions during the year	36	309	257	431	1	—	416	667	47	115	757	1,521
Depreciation to date	11,512	13,115	24,157	32,347	27	24	1,825	2,116	1,829	2,623	39,349	50,225
II. Other Fixed Assets (including furniture & fixtures)	**30,258**	**33,796**	**70,624**	**83,745**	**2,897**	**3,123**	**28,510**	**29,021**	**7,717**	**23,842**	**140,005**	**173,526**
At cost as on 31st March of the preceding year	66,090	76,829	145,946	164,611	5,852	6,196	34,311	39,704	12,009	18,616	264,207	305,956
Additions during the year	11,227	11,397	22,021	29,866	431	678	12,977	11,023	3,284	14,755	49,939	67,719
Deductions during the year	480	866	3,375	2,299	31	109	1,089	1,417	88	164	5,063	4,854
Depreciation to date	46,580	53,564	93,967	108,434	3,355	3,642	17,689	20,288	7,488	9,366	169,077	195,294
Leased Assets	—	—	808	3,577	—	—	—	—	2,135	25,556	2,943	29,134
At cost as on 31st March of the preceding year	—	—	1,810	1,810	—	—	—	—	—	2,192	1,810	4,001
Additions during the year	—	—	—	3,099	—	—	—	—	2,192	25,495	2,192	28,594
Deductions during the year	—	—	—	—	—	—	—	—	—	204	—	204
Depreciation to date	—	—	1,002	1,331	—	—	—	—	56	1,927	1,058	3,258
Other Assets	**1,755,279**	**1,529,346**	**2,179,315**	**2,308,838**	**173,893**	**215,011**	**320,385**	**320,602**	**109,262**	**204,249**	**4,538,133**	**4,578,046**
i) Inter-office adjustments (net)	479,773	65,165	223,415	143,495	4,070	6,954	10,143	11,200	10,807	64,710	728,208	291,524
ii) Interest accrued	226,795	276,392	353,838	417,613	9,504	16,030	44,893	43,151	30,478	42,389	665,508	795,575
iii) Tax paid in advance/ Tax deducted at source	130,839	212,194	274,183	328,350	93	124	29,152	34,810	19,869	30,798	454,136	606,276
iv) Stationery and Stamps	7,315	7,409	7,416	8,338	903	2,051	225	270	932	1,020	16,792	19,089
v) Others if any	910,557	968,186	1,162,709	1,195,495	131,904	148,493	235,972	231,172	44,330	61,492	2,485,471	2,604,838
vi) Loss	—	—	157,754	215,546	27,419	41,370	—	—	2,846	3,840	188,019	260,757
Total Assets	**14,087,368**	**15,632,463**	**23,820,658**	**28,253,499**	**1,206,741**	**1,474,607**	**3,333,104**	**3,397,701**	**2,276,896**	**3,395,488**	**44,724,767**	**52,153,758**

-- : Nil / Negligible
Source: Annual Accounts of Banks

TABLE 5: BANK GROUP-WISE INCOME AND EXPENDITURE OF SCHEDULED COMMERCIAL BANKS IN INDIA - 1994-95

(Amount in Rs. lakh)

Items	For the year ended 31st March											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**196**	**194**	**23**	**23**	**24**	**28**	**270**	**272**
I.Interest earned	**1,190,086**	**1,386,207**	**2,056,545**	**2,398,410**	**98,831**	**113,346**	**334,144**	**334,870**	**206,269**	**291,124**	**3,885,875**	**4,523,957**
a) Interest/discount on advances/bills	650,949	656,995	1,105,277	1,189,723	49,159	53,816	173,683	171,631	119,306	166,163	2,098,374	2,238,329
b) Income on Investments	427,044	610,724	777,757	1,010,807	8,874	20,482	141,379	143,344	70,511	105,062	1,425,565	1,890,420
c) Interest on balances with RBI and other inter-bank funds	92,519	99,108	157,182	172,385	37,389	35,267	16,021	16,282	14,885	17,868	317,996	340,910
d) Others	19,574	19,379	16,329	25,495	3,410	3,781	3,061	3,612	1,567	2,031	43,940	54,299
II. Other income	**200,430**	**208,565**	**284,024**	**301,558**	**4,241**	**6,817**	**74,415**	**85,092**	**30,297**	**47,571**	**593,406**	**649,602**
a) Commission, exchange and brokerage	156,835	185,550	140,365	177,751	1,478	2,864	32,995	43,149	14,011	20,992	345,683	430,306
b) Rent	—	—	115	—	2	—	—	—	—	—	117	—
c) Net profit/loss on sale of Investments (i-ii)	1,620	(43,020)	49,235	15,130	—	1	19,313	23,548	5,750	9,768	75,919	5,426
i) Profit on sale of Investments	3,766	8,435	49,998	31,067	—	1	24,709	24,698	6,034	11,290	84,506	75,491
ii) Loss on sale of Investments	2,146	51,455	762	15,938	—	—	5,396	1,150	283	1,523	8,587	70,065
d) Net profit on sale of land, building & other assets (i-ii)	29	41	807	343	10	12	17	(179)	31	125	895	342
i) Profit on sale of land, building & other assets (i-ii)	29	41	822	358	10	16	51	41	35	125	947	581
ii) Loss on sale of land, building & other assets (i-ii)	—	—	15	15	—	4	34	220	3	—	52	239
e) Net profit on exchange transaction (i-ii)	37,978	58,559	57,537	56,910	—	1	20,386	16,380	3,314	5,770	119,215	137,620
i) Profit on exchange transaction	37,978	58,559	57,577	57,047	—	1	25,487	30,704	3,367	5,779	124,409	152,089
ii) Loss on exchange transaction	—	—	40	136	—	—	5,101	14,324	53	9	5,194	14,469
f) Miscellaneous income	3,967	7,436	35,964	51,424	2,752	3,939	1,704	2,194	7,189	10,916	51,577	75,909
Total (I+II)	**1,390,515**	**1,594,772**	**2,340,568**	**2,699,968**	**103,073**	**120,163**	**408,560**	**419,961**	**236,566**	**338,695**	**4,479,282**	**5,173,560**
III. Interest expended	**811,927**	**875,114**	**1,539,157**	**1,626,001**	**74,692**	**83,255**	**193,862**	**193,788**	**137,675**	**188,988**	**2,757,314**	**2,967,146**
a) Interest on deposits	726,098	751,049	1,426,656	1,494,146	59,013	66,801	147,969	145,106	128,096	169,862	2,487,833	2,626,965
b) Interest on RBI/inter-bank borrowings	43,479	46,094	48,439	65,220	11,925	12,007	36,006	39,943	4,907	11,846	144,755	175,109
c) Others	42,350	77,971	64,062	66,635	3,754	4,446	9,888	8,739	4,672	7,280	124,725	165,072
IV. Operating expenses	**375,389**	**461,337**	**628,844**	**780,232**	**55,955**	**64,161**	**88,467**	**95,014**	**56,774**	**76,700**	**1,205,429**	**1,477,444**
a) Payments to and provisions for employees	251,829	333,967	427,753	523,776	42,971	50,317	28,198	31,444	37,858	48,730	788,609	988,234
b) Rent, taxes and lighting	28,079	32,021	48,566	55,267	1,175	1,366	6,914	7,468	4,406	5,733	89,141	101,855
c) Printing and stationery	7,550	7,554	10,718	12,514	639	710	2,697	3,314	1,328	1,745	22,932	25,837
d) Advertisement and publicity	1,430	1,211	1,560	2,366	12	15	2,892	3,839	830	1,311	6,725	8,741
e) Depreciation on bank's property	8,211	9,009	17,696	20,429	379	413	5,635	7,202	1,891	3,664	33,811	40,717
f) Directors' fees, allowances and expenses	48	76	142	177	11	11	57	62	53	67	312	393
g) Auditors' fees and expenses	1,186	1,628	3,014	3,916	87	108	113	104	112	168	4,512	5,924
h) Law charges	2,072	937	2,845	4,510	37	86	1,072	1,491	237	459	6,262	7,482
i) Postage, telegrams, telephones, etc.	6,690	6,708	10,148	9,735	330	343	5,925	6,234	1,702	2,184	24,796	25,204
j) Repair and maintenance	2,795	3,122	7,548	8,634	128	139	4,449	4,912	612	829	15,531	17,637
k) Insurance	24,218	29,266	30,253	38,590	5,357	4,566	1,642	2,119	1,386	1,677	62,856	76,217
l) Other expenditure	41,281	35,839	68,601	100,319	4,829	6,089	28,874	26,825	6,358	10,132	149,943	179,204
V.Provisions and contingencies	**167,593**	**173,673**	**643,149**	**266,804**	**8,533**	**11,616**	**68,848**	**76,483**	**29,156**	**32,760**	**917,279**	**561,336**
Total Expenses	**1,354,910**	**1,510,124**	**2,811,150**	**2,673,037**	**139,180**	**159,032**	**351,177**	**365,285**	**223,605**	**298,448**	**4,880,023**	**5,005,926**
VI. Profit/loss	**35,605**	**84,648**	**(470582)**	**26,931**	**(36107)**	**(38869)**	**57,383**	**54,677**	**12,961**	**40,247**	**(400741)**	**167,634**

Note : Figures in bracket is indicate negative figure / loss.
-- : Nil / Negligible
Source: Annual accounts of banks

TABLE 6: COMPONENTS OF BANK CREDIT OF ALL SCHEDULED COMMERCIAL BANKS - 1994-1995

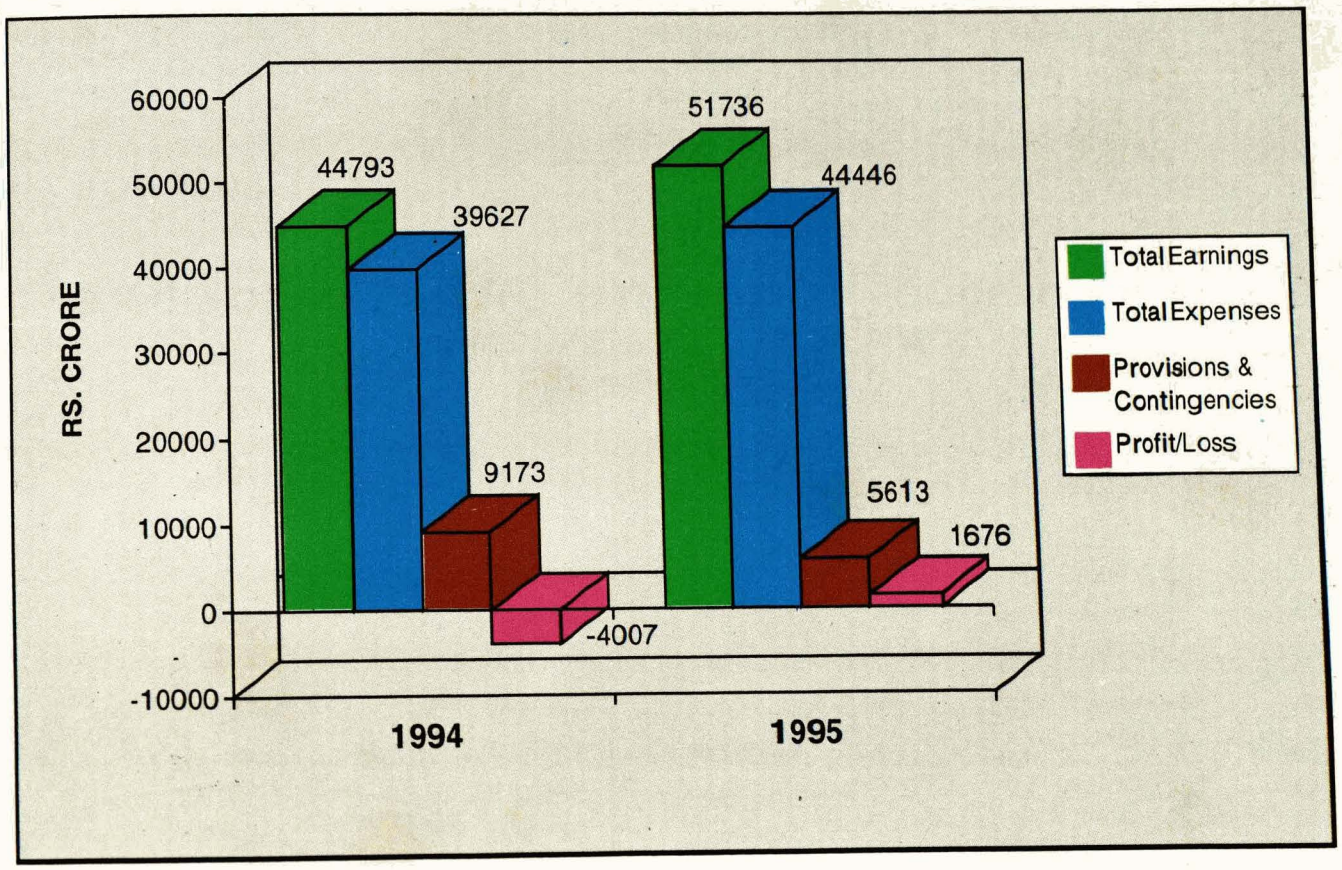
(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**24**	**28**	**23**	**23**	**196**	**194**	**270**	**272**
A. i) Bills purchased and discounted	647,552	1,002,491	1,167,343	1,390,730	182,573	271,276	220,522	197,978	3077	4129	2,220,677	2,866,604
ii) Cash credits, overdraft and loans repayable on demand	3,317,255	3,956,414	5,654,605	7,048,452	556,350	919,365	650,326	729,504	152204	185539	10,330,597	13,681,374
iii) Term loans	1,398,950	1,481,628	2,500,203	2,896,862	242,420	365,374	283,820	391,168	348968	401771	4,774,361	9,359,031
Total	**5,363,757**	**6,440,533**	**9,322,151**	**11,336,845**	**981,343**	**1,556,015**	**1,154,668**	**1,318,649**	**504249**	**591439**	**17,325,635**	**25,907,010**
B. i) Secured by tangible assets	4,368,561	5,041,485	7,150,789	8,613,002	764,941	1,272,913	700,011	897,759	342549	412111	13,324,668	18,709,198
ii) Covered by Bank/Government Guarantees	800,968	1,159,427	1,273,513	1,621,164	131,765	146,796	120,956	73,811	112988	121860	2,439,656	4,976,531
iii) Unsecured	194,228	239,621	897,849	1,101,879	84,637	136,307	333,701	347,080	48712	57468	1,561,310	2,221,281
Total	**5,363,757**	**6,440,533**	**9,322,151**	**11,336,045**	**981,343**	**1,556,015**	**1,154,668**	**1,318,649**	**504249**	**591439**	**17,325,634**	**25,907,010**
C.I. Advances in India	4,697,340	5,674,004	8,269,480	10,296,827	970,618	1,539,602	1,152,098	1,314,055	504184	591439	15,593,186	24,080,256
i) Priority sectors	1,551,387	1,762,785	3,000,286	3,477,740	287,610	422,601	229,187	298,237	442033	473203	5,508,319	10,511,367
ii) Public sectors	1,011,212	834,195	929,648	1,250,140	42,122	29,626	103,282	14,304	2155	29275	2,088,101	2,157,539
iii) Banks	54,736	60,590	44,412	47,371	2,895	9,236	15,646	114,199	1211	2814	118,899	234,386
iv) Others	2,080,006	3,016,434	4,295,133	5,521,577	637,992	1,078,139	803,982	887,315	58785	86147	7,877,866	11,176,963
C.II. Advances outside India	666,417	766,528	1,052,671	1,039,218	10,724	16,413	2,570	4,594	65	—	1,732,448	1,826,754
i) Due from Banks	29,792	24,234	207,039	213,069	772	—	2	5	—	—	237,604	237,308
ii) Due from Others	636,625	742,295	845,632	826,149	9,953	16,413	2,569	4,589	65	—	1,494,844	1,589,446
a) Bills purchased and discounted	96,746	251,894	110,686	124,212	651	3,745	2,506	4,423	—	—	210,588	384,275
b) Syndicate loans	137,271	90,561	207,227	175,919	—	—	—	—	—	—	344,497	266,480
c) Others	402,609	399,839	527,720	526,018	9,301	12,668	63	166	65	—	939,759	938,692
Total	**5,363,757**	**6,440,533**	**9,322,151**	**11,336,045**	**981,343**	**1,556,015**	**1,154,668**	**1,318,649**	**504249**	**591439**	**17,325,635**	**25,907,010**

—Nil/Negligible
Source: Annual accounts of banks

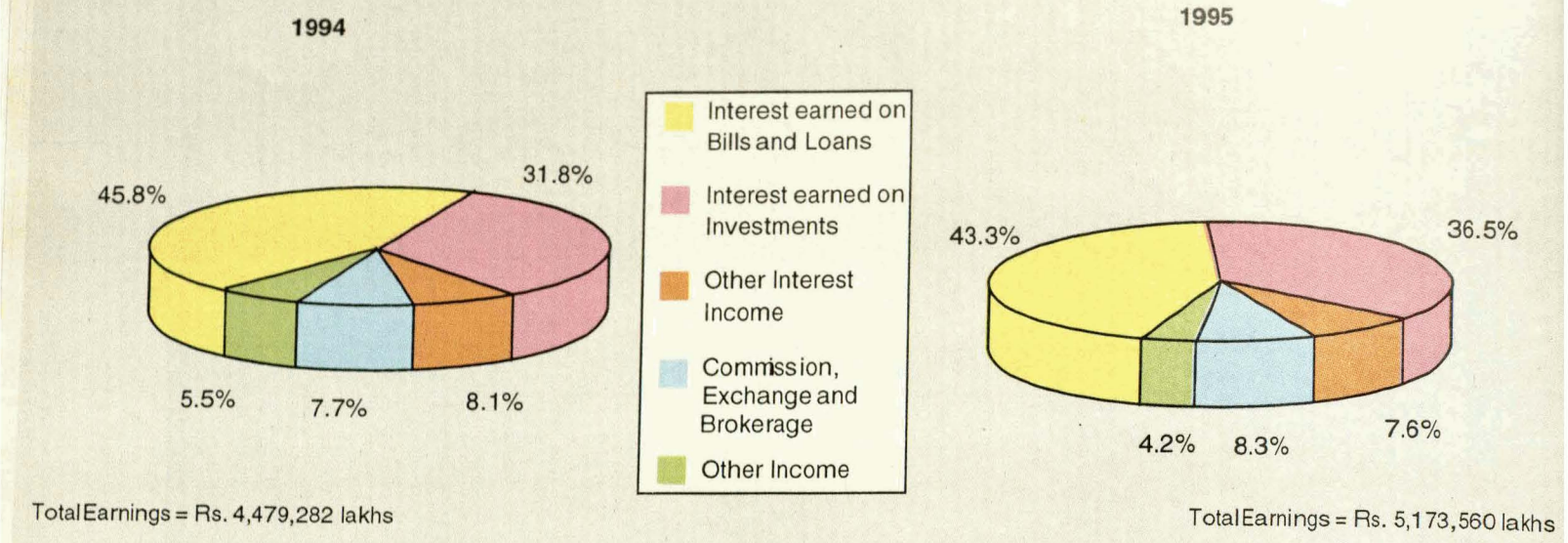
GRAPH - 3

EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL BANKS - 1994-95
(As on 31st March)



GRAPH - 4

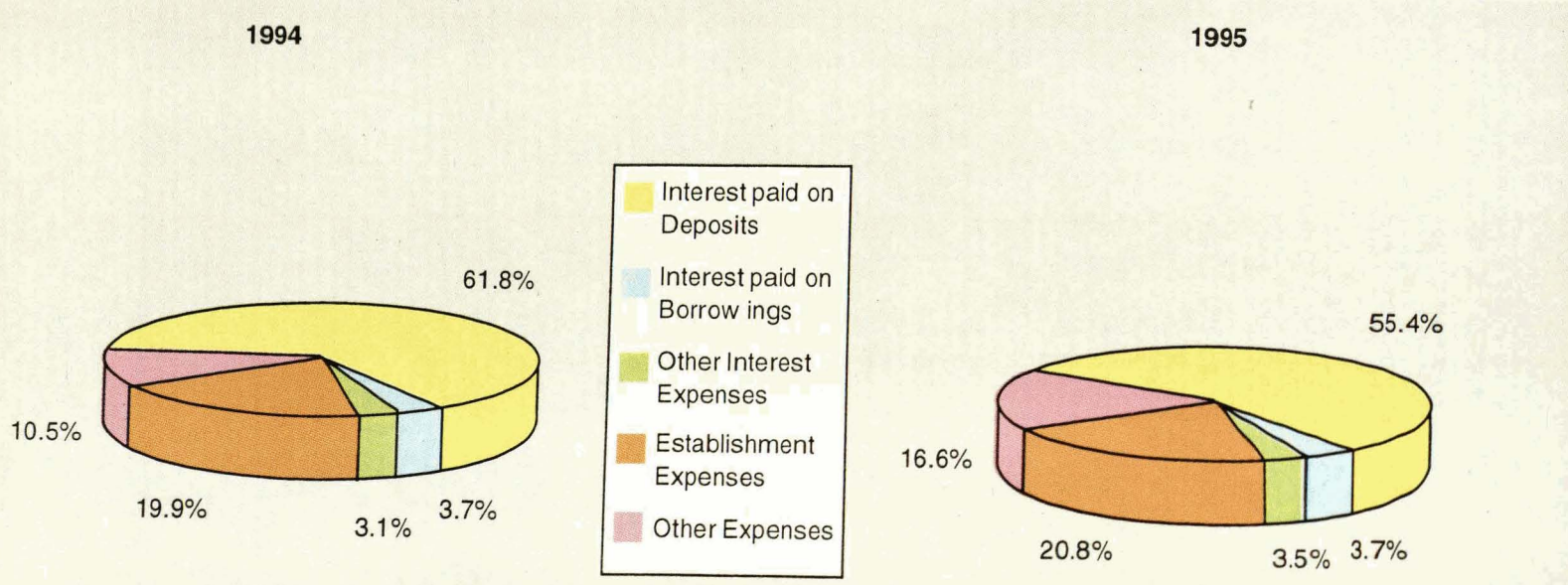
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS - 1994-95
(As on 31st March)



TotalEarnings = Rs. 4,479,282 lakhs

TotalEarnings = Rs. 5,173,560 lakhs

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1994-95
(As on 31st March)



TotalExpenses = Rs. 3,962,742 lakhs

TotalExpenses = Rs. 4,744,590 lakhs

TABLE 7: STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - As on 31st March 1994

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	**46,416**	**17.3**	**85,550**	**17.0**	**43,141**	**19.3**	**175,107**	**17.6**
Haryana	5,349	2.0	10,333	2.1	4,704	2.1	20,386	2.0
Himachal Pradesh	2,150	0.8	3,401	0.7	2,005	0.9	7,556	0.8
Jammu & Kashmir	2,285	0.8	4,306	0.9	2,074	0.9	8,665	0.9
Punjab	9,674	3.6	20,628	4.1	14,292	6.4	44,594	4.5
Rajasthan	10,145	3.8	16,790	3.3	8,693	3.9	35,628	3.6
Chandigarh	2,151	0.8	3,258	0.6	1,248	0.6	6,657	0.7
Delhi	14,662	5.5	26,834	5.3	10,125	4.5	51,621	5.2
North-Eastern Region	**6,159**	**2.3**	**10,566**	**2.1**	**5,043**	**2.3**	**21,768**	**2.2**
Arunachal Pradesh	180	0.1	356	0.1	151	0.1	687	0.1
Assam	4,139	1.5	7,137	1.4	3,418	1.5	14,694	1.5
Manipur	237	0.1	449	0.1	213	0.1	899	0.1
Meghalaya	577	0.2	940	0.2	518	0.2	2,035	0.2
Mizoram	129	—	243	—	103	—	475	—
Nagaland	237	0.1	391	0.1	190	0.1	818	0.1
Tripura	660	0.2	1,050	0.2	450	0.2	2,160	0.2
Eastern Region	**44,349**	**16.5**	**76,926**	**15.3**	**38,839**	**17.4**	**160,114**	**16.1**
Bihar	15,073	5.6	21,040	4.2	11,609	5.2	47,722	4.8
Orissa	7,514	2.8	10,595	2.1	5,388	2.4	23,497	2.4
Sikkim	93	—	142	—	84	—	319	—
West Bengal	21,593	8.0	45,000	9.0	21,675	9.7	88,268	8.9
Andaman & Nicobar Island	76	—	149	—	83	—	308	—
Central Region	**44,007**	**16.4**	**71,776**	**14.3**	**36,910**	**16.5**	**152,693**	**15.4**
Madhya Pradesh	14,470	5.4	23,164	4.6	11,298	5.1	48,932	4.9
Uttar Pradesh	29,537	11.0	48,612	9.7	25,612	11.5	103,761	10.4
Western Region	**52,236**	**19.4**	**110,713**	**22.0**	**47,203**	**21.1**	**210,152**	**21.1**
Goa	1,206	0.4	2,708	0.5	974	0.4	4,888	0.5
Gujarat	15,468	5.8	31,343	6.2	13,897	6.2	60,708	6.1
Maharashtra	35,510	13.2	76,539	15.2	32,275	14.4	144,324	14.5
Dadra & Nagar Haveli	18	—	42	—	20	—	80	—
Daman & Diu	34	—	81	—	37	—	152	—
Southern Region	**75,738**	**28.2**	**146,662**	**29.2**	**52,225**	**23.4**	**274,625**	**27.6**
Andhra Pradesh	20,103	7.5	34,676	6.9	14,169	6.3	68,948	6.9
Karnataka	19,845	7.4	39,718	7.9	13,299	6.0	72,862	7.3
Kerala	12,246	4.6	26,468	5.3	9,275	4.2	47,989	4.8
Tamil Nadu	23,136	8.6	44,935	8.9	15,203	6.8	83,274	8.4
Lakshadweep	13	—	26	—	14	—	53	—
Pondicherry	395	0.1	839	0.2	265	0.1	1,499	0.2
All India	**268,905**	**100.0**	**502,193**	**100.0**	**223,361**	**100.0**	**994,456**	**100.0**

—: Nil/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 - MARCH 1994

Region/State/ Union Territory	As at the end of March							
	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	**11,902**	**26,504**	**15,915**	**54,321**	**28,019**	**49,811**	**23,211**	**101,041**
Haryana	1,352	3,035	1,391	5,778	3,321	6,531	2,971	12,823
Himachal Pradesh	747	1,202	793	2,742	1,187	1,943	1,078	4,208
Jammu & Kashmir	511	1,002	442	1,955	594	1,194	661	2,449
Punjab	2,790	7,133	6,949	16,872	6,409	12,915	7,108	26,432
Rajasthan	3,409	7,010	3,712	14,131	4,283	6,533	3,286	14,102
Chandigarh	786	1,292	514	2,592	1,350	1,928	722	4,000
Delhi	2,307	5,830	2,114	10,251	10,875	18,767	7,385	37,027
North Eastern Region	**2,157**	**4,335**	**1,822**	**8,314**	**2,715**	**4,947**	**2,488**	**10,150**
Arunachal Pradesh	135	309	121	565	18	26	11	55
Assam	1,205	2,490	1,040	4,735	2,148	3,866	1,926	7,940
Manipur	72	204	58	334	123	213	123	459
Meghalaya	373	584	331	1,288	139	293	132	564
Mizoram	66	166	48	280	9	17	11	37
Nagaland	152	251	111	514	68	116	64	248
Tripura	154	331	113	598	210	416	221	847
Eastern Region	**12,805**	**23,950**	**11,405**	**48,160**	**23,845**	**45,241**	**22,839**	**91,925**
Bihar	4,596	7,346	3,263	15,205	7,307	11,584	6,460	25,351
Orissa	2,966	4,569	2,001	9,536	3,006	4,538	2,480	10,024
Sikkim	65	112	49	226	28	30	35	93
West Bengal	5,133	11,833	6,030	22,996	13,473	29,030	13,843	56,346
Andaman & Nicobar	45	90	62	197	31	59	21	111
Central Region	**12,355**	**25,105**	**12,510**	**49,970**	**21,985**	**37,863**	**18,783**	**78,631**
Madhya Pradesh	5,335	10,296	4,646	20,277	6,240	10,534	5,089	21,863
Uttar Pradesh	7,020	14,809	7,864	29,693	15,745	27,329	13,694	56,768
Western Region	**11,539**	**27,378**	**13,444**	**52,361**	**35,021**	**74,664**	**30,262**	**139,947**
Goa	306	675	249	1,230	871	1,967	699	3,537
Gujarat	3,976	8,785	4,649	17,410	10,619	21,619	8,671	40,909
Maharashtra	7,229	17,853	8,514	33,596	23,507	51,020	20,867	95,394
Dadra & Nagar Haveli	5	12	4	21	13	30	16	59
Daman & Diu	23	53	28	104	11	28	9	48
Southern Region	**20,097**	**43,490**	**17,121**	**80,708**	**41,084**	**79,198**	**26,302**	**146,584**
Andhra Pradesh	7,013	14,177	5,835	27,025	10,066	16,938	6,666	33,670
Karnataka	4,160	9,729	3,700	17,589	11,770	24,352	7,453	43,575
Kerala	3,912	8,736	3,418	16,066	4,439	9,792	3,166	17,397
Tamil Nadu	4,909	10,618	4,093	19,620	14,535	27,555	8,838	50,928
Lakshadweep	—	—	—	—	13	26	14	53
Pondicherry	103	230	75	408	261	535	165	961
All India	**70,855**	**150,762**	**72,217**	**293,834**	**152,669**	**291,724**	**123,885**	**568,278**

— : Nil/Negligible.

Source: Banking Statistics, Basic Statistical Returns, Volume 23 - March 1994

TABLE 8: STATE AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF - MARCH 1994 (Concld.)

Region/State/ Union Territory	As at the end of March							
	Regional Rural Bank				Other Scheduled Commercial Banks @			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**3,409**	**3,173**	**1,912**	**8,494**	**3,086**	**6,062**	**2,103**	**11,251**
Haryana	634	690	310	1,634	42	77	32	151
Himachal Pradesh	206	233	127	566	10	23	7	40
Jammu & Kashmir	426	378	243	1,047	754	1,732	728	3,214
Punjab	384	353	155	892	91	227	80	398
Rajasthan	1,759	1,519	1,077	4,355	694	1,728	618	3,040
Chandigarh	—	—	—	—	15	38	12	65
Delhi	—	—	—	—	1,480	2,237	626	4,343
North Eastern Region	**1,246**	**1,182**	**689**	**3,117**	**41**	**102**	**44**	**187**
Arunachal Pradesh	27	21	19	67	—	—	—	—
Assam	756	703	418	1,877	30	78	34	142
Manipur	42	32	32	106	—	—	—	—
Meghalaya	61	53	50	164	4	10	5	19
Mizoram	54	60	44	158	—	—	—	—
Nagaland	10	10	10	30	7	14	5	26
Tripura	296	303	116	715	—	—	—	—
Eastern Region	**6,697**	**5,475**	**3,679**	**15,851**	**1,002**	**2,260**	**916**	**4,178**
Bihar	3,147	2,064	1,866	7,077	23	46	20	89
Orissa	1,535	1,472	901	3,908	7	16	6	29
Sikkim	—	—	—	—	—	—	—	—
West Bengal	2,015	1,939	912	4,866	972	2,198	890	4,060
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	**8,890**	**6,987**	**4,834**	**20,711**	**777**	**1,821**	**783**	**3,381**
Madhya Pradesh	2,829	2,132	1,488	6,449	66	202	75	343
Uttar Pradesh	6,061	4,855	3,346	14,262	711	1,619	708	3,038
Western Region	**1,647**	**1,492**	**1,060**	**4,199**	**4,029**	**7,179**	**2,437**	**13,645**
Goa	—	—	—	—	29	66	26	121
Gujarat	728	620	469	1,817	145	319	108	572
Maharashtra	919	872	591	2,382	3,855	6,794	2,303	12,952
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	**5,658**	**6,200**	**2,760**	**14,618**	**8,899**	**17,774**	**6,042**	**32,715**
Andhra Pradesh	2,229	1,904	1,155	5,288	795	1,657	513	2,965
Karnataka	2,189	2,424	1,098	5,711	1,726	3,213	1,048	5,987
Kerala	882	1,456	299	2,637	3,013	6,484	2,392	11,889
Tamil Nadu	358	416	208	982	3,334	6,346	2,064	11,744
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	31	74	25	130
All India	**27,547**	**24,509**	**14,934**	**66,990**	**17,834**	**35,198**	**12,325**	**65,357**

Note: 1. @ including foreign banks
— : Nil/Negligible.
Source: Banking Statistics, Basic Statistical Returns, Volume 23 - March 1994

TABLE 9: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS - 1993-94

(Amount in Rs. lakh)

Period of maturity	March 31, 1993		March 31, 1994	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)
Upto 90 days	6,384,327	2,154,539	6,118,093	2,573,704
	(6.7)	(13.1)	(5.9)	(13.3)
91 days & above but less than 6 months	2,569,711	853,984	3,058,154	1,377,164
	(2.7)	(5.2)	(3.0)	(7.1)
6 months & above but less than 1 year	4,754,179	1,357,171	5,863,053	1,505,597
	(5.0)	(8.2)	(5.7)	(7.8)
1 year & above but less than 2 years	19,671,067	3,532,184	26,413,126	4,919,538
	(20.7)	(21.4)	(25.5)	(25.4)
2 years & above but less than 3 years	16,170,144	2,363,079	20,093,544	2,697,481
	(17.0)	(14.3)	(19.4)	(13.9)
3 years & above but less than 5 years	23,145,984	3,677,637	21,532,587	3,803,072
	(24.4)	(22.3)	(20.8)	(19.6)
5 years & above	22,269,846	2,537,069	20,477,629	2,485,492
	(23.5)	(15.4)	(19.8)	(12.8)
Total	**94,965,258**	**16,475,663**	**103,556,186**	**19,362,048**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**

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

2) Figures in brackets represent percent share to total.

Source: Basic Statistical Return - 2

GRAPH - 5

CATEGORY-WISE NUMBER OF EMPLOYEES OF COMMERCIAL BANKS - 1993-94
(As on the 31st March)

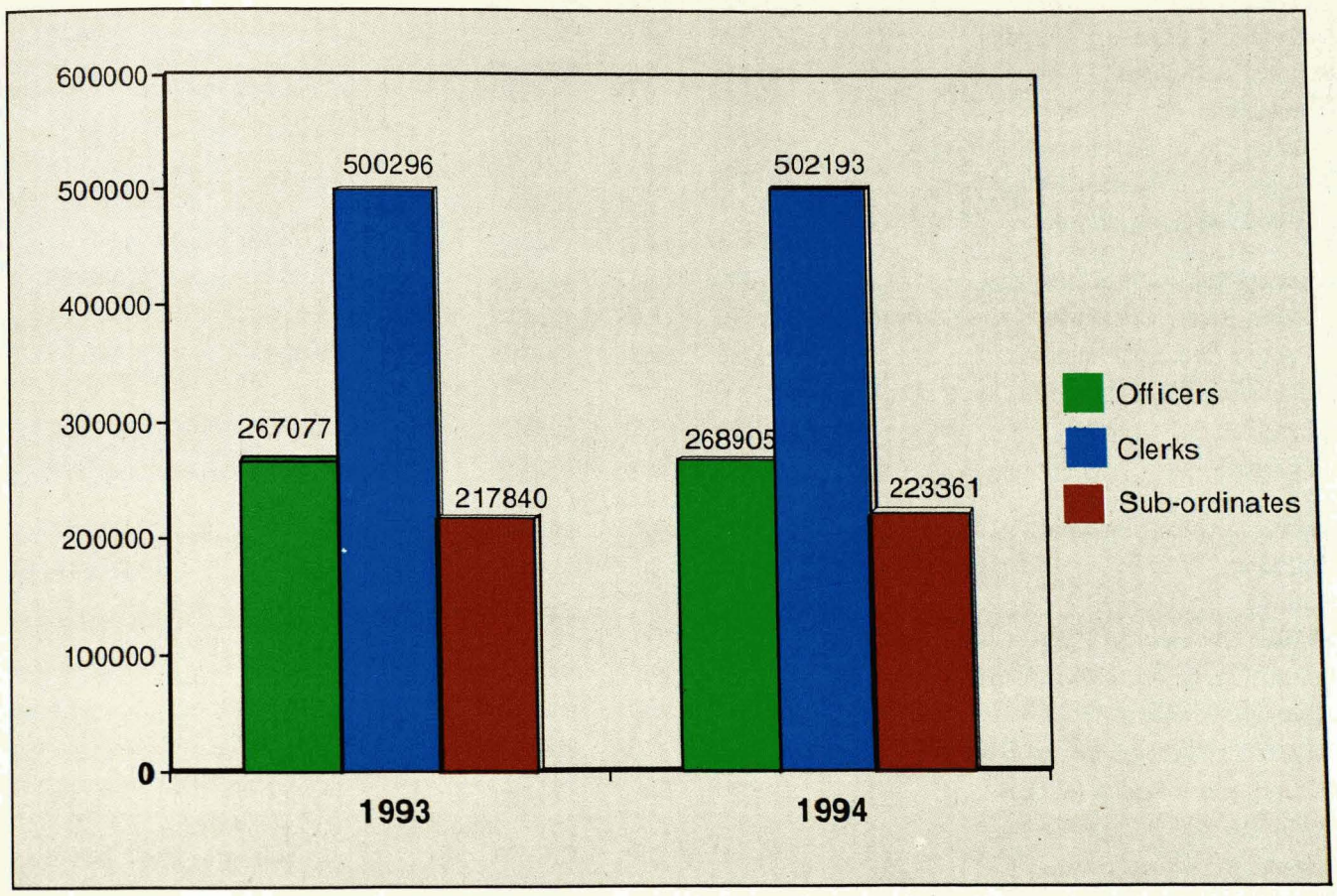


TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 1994

(Amount in Rs. lakh)

Sector	As on last Friday of March							
	Current Deposits		Savings Deposits		Term Deposits		Total Deposits	
	Amount	Percent Share	Amount	Percent Share	Amount	Percent Share	Amount	Percent Share
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	**656,728**	**12.3**	**342,322**	**4.5**	**990,848**	**5.1**	**1,989,898**	**6.1**
1. Indian	631,415	11.9	340,462	4.4	962,355	4.9	1,934,232	5.9
(i) Central & State Government	324,723	6.1	151,285	2.0	263,959	1.3	739,967	2.3
(ii) Local Authorities (Including Port Trusts)	97,181	1.8	108,185	1.4	395,421	2.0	600,787	1.8
(iii) Other Quasi-Government Bodies	209,511	3.9	80,992	1.1	302,975	1.5	593,478	1.8
2. Foreign Consulates,Embassies, Trade Missions,Information Services, etc.	25,313	0.5	1,860	—	28,493	0.1	55,666	0.2
II. Corporate Sector-Non Financial	**1,244,599**	**23.4**	**43,748**	**0.6**	**1,141,854**	**5.8**	**2,430,201**	**7.5**
1. Public Sector Corporations and Companies	415,170	7.8	19,805	0.3	555,170	2.8	990,145	3.0
2. Private Sector Companies (Including State Managed Cos.)	829,429	15.6	23,943	0.3	586,684	3.0	1,440,056	4.4
(i) Indian	804,248	15.1	23,914	0.3	580,348	3.0	1,408,510	4.3
(ii) Foreign	25,181	0.5	29	—	6,336	—	31,546	0.1
III. Corporate Sector-Financial	**744,768**	**14.0**	**46,122**	**0.6**	**1,239,773**	**6.3**	**2,030,663**	**6.2**
A. Institutions								
1. Banks	301,895	5.7	4,663	0.1	466,476	2.4	773,034	2.4
(i) Indian Commercial Public Sector Banks	160,699	3.0	2,437	—	273,971	1.4	437,107	1.3
(ii) Indian Commercial Private Sector Banks	23,340	0.4	—	—	29,936	0.2	53,276	0.9
(iii) Foreign Resident Banks (Offices of Foreign Banks in India)	17,450	0.3	—	—	30	—	17,480	0.1
(iv) Non-resident Banks (Offices of Indian and Foreign Banks operating outside India)	9,574	0.2	—	—	11,060	0.1	20,634	0.1
(v) Foreign Central Banks	405	—	1	—	—	—	406	—
(vi) Co-operative Banks and Credit Societies	90,427	1.7	2,225	—	151,479	0.8	244,131	0.7
2. Unit Trust of India	24,427	0.5	—	—	20,836	0.1	45,263	0.1
3. Insurance Corporations and Companies (Life and General)	116,967	2.2	187	—	56,490	0.3	173,644	0.5
4. Provident Fund Institutions	20,246	0.4	20,476	0.3	20,796	0.1	61,518	0.2
5. Term Lending Institutions	25,496	0.5	159	—	44,181	0.2	69,836	0.2
6. Mutual Funds	10,183	0.2	109	—	37,886	0.2	48,178	0.1
7. Housing Companies	17,000	0.3	791	—	3,280	—	21,071	0.1
8. Private Financial Companies	64,807	1.2	722	—	83,256	0.4	148,785	0.5
9. Others (Not elsewhere Classified)	127,308	2.4	13,787	0.2	409,838	2.1	550,933	1.7
B. Type of deposits								
1. Staff Provident Fund Deposits	11,469	0.2	4,496	0.1	9,728	—	25,693	0.1
2. Staff Security Deposits	147	—	561	—	571	—	1,279	—
3. Margin Deposits	24,823	0.5	171	—	86,435	0.4	114,429	0.3

—: Nil/Negligible.

Source: - Basic Statistical Return - 4

TABLE 10: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 1994 (Concld.)

(Amount in Rs. lakh)

Sector	As on last Friday of March							
	Current Deposits		Savings Deposits		Term Deposits		Total Deposits	
	Amount	Percent Share	Amount	Percent Share	Amount	Percent Share	Amount	Percent Share
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Other Institutions	**1,048,834**	**19.7**	**296,191**	**3.9**	**924,839**	**4.7**	**2,269,864**	**7.0**
1. Non-Credit Co-operative Institutions	36,222	0.7	16,229	0.2	44,084	0.2	96,535	0.3
2. Unincorporated Concerns, Proprietary and Partnership Firms	855,084	16.0	26,341	0.3	358,118	1.8	1,239,543	3.8
(i) Indian	848,812	15.9	26,300	0.3	355,129	1.8	1,230,241	3.8
(ii) Foreign	6,272	0.1	41	—	2,989	—	9,302	—
3. Trusts, Associations,Clubs,etc.	34,387	0.6	71,976	0.9	148,545	0.8	254,908	0.8
(i) Indian	32,093	0.6	71,952	0.9	143,673	0.7	247,718	0.8
(ii) Foreign	2,294	—	24	—	4,872	—	7,190	—
4. Educational Institutions	64,567	1.2	94,229	1.2	137,043	0.7	295,839	0.9
5. Religious Institutions	3,919	0.1	33,992	0.4	107,997	0.6	145,908	0.4
6. Others (Not elsewhere classified)	54,655	1.0	53,424	0.7	129,052	0.7	237,131	0.7
V. Individuals including Hindu Undivided Families	**1,633,373**	**30.7**	**6,931,797**	**90.5**	**15,308,977**	**78.1**	**23,874,147**	**73.2**
1. Non-Residents	11,840	0.2	385,284	5.5	2,994,282	15.3	3,391,406	10.4
2. Residents	1,621,533	30.4	6,546,513	85.5	12,314,695	62.8	20,482,741	62.8
(i) Farmers	43,796	0.8	1,216,345	15.9	2,316,950	11.8	3,577,091	11.0
(ii) Businessmen,Traders,Professionals and Self Employed Persons	1,080,105	20.3	1,432,738	18.7	2,916,589	14.9	5,429,432	16.7
(iii) Wage and Salary Earners	71,313	1.3	1,952,485	25.5	2,938,402	15.0	4,962,200	15.2
(iv) Others (Not elsewhere classified)	426,319	8.0	1,944,945	25.4	4,142,754	21.1	6,514,018	20.0
Total	**5,328,302**	**100.0**	**7,660,180**	**100.0**	**19,606,291**	**100.0**	**32,594,773**	**100.0**

— :Nil/Negligible.

Source: - Basic Statistical Return - 4

TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENT OF SCHEDULED COMMERCIAL BANKS' IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES AND JOINT STOCK COMPANIES-1993-94

(Book value in Rs. lakh)

State/Union Territory	As at the end of March											
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Board		Municipalities & Municipal Corporations & Port Trust		State Financial Corporations	
	1993	1994	1993	1994	1993	1994	1993	1994	1993	1994	1993	1994
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Andhra Pradesh	176,172	201,984	306	303	2,694	3,004	16,933	16,874	533	533	23,991	25,235
2. Arunachal Pradesh	1,428	1,632	—	—	—	—	—	—	—	—	—	—
3. Assam	27,319	32,607	70	73	13	9	42,206	42,249	—	—	2,596	2,869
4. Bihar	181,379	200,729	349	359	417	287	65,831	65,998	2	2	15,120	15,467
5. Goa	2,973	3,554	—	—	—	—	—	—	—	—	—	—
6. Gujarat	66,093	71,073	236	252	3,407	3,584	51,118	53,819	21,387	23,420	25,376	26,359
7. Haryana	37,217	41,960	336	102	2,649	3,043	22,283	23,648	—	—	6,931	8,017
8. Himachal Pradesh	11,664	12,720	26	26	159	205	8,287	8,527	—	—	4,882	5,104
9. Jammu & Kashmir	16,635	19,660	53	52	117	129	13,946	14,497	—	—	5,261	5,647
10. Karnataka	85,080	96,098	297	324	4,264	4,559	8,009	7,957	538	483	26,008	27,525
11. Kerala	98,398	111,076	52	52	3,877	4,362	17,849	18,890	115	493	11,751	13,912
12. Madhya Pradesh	75,179	87,897	394	472	2,184	2,160	111,063	120,832	—	31	12,808	14,872
13. Maharashtra	80,078	90,158	293	309	2,672	2,631	82,716	87,361	34,942	35,659	19,271	20,790
14. Manipur	7,291	7,510	18	18	—	—	—	—	—	—	—	—
15. Meghalaya	3,676	4,385	—	—	—	—	8,032	8,031	—	—	350	—
16. Mizoram	—	250	—	—	—	—	—	—	—	—	—	—
17. Nagaland	10,256	10,638	—	—	—	—	—	—	—	—	—	—
18. Orissa	106,685	125,329	158	158	31	31	11,013	11,011	—	—	15,925	18,635
19. Punjab	33,109	36,697	302	105	2,924	2,692	29,914	30,838	—	—	9,638	10,723
20. Rajasthan	117,743	133,769	306	355	1,244	961	28,997	30,857	—	10	18,228	19,521
21. Sikkim	2,134	2,532	—	—	—	—	—	—	—	—	—	—
22. Tamil Nadu	121,468	142,892	85	85	1,800	1,790	59,627	61,557	3,369	3,572	20,126	19,711
23. Tripura	7,986	8,316	18	18	—	—	—	—	—	—	—	—
24. Uttar Pradesh	322,045	367,353	727	727	1,335	958	62,915	66,751	—	—	31,003	33,420
25. West Bengal	116,564	131,257	218	233	80	110	64,181	67,679	4,377	922	8,508	9,407
26. Chandigarh	—	—	—	—	—	—	—	—	—	—	—	—
27. Delhi	—	—	—	—	—	—	—	—	—	10	1,915	1,688
28. Pondicherry	—	—	—	—	15	25	—	—	—	—	—	—
Total	**1,708,572**	**1,942,076**	**4,244**	**4,023**	**29,882**	**30,540**	**704,920**	**737,376**	**65,263**	**65,135**	**259,688**	**278,902**

Notes: 1. Figures in the statement 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 are having nil or negligible investments.

—— : Nil/Negligible

Source: Basic Statistical Return - 5

TABLE 11: STATE-WISE DISTRIBUTION OF INVESTMENT OF SCHEDULED COMMERCIAL BANKS' IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES AND JOINT STOCK COMPANIES-1993-94 (Concld.)

(Book value in Rs. lakh)

State/Union Territory	As at the end of March											
	Housing Boards		State Industrial Devt. Corporations		Road Transport Corporations		Other Govt. & Quasi Govt. Bodies		Joint Stock Companies		Total	
	1993	1994	1993	1994	1993	1994	1993	1994	1993	1994	1993	1994
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Andhra Pradesh	1,683	1,824	235	235	—	—	—	25	531	1,933	223,078	251,950
2. Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	1,428	1,632
3. Assam	—	—	—	—	—	—	—	—	592	41	72,796	77,848
4. Bihar	1,065	1,065	—	—	928	926	—	—	6	18	265,097	284,851
5. Goa	—	—	10	15	—	—	429	414	52	612	3,464	4,595
6. Gujarat	1,877	1,884	3,384	3,426	320	319	6,397	7,584	7,332	15,913	186,927	207,633
7. Haryana	499	619	—	—	—	—	—	—	25	92	69,940	77,481
8. Himachal Pradesh	—	—	—	—	—	—	—	—	201	239	25,219	26,821
9. Jammu & Kashmir	—	—	—	—	—	—	—	—	8	8	36,020	39,993
10. Karnataka	1,831	1,831	1,794	2,101	807	807	19,718	19,895	5,400	23,084	153,746	184,664
11. Kerala	3,208	3,551	2,654	3,700	895	895	7,069	9,165	351	437	146,219	166,533
12. Madhya Pradesh	3,070	3,425	2,019	2,128	—	—	—	—	1,646	3,732	208,363	235,549
13. Maharashtra	1,630	1,620	6,918	6,265	—	—	33,244	38,049	73,079	90,918	334,843	373,760
14. Manipur	—	—	—	—	—	—	—	—	—	—	7,309	7,528
15. Meghalaya	—	—	—	—	—	—	—	—	—	—	12,058	12,416
16. Mizoram	—	—	—	—	—	—	—	—	—	—	—	250
17. Nagaland	—	—	—	—	—	—	—	—	—	—	10,256	10,638
18. Orissa	—	—	—	—	—	—	1,406	904	54	246	135,272	156,314
19. Punjab	—	287	—	—	—	—	—	—	3,227	4,190	79,114	85,532
20. Rajasthan	2,984	2,912	2,668	2,902	70	70	2,463	2,637	436	3,319	175,139	197,313
21. Sikkim	—	—	67	—	—	—	—	—	—	—	2,201	2,532
22. Tamil Nadu	4,790	6,320	5,312	7,716	—	—	1,498	1,894	3,198	9,360	221,273	254,897
23. Tripura	—	—	—	—	—	—	—	—	—	—	8,004	8,334
24. Uttar Pradesh	779	780	580	195	—	—	1,630	2,065	2,227	3,948	423,241	476,197
25. West Bengal	1,548	1,636	5,006	5,367	—	—	34,584	43,366	10,089	12,411	245,155	272,388
26. Chandigarh	1	—	—	—	—	—	636	—	—	38	637	38
27. Delhi	2,458	3,100	337	—	—	—	10,030	10,022	4,922	9,288	19,662	24,108
28. Pondicherry	—	—	—	—	—	—	—	—	8	44	23	69
Total	**27,423**	**30,854**	**30,984**	**34,050**	**3,020**	**3,017**	**119,104**	**136,020**	**113,384**	**179,871**	**3,066,484**	**3,441,864**

Notes: 1. Figures in the statement 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 are having nil or negligible investments.

—— : Nil/Negligible

Source: Basic Statistical Return - 5

TABLE 12: INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 1993-94.

(Amount in Rs. lakh)

Item	As on 31st March			
	1993		1994	
	Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)
I. Investments by offices in India	**11,974,218**	**99.1**	**15,581,201**	**99.3**
A. Indian Government Securities	7,876,414	65.2	10,858,900	69.2
1. Central Government	6,152,336	50.9	8,901,501	56.7
2. State Governments	1,717,895	14.2	1,950,513	12.4
3. Others *	6,183	0.1	6,886	0.1
B. Other domestic securities, bonds shares, etc.	4,089,602	33.8	4,713,979	30.0
1. Other trustee securities (excluding units of UTI)	2,999,236	24.8	3,142,635	20.0
2. Fixed Deposits	7,658	0.1	20,329	0.1
3. Shares and Debentures of Joint Stock Companies (market value)	922,846	7.6	1,246,813	7.9
4. Initial contribution to Share Capital of UTI	134	—	186	—
5. Units of UTI	47,234	0.4	72,766	0.5
6. Others @	112,494	0.9	231,250	1.5
C. Foreign Securities	8,202	0.1	8,322	0.1
1. Foreign Government Securities	831	—	484	—
2. Other Foreign Investments	7,371	0.1	7,838	0.1
II. Investments by Foreign Offices of Indian Banks	**107,998**	**0.9**	**110,210**	**0.7**
1. Indian Securities	—	—	—	—
2. Foreign Countries Securities	92,434	0.8	86,823	0.6
3. Other Investments	15,564	0.1	23,387	0.1
Total	**12,082,216**	**100.0**	**15,691,411**	**100.0**

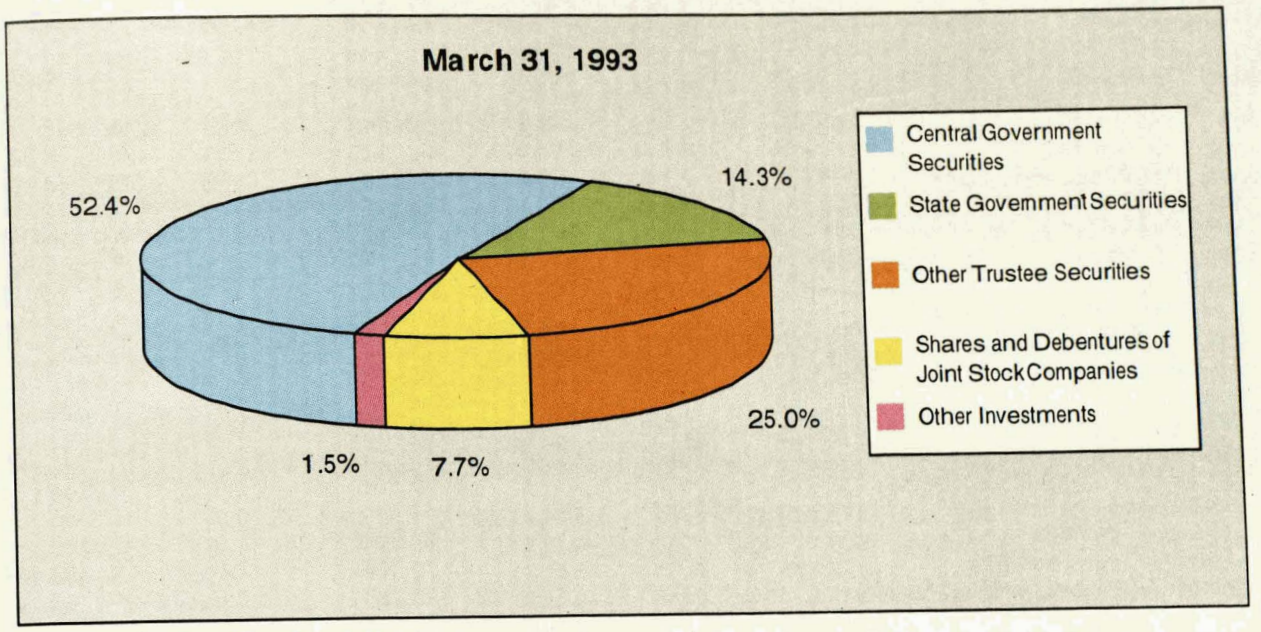
Note: 1) * Include Postal Savings Deposits Certificates and Other Postal Obligations.
2) @ Include Investments in Debentures & bonds of Quasi-Government bodies, Mutual Funds, Venture Capital Funds etc.

— :Nil/Negligible.

Source: Basic Statistical Return - 5

GRAPH - 6

COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 1993-94



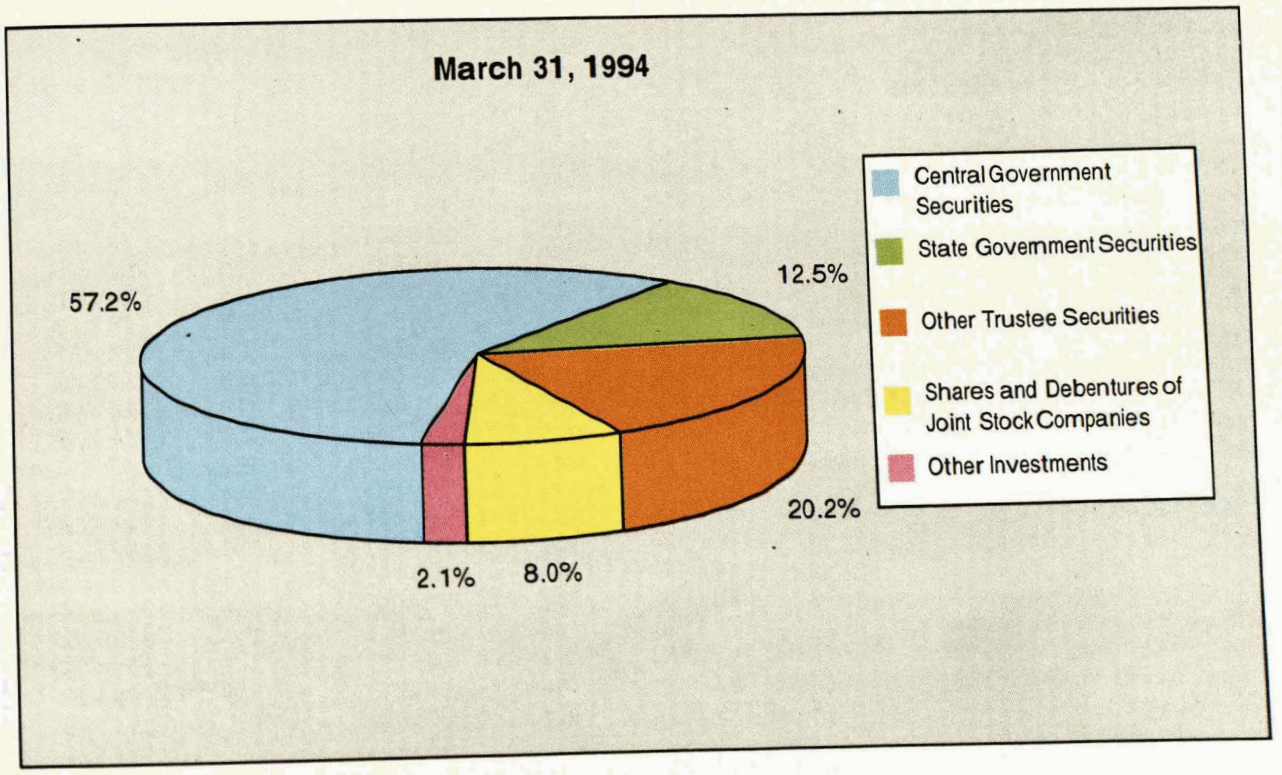


TABLE 13: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 31, 1994

(Amount in Rs. lakh)

Occupation	No. of Accounts	Percent Share	Credit Limit		Outstanding	
			Amount	Percent Share	Amount	Percent Share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	**25,535,132**	**42.8**	**2,705,029**	**12.4**	**2,287,287**	**13.0**
1. Direct Finance	25,098,918	42.1	2,257,637	10.4	1,966,974	11.2
a) Plantations	908,259	1.5	145,828	0.7	123,663	0.7
b) Others	24,190,659	40.6	2,111,809	9.7	1,843,311	10.5
2. Indirect Finance	436,214	0.7	447,392	2.1	320,312	1.8
II. Industry	**5,152,101**	**8.6**	**10,830,943**	**49.8**	**8,468,846**	**48.1**
1. Mining and Quarrying	22,714	—	493,948	2.3	323,248	1.8
a) Coal mining including lignite	1,234	—	73,482	0.3	42,344	0.2
b) Iron ore mining	2,617	—	24,571	0.1	15,995	0.1
c) Petroleum crude & natural gas	250	—	11,351	0.1	5,370	—
d) Mining & quarrying of rock aggregates	3,397	—	20,485	0.1	18,364	0.1
e) Others	15,216	—	364,059	1.7	241,175	1.4
2. Food Manufacturing and Processing	127,769	0.2	876,962	4.0	658,436	3.7
a) Rice, flour and dal mills	31,982	0.1	136,531	0.6	106,220	0.6
b) Fish canning, freezing & preservation	1,964	—	60,173	0.3	45,420	0.3
c) Sugar	1,609	—	146,517	0.7	111,354	0.6
d) Edible oils & vanaspati	15,483	—	151,008	0.7	110,531	0.6
e) Tea processing	1,630	—	125,155	0.6	77,601	0.4
f) Processing of fruits & vegetables	1,414	—	12,865	0.1	10,244	0.1
g) Others	73,687	0.1	244,713	1.1	197,066	1.1
3. Beverage and Tobacco	6,057	—	188,769	0.9	134,729	0.8
a) Distilleries, breweries etc.	3,120	—	70,102	0.3	60,023	0.3
b) Tobacco processing and manufacturing	2,937	—	118,667	0.5	74,706	0.4
4. Textiles	115,444	0.2	1,489,236	6.9	1,206,013	6.9
a) Cotton textiles	29,804	—	540,456	2.5	460,619	2.6
b) Jute textiles	1,692	—	54,475	0.3	47,444	0.3
c) Silk & synthetic fibre	19,290	—	361,769	1.7	276,171	1.6
d) Woollen textiles	6,014	—	73,200	0.3	63,425	0.4
e) Handloom textiles & Khadi	7,985	—	29,745	0.1	24,038	0.1
f) Other textiles and textile goods	50,659	0.1	429,591	2.0	334,316	1.9
5. Paper, Paper Products and Printing	40,868	0.1	275,664	1.3	224,758	1.3
6. Leather and Leather Products	19,969	—	186,496	0.9	150,200	0.9
7. Rubber and Rubber Products	13,952	—	153,824	0.7	125,562	0.7
8. Chemicals & Chemical Products	75,461	0.1	1,251,794	5.8	924,950	5.3
a) Heavy industrial chemicals	6,988	—	197,089	0.9	133,538	0.8
b) Fertilisers	3,010	—	204,389	0.9	144,246	0.8
c) Drugs and pharmaceuticals	14,926	—	357,385	1.6	263,525	1.5
d) Plastic & plastic products	22,906	—	167,929	0.8	134,512	0.8
e) Non-edible oils	2,007	—	28,317	0.1	24,276	0.1
f) Others	25,624	—	296,685	1.4	224,851	1.3
9. Petroleum, Coal Products & Nuclear fuels	4,732	—	131,011	0.6	79,546	0.5
10. Manufacture of Cement & Cement Products	8,384	—	140,865	0.6	125,662	0.7
11. Basic Metals and Metal Products	80,901	0.1	1,674,752	7.7	1,456,716	8.3
a) Iron and steel	25,285	—	1,304,553	6.0	1,145,216	6.5
b) Non-ferrous metals	5,673	—	86,453	0.4	68,009	0.4
c) Other metal products	49,943	0.1	283,746	1.3	243,492	1.4
12. Engineering	100,233	0.2	1,660,480	7.6	1,258,838	7.2
a) Heavy engineering	12,865	—	533,715	2.5	377,533	2.1
b) Light engineering	44,698	0.1	374,482	1.7	295,314	1.7
c) Electrical machinery & goods	27,772	—	425,213	2.0	323,872	1.8
d) Electronic machinery & goods	14,898	—	327,071	1.5	262,119	1.5
13. Vehicles, Vehicle Parts & Transport Equipments	27,142	—	354,826	1.6	259,359	1.5
14. Other Industries	4,473,971	7.5	1,327,430	6.1	1,084,276	6.2
a) Wood & wood products	34,674	0.1	138,607	0.6	100,857	0.6
b) Glass & glass products	5,753	—	56,210	0.3	45,642	0.3
c) Stationery articles	2,156	—	7,714	—	5,531	—
d) Bricks and tiles	10,818	—	29,622	0.1	24,677	0.1
e) Setting-up of Industrial estates	945	—	12,349	0.1	9,300	0.1
f) Jewellery & related articles	2,790	—	168,041	0.8	129,736	0.7
g) Others	4,416,835	7.4	914,888	4.2	768,532	4.4

—: Nil/Negligible

Source : Basic Statistical Return - 1

TABLE 13: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 31, 1994 (Concld.)

(Amount in Rs. lakh)

Occupation	No. of Accounts	Percent Share	Credit Limit		Outstanding	
			Amount	Percent Share	Amount	Percent Share
	(1)	(2)	(3)	(4)	(5)	(6)
15. Electricity, Gas & Water	5,819	—	223,067	1.0	158,296	0.9
a) Electricity generation & transmission	4,805	—	163,767	0.8	101,417	0.6
b) Gas, steam & water supply	854	—	58,083	0.3	55,745	0.3
c) Non-conventional energy	160	—	1,218	—	1,134	—
16. Construction	28,685	—	401,818	1.8	298,256	1.7
III. Transport Operators	**1,241,989**	**2.1**	**485,397**	**2.2**	**375,738**	**2.1**
1. Land Transport	1,218,691	2.0	437,311	2.0	333,616	1.9
a) Cycle rickshaws & carts	819,836	1.4	34,328	0.2	31,142	0.2
b) Taxis, auto rickshaws & scooters	192,853	0.3	71,501	0.3	57,585	0.3
c) Other land transport	206,002	0.3	331,482	1.5	244,888	1.4
2. Water Transport	22,140	—	25,654	0.1	22,292	0.1
3. Air Transport	1,158	—	22,432	0.1	19,830	0.1
IV. Personal Loans and Professional Services	**10,594,974**	**17.8**	**2,347,361**	**10.8**	**1,985,978**	**11.3**
1. Professional Services	1,249,506	2.1	172,528	0.8	139,817	0.8
2. Other Services	1,779,408	3.0	366,184	1.7	329,229	1.9
3. Loans for Purchase of Consumer Durables	474,496	0.8	78,178	0.4	64,340	0.4
4. Loans for Housing	788,863	1.3	657,149	3.0	538,641	3.1
5. Rest of the Personal Loans	6,302,701	10.6	1,073,322	4.9	913,951	5.2
V. Trade	**10,315,015**	**17.3**	**3,262,080**	**15.0**	**2,776,881**	**15.8**
1. Wholesale Trade	372,647	0.6	2,214,809	10.2	1,865,252	10.6
a) Distribution of fertilisers	11,316	—	40,221	0.2	29,074	0.2
b) Pesticides & seeds	3,626	—	9,562	—	7,472	—
c) Agricultural implements & machinery	58,820	0.1	65,970	0.3	20,334	0.1
d) Food procurement	71	—	960,130	4.4	944,814	5.4
e) Foodgrains	11,717	—	52,014	0.2	38,554	0.2
f) Cotton, jute and mesta	7,327	—	85,635	0.4	60,897	0.3
g) Oilseeds	1,578	—	15,776	0.1	10,980	0.1
h) Bldg. materials & sanitary fixtures	12,645	—	12,080	0.1	10,052	0.1
i) Other wholesale trade	265,547	0.4	973,421	4.5	743,075	4.2
2. Retail Trade	9,942,368	16.7	1,047,271	4.8	911,628	5.2
a) Fertilisers	56,254	0.1	21,680	0.1	17,854	0.1
b) Pesticides and seeds	15,648	—	8,897	—	7,072	—
c) Agricultural implements & machinery	72,077	0.1	17,844	0.1	15,115	0.1
d) Petrol & mineral oils	8,272	—	14,919	0.1	12,320	0.1
e) Bldg. materials & sanitary fixtures	101,254	0.2	27,134	0.1	22,887	0.1
f) Diamonds, gems & jewellery	1,552	—	19,013	0.1	16,675	0.1
g) General merchandises	1,315,904	2.2	99,164	0.5	88,038	0.5
h) Other retail trade	8,371,407	14.0	838,621	3.9	731,668	4.2
VI. Finance	**39,909**	**0.1**	**616,007**	**2.8**	**455,863**	**2.6**
1. Co-Operative Banks	1,757	—	9,983	—	6,384	—
2. Leasing Companies	602	—	54,649	0.3	37,184	0.2
3. Hire Purchase & Finance Units	4,042	—	172,307	0.8	130,110	0.7
4. Co-operative Institutions	235	—	6,392	—	5,303	—
5. Housing Finance Companies/Corporations	350	—	49,598	0.2	39,545	0.2
6. Regional Rural Banks	696	—	27,586	0.1	21,948	0.1
7. Commercial Banks	21,185	—	79,554	0.4	56,286	0.3
8. Other Financial Institutions	11,042	—	215,939	1.0	159,103	0.9
VII. Miscellaneous	**6,771,685**	**11.4**	**1,486,193**	**6.8**	**1,238,534**	**7.0**
1. Warehousing and Cold Storage	2,478	—	29,139	0.1	28,710	0.2
2. Public Utilities	1,519	—	60,434	0.3	41,678	0.2
3. Others	6,767,688	11.3	1,396,621	6.4	1,168,145	6.6
Total Bank Credit	**59,650,805**	**100.0**	**21,733,011**	**100.0**	**17,589,127**	**100.0**
of which						
1. Artisans & Village Industries	2,639,791	4.4	139,859	0.6	113,029	0.6
2. Other Small Scale Industries	1,994,446	3.3	2,360,206	10.9	1,992,001	11.3

—: Nil/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 - 1994

(Amount in Rs. lakh)

Credit limit range	As on 31st March 1994					
	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	14,901,098	1,051,078	945,977	25,729,537	1,732,607	1,620,134
	(92.1)	(15.0)	(16.6)	(92.2)	(15.3)	(17.5)
Above Rs.25,000 and upto Rs.50,000	531,193	173,347	123,877	838,501	303,652	298,761
	(3.3)	(2.5)	(2.2)	(3.0)	(2.7)	(3.2)
Above Rs.50,000 and upto Rs.1 Lakh	324,902	260,753	208,299	550,533	432,549	384,468
	(2.0)	(3.7)	(3.6)	(2.0)	(3.8)	(4.1)
Above Rs.1 Lakh and upto Rs.2 Lakh	260,017	374,287	321,303	461,588	666,475	602,313
	(1.6)	(5.3)	(5.6)	(1.7)	(5.9)	(6.5)
Above Rs.2 Lakh and upto Rs.5 Lakh	93,253	305,363	234,037	176,550	581,032	499,903
	(0.6)	(4.3)	(4.1)	(0.6)	(5.1)	(5.4)
Above Rs.5 Lakh and upto Rs.10 Lakh	31,241	228,989	174,899	58,745	449,751	389,043
	(0.2)	(3.3)	(3.1)	(0.2)	(4.0)	(4.2)
Above Rs.10 Lakh and upto Rs.25 Lakh	16,437	273,027	216,776	40,957	688,422	590,207
	(0.1)	(3.9)	(3.8)	(0.1)	(6.1)	(6.4)
Above Rs.25 Lakh and upto Rs.50 Lakh	7,496	277,485	230,312	19,089	711,826	576,721
	—	(3.9)	(4.0)	(0.1)	(6.3)	(6.2)
Above Rs.50 Lakh and upto Rs.1 Crore	4,576	341,430	259,330	11,033	813,000	668,945
	—	(4.9)	(4.5)	—	(7.2)	(7.2)
Above Rs.1 Crore and upto Rs.4 Crore	3,798	790,123	667,891	9,522	1,873,723	1,463,738
	—	(11.2)	(11.7)	—	(16.5)	(15.8)
Above Rs.4 Crore and upto Rs.6 Crore	546	269,720	207,176	1,220	603,653	448,329
	—	(3.8)	(3.6)	—	(5.3)	(4.8)
Above Rs.6 Crore and upto Rs.10 Crore	424	334,055	244,882	737	588,433	401,546
	—	(4.8)	(4.3)	—	(5.2)	(4.3)
Above Rs.10 Crore	378	2,349,766	1,873,527	617	1,882,882	1,329,141
	—	(33.4)	(32.8)	—	(16.6)	(14.3)
Total	**16,175,359**	**7,029,423**	**5,708,286**	**27,898,629**	**11,328,005**	**9,273,249**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.
—: Nil/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 - 1994 (Contd.)

(Amount in Rs. lakh)

Credit limit range	As on 31st March 1994					
	Foreign Banks			Regional Rural 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	75,351	9,392	7,152	12,933,329	566,487	482,526
	(51.4)	(0.6)	(0.6)	(99.6)	(93.4)	(93.1)
Above Rs.25,000 and upto Rs.50,000	15,021	5,597	3,758	33,538	11,288	10,344
	(10.2)	(0.3)	(0.3)	(0.3)	(1.9)	(2.0)
Above Rs.50,000 and upto Rs.1 Lakh	17,186	12,913	10,306	11,412	8,955	7,851
	(11.7)	(0.8)	(0.9)	(0.1)	(1.5)	(1.5)
Above Rs.1 Lakh and upto Rs.2 Lakh	11,903	17,419	14,019	8,271	12,414	11,294
	(8.1)	(1.1)	(1.2)	(0.1)	(2.0)	(2.2)
Above Rs.2 Lakh and upto Rs.5 Lakh	18,400	58,706	47,509	1,459	4,024	3,550
	(12.5)	(3.6)	(4.2)	—	(0.7)	(0.7)
Above Rs.5 Lakh and upto Rs.10 Lakh	1,907	14,377	11,729	138	965	788
	(1.3)	(0.9)	(1.0)	—	(0.2)	(0.2)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,762	29,681	23,632	60	921	733
	(1.2)	(1.8)	(2.1)	—	(0.2)	(0.1)
Above Rs.25 Lakh and upto Rs.50 Lakh	1,199	47,189	36,836	12	461	494
	(0.8)	(2.9)	(3.2)	—	(0.1)	(0.1)
Above Rs.50 Lakh and upto Rs.1 Crore	1,112	88,447	69,981	8	602	443
	(0.8)	(5.4)	(6.1)	—	(0.1)	(0.1)
Above Rs.1 Crore and upto Rs.4 Crore	1,971	429,778	308,806	1	325	291
	(1.3)	(26.2)	(27.0)	—	(0.1)	(0.1)
Above Rs.4 Crore and upto Rs.6 Crore	401	199,543	133,578	—	—	—
	(0.3)	(12.2)	(11.7)	—	—	—
Above Rs.6 Crore and upto Rs.10 Crore	298	240,957	148,657	—	—	—
	(0.2)	(14.7)	(13.0)	—	—	—
Above Rs.10 Crore	208	486,522	328,545	—	—	—
	(0.1)	(29.7)	(28.7)			
Total	**16,175,359**	**7,029,423**	**5,708,286**	**27,898,629**	**11,328,005**	**9,273,249**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.
—: Nil/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 - 1994 (Concld.)

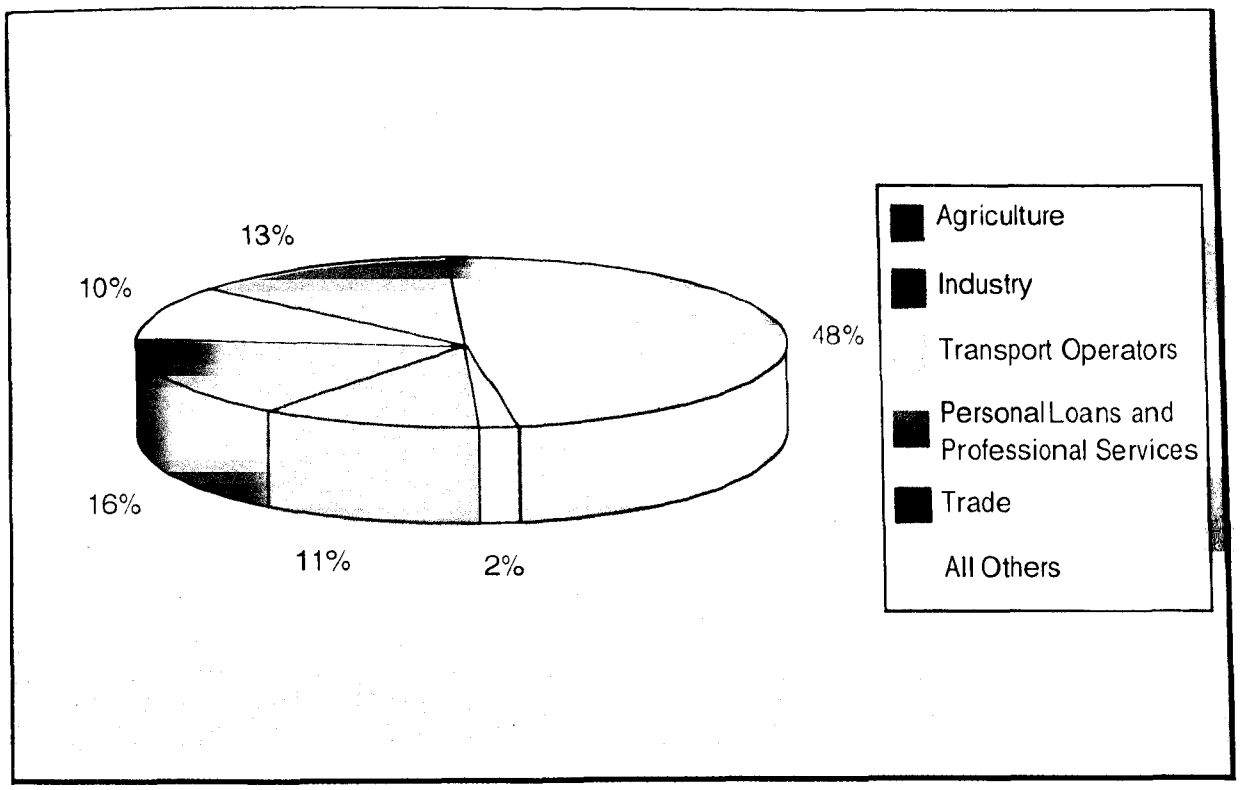
(Amount in Rs. lakh)

Credit limit range	As on 31st March 1994					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	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	2,170,740	182,213	163,009	55,810,055	3,541,777	3,218,798
	(88.9)	(16.1)	(17.3)	(93.6)	(16.3)	(18.3)
Above Rs.25,000 and upto Rs.50,000	90,527	34,518	31,616	1,508,780	528,401	468,355
	(3.7)	(3.1)	(3.3)	(2.5)	(2.4)	(2.7)
Above Rs.50,000 and upto Rs.1 Lakh	66,399	52,798	45,497	970,432	767,968	656,422
	(2.7)	(4.7)	(4.8)	(1.6)	(3.5)	(3.7)
Above Rs.1 Lakh and upto Rs.2 Lakh	62,088	95,422	80,948	803,867	1,166,018	1,029,878
	(2.5)	(8.5)	(8.6)	(1.3)	(5.4)	(5.9)
Above Rs.2 Lakh and upto Rs.5 Lakh	32,651	108,527	91,981	322,313	1,057,653	876,980
	(1.3)	(9.6)	(9.7)	(0.5)	(4.9)	(5.0)
Above Rs.5 Lakh and upto Rs.10 Lakh	9,039	69,196	59,580	101,070	763,278	636,039
	(0.4)	(6.1)	(6.3)	(0.2)	(3.5)	(3.6)
Above Rs.10 Lakh and upto Rs.25 Lakh	5,527	93,160	77,919	64,743	1,085,211	909,267
	(0.2)	(8.3)	(8.2)	(0.1)	(5.0)	(5.2)
Above Rs.25 Lakh and upto Rs.50 Lakh	2,549	97,111	79,895	30,345	1,134,072	924,257
	(0.1)	(8.6)	(8.5)	(0.1)	(5.2)	(5.3)
Above Rs.50 Lakh and upto Rs.1 Crore	1,299	99,079	81,140	18,028	1,342,558	1,079,839
	(0.1)	(8.8)	(8.6)	—	(6.2)	(6.1)
Above Rs.1 Crore and upto Rs.4 Crore	894	175,164	136,234	16,186	3,269,113	2,576,959
	—	(15.5)	(14.4)	—	(15.0)	(14.7)
Above Rs.4 Crore and upto Rs.6 Crore	94	46,703	35,943	2,261	1,119,619	825,026
	—	(4.1)	(3.8)	—	(5.2)	(4.7)
Above Rs.6 Crore and upto Rs.10 Crore	38	30,541	23,270	1,497	1,193,986	818,354
	—	(2.7)	(2.5)	—	(5.5)	(4.7)
Above Rs.10 Crore	25	44,188	37,739	1,228	4,763,357	3,568,952
	—	(3.9)	(4.0)	—	(21.9)	(20.3)
Total	**16,175,359**	**7,029,423**	**5,708,286**	**27,898,629**	**11,328,005**	**9,273,249**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.
—: Nil/Negligible.
Source: Basic Statistical Return - 1

GRAPH - 7

OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED COMMERCIAL BANKS
(As on 31st March 1994)



GRAPH - 8

DISTRIBUTION OF LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE

(As at the end of March 1994)

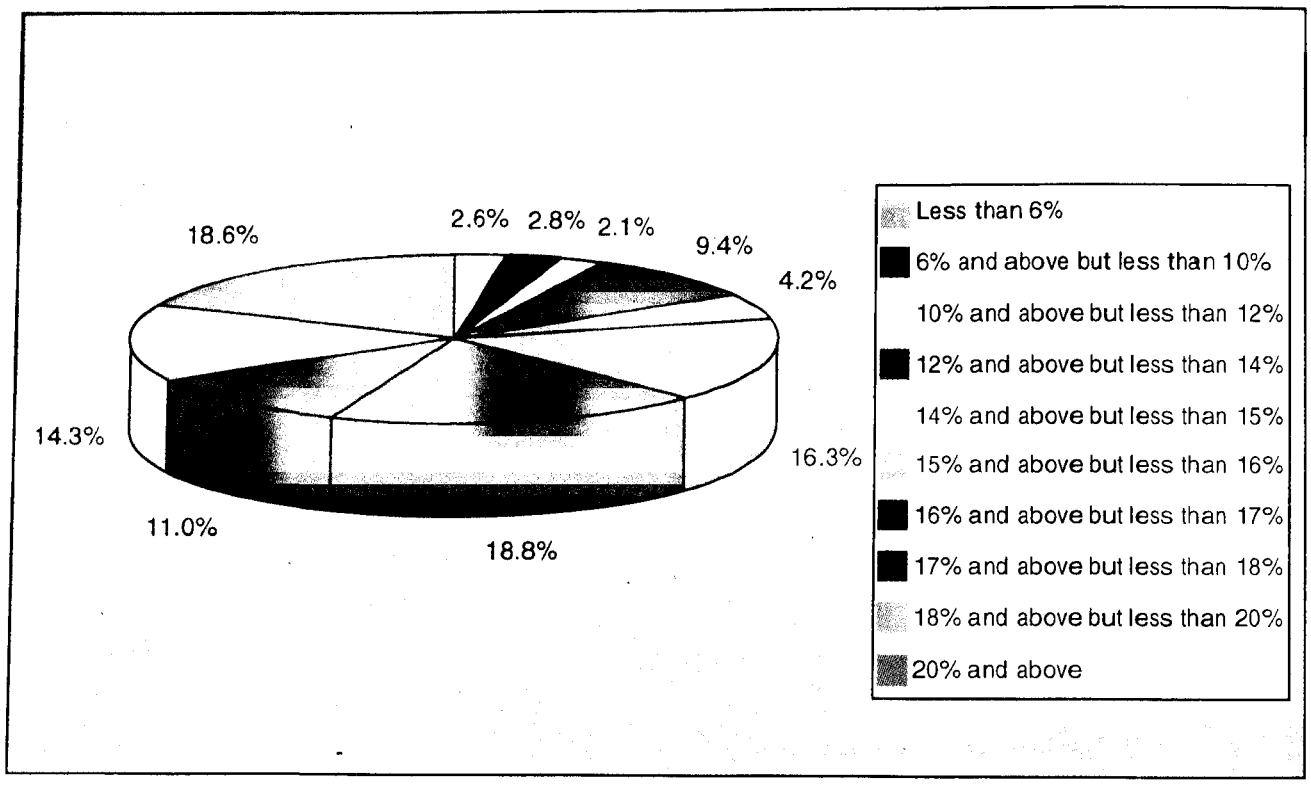


TABLE 15: DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - (MARCH 31, 1994)

(Amount in Rs. lakh)

Interest Rate Range	No. of Accounts	Credit Limit Outstanding	Amount Outstanding
	(1)	(2)	(3)
Less than 6%	350,243	430,391	327,859
	(9.3)	(2.7)	(2.6)
6% and above but less than 10%	101,548	464,922	348,354
	(2.7)	(3.0)	(2.8)
10% and above but less than 12%	171,270	329,995	262,932
	(4.6)	(2.1)	(2.1)
12% and above but less than 14%	536,718	1,586,809	1,180,480
	(14.2)	(10.1)	(9.4)
14% and above but less than 15%	349,706	623,663	527,765
	(9.3)	(4.0)	(4.2)
15% and above but less than 16%	1,225,930	2,501,385	2,049,677
	(32.5)	(15.9)	(16.3)
16% and above but less than 17%	408,296	3,004,533	2,371,111
	(10.8)	(19.1)	(18.8)
17% and above but less than 18%	245,097	1,731,867	1,390,358
	(6.5)	(11.0)	(11.0)
18% and above but less than 20%	200,654	2,200,409	1,803,441
	(5.3)	(14)	(14.3)
20% and Above	178,745	2,852,900	2,351,144
	(4.7)	(18.1)	(18.6)
Total Loans & Advances	**3,768,207**	**15,726,874**	**12,613,119**
	(100.0)	(100.0)	(100.0)
Inland & Foreign Bills purchased/discounted	72,543	2,464,360	1,757,209
Total	**3,840,750**	**18,191,234**	**14,370,328**

Note:- 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.

TABLE 16: STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS' TO AGRICULTURE - 1994-95

(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	
	1994		1995		1994		1995		1994	
	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	**6,573**	**4,951**	**4,133**	**7,573**	**717**	**3,312**	**376**	**9,447**	**18,850**	**15,664**
	(13.7)	(13.6)	(8.7)	(14.1)	(1.0)	(3.7)	(0.6)	(8.1)	(6.1)	(18.7)
Haryana	534	481	565	998	17	876	30	922	5,853	1,637
Himachal Pradesh	9	3	7	4	—	—	—	—	23	474
Jammu & Kashmir	7	14	31	11	—	—	—	—	11,181	1,957
Punjab	2,207	1,730	1,626	3,589	118	638	111	615	1,006	1,648
Rajasthan	3,779	994	1,874	1,489	570	1,586	181	2,311	423	2,896
Chandigarh	7	339	—	—	12	212	41	2,979	53	1,971
Delhi	30	1,390	30	1,482	—	—	13	2,620	311	5,081
North-Eastern Region	**164**	**96**	**131**	**106**	**9**	**1**	**1**	**832**	**23,640**	**989**
	(0.3)	(0.3)	(0.3)	(0.2)	—	—	—	(0.7)	(7.6)	(1.2)
Assam	157	94	124	104	9	1	1	832	14,632	820
Manipur	—	—	1	1	—	—	—	—	2,145	89
Meghalaya	6	1	6	1	—	—	—	—	—	—
Nagaland	1	1	—	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—	—	6,862	80
Arunachal Pradesh	—	—	—	—	—	—	—	—	1	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Eastern Region	**13,070**	**5,176**	**15,099**	**5,627**	**464**	**4,647**	**488**	**5,055**	**68,788**	**8,035**
	(27.2)	(14.2)	(31.8)	(10.5)	(0.6)	(5.2)	(0.7)	(4.3)	(22.1)	(9.6)
Bihar	5,660	1,608	6,460	2,083	59	515	58	331	1,138	443
Orissa	1,243	820	1,228	956	105	863	215	1,819	18,641	1,593
Sikkim	—	—	—	—	—	—	—	—	—	—
West Bengal	6,167	2,748	7,411	2,588	300	3,269	215	2,905	49,008	5,996
Andaman & Nicobar	—	—	—	—	—	—	—	—	1	3
Central Region	**9,475**	**8,678**	**8,064**	**6,387**	**45,880**	**13,868**	**45,879**	**11,711**	**51,787**	**8,090**
	(19.7)	(23.9)	(17.0)	(11.9)	(61.7)	(15.5)	(69.4)	(10.0)	(16.7)	(9.6)
Madhya Pradesh	1,687	4,332	1,524	1,429	45,729	12,973	45,734	11,071	6,389	5,248
Uttar Pradesh	7,788	4,346	6,540	4,958	151	895	145	640	45,398	2,842
Western Region	**7,495**	**3,187**	**4,286**	**5,744**	**9,624**	**28,254**	**1,236**	**31,309**	**31,382**	**21,606**
	(15.6)	(8.8)	(9.0)	(10.7)	(12.9)	(31.5)	(1.9)	(26.9)	(10.1)	(25.7)
Goa	22	54	30	83	—	—	2	3	24	27
Gujarat	520	918	581	2,464	4,937	6,547	390	7,674	16,275	5,233
Maharashtra	6,953	2,215	3,675	3,197	4,687	21,707	844	23,632	15,083	16,346
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Daman and Diu	—	—	—	—	—	—	—	—	—	—
Southern Region	**11,335**	**14,262**	**15,821**	**28,171**	**17,711**	**39,504**	**18,112**	**58,174**	**116,261**	**29,596**
	(23.6)	(39.2)	(33.3)	(52.5)	(23.8)	(44.1)	(27.4)	(49.9)	(37.4)	(35.2)
Andhra Pradesh	3,974	2,512	7,090	4,800	1,050	18,421	1,839	24,778	71,100	11,063
Karnataka	2,542	1,901	3,104	5,345	3,915	8,471	4,072	16,102	41,468	8,424
Kerala	989	2,306	1,118	1,184	11,818	2,421	10,861	5,904	1,058	982
Tamil Nadu	3,802	7,528	4,485	16,815	928	10,191	1,340	11,390	2,591	9,122
Lakshadweep	—	—	—	—	—	—	—	—	—	—
Pondicherry	28	15	24	27	—	—	—	—	44	5
All India	**48,112**	**36,350**	**47,534**	**53,608**	**74,405**	**89,586**	**66,092**	**116,528**	**310,708**	**83,980**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : 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/Negligible

Source: Half yearly return on advances to priority sectors

TABLE 16:STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS' TO AGRICULTURE - 1994-95 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Other types of indirect finance		Direct Finance to farmers				Total			
	1995		1994		1995		1994		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
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**15,459**	**32,394**	**1,942,998**	**354,500**	**1,839,654**	**367,857**	**1,969,138**	**378,427**	**1,859,622**	**417,271**
	(4.8)	(27.8)	(9.5)	(18.2)	(9.3)	(17.2)	(9.5)	(17.5)	(9.2)	(17.2)
Haryana	5,223	4,342	404,170	81,316	445,361	89,957	410,574	84,310	451,179	96,219
Himachal Predesh	42	672	101,956	9,002	94,196	8,881	101,988	9,479	94,245	9,557
Jammu & Kashmir	6,943	1,929	43,668	4,484	36,635	4,601	54,856	6,455	43,609	6,541
Punjab	1,912	3,255	640,478	138,902	601,211	147,158	643,809	142,918	604,860	154,617
Rajasthan.	926	5,859	737,482	100,878	650,275	88,817	742,254	106,354	653,256	98,476
Chandigarh	53	2,999	3,160	12,673	3,181	13,052	3,232	15,195	3,275	19,030
Delhi	360	13,338	12,084	7,245	8,795	15,391	12,425	13,716	9,198	32,831
North-Eastern Region	**31,872**	**1,073**	**334,145**	**26,428**	**347,611**	**30,426**	**357,958**	**27,514**	**379,615**	**32,437**
	(9.9)	(0.9)	(1.6)	(1.4)	(1.7)	(1.4)	(1.7)	(1.3)	(1.9)	(1.3)
Assam	20,020	572	197,950	16,820	199,996	20,027	212,748	17,735	220,141	21,535
Manipur	2,425	93	10,355	1,257	17,262	1,539	12,500	1,346	19,688	1,633
Meghalaya	—	—	25,130	1,297	24,121	1,310	25,136	1,298	24,127	1,311
Nagaland	2	1	24,320	2,980	21,314	3,189	24,321	2,981	21,316	3,190
Tripura	9,425	407	60,963	3,090	73,793	3,167	67,825	3,170	83,218	3,574
Arunachal Pradesh	—	—	10,882	668	8,127	846	10,883	668	8,127	846
Mizoram	—	—	4,545	316	2,998	348	4,545	316	2,998	348
Eastern Region	**82,327**	**9,862**	**3,391,503**	**206,524**	**3,348,990**	**221,874**	**3,473,825**	**224,382**	**3,446,904**	**242,418**
	(25.5)	(8.5)	(16.6)	(10.6)	(16.9)	(10.4)	(16.7)	(10.4)	(17.0)	(10.0)
Bihar	1,009	491	1,465,591	94,849	1,423,362	97,492	1,472,448	97,415	1,430,889	100,397
Orissa	22,158	2,741	878,987	43,108	889,985	47,763	898,976	46,384	913,586	53,279
Sikkim	—	—	12,525	534	17,716	584	12,525	534	17,716	584
West Bengal	59,159	6,608	1,029,996	67,808	1,013,639	75,697	1,085,471	79,821	1,080,424	87,798
Andaman & Nicobar	1	22	4,404	225	4,288	338	4,405	228	4,289	360
Central Region	**51,087**	**9,175**	**3,353,606**	**346,323**	**3,295,547**	**363,138**	**3,460,748**	**376,959**	**3,400,577**	**390,411**
	(15.8)	(7.9)	(16.5)	(17.8)	(16.6)	(17.0)	(16.6)	(17.5)	(16.7)	(16.1)
Madhya Pradesh	4,186	2,629	1,051,213	119,951	1,005,649	130,353	1,105,018	142,504	1,057,093	145,482
Uttar Pradesh	46,901	6,546	2,302,393	226,372	2,289,898	232,785	2,355,730	234,455	2,343,484	244,929
Western Region	**29,462**	**31,701**	**2,430,360**	**283,749**	**2,409,980**	**316,051**	**2,478,861**	**336,796**	**2,444,964**	**384,805**
	(9.1)	(27.2)	(11.9)	(14.6)	(12.1)	(14.8)	(11.9)	(15.6)	(12.0)	(15.9)
Goa	31	18	21,107	3,575	17,063	3,981	21,153	3,656	17,126	4,085
Gujarat	16,353	9,915	867,482	102,857	861,403	112,767	889,214	115,555	878,727	132,820
Maharashtra	13,078	21,768	1,539,648	177,129	1,529,955	199,098	1,566,371	217,397	1,547,552	247,695
Dadra and Nagar Haveli	—	—	1,395	101	858	115	1,395	101	858	115
Daman and Diu	—	—	728	87	701	90	728	87	701	90
Southern Region	**112,224**	**32,208**	**8,931,173**	**729,023**	**8,627,912**	**834,063**	**9,076,480**	**812,385**	**8,774,069**	**952,616**
	(34.8)	(27.7)	(43.8)	(37.5)	(43.4)	(39.1)	(43.6)	(37.7)	(43.2)	(39.4)
Andhra Pradesh	75,389	14,400	2,677,804	233,209	2,651,308	263,734	2,753,928	265,205	2,735,626	307,712
Karnataka	32,574	12,329	1,639,803	162,385	1,560,547	179,568	1,687,728	181,181	1,600,297	213,344
Kerala	984	1,938	1,294,945	80,972	1,341,697	98,342	1,308,810	86,681	1,354,660	107,368
Tamil Nadu	3,246	3,534	3,268,915	248,989	3,027,010	288,330	3,276,236	275,830	3,036,081	320,069
Lakshadweep	—	—	569	32	626	43	569	32	626	43
Pondicherry	31	7	49,137	3,436	46,724	4,046	49,209	3,456	46,779	4,080
All India	**322,431**	**116,413**	**20,383,785**	**1,946,547**	**19,869,694**	**2,133,409**	**20,817,010**	**2,156,463**	**20,305,751**	**2,419,958**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : 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/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 - 1994-95

(Amount in Rs. lakh)

Region/State/ Union Territory	As on last Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1994		1995		1994		1995	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**360,920**	**497,524**	**362,720**	**619,522**	**380**	**1,262**	**1,729**	**2,684**
	(12.2)	(20.7)	(12.2)	(21.2)	(3.8)	(14.8)	(70.6)	(41.6)
Haryana	47,686	69,507	48,039	92,930	17	6	4	2
Himachal Pradesh	21,219	12,336	22,009	12,875	—	—	3	1
Jammu & Kashmir	15,492	14,228	21,351	16,765	342	317	1,589	1,575
Punjab	108,984	128,923	109,994	153,958	5	18	86	27
Rajasthan	117,496	57,942	109,796	70,990	1	1	35	107
Chandigarh	5,182	12,257	5,989	17,536	—	—	—	—
Delhi	44,861	202,331	45,542	254,468	15	920	12	972
North-Eastern Region	**100,328**	**28,965**	**105,953**	**31,564**	**2**	**32**	**1**	**24**
	(3.4)	(1.2)	(3.6)	(1.1)	(0.0)	(0.4)	(0.0)	(0.4)
Assam	62,601	20,620	67,472	22,486	2	32	1	24
Manipur	12,837	3,212	13,744	2,824	—	—	—	—
Meghalaya	3,002	781	3,053	834	—	—	—	—
Nagaland	5,679	1,975	5,105	2,720	—	—	—	—
Tripura	13,647	1,539	13,678	1,733	—	—	—	—
Arunachal Pradesh	1,110	361	1,147	432	—	—	—	—
Mizoram	1,452	477	1,754	535	—	—	—	—
Eastern Region	**988,981**	**278,523**	**1,000,499**	**312,249**	**16**	**541**	**62**	**532**
	(33.6)	(11.6)	(33.8)	(10.7)	(0.2)	(6.4)	(2.5)	(8.2)
Bihar	231,742	68,050	228,356	73,647	1	—	3	1
Orissa	144,301	35,325	154,210	39,549	6	413	6	403
Sikkim	826	353	746	354	—	—	—	—
West Bengal	611,511	174,516	616,548	198,396	9	128	53	128
Andaman & Nicobar	601	279	639	303	—	—	—	—
Central Region	**496,403**	**296,438**	**475,008**	**342,159**	**240**	**227**	**199**	**298**
	(16.8)	(12.4)	(16.0)	(11.7)	(2.4)	(2.7)	(8.1)	(4.6)
Madhya Pradesh	148,993	85,237	132,763	95,375	176	75	22	1
Uttar Pradesh	347,410	211,201	342,245	246,784	64	152	177	297
Western Region	**277,736**	**643,973**	**274,072**	**770,737**	**8,760**	**5,249**	**268**	**996**
	(9.4)	(26.9)	(9.2)	(26.4)	(87.3)	(61.7)	(10.9)	(15.4)
Gujarat	106,856	156,016	108,201	198,533	640	3,125	129	487
Maharashtra	165,236	478,424	160,885	561,013	8,120	2,124	139	509
Daman and Diu	237	1,245	332	1,276	—	—	—	—
Goa	5,299	7,996	4,586	9,630	—	—	—	—
Dadra and Nagar Haveli	108	292	68	285	—	—	—	—
Southern Region	**723,302**	**652,405**	**745,206**	**841,221**	**641**	**1,197**	**191**	**1,919**
	(24.5)	(27.2)	(25.1)	(28.8)	(6.4)	(14.1)	(7.8)	(29.7)
Andhra Pradesh	166,649	137,654	164,176	170,374	417	329	13	21
Karnataka	132,107	126,723	130,065	173,812	214	791	70	773
Kerala	173,468	94,485	218,722	114,938	—	—	100	84
Tamil Nadu	244,691	289,780	225,861	378,587	10	77	8	1,041
Pondicherry	6,339	3,749	6,330	3,427	—	—	—	—
Lakshadweep	48	14	52	83	—	—	—	—
All India	**2,947,670**	**2,397,828**	**2,963,458**	**2,917,452**	**10,039**	**8,508**	**2,450**	**6,453**
	(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 / 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 - 1994-95 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on last Friday of March							
	Advances to Road & Water Transport Operators				Total			
	1994		1995		1994		1995	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**87,471**	**51,367**	**83,674**	**51,600**	**448,771**	**550,153**	**448,123**	**673,806**
	(12.0)	(19.0)	(11.6)	(17.3)	(12.2)	(20.6)	(12.1)	(20.9)
Haryana	15,827	7,049	15,295	7,297	63,530	76,562	63,338	100,229
Himachal Pradesh	5,915	5,766	6,080	6,103	27,134	18,102	28,092	18,979
Jammu & Kashmir	4,765	6,266	4,606	5,875	20,599	20,811	27,546	24,215
Punjab	34,948	13,285	32,224	12,534	143,937	142,226	142,304	166,519
Rajasthan	15,236	10,293	15,030	9,607	132,733	68,236	124,861	80,704
Chandigarh	1,441	1,069	1,322	1,092	6,623	13,326	7,311	18,628
Delhi	9,339	7,639	9,117	9,092	54,215	210,890	54,671	264,532
North-Eastern Region	**26,313**	**10,998**	**26,822**	**11,881**	**126,643**	**39,995**	**132,776**	**43,469**
	(3.6)	(4.1)	(3.7)	(4.0)	(3.4)	(1.5)	(3.6)	(1.3)
Assam	20,120	7,370	21,396	8,061	82,723	28,022	88,869	30,571
Manipur	1,692	557	841	618	14,529	3,769	14,585	3,442
Meghalaya	646	583	611	535	3,648	1,364	3,664	1,369
Nagaland	766	754	792	933	6,445	2,729	5,897	3,653
Tripura	2,658	1,223	2,748	1,221	16,305	2,762	16,426	2,954
Arunachal Pradesh	181	223	208	306	1,291	584	1,355	738
Mizoram	250	288	226	207	1,702	765	1,980	742
Eastern Region	**229,039**	**45,564**	**226,138**	**46,580**	**1,218,036**	**324,628**	**1,226,699**	**359,361**
	(31.4)	(16.9)	(31.3)	(15.6)	(33.0)	(12.1)	(33.2)	(11.2)
Bihar	97,227	14,942	94,010	15,961	328,970	82,992	322,369	89,609
Orissa	25,511	8,236	26,406	9,184	169,818	43,974	180,622	49,136
Sikkim	110	60	109	66	936	413	855	420
West Bengal	106,018	22,229	105,452	21,261	717,538	196,873	722,053	219,785
Andaman & Nicobar	173	97	161	108	774	376	800	411
Central Region	**127,722**	**43,553**	**118,797**	**47,291**	**624,365**	**340,218**	**594,004**	**389,748**
	(17.5)	(16.1)	(16.4)	(15.9)	(16.9)	(12.7)	(16.1)	(12.1)
Madhya Pradesh	35,552	15,731	29,693	17,412	184,721	101,043	162,478	112,788
Uttar Pradesh	92,170	27,822	89,104	29,879	439,644	239,175	431,526	276,960
Western Region	**91,256**	**43,374**	**98,675**	**50,584**	**377,752**	**692,596**	**373,015**	**822,317**
	(12.5)	(16.1)	(13.6)	(17.0)	(10.2)	(25.9)	(10.1)	(25.5)
Gujarat	34,220	15,895	37,496	17,395	141,716	175,036	145,826	216,415
Maharashtra	52,606	24,291	57,109	29,447	225,962	504,839	218,133	590,969
Daman and Diu	119	91	132	101	356	1,336	464	1,377
Goa	4,208	3,047	3,863	3,564	9,507	11,043	8,449	13,194
Dadra and Nagar Haveli	103	50	75	77	211	342	143	362
Southern Region	**166,572**	**75,227**	**169,334**	**89,925**	**890,515**	**728,829**	**914,731**	**933,065**
	(22.9)	(27.9)	(23.4)	(30.2)	(24.2)	(27.2)	(24.8)	(29.0)
Andhra Pradesh	60,822	10,559	67,689	13,258	227,888	148,542	231,878	183,653
Karnataka	39,828	15,045	28,860	17,984	172,149	142,559	158,995	192,569
Kerala	36,618	29,051	41,118	33,517	210,086	123,536	259,940	148,539
Tamil Nadu	28,121	20,097	30,746	24,686	272,822	309,954	256,615	404,314
Pondicherry	1,143	405	860	392	7,482	4,154	7,190	3,819
Lakshadweep	40	70	61	88	88	84	113	171
All India	**728,373**	**270,083**	**723,440**	**297,861**	**3,686,082**	**2,676,419**	**3,689,348**	**3,221,766**
	(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/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 - 1994-95

(Amount in Rs. lakh)

Bank Name	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
	1994		1995		1994		1995		1994		1995	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. State Bank Group	**7,883,522**	**751,295**	**7,741,569**	**842,253**	**1,369,104**	**780,532**	**1,386,837**	**918,630**	**8,448**	**2,195**	**82**	**102**
State Bank of India	5,924,295	552,417	5,670,934	601,784	1,007,063	586,192	1,010,333	677,797	—	—	—	—
State Bank of Bikaner & Jaipur	213,168	31,024	209,450	29,669	57,155	28,310	51,867	32,626	1	1	1	—
State Bank of Hyderabad	374,912	38,989	382,864	45,087	69,202	37,177	62,646	47,261	8,424	2,008	—	—
State Bank of Indore	137,790	17,365	133,703	18,372	29,899	17,264	27,287	24,464	1	14	1	7
State Bank of Mysore	283,619	21,582	252,790	30,027	32,211	22,098	29,668	25,448	14	102	4	74
State Bank of Patiala	205,367	43,240	206,324	50,525	35,140	34,994	37,275	39,106	—	—	—	—
State Bank of Saurashtra	143,849	18,659	156,755	22,403	25,828	24,509	25,198	35,056	8	70	76	21
State Bank of Travancore	600,522	28,019	728,749	44,386	112,606	29,988	142,563	36,872	—	—	—	—
B. Nationalised Banks	**12,467,804**	**1,341,724**	**12,099,745**	**1,490,518**	**1,510,388**	**1,363,500**	**1,497,865**	**1,644,959**	**1,228**	**5,468**	**659**	**2,969**
Allahabad Bank	542,795	67,880	433,690	60,942	168,522	58,732	149,900	64,001	3	450	3	450
Andhra Bank	472,247	39,912	359,990	37,466	25,887	19,279	25,012	24,463	3	4	—	—
Bank of Baroda	1,042,720	156,367	1,039,615	182,852	100,774	162,778	98,268	210,400	572	2,492	34	159
Bank of India	985,303	118,698	978,421	134,004	109,642	112,746	99,471	148,194	163	35	23	11
Bank of Maharashtra	306,833	34,634	317,693	41,724	25,125	33,233	23,863	38,977	6	29	118	26
Canara Bank	1,398,192	148,860	1,253,773	161,955	97,507	128,932	93,591	162,789	44	367	11	348
Central Bank of India	1,237,441	87,787	1,218,845	95,110	138,240	111,133	145,181	126,914	—	—	—	—
Corporation Bank	147,836	17,081	134,801	17,191	13,556	24,430	13,147	32,095	24	1	23	2
Dena Bank	314,501	31,646	294,520	35,228	55,140	38,631	54,999	30,101	16	28	16	55
Indian Bank	1,098,704	95,347	1,115,482	108,744	42,679	85,336	48,326	98,419	8	76	17	73
Indian Overseas Bank	874,209	54,483	951,588	68,562	44,235	62,160	42,134	84,028	2	140	2	139
Oriental Bank of Commerce	152,381	49,328	166,451	67,633	14,782	47,840	15,223	60,807	11	304	13	198
Punjab National Bank	1,195,401	170,275	1,178,492	163,907	239,292	180,496	237,235	209,832	12	211	9	169
Punjab & Sind Bank	133,268	30,432	128,793	33,236	24,248	33,986	24,129	49,996	1	465	1	463
Syndicate Bank	570,557	49,886	508,856	58,607	62,414	59,242	55,926	57,139	343	161	369	184
Union Bank of India	620,569	76,926	607,926	99,522	67,859	89,528	69,464	114,100	—	—	—	—
United Bank of India	496,338	35,332	567,515	41,852	185,490	47,002	207,644	54,188	18	662	18	658
UCO Bank	610,906	48,083	574,271	46,860	76,099	42,660	75,232	46,210	1	23	1	24
Vijaya Bank	267,603	28,767	269,023	35,123	18,897	25,356	19,120	32,306	1	20	1	10
Public Sector Banks(A+B)	**20,351,326**	**2,093,019**	**19,841,314**	**2,332,771**	**2,879,492**	**2,144,032**	**2,884,702**	**2,563,589**	**9,676**	**7,663**	**741**	**3,071**

— : Nil/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 - 1994-95 (Concld.)

(Amount in Rs. lakh)

Bank Name	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 credit	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1994		1995		1994		1995		1994		1995	
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
A. State Bank Group	**3,236,239**	**312,818**	**3,264,405**	**332,243**	**12,497,313**	**1,846,840**	**12,392,893**	**2,093,228**	**4,944,597**	**5,751,877**	**37.4**	**36.4**
State Bank of India	2,237,358	221,228	2,232,752	223,804	9,168,716	1,359,837	8,914,019	1,503,385	3,718,624	4,161,900	36.6	36.1
State Bank of Bikaner & Jaipur	122,793	12,185	118,362	13,925	393,117	71,520	379,680	76,220	194,581	227,180	36.8	33.6
State Bank of Hyderabad	241,325	20,643	231,442	25,084	693,863	98,817	676,952	117,432	263,350	361,667	37.5	32.5
State Bank of Indore	74,275	8,907	70,303	9,805	241,965	43,550	231,294	52,648	109,588	131,147	39.7	40.1
State Bank of Mysore	149,684	10,122	156,330	11,783	465,528	53,904	438,792	67,332	137,122	171,058	39.3	39.4
State Bank of Patiala	72,128	12,148	76,816	13,059	312,635	90,382	320,415	102,690	220,600	289,300	41.0	35.5
State Bank of Saurashtra	52,357	6,277	56,316	7,068	222,042	49,515	238,345	64,548	124,905	166,062	39.6	38.9
State Bank of Travancore	286,319	21,308	322,084	27,715	999,447	79,315	1,193,396	108,973	175,827	243,563	45.1	44.7
B. Nationalised Banks	**8,138,006**	**736,932**	**7,862,083**	**848,531**	**22,117,426**	**3,447,624**	**21,460,352**	**3,986,977**	**8,920,179**	**10,785,837**	**38.6**	**37.0**
Allahabad Bank	466,618	37,584	447,348	33,491	1,177,938	164,646	1,030,941	158,884	410,902	456,854	40.1	34.8
Andhra Bank	305,609	19,558	230,971	13,421	803,746	78,753	615,973	75,350	216,816	260,090	36.3	29.0
Bank of Baroda	594,029	81,304	549,454	92,668	1,738,095	402,941	1,687,371	486,079	999,775	1,207,900	40.3	40.2
Bank of India	676,160	54,958	646,188	66,432	1,771,268	286,437	1,724,103	348,641	837,211	952,300	34.2	36.6
Bank of Maharashtra	282,003	22,390	272,935	26,501	613,967	90,286	614,609	107,228	228,076	280,087	39.6	38.3
Canara Bank	544,109	53,988	484,893	74,762	2,039,852	332,147	1,832,268	399,854	871,859	1,099,999	38.1	36.4
Central Bank of India	1,012,318	74,115	1,034,208	86,937	2,387,999	273,035	2,398,234	308,961	714,099	891,751	38.2	34.6
Corporation Bank	104,152	14,681	99,196	17,013	265,568	56,193	247,167	66,301	143,166	207,032	39.3	32.0
Dena Bank	238,459	21,026	234,970	27,857	608,116	91,331	584,505	93,241	245,892	316,061	37.1	29.5
Indian Bank	459,665	40,793	465,728	48,419	1,601,056	221,552	1,629,553	255,655	529,171	632,695	41.9	40.4
Indian Overseas Bank	412,257	22,065	486,057	26,258	1,330,703	138,848	1,479,781	178,987	346,862	448,200	40.0	39.9
Oriental Bank of Commerce	116,997	15,005	103,391	16,477	284,171	112,477	285,078	145,115	263,987	360,483	42.6	40.3
Punjab National Bank	848,808	77,271	812,683	82,215	2,283,513	428,253	2,228,419	456,123	1,076,350	1,187,281	39.8	38.4
Punjab & Sind Bank	96,645	18,862	96,460	21,706	254,162	83,745	249,383	105,401	208,541	294,988	40.2	35.7
Syndicate Bank	450,463	30,508	360,827	35,245	1,083,777	139,797	925,978	151,175	420,439	458,421	33.3	33.0
Union Bank of India	372,870	41,493	358,685	53,663	1,061,298	207,947	1,036,075	267,285	514,086	699,577	40.4	38.2
United Bank of India	392,959	48,314	412,940	48,927	1,074,805	131,310	1,188,117	145,625	320,644	348,224	41.0	41.8
UCO Bank	589,790	46,929	589,026	50,331	1,276,796	137,695	1,238,530	143,425	388,603	429,053	35.4	33.4
Vijaya Bank	174,095	16,088	176,123	26,208	460,596	70,231	464,267	93,647	183,700	254,841	38.2	36.7
Public Sector Banks(A+B)	**11,374,245**	**1,049,750**	**11,126,488**	**1,110,774**	**34,614,739**	**5,294,464**	**33,853,245**	**6,080,205**	**13,864,776**	**16,537,714**	**38.2**	**36.8**

— : Nil/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' - 1994-95

(Amount in Rs. lakh)

Bank Name	As on the last Friday of March											
	Other Priority Sectors				Total Advances to Priority Sectors				Priority Sector Advances			
	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
	1994		1995		1994		1995		1994		1995	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. State Bank Group	**1,683,532**	**101,978**	**1,647,098**	**119,764**	**895,491**	**60,402**	**954,475**	**63,952**	**336,741**	**27,324**	**337,911**	**35,391**
State Bank of India	1,194,399	66,929	1,158,361	81,214	614,693	39,471	652,473	38,924	183,675	16,938	174,748	23,630
State Bank of Bikaner & Jaipur	53,912	5,525	51,983	6,139	55,383	4,245	54,330	4,988	2,453	350	2,530	427
State Bank of Hyderabad	119,618	7,370	103,574	7,853	91,716	7,090	93,379	7,670	12,771	1,928	13,301	2,409
State Bank of Indore	51,954	4,823	49,126	4,689	15,568	1,351	14,706	1,675	4,944	769@	4,910	884
State Bank of Mysore	103,460	5,377	109,192	6,659	23,724	1,698	24,851	1,845	18,812	1,281	18,795	1,443
State Bank of Patiala	49,991	4,037	52,459	4,344	5,692	972	5,975	912	5,064	925	5,573	980
State Bank of Saurashtra	13,513	2,135	16,252	1,390	28,550	1,468	32,416	2,503	4,757	476	4,357	653
State Bank of Travancore	96,685	5,782	106,151	7,476	60,165	4,107	76,345	5,435	104,265	4,657	113,697	4,965
B. Nationalised Banks	**2,995,390**	**236,623**	**2,975,454**	**269,509**	**2,550,087**	**150,550**	**2,461,678**	**165,963**	**1,810,611**	**122,355**	**1,648,635**	**130,111**
Allahabad Bank	246,610	17,560	207,067	16,588	104,455	5,668	104,066	5,281	77,275	4,557	61,010	4,257
Andhra Bank	129,642	6,706	108,459	2,832	61,330	3,650	43,335	2,033	84,147	3,609	44,971	2,454
Bank of Baroda	170,959	16,976	161,450	18,611	239,448	16,964	236,209	20,397	118,719	10,841	88,363	10,497
Bank of India	241,871	20,161	241,502	25,999	190,040	8,187	180,014	9,565	182,425	9,646	170,171	11,265
Bank of Maharashtra	115,530	7,396	114,822	8,997	95,420	5,155	88,872	5,783	56,598	3,509	54,092	4,445
Canara Bank	240,352	16,930	215,292	20,292	119,472	6,859	105,083	7,974	132,700	8,324	112,712	9,164
Central Bank of India	329,636	22,904	353,568	25,415	332,753	16,957	342,707	17,849	257,855	17,174	246,785	17,617
Corporation Bank	39,824	3,707	37,399	4,025	35,038	2,541	33,022	2,143	19,447	1,898	19,087	2,994
Dena Bank	58,095	5,352	57,302	6,911	107,232	6,032	105,776	7,867	48,085	3,516	47,431	4,586
Indian Bank	185,416	14,543	198,284	18,982	142,860	11,071	126,048	11,673	106,167	7,312	114,087	8,263
Indian Overseas Bank	164,029	6,174	192,914	7,256	118,632	5,416	143,053	6,227	108,362	4,947	126,363	5,689
Oriental Bank of Commerce	36,038	2,459	38,514	3,964	31,915	2,069	30,895	2,167	7,466	1,220	8,799	1,218
Punjab National Bank	265,838	22,950	279,673	28,228	390,046	23,083	362,541	24,168	116,488	10,557	99,239	9,739
Punjab & Sind Bank	42,648	7,354	44,952	7,268	35,709	3,739	35,071	5,056	6,461	1,098	4,945	1,235
Syndicate Bank	175,572	11,818	149,388	13,539	101,116	5,738	83,271	5,941	111,029	6,223	89,730	6,351
Union Bank of India	161,270	17,252	158,974	20,669	71,395	5,100	65,828	6,114	115,426	8,144	108,942	8,797
United Bank of India	143,136	18,256	146,301	18,410	102,641	7,315	110,663	7,610	73,885	7,690	79,026	7,950
UCO Bank	202,004	14,256	219,179	15,394	194,073	10,996	187,336	11,804	144,915	8,681	133,968	9,359
Vijaya Bank	46,920	3,869	50,414	6,128	76,512	4,010	77,888	6,310	43,161	3,409	38,914	4,230
Public Sector Banks (A+B)	**4,678,922**	**338,601**	**4,622,552**	**389,273**	**3,445,578**	**210,952**	**3,416,153**	**229,916**	**2,147,352**	**149,679**	**1,986,546**	**165,502**

Note : 1) Data are exclusive of advances to Small road and water transport operators
2) @ Indicates Total Housing loans under priority sectors
3) # Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors

Source : Half yearly return on Advances to priority sectors

TABLE 19 : BANK-WISE DISTRIBUTION OF ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' - 1994-95 (Concld.)

(Amount in Rs. lakh)

Bank Name	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
	1994		1995		1994		1995		1994		1995		1994		1995	
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
A. State Bank Group	**17,164**	**1,836**	**20,282**	**2,666**	**61,366**	**2,392**	**64,819**	**1,984**	**64,468**	**40,068**	**63,620**	**21,006**	**5,825**	**2,295**	**9,052**	**2,440**
State Bank of India	12,742	977	15,929	1,465	51,373	2,140	58,550	1,763	49,910	35,441	50,419	13,914	5,124	1,845	9,046	1,873
State Bank of Bikaner and Jaipur	156	14	275	19	896	12	545	12	7,794	851	6,695	1,000	—	—	—	—
State Bank of Hyderabad	695	344	1,175	663	377	103	1,252	101	1,793	1,428	1,284	2,403	2	175	2	174
State Bank of Indore	23	6	16	9	121	—	—	—	130	723	78	1,165	—	—	—	—
State Bank of Mysore	226	128	239	148	—	—	—	—	331	365	331	366	—	—	—	—
State Bank of Patiala	246	77	254	81	572	1	572	1	995	516	1,073	1,072	—	—	—	—
State Bank of Saurashtra	26	7	65	9	265	18	164	7	2,191	472	659	487	699	275	4	393
State Bank of Travancore	3,050	283	2,309	272	7,762	118	3,736	100	1,324	272	3,081	599	—	—	—	—
B. Nationalised Bank	**48,557**	**11,415**	**49,951**	**13,131**	**40,470**	**1,709**	**36,168**	**1,088**	**125,333**	**45,407**	**140,622**	**85,831**	**43,674**	**11,802**	**27,923**	**11,937**
Allahabad Bank	117	344	106	65	636	66	536	12	3,239	4,326	44,478	2,612	763	139	27	35
Andhra Bank	906	630	725	514	3,792	47	2,082	15	4,135	1,422	2,712	2,000	123	975	6	540
Bank of Baroda	3,531	1,172	3,157	1,260	2,700	56	2,467	77	13,550	10,864	10,509	19,139	4,348	1,619	2,660	211
Bank of India	3,753	861	3,915	961	2,026	766	879	88	12,687	2,714	12,209	4,517	255	11	50	4
Bank of Maharashtra	641	126	1,056	263	56	47	35	8	1,326	1,318	995	1,325	127	28	203	76
Canara Bank	21,692	5,494	22,996	6,516	340	5	222	14	5,248	3,555	5,013	13,914	3	2	59	6
Central Bank of India	2,697	252	2,694	315	1,158	53	948	48	4,234	1,903	4,310	10,305	406	105	1,006	146
Corporation Bank	596	129	708	172	85	2	94	4	2,241	1,125	1,736	926	33	242	20	363
Dena Bank	1,020	110	1,005	144	1,795	148	1,772	193	9,707	1,999	9,326	3,135	—	—	—	—
Indian Bank	360	58	531	343	1,425	20	1,017	17	1,427	892	1,305	976	3,986	1,162	6,930	2,456
Indian Overseas Bank	1,051	161	1,221	365	1,097	39	1,609	38	2,582	1,641	2,539	1,524	1,194	52	1,326	720
Oriental Bank of Commerce	88	31	88	32	122	1	21	—	4,969	231	5,372	482	28,573	3,386	12,585	3,711
Punjab National Bank	769	209	763	203	2,160	103	2,049	55	15,405	5,437	14,610	5,757	540	1,163	364	1,153
Punjab & Sind Bank	51	7	27	17	396	23	489	45	1,283	1,312	862	2,013	3	—	1	—
Syndicate Bank	8,186	1,291	7,573	1,250	9,589	91	8,238	194	29,667	1,142	10,347	3,381	325	37	313	20
Union Bank of India	990	220	1,073	307	644	5	284	12	2,816	2,616	3,366	6,331	—	—	—	—
United Bank of India	819	88	734	90	9,259	96	9,406	100	5,767	306	5,910	312	—	—	—	—
Uco Bank	461	110	687	96	1,553	21	1,971	63	3,766	2,386	3,170	2,548	2,957	151	2,362	350
Vijaya Bank	829	122	892	216	1,637	120	2,049	103	1,284	218	1,853	4,635	38	2,730	11	2,147
Public Sector Banks(A+B)	**65,721**	**13,251**	**70,233**	**15,796**	**101,836**	**4,101**	**100,987**	**3,072**	**189,801**	**85,475**	**204,242**	**106,837**	**49,499**	**14,097**	**36,975**	**14,377**

Note : 1) Data are exclusive of advances to Small road and water transport operators
2) @ Indicates Total Housing loans under Priority Sectors
3) # Includes advances to State Spon. Corpn./Agency for onlending to Other Priority Sectors

Source : Half yearly return on Advances to priority sectors

TABLE 20: LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL-SCALE INDUSTRIES- 1994-95

(Amount in Rs. lakh)

Bank Group	As on the last Friday of March															
	Loans and advance to small-scale sector				Loans for setting up of Industrial Estates				Term loans to small-scale Industries				Loans and advance to artisans, village and college Indusreis			
	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
	1994		1995		1994		1995		1994		1995		1994		1995	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A.State Bank and its associates	**1,369,104**	**780,532**	**1,386,837**	**918,630**	**8,448**	**2,195**	**82**	**102**	**638,347**	**163,266**	**660,908**	**171,792**	**272,591**	**29,305**	**306,111**	**26,661**
State Bank of India	1,007,063	586,192	1,010,333	677,797	—	—	—	—	468,458	123,174	486,287	125,247	221,282	16,610	250,660	14,392
State Bank of Bikaner & Jaipur	57,155	28,310	51,867	32,626	1	1	1	—	37,681	5,563	34,800	5,377	4,073	439	2,689	186
State Bank of Hyderabad	69,202	37,177	62,646	47,261	8,424	2,008	—	—	26,558	5,738	22,367	5,846	13,367	2,427	10,083	1,492
State Bank of Indore	29,899	17,264	27,287	24,464	1	14	1	7	19,288	3,140	18,044	3,551	4,842	278	6,904	272
State Bank of Mysore	32,211	22,098	29,668	25,448	14	102	4	74	12,800	3,855	11,613	4,763	3,341	198	3,833	233
State Bank of Patiala	35,140	34,994	37,275	39,106	—	—	—	—	18,690	10,145	21,406	11,762	9,374	8,249	13,005	8,685
State Bank of Saurashtra	25,828	24,509	25,198	35,056	8	70	76	21	14,628	3,747	15,453	5,531	8,264	400	8,754	528
State Bank of Travancore	112,606	29,988	142,563	36,872	—	—	—	—	40,244	7,904	50,938	9,716	8,048	704	10,183	874
B.Nationalised Banks	**1,510,388**	**1,363,500**	**1,497,866**	**1,644,960**	**1,228**	**5,468**	**659**	**2,970**	**803,357**	**280,192**	**797,615**	**347,656**	**354,448**	**41,338**	**362,804**	**54,650**
Allahabad Bank	168,522	58,732	149,900	64,001	3	450	3	450	88,237	6,865	80,460	26,714	75,871	4,545	64,069	4,468
Andhra Bank	25,887	19,279	25,012	24,463	3	4	—	—	3,262	1,933	3,418	2,340	943	233	1,045	159
Bank of Baroda	100,774	162,778	98,268	210,400	572	2,492	34	159	49,666	23,021	46,550	41,160	33,131	8,634	38,362	9,792
Bank of India	109,642	112,746	99,471	148,194	163	35	23	11	37,026	13,459	38,375	14,974	6,529	1,134	22,866	3,499
Bank of Maharashtra	25,125	33,233	23,863	38,977	6	29	118	26	16,792	11,484	15,683	13,570	3,250	424	1,980	301
Canara Bank	97,507	128,932	93,591	162,789	44	367	11	348	58,387	35,594	52,678	40,638	25,075	2,973	23,924	3,941
Central Bank of India	138,240	111,133	145,181	126,914	—	—	—	—	41,367	24,407	43,241	26,747	13,974	510	16,753	2,433
Corporation Bank	13,556	24,430	13,149	32,095	24	1	23	2	8,611	3,530	8,197	5,364	1,132	100	1,056	87
Dena Bank	55,140	38,631	54,999	30,101	16	28	16	55	24,459	5,867	25,468	5,252	17,475	547	15,581	528
Indian Bank	42,679	85,336	48,326	98,419	8	76	17	73	6,561	8,697	8,012	8,420	1,154	237	430	74
Indian Overseas Bank	44,235	62,160	42,134	84,028	2	140	2	139	15,920	10,754	17,225	19,655	5,817	2,046	6,078	3,892
Oriental Bank of Commerce	14,782	47,840	15,223	60,807	11	304	13	198	8,009	11,733	7,609	10,653	1,285	238	1,515	257
Punjab National Bank	239,292	180,496	237,235	209,832	12	211	9	169	184,959	49,346	185,978	56,268	121,439	12,176	119,175	16,475
Punjab & Sind Bank	24,248	33,986	24,128	49,996	1	465	1	463	16,839	8,854	14,233	7,520	10,545	1,792	—	—
Syndicate Bank	62,414	59,242	55,926	57,139	343	161	369	184	29,312	13,162	24,407	12,909	10,918	2,155	9,530	2,298
Union Bank of India	67,859	89,528	69,464	114,100	—	—	—	—	25,384	12,679	39,026	16,518	9,699	1,856	25,290	4,197
United Bank of India	185,490	47,002	207,644	54,188	18	662	18	658	131,686	13,975	134,966	14,714	—	—	2,157	291
UCO Bank	76,099	42,660	75,232	46,210	1	23	1	24	44,801	17,278	39,969	17,994	8,405	1,118	6,109	1,354
Vijaya Bank	18,897	25,356	19,120	32,306	1	20	1	10	12,079	7,554	12,120	6,247	7,806	620	6,884	606
Public Sector Banks	**2,879,492**	**2,144,032**	**2,884,703**	**2,563,590**	**9,676**	**7,663**	**741**	**3,071**	**1,441,704**	**443,458**	**1,458,523**	**519,448**	**627,039**	**70,643**	**668,915**	**81,312**

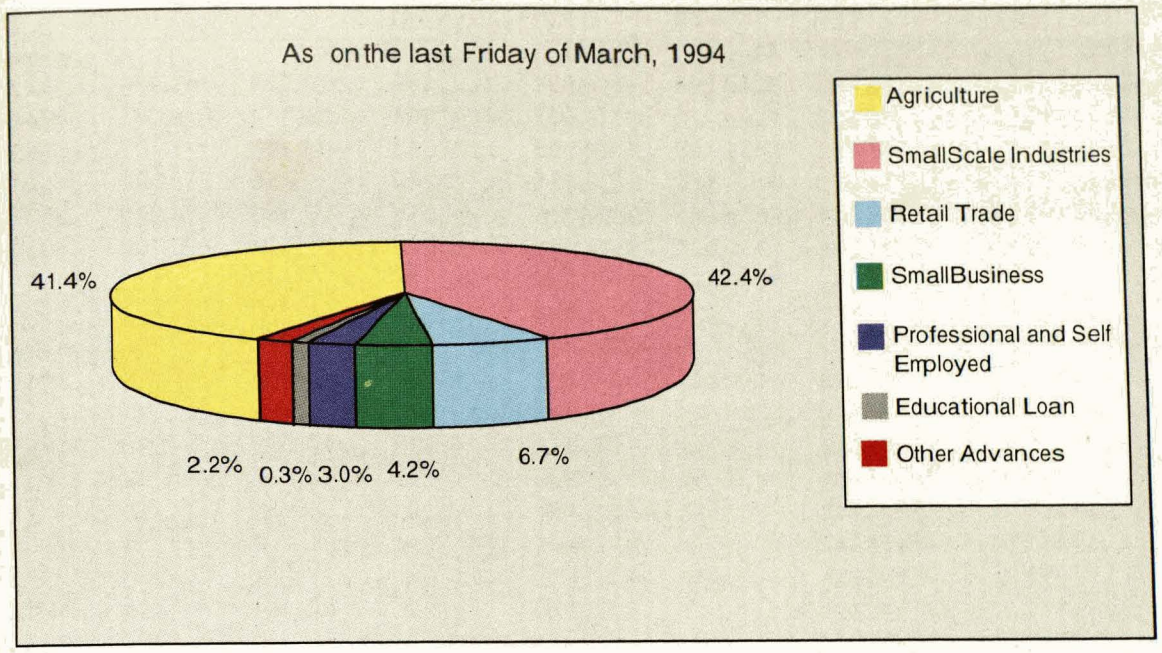
—: Nil or negligible.

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

Source : Half yearly return on advances to priority sectors

GRAPH - 9

COMPOSITION OF PRIORITY SECTOR ADVANCES OF PUBLIC SECTOR BANKS - 1994-95



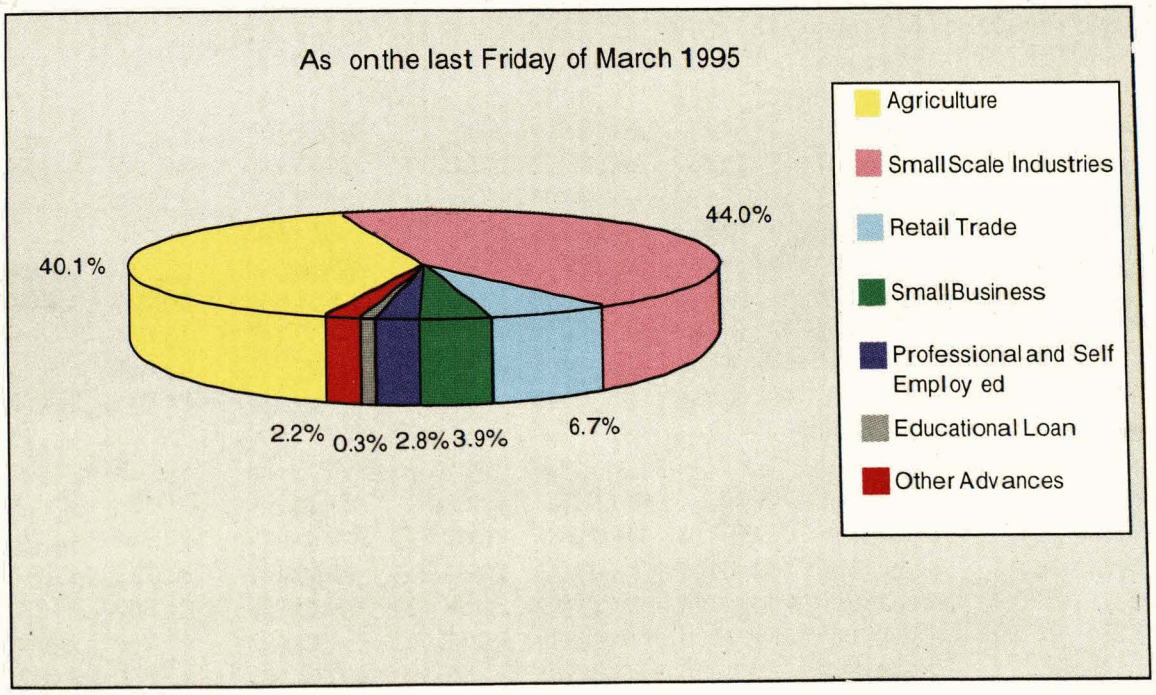


TABLE 21: STATE AND BANK GROUP-WISE DISTRIBUTION OF TOTAL DIRECT FINANCE (ANNUAL) TO AGRICULTURE AND ALLIED ACTIVITIES - 1994

(Amount in Rs. lakh

Region/State/ Union Territory	As on Last Friday of June							
	State Bank of India and its Associates				Nationalised Banks			
	Disbursed during the period		Outstanding		Disbursed during the period		Outstanding	
	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**72,191**	**16,854**	**746,581**	**128,199**	**176,934**	**41,274**	**1,128,827**	**204,086**
Haryana	15,353	4,170	119,907	26,884	34,142	9,051	274,410	50,852
Himachal Pradesh	4,621	1,109	24,598	2,582	14,803	1,187	65,771	5,459
Jammu & Kashmir	4,370	322	22,551	2,245	835	62	9,614	795
Punjab	33,511	8,644	264,296	55,314	77,550	19,902	362,544	76,378
Rajasthan	14,026	2,308	309,451	34,622	48,154	6,708	403,992	56,001
Chandigarh	147	279	1,584	4,385	680	3,890	6,789	9,584
Delhi	163	21	4,194	2,167	770	474	5,707	5,016
North Eastern Region	**28,626**	**1,740**	**152,720**	**9,466**	**17,239**	**1,285**	**194,028**	**15,255**
Arunachal Pradesh	2,646	87	9,939	298	20	1	966	415
Assam	12,062	650	75,861	4,321	10,343	985	123,992	10,576
Manipur	763	56	2,655	286	771	39	10,594	1,191
Meghalaya	4,143	217	22,798	1,111	145	10	3,512	188
Mizoram	220	11	4,588	319	7	1	150	19
Nagaland	4,505	602	17,172	2,100	904	105	5,498	776
Tripura	4,287	117	19,707	1,031	5,049	143	49,316	2,089
Eastern Region	**161,755**	**12,631**	**1,353,429**	**80,303**	**302,788**	**20,234**	**1,980,371**	**127,577**
Bihar	45,122	4,225	532,090	41,302	118,274	5,555	892,140	52,263
Orissa	79,907	6,210	530,565	23,011	71,255	4,237	353,662	20,122
Sikkim	1,667	74	7,814	352	3,908	119	29,815	866
West Bengal	34,621	2,104	279,195	15,399	109,164	10,306	704,043	54,291
Andaman & Nicobar	438	18	3,765	239	187	17	711	36
Central Region	**196,747**	**27,863**	**1,385,120**	**125,955**	**386,243**	**48,139**	**1,908,000**	**215,098**
Madhya Pradesh	86,482	11,995	502,735	52,014	68,700	11,086	540,457	72,564
Uttar Pradesh	110,265	15,867	882,385	73,941	317,543	37,054	1,367,543	142,534
Western Region	**364,458**	**18,374**	**833,652**	**80,881**	**361,919**	**50,331**	**1,613,510**	**206,092**
Goa	692	84	6,249	659	5,143	1,084	14,356	2,631
Gujarat	218,521	7,053	354,804	35,631	169,795	23,569	563,861	81,307
Maharashtra	145,245	11,236	472,599	44,591	186,488	25,643	1,032,751	121,930
Dadra & Nagar Haveli	—	—	—	—	439	31	2,007	183
Daman & Diu	—	—	—	—	54	4	535	42
Southern Region	**945,426**	**83,723**	**3,401,385**	**245,273**	**2,056,619**	**190,651**	**4,726,280**	**420,985**
Andhra Pradesh	383,863	35,548	1,197,243	97,534	584,211	53,722	1,270,972	117,545
Karnataka	112,553	11,404	632,148	54,134	232,529	27,703	952,816	96,029
Kerala	299,047	24,570	740,239	37,526	230,523	20,156	424,825	34,016
Tamil Nadu	148,418	12,046	818,503	55,373	994,183	87,750	2,043,647	170,660
Lakshadweep	—	—	—	—	45	4	533	29
Pondicherry	1,545	156	13,252	706	15,128	1,316	33,487	2,707
All India	**1,769,203**	**161,185**	**7,872,887**	**670,076**	**3,301,742**	**351,914**	**11,551,016**	**1,189,094**

Note: @ including foreign banks
—: Nil/Negligible
Source: Returns on priority sector advances

TABLE 21: STATE AND BANK GROUP-WISE DISTRIBUTION OF TOTAL DIRECT FINANCE (ANNUAL) TO AGRICULTURE AND ALLIED ACTIVITIES - 1994 (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on Last Friday of June							
	Other Scheduled Commercial Banks @				All Scheduled Commercial Bank			
	Disbursed during the period		Outstanding		Disbursed during the period		Outstanding	
	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**8,179**	**1,082**	**55,132**	**4,687**	**257,304**	**59,210**	**1,930,540**	**336,972**
Haryana	54	6	167	35	49,549	13,227	394,484	77,770
Himachal Pradesh	—	—	2	2	19,424	2,296	90,371	8,043
Jammu & Kashmir	2053	290	19309	1,563	7,258	674	51,474	4,603
Punjab	50	4	122	6	111,111	28,550	626,962	131,699
Rajasthan	6012	782	35,516	3,063	68,192	9,798	748,959	93,687
Chandigarh	4	—	4	—	831	4,169	8,377	13,969
Delhi	6	—	12	18	939	496	9,913	7,201
North Eastern Region	**156**	**60**	**423**	**234**	**46,021**	**3,084**	**347,171**	**24,954**
Arunachal Pradesh	—	—	—	—	2,666	88	10,905	713
Assam	9	48	173	214	22,414	1,683	200,026	15,111
Manipur	—	—	—	—	1,534	95	13,249	1,477
Meghalaya	—	—	1	—	4,288	227	26,311	1,299
Mizoram	—	—	—	—	227	12	4,738	338
Nagaland	147	12	249	20	5,556	719	22,919	2,896
Tripura	—	—	—	—	9,336	260	69,023	3,120
Eastern Region	**2**	**—**	**8**	**15**	**464,545**	**32,865**	**3,333,808**	**207,895**
Bihar	—	—	1	—	163,396	9,780	1,424,231	93,565
Orissa	1	—	5	—	151,163	10,446	884,232	43,133
Sikkim	—	—	—	—	5,575	193	37,629	1,218
West Bengal	1	—	2	15	143,786	12,411	983,240	69,705
Andaman & Nicobar	—	—	—	—	625	35	4,476	274
Central Region	**2,599**	**338**	**10,408**	**1,185**	**585,589**	**76,340**	**3,303,528**	**342,238**
Madhya Pradesh	210	43	744	143	155,392	23,124	1,043,936	124,721
Uttar Pradesh	2,389	295	9,664	1,042	430,197	53,216	2,259,592	217,517
Western Region	**13,125**	**2,173**	**47,142**	**8,566**	**739,502**	**70,878**	**2,494,304**	**295,539**
Goa	1	—	2	1	5,836	1,169	20,607	3,291
Gujarat	—	—	5	3	388,316	30,621	918,670	116,941
Maharashtra	13,124	2,173	47,135	8,562	344,857	39,052	1,552,485	175,083
Dadra & Nagar Haveli	—	—	—	—	439	31	2,007	183
Daman & Diu	—	—	—	—	54	4	535	42
Southern Region	**196,350**	**23,238**	**322,269**	**37,432**	**3,198,395**	**297,612**	**8,449,934**	**703,690**
Andhra Pradesh	22,968	3,823	38,224	5,796	991,042	93,093	2,506,439	220,876
Karnataka	12,407	3,020	43,843	9,266	357,489	42,127	1,628,807	159,429
Kerala	62,201	7,061	114,169	10,804	591,771	51,787	1,279,233	82,346
Tamil Nadu	98,712	9,325	125,953	11,559	1,241,313	109,121	2,988,103	237,592
Lakshadweep	—	—	—	—	45	4	533	29
Pondicherry	62	8	80	6	16,735	1,480	46,819	3,419
All India	**220,411**	**26,891**	**435,382**	**52,119**	**5,291,356**	**539,989**	**19,859,285**	**1,911,289**

Note: @ including foreign banks
—: Nil/Negligible
Source: Returns on priority sector advances

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@*
March	250	1,519	8,594	9,470	11,003	15,932	18,239	25,656
June	270	1,457	8,765	10,086	12,411	17,220	20,091	—
September	274	1,462	8,178	10,119	12,614	16,447	20,178	—
December	303	1,550	8,747	10,656	13,895	17,061	22,326	—

Note: 1. @ Provisional 2. * As on the last Reporting Friday
— : Nil/Negligible Source : Credit Planning Cell.

TABLE 23 : ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME - 1994

(Amount in Rs. lakh)

Bank Name	As on Last Friday of March					
	DRI Scheme - March 1994@				Total Bank Credit March 1993 #	Percentage of Col.(3) to Col.(5)
	No. of Accounts	Percent Share	Amount Outstanding	Percent Share		
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank Group	**706,694**	**29.18**	**15,670**	**22.98**	**4,969,475**	**0.32**
State Bank of India	468,328	19.34	8,318	12.20	3,829,890	0.22
State Bank of Bikaner & Jaipur	25,734	1.06	1,242	1.82	184,998	0.67
State Bank of Hyderabad	48,140	1.99	2,192	3.22	240,090	0.91
State Bank of Indore	21,682	0.90	795	1.17	96,227	0.83
State Bank of Mysore	19,189	0.79	337	0.49	143,865	0.23
State Bank of Patiala	23,146	0.96	1,257	1.84	207,600	0.61
State Bank of Saurashtra	6,036	0.25	566	0.83	112,068	0.51
State Bank of Travancore	94,439	3.90	963	1.41	154,737	0.62
Nationalised Banks	**1,714,955**	**70.82**	**52,508**	**77.02**	**8,179,233**	**0.64**
Allahabad Bank	124,974	5.16	2,931	4.30	380,397	0.77
Andhra Bank	75,248	3.11	2,013	2.95	198,535	1.01
Bank of Baroda	90,686	3.74	5,894	8.65	858,427	0.69
Bank of India	108,321	4.47	2,990	4.39	742,715	0.40
Bank of Maharashtra	42,968	1.77	1,758	2.58	213,398	0.82
Canara Bank	236,830	9.78	5,775	8.47	817,235	0.71
Central Bank of India	167,712	6.93	3,314	4.86	725,553	0.46
Corporation Bank	17,315	0.72	460	0.67	99,515	0.46
Dena Bank	41,764	1.72	1,025	1.50	219,273	0.47
Indian Bank	96,317	3.98	2,341	3.43	524,966	0.45
Indian Overseas Bank	39,915	1.65	1,165	1.71	352,961	0.33
Oriental Bank of Commerce	20,341	0.84	2,364	3.47	228,435	1.03
Punjab National Bank	200,238	8.27	9,069	13.30	946,900	0.96
Punjab & Sind Bank	13,239	0.55	639	0.94	171,991	0.37
Syndicate Bank	69,099	2.85	2,129	3.12	409,835	0.52
Union Bank of India	39,361	1.63	2,893	4.24	453,045	0.64
United Bank of India	192,033	7.93	3,098	4.54	309,822	1.00
UCO Bank	92,784	3.83	1,457	2.14	356,633	0.41
Vijaya Bank	45,810	1.89	1,116	1.64	169,597	0.66
Public Sector Banks	**2,421,649**	**100.00**	**68,178**	**100.00**	**13,148,708**	**0.52**

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,1993-94 AND 1994-95

(Amount in Rs. lakh)

Bank Group	As on the last Reporting Friday								
	March 1993	June 1993	September 1993	December 1993	March 1994	June 1994	September 1994	December 1994	March 1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. SBI & its Associates	227,463	311,141	267,671	328,794	332,494	375,558	350,957	421,633	340,134
2. Nationalised Banks	398,270	579,252	540,770	628,910	660,522	736,130	656,768	820,569	871,629
3. Public Sector Banks (1+2)	625,733	890,393	808,441	957,704	993,016	1,111,688	1,007,725	1,242,202	1,211,763
4. Other Scheduled Commercial Banks	10,630	13,450	12,570	13,297	13,801	14,872	13,702	15,906	15,691
5. Foreign Banks	37,935	53,730	48,849	79,807	83,910	88,073	78,006	85,097	—
Total (3+4+5)	**674,298**	**957,573**	**869,860**	**1,050,808**	**1,090,727**	**1,214,633**	**1,099,433**	**1,343,205**	**1,227,454**

Note: —: Nil/Negligible

Source : Department of Economic Analysis & Policy.

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

(Amount in Rs. crore)

Items	At the end of March		
	1993	1994	1995
	(1)	(2)	(3)
(1) Lendings by FIs in the Notice and Call money Market @	2,836	1,727	491
(2) Borrowings by FIs from Scheduled Commercial Banks, Cooperative Banks and DFHI*	NA	NA	1,286
(3) Long term loans and advances by FIs to banks **	11,679	12,063	13,056

Note: 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 and SIDBI) from the term money market.
3. ** Represents lending by IDBI, 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	
	End-March 1994	End-March 1995	1993-94	1994-95
(1)	(2)	(3)	(4)	(5)
FCNRA	9300	7051	-1317	-2249
FCNR (B)	1075	3054	1075	1979
NR (E) RA	3590	4590	727	1000
NR (NR) RD	1797	2479	1187	682
FCON	17	10	17	-7
FC (B&O) D	533	—	-576	-558
Total	**16312**	**17184**	**1113**	**847**

Note: (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

—:Nil/Negligible.

Source : Reserve Bank of India Annual Report, 1994-95.

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

Bank Group	As on 31st March					
	1990	1991	1992	1993	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8,461	8,599	8,671	8,782	8,853	8,885
Associates of State Bank of India	3,767	3,793	3,843	3,922	4,043	4,120
Nationalised Banks	31,138	31,423	31,644	32,013	31,672	31,970
Regional Rural Banks	14,668	14,728	14,750	14,759	14,748	14,716
Foreign Banks	149	151	151	152	155	165
Other Scheduled Commercial Banks	4,030	4,010	4,038	4,107	4,247	4,337
Non-Scheduled Commercial Banks	36	36	37	37	37	38
Total	**62,249**	**62,740**	**63,134**	**63,772**	**63,755**	**64,231**

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

TABLE 28: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS - 1994-95

Bank Group	Number of offices										
	As on 31st March 1993	Opened during 1st April 1993 to 31st March 1994					As on 31st March 1994				
		Rural	Semi-urban	Urban	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
State Bank of India and its Associates	12,704	27	83	50	39	199	5,506	3,764	2,066	1,560	12,896
Nationalised Banks	32,013	49	166	115	66	396	13,922	6,311	6,075	5,364	31,672
Regional Rural Banks	14,759	1	2	3	—	6	12,525	1,842	374	7	14,748
Foreign Banks	152	—	—	2	2	4	—	3	15	137	155
Other Scheduled Commercial Banks	4,107	3	73	35	29	140	1,159	1,442	993	653	4,247
Non-Scheduled Commercial Banks	37	—	—	—	—	—	14	12	10	1	37
Total	**63,772**	**80**	**324**	**205**	**136**	**745**	**33,126**	**13,374**	**9,533**	**7,722**	**63,755**

Bank Group	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	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
State Bank of India and its Associates	12,896	4	55	29	22	110	5,510	3,818	2,095	1,582	13,005
Nationalised Banks	31,672	13	109	124	124	370	13,894	6,411	6,186	5,479	31,970
Regional Rural Banks	14,748	1	1	2	—	4	12,491	1,842	376	7	14,716
Foreign Banks	155	—	—	—	10	10	—	3	15	147	165
Other Scheduled Commercial Banks	4,247	2	67	28	48	145	1,140	1,498	1,006	693	4,337
Non-Scheduled Commercial Banks	37	—	—	1	—	1	14	12	11	1	38
Total	**63,755**	**20**	**232**	**184**	**204**	**640**	**33,049**	**13,584**	**9,689**	**7,909**	**64,231**

Note: Classification of population groups is based on 1991 Census

— : Nil/Negligible.

Source: Master office file on commercial bank branches (latest updated version)

TABLE 29 A : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP - 1994

State/Union Territory	Total Number of Offices										
	As on 31st March 1993	Opened during 1st April 1993 to 31st March 1994					As on 31st March 1994				
		Rural	Semi-urban	Urban	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	28	1	1	—	—	2	17	13	—	—	30
Andhra Pradesh	4805	19	34	40	11	104	2468	1088	879	469	4904
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1261	—	2	4	—	6	841	247	175	—	1263
Bihar	4987	1	14	9	—	24	3532	867	595	—	4994
Chandigarh	151	—	1	2	—	3	10	8	125	—	143
Dadra & Nagar Haveli	7	—	—	—	—	—	7	—	—	—	7
Daman & Diu	10	—	—	—	—	—	1	9	—	—	10
Delhi	1287	—	—	—	19	19	56	15	—	1158	1229
Goa	269	—	5	—	—	5	154	119	—	—	273
Gujarat	3549	6	19	11	18	54	1597	750	433	788	3568
Haryana	1408	2	11	6	—	19	690	291	350	—	1331
Himachal Pradesh	770	1	6	—	—	7	643	117	—	—	760
Jammu & Kashmir	820	1	3	—	—	4	576	79	156	—	811
Karnataka	4479	—	17	7	12	36	2246	955	681	623	4505
Kerala	2973	2	74	19	—	95	342	2139	583	—	3064
Lakshadweep	8	—	—	—	—	—	8	—	—	—	8
Madhya Pradesh	4533	1	7	6	10	24	2791	887	546	289	4513
Maharashtra	6019	4	11	23	34	72	2355	1016	818	1856	6045
Manipur	87	—	—	—	—	—	51	14	22	—	87
Meghalaya	178	1	—	2	—	3	131	17	33	—	181
Mizoram	78	—	—	2	—	2	61	9	10	—	80
Nagaland	71	—	1	—	—	1	40	32	—	—	72
Orissa	2179	1	6	8	—	15	1617	295	269	—	2181
Pondicherry	73	—	—	1	—	1	23	15	36	—	74
Punjab	2369	6	16	7	6	35	1105	531	476	153	2265
Rajasthan	3236	3	33	8	8	52	1936	662	421	195	3214
Sikkim	42	1	2	—	—	3	36	9	—	—	45
Tamil Nadu	4542	19	37	22	8	86	1843	1151	925	696	4615
Tripura	185	—	—	1	—	1	125	29	32	—	186
Uttar Pradesh	8882	8	22	17	3	50	5483	1444	1396	504	8827
West Bengal	4417	3	2	10	7	22	2273	565	572	991	4401
Total	**63772**	**80**	**324**	**205**	**136**	**745**	**33126**	**13374**	**9533**	**7722**	**63755**

Note : Population Group classification is based on 1991 census.

— : Nil/Negligible.

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

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

State/Union Territory	Total 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	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	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	2,469	1,101	895	480	4,945
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1,263	—	5	—	—	5	841	252	175	—	1,268
Bihar	4,994	—	2	8	—	10	3,529	869	603	—	5,001
Chandigarh	143	—	2	8	—	10	10	10	131	—	151
Dadra & Nagar Haveli	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	1,577	765	441	806	3,589
Haryana	1,331	—	14	16	—	30	690	304	364	—	1,358
Himachal Pradesh	760	3	4	—	—	7	646	121	—	—	767
Jammu & Kashmir	811	—	—	1	—	1	576	77	155	—	808
Karnataka	4,505	3	13	13	26	55	2,249	967	692	649	4,557
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	2,763	896	549	296	4,504
Maharashtra	6,045	2	11	20	51	84	2,331	1,013	828	1,897	6,069
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	1,932	678	428	199	3,237
Sikkim	45	—	1	—	—	1	36	10	—	—	46
Tamil Nadu	4,615	2	24	23	29	78	1,845	1,175	943	725	4,688
Tripura	186	—	—	—	—	—	125	29	32	—	186
Uttar Pradesh	8,827	—	12	26	5	43	5,474	1,455	1,420	509	8,858
West Bengal	4,401	—	3	8	11	22	2,272	568	580	1,002	4,422
Total	**63,755**	**20**	**232**	**184**	**204**	**640**	**33,049**	**13,584**	**9,689**	**7,909**	**64,231**

Note : Population group classification is based on 1991 census.
—: Nil/Negligible.
Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30 B: 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	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4,140	2,402	1,382	961	8,885	3	11	10	8	32
State Bank of India's Associates	1,370	1,416	713	621	4,120	1	44	19	14	78
Nationalised Banks	13,894	6,411	6,186	5,479	31,970	13	109	124	124	370
Foreign Banks	—	3	15	147	165	—	—	—	10	10
Regional Rural Banks	12,491	1,842	376	7	14,716	1	1	2	—	4
Other Scheduled Commercial Banks	1,140	1,498	1,006	693	4,337	2	67	28	48	145
Non-scheduled Commercial Banks	14	12	11	1	38	—	—	1	—	1
Total	**33,049**	**13,584**	**9,689**	**7,909**	**64,231**	**20**	**232**	**184**	**204**	**640**

Bank Group	Closed during 1st April 1993 to 31st March 1995					Net increase (+) or decrease (-)				
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
State Bank of India	—	—	—	—	—	3	11	10	8	32
State Bank of India's Associates	—	1	—	—	1	1	43	19	14	77
Nationalised Banks	41	9	13	9	72	-28	100	115	111	298
Foreign Banks	35	1	—	—	36	-35	-1	—	10	-26
Regional Rural Banks	—	—	—	—	—	1	1	2	—	4
Other Scheduled Commercial Banks	21	11	15	8	55	-19	56	13	40	90
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	1	—	1
Total	**97**	**22**	**28**	**17**	**164**	**-77**	**210**	**156**	**187**	**476**

Note: 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/Negligible.

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

TABLE 30 A: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 1994

Bank Group	Number of offices									
	As on 31st March 1994					Opened during 1st April 1993 to 31st March 1994				
	Rural	Semi-urban	Urban	Metropolitan	Total	Rural	Semi-urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4,137	2,391	1,372	953	8,853	18	17	21	15	71
State Bank of India's Associates	1,369	1,373	694	607	4,043	9	66	29	24	128
Nationalised Banks	13,922	6,311	6,075	5,364	31,672	49	166	115	66	396
Foreign Banks	—	3	15	137	155	—	—	2	2	4
Regional Rural Banks	12,525	1,842	374	7	14,748	1	2	3	—	6
Other Scheduled Commercial Banks	1,159	1,442	993	653	4,247	3	73	35	29	140
Non-scheduled Commercial Banks	14	12	10	1	37	—	—	—	—	—
Total	**33,126**	**13,374**	**9,533**	**7,722**	**63,755**	**80**	**324**	**205**	**136**	**745**

Bank Group	Closed during 1st April 1993 to 31st March 1994					Net increase (+) or decrease (-)				
State Bank of India	—	—	—	—	—	18	17	21	15	71
State Bank of India's Associates	3	4	—	—	7	6	62	29	24	121
Nationalised Banks	286	120	162	170	738	-237	46	-47	-104	-342
Foreign Banks	—	—	—	1	1	—	—	2	1	3
Regional Rural Banks	16	1	—	—	17	-15	1	3	—	-11
Other Scheduled Commercial Banks	—	—	—	—	—	3	73	35	29	140
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	**305**	**125**	**162**	**171**	**763**	**-225**	**199**	**43**	**-35**	**-18**

Note: 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/Negligible.

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

GRAPH - 10

POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF COMMERCIAL BANKS - 1994-95 (As on 31st March)

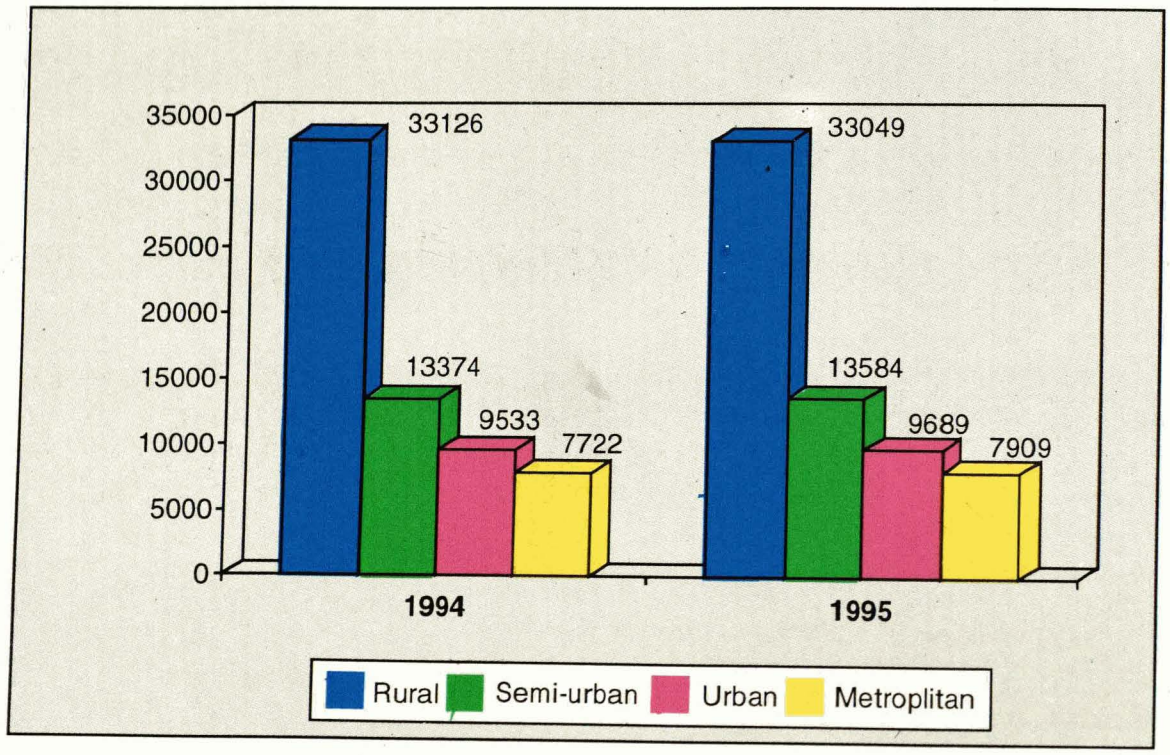


TABLE 31(A) : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS-1994

Region/State/ Union Territories	As on 31st March 1994									
	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	**4,671**	**5,016**	**450**	**1,703**	**37**	**1,528**	**3**	**1,506**	**5,161**	**9,753**
	(15.0)	**(15.1)**	**(9.0)**	**(12.7)**	**(12.5)**	**(16.0)**	**(16.7)**	**(19.5)**	**(14.2)**	**(15.2)**
Haryana	645	690	91	291	12	350	---	---	748	1,331
Himachal Pradesh	604	643	14	117	---	---	---	---	618	760
Jammu & Kashmir	494	576	22	79	2	156	---	---	518	811
Punjab	1,032	1,105	96	531	9	476	1	153	1,138	2,265
Rajasthan	1,831	1,936	212	662	13	421	1	195	2,057	3,214
Chandigarh	10	10	3	8	1	125	---	---	14	143
Delhi	55	5P6	12	15	---	---	1	1,158	68	1,229
North Eastern Region	**1,239**	**1,317**	**118**	**349**	**8**	**272**	**---**	**---**	**1,365**	**1,938**
	(4.0)	**(4.0)**	**(2.3)**	**(2.6)**	**(2.7)**	**(2.9)**	**---**	**---**	**(3.7)**	**(3.0)**
Arunachal Pradesh	60	68	1	1	---	---	---	---	61	69
Assam	793	841	73	247	4	175	---	---	870	1,263
Manipur	49	51	11	14	1	22	---	---	61	87
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	**7,076**	**7,475**	**773**	**1,749**	**66**	**1,436**	**1**	**991**	**7,916**	**11,651**
	(22.7)	**(22.6)**	**(15.4)**	**(13.1)**	**(22.4)**	**(15.1)**	**(5.6)**	**(12.8)**	**(21.7)**	**(18.1)**
Bihar	3,324	3,532	399	867	15	595	---	---	3,738	4,994
)Orissa	1,551	1,617	93	295	6	269	---	---	1,650	2,181
Sikkim	32	36	1	9	---	---	---	---	33	45
West Bengal	2,154	2,273	278	565	45	572	1	991	2,478	4,401
Andaman & Nicobar	15	17	2	13	---	---	---	---	17	30
Central Region	**7,642**	**8,274**	**800**	**2,331**	**60**	**1,942**	**4**	**793**	**8,506**	**13,340**
	(24.6)	**(25.0)**	**(15.9)**	**(17.4)**	**(20.3)**	**(20.4)**	**(22.2)**	**(10.3)**	**(23.3)**	**(20.8)**
Madhya Pradesh	2,515	2,791	287	887	21	546	2	289	2,825	4,513
Uttar Pradesh	5,127	5,483	513	1,444	39	1,396	2	504	5,681	8,827
Western Region	**3,892**	**4,114**	**666**	**1,894**	**43**	**1,251**	**7**	**2,644**	**4,608**	**9,903**
	(12.5)	**(12.4)**	**(13.3)**	**(14.2)**	**(14.6)**	**(13.1)**	**(38.9)**	**(34.2)**	**(12.6)**	**(15.4)**
Goa	141	154	9	119	---	---	---	---	150	273
Gujarat	1,514	1,597	256	750	14	433	3	788	1,787	3,568
Maharashtra	2,230	2,355	399	1,016	29	818	4	1,856	2,662	6,045
Dadra & Nagar Haveli	6	7	---	---	---	---	---	---	6	7
Daman & Diu	1	1	2	9	---	---	---	---	3	10
Southern Region	**6,598**	**6,930**	**2,219**	**5,348**	**81**	**3,104**	**3**	**1,788**	**8,901**	**17,170**
	(22.2)	**(20.9)**	**(44.2)**	**(40.0)**	**(27.5)**	**(32.6)**	**(16.7)**	**(23.2)**	**(24.4)**	**(26.7)**
Andhra Pradesh	2,355	2,468	466	1,088	34	879	1	469	2,856	4,904
Karnataka	2,143	2,246	281	955	14	681	1	623	2,439	4,505
Kerala	307	342	1,029	2,139	7	583	---	---	1,343	3,064
Tamil Nadu	1,763	1,843	438	1,151	25	925	1	696	2,227	4,615
Lakshadweep	8	8	---	---	---	---	---	---	8	8
Pondicherry	22	23	5	15	1	36	---	---	28	74
All India	**31,118**	**33,126**	**5,026**	**13,374**	**295**	**9,533**	**18**	**7,722**	**36,457**	**63,755**
	(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/Negligible
Source: Master Office File (latetest 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 31 (B) : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS-1995

Region/State/ Union Territories	As on 31st March 1995									
	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	**4,667**	**5,016**	**450**	**1,751**	**38**	**2,749**	**2**	**361**	**5,157**	**9,877**
	(15.0)	**(15.2)**	**(8.9)**	**(12.9)**	**(12.8)**	**(25.3)**	**(11.8)**	**(5.4)**	**(14.2)**	**(15.4)**
Haryana	645	690	91	304	12	364	---	---	748	1,358
Himachal Pradesh	605	646	14	121	---	---	---	---	619	767
Jammu & Kashmir	494	576	22	77	2	155	---	---	518	808
Punjab	1,032	1,106	96	546	9	485	1	161	1,138	2,298
Rajasthan	1,826	1,932	212	678	13	428	1	200	2,052	3,238
Chandigarh	10	10	3	10	1	131	---	---	14	151
Delhi	55	56	12	15	1	1186	---	---	68	1257
North Eastern Region	**1,239**	**1,317**	**118**	**354**	**8**	**273**	**---**	**---**	**1,365**	**1,944**
	(4.0)	**(4.0)**	**(2.3)**	**(2.6)**	**(2.7)**	**(2.5)**	**---**	**---**	**(3.8)**	**(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**	**7,471**	**773**	**1,757**	**66**	**1,455**	**1**	**1,003**	**7,913**	**1,1686**
	(22.8)	**(22.6)**	**(15.4)**	**(12.9)**	**(22.3)**	**(13.4)**	**(5.9)**	**(14.9)**	**(21.7)**	**(18.2)**
Bihar	3,321	3,529	399	869	15	603	---	---	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	2272	278	568	45	580	1	1,003	2,478	4,423
Andaman & Nicobar	15	17	2	13	---	---	---	---	17	30
Central Region	**7,606**	**8,237**	**800**	**2,351**	**60**	**1,969**	**4**	**805**	**8,470**	**13,362**
	(24.5)	**(24.9)**	**(15.9)**	**(17.3)**	**(20.3)**	**(18.1)**	**(23.5)**	**(12.0)**	**(23.3)**	**(20.8)**
Madhya Pradesh	2,487	2,763	287	896	21	549	2	296	2,797	4,504
Uttar Pradesh	5,119	5,474	513	1,455	39	1,420	2	509	5,673	8,858
Western Region	**3,866**	**4,063**	**665**	**1,918**	**43**	**1,269**	**7**	**2,705**	**4,581**	**9,955**
	(12.5)	**(12.3)**	**(13.2)**	**(14.1)**	**(14.5)**	**(11.7)**	**(41.2)**	**(40.2)**	**(12.6)**	**(15.5)**
Goa	141	154	9	129	---	---	---	---	150	283
Gujarat	1,492	1577	256	765	14	441	3	806	1,765	3,589
Maharashtra	2,226	2,331	398	1,013	29	828	4	1,899	2,657	6,071
Dadra & Nagar Haveli	6	---	---	---	---	---	---	---	6	0
Daman & Diu	1	1	2	11	---	---	---	---	3	12
Southern Region	**6,601**	**6,938**	**2,223**	**5,454**	**81**	**3,161**	**3**	**1,857**	**8,908**	**17,410**
	(21.3)	**(21.0)**	**(44.2)**	**(40.1)**	**(27.4)**	**(29.1)**	**(17.6)**	**(27.6)**	**(24.5)**	**(27.1)**
Andhra Pradesh	2,356	2,469	467	1,101	34	895	1	481	2,858	4,946
Karnataka	2,143	2,249	281	967	14	692	1	650	2,439	4,558
Kerala	308	344	1,032	2,196	7	594	---	---	1,347	3,134
Tamil Nadu	1,764	1,845	438	1,175	25	943	1	726	2,228	4,689
Lakshadweep	8	8	---	---	---	---	---	---	8	8
Pondicherry	22	23	5	15	1	37	---	---	28	75
All India	**31052**	**33042**	**5029**	**13585**	**296**	**10876**	**17**	**6731**	**36394**	**64231**
	(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/Negligible
Source: Master Office File (latetest 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 32 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CO-OPPERATIVE BANKS (CENTRAL AND STATE) 1994-95

Region/State/ Union Territories	As at the end of March 1994 &1995																			
	Rural				Semi Urban				Urban				Metropolitan				Total			
	1994		1995		1994		1995		1994		1995		1994		1995		1994		1995	
	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	**789**	**939**	**882**	**950**	**367**	**430**	**383**	**435**	**151**	**235**	**158**	**242**	**2**	**25**	**3**	**24**	**1,309**	**1,629**	**1,426**	**1,651**
Haryana	126	165	130	169	46	59	50	61	37	69	39	71	—	—	—	—	209	293	219	301
Himachal Pradesh	—	84	91	91	—	9	9	9	—	6	1	6	—	1	1	1	—	100	102	107
Jammu & Kashmir@	6	32	6	32	41	60	41	60	13	23	13	23	—	—	—	—	60	115	60	115
Punjab	505	505	506	506	94	94	95	95	87	87	91	91	—	—	—	—	686	686	692	692
Rajasthan**	147	147	144	144	183	205	183	205	13	48	13	48	1	12	1	12	344	412	341	409
Chandigarh	—	—	—	—	3	3	5	5	1	2	1	3	—	—	—	—	4	5	6	8
Delhi	5	6	5	8	—	—	—	—	—	—	—	—	1	12	1	11	6	18	6	19
North-Eastern Region	**—**	**69**	**38**	**66**	**—**	**89**	**37**	**94**	**—**	**32**	**14**	**32**	**—**	**—**	**—**	**—**	**—**	**190**	**89**	192
Assam	—	23	10	23	—	51	8	51	—	14	4	15	—	—	—	—	—	88	22	89
Manipur	—	4	—	4	—	3	—	3	—	2	—	2	—	—	—	—	—	9	—	9
Meghalaya	—	15	15	15	—	10	10	11	—	6	1	6	—	—	—	—	—	31	26	32
Nagaland	—	11	—	11	—	11	—	10	—	—	—	—	—	—	—	—	—	22	—	21
Tripura	—	16	13	13	—	8	13	13	—	7	6	6	—	—	—	—	—	31	32	32
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	6	6	6	—	3	3	3	—	—	—	—	—	9	9	9
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	**338**	**340**	**423**	**449**	**282**	**304**	**292**	**326**	**192**	**250**	**198**	**273**	**4**	**15**	**5**	**16**	**816**	**909**	**918**	1,064
Bihar	194	196	191	193	153	163	155	165	81	105	81	105	—	—	—	—	428	464	427	463
Orissa	108	108	168	168	103	115	72	96	48	61	19	35	2	2	2	2	261	286	261	301
West Bengal	36	36	58	58	26	26	65	65	63	84	98	133	2	13	3	14	127	159	224	270
Andaman & Nicobar Islands	—	—	6	30	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6	30
Central Region	**457**	**998**	**460**	**1,009**	**755**	**1,135**	**757**	**1,141**	**180**	**348**	**181**	**356**	**1**	**11**	**1**	**11**	**1,393**	**2,492**	**1,399**	2,517
Madhya Pradesh	—	542	—	553	—	378	—	381	—	126	—	132	—	—	—	—	—	1,046	—	1,066
Uttar Pradesh***	457	456	460	456	755	757	757	760	180	222	181	224	1	11	1	11	1,393	1,446	1,399	1,451
Western Region	**2,128**	**3,404**	**8,525**	**4,856**	**456**	**765**	**447**	**743**	**43**	**251**	**59**	**269**	**5**	**149**	**11**	**171**	**2,632**	**4,569**	**5,854**	**4,371**
Gujarat	704	704	696	702	194	221	194	226	17	38	21	41	2	52	3	53	917	1,015	914	1,022
Maharashtra	1,409	2,685	4,632	2,468	254	533	240	499	26	213	38	228	3	97	8	118	1,692	3,528	4,918	3,313
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	15	15	9	18	8	11	13	18	—	—	—	—	—	—	—	—	23	26	22	36
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	**634**	**635**	**632**	**640**	**987**	**1,052**	**983**	**1,067**	**244**	**431**	**242**	**441**	**12**	**157**	**11**	**118**	**1,877**	**2,275**	**1,868**	**2,266**
Andhra Pradesh	231	231	231	237	205	209	205	214	54	97	54	97	2	24	2	25	492	561	492	573
Karnataka	276	277	274	272	158	169	158	168	65	135	65	135	7	38	7	38	506	619	504	613
Kerala*	7	7	7	7	331	372	330	372	11	56	14	60	—	—	—	—	349	435	351	439
Tamil Nadu	119	119	119	123	276	285	273	296	114	143	109	149	3	95	2	55	512	642	503	623
Pondicherry	1	1	1	1	17	17	17	17	—	—	—	—	—	—	—	—	18	18	18	18
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	**4,346**	**6,385**	**10,960**	**7,970**	**2,847**	**3,775**	**2,899**	**3,806**	**810**	**1,547**	**852**	**1,613**	**24**	**357**	**31**	**340**	**8,027**	**12,064**	**11,554**	**12,061**

Note: 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 20 centres/offices have not been incorporated.
5 —: Nil/Negligible.

Source : Rural Planning & Credit Department

GRAPH - 11

STATE-WISE DISTRIBUTION OF NUMBER OF OFFICES OF COMMERCIAL BANKS - 1993-1995
(As on 31st March)

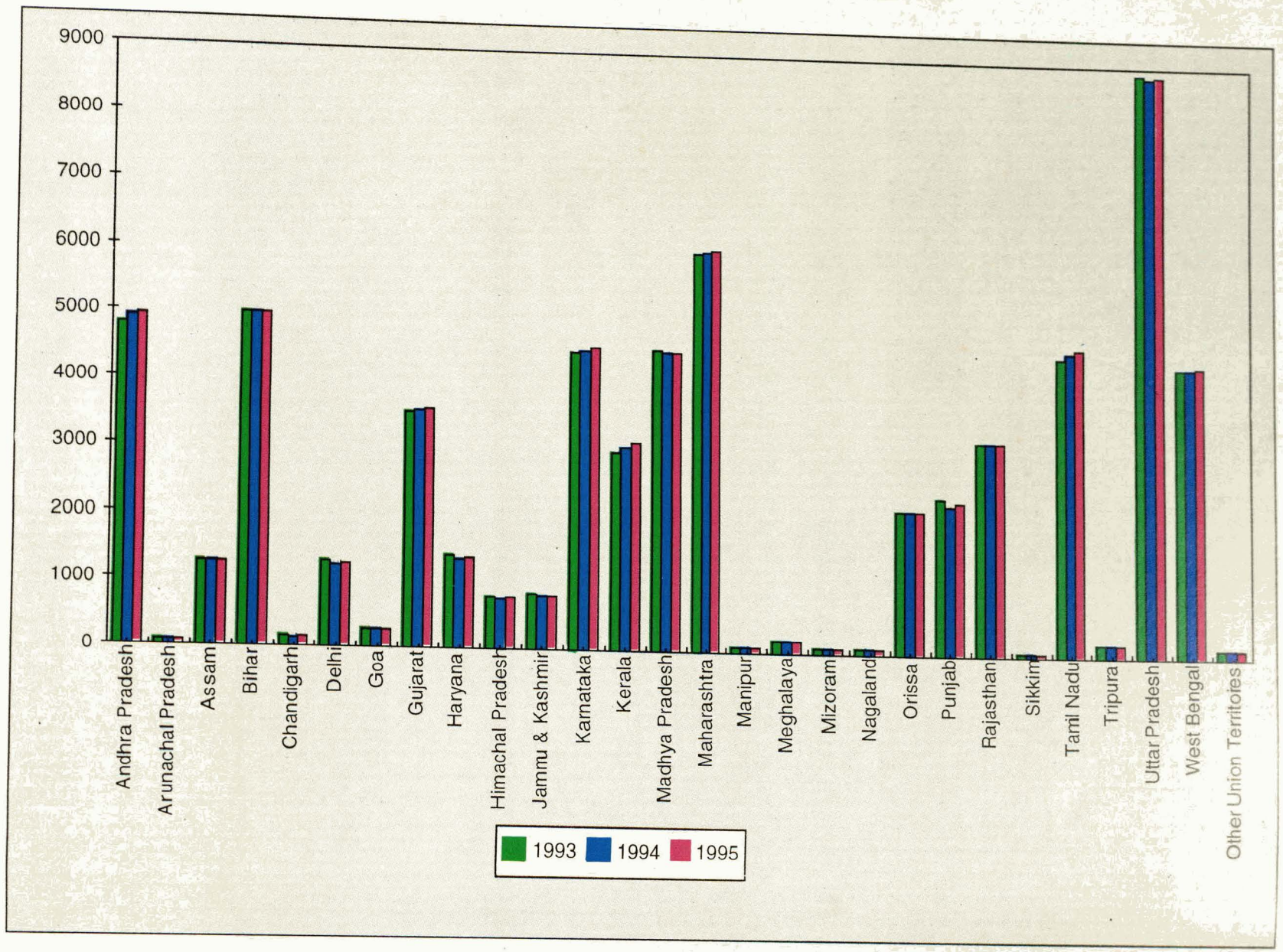


TABLE 33: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS-1994-95

Bank Group	Rural	Semi-Urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)
As on 31st March 1994					
State Bank of India	4,137	2,391	1,372	953	8,853
Associates of State Bank of India	1,369	1,373	694	607	4,043
Nationalised Banks	13,922	6,311	6,075	5,364	31,672
Foreign Banks	—	3	15	137	155
Regional Rural Banks	12,525	1,842	374	7	14,748
Other Scheduled Commercial Banks	1,159	1,442	993	653	4,247
Non-scheduled Commercial Banks	14	12	10	1	37
Total Offices	**33,126**	**13,374**	**9,533**	**7,722**	**63,755**
Number of centres with banking offices	**31,118**	**5,026**	**295**	**18**	**36,457**
As on 31st March 1995					
State Bank of India	4,140	2,402	1,382	961	8,885
Associates of State Bank of India	1,370	1,416	713	621	4,120
Nationalised Banks	13,894	6,411	6,186	5,479	31,970
Foreign Banks	—	3	15	147	165
Regional Rural Banks	12,491	1,842	376	7	14,716
Other Scheduled Commercial Banks	1,140	1,498	1,006	693	4,337
Non-scheduled Commercial Banks	14	12	11	1	38
Total Offices	**33,049**	**13,584**	**9,689**	**7,909**	**64,231**
Number of centres with banking offices	**311,052**	**5,029**	**295**	**18**	**36,394**

Note: Population group classification is based on 1991 census.
— : Nil/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 AS ON 31ST MARCH - 1994-95

(Amount in Rs. lakh)

States	Year	No. of repo-rting banks	Share Capital	Reserve	Deposits			Borrowings	Other Liabilities	Total Liabil-ities/Assets
					Demand Deposits	Time Deposits	Total			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	1995	59	2,235	4,053	7,578	40,890	48,468	1,756	15,805	72,316
	1994	60	1,924	3,310	5,792	38,148	43,941	167	10,300	59,642
Assam	1995	8	109	2,036	1,798	3,191	4,988	138	846	8,116
	1994	8	97	1,786	1,529	2,948	4,477	138	729	7,227
Bihar	1995	1	13	9	119	168	287	—	41	350
	1994	3	39	70	139	157	296	—	47	452
New Delhi	1995	13	1,244	1,615	2,861	11,136	13,996	640	1,774	19,270
	1994	13	960	1,172	2,218	10,067	12,285	18	1,939	16,374
Goa	1995	6	842	3,491	2,973	27,608	30,581	1,235	4,135	40,286
	1994	6	710	2,808	2,057	23,100	25,157	710	4,045	33,430
Gujarat	1995	279	14,094	90,204	127,606	303,760	431,366	15,354	52,202	603,220
	1994	282	12,293	73,377	105,848	267,947	373,795	15,548	46,126	521,157
Haryana	1995	8	240	220	540	1,937	2,477	200	766	3,903
	1994	8	207	165	453	1,734	2,187	150	655	3,364
Himachal Prade	1995	4	82	138	288	1,744	2,032	145	203	2,599
	1994	4	71	86	276	1,385	1,662	238	195	2,251
Jammu & Kashmi	1995	3	67	242	1,343	1,642	2,985	1	80	3,375
	1994	3	56	107	978	1,498	2,476	30	92	2,761
Karnataka	1995	197	7,415	15,040	32,054	85,831	117,886	1,592	16,470	158,403
	1994	196	6,203	12,520	25,872	72,037	97,909	1,556	13,758	131,946
Kerala	1995	55	1,620	3,053	4,589	34,895	39,484	1,089	3,020	48,266
	1994	56	1,386	2,573	4,268	30,079	34,347	467	2,676	41,450
Madhya Pradesh	1995	40	981	2,347	2,672	16,677	19,348	147	2,552	25,376
	1994	35	768	1,723	1,710	13,936	15,646	431	1,992	20,559
Maharashtra	1995	358	32,378	119,972	244,512	889,801	1,134,314	30,866	124,686	1,442,216
	1994	361	26,569	97,708	178,574	746,008	924,582	26,841	94,149	1,169,849
Manipur	1995	5	104	218	970	899	1,870	123	190	2,505
	1994	5	100	202	714	687	1,401	117	274	2,094
Meghalaya	1995	2	31	68	123	56	179	17	27	321
	1994	2	29	15	103	60	163	4	24	235
Mizoram	1995	1	74	13	172	239	411	447	68	1,012
	1994	1	73	13	170	269	439	478	65	1,068
Orissa	1995	13	683	1,069	1,483	10,807	12,290	174	2,336	16,551
	1994	14	600	934	1,522	9,503	11,025	142	2,242	14,944
Pondicherry	1995	1	61	100	218	690	907	13	99	1,181
	1994	1	52	99	152	746	899	—	110	1,129
Punjab	1995	5	297	253	950	2,700	3,650	169	352	4,721
	1994	6	258	146	1,069	2,399	3,468	—	349	4,221
Rajasthan	1995	23	1,108	1,486	4,379	11,502	15,881	180	2,418	21,073
	1994	20	695	944	2,540	7,827	10,367	149	1,213	13,369
Tamil Nadu	1995	132	4,064	8,449	7,756	64,170	71,926	3,198	7,849	95,487
	1994	132	3,625	7,250	6,364	56,877	63,242	2,152	8,079	84,348
Tripura	1995	1	23	45	74	141	215	36	31	350
	1994	1	23	37	72	130	202	36	30	328
Uttar Pradesh	1995	45	1,841	1,759	7,739	17,815	25,554	152	4,985	34,291
	1994	45	1,722	1,428	5,429	13,963	19,392	193	5,776	28,510
West Bengal	1995	41	2,512	3,238	6,363	22,623	28,986	43	10,007	44,785
	1994	43	2,465	2,908	5,992	21,534	27,525	—	10,120	43,018
Total	**1995**	**1300**	**72,119**	**259,117**	**459,161**	**1,550,920**	**2,010,081**	**57,715**	**250,941**	**2,649,972**
	1994	**1,305**	**60,924**	**211,381**	**353,843**	**1,323,040**	**1,676,883**	**49,566**	**204,983**	**2,203,725**

Note : — : Nil/Negligible.
Source : Urban Banks Department

TABLE 34: STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN CO-OPERATIVE BANKS AS ON 31ST MARCH - 1994-95 (Concld.)

(Amount in Rs. lakh)

States	Year	No. of reporting banks	Cash in hand	Balances with banks	Investments		Loans and Advances		Other Assets
					Govt./Trustee securities	Total	Bills purchased & discounted	Total	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Andhra Pradesh	1995	59	1,009	1,869	2,141	17,890	885	39,675	11,874
	1994	60	802	2,011	1,061	12,952	454	32,814	11,063
Assam	1995	8	101	523	158	2,244	30	3,604	1,644
	1994	8	138	424	124	1,870	28	3,635	1,161
Bihar	1995	1	3	11	—	—	—	53	282
	1994	3	2	5	—	—	9	184	261
New Delhi	1995	13	232	740	305	8,653	41	8,058	1,587
	1994	13	196	788	305	6,824	33	6,983	1,583
Goa	1995	6	267	1,355	4,524	10,968	44	22,271	5,425
	1994	6	342	999	4,072	9,663	48	18,484	3,941
Gujarat	1995	279	7,837	25,144	38,533	184,487	7,406	320,892	64,860
	1994	282	7,017	23,621	33,913	153,588	12,383	278,272	58,659
Haryana	1995	8	35	139	26	1,054	6	2,226	449
	1994	8	20	98	77	1,087	29	1,764	393
Himachal Prades	1995	4	5	99	45	709	14	1,625	161
	1994	4	10	74	—	536	19	1,529	102
Jammu & Kashmir	1995	3	105	260	1	888	24	1,741	382
	1994	3	93	283	1	839	23	1,304	241
Karnataka	1995	197	2,323	7,243	4,258	38,150	265	96,336	14,350
	1994	196	1,863	7,108	3,099	31,661	229	79,121	12,194
Kerala	1995	55	697	2,194	135	12,821	9	28,422	4,132
	1994	56	563	1,843	121	10,928	17	23,098	5,018
Madhya Pradesh	1995	40	343	1,335	294	6,378	563	11,678	5,642
	1994	35	219	836	138	4,437	126	10,034	5,033
Maharashtra	1995	358	16,676	89,490	80,889	387,717	46,590	817,016	131,315
	1994	361	12,924	57,804	34,250	324,512	39,385	651,252	123,357
Manipur	1995	5	27	185	110	421	29	1,058	814
	1994	5	38	78	60	127	5	960	891
Meghalaya	1995	2	3	31	3	73	1	93	121
	1994	2	2	14	3	69	2	89	61
Mizoram	1995	1	7	23	—	155	—	746	82
	1994	1	7	11	—	200	—	771	78
Orissa	1995	13	247	1,214	10	3,664	29	9,561	1,864
	1994	14	274	1,176	10	3,186	21	8,462	1,846
Pondicherry	1995	1	25	27	—	242	—	794	94
	1994	1	13	32	—	378	—	637	69
Punjab	1995	5	106	198	215	1,271	82	2,729	417
	1994	6	134	182	183	1,176	117	2,407	323
Rajasthan	1995	23	266	838	18	5,671	175	10,440	3,857
	1994	20	136	677	7	3,654	50	6,439	2,463
Tamil Nadu	1995	132	1,220	3,688	618	23,295	21	59,784	7,501
	1994	132	1,000	3,085	485	21,578	150	52,260	6,425
Tripura	1995	1	3	28	25	92	—	138	90
	1994	1	3	41	—	51	—	147	87
Uttar Pradesh	1995	45	319	1,743	1,334	11,070	165	14,762	6,397
	1994	45	264	1,380	1,318	5,840	357	12,943	8,082
West Bengal	1995	41	433	1,774	350	12,024	8	25,830	4,725
	1994	43	402	1,639	486	12,059	9	23,646	5,272
Total	**1995**	**1300**	**32,289**	**140,150**	**133,993**	**729,937**	**56,386**	**1,479,532**	**268,063**
	1994	**1,305**	**26,463**	**104,209**	**79,712**	**607,216**	**53,495**	**1,217,234**	**248,603**

Note : — : Nil/Negligible.
Source : Urban Banks Department

TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA -1994-95

Region/State/ Union Territory	As on last Friday of March									
	Offices				Deposits					
	1994		1995		1994			1995		
	No. of reporting offices	Population per office	No. of reporting offices	Population 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	**9,486**	**11,773**	**9,596**	**11,852**	**6,776,584**	**21.4**	**6,082**	**8,367,967**	**22.3**	**7,357**
Haryana	1,312	13,482	1,337	13,517	594,821	1.9	3,359	727,797	1.9	4,027
Himachal Pradesh	754	7,254	756	7,422	218,755	0.7	3,973	267,892	0.7	4,774
Jammu & Kashmir	791	10,521	792	10,739	272,447	0.9	3,276	349,045	0.9	4,104
Punjab	2,206	9,725	2,239	9,647	1,485,289	4.7	6,971	1,762,061	4.7	8,158
Rajasthan	3,138	15,102	3,161	15,250	863,020	2.7	1,826	1,038,248	2.8	2,154
Chandigarh	120	5,935	126	6,170	225,104	0.7	30,256	319,103	0.8	41,069
Delhi	1,165	9,136	1,185	9,253	3,117,148	9.8	29,440	3,903,823	10.4	35,602
North Eastern Region	**1,887**	**17,973**	**1,889**	**18,414**	**468,030**	**1.5**	**1,370**	**604,804**	**1.6**	**1,739**
Arunachal Pradesh	68	13,950	68	14,137	22,559	0.1	2,405	32,312	0.1	3,362
Assam	1,226	19,499	1,228	20,041	306,588	1.0	1,272	392,898	1.0	1,596
Manipur	85	23,323	85	23,892	12,612	—	636	17,742	—	874
Meghalaya	178	10,845	179	10,950	53,485	0.2	2,791	65,034	0.2	3,318
Mizoram	77	9,886	76	10,383	11,758	—	1,537	18,001	0.1	2,281
Nagaland	71	19,413	71	19,524	23,517	0.1	1,751	29,889	0.1	2,156
Tripura	182	16,530	182	16,737	37,511	0.1	1,200	48,928	0.1	1,607
Eastern Region	**11,388**	**17,460**	**11,417**	**17,801**	**4,464,654**	**14.1**	**2,239**	**4,862,049**	**12.9**	**2,392**
Bihar	4,910	18,729	4,924	19,274	1,256,445	4.0	1,352	1,509,306	4.0	1,590
Orissa	2,144	15,592	2,149	15,946	399,544	1.3	1,187	521,112	1.4	1,521
Sikkim	40	10,946	42	11,119	12,727	—	2,816	14,779	—	3,165
West Bengal	4,265	17,044	4,272	17,151	2,786,449	8.8	3,866	2,804,861	7.5	3,828
Andaman & Nicobar	29	10,877	30	10,927	9,489	—	3,003	11,992	—	3,656
Central Region	**13,047**	**16,849**	**13,050**	**17,031**	**4,058,387**	**12.7**	**1,858**	**4,854,143**	**12.9**	**2,184**
Madhya Pradesh	4,439	15,999	4,423	16,310	1,096,441	3.4	1,549	1,332,438	3.5	1,847
Uttar Pradesh	8,608	17,287	8,627	17,401	2,961,946	9.3	2,007	3,521,705	9.4	2,346
Western Region	**9,465**	**13,704**	**9,532**	**13,854**	**9,220,121**	**28.9**	**7,113**	**10,652,740**	**28.3**	**8,067**
Goa	264	4,632	269	4,733	234,156	0.7	18,747	274,021	0.7	21,526
Gujarat	3,460	12,640	3,488	12,791	1,915,715	6.0	4,369	2,346,680	6.3	5,260
Maharashtra	5,724	14,760	5,757	14,922	7,055,766	22.2	8,373	8,012,503	21.3	9,327
Dadra & Nagar Haveli	7	21,548	7	22,243	3,883	—	2,555	5,993	—	3,842
Daman & Diu	10	10,946	11	9,818	10,601	—	9,816	13,543	—	12,201
Southern Region	**16,579**	**12,550**	**16,780**	**12,509**	**6,805,810**	**21.4**	**3,287**	**8,244,694**	**21.9**	**3,928**
Andhra Pradesh	4,749	14,936	4,808	14,915	1,658,027	5.2	2,351	1,995,717	5.3	2,783
Karnataka	4,364	10,912	4,395	10,934	1,529,808	4.8	3,230	1,967,497	5.2	4,094
Kerala	2,948	10,273	3,018	10,241	1,446,138	4.5	4,743	1,704,077	4.5	5,514
Tamil Nadu	4,438	13,134	4,479	13,013	2,118,726	6.7	3,669	2,516,121	6.7	4,317
Lakshadweep	8	6,962	8	7,188	1,530	—	2,732	2,023	—	3,488
Pondicherry	72	12,224	72	12,249	51,581	0.2	5,970	59,259	0.2	6,719
All India	**61,852**	**14,584**	**62,264**	**14,711**	**31,793,586**	**100.0**	**3,533**	**37,586,397**	**100.0**	**4,103**

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/Negligible

Source : Basic Statistical Return - 7

TABLE 35: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA -1994-95 (Concld.)

Region/State/ Union Territory	As on last Friday of March									
	Offices				Credit					
	1994		1995		1994			1995		
	No. of reporting offices	Population per office	No. of reporting offices	Population 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.)
	(1)	(2)	(3)	(4)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**9,486**	**11,773**	**9,596**	**11,852**	**4,022,752**	**22.4**	**3,611**	**5,049,769**	**22.7**	**4,440**
Haryana	1,312	13,482	1,337	13,517	299,086	1.7	1,689	339,929	1.5	1,881
Himachal Pradesh	754	7,254	756	7,422	62,456	0.3	1,134	70,578	0.3	1,258
Jammu & Kashmir	791	10,521	792	10,739	124,504	0.7	1,497	149,366	0.7	1,756
Punjab	2,206	9,725	2,239	9,647	624,476	3.5	2,931	730,085	3.3	3,380
Rajasthan	3,138	15,102	3,161	15,250	424,671	2.4	899	477,205	2.1	990
Chandigarh	120	5,935	126	6,170	188,587	1.0	25,348	369,477	1.7	47,552
Delhi	1,165	9,136	1,185	9,253	2,298,972	12.8	21,713	2,913,129	13.1	26,568
North Eastern Region	**1,887**	**17,973**	**1,889**	**18,414**	**183,447**	**1.0**	**183,447**	**209,016**	**0.9**	**601**
Arunachal Pradesh	68	13,950	68	14,137	2,960	—	316	3,646	—	379
Assam	1,226	19,499	1,228	20,041	131,103	0.7	544	149,487	0.7	607
Manipur	85	23,323	85	23,892	9,097	0.1	459	9,865	—	486
Meghalaya	178	10,845	179	10,950	8,395	—	438	10,302	—	526
Mizoram	77	9,886	76	10,383	2,411	—	315	2,765	—	350
Nagaland	71	19,413	71	19,524	9,762	0.1	727	10,567	0.1	762
Tripura	182	16,530	182	16,737	19,719	0.1	663	22,383	0.1	735
Eastern Region	**11,388**	**17,460**	**11,417**	**17,801**	**1,997,771**	**11.1**	**1,002**	**2,313,893**	**10.4**	**1,139**
Bihar	4,910	18,729	4,924	19,274	453,450	2.5	488	501,233	2.3	528
Orissa	2,144	15,592	2,149	15,946	243,618	1.4	724	282,066	1.3	823
Sikkim	40	10,946	42	11,119	2,798	—	619	3,591	—	769
West Bengal	4,265	17,044	4,272	17,151	1,296,136	7.2	1,798	1,524,871	6.8	2,081
Andaman & Nicobar	29	10,877	30	10,927	1,769	—	560	2,132	—	650
Central Region	**13,047**	**16,849**	**13,050**	**17,031**	**1,717,536**	**9.5**	**786**	**1,943,734**	**8.7**	**875**
Madhya Pradesh	4,439	15,999	4,423	16,310	614,229	3.4	868	710,541	3.2	985
Uttar Pradesh	8,608	17,287	8,627	17,401	1,103,307	6.1	748	1,233,193	5.5	821
Western Region	**9,465**	**13,704**	**9,532**	**13,854**	**5,319,465**	**29.5**	**4,104**	**6,804,111**	**30.6**	**5,152**
Goa	264	4,632	269	4,733	59,759	0.3	4,785	72,672	0.3	5,709
Gujarat	3,460	12,640	3,488	12,791	886,792	4.9	2,022	1,093,807	4.9	2,452
Maharashtra	5,724	14,760	5,757	14,922	4,370,491	24.3	5,187	5,634,735	25.3	6,559
Dadra & Nagar Haveli	7	21,548	7	22,243	787	—	518	929	—	596
Daman & Diu	10	10,946	11	9,818	1,636	—	1,515	1,967	—	1,772
Southern Region	**16,579**	**12,550**	**16,780**	**12,509**	**4,760,673**	**26.5**	**2,299**	**5,930,135**	**26.7**	**2,825**
Andhra Pradesh	4,749	14,936	4,808	14,915	1,185,370	6.6	1,681	1,511,498	6.8	2,108
Karnataka	4,364	10,912	4,395	10,934	1,072,811	6.0	2,265	1,333,004	6.0	2,774
Kerala	2,948	10,273	3,018	10,241	641,287	3.6	2,103	765,885	3.4	2,478
Tamil Nadu	4,438	13,134	4,479	13,013	1,839,312	10.2	3,186	2,293,494	10.3	3,935
Lakshadweep	8	6,962	8	7,188	143	—	255	200	—	345
Pondicherry	72	12,224	72	12,249	21,750	0.1	2,517	26,053	0.1	2,954
All India	**61,852**	**14,584**	**62,264**	**14,711**	**18,001,644**	**100.0**	**2,000**	**22,250,656**	**100.0**	**2,429**

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/Negligible

Source : Basic Statistical Return - 7

TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS -1994-95

(Amount in Rs. lakh)

Region/State/ Union Territory	As on last Friday of March							
	State Bank of India and its associates				Nationalised Banks			
	1994		1995		1994		1995	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**1,867,596**	**1,833,139**	**2,254,537**	**2,283,445**	**4,157,506**	**1,726,554**	**5,058,097**	**2,084,067**
	(21.7)	**(30.3)**	**(23.4)**	**(31.6)**	**(22.9)**	**(18.5)**	**(23.6)**	**(18.6)**
Haryana	155,750	93,744	192,743	109,057	405,335	187,249	491,539	210,429
Himachal Pradesh	83,284	25,836	103,892	29,119	121,557	33,232	147,210	37,284
Jammu & Kashmir	56,829	14,396	70,474	16,339	66,057	17,291	74,543	18,550
Punjab	401,780	188,782	485,504	224,963	1,056,783	424,409	1,241,174	491,224
Rajasthan	339,846	161,243	399,658	179,350	390,690	203,835	461,641	221,720
Chandigarh	74,429	121,018	105,906	281,471	148,113	66,982	203,195	85,302
Delhi	755,678	1,228,120	896,360	1,443,146	1,968,971	793,556	2,438,795	1,019,558
North Eastern Region	**176,055**	**56,400**	**248,394**	**64,861**	**247,615**	**103,347**	**299,495**	**116,252**
	(2.0)	**(0.9)**	**(2.6)**	**(0.9)**	**(1.4)**	**(1.1)**	**(1.4)**	**(1.0)**
Arunachal Pradesh	18,570	2,080	26,092	2,536	3,466	718	5,331	832
Assam	100,335	38,686	142,688	43,402	179,879	78,488	215,287	89,648
Manipur	4,938	2,358	7,621	2,471	7,330	6,390	9,626	7,021
Meghalaya	24,185	3,271	28,459	4,160	24,398	4,179	30,174	4,885
Mizoram	8,151	1,484	13,518	1,687	2,156	382	2,273	420
Nagaland	11,247	5,735	15,211	6,162	10,820	3,847	12,807	4,111
Tripura	8,629	2,786	14,805	4,443	19,566	9,343	23,997	9,335
Eastern Region	**1,453,711**	**646,157**	**1,371,727**	**737,855**	**2,486,880**	**1,072,504**	**2,852,209**	**1,206,754**
	(16.9)	**(10.7)**	**(14.2)**	**(10.2)**	**(13.7)**	**(11.5)**	**(13.3)**	**(10.8)**
Bihar	439,555	167,444	522,773	186,370	712,315	232,505	852,889	253,496
Orissa	152,506	95,975	209,673	117,609	210,121	121,373	260,172	132,756
Sikkim	7,724	1,920	8,525	2,393	5,003	877	6,254	1,198
West Bengal	848,628	379,818	624,154	430,447	1,555,250	716,981	1,727,504	818,208
Andaman & Nicobar	5,298	1,000	6,602	1,036	4,191	768	5,390	1,096
Central Region	**1,228,464**	**597,734**	**1,416,822**	**664,366**	**2,437,549**	**947,948**	**2,938,501**	**1,069,576**
	(14.3)	**(9.9)**	**(14.7)**	**(9.2)**	**(13.4)**	**(10.2)**	**(13.7)**	**(9.5)**
Madhya Pradesh	453,602	290,279	519,354	329,784	572,225	283,250	710,592	331,258
Uttar Pradesh	774,862	307,455	897,468	334,582	1,865,324	664,698	2,227,909	738,318
Western Region	**1,825,525**	**1,263,484**	**1,994,772**	**1,548,066**	**5,264,382**	**3,141,144**	**6,026,906**	**3,877,230**
	(21.2)	**(20.9)**	**(20.7)**	**(21.4)**	**(29.0)**	**(33.7)**	**(28.2)**	**(34.6)**
Goa	59,760	18,472	66,188	19,367	167,805	39,389	198,631	50,440
Gujarat	478,442	290,613	624,544	332,574	1,389,262	574,531	1,636,625	714,395
Maharashtra	1,278,639	952,980	1,292,625	1,194,279	3,701,566	2,526,221	4,183,529	3,111,344
Dadra & Nagar Haveli	1,270	190	1,903	261	2,562	597	4,090	669
Daman & Diu	7,414	1,229	9,512	1,585	3,187	406	4,031	382
Southern Region	**2,041,400**	**1,651,256**	**2,354,273**	**1,934,221**	**3,560,082**	**2,330,317**	**4,229,902**	**2,849,409**
	(23.8)	**(27.3)**	**(24.4)**	**(26.7)**	**(19.6)**	**(25.0)**	**(19.8)**	**(25.4)**
Andhra Pradesh	610,358	507,350	734,704	644,593	834,466	551,822	971,278	691,580
Karnataka	414,796	365,667	526,993	432,740	853,808	556,931	1,082,165	662,271
Kerala	528,829	241,599	585,878	279,661	549,385	205,261	646,853	237,995
Tamil Nadu	475,954	531,898	495,140	572,444	1,285,643	1,000,844	1,486,317	1,238,493
Lakshadweep	—	—	—	—	1,530	143	2,023	200
Pondicherry	11,463	4,742	11,558	4,783	35,250	15,316	41,266	18,870
All India	**8,592,751**	**6,048,170**	**9,640,525**	**7,232,814**	**18,154,014**	**9,321,814**	**21,405,110**	**11,203,288**
	(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\Negligible
Source: Basic Statistical Return - 7

TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS -1994-95 (Contd.)

(Amount in Rs. lakh)

Region/State/ Union Territory	As on last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1994		1995		1994		1995	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**314,941**	**231,897**	**418,744**	**365,772**	**116,277**	**53,765**	**154,462**	**66,118**
	(12.8)	**(19.4)**	**(14.8)**	**(21.8)**	**(14.0)**	**(10.5)**	**(14.1)**	**(10.6)**
Haryana	—	—	—	—	30,222	16,327	38,367	18,249
Himachal Pradesh	1862	94	2090	48	11,722	3,187	13,974	3,961
Jammu & Kashmir	4000	162	4791	99	10,024	3,621	15,306	4,603
Punjab	6805	1,090	7593	1,206	14,087	8,108	18,500	9,967
Rajasthan	—	—	—	—	50,222	22,522	68,315	29,338
Chandigarh	—	—	—	—	—	—	—	—
Delhi	302274	230,551	404270	364,419	—	—	—	—
North Eastern Region	**2,023**	**286**	**2,389**	**274**	**33,597**	**22,386**	**45,562**	**26,070**
	(0.1)	**—**	**(0.1)**	**—**	**(4.0)**	**(4.4)**	**(4.2)**	**(4.2)**
Arunachal Pradesh	—	—	—	—	522	162	888	277
Assam	2,023	286	2,389	274	20,135	12,869	27,211	15,135
Manipur	—	—	—	—	342	348	495	374
Meghalaya	—	—	—	—	3,510	810	4,473	949
Mizoram	—	—	—	—	1,449	544	2,211	658
Nagaland	—	—	—	—	123	64	158	72
Tripura	—	—	—	—	7,516	7,589	10,126	8,605
Eastern Region	**261,664**	**140,435**	**276,278**	**188,202**	**197,153**	**110,692**	**251,164**	**129,185**
	(10.7)	**(11.7)**	**(9.7)**	**(11.2)**	**(23.8)**	**(21.7)**	**(22.9)**	**(20.7)**
Bihar	—	—	—	—	101,788	52,920	128,759	60,513
Orissa	—	—	—	—	35,049	26,035	47,571	30,993
Sikkim	—	—	—	—	—	—	—	—
West Bengal	261,664	140,435	276,278	188,202	60,316	31,737	74,834	37,679
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	**9,877**	**2,306**	**9,424**	**2,318**	**295,844**	**141,744**	**379,649**	**173,954**
	(0.4)	**(0.2)**	**(0.3)**	**(0.1)**	**(35.6)**	**(27.8)**	**(34.7)**	**(27.9)**
Madhya Pradesh	—	—	—	—	61,455	36,270	85,677	42,031
Uttar Pradesh	9,877	2,306	9,424	2,318	234,389	105,474	293,972	131,923
Western Region	**1,753,332**	**696,292**	**1,964,507**	**934,356**	**36,221**	**27,596**	**55,952**	**33,976**
	(71.5)	**(58.1)**	**(69.3)**	**(55.7)**	**(4.4)**	**(5.4)**	**(5.1)**	**(5.5)**
Goa	1,828	146	1,810	220	—	—	—	—
Gujarat	—	—	—	—	15,879	11,248	22,541	13,742
Maharashtra	1,751,504	696,146	1,962,697	934,136	20,342	16,348	33,411	20,234
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	**110,315**	**127,183**	**163,742**	**185,150**	**150,882**	**154,496**	**208,310**	**193,289**
	(4.5)	**(10.6)**	**(5.8)**	**(11.0)**	**(18.2)**	**(30.3)**	**(19.0)**	**(31.0)**
Andhra Pradesh	10,768	3,884	10,858	4,728	64,868	65,477	93,886	79,122
Karnataka	18,766	11,468	34,373	34,004	56,528	54,294	76,380	72,226
Kerala	15,998	4,559	14,649	4,433	20,338	26,348	26,074	31,391
Tamil Nadu	64,783	107,272	103,862	141,985	9,148	8,377	11,970	10,550
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	**2,452,152**	**1,198,399**	**2,835,084**	**1,676,072**	**829,974**	**510,679**	**1,095,099**	**622,592**
	(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\Negligible
Source: Basic Statistical Return - 7

TABLE 36: STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 1994-95 (Concld.)

(Amount in Rs. lakh)

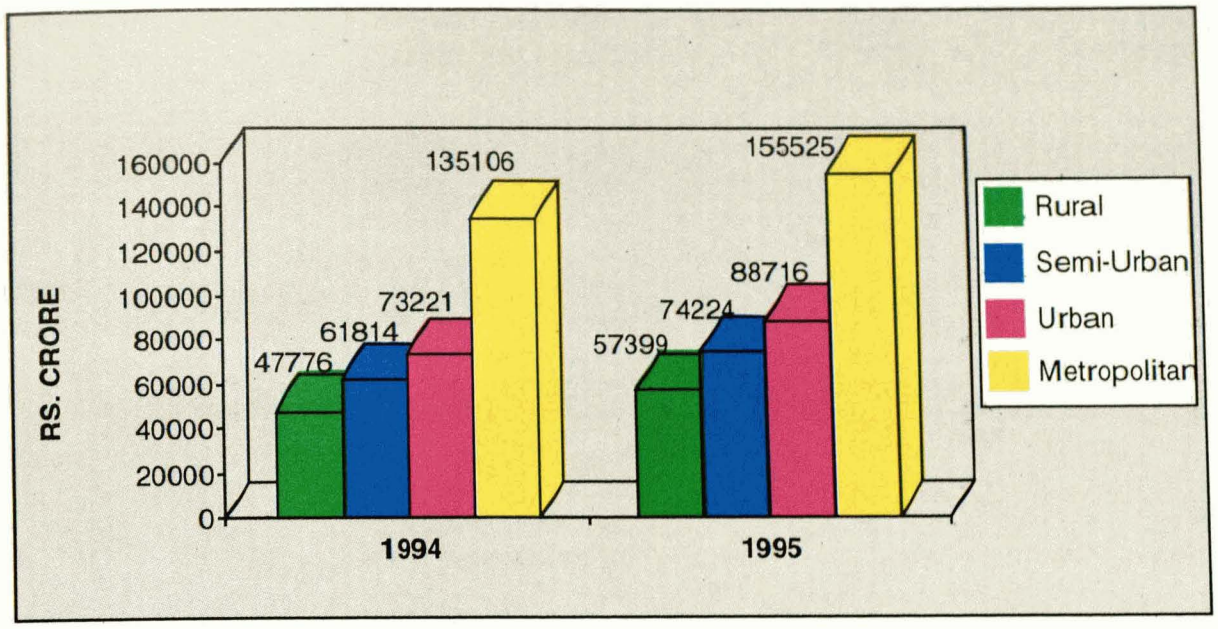
Region/State/ Union Territory	As on last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1994		1995		1994		1995	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	**320,253**	**177,387**	**482,126**	**250,367**	**6,776,584**	**4,022,752**	**8,367,969**	**5,049,769**
	(18.2)	**(19.2)**	**(18.5)**	**(16.5)**	**(21.3)**	**(22.3)**	**(22.3)**	**(22.7)**
Haryana	3,512	1,765	5,148	2,194	594,821	299,086	727,797	339,929
Himachal Pradesh	328	105	725	165	218,755	62,456	267,892	70,578
Jammu & Kashmir	135,535	89,033	183,931	109,775	272,447	124,504	349,045	149,366
Punjab	5,831	2,085	9,289	2,726	1,485,289	624,476	1,762,061	730,085
Rajasthan	82,261	37,070	108,634	46,797	863,020	424,671	1,038,248	477,205
Chandigarh	2,562	586	10,001	2,704	225,104	188,587	319,103	369,477
Delhi	90,224	46,743	164,398	86,006	3,117,148	2,298,972	3,903,823	2,913,129
North Eastern Region	**6,931**	**1,022**	**8,964**	**1,557**	**466,230**	**183,447**	**604,804**	**209,015**
	(0.1)	**(0.3)**	**(0.1)**	**(1.5)**	**(1.0)**	**(1.6)**	**(0.9)**	**(0.9)**
Arunachal Pradesh	—	—	—	—	22,559	2,960	32,312	3,646
Assam	4,214	773	5,324	1,028	306,588	131,103	392,898	149,487
Manipur	—	—	—	—	12,612	9,097	17,742	9,865
Meghalaya	1,391	133	1,928	308	53,485	8,395	65,034	10,302
Mizoram	—	—	—	—	11,758	2,411	18,001	2,765
Nagaland	1,326	116	1,712	221	23,517	9,762	29,889	10,567
Tripura	—	—	—	—	35,711	19,719	48,928	22,383
Eastern Region	**65,243**	**27,977**	**110,674**	**51,896**	**4,464,654**	**1,997,771**	**4,862,050**	**2,313,893**
	(3.0)	**(4.2)**	**(3.4)**	**(14.0)**	**(11.1)**	**(12.9)**	**(10.4)**	**(10.4)**
Bihar	2,786	579	4,885	853	1,256,445	453,450	1,509,306	501,233
Orissa	1,867	234	3,697	708	399,544	243,618	521,112	282,066
Sikkim	—	—	—	—	12,727	2,798	14,779	3,591
West Bengal	60,590	27,164	102,092	50,335	2,786,449	1,296,136	2,804,861	1,524,871
Andaman & Nicobar	—	—	—	—	9,489	1,769	11,992	2,132
Central Region	**86,650**	**27,801**	**109,747**	**33,519**	**4,058,387**	**1,717,536**	**4,854,143**	**1,943,734**
	(3.0)	**(4.2)**	**(2.2)**	**(12.8)**	**(9.5)**	**(12.9)**	**(8.7)**	**(8.7)**
Madhya Pradesh	9,158	4,428	16,815	7,467	1,096,441	614,229	1,332,438	710,541
Uttar Pradesh	77,492	23,373	92,932	26,052	2,961,946	1,103,307	3,521,705	1,233,193
Western Region	**340,605**	**190,944**	**610,605**	**410,483**	**9,220,071**	**5,319,465**	**10,652,740**	**6,804,110**
	(20.7)	**(23.4)**	**(27.1)**	**(29.0)**	**(29.5)**	**(28.3)**	**(30.6)**	**(30.6)**
Goa	4,762	1,751	7,393	2,645	234,156	59,759	274,021	72,672
Gujarat	32,130	10,399	62,970	33,096	1,915,715	886,792	2,346,680	1,093,807
Maharashtra	303,713	178,794	540,242	374,742	7,055,766	4,370,491	8,012,503	5,634,735
Dadra & Nagar Haveli	—	—	—	—	3,833	787	5,993	929
Daman & Diu	—	—	—	—	10,601	1,636	13,543	1,967
Southern Region	**943,121**	**497,414**	**1,288,467**	**768,066**	**6,805,810**	**4,760,673**	**8,244,694**	**5,930,134**
	(53.9)	**(49.4)**	**(50.7)**	**(21.4)**	**(26.4)**	**(21.9)**	**(26.7)**	**(26.7)**
Andhra Pradesh	137,564	56,835	184,991	91,474	1,658,027	1,185,370	1,995,717	1,511,498
Karnataka	185,909	84,449	247,586	131,763	1,529,808	1,072,811	1,967,497	1,333,004
Kerala	331,585	163,519	430,623	212,405	1,446,138	641,287	1,704,077	765,885
Tamil Nadu	283,196	190,920	418,831	330,023	2,118,726	1,839,312	2,516,121	2,293,494
Lakshadweep	—	—	—	—	1,530	143	2,023	200
Pondicherry	4,867	1,691	6,436	2,401	51,581	21,750	59,259	26,053
All India	**1,762,803**	**922,545**	**2,610,583**	**1,515,888**	**31,791,736**	**18,001,644**	**37,586,400**	**22,250,655**
	(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\Negligible
Source: Basic Statistical Return - 7

GRAPH - 12

POPULATION GROUP-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT - 1994-95
(As on the last Friday of March)

DEPOSITS



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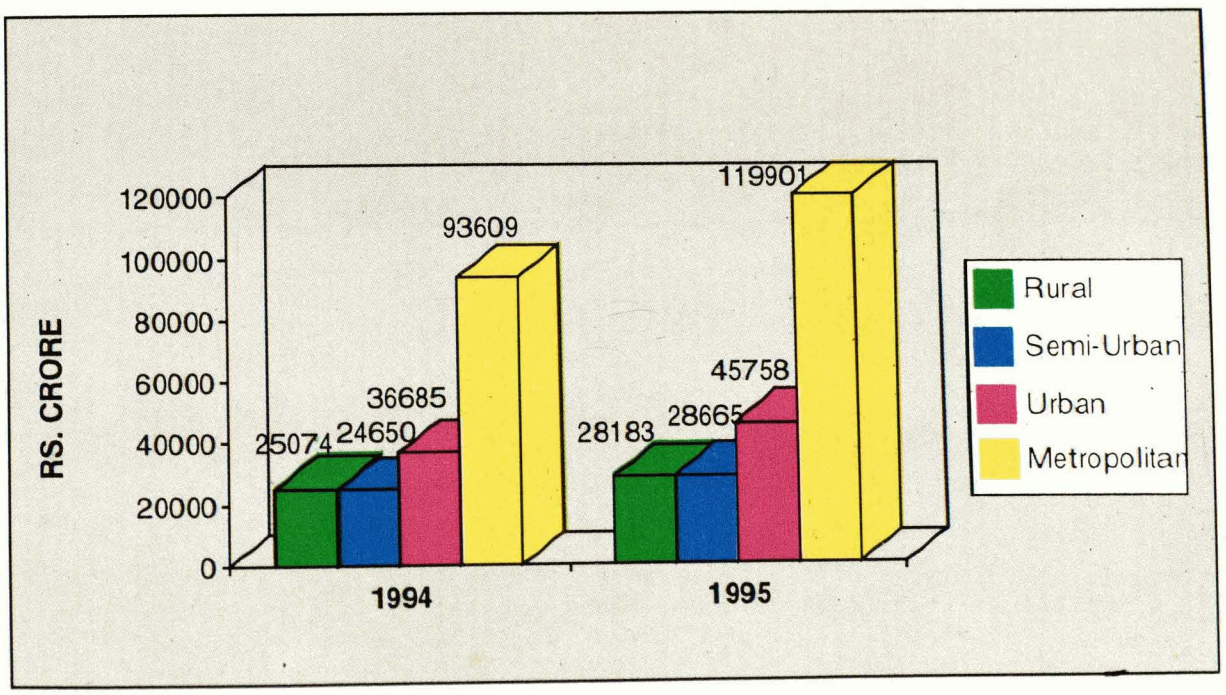


TABLE 37 : OUTSTANDING DEPOSITS, CREDIT AND NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION@

(Amount in Rs. Lakh)

Banks	State Bank Group	Nationalised Banks	Foreign Banks	Other Scheduled commercial 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	669	—	**8,698**
ii) Deposits	1,783,205	4,796,239	8,704	445,617	—	**7,033,765**
iii) Credit	847,438	1,893,476	2,354	265,526	—	**3,008,794**
July 1974 to June 1979						
i) No. of offices	2,714	7,340	3	1,340	2,006	**13,403**
ii) Deposits	1,755,211	5,138,356	35,972	867,219	265,132	**8,061,890**
iii) Credit	1,307,912	2,084,914	54,241	490,465	131,687	**4,069,220**
July 1979 to June 1984						
i) No. of offices	2,447	5,663	7	701	6,762	**15,580**
ii) Deposits	966,644	1,999,414	206,132	363,098	520,520	**4,055,808**
iii) Credit	623,226	957,097	170,690	169,371	297,700	**2,218,084**
July 1984 to June 1989						
i) No. of offices	1,735	4,753	5	295	5,382	**12,170**
ii) Deposits	521,069	1,281,339	118,964	108,115	296,156	**2,325,643**
iii) Credit	487,275	1,128,849	88,639	60,649	185,913	**1,951,326**
July 1989 to June 1994						
i) No. of offices	1,155	2,344	9	263	386	**4,157**
ii) Deposits	346,505	630,016	138,783	208,311	13,290	**1,336,906**
iii) Credit	1,596,305	550,078	167,199	164,643	7,295	**2,485,519**
July 1994 to March 1995						
i) No. of offices	27	90	1	33	—	**151**
ii) Deposits	6,154	43,643	—	49,719	—	**99,516**
iii) Credit	3,127	157,791	97	37,530	—	**198,545**
Total						
i) No. of offices	**10,335**	**25,960**	**27**	**3,301**	**14,536**	**54,159**
ii) Deposits	**5,378,788**	**13,889,007**	**508,555**	**2,042,079**	**1,095,098**	**22,913,527**
iii) Credit	**4,865,283**	**6,772,206**	**483,221**	**1,188,184**	**622,594**	**13,931,488**

Note: 1. @ Offices opened after June 1969 (first phase of nationalisation).
2. — Nil/Negligible

Source: Basic Statistical Return - 7.

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

(Amount in Rs. lakh)

Region/State/ Union Territories	State Bank group			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	**1,832**	**1,332,120**	**1,729,666**	**4,032**	**3,631,255**	**1,341,818**	**7**	**105,011**	**148,575**
	(17.7)	**(24.8)**	**(35.6)**	**(15.5)**	**(26.1)**	**(19.8)**	**(25.9)**	**(20.6)**	**(30.7)**
Haryana	223	117,029	60,072	637	354,854	142,529	—	—	—
Himachal Pradesh	191	66,069	20,558	391	126,128	32,779	—	—	—
Jammu & Kashmir	116	55,986	9,008	117	61,478	14,551	—	—	—
Punjab	443	255,510	124,353	1,240	850,344	269,534	1	1,912	13
Rajasthan	580	196,463	96,199	971	357,292	161,315	—	—	—
Chandigarh	42	75,044	32,279	63	153,282	58,455	—	—	—
Delhi	237	566,019	1,387,197	613	1,727,877	662,655	6	103,099	148,562
North Eastern Region	**397**	**149,733**	**37,202**	**748**	**245,569**	**90,918**	—	—	—
	(3.8)	**(2.8)**	**(0.8)**	**(2.9)**	**(1.8)**	**(1.3)**	—	—	—
Arunachal Pradesh	42	26,092	2,536	7	5,331	832	—	—	—
Assam	164	67,108	20,307	586	175,011	68,059	—	—	—
Manipur	14	4,484	1,788	40	8,597	6,482	—	—	—
Meghalaya	83	18,977	3,288	37	22,318	3,069	—	—	—
Mizoram	24	13,518	1,687	2	2,273	420	—	—	—
Nagaland	41	10,537	5,053	19	12,807	4,111	—	—	—
Tripura	29	9,017	2,543	57	19,232	7,945	—	—	—
Eastern Region	**1,914**	**803,542**	**497,238**	**5,022**	**2,032,788**	**802,971**	**2**	**3,523**	**424**
	(18.5)	**(14.9)**	**(10.2)**	**(19.3)**	**(14.6)**	**(11.9)**	**(7.4)**	**(0.7)**	**(0.1)**
Bihar	805	292,304	103,374	1,956	665,787	186,815	—	—	—
Orissa	413	113,342	65,173	809	221,142	104,804	—	—	—
Sikkim	25	4,363	689	16	6,254	1,198	—	—	—
West Bengal	654	389,633	327,279	2,229	1,134,215	509,058	2	3,523	424
Andaman & Nicobar	17	3,900	723	12	5,390	1,096	—	—	—
Central Region	**1,998**	**820,456**	**392,060**	**5,170**	**2,237,936**	**762,394**	—	—	—
	(19.3)	**(15.3)**	**(8.1)**	**(19.9)**	**(16.1)**	**(11.3)**	—	—	—
Madhya Pradesh	838	310,972	213,866	1,639	548,049	241,896	—	—	—
Uttar Pradesh	1,160	509,484	178,194	3,531	1,689,887	520,498	—	—	—
Western Region	**1,390**	**1,018,595**	**1,009,746**	**4,748**	**3,209,639**	**2,216,001**	**14**	**357,505**	**305,268**
	(13.4)	**(18.9)**	**(20.8)**	**(18.3)**	**(23.1)**	**(32.7)**	**(51.9)**	**(70.3)**	**(63.2)**
Goa	41	17,418	4,718	135	89,341	19,255	—	—	—
Gujarat	579	284,950	188,075	1,693	928,409	398,342	—	—	—
Maharashtra	765	712,303	815,640	2,911	2,184,599	1,797,439	14	357,505	305,268
Dadra & Nagar Haveli	1	1,903	261	6	4,090	669	—	—	—
Daman & Diu	4	2,021	1,052	3	3,200	296	—	—	—
Southern Region	**2,804**	**1,254,340**	**1,199,369**	**6,240**	**2,531,818**	**1,558,103**	**4**	**42,516**	**28,954**
	(27.1)	**(23.3)**	**(24.7)**	**(24.0)**	**(18.2)**	**(23.0)**	**(14.8)**	**(8.4)**	**(6.0)**
Andhra Pradesh	1,031	388,948	400,101	1,848	690,543	412,656	—	—	—
Karnataka	664	303,378	282,876	1,579	662,736	394,236	2	21,256	18,265
Kerala	595	331,940	146,890	747	397,275	123,487	1	7,241	2,348
Tamil Nadu	504	224,466	367,244	2,018	756,013	619,275	1	14,019	8,341
Lakshadweep	—	—	—	8	2,023	200	—	—	—
Pondicherry	10	5,608	2,258	40	23,228	8,249	—	—	—
Total	**10,335**	**5,378,788**	**4,865,283**	**25,960**	**13,889,007**	**6,772,206**	**27**	**508,555**	**483,221**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: 1. @ Offices opened after June 1969 (first phase of nationalisation)
2. — Nil/negligible
3. Figures in brackets indicate percent share in total.

Source: Basic Statistical Return - 7

TABLE 38 : STATE-WISE NUMBER OF OFFICES, OUTSTANDING DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANK BRANCHES OPENED AFTER NATIONALISATION @ (Concld.)

(Amount in Rs. lakh)

Region/State/ Union Territories	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	**539**	**390,437**	**213,790**	**1,958**	**154,462**	**66,118**	**8,368**	**5,613,286**	**3,499,967**
	(16.3)	**(19.1)**	**(18.0)**	**(13.5)**	**(14.1)**	**(10.6)**	**(15.5)**	**(24.5)**	**(25.1)**
Haryana	14	5,148	2,194	292	38,367	18,249	1,166	515,398	223,044
Himachal Pradesh	2	725	165	129	13,974	3,961	713	206,896	57,463
Jammu & Kashmir	256	142,312	98,639	268	15,306	4,603	757	275,081	126,801
Punjab	15	8,245	2,278	201	18,500	9,967	1,900	1,134,512	406,145
Rajasthan	179	60,789	22,322	1,068	68,315	29,338	2,798	682,858	309,174
Chandigarh	3	10,001	2,704	—	—	—	108	238,328	93,438
Delhi	70	163,217	85,488	—	—	—	926	2,560,213	2,283,902
North Eastern Region	**7**	**8,964**	**1,557**	**653**	**45,562**	**26,070**	**1,805**	**449,828**	**155,746**
	(0.2)	**(0.4)**	**(0.1)**	**(4.5)**	**(4.2)**	**(4.2)**	**(3.3)**	**(2.0)**	**(1.1)**
Arunachal Pradesh	—	—	—	19	888	277	68	32,312	3,646
Assam	5	5,324	1,028	405	27,211	15,135	1,160	274,654	104,528
Manipur	—	—	—	29	495	374	83	13,576	8,643
Meghalaya	1	1,928	308	51	4,473	949	172	47,696	7,614
Mizoram	—	—	—	50	2,211	658	76	18,001	2,765
Nagaland	1	1,712	221	8	158	72	69	25,215	9,457
Tripura	—	—	—	91	10,126	8,605	177	38,374	19,093
Eastern Region	**47**	**110,674**	**51,896**	**3,577**	**251,164**	**129,185**	**10,562**	**3,201,690**	**1,481,715**
	(1.4)	**(5.4)**	**(4.4)**	**(24.6)**	**(22.9)**	**(20.7)**	**(19.5)**	**(14.0)**	**(10.6)**
Bihar	6	4,885	853	1,891	128,759	60,513	4,658	1,091,735	351,555
Orissa	3	3,697	708	821	47,571	30,993	2,046	385,751	201,678
Sikkim	—	—	—	—	—	—	41	10,618	1,887
West Bengal	38	102,092	50,335	865	74,834	37,679	3,788	1,704,296	924,776
Andaman & Nicobar	—	—	—	—	—	—	29	9,290	1,819
Central Region	**165**	**69,633**	**21,763**	**4,645**	**379,649**	**173,954**	**11,978**	**3,507,673**	**1,350,171**
	(5.0)	**(3.4)**	**(1.8)**	**(32.0)**	**(34.7)**	**(27.9)**	**(22.1)**	**(15.3)**	**(9.7)**
Madhya Pradesh	20	13,889	6,860	1,593	85,677	42,031	4,090	958,586	504,653
Uttar Pradesh	145	55,744	14,903	3,052	293,972	131,923	7,888	2,549,087	845,518
Western Region	**440**	**537,166**	**355,930**	**1,021**	**55,952**	**33,976**	**7,613**	**5,178,857**	**3,920,921**
	(13.3)	**(26.3)**	**(30.0)**	**(7.0)**	**(5.1)**	**(5.5)**	**(14.1)**	**(22.6)**	**(28.1)**
Goa	11	7,393	2,645	—	—	—	187	114,152	26,619
Gujarat	44	61,913	32,800	429	22,541	13,742	2,745	1,297,812	632,959
Maharashtra	385	467,860	320,485	592	33,411	20,234	4,667	3,755,679	3,259,067
Dadra & Nagar Haveli	—	—	—	—	—	—	7	5,993	929
Daman & Diu	—	—	—	—	—	—	7	5,221	1,347
Southern Region	**2,103**	**925,207**	**543,249**	**2,682**	**208,310**	**193,289**	**13,833**	**4,962,192**	**3,522,965**
	(63.7)	**(45.3)**	**(45.7)**	**(18.5)**	**(19.0)**	**(31.0)**	**(25.5)**	**(21.7)**	**(25.3)**
Andhra Pradesh	235	158,337	80,986	1,128	93,886	79,122	4,242	1,331,715	972,865
Karnataka	344	175,060	91,461	1,077	76,380	72,226	3,666	1,238,810	859,065
Kerala	805	296,373	142,083	269	26,074	31,391	2,417	1,058,903	446,199
Tamil Nadu	708	289,482	226,528	208	11,970	10,550	3,439	1,295,950	1,231,938
Lakshadweep	—	—	—	—	—	—	8	2,023	200
Pondicherry	11	5,955	2,191	—	—	—	61	34,791	12,698
Total	**3,301**	**2,042,079**	**1,188,184**	**14,536**	**1,095,098**	**622,594**	**54,159**	**22,913,527**	**13,931,488**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: 1. @ Offices opened after June 1969 (first phase of nationalisation)
2. — Nil/negligible
3. Figures in brackets indicate percent share in total.

Source: Basic Statistical Return - 7

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

(Amount in Rs. crore)

Population Group	1969		1979		March 1994		March 1995	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural	306.3	115.3	3,538.3	2,016.4	47,776.2	25,073.6	57,399.2	28,182.7
	(6.4)	(3.3)	(11.3)	(9.4)	(15.0)	(13.9)	(15.3)	(12.7)
Semi-Urban	1,053.7	453.0	7,078.9	3,434.6	61,814.0	24,649.5	74,223.8	28,665.1
	(21.8)	(13.1)	(22.5)	(16.0)	(19.5)	(13.7)	(19.7)	(12.9)
Urban	1,279.2	755.8	7,827.6	4,603.4	73,221.4	36,685.0	88,715.7	45,757.9
	(26.5)	(21.8)	(24.9)	(21.4)	(23.0)	(20.4)	(23.6)	(20.5)
Metropolitan	2,183.3	2,143.3	12,992.7	11,421.4	135,106.0	93,608.5	155,525.2	119,900.9
	(45.3)	(61.8)	(41.3)	(53.2)	(42.5)	(52.0)	(41.4)	(53.9)
All India	**4,822.5**	**3,467.4**	**31,437.5**	**21,475.8**	**317,917.5**	**180,016.6**	**375,864.0**	**222,506.6**
	(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.

Source: Basic Statistical Return-7

TABLE 40: MONEY RATES
(Percent per annum)

	April 1994	May 1994	June 1994	July 1994	August 1994	September 1994	October 1994	November 1994	December 1994	January 1995	February 1995	March 1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SBI Advance (1)	15	15	15	15	15	15	14-15	14	14	14	14-15	15
Call Money (2)	4.9	5.84	6.7	5.98	5.75	15.27	7.89	8.37	9.71	15.32	13.27	13.74

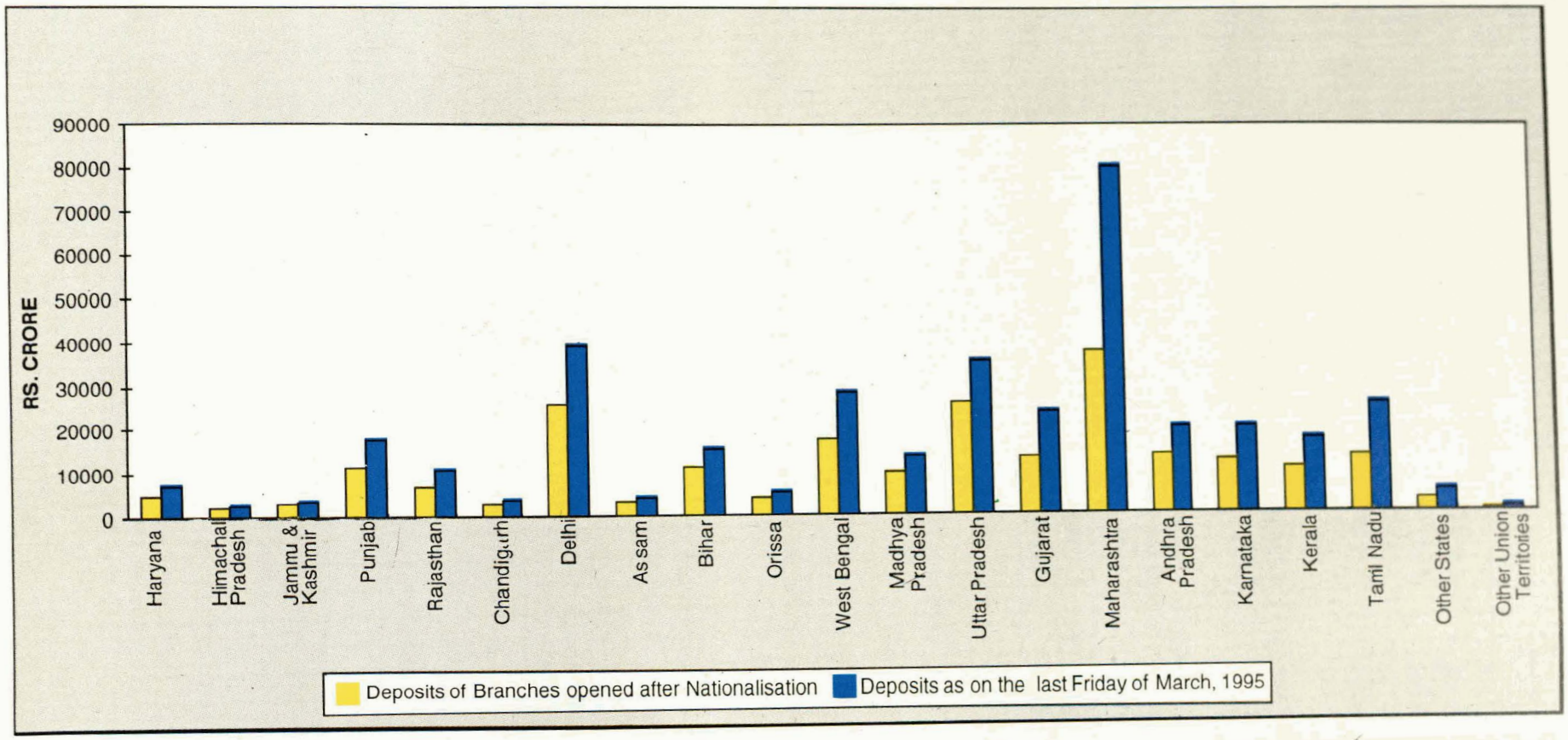
Notes: (1) Relates to the Bank's prime lending rate which regulates all interest rates for the various categories and classes of advances granted by the Bank. The rate changed from 13.5 to 16.5 per cent from September 13, 1979, to 18.5 percent effective July 4,1991, to 20 per cent effective October 9, 1991, to 19 per cent effective March 2,1992, to 18 per cent effective October 9, 1992, to 17 per cent effective March 1, 1993, to 16 per cent effective June 24, 1993, to 15 per cent effective September 2, 1993, to 14 per cent effective October 18, 1994, and 15 per cent effective February 15, 1995.

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

Source : Department of Economic Analysis and Policy

GRAPH - 13

STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
(As on the last Friday of March, 1995)



GRAPH - 13

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

(As on the last Friday of March, 1995)

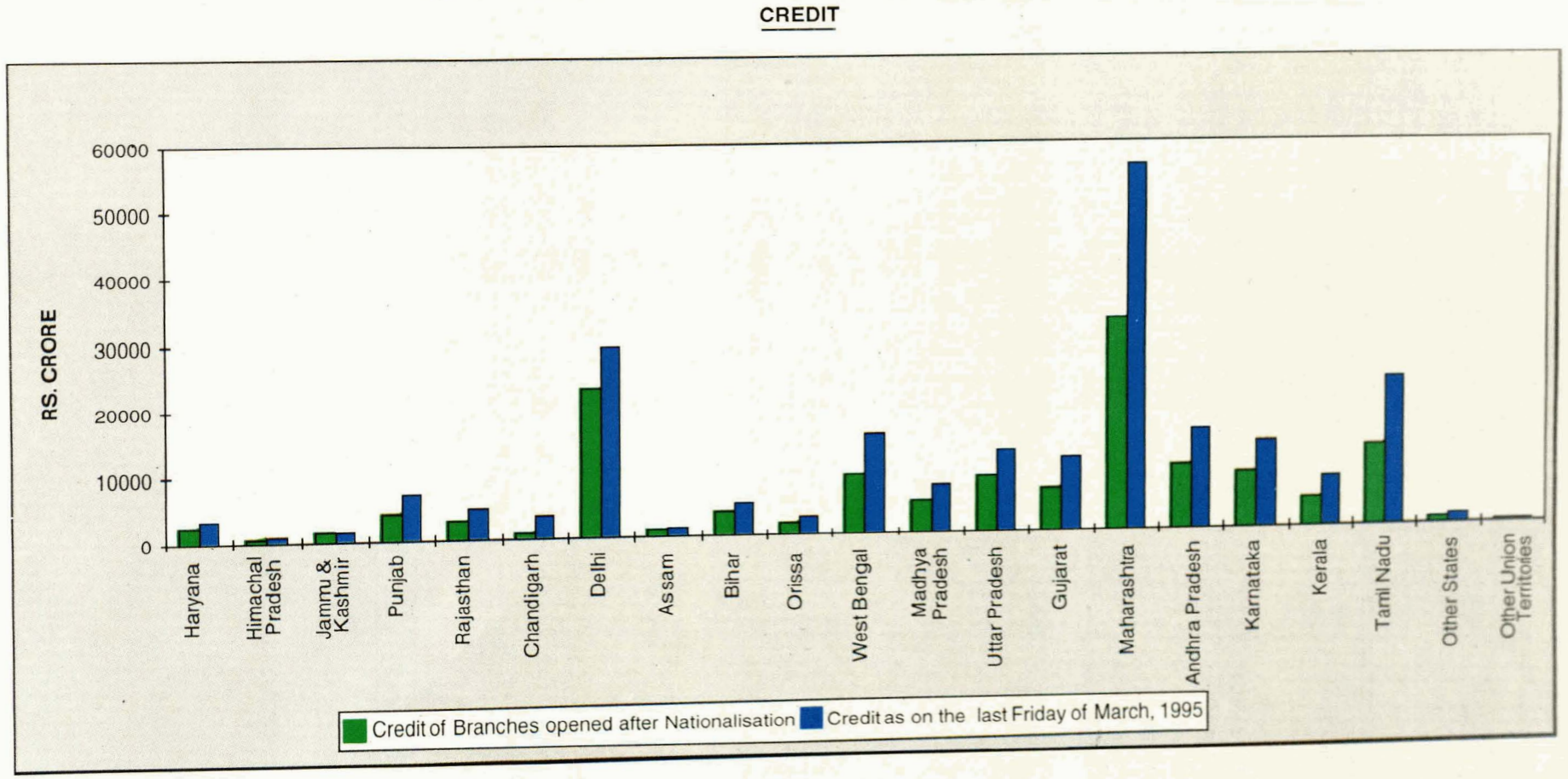


TABLE 41 : DISTRIBUTION OF UNCLAIMED DEPOSITS OF PUBLIC SECTOR BANKS - 1995

(Number of accounts in hundred)
(Amount in Rs. lakh)

Bank Name	As on 31st December 1995					
	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)
A. State Bank Group	**2,471**	**23,153**	**21,425**	**46,007**	**898**	**13,854**
State Bank of India	1,750	18,635	15,497	33,800	549	10,628
State Bank of Bikaner	81	235	717	1,581	15	473
State Bank of Hyderabad	211	2,009	1,461	2,810	139	1,122
State Bank of Indore	29	172	545	697	30	322
State Bank of Mysore	133	404	1,346	2,326	100	539
State Bank of Patiala	60	290	531	2,377	—	—
State Bank of Saurashtra	48	251	491	1,471	4	153
State Bank of Travancore	160	1,159	837	945	62	617
B. Nationalised Banks	**3,238**	**16,301**	**66,935**	**131,545**	**2,120**	**26,239**
Allahabad Bank	110	951	3,265	4,037	67	2,074
Andhra Bank	336	1,082	4,279	3,900	76	728
Bank of Baroda	181	749	6,443	6,312	172	2,686
Bank of India	473	1,660	6,308	7,170	61	3,521
Bank of Maharashtra	53	180	1,657	1,710	15	137
Canara Bank	248	1,231	5,891	19,932	86	1,024
Central Bank of India	493	1,121	5,961	8,720	330	3,689
Corporation Bank	77	150	2,784	1,333	140	134
Dena Bank	19	184	189	3,789	44	1,027
Indian Bank	103	287	7,395	4,864	16	124
Indian Overseas Bank	265	605	3,808	3,575	220	789
Oriental Bank of Commerce	71	924	891	2,615	28	1,393
Punjab National Bank	83	2,139	4,908	27,940	54	1,338
Punjab & Sind Bank	15	535	325	2,103	7	1,144
Syndicate Bank	195	652	2,213	2,814	267	1,023
Union Bank of India	305	2,399	4,048	13,680	236	3,301
United Bank of India	98	435	2,858	4,756	13	84
UCO Bank	85	504	3,257	10,052	33	935
Vijaya Bank	28	510	456	2,244	255	1,088
Public Sector Banks(A+B)	**5,709**	**39,455**	**88,361**	**177,552**	**3,019**	**40,093**

— : Nil/Negligible.

Source : Department of Banking Operations and Development

TABLE 41 : DISTRIBUTION OF UNCLAIMED DEPOSITS OF PUBLIC SECTOR BANKS - 1995 (Concld.)

(Number of accounts in hundred)
(Amount in Rs. lakh)

Bank Name	As on 31st December 1995					
	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)
A. State Bank Group	**14**	**61**	**1,237**	**686**	**24,809**	**83,627**
State Bank of India	—	—	1,120	387	17,797	63,796
State Bank of Bikaner	13	23	56	9	826	2,358
State Bank of Hyderabad	—	—	48	283	1,811	5,706
State Bank of Indore	—	—	—	—	604	1,191
State Bank of Mysore	—	—	—	—	1,579	3,269
State Bank of Patiala	—	—	7	—	590	2,674
State Bank of Saurashtra	1	39	—	—	544	1,913
State Bank of Travancore	—	—	6	6	1,059	2,720
B. Nationalised Banks	**4,073**	**7,138**	**2,668**	**1,188**	**76,366**	**182,703**
Allahabad Bank	54	222	—	—	3,496	7,285
Andhra Bank	267	445	—	—	4,958	6,155
Bank of Baroda	—	—	284	9	6,796	10,022
Bank of India	111	813	71	273	6,954	12,962
Bank of Maharashtra	27	83	5	4	1,753	2,111
Canara Bank	1,111	1,703	—	—	7,335	23,891
Central Bank of India	84	317	56	44	6,867	13,859
Corporation Bank	52	50	—	—	3,053	1,667
Dena Bank	—	—	11	3	252	5,008
Indian Bank	147	170	—	—	7,662	5,444
Indian Overseas Bank	—	—	—	—	4,293	4,969
Oriental Bank of Commerce	—	—	105	5	991	5,033
Punjab National Bank	—	—	1,271	616	5,044	32,072
Punjab & Sind Bank	6	353	80	—	354	4,215
Syndicate Bank	2,126	2,370	—	—	4,800	6,859
Union Bank of India	41	516	664	185	4,630	20,375
United Bank of India	—	—	—	—	2,969	5,275
UCO Bank	46	97	122	50	3,421	11,660
Vijaya Bank	—	—	—	—	738	3,842
Public Sector Banks(A+B)	**4,087**	**7,199**	**3,906**	**1,875**	**101,176**	**266,330**

— : Nil/Negligible.

Source : Department of Banking Operations and Development

TABLE 42 : CHEQUE CLEARANCES : 1990-91 TO 1994-95

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

Centres	1990-91		1991-92		1992-93		1993-94		1994-95@	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Clearing House Managed by										
A. RESERVE BANK OF INDIA										
1. Calcutta	328	104,051	396	128,250	455	138,723	453	157,629	503	200,710
2. Mumbai	1,253	182,587	1,461	2,022,122	1,535	2,350,535	1,672	2,146,405	1,783	2,255,693
3. Chennai	357	176,123	399	196,638	448	209,346	464	224,718	413	219,313
4. Kanpur	50	9,614	59	10,974	69	11,912	62	14,251	71	15,924
5. New Delhi	552	239,979	655	395,748	752	328,238	748	410,704	856	561,044
6. Bangalore	224	29,267	231	36,452	256	47,513	275	62,085	260	75,614
7. Nagpur	53	7,712	60	8,713	68	9,635	61	10,746	68	13,220
8. Patna	19	4,559	28	5,232	37	5,911	34	6,188	31	6,042
9. Hyderabad	203	25,183	197	36,852	232	45,608	217	54,591	113	27,311
10. Bhubaneswar	7	2,408	10	3,580	12	4,961	12	4,529	15	5,456
11. Ahmedabad	365	42,089	496	57,000	588	60,746	582	78,314	569	97,943
12. Thiruvan thapuram	20	2,908	23	3,698	23	3,942	28	5,415	29	6,889
13. Jaipur	72	8,738	97	12,304	117	14,352	106	16,374	116	20,870
14. Guwahati	15	4,242	20	5,427	26	6,051	22	6,840	27	8,373
B. OTHERS										
Other Centres	4,121	447,895	4,551	481,265	3,061	464,535	2,872	670,076	2,520	552,811
Total	**7,639**	**1,287,355**	**8,683**	**3,404,255**	**7,679**	**3,702,008**	**7,608**	**3,868,865**	**7,374**	**4,067,213**

Note: @ Provisional

Source : Department of Economic Analysis and Policy

TABLE 43: CIRCLE-WISE DISTRIBUTION OF DEPOSITS OF POST OFFICE SAVINGS BANKS, 1990-95

Name of the Circle	As at the end of year											
	1990		1991		1992		1993		1994		1995	
	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
Base#	66,967	376	64,667	630	68,588	624	68,591	603	74,823	750	85,593	885
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**

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

TABLE 44: CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS - 1994-95

(Amount in Rs. lakh)

Name of the Circle	Period	Period of Maturity: 1 Year No. of Accounts	1 Year Amount Outstanding	2 Years No. of Accounts	2 Years Amount Outstanding	3 Years No. of Accounts	3 Years Amount Outstanding	5 Years No. of Accounts	5 Years Amount Outstanding
Andhra Pradesh	1994	7560	1056	2714	184	1669	352	3074	(1021)
	1995	12200	1690	4300	343	1762	415	1901	(802)
Assam	1994	7076	136	2660	27	1324	36	21010	25593
	1995	8288	256	2934	86	2169	256	24543	39489
Bihar	1994	10533	1224	3803	546	7483	85	70364	12560
	1995	13426	1639	3963	565	6867	(821)	68372	12339
Delhi	1994	5316	1042	1878	391	1609	1420	4650	5537
	1995	5591	1105	3682	804	1488	1763	4518	4731
Gujarat	1994	14380	2499	2462	574	3788	975	859	4798
	1995	17074	3252	3171	712	5935	989	11818	5108
Haryana	1994	37224	9292	25706	2023	4469	652	11415	2337
	1995	38266	8620	34348	3371	5470	792	12390	3915
Himachal Pradesh	1994	9197	1386	2442	454	2572	527	5623	1400
	1995	11048	1640	3216	633	2914	588	4500	1456
Jammu & Kashmir	1994	6376	907	4527	418	411	191	(1246)	2527
	1995	7905	1272	5958	654	945	235	(1544)	2645
Karnataka	1994	29759	5239	5571	314	7681	415	14254	2017
	1995	27802	6094	5864	307	7769	708	15219	2278
Kerala	1994	65217	1962	17816	880	1470	422	6165	3482
	1995	61340	2069	17450	1039	1405	380	6010	3398
Madhya Pradesh	1994	5476	1025	2459	941	4230	429	10995	1100
	1995	6207	1143	2685	970	3722	373	11176	955
Maharashtra	1994	14225	6194	2796	743	7668	1047	35759	2413
	1995	14770	5503	3854	2101	7236	1680	34590	3164
North Eastern	1994	1448	130	1135	40	249	51	6478	9377
	1995	1539	223	1160	63	644	62	7719	9400
Orissa	1994	25029	(12)	1249	1075	5820	90	17786	(1645)
	1995	25168	1	1471	1080	6634	93	17879	(1645)
Punjab	1994	18475	5264	6600	1252	2412	852	4543	4136
	1995	24487	8011	9840	2019	1977	1101	3815	4026
Rajasthan	1994	12796	7324	9183	219	7523	792	18269	6940
	1995	14715	8045	10145	464	7469	877	18843	8752
Tamil Nadu	1994	229224	3295	17552	641	43462	946	4285	3125
	1995	219134	4184	16932	773	51555	1482	8247	3044
Uttar Pradesh	1994	73413	6793	35706	1829	15735	1536	53406	2877
	1995	73299	8431	37675	2437	14127	1573	42369	5672
West Bengal	1994	42342	3589	37053	429	36781	1122	86692	44142
	1995	55697	4680	39570	1127	40685	1510	119117	48565
Base #	1994	228	54	37	11	48	15	234	6
	1995	317	69	46	13	66	18	249	8
Total	**1994**	**615294**	**58399**	**183349**	**12991**	**156404**	**11955**	**374615**	**131701**
	1995	**638273**	**67927**	**208264**	**19561**	**170839**	**14074**	**411731**	**156498**

Note: 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

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	**47,383**	**47,401**	**2,080**	**2,080**	**1,725**	**1,725**	**875**	**875**	**1,200**	**1,200**
	(0.4)	(0.4)	(0.5)	(0.4)	(0.3)	(0.2)	(0.4)	(0.3)	(0.4)	(0.3)
2. Total Reserves & Surplus	**363,779**	**425,607**	**4,766**	**5,258**	**11,678**	**18,413**	**2,932**	**4,174**	**2,314**	**2,426**
	(3.3)	(3.5)	(1.1)	(1.0)	(1.8)	(2.6)	(1.3)	(1.6)	(0.7)	(0.6)
2.1. Statutory Reserves	101,540	1,972	2,172	2,909	4,223	1,150	1,883	1,189	1,301	---
2.2. Capital Reserves	4,807	4,808	---	---	---	---	---	---	---	---
2.3. Share Premium	224,754	224,917	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	87,613	94,313	2,793	3,081	8,769	14,190	1,782	2,290	1,125	1,125
2.5. Balance of Profit	30	29	---	4	1	---	---	1	---	---
3. Deposits	**7,640,619**	**8,512,189**	**342,982**	**401,027**	**481,766**	**556,387**	**176,911**	**205,559**	**267,076**	**328,129**
	(68.5)	(69.8)	(79.9)	(79.3)	(75.7)	(79.1)	(80.7)	(77.8)	(78.9)	(83.9)
3.1. Demand Deposits	1,851,205	2,030,805	55,297	73,460	105,260	145,404	32,801	39,298	41,918	53,155
i) From Banks	234,853	297,460	7,582	8,169	17,913	25,657	5,362	6,848	5,838	7,464
ii) From Others	1,616,352	1,733,345	47,715	65,291	87,346	119,747	27,439	32,450	36,081	45,691
3.2. Savings Deposits	1,547,281	1,898,406	86,577	107,024	90,645	112,692	42,272	52,205	57,652	70,930
3.3. Term Deposits	4,242,132	4,582,978	201,108	220,543	285,862	298,291	101,838	114,055	167,505	204,044
i) From Banks	240,929	267,818	7,212	5,042	11,010	7,283	323	2,614	3,541	6,847
ii) From Others	4,001,203	4,315,160	193,897	215,501	274,851	291,008	101,516	111,442	163,965	197,198
3.A. Deposits in India	7,222,278	8,030,207	342,982	401,027	481,766	556,387	176,911	205,559	267,076	328,129
3.B. Deposits outside India	418,341	481,982	---	---	---	---	---	---	---	---
4. Borrowings	**628,726**	**886,863**	**11,309**	**26,039**	**12,011**	**39,818**	**3,585**	**16,761**	**18,244**	**26,057**
	(5.6)	(7.3)	(2.6)	(5.2)	(1.9)	(5.7)	(1.6)	(6.3)	(5.4)	(6.7)
4.1. Borrowings in India	107,523	269,610	5,586	15,841	6,235	28,758	3,436	12,055	6,277	14,642
i) Borrowings from RBI	1,840	144,464	---	10,769	---	20,925	---	8,913	---	10,463
ii) Other Banks	---	---	25	965	---	---	---	---	1,727	17
iii) Other Institutions & Agencies	105,683	125,146	5,561	4,108	6,235	7,833	3,436	3,142	4,549	4,162
4.2. Borrowings outside India	521,203	617,252	5,723	10,198	5,776	11,060	149	4,706	11,967	11,414
5. *Other Liabilities*	**2,472,627**	**2,327,547**	**67,965**	**71,020**	**129,189**	**86,885**	**34,869**	**36,958**	**49,796**	**33,414**
	(22.2)	(19.1)	(15.8)	(14.1)	(20.3)	(12.4)	(15.9)	(14.0)	(14.7)	(8.5)
5.1. Bills Payable	564,961	649,346	30,882	38,642	26,136	25,477	9,519	11,665	6,922	5,168
5.2. Inter Office Adjustments	---	---	---	---	53,033	349	---	5,254	19,146	---
5.3. Interest Accrued	573,511	593,814	33,065	27,220	33,549	37,318	15,244	13,237	18,162	19,631
5.4. Others (including provisions)	1,334,155	1,084,387	4,018	5,157	16,472	23,740	10,106	6,803	5,567	8,615
Total Liabilities	**11,153,133**	**12,199,607**	**429,101**	**505,423**	**636,370**	**703,228**	**219,172**	**264,328**	**338,630**	**391,226**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	**32,873**	**34,046**	**1,548**	**1,471**	**1,710**	**1,930**	**805**	**706**	**1,560**	**1,882**
	(0.3)	(0.3)	(0.4)	(0.3)	(0.3)	(0.3)	(0.4)	(0.3)	(0.5)	(0.5)
2. Balances with RBI in Current Account	**1,320,849**	**1,320,969**	**52,359**	**63,955**	**96,842**	**95,326**	**25,099**	**32,716**	**44,536**	**51,624**
	(11.8)	(10.8)	(12.2)	(12.7)	(15.2)	(13.6)	(11.5)	(12.4)	(13.2)	(13.2)
3. Balances with Banks in India	**4,105**	**3,746**	**1,286**	**2,937**	**650**	**783**	**4,179**	**3,229**	**5,861**	**2,361**
	(0.0)	(0.0)	(0.3)	(0.6)	(0.1)	(0.1)	(1.9)	(1.2)	(1.7)	(0.6)
4. Money at call & short notice	**261,132**	**394,926**	**15,933**	**9,800**	**30,000**	**---**	**---**	**7,550**	**---**	**---**
	(2.3)	(3.2)	(3.7)	(1.9)	(4.7)	(0.0)	(0.0)	(2.9)	(0.0)	(0.0)
5. Balances with Banks outside India	**35,199**	**291,400**	**866**	**6,954**	**7,296**	**8,097**	**2,189**	**1,933**	**10,165**	**1,896**
	(0.3)	(2.4)	(0.2)	(1.4)	(1.1)	(1.2)	(1.0)	(0.7)	(3.0)	(0.5)
6. Investments	**3,742,335**	**4,167,375**	**151,446**	**179,105**	**173,281**	**202,218**	**68,488**	**79,624**	**115,958**	**126,728**
	(33.6)	(34.2)	(35.3)	(35.4)	(27.2)	(28.8)	(31.2)	(30.1)	(34.2)	(32.4)
6.A. Investments in India	3,688,272	4,079,948	151,446	179,105	173,281	202,218	68,488	79,624	115,958	126,728
i) Government Securities	2,662,848	2,874,277	94,693	118,094	127,768	154,725	50,459	60,521	89,251	93,525
ii) Other approved Securities	781,085	790,510	39,722	40,551	26,003	26,513	14,081	14,465	21,647	23,903
iii) Shares	9,963	23,788	467	861	446	2,175	491	614	486	614
iv) Debentures and Bonds	207,571	330,584	3,251	9,030	4,679	10,786	1,144	2,406	3,456	6,392
v) Subsidiaries & Joint Ventures	21,340	18,632	79	79	105	105	---	---	53	53
vi) Others	5,465	42,158	13,233	10,490	14,279	7,914	2,313	1,619	1,065	2,242
6.B. Investments outside India	54,063	87,427	---	---	---	---	---	---	---	---
i) Government Securities	7,366	9,121	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	15,583	20,096	---	---	---	---	---	---	---	---
iii) Others	31,114	58,210	---	---	---	---	---	---	---	---
7. Advances	**4,149,824**	**4,853,021**	**177,586**	**210,018**	**237,653**	**330,297**	**102,624**	**124,959**	**137,122**	**179,483**
	(37.2)	(39.8)	(41.4)	(41.6)	(37.3)	(47.0)	(46.8)	(47.3)	(40.5)	(45.9)
7.1. Bills purchased & discounted	499,934	795,308	17,843	24,286	31,171	45,313	13,342	18,360	20,157	26,456
7.2. Cash Credits, Overdrafts and Demand Loans	2,509,387	2,871,179	116,716	145,483	154,895	220,499	64,365	77,059	89,283	124,377
7.3. Term Loans	1,140,503	1,186,534	43,026	40,249	51,588	64,485	24,918	29,540	27,682	28,650
8. Fixed & Leased Assets	**53,885**	**62,949**	**2,557**	**2,882**	**3,398**	**4,411**	**1,746**	**1,895**	**1,478**	**1,531**
	(0.5)	(0.5)	(0.6)	(0.6)	(0.5)	(0.6)	(0.8)	(0.7)	(0.4)	(0.4)
8.1. Premises	31,675	39,137	1,093	1,337	1,623	1,922	950	918	666	662
8.2. Other Fixed Assets	22,210	23,813	1,464	1,546	1,775	2,489	796	977	812	869
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**1,552,930**	**1,306,726**	**25,521**	**28,302**	**85,538**	**60,167**	**14,043**	**11,716**	**21,948**	**25,721**
	(13.9)	(10.7)	(5.9)	(5.6)	(13.4)	(8.6)	(6.4)	(4.4)	(6.5)	(6.6)
9.1. Inter office Adjustments	470,225	56,081	3,570	7,294	---	---	5,978	---	---	1,789
9.2. Interest Accrued	174,374	214,580	7,664	10,308	10,323	10,833	2,986	3,693	7,474	8,962
9.3. Tax paid	117,525	189,916	791	4,311	1,670	---	2,022	3,436	1,678	2,572
9.4. Stationery & Stamps	5,329	5,396	365	336	519	523	159	168	225	249
9.5. Others	785,477	840,753	13,130	6,052	73,027	48,811	2,897	4,418	12,572	12,149
Total Assets	**11,153,133**	**12,199,607**	**429,101**	**505,423**	**636,370**	**703,228**	**219,172**	**264,328**	**338,630**	**391,226**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore		Allahabad Bank		Andhra Bank		Bank of Baroda	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1. Capital	**2,475**	**2,475**	**950**	**950**	**2,000**	**2,000**	**26,250**	**61,870**	**24,200**	**42,632**	**73,930**	**74,094**
	(0.4)	(0.4)	(0.4)	(0.3)	(0.4)	(0.3)	(2.7)	(5.7)	(4.3)	(6.7)	(2.7)	(2.4)
2. Total Reserves & Surplus	**23,602**	**27,222**	**4,676**	**6,326**	**5,959**	**7,630**	**20,096**	**20,012**	**5,520**	**5,520**	**60,165**	**84,195**
	(4.2)	(4.2)	(1.8)	(2.0)	(1.2)	(1.3)	(2.1)	(1.9)	(1.0)	(0.9)	(2.2)	(2.7)
2.1. Statutory Reserves	10,602	13,322	2,339	3,739	2,237	3,907	6,316	6,316	5,520	5,520	8,435	12,500
2.2. Capital Reserves	---	---	---	---	---	---	11,570	11,485	---	---	28,414	36,915
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	13,000	13,900	2,337	2,587	3,720	3,720	2,210	2,210	---	---	23,316	34,781
2.5. Balance of Profit	---	---	---	---	2	3	---	---	---	---	---	---
3. Deposits	**449,176**	**528,869**	**212,667**	**261,859**	**399,223**	**478,984**	**845,780**	**923,101**	**494,147**	**531,165**	**2,311,565**	**2,628,656**
	(79.7)	(81.0)	(84.0)	(82,5)	(80.8)	(80.1)	(87.4)	(85.6)	(87.0)	(83.9)	(84.9)	(84.5)
3.1. Demand Deposits	105,870	97,067	37,019	42,968	40,346	53,321	125,380	143,561	58,450	71,049	350,063	381,358
i) From Banks	7,143	8,516	6,462	6,090	6,691	8,293	5,711	4,672	1,614	1,317	24,959	21,460
ii) From Others	98,728	88,551	30,557	36,878	33,655	45,029	119,669	138,889	56,837	69,732	325,104	359,898
3.2. Savings Deposits	106,546	130,287	38,512	51,548	98,986	117,398	224,593	271,146	99,424	123,276	405,234	506,190
3.3. Term Deposits	236,760	301,516	137,135	167,343	259,891	308,265	495,807	508,395	336,273	336,840	1,556,268	1,741,108
i) From Banks	347	433	5,763	3,083	1,424	2,111	26,424	25,467	2,348	2,992	93,775	104,339
ii) From Others	236,413	301,082	131,372	164,260	258,467	306,154	469,383	482,928	333,925	333,847	1,462,493	1,636,769
3.A. Deposits in India	449,176	528,869	212,667	261,859	399,223	478,984	845,780	923,101	494,147	531,165	1,956,456	2,276,185
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	355,109	352,471
4. Borrowings	**6,931**	**10,599**	**6,027**	**12,846**	**4,231**	**23,869**	**20,813**	**31,197**	**13,462**	**21,802**	**59,935**	**106,829**
	(1.2)	(1.6)	(2.4)	(4.0)	(0.9)	(4.0)	(2.1)	(2.9)	(2.4)	(3.4)	(2.2)	(3.4)
4.1. Borrowings in India	10	2,703	3,284	7,927	3,491	21,072	14,545	27,446	10,718	21,741	58,067	102,667
i) Borrowings from RBI	---	2	---	5,193	---	17,000	---	4,123	30	4,819	---	53,166
ii) Other Banks	10	1,616	106	---	2	---	493	452	2,469	5,417	12,182	2,776
iii) Other Institutions & Agencies	---	1,085	3,178	2,734	3,489	4,072	14,051	22,872	8,219	11,504	45,885	46,725
4.2. Borrowings outside India	6,921	7,895	2,743	4,919	739	2,797	6,268	3,751	2,744	61	1,868	4,162
5. Other Liabilities	**81,440**	**83,952**	**28,796**	**35,537**	**82,809**	**85,535**	**55,171**	**41,726**	**30,526**	**31,849**	**217,904**	**218,590**
	(14.4)	(12.9)	(11.4)	(11.2)	(16.8)	(14.3)	(5.7)	(3.9)	(5.4)	(5.0)	(8.0)	(7.0)
5.1. Bills Payable	23,882	10,129	5,216	9,098	7,991	29,637	6,429	5,682	8,376	14,065	92,499	75,107
5.2. Inter Office Adjustments	13,059	13,854	3,326	4,600	25,875	2,985	598	3,040	---	---	---	---
5.3. Interest Accrued	32,327	28,964	18,313	19,542	34,049	37,239	5,969	5,794	2,562	3,060	34,821	37,729
5.4. Others (including provisions)	12,171	31,005	1,941	2,297	14,894	15,675	42,176	27,211	19,588	14,725	90,584	105,753
Total Liabilities	**563,624**	**653,116**	**253,115**	**317,518**	**494,222**	**598,018**	**968,111**	**1,077,907**	**567,855**	**632,968**	**2,723,500**	**3,112,364**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore		Allahabad Bank		Andhra Bank		Bank of Baroda	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1. Cash in hand	**2,108**	**2,177**	**843**	**1,132**	**3,700**	**3,301**	**8,227**	**9,601**	**5,939**	**6,298**	**11,566**	**13,021**
	(0.4)	(0.3)	(0.3)	(0.4)	(0.7)	(0.6)	(0.8)	(0.9)	(1.0)	(1.0)	(0.4)	(0.4)
2. Balances with RBI in Current Account	**130,605**	**92,687**	**25,528**	**46,941**	**78,987**	**62,003**	**57,674**	**104,773**	**90,721**	**70,195**	**310,605**	**395,811**
	(23.2)	(14.2)	(10.1)	(14.8)	(16.0)	(10.4)	(6.0)	(9.7)	(16.0)	(11.1)	(11.4)	(12.7)
3. Balances with Banks in India	**1,654**	**5,523**	**801**	**1,606**	**1,830**	**1,652**	**6,780**	**12,678**	**6,817**	**5,381**	**32,180**	**60,827**
	(0.3)	(0.8)	(0.3)	(0.5)	(0.4)	(0.3)	(0.7)	(1.2)	(1.2)	(0.9)	(1.2)	(2.0)
4. Money at call & short notice	**---**	**---**	**10,000**	**---**	**---**	**---**	**---**	**---**	**---**	**5,728**	**8,663**	**12,686**
	---	**---**	(4.0)	**---**	**---**	**---**	**---**	**---**	**---**	(0.9)	**---**	**---**
5. Balances with Banks outside India	**7,787**	**5,820**	**2,017**	**3,345**	**2,996**	**5,641**	**1,135**	**1,597**	**175**	**2,147**	**133,545**	**125,551**
	(1.4)	(0.9)	(0.8)	(1.1)	(0.6)	(0.9)	(0.1)	(0.1)	(0.0)	(0.3)	(4.9)	(4.0)
6. Investments	**166,417**	**210,452**	**87,601**	**98,060**	**166,886**	**180,994**	**382,518**	**379,826**	**204,165**	**232,605**	**763,072**	**851,170**
	(29.5)	(32.2)	(34.6)	(30.9)	(33.8)	(30.3)	(39.5)	(35.2)	(36.0)	(36.7)	(28.0)	(27.3)
6.A. Investments in India	166,417	210,452	87,601	98,060	166,886	180,994	382,518	379,826	204,165	232,605	734,785	797,581
i) Government Securities	108,363	144,708	71,101	77,940	124,502	135,076	217,242	205,783	138,271	159,533	474,170	504,490
ii) Other approved Securities	46,704	47,553	9,731	9,795	28,638	30,549	134,701	132,761	52,736	53,111	209,483	206,201
iii) Shares	340	984	463	813	764	1,204	786	2,374	486	902	11,085	26,170
iv) Debentures and Bonds	7,874	13,116	5,086	9,139	2,499	6,137	22,168	27,288	11,262	17,041	22,022	57,674
v) Subsidiaries & Joint Ventures	26	26	---	---	---	---	2,675	6,184	510	510	2,020	2,634
vi) Others	3,110	4,066	1,221	373	10,482	8,027	4,947	5,436	901	1,507	16,005	413
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	28,287	53,589
i) Government Securities	---	---	---	---	---	---	---	---	---	---	17,442	44,589
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	2,787	2,787
iii) Others	---	---	---	---	---	---	---	---	---	---	8,059	6,213
7. Advances	**220,609**	**276,815**	**113,670**	**153,299**	**224,668**	**312,641**	**372,216**	**419,153**	**193,243**	**240,981**	**1,265,148**	**1,478,421**
	(39.1)	(42.4)	(44.9)	(48.3)	(45.5)	(52.3)	(38.4)	(38.9)	(34.0)	(38.1)	(46.5)	(47.5)
7.1. Bills purchased & discounted	21,654	26,378	14,996	25,468	28,455	40,920	39,002	40,136	25,422	27,213	173,210	186,551
7.2. Cash Credits, Overdrafts and Demand Loans	149,759	197,366	83,069	110,109	149,781	210,343	178,425	243,158	114,308	148,323	798,294	919,872
7.3. Term Loans	49,196	53,071	15,605	17,722	46,431	61,378	154,788	135,858	53,513	65,445	293,644	371,997
8. Fixed & Leased Assets	**2,618**	**2,727**	**1,862**	**2,045**	**2,478**	**3,077**	**16,417**	**16,624**	**4,033**	**4,123**	**40,668**	**58,652**
	(0.5)	(0.4)	(0.7)	(0.6)	(0.5)	(0.5)	(1.7)	(1.5)	(0.7)	(0.7)	(1.5)	(1.9)
8.1. Premises	1,441	1,349	1,022	1,012	1,294	1,385	13,337	13,215	1,310	1,564	32,572	49,754
8.2. Other Fixed Assets	1,177	1,378	840	1,033	1,184	1,691	3,080	3,409	2,723	2,558	8,096	8,898
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	639	375
9. Other Assets	**31,828**	**56,915**	**10,792**	**11,090**	**12,678**	**28,709**	**123,144**	**133,656**	**62,763**	**65,510**	**158,052**	**125,809**
	(5.6)	(8.7)	(4.3)	(3.5)	(2.6)	(4.8)	(12.7)	(12.4)	(11.1)	(10.3)	(5.8)	(4.0)
9.1. Inter office Adjustments	---	---	---	---	---	---	---	---	1,914	2,044	59,022	17,189
9.2. Interest Accrued	9,167	12,156	4,679	5,385	10,128	10,475	13,628	14,722	5,578	7,029	35,171	39,245
9.3. Tax paid	2,732	4,822	2,957	2,559	1,465	4,577	18,602	24,588	7,220	5,834	24,225	38,965
9.4. Stationery & Stamps	228	235	171	189	319	312	447	413	277	287	723	690
9.5. Others	19,702	39,701	2,986	2,957	767	13,345	90,467	93,933	47,773	50,317	38,911	29,721
Total Assets	**563,624**	**653,116**	**253,115**	**317,518**	**494,222**	**598,018**	**968,111**	**1,077,907**	**567,855**	**632,968**	**2,723,500**	**3,112,364**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	Bank of India		Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank		Dena Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
1. Capital	**110,400**	**195,238**	**33,450**	**66,869**	**58,879**	**59,015**	**67,299**	**130,545**	**11,200**	**11,200**	**27,700**	**28,311**
	(4.3)	(6.5)	(6.0)	(9.7)	(2.6)	(2.2)	(3.7)	(6.3)	(2.4)	(1.6)	(4.5)	(3.9)
2. Total Reserves & Surplus	**48,865**	**47,407**	**6,440**	**6,190**	**97,693**	**114,424**	**42,179**	**41,061**	**5,274**	**12,229**	**8,570**	**8,532**
	(1.9)	(1.6)	(1.2)	(0.9)	(4.3)	(4.3)	(2.3)	(2.0)	(1.1)	(1.7)	(1.4)	(1.2)
2.1. Statutory Reserves	8,000	8,000	1,375	1,375	26,100	30,200	7,490	7,490	2,239	4,239	2,184	2,785
2.2. Capital Reserves	29,165	27,707	4	7	17,193	16,524	34,627	33,508	---	---	6,386	5,747
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	11,700	11,700	5,062	4,809	54,400	67,700	62	62	3,035	7,990	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**2,141,986**	**2,448,024**	**448,376**	**534,170**	**1,983,894**	**2,247,511**	**1,596,680**	**1,765,455**	**411,841**	**613,629**	**492,357**	**577,943**
	(84.0)	(81.2)	(80.7)	(77.5)	(86.3)	(85.1)	(88.0)	(85.4)	(88.8)	(86.4)	(80.5)	(79.7)
3.1. Demand Deposits	317,679	416,376	53,026	72,282	398,037	437,990	302,162	275,901	96,367	146,692	79,482	105,738
i) From Banks	16,244	16,394	1,667	1,469	26,081	24,630	4,837	6,693	3,797	6,702	2,082	3,485
ii) From Others	301,435	399,981	51,359	70,813	371,956	413,360	297,325	269,208	92,569	139,990	77,400	102,254
3.2. Savings Deposits	394,080	489,344	156,528	189,376	410,182	522,380	425,108	515,269	59,974	78,402	141,562	172,920
3.3. Term Deposits	1,430,227	1,542,304	238,822	272,511	1,175,676	1,287,141	869,410	974,286	255,501	388,534	271,313	299,284
i) From Banks	75,095	69,008	5,970	9,181	29,966	46,495	30,574	33,707	655	1,044	6,780	6,764
ii) From Others	1,355,132	1,473,295	232,851	263,331	1,145,710	1,240,647	838,835	940,579	254,846	387,490	264,533	292,520
3.A. Deposits in India	1,629,403	1,890,389	448,376	534,170	1,942,308	2,191,642	1,596,680	1,765,455	411,841	613,629	492,357	577,943
3.B. Deposits outside India	512,583	557,634	---	---	41,586	55,869	---	---	---	---	---	---
4. Borrowings	**43,193**	**122,822**	**11,539**	**24,403**	**50,832**	**106,326**	**16,337**	**34,977**	**16,341**	**16,329**	**10,984**	**31,479**
	(1.7)	(4.1)	(2.1)	(3.5)	(2.2)	(4.0)	(0.9)	(1.7)	(3.5)	(2.3)	(1.8)	(4.3)
4.1. Borrowings in India	26,691	93,764	8,408	20,067	33,384	106,326	16,306	30,652	16,341	16,329	9,164	28,639
i) Borrowings from RBI	210	32,880	---	11,420	---	47,500	---	14,000	9,747	10,722	---	11,413
ii) Other Banks	395	115	197	13	---	29,000	836	623	215198	---	132	57
iii) Other Institutions & Agencies	26,087	60,769	8,211	8,635	33,384	29,826	15,471	16,030	6,379	5,409	9,032	17,169
4.2. Borrowings outside India	16,502	29,058	3,131	4,335	17,447	---	30	4,325	---	---	1,820	2,840
5. Other Liabilities	**204,102**	**202,386**	**55,561**	**57,547**	**107,069**	**112,660**	**91,614**	**94,875**	**19,030**	**56,700**	**71,955**	**79,133**
	(8.0)	(6.7)	(10.0)	(8.4)	(4.7)	(4.3)	(5.1)	(4.6)	(4.1)	(8.0)	(11.8)	(10.9)
5.1. Bills Payable	31,634	43,691	12,903	9,007	46,908	22,107	38,807	34,571	9,442	18,373	21,020	27,890
5.2. Inter Office Adjustments	---	27,786	367	2,452	5,100	23,305	---	---	---	21,345	---	---
5.3. Interest Accrued	6,688	7,524	35,859	35,430	7,889	5,707	8,276	8,714	1,684	2,232	34,387	33,820
5.4. Others (including provisions)	165,780	123,386	6,433	10,658	47,171	61,541	44,532	51,590	7,904	14,749	16,548	17,423
Total Liabilities	**2,548,546**	**3,015,877**	**555,366**	**689,179**	**2,298,366**	**2,639,936**	**1,814,109**	**2,066,913**	**463,687**	**710,086**	**611,566**	**725,397**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	Bank of India		Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank		Dena Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
1. Cash in hand	**13,699**	**17,229**	**5,590**	**6,032**	**13,668**	**15,046**	**14,423**	**15,510**	**3,097**	**4,106**	**4,567**	**4,909**
	(0.5)	(0.6)	(1.0)	(0.9)	(0.6)	(0.6)	(0.8)	(0.8)	(0.7)	(0.6)	(0.7)	(0.7)
2. Balances with RBI in Current Account	**206,941**	**285,550**	**67,836**	**81,751**	**305,816**	**318,615**	**284,498**	**216,676**	**47,642**	**182,356**	**69,129**	**96,881**
	(8.1)	(9.5)	(12.2)	(11.9)	(13.3)	(12.1)	(15.7)	(10.5)	(10.3)	(25.7)	(11.3)	(13.4)
3. Balances with Banks in India	**14,377**	**15,726**	**2,909**	**4,443**	**23,266**	**27,744**	**5,818**	**7,551**	**6,527**	**15,956**	**3,706**	**7,812**
	(0.6)	(0.5)	(0.5)	(0.6)	(1.0)	(1.1)	(0.3)	(0.4)	(1.4)	(2.2)	(0.6)	(1.1)
4. Money at call & short notice	**34,241**	**28,473**	**3,497**	**1,499**	**12,668**	**---**	**20,104**	**---**	**---**	**18,687**	**---**	**---**
	(1.3)	(0.9)	(0.6)	(0.2)	(0.6)	---	(1.1)	---	---	(2.6)	---	---
5. Balances with Banks outside India	**165,567**	**209,450**	**1,638**	**2,267**	**39,516**	**45,507**	**7,182**	**1,738**	**367**	**6,598**	**1,078**	**1,310**
	(6.5)	(7.9)	(0.3)	(0.3)	(1.7)	(1.7)	(0.4)	(0.1)	(0.1)	(0.9)	(0.2)	(0.2)
6. Investments	**729,538**	**899,535**	**222,989**	**283,190**	**927,731**	**1,005,003**	**622,402**	**731,339**	**237,615**	**250,703**	**233,621**	**249,986**
	29	30	40	41	40	38	34	35	51	35	38	34
6.A. Investments in India	712,554	787,384	222,989	283,190	923,662	1,000,862	622,336	731,273	237,615	250,703	233,621	249,986
i) Government Securities	517,422	594,181	163,079	188,395	443,003	494,621	427,957	511,414	116,728	150,999	177,457	183,715
ii) Other approved Securities	132,054	133,773	45,994	46,482	193,058	196,967	178,566	179,229	36,751	35,476	34,717	35,542
iii) Shares	1,335	6,517	364	1,231	2,241	12,859	5,459	6,756	643	1,079	620	3,078
iv) Debentures and Bonds	26,670	50,400	10,525	40,195	216,768	230,516	8,334	32,820	18,226	27,412	10,520	24,663
v) Subsidiaries & Joint Ventures	2,991	1,306	10	10	6,690	7,711	816	851	---	---	114	123
vi) Others	32,081	1,207	3,016	6,876	61,901	58,187	1,205	203	65,267	35,739	10,193	2,865
6.B. Investments outside India	16,984	112,150	---	---	4,069	4,141	66	66	---	---	---	---
i) Government Securities	6,558	84,716	---	---	1,556	1,626	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	113	113	---	---	2,513	2,513	66	66	---	---	---	---
iii) Others	10,313	27,321	---	---	---	2	---	---	---	---	---	---
7. Advances	**1,092,212**	**1,220,755**	**180,791**	**234,404**	**828,499**	**1,087,826**	**599,201**	**780,959**	**142,326**	**206,559**	**215,804**	**287,124**
	(42.9)	(40.5)	(32.6)	(34.0)	(36.0)	(41.2)	(33.0)	(37.8)	(37.7)	(29.1)	(35.3)	(39.6)
7.1. Bills purchased & discounted	80,718	106,661	13,046	23,806	140,376	188,397	60,201	76,723	27,480	31,251	28,777	32,974
7.2. Cash Credits, Overdrafts and Demand Loans	832,491	974,919	127,876	149,236	469,783	629,281	332,029	457,669	71,526	117,037	132,746	170,189
7.3. Term Loans	179,003	139,176	39,869	61,361	218,341	270,147	206,971	246,568	43,320	58,271	54,281	83,961
8. Fixed & Leased Assets	**39,110**	**40,058**	**7,862**	**7,468**	**32,619**	**36,993**	**44,162**	**43,446**	**2,627**	**3,832**	**9,772**	**9,779**
	(1.5)	(1.3)	(1.4)	(1.1)	(1.4)	(1.4)	(2.4)	(2.1)	(0.6)	(0.5)	(1.6)	(1.3)
8.1. Premises	32,102	32,148	6,142	5,841	24,889	24,468	39,030	38,152	759	1,024	7,706	7,360
8.2. Other Fixed Assets	7,008	7,911	1,720	1,627	7,731	12,525	5,131	5,294	1,868	2,808	2,065	2,418
8.3. Leased Assets	---	---	---	---	---	3,039	---	---	169	126	---	---
9. Other Assets	**252,861**	**299,101**	**62,254**	**68,126**	**114,582**	**103,203**	**216,321**	**269,695**	**23,485**	**21,287**	**73,891**	**67,596**
	(9.9)	(9.9)	(11.3)	(9.9)	(5.0)	(3.9)	(11.9)	(13.0)	(5.1)	(3.0)	(12.1)	(9.3)
9.1. Inter office Adjustments	3,868	---	---	---	---	---	18,351	22,878	5,625	---	25,251	25,845
9.2. Interest Accrued	20,290	25,938	7,973	10,915	41,083	45,406	22,946	29,216	7,512	11,175	10,075	11,215
9.3. Tax paid	49,310	57,170	2,120	1,675	17,072	7,517	38,946	46,735	3,551	7,884	1,717	1,974
9.4. Stationery & Stamps	102	107	219	227	528	483	1,246	1,320	72	76	212	237
9.5. Others	179,291	215,886	51,942	55,309	55,900	49,797	134,832	169,546	6,725	2,153	36,635	28,326
Total Assets	**2,548,546**	**3,015,877**	**555,366**	**689,179**	**2,298,366**	**2,639,936**	**1,814,109**	**2,066,913**	**463,687**	**710,086**	**611,566**	**725,397**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce		Punjab National Bank		Punjab & Sind Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)
1. Capital	**42,300**	**65,396**	**107,500**	**133,360**	**12,800**	**19,254**	**36,362**	**36,362**	**36,750**	**48,353**
	(3.1)	(4.2)	(8.2)	(8.3)	(2.1)	(2.3)	(1.4)	(1.3)	(7.6)	(7.6)
2. Total Reserves & Surplus	**25,926**	**41,211**	**23,109**	**22,624**	**11,660**	**51,694**	**42,546**	**90,195**	**6,866**	**6,618**
	(1.9)	(2.7)	(1.8)	(1.4)	(1.9)	(6.3)	(1.7)	(3.1)	(1.4)	(1.0)
2.1. Statutory Reserves	6,741	6,741	2,483	2,483	11,660	15,100	10,836	12,636	659	659
2.2. Capital Reserves	12,107	27,393	18,966	18,410	---	---	---	40,070	6,206	5,959
2.3. Share Premium	---	---	---	---	---	32,270	---	---	---	---
2.4. Revenue Reserves	7,078	7,078	1,660	1,730	---	4,320	31,710	37,489	---	---
2.5. Balance of Profit	---	---	---	---	---	4	---	---	---	---
3. Deposits	**1,192,473**	**1,273,996**	**1,080,481**	**1,268,692**	**523,906**	**667,346**	**2,193,087**	**2,471,335**	**402,507**	**527,752**
	(86.7)	(82.2)	(82.3)	(79.3)	(87.4)	(81.0)	(86.9)	(86.1)	(83.4)	(83.4)
3.1. Demand Deposits	137,528	139,898	150,273	205,549	71,041	91,020	311,956	361,734	40,254	55,668
i) From Banks	8,391	9,776	15,528	7,467	426	292	5,343	6,875	1,866	2,150
ii) From Others	129,137	130,122	134,745	198,083	70,615	90,728	306,613	354,859	38,388	53,518
3.2. Savings Deposits	169,052	203,586	190,822	232,850	107,172	141,294	632,094	762,655	104,434	125,113
3.3. Term Deposits	885,894	930,512	739,386	830,293	345,694	435,032	1,249,037	1,346,946	257,819	346,972
i) From Banks	60,885	75,531	100,391	75,849	8,303	4,332	33,873	21,282	15,621	37,248
ii) From Others	825,009	854,981	638,995	754,443	337,390	430,701	1,215,164	1,325,664	242,198	309,724
3.A. Deposits in India	1,055,320	1,105,262	918,468	1,132,360	523,906	667,346	2,193,087	2,471,335	402,507	527,752
3.B. Deposits outside India	137,153	168,734	162,012	136,332	---	---	---	---	---	---
4. Borrowings	**32,722**	**76,607**	**29,225**	**76,366**	**22,309**	**42,174**	**76,739**	**106,544**	**6,162**	**16,730**
	(2.4)	(4.9)	(2.2)	(4.8)	(3.7)	(5.1)	(3.0)	(3.7)	(1.3)	(2.6)
4.1. Borrowings in India	26,163	65,691	10,300	46,601	19,606	37,992	65,537	86,912	6,069	15,090
i) Borrowings from RBI	---	26,080	---	15,364	10,000	30,900	---	20,408	---	6,400
ii) Other Banks	447	9	32	11	99	127	8,564	20,859	37	568
iii) Other Institutions & Agencies	25,716	39,602	10,268	31,226	9,507	6,965	56,973	45,645	6,032	8,122
4.2. Borrowings outside India	6,559	10,916	18,926	29,765	2,703	4,182	11,202	19,632	93	1,640
5. Other Liabilities	**81,825**	**92,351**	**72,923**	**98,520**	**28,805**	**43,233**	**174,581**	**166,251**	**30,417**	**33,563**
	(5.9)	(6.0)	(5.6)	(6.2)	(4.8)	(5.2)	(6.9)	(5.8)	(6.3)	(5.3)
5.1. Bills Payable	18,413	19,764	42,578	28,090	8,306	12,231	50,039	55,335	15,772	14,648
5.2. Inter Office Adjustments	23,427	30,787	---	41,382	7,758	12,683	6,230	3,230	2,678	---
5.3. Interest Accrued	9,831	13,572	4,413	6,333	4,979	5,729	37,900	36,613	2,689	3,513
5.4. Others (including provisions)	30,154	28,227	25,933	22,715	7,762	12,589	80,411	71,073	9,278	15,403
Total Liabilities	**1,375,246**	**1,549,560**	**1,313,239**	**1,599,562**	**599,480**	**823,701**	**2,523,316**	**2,870,686**	**482,702**	**633,016**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce		Punjab National Bank		Punjab & Sind Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)
1. Cash in hand	**6,410**	**5,965**	**9,134**	**11,662**	**6,566**	**8,914**	**29,647**	**25,458**	**5,068**	**4,803**
	(0.5)	(0.4)	(0.7)	(0.7)	(1.1)	(1.1)	(1.2)	(0.9)	(1.0)	(0.8)
2. Balances with RBI in Current Account	**162,899**	**131,768**	**60,715**	**147,275**	**53,582**	**129,826**	**294,419**	**315,032**	**41,221**	**66,701**
	(11.8)	(8.5)	(4.6)	(9.2)	(8.9)	(15.8)	(11.7)	(11.0)	(8.5)	(10.5)
3. Balances with Banks in India	**2,055**	**3,942**	**5,948**	**20,652**	**4,204**	**10,611**	**14,270**	**8,029**	**4,527**	**5,790**
	(0.1)	(0.3)	(0.5)	(1.3)	(0.7)	(1.3)	(0.6)	(0.3)	(0.9)	(0.9)
4. Money at call & short notice	**661**	**411**	**32**	**222**	**54**	**125**	**12,200**	**3,467**	**---**	**---**
	---	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	---	---
5. Balances with Banks outside India	**17,335**	**15,216**	**6,271**	**35,850**	**150**	**172**	**12,168**	**17,041**	**2,516**	**3,932**
	(1.3)	(1.0)	(0.5)	(2.2)	(0.0)	(0.0)	(0.5)	(0.6)	(0.5)	(0.6)
6. Investments	**388,667**	**451,578**	**477,002**	**533,630**	**252,213**	**291,664**	**1,029,779**	**1,137,356**	**184,378**	**229,050**
	(28.3)	(29.1)	(36.3)	(33.4)	(42.1)	(35.4)	(40.8)	(39.6)	(38.2)	(36.2)
6.A. Investments in India	378,123	439,459	469,592	518,036	252,213	291,664	1,029,779	1,137,356	184,378	229,050
i) Government Securities	263,926	319,933	372,921	377,348	186,887	187,854	616,316	674,990	104,145	142,266
ii) Other approved Securities	91,054	92,958	69,466	70,608	42,755	44,482	309,334	312,417	60,482	62,014
iii) Shares	2,486	5,357	1,472	6,945	26	1,794	3,408	8,649	329	2,224
iv) Debentures and Bonds	15,340	11,994	19,224	54,016	16,585	50,893	77,713	107,845	18,369	19,778
v) Subsidiaries & Joint Ventures	3,867	5,767	125	48	---	---	3,446	7,616	---	---
vi) Others	1,450	3,450	6,384	9,071	5,960	6,640	19,561	25,840	1,053	2,767
6.B. Investments outside India	10,543	12,119	7,410	15,595	---	---	---	---	---	---
i) Government Securities	10,320	12,036	5,905	10,759	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	527	527	---	---	---	---	---	---
iii) Others	223	83	978	4,309	---	---	---	---	---	---
7. Advances	**678,069**	**787,458**	**534,013**	**662,822**	**256,703**	**352,888**	**986,784**	**1,173,147**	**169,640**	**243,831**
	(49.3)	(50.8)	(40.7)	(41.4)	(42.8)	(42.8)	(39.1)	(40.9)	(35.1)	(38.5)
7.1. Bills purchased & discounted	91,769	106,778	54,949	78,283	37,516	46,708	144,116	145,645	17,500	22,494
7.2. Cash Credits, Overdrafts and Demand Loans	458,234	547,262	425,278	513,196	147,975	212,795	552,236	731,571	96,044	121,856
7.3. Term Loans	128,067	133,418	53,786	71,342	71,212	93,385	290,432	295,931	56,096	99,481
8. Fixed & Leased Assets	**24,323**	**43,280**	**24,240**	**24,235**	**3,462**	**4,786**	**15,084**	**56,505**	**8,496**	**8,690**
	(1.8)	(2.8)	(1.8)	(1.5)	(0.6)	(0.6)	(0.6)	(2.0)	(1.8)	(1.4)
8.1. Premises	19,749	36,204	21,755	21,140	1,614	2,102	5,933	46,450	7,045	6,790
8.2. Other Fixed Assets	4,574	7,076	2,485	#N/A	1,849	2,684	9,151	10,055	1,452	1,900
8.3. Leased Assets	---	---	---	37	---	---	---	---	---	---
9. Other Assets	**94,827**	**110,353**	**195,884**	**163,437**	**22,546**	**24,715**	**128,965**	**134,651**	**66,856**	**70,219**
	(6.9)	(7.1)	(14.9)	(10.2)	(3.8)	(3.0)	(5.1)	(4.7)	(13.9)	(11.1)
9.1. Inter office Adjustments	15,752	---	44,023	---	---	---	---	---	---	2,338
9.2. Interest Accrued	11,398	17,796	21,350	24,672	10,392	11,746	47,838	51,570	8,516	9,174
9.3. Tax paid	561	16,658	10,352	14,483	7,895	7,122	31,730	30,667	5,633	7,334
9.4. Stationery & Stamps	24	673	373	390	23	20	1,185	1,400	145	176
9.5. Others	67,092	75,226	119,786	123,892	4,236	5,828	48,213	51,014	52,563	51,196
Total Assets	**1,375,246**	**1,549,560**	**1,313,239**	**1,599,562**	**599,480**	**823,701**	**2,523,316**	**2,870,686**	**482,702**	**633,016**
	(100.0)	(100.0)	(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/Negligible
Source: *Annual accounts of banks*

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Syndicate Bank		Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
1. *Capital*	**83,900**	**111,759**	**33,800**	**33,800**	**57,800**	**111,687**	**103,500**	**155,052**	**19,200**	**25,431**
	(6.9)	(7.8)	(2.6)	(2.0)	(7.0)	(11.5)	(9.0)	(11.6)	(4.0)	(3.8)
2. Total Reserves & Surplus	**17,569**	**17,428**	**15,184**	**25,432**	**11,496**	**11,229**	**1,591**	**15,547**	**1,656**	**17,224**
	(1.5)	(1.2)	(1.2)	(1.5)	(1.4)	(1.2)	(0.1)	(1.2)	(0.3)	(2.6)
2.1. Statutory Reserves	17,328	2,720	15,057	19,705	1,087	1,087	1,474	1,474	1,578	1,578
2.2. Capital Reserves	---	14,467	---	5,723	10,409	10,142	117	14,073	---	12,398
2.3. Share Premium	---	---	4	4	---	---	---	---	---	---
2.4. Revenue Reserves	241	241	123	---	---	---	---	---	78	78
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	3,170
3. Deposits	**1,011,179**	**1,177,701**	**1,180,095**	**1,540,252**	**699,195**	**804,216**	**929,814**	**1,032,834**	**429,462**	**587,001**
	(83.6)	(82.4)	(90.8)	(90.3)	(84.2)	(82.8)	(80.6)	(77.6)	(89.3)	(87.8)
3.1. Demand Deposits	120,564	182,067	178,798	253,763	86,324	117,739	136,934	153,028	79,755	115,297
i) From Banks	5,957	4,769	4,033	5,227	6,188	7,000	5,603	6,497	2,242	3,456
ii) From Others	114,607	177,297	174,765	248,536	80,136	110,739	131,331	146,530	77,513	111,841
3.2. Savings Deposits	224,445	274,107	282,654	350,451	198,100	230,565	219,618	259,741	83,928	110,152
3.3. Term Deposits	666,169	721,528	718,643	936,038	414,770	455,911	573,262	620,066	265,780	361,551
i) From Banks	87,241	99,141	15,845	19,679	17,304	21,139	76,226	71,848	556	1,789
ii) From Others	578,928	622,386	702,798	916,359	397,466	434,772	497,036	548,218	265,223	359,762
3.A. Deposits in India	939,384	1,097,654	1,180,095	1,540,252	699,195	804,216	775,037	865,400	429,462	587,001
3.B. Deposits outside India	71,795	80,047	---	---	---	---	154,777	167,435	---	---
4. Borrowings	**19,332**	**38,370**	**15,608**	**41,208**	**24,837**	**16,003**	**16,346**	**23,508**	**9,352**	**14,608**
	(1.6)	(2.7)	(1.2)	(2.4)	(3.0)	(1.6)	(1.4)	(1.8)	(1.9)	(2.2)
4.1. Borrowings in India	14,367	33,942	15,608	41,208	10,549	10,245	12,276	17,948	4,327	3,704
i) Borrowings from RBI	---	---	---	26,000	---	---	---	7,067	---	---
ii) Other Banks	128	207	465	19	670	590	698	496	6	3
iii) Other Institutions & Agencies	14,239	33,735	15,143	15,189	9,879	9,655	11,578	10,385	4,320	3,702
4.2. Borrowings outside India	4,965	4,428	---	---	14,288	5,758	4,070	5,560	5,026	10,903
5. Other Liabilities	**78,023**	**84,436**	**55,167**	**65,005**	**37,332**	**27,917**	**103,042**	**104,291**	**21,094**	**24,409**
	(6.4)	(5.9)	(4.2)	(3.8)	(4.5)	(2.9)	(8.9)	(7.8)	(4.4)	(3.7)
5.1. Bills Payable	33,596	30,587	23,189	23,224	18,268	7,165	15,123	22,418	11,946	15,998
5.2. Inter Office Adjustments	1,844	---	---	---	---	---	---	---	---	---
5.3. Interest Accrued	10,091	10,405	8,111	8,578	7,588	7,657	69,347	59,780	1,721	2,609
5.4. Others (including provisions)	32,492	43,444	23,867	33,204	11,475	13,095	18,571	22,093	7,427	5,802
Total Liabilities	**1,210,002**	**1,429,695**	**1,299,853**	**1,705,696**	**830,659**	**971,052**	**1,154,292**	**1,331,231**	**480,764**	**668,672**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Syndicate Bank		Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	**6,496**	**6,597**	**9,986**	**11,470**	**8,377**	**8,830**	**8,855**	**9,399**	**4,504**	**4,909**
	(0.5)	(0.5)	(0.8)	(0.7)	(1.0)	(0.9)	(0.8)	(0.7)	(0.9)	(0.7)
2. Balances with RBI in Current Account	**128,404**	**211,230**	**142,250**	**243,273**	**54,207**	**101,732**	**88,866**	**131,894**	**53,228**	**99,327**
	910.6)	(14.8)	(10.9)	(14.3)	(6.5)	(10.5)	(7.7)	(9.9)	(11.1)	(14.9)
3. Balances with Banks in India	**9,349**	**18,487**	**10,202**	**22,430**	**3,529**	**3,519**	**4,288**	**8,508**	**---**	**4,285**
	(0.8)	(1.3)	(0.8)	(1.3)	(0.4)	(0.4)	(0.4)	(0.6)	---	(0.6)
4. Money at call & short notice	**---**	**---**	**---**	**5,500**	**12,500**	**---**	**7,756**	**10,686**	**3,965**	**3,000**
	---	---	---	(0.3)	(1.5)	---	(0.7)	(0.8)	(0.8)	(0.4)
5. Balances with Banks outside India	**1,450**	**1,238**	**4,963**	**7,314**	**10,176**	**2,770**	**10,430**	**30,161**	**1,575**	**466**
	(0.1)	(0.1)	(0.4)	(0.4)	(1.2)	(0.3)	(0.9)	(3.1)	(1.3)	(0.1)
6. Investments	***496,404***	***572,402***	***538,914***	***605,254***	***324,156***	***387,789***	***412,723***	***461,989***	***180,702***	***244,509***
	(41.0)	(40.0)	(41.5)	(35.5)	(39.0)	(39.9)	(35.8)	(34.7)	(37.6)	(36.6)
6.A. Investments in India	494,837	569,270	536,777	603,330	324,156	387,789	401,313	448,309	180,702	244,509
i) Government Securities	349,512	391,303	375,663	398,021	247,600	300,169	293,327	332,074	135,011	175,429
ii) Other approved Securities	68,138	69,604	103,950	105,208	58,193	60,976	89,114	90,021	17,845	20,175
iii) Shares	7,619	2,644	1,240	4,034	1,297	1,089	7,623	9,864	272	1,103
iv) Debentures and Bonds	11,957	35,563	29,477	92,733	16,689	21,815	10,538	12,689	20,604	33,499
v) Subsidiaries & Joint Ventures	314	358	96	321	228	941	656	1,225	26	26
vi) Others	57,297	69,799	26,351	3,014	149	2,799	55	2,437	6,943	14,277
6.B. Investments outside india	1,567	3,132	2,137	1,924	---	---	11,410	13,680	---	---
i) Government Securities	---	---	905	689	---	---	10,238	9,313	---	---
ii) Subsidiaries & Joint Ventures	---	---	1,232	1,235	---	---	---	---	---	---
iii) Others	1,567	3,132	---	---	---	---	1,172	4,367	---	---
7. Advances	**398,124**	**442,065**	**516,140**	**712,914**	**252,920**	**281,493**	***457,758***	***487,615***	***182,558***	***235,628***
	(32.9)	(30.9)	(39.7)	(41.8)	(30.4)	(29.0)	(39.7)	(36.6)	(38.0)	(35.2)
7.1. Bills purchased & discounted	40,251	40,918	72,957	86,320	33,851	48,771	64,650	77,830	21,550	23,270
7.2. Cash Credits, Overdrafts and Demand Loans	191,823	217,743	286,844	398,348	128,313	135,077	210,837	233,173	99,545	127,745
7.3. Term Loans	166,050	183,404	156,339	228,245	90,757	97,645	182,271	176,612	61,463	84,613
8. Fixed & Leased Assets	**19,763**	**20,480**	**5,440**	**6,970**	**12,464**	**12,221**	**5,860**	**19,850**	**3,402**	**16,662**
	(1.6)	(1.4)	(0.4)	(0.4)	(1.5)	(1.3)	(0.5)	(1.5)	(0.7)	(2.5)
8.1. Premises	17,114	17,195	1,504	1,643	10,857	10,576	3,376	17,505	1,579	14,200
8.2. Other Fixed Assets	2,650	3,285	3,936	5,327	1,607	1,645	2,484	2,345	1,823	2,462
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**150,011**	**157,197**	**71,958**	**90,573**	**152,330**	**172,699**	**157,756**	**171,129**	**50,828**	**59,885**
	(12.4)	(11.0)	(5.5)	(4.7)	(18.3)	(17.8)	(13.7)	(12.9)	(10.6)	(9.0)
9.1. Inter office Adjustments	---	3,931	7,935	14,247	20,394	20,468	321	4,896	*20,958*	*29,659*
9.2. Interest Accrued	23,83	226,587	23,341	29,416	13,963	18,142	21,541	24,196	7,410	9,454
9.3. Tax paid	10,689	6,238	27,599	33,903	10,858	12,265	5,514	5,832	591	1,510
9.4. Stationery & Stamps	635	611	73	53	585	591	213	259	334	326
9.5. Others	114,855	119,830	13,011	12,954	106,530	121,232	130,168	135,947	21,536	18,937
Total Assets	**1,210,002**	**1,429,695**	**1,299,853**	**1,705,696**	**830,659**	**971,052**	**1,154,292**	**1,331,231**	**480,764**	**668,672**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	Bank of Madura		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	**225**	**225**	**250**	**794**	**516**	**516**	**1,499**	**6,130**	**525**	**525**	**527**	**535**
	(0.3)	(0.1)	(0.1)	(0.3)	(2.5)	(2.2)	(4.0)	(11.5)	(0.9)	(0.7)	(0.5)	(0.4)
2. Total Reserves & Surplus	**1,809**	**5,066**	**6,704**	**11,980**	**132**	**132**	**371**	**359**	**1,500**	**2,482**	**1,848**	**2,134**
	(2.1)	(3.1)	(3.7)	(4.9)	(0.6)	(0.6)	(1.0)	(0.7)	(2.5)	(3.4)	(1.7)	(1.7)
2.1. Statutory Reserves	869	2,000	1,780	3,270	95	95	53	53	659	809	979	1,071
2.2. Capital Reserves	---	3,000	2,499	2,473	2	---	250	1	---	---	734	731
2.3. Share Premium	---	---	---	544	2	4	---	67	---	---	---	197
2.4. Revenue Reserves	889	---	2,423	5,691	33	33	67	237	823	1,618	134	---
2.5. Balance of Profit	51	66	2	3	---	---	---	---	18	56	---	135
3. Deposits	**72,124**	**131,972**	**153,198**	**203,451**	**18,749**	**22,018**	**35,038**	**41,177**	**50,121**	**61,440**	**92,684**	**109,819**
	(84.8)	(81.3)	(84.9)	(83.6)	(91.6)	(92.8)	(92.7)	(77.4)	(82.4)	(83.1)	(87.8)	(86.2)
3.1. Demand Deposits	12,819	27,853	33,431	45,886	2,307	2,288	2,418	3,676	8,934	10,158	10,295	12,398
i) From Banks	52	161	996	1,442	145	239	2	10	261	161	270	373
ii) From Others	12,767	27,693	32,435	44,444	2,163	2,049	2,416	3,665	8,673	9,997	10,024	12,025
3.2. Savings Deposits	16,104	20,452	29,981	36,667	5,526	7,155	11,031	12,735	9,940	10,278	18,252	21,501
3.3. Term Deposits	43,201	83,666	89,786	120,898	10,916	12,575	21,588	24,766	31,247	41,004	64,138	75,920
i) From Banks	753	3,407	7,835	9,641	601	1,300	---	500	10	---	2,824	2,205
ii) From Others	42,448	80,259	81,951	111,257	10,315	11,275	21,588	24,266	31,237	41,004	61,313	73,715
3.A. Deposits in India	72,124	131,972	153,198	203,451	18,749	22,018	35,038	41,177	38,774	44,062	92,684	109,819
3.B. Deposits outside India	---	---	---	---	---	---	---	---	11,347	17,378	---	---
4. Borrowings	**5,582**	**18,088**	**1,750**	**10,927**	**109**	**69**	**102**	**3,851**	**1,579**	**2,761**	**4,566**	**8,248**
	(6.6)	(11.1)	(1.0)	(4.5)	(0.5)	(0.3)	(0.3)	(7.2)	(2.6)	(3.7)	(4.3)	(6.5)
4.1. Borrowings in India	5,582	18,088	1,411	9,494	109	69	71	3,851	1,016	1,772	4,236	5,757
i) Borrowings from RBI	785	4,570	---	5,600	---	---	---	678	---	697	---	1,739
ii) Other Banks	10	15	3	1	46	32	5	2,155	1,000	1,000	---	---
iii) Other Institutions & Agencies	4,787	13,503	1,408	3,893	63	37	67	1,018	16	75	4,236	4,018
4.2. Borrowings outside India	---	---	339	1,434	---	---	31	---	563	989	330	2,492
5. Other Liabilities	**5,309**	**6,887**	**18,541**	**16,133**	**965**	**979**	**801**	**1,669**	**7,098**	**6,712**	**5,997**	**6,645**
	(6.2)	(4.2)	(10.3)	(6.6)	(4.7)	(4.1)	(2.1)	(3.1)	(11.7)	(9.1)	(5.7)	(5.2)
5.1. Bills Payable	2,424	2,864	3,018	4,237	721	599	304	903	1,616	1,682	678	732
5.2. Inter Office Adjustments	713	---	1,690	---	25	---	---	---	2,683	1,794	1,656	821
5.3. Interest Accrued	508	748	9,437	7,159	78	119	61	66	531	622	762	905
5.4. Others (including provisions)	1,665	3,275	4,397	4,738	141	260	437	699	2,268	2,615	2,902	4,186
Total Liabilities	**85,049**	**162,238**	**180,444**	**243,286**	**20,472**	**23,714**	**37,811**	**53,185**	**60,823**	**73,921**	**105,622**	**127,381**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	Bank of Madura		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	**824**	**1,322**	**2,598**	**3,279**	**382**	**293**	**747**	**668**	**402**	**341**	**1,876**	**2,330**
	(1.0)	(0.8)	(1.4)	(1.3)	(1.9)	(1.2)	(2.0)	(1.3)	(0.7)	(0.5)	(1.8)	(1.8)
2. Balances with RBI in Current Account	**2,687**	**21,263**	**33,805**	**16,839**	**2,584**	**3,121**	**4,591**	**3,817**	**9,973**	**8,830**	**17,472**	**13,267**
	(3.2)	(13.1)	(18.7)	(6.9)	(12.6)	(13.2)	(12.1)	(7.2)	(16.4)	(11.9)	(16.5)	(10.4)
3. Balances with Banks in India	**1,228**	**1,214**	**2,827**	**3,943**	**2,137**	**2,236**	**485**	**465**	**5,842**	**5,081**	**2,199**	**1,361**
	(1.4)	(0.7)	(1.6)	(1.6)	(10.4)	(9.4)	(1.3)	(0.9)	(9.6)	(6.9)	(2.1)	(1.1)
4. Money at call & short notice	**---**	**---**	**1,325**	**3,980**	**---**	**---**	**---**	**---**	**870**	**637**	**---**	**---**
	---	---	(0.7)	(1.6)	---	---	---	---	(1.4)	(0.9)	---	---
5. Balances with Banks outside India	**739**	**654**	**60**	**98**	**---**	**---**	**---**	**1**	**2,078**	**2,726**	**241**	**123**
	(0.9)	(0.4)	---	---	---	---	---	---	(3.4)	(3.7)	(0.2)	(0.1)
6. Investments	**36,374**	**48,370**	**61,206**	**97,712**	**8,418**	**9,608**	**14,350**	**27,291**	**14,642**	**18,192**	**29,019**	**38,989**
	(42.8)	(29.8)	(33.9)	(40.2)	(41.1)	(40.5)	(38.0)	(51.3)	(24.1)	(24.6)	(27.5)	(30.6)
6.A. Investments in India	36,374	48,370	61,206	97,712	8,418	9,608	14,350	27,291	13,394	16,202	29,019	38,989
i) Government Securities	24,470	35,812	24,573	37,255	3,851	4,609	10,190	12,130	11,098	12,263	18,578	22,289
ii) Other approved Securities	3,819	3,572	21,821	22,999	1,565	1,692	2,673	2,673	1,606	1,881	6,376	6,329
iii) Shares	230	1,425	5	496	12	22	---	910	30	33	210	537
iv) Debentures and Bonds	5,159	4,779	3,887	12,243	504	402	587	585	594	1,944	2,721	3,117
v) Subsidiaries & Joint Ventures	---	---	270	870	---	---	---	---	---	---	---	---
vi) Others	2,697	2,782	10,650	23,848	2,485	2,883	900	10,994	66	81	1,135	6,717
6.B. Investments outside India	---	---	---	---	---	---	---	---	1,247	1,989	---	---
i) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
ii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**39,616**	**73,354**	**68,825**	**101,841**	**6,134**	**7,213**	**10,958**	**12,427**	**24,320**	**35,005**	**48,913**	**63,125**
	(46.6)	(45.2)	(38.1)	(41.9)	(30.0)	(30.4)	(29.0)	(23.4)	(40.0)	(47.4)	(46.3)	(49.6)
7.1. Bills purchased & discounted	11,440	21,587	12,480	17,323	215	139	1,823	2,653	4,050	6,569	5,331	8,949
7.2. Cash Credits, Overdrafts and Demand Loans	14,155	23,421	40,273	60,228	5,919	7,074	6,857	7,150	18,457	24,392	23,981	29,036
7.3. Term Loans	14,021	28,346	16,073	24,289	---	---	2,278	2,625	1,814	4,043	19,601	25,140
8. Fixed & Leased Assets	**811**	**6,110**	**3,383**	**3,847**	**89**	**88**	**319**	**1,077**	**428**	**606**	**1,304**	**1,694**
	(1.0)	(3.8)	(1.9)	(1.6)	(0.4)	(0.4)	(0.8)	(2.0)	(0.7)	(0.8)	(1.2)	(1.3)
8.1. Premises	255	473	2,835	2,816	10	10	254	915	203	278	858	880
8.2. Other Fixed Assets	556	5,637	549	1,032	79	79	64	162	225	328	446	541
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	273
9. Other Assets	**2,768**	**9,952**	**6,412**	**11,747**	**728**	**1,154**	**6,362**	**7,439**	**2,267**	**2,502**	**4,599**	**6,492**
	(3.3)	(6.1)	(3.6)	(4.8)	(3.6)	(4.9)	(16.8)	(14.0)	(3.7)	(3.4)	(4.4)	(5.1)
9.1. Inter office Adjustments	---	4,168	---	316	---	134	195	364	---	---	---	---
9.2. Interest Accrued	1,424	1,755	2,564	5,424	275	346	622	901	649	591	2,126	2,165
9.3. Tax paid	720	1,731	2,024	2,737	145	321	1,236	1,515	898	1,293	1,164	1,331
9.4. Stationery & Stamps	59	64	135	142	15	16	33	35	48	42	46	53
9.5. Others	565	2,234	1,690	3,126	292	337	4,274	4,623	673	577	1,263	2,942
Total Assets	**85,049**	**162,238**	**180,444**	**243,286**	**20,472**	**23,714**	**37,811**	**53,185**	**60,823**	**73,921**	**105,622**	**127,381**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	City Union Bank		Dhanalaxmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Jammu & Kashmir Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(67)	(68)	(69)	(70)	(71)	(72)	(73)	(74)	(75)	(76)
1. Capital	**299**	**444**	**539**	**804**	**1,110**	**1,481**	**3**	**3**	**693**	**700**
	(0.8)	(0.8)	(1.5)	(1.5)	(0.4)	(0.4)	(0.1)	(0.1)	(0.3)	(0.3)
2. Total Reserves & Surplus	**852**	**1,421**	**323**	**1,262**	**5,751**	**12,610**	**66**	**83**	**7,549**	**10,193**
	(2.2)	(2.6)	(0.9)	(2.4)	(2.1)	(3.8)	(2.2)	(2.0)	(3.2)	(3.7)
2.1. Statutory Reserves	600	1,000	120	252	1,439	3,439	66	83	1,134	1,680
2.2. Capital Reserves	2	2	69	66	148	139	---	---	---	33
2.3. Share Premium	75	147	59	697	2,262	5,229	---	---	---	---
2.4. Revenue Reserves	176	272	75	245	1,707	3,557	---	---	6,416	8,481
2.5. Balance of Profit	---	---	---	2	196	246	---	---	---	---
3. Deposits	**34,650**	**45,726**	**30,820**	**45,847**	**243,309**	**279,096**	**2,775**	**3,604**	**206,872**	**237,809**
	(87.8)	(83.9)	(88.0)	(87.2)	(89.7)	(84.0)	(93.7)	(86.5)	(88.1)	(86.5)
3.1. Demand Deposits	5,704	8,705	2,698	4,017	38,866	37,272	205	213	53,934	49,563
i) From Banks	1	19	9	---	1,759	1,380	26	16	3,729	2,548
ii) From Others	5,703	8,685	2,689	4,017	37,106	35,892	179	198	50,205	47,015
3.2. Savings Deposits	5,370	6,798	5,696	7,599	40,286	49,432	786	883	56,144	67,012
3.3. Term Deposits	23,576	30,224	22,426	34,231	164,157	192,392	1,784	2,508	96,794	121,234
i) From Banks	---	151	2,562	2,636	1,046	8,231	120	86	7,976	9,093
ii) From Others	23,576	30,072	19,864	31,595	163,111	184,161	1,663	2,422	88,818	112,141
3.A. Deposits in India	34,650	45,726	30,820	45,847	243,309	279,096	2,775	3,604	206,872	237,809
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**1,523**	**4,419**	**1,350**	**1,289**	**5,429**	**20,811**	**---**	**258**	**1,623**	**6,811**
	(3.9)	(8.1)	(3.9)	(2.5)	(2.0)	(6.3)	---	(6.2)	(0.7)	(2.5)
4.1. Borrowings in India	1,523	4,419	1,350	1,289	5,429	20,090	---	258	1,489	6,720
i) Borrowings from RBI	---	2,000	---	---	---	7,157	---	---	---	---
ii) Other Banks	---	310	493	99	---	11,211	---	---	930	6,323
iii) Other Institutions & Agencies	1,523	2,109	857	1,190	5,429	1,722	---	258	558	397
4.2. Borrowings outside India	---	---	---	---	---	721	---	---	134	92
5. Other Liabilities	**2,134**	**2,513**	**1,976**	**3,371**	**15,611**	**18,414**	**118**	**220**	**17,993**	**19,465**
	(5.4)	(4.6)	(5.6)	(6.4)	(5.8)	(5.5)	(4.0)	(5.3)	(7.7)	(7.1)
5.1. Bills Payable	187	477	637	850	11,971	12,977	14	33	10,380	11,758
5.2. Inter Office Adjustments	1,288	1,307	549	309	---	---	---	---	715	---
5.3. Interest Accrued	182	208	274	723	1,049	1,465	20	33	1,642	840
5.4. Others (including provisions)	476	521	516	1,490	2,592	3,972	85	154	5,255	6,867
Total Liabilities	**39,458**	**54,523**	**35,007**	**52,572**	**271,210**	**332,412**	**2,962**	**4,168**	**234,730**	**274,979**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	City Union Bank		Dhanalaxmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Jammu & Kashmir Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(67)	(68)	(69)	(70)	(71)	(72)	(73)	(74)	(75)	(76)
1. Cash in hand	**1,015**	**1,081**	**751**	**815**	**4,073**	**4,896**	**94**	**85**	**3,433**	**3,296**
	(2.6)	(2.0)	(2.1)	(1.6)	(1.5)	(1.5)	(3.2)	(2.0)	(1.5)	(1.2)
2. Balances with RBI in Current Account	**5,418**	**6,999**	**3,747**	**4,873**	**42,949**	**27,354**	**46**	**550**	**32,015**	**38,420**
	(13.7)	(12.8)	(10.7)	(9.3)	(15.8)	(8.2)	(1.5)	(13.2)	(13.6)	(14.0)
3. Balances with Banks in India	**2,900**	**2,847**	**1,490**	**1,384**	**8,727**	**3,890**	**221**	**230**	**6,031**	**12,362**
	(7.4)	(5.2)	(4.3)	(2.6)	(3.2)	(1.2)	(7.5)	(5.5)	(2.6)	(4.5)
4. Money at call & short notice	**---**	**---**	**---**	**---**	**---**	**---**	**298**	**28**	**---**	**---**
	---	---	---	---	---	---	(10.1)	(0.7)	---	---
5. Balances with Banks outside India	**133**	**118**	**---**	**---**	**36**	**1,022**	**---**	**---**	**223**	**40**
	(0.3)	(0.2)	---	---	(0.0)	(0.3)	---	---	(0.1)	(0.0)
6. Investments	**9,411**	**14,045**	**11,114**	**14,810**	**80,747**	**105,779**	**657**	**834**	**58,861**	**79,157**
	(23.9)	(25.8)	(31.7)	(28.2)	(29.8)	(31.8)	(22.2)	(20.0)	(25.1)	(28.8)
6.A. Investments in India	9,411	14,045	11,114	14,810	80,747	105,779	657	834	58,861	79,157
i) Government Securities	6,640	9,724	7,957	11,318	56,694	72,809	411	564	45,452	61,206
ii) Other approved Securities	2,603	3,282	1,183	1,169	6,171	7,592	245	270	10,585	11,780
iii) Shares	69	143	21	47	339	1,488	---	---	---	12
iv) Debentures and Bonds	100	741	918	1,762	5,283	9,178	---	---	627	1,424
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	53	---
vi) Others	---	156	1,035	514	12,259	14,713	1	1	2,144	4,735
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---
7. Advances	**19,040**	**27,206**	**16,326**	**28,589**	**119,734**	**163,151**	**1,512**	**2,270**	**124,092**	**120,790**
	(48.3)	(49.9)	(46.6)	(54.4)	(44.1)	(49.1)	(51.1)	(54.5)	(52.9)	(43.9)
7.1. Bills purchased & discounted	1,396	2,595	2,321	4,447	15,222	15,865	---	14	13,062	10,478
7.2. Cash Credits, Overdrafts and Demand Loans	13,438	18,576	9,114	18,292	81,766	111,781	576	964	84,408	77,445
7.3. Term Loans	4,206	6,036	4,892	5,851	22,747	35,506	935	1,293	26,622	32,867
8. Fixed & Leased Assets	**423**	**441**	**282**	**323**	**968**	**6,981**	**71**	**73**	**945**	**1,118**
	(1.1)	(0.8)	(0.8)	(0.6)	(0.4)	(2.1)	(2.4)	(1.8)	(0.4)	(0.4)
8.1. Premises	191	181	94	91	475	578	47	42	234	245
8.2. Other Fixed Assets	233	260	188	231	493	802	24	31	712	873
8.3. Leased Assets	---	---	---	---	---	5,601	---	---	---	---
9. Other Assets	**1,118**	**1,786**	**1,298**	**1,779**	**13,976**	**19,339**	**63**	**97**	**9,129**	**19,795**
	(2.8)	(3.3)	(3.7)	(3.4)	(5.2)	(5.8)	(2.1)	(2.3)	(3.9)	(7.2)
9.1. Inter office Adjustments	---	---	---	---	7,949	10,130	---	7	---	6,793
9.2. Interest Accrued	454	617	473	708	3,316	4,462	25	31	3,280	3,514
9.3. Tax paid	311	289	94	736	576	1,767	33	53	2,537	4,126
9.4. Stationery & Stamps	14	18	24	27	100	110	4	5	---	---
9.5. Others	339	862	707	308	2,034	2,871	1	2	3,312	5,363
Total Assets	**39,458**	**54,523**	**35,007**	**52,572**	**271,210**	**332,412**	**2,962**	**4,168**	**234,730**	**274,979**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Capital	**450**	**450**	**200**	**400**	**288**	**964**	**1,200**	**1,200**	**100**	**100**	**340**	**340**
	(0.4)	(0.3)	(0.2)	(0.3)	(0.4)	(0.8)	(6.1)	(4.1)	(0.6)	(0.5)	(1.0)	(0.8)
2. Total Reserves & Surplus	**2,348**	**3,474**	**2,963**	**4,886**	**1,630**	**4,133**	**250**	**425**	**442**	**454**	**392**	**515**
	(1.9)	(2.2)	(3.1)	(3.3)	(2.5)	(3.5)	(1.3)	(1.5)	(2.6)	(2.5)	(1.1)	(1.2)
2.1. Statutory Reserves	2,348	3,148	1,171	1,871	837	1,837	99	229	197	208	175	238
2.2. Capital Reserves	---	---	---	---	8	60	---	---	---	---	134	132
2.3. Share Premium	---	---	1	---	292	1,068	---	---	---	---	---	---
2.4. Revenue Reserves	---	325	1,790	3,011	490	1,140	4	194	245	246	46	59
2.5. Balance of Profit	---	1	2	4	3	28	146	1	---	---	38	86
3. Deposits	**106,241**	**133,368**	**88,273**	**134,192**	**58,439**	**103,728**	**15,667**	**24,008**	**15,860**	**17,200**	**31,534**	**38,944**
	(85.1)	(84.6)	(91.0)	(89.3)	(88.0)	(88.1)	(80.3)	(82.3)	(92.5)	(93.1)	(89.6)	(89.5)
3.1. Demand Deposits	11,587	16,495	12,713	21,673	11,015	19,624	1,360	2,268	1,247	1,697	3,390	4,499
i) From Banks	178	267	703	673	80	345	42	24	68	114	1	2
ii) From Others	11,409	16,228	12,010	21,000	10,935	19,279	1,318	2,244	1,179	1,583	3,389	4,497
3.2. Savings Deposits	23,277	29,730	7,563	10,067	8,211	10,930	2,630	3,720	5,705	6,699	7,278	9,292
3.3. Term Deposits	71,377	87,143	67,998	102,452	39,213	73,175	11,677	18,020	8,908	8,803	20,865	25,152
i) From Banks	1,766	1,194	4,222	22,495	3,752	7,461	1,459	394	34	5	---	90
ii) From Others	69,611	85,950	63,776	79,957	35,461	65,714	10,218	17,626	8,875	8,798	20,865	25,062
3.A. Deposits in India	106,241	133,368	88,273	134,192	58,439	103,728	15,667	24,008	15,860	17,200	31,534	38,944
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**9,346**	**13,305**	**1,423**	**5,748**	**2,642**	**3,808**	**1,122**	**2,238**	**105**	**71**	**1,128**	**1,538**
	(7.5)	(8.4)	(1.5)	(3.8)	(4.0)	(3.2)	(5.8)	(7.7)	(0.6)	(0.4)	(3.2)	(3.5)
4.1. Borrowings in India	9,346	13,305	1,269	5,748	2,636	3,761	1,122	2,238	105	71	1,103	1,537
i) Borrowings from RBI	4,734	7,842	---	4,221	412	337	---	---	---	---	67	428
ii) Other Banks	---	2	1	310	355	324	7	11	---	---	---	---
iii) Other Institutions & Agencies	4,611	5,461	1,268	1,216	1,869	3,101	1,115	2,226	105	71	1,036	1,109
4.2. Borrowings outside India	---	---	153	---	6	47	---	---	---	---	25	1
5. Other Liabilities	**6,488**	**7,141**	**4,186**	**5,105**	**3,404**	**5,090**	**1,275**	**1,291**	**633**	**650**	**1,802**	**2,164**
	(5.2)	(4.5)	(4.3)	(3.4)	(5.1)	(4.3)	(6.5)	(4.4)	(3.7)	(3.5)	(5.1)	(5.0)
5.1. Bills Payable	1,338	1,837	2,114	2,333	1,574	1,720	1,022	607	304	239	497	712
5.2. Inter Office Adjustments	1,895	945	784	196	---	---	35	---	128	176	644	611
5.3. Interest Accrued	605	797	827	1,234	529	850	146	197	130	126	420	421
5.4. Others (including provisions)	2,650	3,563	461	1,342	1,301	2,520	72	487	71	110	241	419
Total Liabilities	**124,873**	**157,738**	**97,045**	**150,331**	**66,404**	**117,723**	**19,514**	**29,162**	**17,140**	**18,475**	**35,196**	**43,500**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Cash in hand	**1,443**	**1,942**	**1,216**	**2,022**	**1,266**	**1,257**	**454**	**562**	**263**	**234**	**699**	**790**
	(1.2)	(1.2)	(1.3)	(1.3)	(1.9)	(1.1)	(2.3)	(1.9)	(1.5)	(1.3)	(2.0)	(1.8)
2. Balances with RBI in Current Account	**17,432**	**20,916**	**13,702**	**33,756**	**9,023**	**17,088**	**3,301**	**4,121**	**2,424**	**2,745**	**4,423**	**7,087**
	(14.0)	(13.3)	(14.1)	(22.5)	(13.6)	(14.5)	(16.9)	(14.1)	(14.1)	(14.9)	(12.6)	(16.3)
3. Balances with Banks in India	**1,487**	**1,308**	**8,037**	**1,489**	**3,457**	**5,627**	**708**	**927**	**3,147**	**2,486**	**576**	**431**
	(1.2)	(0.8)	(8.3)	(1.0)	(5.2)	(4.8)	(3.6)	(3.2)	(18.4)	(13.5)	(1.6)	(1.0)
4. Money at call & short notice	**---**	**---**	**60**	**---**	**---**	**---**	**4**	**---**	**---**	**---**	**---**	**---**
	---	---	(0.1)	---	---	---	(0.0)	---	---	---	---	---
5. Balances with Banks outside India	**405**	**126**	**1**	**172**	**146**	**380**	**---**	**---**	**---**	**---**	**41**	**15**
	(0.3)	(0.1)	(0.0)	(0.1)	(0.2)	(0.3)	---	---	---	---	(0.1)	(0.0)
6. Investments	**37,973**	**46,688**	**39,940**	**43,069**	**21,437**	**41,719**	**6,013**	**7,526**	**5,418**	**6,373**	**11,399**	**12,760**
	(30.4)	(29.6)	(41.2)	(28.6)	(32.3)	(35.4)	(30.8)	(25.8)	(31.6)	(34.5)	(32.4)	(29.3)
6.A. Investments in India	37,973	46,688	39,940	43,069	21,437	41,719	6,013	7,526	5,418	6,373	11,399	12,760
i) Government Securities	25,608	30,097	30,563	33,724	11,902	25,562	2,616	4,606	4,397	4,317	8,838	9,399
ii) Other approved Securities	6,222	6,430	2,947	3,347	5,471	5,295	1,196	1,605	621	631	2,349	2,342
iii) Shares	136	316	458	1,087	179	185	---	20	---	1	---	---
iv) Debentures and Bonds	5,112	5,850	3,704	2,941	2,887	10,405	---	1,221	200	565	124	473
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	896	3,994	2,267	1,970	998	271	2,201	74	201	860	88	547
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**60,604**	**81,229**	**31,302**	**64,924**	**26,573**	**44,983**	**8,520**	**15,009**	**5,272**	**5,761**	**15,515**	**19,754**
	(48.5)	(51.5)	(32.3)	(43.2)	(40.0)	(38.2)	(43.7)	(51.5)	(30.8)	(31.2)	(44.1)	(45.4)
7.1. Bills purchased & discounted	7,632	11,938	5,145	8,418	4,785	6,949	1,468	1,657	123	106	864	1,263
7.2. Cash Credits, Overdrafts and Demand Loans	42,036	54,053	18,671	42,782	16,735	28,642	5,430	10,368	5,149	5,655	10,700	13,867
7.3. Term Loans	10,936	15,238	7,486	13,724	5,053	9,392	1,622	2,984	---	---	3,952	4,624
8. Fixed & Leased Assets	**731**	**953**	**635**	**1,886**	**750**	**2,033**	**83**	**210**	**101**	**93**	**306**	**331**
	(0.6)	(0.6)	(0.7)	(1.3)	(1.1)	(1.7)	(0.4)	(0.7)	(0.6)	(0.5)	(0.9)	(0.8)
8.1. Premises	367	461	303	316	354	668	2	2	39	37	167	185
8.2. Other Fixed Assets	364	492	332	1,571	396	1,365	80	208	62	56	138	146
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**4,798**	**4,577**	**2,152**	**3,013**	**3,751**	**4,635**	**431**	**808**	**515**	**784**	**2,236**	**2,333**
	(3.8)	(2.9)	(2.2)	(2.0)	(5.6)	(3.9)	(2.2)	(2.8)	(3.0)	(4.2)	(6.4)	(5.4)
9.1. Inter office Adjustments	---	---	---	---	1,083	752	---	23	---	---	---	---
9.2. Interest Accrued	1,459	1,561	1,471	1,516	724	1,232	264	296	261	418	531	589
9.3. Tax paid	1,295	1,829	148	344	1,032	1,536	---	49	122	144	572	473
9.4. Stationery & Stamps	64	54	50	54	40	43	9	12	2	3	30	28
9.5. Others	1,981	1,133	483	1,100	71	1,072	158	428	130	219	1,103	1,243
Total Assets	**124,873**	**157,738**	**97,045**	**150,331**	**66,404**	**117,723**	**19,514**	**29,162**	**17,140**	**18,475**	**35,196**	**43,500**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)
1. Capital	**10**	**10**	**94**	**134**	**326**	**602**	**1,004**	**1,415**	**28**	**28**	**1,200**	**1,200**
	(0.5)	(0.3)	(0.7)	(0.7)	(0.5)	(0.7)	(0.7)	(0.8)	---	---	(1.0)	(0.7)
2. Total Reserves & Surplus	**150**	**456**	**323**	**414**	**2,752**	**2,707**	**2,057**	**5,107**	**3,874**	**5,528**	**2,575**	**3,281**
	(6.8)	(14.8)	(2.2)	(2.2)	(3.9)	(3.3)	(1.5)	(2.9)	(4.2)	(4.4)	(2.1)	(2.0)
2.1. Stautory Reserves	30	30	192	267	463	502	1,023	1,473	1,206	1,716	877	1,628
2.2. Capital Reserves	117	311	89	91	2,053	254	309	293	---	---	1,214	---
2.3. Share Premium	---	---	---	---	---	---	---	1,850	---	---	279	279
2.4. Revenue Reserves	3	115	30	55	235	1,950	702	1,477	2,657	3,797	204	1,162
2.5. Balance of Profit	---	---	13	1	---	---	23	13	11	16	---	212
3. Deposits	**1,823**	**2,463**	**12,016**	**16,287**	**63,343**	**73,036**	**125,052**	**151,553**	**78,897**	**104,404**	**110,376**	**143,151**
	(82.9)	(80.1)	(83.5)	(86.1)	(88.8)	(88.3)	(90.5)	(87.3)	(85.6)	(84.0)	(90.9)	(87.6)
3.1. Demand Deposits	223	318	1,435	1,866	10,719	13,807	11,422	12,713	21,841	28,081	15,672	22,187
i) From Banks	2	10	66	76	334	412	198	182	283	601	621	1,163
ii) From Others	221	308	1,369	1,789	10,385	13,395	11,224	12,531	21,558	27,480	15,051	21,024
3.2. Savings Deposits	511	706	2,424	2,885	16,704	19,566	24,336	27,779	10,750	13,668	22,852	29,056
3.3. Term Deposits	1,089	1,439	8,158	11,536	35,919	39,663	89,294	111,061	46,306	62,654	71,852	91,909
i) From Banks	40	50	---	100	2,618	2,242	---	2,117	690	---	9,388	9,931
ii) From Others	1,049	1,389	8,158	11,436	33,301	37,421	89,294	108,944	45,616	62,654	62,464	81,978
3.A. Deposits in India	1,823	2,463	12,016	16,287	63,343	73,036	125,052	151,553	78,897	104,404	110,376	143,151
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**---**	**---**	**1,016**	**938**	**978**	**2,012**	**3,609**	**7,586**	**3,458**	**7,459**	**2,064**	**10,207**
	---	---	(7.1)	(5.0)	(1.4)	(2.4)	(2.6)	(4.4)	(3.8)	(6.0)	(1.7)	(6.2)
4.1. Borrowings in India	---	---	1,016	938	964	1,979	3,059	7,163	3,458	7,459	2,064	10,207
i) Borrowings from RBI	---	---	---	---	1	1,279	---	3,302	---	2,602	---	---
ii) Other Banks	---	---	---	---	25	5	10	---	---	---	---	133
iii) Other Institutions & Agencies	---	---	1,016	938	938	695	3,049	3,861	3,458	4,857	2,064	10,075
4.2. Borrowings outside India	---	---	---	---	14	33	550	423	---	---	---	---
5. Other Liabilities	**216**	**146**	**947**	**1,144**	**3,947**	**4,387**	**6,448**	**7,936**	**5,905**	**6,880**	**5,190**	**5,558**
	(9.8)	(4.8)	(6.6)	(6.0)	(5.5)	(5.3)	(4.7)	(4.6)	(6.4)	(5.5)	(4.3)	(3.4)
5.1. Bills Payable	41	56	469	600	821	1,160	2,146	2,009	4,200	4,459	1,622	964
5.2. Inter Office Adjustments	---	---	---	---	1,737	1,203	1,155	1,578	---	---	763	---
5.3. Interest Accrued	10	10	85	123	573	658	966	1,230	882	1,145	1,091	1,386
5.4. Others (including provisions)	164	80	393	421	815	1,366	2,181	3,119	823	1,276	1,714	3,208
Total Liabilities	**2,199**	**3,076**	**14,397**	**18,916**	**71,345**	**82,743**	**138,169**	**173,597**	**92,162**	**124,300**	**121,404**	**163,398**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)
1. *Cash in hand*	**36**	**48**	**306**	**216**	**1,137**	**1,305**	**1,858**	**1,808**	**4,461**	**5,423**	**1,889**	**2,103**
	(1.7)	(1.6)	(2.1)	(1.1)	(1.6)	(1.6)	(1.3)	(1.0)	(4.8)	(4.4)	(1.6)	(1.3)
2. Balances with RBI in Current Account	**287**	**337**	**1,230**	**2,827**	**7,969**	**10,264**	**17,625**	**24,002**	**13,525**	**15,328**	**25,055**	**20,746**
	(13.1)	(11.0)	(8.5)	(14.9)	(11.2)	(12.4)	(12.8)	(13.8)	(14.7)	(12.3)	(20.6)	(12.7)
3. Balances with Banks in India	**256**	**372**	**178**	**359**	**5,869**	**3,309**	**2,055**	**667**	**5,195**	**5,269**	**2,209**	**3,870**
	(11.6)	(12.1)	(1.2)	(1.9)	(8.2)	(4.0)	(1.5)	(0.4)	(5.6)	(4.2)	(1.8)	(2.4)
4. Money at call & short notice	**---**	**---**	**50**	**---**	**---**	**---**	**2,000**	**---**	**150**	**---**	**---**	**---**
	---	---	(0.3)	---	---	---	(1.4)	---	(0.2)	---	---	---
5. Balances with Banks outside India	**---**	**---**	**---**	**---**	**31**	**215**	**187**	**125**	**344**	**521**	**338**	**---**
	---	---	---	---	---	(0.3)	(0.1)	(0.1)	(0.4)	(0.4)	(0.3)	---
6. Investments	**595**	**714**	**4,652**	**5,622**	**21,931**	**24,694**	**48,891**	**66,771**	**20,912**	**29,306**	**33,807**	**46,333**
	(27.0)	(23.2)	(32.3)	(29.7)	(30.7)	(29.8)	(35.4)	(38.5)	(22.7)	(23.6)	(27.8)	(28.4)
6.A. Investments in India	595	714	4,652	5,622	21,931	24,694	48,891	66,771	20,912	29,306	33,807	46,333
i) Government Securities	336	403	4,023	4,495	18,811	20,458	30,944	33,914	16,298	21,302	25,405	33,270
ii) Other approved Securities	193	216	470	470	3,005	3,071	9,593	10,011	3,614	4,092	4,238	4,893
iii) Shares	1	1	---	---	4	77	215	334	---	183	116	957
iv) Debentures and Bonds	54	55	60	540	105	923	2,055	6,083	1,000	3,700	2,537	3,006
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	153	153	---	---	---	1
vi) Others	10	40	99	117	6	165	5,933	16,278	---	29	1,512	4,206
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**703**	**978**	**6,781**	**8,693**	**26,730**	**35,801**	**60,305**	**74,277**	**43,210**	**63,412**	**53,167**	**77,273**
	(32.0)	(31.8)	(47.1)	(46.0)	(37.5)	(43.3)	(43.6)	(42.8)	(46.9)	(51.0)	(43.8)	(47.3)
7.1. Bills purchased & discounted	14	28	264	282	3,755	7,943	13,105	15,585	6,812	8,828	9,161	14,332
7.2. Cash Credits, Overdrafts and Demand Loans	571	750	2,328	4,183	15,800	20,670	26,338	34,176	26,471	39,087	33,339	48,104
7.3. Term Loans	118	201	4,189	4,228	7,174	7,188	20,862	24,516	9,926	15,497	10,667	14,837
8. Fixed & Leased Assets	**123**	**121**	**246**	**324**	**2,360**	**2,265**	**813**	**947**	**1,201**	**1,714**	**1,760**	**4,371**
	(5.6)	(3.9)	(1.7)	(1.7)	(3.3)	(2.7)	(0.6)	(0.5)	(1.3)	(1.4)	(1.4)	(2.7)
8.1. Premises	117	115	145	173	2,186	2,111	495	528	474	916	1,368	1,542
8.2. Other Fixed Assets	6	6	101	151	173	154	318	418	727	798	393	495
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	2,334
9. Other Assets	**198**	**505**	**954**	**875**	**5,319**	**4,890**	**4,434**	**5,000**	**3,165**	**3,326**	**3,178**	**8,702**
	(9.0)	(16.4)	(6.6)	(4.6)	(7.5)	(5.9)	(3.2)	(2.9)	(3.4)	(2.7)	(2.6)	(5.3)
9.1. Inter office Adjustments	---	---	189	125	---	---	---	---	1,390	2	---	4,741
9.2. Interest Accrued	35	52	170	204	916	1,041	2,946	3,205	894	1,169	1,359	1,920
9.3. Tax paid	27	50	419	465	1,020	1,158	1,017	1,131	---	---	1,088	1,014
9.4. Stationery & Stamps	1	2	13	18	46	44	62	105	4	4	81	78
9.5. Others	136	402	163	63	3,337	2,647	408	559	877	2,150	649	949
Total Assets	**2,199**	**3,076**	**14,397**	**18,916**	*71,345*	*82,743*	138,169	173,597	92,162	124,300	121,404	163,398
	(100.0)	(100.0)	(100.0)	*(100.0)*	*(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

(Amount in Rs. lakh)

Item	OTHER SCHEDULED COMMERCIAL BANKS		FOREIGN BANKS							
			As on 31st March							
	Vysya Bank		ABN Amro Bank N.V.		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America N.T. & S.A.	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Capital	**240**	**264**	**1,500**	**1,500**	**20**	**20**	**1,568**	**1,568**	**20**	
	(0.1)	(0.0)	(1.6)	(1.2)	(0.1)	(0.1)	(0.5)	(0.5)	---	
2. Total Reserves & Surplus	**10,560**	**22,079**	**5,580**	**8,103**	**1,292**	**1,733**	**18,502**	**28,466**	**22,739**	
	(2.6)	(3.6)	(5.8)	(6.3)	(4.1)	(5.2)	(6.4)	(8.9)	(10.3)	
2.1. Statutory Reserves	2,605	5,255	1,133	1,585	213	319	4,320	6,336	5,006	
2.2. Capital Reserves	1,723	1,551	865	865	12	12	1,139	534	8,799	
2.3. Share Premium	662	2,356	---	---	---	---	---	---	---	
2.4. Revenue Reserves	5,538	12,916	298	561	408	408	---	741	8,934	
2.5. Balance of Profit	33	2	3,285	5,092	659	994	13,043	20,855	---	
3. Deposits	**361,879**	**518,770**	**69,217**	**80,078**	**27,881**	**28,880**	**219,315**	**245,115**	**175,401**	
	(89.7)	(84.2)	(72.0)	(62.6)	(88.9)	(86.7)	(76.0)	(76.7)	(79.1)	
3.1. Demand Deposits	54,893	81,444	7,420	12,153	3,962	6,140	34,009	37,650	26,758	
i) From Banks	7,870	6,630	525	1,450	86	270	1,475	2,507	1,331	
ii) From Others	47,024	74,814	6,895	10,703	3,877	5,869	32,534	35,143	25,427	
3.2. Savings Deposits	25,670	29,560	2,038	3,112	2,187	3,195	7,387	9,209	6,333	
3.3. Term Deposits	281,316	407,766	59,758	64,813	21,732	19,545	177,918	198,255	142,310	
i) From Banks	18,924	7,505	3,524	3,448	765	---	840	824	253	
ii) From Others	262,392	400,261	56,234	61,366	20,967	19,545	177,078	197,432	142,057	
3.A. Deposits in India	361,879	518,770	69,217	80,078	27,881	28,880	219,315	245,115	175,401	
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	
4. Borrowings	**6,978**	**46,500**	**16,427**	**34,587**	**---**	**---**	**29,403**	**26,978**	**12,017**	
	(1.7)	(7.5)	(17.1)	(27.0)	---	---	(10.2)	(8.4)	(5.4)	
4.1. Borrowings in India	4,334	41,012	11,468	17,518	---	---	26,616	14,272	11,919	
i) Borrowings from RBI	---	33,738	7,000	11,861	---	---	7,893	2,396	7,313	
ii) Other Banks	---	30	555	5,398	---	---	18,500	8,137	4,607	
iii) Other Institutions & Agencies	4,334	7,244	3,914	259	---	---	223	3,739	---	
4.2. Borrowings outside India	2,643	5,488	4,959	17,069	---	---	2,787	12,706	98	
5. Other Liabilities	**23,804**	**28,729**	**3,375**	**3,615**	**2,168**	**2,663**	**19,713**	**17,464**	**11,504**	
	(5.9)	(4.7)	(3.5)	(2.8)	(6.9)	(8.0)	(6.8)	(5.5)	(5.2)	
5.1. Bills Payable	6,915	15,515	846	1,091	72	85	4,146	2,718	2,630	
5.2. Inter Office Adjustments	6,309	---	293	12	136	165	697	---	4,664	
5.3. Interest Accrued	3,310	3,796	925	1,211	1,598	1,933	7,594	10,694	2,271	
5.4. Others (including provisions)	7,271	9,419	1,311	1,301	363	480	7,276	4,052	1,939	
Total Liabilities	**403,462**	**616,343**	**96,099**	**127,882**	**31,362**	**33,295**	**288,501**	**319,591**	**221,681**	
	(100.0)	(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/Negligible
Source: Annual accounts of banks

NA : Not available

NA

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS | FOREIGN BANKS

(Amount in Rs. lakh)

Item	Vysya Bank		ABN Amro Bank N.V.		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America N.T. & S.A.	
	As on 31st March									
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Cash in hand	**4,962**	**6,550**	**120**	**208**	**21**	**20**	**247**	**251**	**255**	
	(1.2)	(1.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	
2. Balances with RBI in Current Account	**46,294**	**71,284**	**3,980**	**10,290**	**8,054**	**5,307**	**7,217**	**50,110**	**10,214**	
	(11.5)	(11.6)	(4.1)	(8.0)	(25.7)	(15.9)	(2.5)	(15.7)	(4.6)	
3. Balances with Banks in India	**11,159**	**9,491**	**32**	**8**	**1,993**	**379**	**1,396**	**2,283**	**1,656**	
	(2.8)	(1.5)	—	(0.0)	(6.4)	(1.1)	(0.5)	(0.7)	(0.7)	
4. Money at call & short notice	—	—	—	—	—	—	**3,487**	**2,775**	—	
	—	—	—	—	—	—	(1.2)	(0.9)	—	
5. Balances with Banks outside India	**413**	**39**	**414**	**2,806**	**444**	**9**	**3,069**	**1,767**	**26**	
	(0.1)	—	(0.4)	(2.2)	(1.4)	—	(1.1)	(0.6)	—	
6. Investments	**142,170**	**163,015**	**28,827**	**25,314**	**9,163**	**17,294**	**154,232**	**112,015**	**104,745**	
	(35.2)	(26.4)	(30.0)	(19.8)	(29.2)	(51.9)	(53.5)	(35.0)	(47.3)	
6.A. Investments in India	142,170	163,015	28,827	25,314	9,163	17,294	154,232	112,015	104,745	
i) Government Securities	117,584	128,876	24,495	23,404	7,685	11,528	84,291	76,590	52,028	
ii) Other approved Securities	12,468	13,004	465	768	547	672	—	—	—	
iii) Shares	275	3,082	—	200	—	6	284	284	6	
iv) Debentures and Bonds	6,197	16,343	—	500	931	3,854	16,649	32,707	32,663	
v) Subsidiaries & Joint Ventures	258	258	—	—	—	—	—	—	—	
vi) Others	5,388	1,451	3,867	442	—	1,234	53,008	2,434	20,047	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	
i) Government Securities	—	—	—	—	—	—	—	—	—	
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	
iii) Others	—	—	—	—	—	—	—	—	—	
7. Advances	**163,190**	**270,928**	**58,471**	**80,501**	**10,161**	**7,792**	**93,440**	**123,004**	**81,038**	
	(40.4)	(44.0)	(60.8)	(62.9)	(32.4)	(23.4)	(32.4)	(38.5)	(36.6)	
7.1. Bills purchased & discounted	62,105	74,883	23,054	27,489	3,792	2,391	10,028	10,803	19,614	
7.2. Cash Credits, Overdrafts and Demand Loans	53,840	132,666	35,183	52,236	6,084	4,581	77,373	102,813	64,180	
7.3. Term Loans	47,244	63,379	233	776	284	820	6,040	9,388	(2,756)	
8. Fixed & Leased Assets	**5,863**	**22,804**	**1,244**	**1,229**	**184**	**217**	**3,596**	**3,868**	**4,040**	
	(1.5)	(3.7)	(1.3)	(1.0)	(0.6)	(0.7)	(1.2)	(1.2)	(1.8)	
8.1. Premises	2,670	4,150	740	703	108	104	1,753	1,736	763	
8.2. Other Fixed Assets	1,057	1,307	505	526	76	113	1,843	2,132	3,276	
8.3. Leased Assets	2,135	17,347	—	—	—	—	—	—	—	
9. Other Assets	**29,412**	**72,231**	**3,010**	**7,525**	**1,342**	**2,277**	**21,818**	**23,518**	**19,708**	
	(7.3)	(11.7)	(3.1)	(5.9)	(4.3)	(6.8)	(7.6)	(7.4)	(8.9)	
9.1. Inter office Adjustments	—	36,997	—	—	—	—	—	846	—	
9.2. Interest Accrued	4,236	6,020	1,313	1,808	504	691	4,974	5,666	2,915	
9.3. Tax paid	3,391	5,959	186	793	279	528	731	1,227	1,990	
9.4. Stationery & Stamps	55	59	1	—	—	—	—	—	38	
9.5. Others	21,729	23,197	1,511	4,925	559	1,058	16,113	15,780	14,766	
Total Assets	**403,462**	**616,343**	**96,099**	**127,882**	**31,362**	**33,295**	**288,501**	**319,591**	**221,681**	
	(100.0)	(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/Negligible

Source: Annual accounts of banks

NA : Not available

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)	(121)	(122)
1. Capital	**20**	**20**	**1,640**	**1,640**	**863**	**863**	**3,773**		**---**	**---**	**100**	**100**
	(0.1)	(0.1)	(6.4)	(5.6)	(2.6)	(2.3)	(4.7)		---	---	(0.2)	(0.2)
2. Total Reserves & Surplus	**879**	**1,371**	**592**	**763**	**1,011**	**2,240**	**2,968**		**2,598**	**3,835**	**7,979**	**12,969**
	(3.8)	(5.6)	(2.3)	(2.6)	(3.0)	(6.1)	(3.7)		(5.1)	(5.3)	(14.7)	(22.9)
2.1. Statutory Reserves	237	336	239	273	271	517	1,108		525	828	941	1,264
2.2. Capital Reserves	---	---	---	---	---	---	---		---	---	2,291	2,858
2.3. Share Premium	---	---	---	---	---	---	---		---	---	---	---
2.4. Revenue Reserves	---	---	353	---	---	---	---		963	963	3,673	7,049
2.5. Balance of Profit	642	1,036	---	490	739	1,723	1,860		1,110	2,044	1,075	1,799
3. Deposits	**19,801**	**18,790**	**11,317**	**12,017**	**26,206**	**32,625**	**61,026**		**37,623**	**62,170**	**40,164**	**33,170**
	(85.1)	(77.3)	(44.0)	(40.9)	(78.1)	(88.1)	(75.8)		(73.5)	(85.3)	(74.2)	(58.5)
3.1. Demand Deposits	873	736	1,197	2,093	2,780	3,393	13,332		6,455	4,871	10,645	12,501
i) From Banks	38	27	151	217	47	19	2,098		35	70	135	48
ii) From Others	835	709	1,045	1,876	2,733	3,374	11,234		6,420	4,801	10,510	12,453
3.2. Savings Deposits	592	1,063	205	328	443	512	3,909		426	972	1,261	1,684
3.3. Term Deposits	18,337	16,991	9,915	9,596	22,984	28,720	43,784		30,742	56,327	28,258	18,985
i) From Banks	---	---	6,206	6,142	1,598	2,114	---		---	566	---	---
ii) From Others	18,337	16,991	3,709	3,455	21,386	26,606	43,784		30,742	55,760	28,258	18,985
3.A. Deposits in India	19,801	18,790	11,317	12,017	26,206	32,625	61,026		37,623	62,170	40,164	33,170
3.B. Deposits outside India	---	---	---	---	---	---	---		---	---	---	---
4. Borrowings	**867**	**2,357**	**10,246**	**14,270**	**4,782**	**---**	**7,020**		**7,104**	**974**	**1,072**	**5,679**
	(3.7)	(9.7)	(39.8)	(48.6)	(14.3)	---	(8.7)		(13.9)	(1.3)	(2.0)	(10.0)
4.1. Borrowings in India	867	2,357	10,246	12,139	4,782	---	7,020		7,104	973	1,000	5,495
i) Borrowings from RBI	538	2,121	239	2,157	1,632	---	---		219	510	1,000	5,495
ii) Other Banks	121	119	3,000	4,200	500	---	4,500		6,885	463	---	---
iii) Other Institutions & Agencies	208	117	7,007	5,782	2,650	---	2,520		---	---	---	---
4.2. Borrowings outside India	---	---	---	2,131	---	---	---		---	---	72	184
5. Other Liabilities	**1,699**	**1,757**	**1,934**	**697**	**674**	**1,290**	**5,742**		**3,875**	**5,907**	**4,824**	**4,816**
	(7.3)	(7.2)	(7.5)	(2.4)	(2.0)	(3.5)	(7.1)		(7.6)	(8.1)	(8.9)	(8.5)
5.1. Bills Payable	59	176	60	267	188	256	1,254		573	426	1,530	1,720
5.2. Inter Office Adjustments	178	115	1,702	220	65	76	---		766	766	1,004	1,246
5.3. Interest Accrued	595	674	163	210	143	177	1,732		1,232	3,103	744	557
5.4. Others (including provisions)	868	792	9	---	279	780	2,755		1,303	1,613	1,546	1,293
Total Liabilities	**23,266**	**24,295**	**25,729**	**29,387**	**33,536**	**37,018**	**80,528**		**51,199**	**72,886**	**54,140**	**56,734**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

NA

Note: Figures in brackets indicate percent share in total
--- Nil/Negligible
Source: Annual accounts of banks

NA : Figures not available

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)	(121)	(122)
1. Cash in hand	**13**	**20**	**26**	**16**	**31**	**48**	**234**		**48**	**39**	**70**	**71**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)		(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI in Current Account	**4,848**	**2,920**	**434**	**760**	**364**	**3,986**	**8,458**		**2,811**	**7,023**	**3,083**	**4,223**
	(20.8)	(12.0)	(1.7)	(2.6)	(1.1)	(10.8)	(10.5)		(5.5)	(9.6)	(5.7)	(7.4)
3. Balances with Banks in India	**224**	**11**	**405**	**86**	**41**	**26**	**1,485**		**16**	**22**	**31**	**103**
	(1.0)	—	(1.6)	(0.3)	(0.1)	(0.1)	(1.8)		—	—	(0.1)	(0.2)
4. Money at call & short notice	—	—	—	—	—	—	—		—	—	—	—
	—	—	—	—	—	—	—		—	—	—	—
5. Balances with Banks outside India	**20**	**523**	**45**	**140**	**4**	**13**	**44**		**382**	**749**	**539**	**1,154**
	(0.1)	(2.2)	(0.2)	(0.5)	—	—	(0.1)		(0.7)	(1.0)	(1.0)	(2.0)
6. Investments	**9,321**	**8,348**	**4,124**	**4,179**	**13,103**	**11,531**	**22,103**		**24,891**	**22,222**	**19,169**	**11,351**
	(40.1)	(34.4)	(16.0)	(14.2)	(39.1)	(31.2)	(27.4)		(48.6)	(30.5)	(35.4)	(20.0)
6.A. Investments in India	9,321	8,348	4,124	4,179	13,103	11,531	22,103		24,891	22,222	19,169	11,351
i) Government Securities	6,469	5,550	4,107	4,162	12,937	11,199	19,386		11,945	14,021	9,343	9,917
ii) Other approved Securities	139	139	17	17	113	113	2,581		—	—	248	248
iii) Shares	—	—	—	—	18	16	37		4	4	4	4
iv) Debentures and Bonds	—	—	—	—	36	204	39		2,249	4,918	1	501
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—		—	—	—	—
vi) Others	2,713	2,659	—	—	—	—	60		10,693	3,280	9,573	681
6.B. Investments outside India	—	—	—	—	—	—	—	NA	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—		—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—		—	—	—	—
iii) Others	—	—	—	—	—	—	—		—	—	—	—
7. Advances	**8,118**	**11,512**	**19,307**	**22,053**	**18,747**	**20,168**	**44,666**		**19,113**	**34,534**	**25,105**	**29,513**
	(34.9)	(47.4)	(75.0)	(75.0)	(55.9)	(54.5)	(55.5)		(37.3)	(47.4)	(46.4)	(52.0)
7.1. Bills purchased & discounted	2,821	3,871	12,509	11,972	7,141	5,244	16,381		2,222	2,521	3,863	6,682
7.2. Cash Credits, Overdrafts and Demand Loans	3,078	3,834	6,498	9,687	9,913	13,384	24,896		5,916	30,212	21,226	22,830
7.3. Term Loans	2,219	3,808	299	393	1,693	1,540	3,389		10,975	1,801	16	1
8. Fixed & Leased Assets	**63**	**188**	**166**	**251**	**169**	**153**	**478**		**1,350**	**1,355**	**4,000**	**7,412**
	(0.3)	(0.8)	(0.6)	(0.9)	(0.5)	(0.4)	(0.6)		(2.6)	(1.9)	(7.4)	(13.1)
8.1. Premises	—	188	72	101	—	—	133		1,223	1,162	3,727	7,101
8.2. Other Fixed Assets	63	—	94	150	169	153	345		127	193	273	312
8.3. Leased Assets	—	—	—	—	—	—	—		—	—	—	—
9. Other Assets	**659**	**772**	**1,221**	**1,901**	**1,079**	**1,092**	**3,060**		**2,590**	**6,942**	**2,143**	**2,906**
	(2.8)	(3.2)	(4.7)	(6.5)	(3.2)	(3.0)	(3.8)		(5.1)	(9.5)	(4.0)	(5.1)
9.1. Inter office Adjustments	—	—	—	—	—	—	19		—	383	—	—
9.2. Interest Accrued	345	353	428	436	531	399	1,539		911	1,780	442	539
9.3. Tax paid	102	165	—	—	262	437	—		1	—	340	724
9.4. Stationery & Stamps	—	—	—	—	—	—	—		—	3	2	4
9.5. Others	211	253	793	1,466	286	255	1,502		1,675	4,777	1,357	1,641
Total Assets	**23,266**	**24,295**	**25,729**	**29,387**	**33,536**	**37,018**	**80,528**		**51,199**	**72,886**	**54,140**	**56,734**
	(100.0)	(100.0)	(100.0)	(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/Negligible

NA : Figures not available

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Barclays Bank		British Bank of Middle East		Citibank		Credit Lyonnais		Deutsche Bank (Asia)		Grindlays Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)	(133)	(134)
1. Capital	**1,500**	**2,060**	**---**	**---**	**---**	**---**	**1,565**	**1,565**	**20**	**20**	**220**	**220**
	(6.8)	(6.7)	---	---	---	---	(2.4)	(2.0)	---	---	---	---
2. Total Reserves & Surplus	**866**	**1,167**	**4,153**	**6,430**	**48,862**	**64,241**	**1,851**	**3,552**	**12,272**	**16,715**	**41,442**	**60,561**
	(3.9)	(3.8)	(4.6)	(6.6)	(6.6)	(8.6)	(2.9)	(4.5)	(11.9)	(10.8)	(6.8)	(9.3)
2.1. Statutory Reserves	190	251	938	1,394	8,438	11,582	614	954	968	1,200	4,770	6,320
2.2. Capital Reserves	---	---	439	430	832	7,027	---	---	1	25	21,215	29,212
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	13,060	6,522	---	---	9,577	14,585	---	4,049
2.5. Balance of Profit	676	916	2,775	4,606	26,532	39,110	1,236	2,598	1,727	906	15,457	20,981
3. Deposits	**8,322**	**9,819**	**70,228**	**75,689**	**625,770**	**609,068**	**51,645**	**54,941**	**71,750**	**111,948**	**454,746**	**461,618**
	(37.5)	(31.8)	(78.1)	(78.0)	(84.7)	(81.1)	(80.5)	(69.5)	(69.5)	(72.2)	(75.1)	(70.9)
3.1. Demand Deposits	598	1,087	4,134	3,036	89,414	69,049	1,702	7,005	12,342	23,102	72,843	81,866
i) From Banks	---	---	153	478	1,147	660	12	193	482	2,142	2,444	3,132
ii) From Others	598	1,087	3,980	2,558	88,266	68,389	1,689	6,812	11,861	20,960	70,399	78,734
3.2. Savings Deposits	83	151	2,851	3,409	15,398	21,366	101	324	2,106	3,804	67,771	85,274
3.3. Term Deposits	7,641	8,581	63,244	69,244	520,959	518,653	49,842	47,612	57,301	85,043	314,132	294,479
i) From Banks	7,641	---	---	---	82,571	62,374	11,069	---	21,350	36,894	81,941	49,521
ii) From Others	---	8,581	63,244	69,244	438,388	456,279	38,773	47,612	35,951	48,149	232,191	244,957
3.A. Deposits in India	8,322	9,819	70,228	75,689	625,770	609,068	51,645	54,941	71,750	111,948	454,746	461,618
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**9,576**	**15,395**	**8,214**	**7,317**	**25,272**	**38,765**	**5,230**	**12,094**	**3,186**	**3,639**	**56,341**	**71,442**
	(43.1)	(49.9)	(9.1)	(7.5)	(3.4)	(5.2)	(8.2)	(15.3)	(3.1)	(2.3)	(9.3)	(11.0)
4.1. Borrowings in India	9,576	15,395	8,199	7,303	23,181	30,402	3,749	9,984	2,528	2,959	519	8,695
i) Borrowings from RBI	---	1,687	---	---	180	2,378	---	2,089	2,500	2,951	---	8,264
ii) Other Banks	9,576	13,708	8,103	7,244	4,591	23,357	3,749	5,594	28	8	---	---
iii) Other Institutions & Agencies	---	---	96	59	18,410	4,667	---	2,300	---	---	519	431
4.2. Borrowings outside India	---	---	15	14	2,092	8,363	1,481	2,111	658	681	55,822	62,747
5. Other Liabilities	**1,934**	**2,397**	**7,345**	**7,568**	**38,523**	**38,771**	**3,827**	**6,863**	**16,072**	**22,750**	**52,934**	**56,915**
	(8.7)	(7.8)	(8.2)	(7.8)	(5.2)	(5.2)	(6.0)	(8.7)	(15.6)	(14.7)	(8.7)	(8.7)
5.1. Bills Payable	111	552	410	372	7,264	9,317	2,218	2,611	3,405	1,879	10,152	15,350
5.2. Inter Office Adjustments	---	251	672	---	---	(5,321)	---	---	10,362	17,725	8,296	8,296
5.3. Interest Accrued	1,156	795	5,485	6,213	9,050	7,678	425	489	1,143	1,353	24,214	21,110
5.4. Others (including provisions)	666	798	779	983	22,208	27,097	1,184	3,763	1,162	1,793	10,271	12,159
Total Liabilities	**22,198**	**30,838**	**89,940**	**97,005**	**738,427**	**750,845**	**64,117**	**79,015**	**103,299**	**155,073**	**605,683**	**650,755**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Barclays Bank		British Bank of Middle East		Citibank		Credit Lyonnais		Deutsche Bank (Asia)		Grindlays Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)	(133)	(134)
1. Cash in hand	**2**	**5**	**41**	**47**	**1,067**	**985**	**22**	**22**	**52**	**62**	**1,312**	**1,711**
	—	—	—	—	(0.1)	(0.1)	—	—	(0.1)	—	(0.2)	(0.3)
2. Balances with RBI in Current Account	**232**	**894**	**18,748**	**14,501**	**64,896**	**97,953**	**12,528**	**6,972**	**4,524**	**7,916**	**62,460**	**113,869**
	(1.0)	(2.9)	(20.8)	(14.9)	(8.8)	(13.0)	(19.5)	(8.8)	(4.4)	(5.1)	(10.3)	(17.5)
3. Balances with Banks in India	**247**	**212**	**21**	**68**	**16,118**	**20,219**	**1,653**	**3,145**	**2,375**	**1,178**	**565**	**1,480**
	(1.1)	(0.7)	—	(0.1)	(2.2)	(2.7)	(2.6)	(4.0)	(2.3)	(0.8)	(0.1)	(0.2)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—	6,738	4,552
	—	—	—	—	—	—	—	—	—	—	(1.1)	(0.7)
5. Balances with Banks outside India	—	**9**	**1,089**	**10,224**	**17,906**	**9,475**	**135**	**89**	**324**	**226**	**1,394**	**6,904**
	—	(0.0)	(1.2)	(10.5)	(2.4)	(1.3)	(0.2)	(0.1)	(0.3)	(0.1)	(0.2)	(1.1)
6. Investments	**4,568**	**5,923**	**47,637**	**40,971**	**319,758**	**260,875**	**17,503**	**20,221**	**38,233**	**37,536**	**243,608**	**227,369**
	(20.6)	(19.2)	(53.0)	(42.2)	(43.3)	(34.7)	(27.3)	(25.6)	(37.0)	(24.2)	(40.2)	(34.9)
6.A. Investments in India	4,568	5,923	47,637	40,971	319,758	260,875	17,503	20,221	38,233	37,536	243,608	227,369
i) Government Securities	4,293	5,648	29,303	22,510	177,568	145,672	12,309	18,840	16,551	32,511	183,787	171,794
ii) Other approved Securities	275	275	2,881	2,707	15,123	3,224	41	40	10	99	4,440	2,844
iii) Shares	—	—	1	1	164	581	978	364	4	4	492	364
iv) Debentures and Bonds	—	—	7,479	8,906	120,932	94,832	—	—	1,774	4,002	35,703	13,595
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	30	—	—	—
vi) Others	—	—	7,973	6,847	5,972	16,566	4,174	977	19,865	921	19,186	38,772
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**15,509**	**19,679**	**16,308**	**25,334**	**225,762**	**279,130**	**29,185**	**41,285**	**48,257**	**93,290**	**189,627**	**178,750**
	(69.9)	(63.8)	(18.1)	(26.1)	(30.6)	(37.2)	(45.5)	(52.2)	(46.7)	(60.2)	(31.3)	(27.5)
7.1. Bills purchased & discounted	7,702	3,752	2,967	3,855	16,374	19,650	2,981	2,534	7,797	14,027	26,876	26,017
7.2. Cash Credits, Overdrafts and Demand Loans	4,621	13,199	8,010	19,044	96,417	123,931	13,664	14,293	33,836	58,221	83,970	77,421
7.3. Term Loans	3,185	2,728	5,330	2,434	112,971	135,548	12,540	24,459	6,624	21,042	78,781	75,312
8. Fixed & Leased Assets	**275**	**1,421**	**894**	**816**	**13,366**	**14,723**	**151**	**229**	**2,740**	**7,979**	**24,451**	**37,111**
	(1.2)	(4.6)	(1.0)	(0.8)	(1.8)	(2.0)	(0.2)	(0.3)	(2.7)	(5.1)	(4.0)	(5.7)
8.1. Premises	159	1,213	552	535	7,772	7,465	151	229	2,094	6,859	19,310	30,500
8.2. Other Fixed Assets	116	209	342	281	5,594	7,258	—	—	647	1,120	5,141	6,611
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1,365**	**2,694**	**5,202**	**5,045**	**79,553**	**67,486**	**2,940**	**7,053**	**6,794**	**6,886**	**75,528**	**79,009**
	(6.2)	(8.7)	(5.8)	(5.2)	(10.8)	(9.0)	(4.6)	(8.9)	(6.6)	(4.4)	(12.5)	(12.1)
9.1. Inter office Adjustments	143	—	—	—	4,730	429	19	247	609	—	4,439	8,612
9.2. Interest Accrued	449	522	1,399	1,813	9,715	7,585	1,217	1,396	1,117	1,945	7,261	7,289
9.3. Tax paid	—	—	1,307	1,623	—	—	141	469	2,074	2,082	2,983	2,641
9.4. Stationery & Stamps	—	—	16	9	—	—	—	—	—	6	—	—
9.5. Others	773	2,172	2,480	1,601	65,107	59,472	1,562	4,940	2,994	2,853	60,845	60,467
Total Assets	**22,198**	**30,838**	**89,940**	**97,005**	**738,427**	**750,845**	**64,117**	**79,015**	**103,299**	**155,073**	**605,683**	**650,755**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	Hongkong & Shanghai Bank		Oman International Bank		Sakura Bank		Sanwa Bank		Societ Generale		Sonali Bank		Standard Chartered Bank	
	As on 31st March													
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)
1. Capital	---	---	**504**	**504**	**1,022**	**1,798**	**1,500**	**1,500**	**624**	**4,075**	**20**	**20**	**—**	**—**
	---	---	(2.3)	(2.0)	(3.1)	(4.2)	(7.8)	(5.7)	(1.1)	(5.1)	(0.8)	(7.3)	---	---
2. Total Reserves & Surplus	**26,833**	**33,551**	**922**	**1,060**	**1,220**	**1,641**	**811**	**1,211**	**1,606**	**2,655**	**90**	**146**	**43,165**	**43,741**
	(8.0)	(7.7)	(4.3)	(4.2)	(3.7)	(3.9)	(4.2)	(4.6)	(2.9)	(3.3)	(3.5)	(5.3)	(12.8)	(13.9)
2.1. Statutory Reserves	3,939	4,906	300	328	435	636	202	282	427	637	29	45	2,661	2,812
2.2. Capital Reserves	10,504	12,185	191	430	---	---	---	3	---	---	28	28	10,983	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	26	26	---	191	---	---	609	926	---	---	---	---	24,234	10,801
2.5. Balance of Profit	12,364	16,434	430	111	786	1,005	---	---	1,179	2,019	33	73	5,287	30,128
3. Deposits	**267,525**	**340,064**	**16,798**	**18,430**	**28,869**	**29,603**	**2,662**	**6,034**	**49,653**	**60,294**	**2,307**	**2,343**	**251,496**	**216,403**
	(79.5)	(78.0)	(77.5)	(73.7)	(87.3)	(69.7)	(13.8)	(22.9)	(90.4)	(74.7)	(90.6)	(85.6)	(74.5)	(68.7)
3.1. Demand Deposits	59,640	89,461	2,614	2,799	2,673	4,933	885	1,987	671	979	2171	2164	26,511	28,878
i) From Banks	1,909	495	---	---	1	---	85	2	3	11	1239	275	1,578	3,188
ii) From Others	57,730	88,966	2,614	2,799	2,672	4,933	800	1,985	668	968	932	1889	24,933	25,691
3.2. Savings Deposits	40,408	52,234	1,046	1,864	596	708	156	333	157	132	22	33	19,379	23,755
3.3. Term Deposits	167,477	198,369	13,137	13,767	25,600	23,962	1,620	3,715	48,825	59,182	114	145	205,605	163,770
i) From Banks	---	---	1,937	1,948	---	---	---	---	13,489	20,383	---	---	63,750	---
ii) From Others	167,477	198,369	11,201	11,819	25,600	23,962	1,620	3,715	35,336	38,800	114	146	141,855	163,770
3.A. Deposits in India	267,525	340,064	16,798	18,430	28,869	29,603	2,662	6,034	49,653	60,294	2,307	2,343	251,496	216,403
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**16,264**	**28,939**	**1,705**	**3,439**	**1,089**	**8,181**	**3,650**	**6,348**	**1,942**	**11,484**	**—**	**—**	**7,062**	**27,606**
	(4.8)	(6.6)	(7.9)	(13.8)	(3.3)	(19.3)	(19.0)	(24.1)	(3.5)	(14.2)	---	---	(2.1)	(8.8)
4.1. Borrowings in India	12,724	28,795	1,682	3,403	---	500	3,650	6,348	1,629	11,484	---	---	5,271	3,796
i) Borrowings from RBI	---	16,100	1,336	2,681	---	500	1,230	2,160	374	441	---	---	4,900	3,501
ii) Other Banks	3,534	3,434	75	550	---	---	2,200	4,000	1,255	4,043	---	---	138	16
iii) Other Institutions & Agencies	9,190	9,261	271	173	---	---	220	188	---	7,000	---	---	234	279
4.2. Borrowings outside India	3,541	143	23	36	1,089	7,681	---	---	314	---	---	---	1,791	23,810
5. Other Liabilities	**26,070**	**33,244**	**1,737**	**1,573**	**886**	**1,271**	**10,601**	**11,294**	**1,119**	**2,173**	**130**	**230**	**36,039**	**27,244**
	(7.7)	(7.6)	(8.0)	(6.3)	(2.7)	(3.0)	(55.1)	(42.8)	(2.0)	(2.7)	(5.1)	(8.4)	(10.7)	(8.6)
5.1. Bills Payable	9,106	11,955	93	136	297	285	639	71	75	877	---	---	11,814	4,506
5.2. Inter Office Adjustments	1,888	3,041	550	555	---	320	9,215	9,394	---	---	7	10	689	---
5.3. Interest Accrued	11,896	12,581	471	647	311	341	46	210	334	404	3	2	8,697	10,528
5.4. Others (including provisions)	3,180	5,668	623	234	278	326	701	1,619	710	891	120	218	14,839	12,211
Total Liabilities	**336,693**	**435,798**	**21,665**	**25,006**	**33,086**	**42,495**	**19,224**	**26,388**	**54,944**	**80,681**	**2,547**	**2,739**	**337,762**	**314,994**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Item	As on 31st March													
	Hongkong & Shanghai Bank		Oman International Bank		Sakura Bank		Sanwa Bank		Societ Generale		Sonali Bank		Standard Chartered Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)
1. Cash in hand	**966**	**922**	**31**	**25**	**14**	**38**	**21**	**21**	**2**	**1**	**18**	**9**	**532**	**691**
	(0.3)	(0.2)	(0.1)	(0.1)	—	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)	(0.7)	(0.3)	(0.2)	(0.2)
2. Balances with RBI in Current Account	**21,783**	**69,377**	**1,457**	**1,641**	**4,900**	**3,767**	**123**	**2,588**	**6,474**	**4,896**	**417**	**268**	**32,772**	**39,770**
	(6.5)	(15.9)	(6.7)	(6.6)	(14.8)	(8.9)	(0.6)	(9.8)	(11.8)	(6.1)	(16.4)	(9.8)	(9.7)	(12.6)
3. Balances with Banks in India	**5,052**	**4,194**	**157**	**376**	**713**	**2,005**	**1,681**	**2,006**	**2,167**	**468**	**26**	**6**	**6,810**	**452**
	(1.5)	(1.0)	(0.7)	(1.5)	(2.2)	(4.7)	(8.7)	(7.6)	(3.9)	(0.6)	(1.0)	(0.2)	(2.0)	(0.1)
4. Money at call & short notice	**700**	—	—	—	—	—	—	—	—	—	**1,100**	**1,200**	—	—
	(0.2)	—	—	—	—	—	—	—	—	—	(43.8)	(43.8)	—	—
5. Balances with Banks outside India	**3,134**	**10,222**	**520**	**103**	**35**	**22**	**50**	**18**	**268**	**204**	**22**	**27**	**1,833**	**2,477**
	(0.9)	(2.3)	(2.4)	(0.4)	(0.1)	(0.1)	(0.3)	(0.1)	(0.5)	(0.3)	(0.9)	(0.9)	(0.5)	(0.8)
6. Investments	**151,047**	**141,625**	**5,152**	**5,198**	**9,734**	**11,577**	**3,896**	**4,304**	**29,420**	**34,239**	**650**	**547**	**134,524**	**94,667**
	(44.9)	(32.5)	(23.8)	(20.8)	(29.4)	(27.2)	(20.3)	(16.3)	(53.5)	(42.4)	(25.5)	(20.0)	(39.8)	(30.1)
6.A. Investments in India	151,047	141,625	5,152	5,198	9,734	11,577	3,896	4,304	29,420	34,239	650	547	134,524	94,667
i) Government Securities	88,664	89,511	4,932	4,830	7,985	10,776	3,896	4,304	10,915	21,748	624	522	86,752	62,731
ii) Other approved Securities	10,438	9,731	200	200	779	779	—	—	55	55	—	—	11,459	4,797
iii) Shares	328	226	—	—	21	21	—	—	2	2	—	—	1,105	762
iv) Debentures and Bonds	23,752	25,846	20	20	—	—	—	—	1,173	1,260	—	—	23,167	9,217
v) Subsidiaries & Joint Ventures	5	5	—	—	—	—	—	—	—	—	—	—	5	5
vi) Others	27,861	16,306	—	148	950	—	—	—	17,274	11,175	—	—	12,036	17,154
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	26	25	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**108,825**	**160,479**	**12,913**	**16,230**	**16,129**	**22,895**	**12,891**	**16,803**	**15,264**	**32,182**	**150**	**410**	**85,830**	**103,512**
	(32.3)	(36.8)	(59.6)	(64.9)	(48.7)	(53.9)	(67.1)	(63.7)	(27.8)	(39.9)	(5.9)	(14.9)	(25.4)	(32.9)
7.1. Bills purchased & discounted	23,990	28,787	4,642	5,293	6,468	3,246	1,393	1,463	1,820	6,316	117	100	16,084	12,062
7.2. Cash Credits, Overdrafts and Demand Loans	63,445	69,991	3,585	5,316	9,376	17,710	10,975	13,581	7,674	11,857	33	310	60,403	65,361
7.3. Term Loans	21,390	61,701	4,687	5,620	284	1,940	522	1,759	5,770	14,009	—	—	9,343	26,088
8. Fixed & Leased Assets	**18,763**	**17,797**	**383**	**348**	**383**	**350**	**151**	**161**	**90**	**87**	**4**	**5**	**13,408**	**14,800**
	(5.6)	(4.1)	(1.8)	(1.4)	(1.2)	(0.8)	(0.8)	(0.6)	(0.2)	(0.1)	(0.2)	(0.2)	(4.0)	(4.7)
8.1. Premises	11,380	11,512	228	216	346	319	42	47	—	—	—	—	11,283	11,937
8.2. Other Fixed Assets	7,383	6,285	155	132	37	31	109	113	90	87	4	5	2,125	2,863
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**26,422**	**31,180**	**1,050**	**1,086**	**1,178**	**1,840**	**412**	**488**	**1,258**	**8,604**	**160**	**267**	**62,053**	**58,627**
	(7.8)	(7.2)	(4.8)	(4.3)	(3.6)	(4.3)	(2.1)	(1.8)	(2.3)	(10.7)	(6.3)	(9.7)	(18.4)	(18.6)
9.1. Inter office Adjustments	—	—	—	—	184	—	—	—	—	4	25	33	—	502
9.2. Interest Accrued	5,308	4,466	385	279	783	959	160	306	371	736	—	—	2,825	4,111
9.3. Tax paid	967	4,444	—	—	—	—	110	80	91	603	130	228	17,589	18,991
9.4. Stationery & Stamps	152	203	—	—	—	—	—	—	—	—	1	—	11	47
9.5. Others	19,995	22,067	665	807	212	881	142	102	796	7,260	4	6	41,629	34,976
Total Assets	**336,693**	**435,798**	**21,665**	**25,006**	**33,086**	**42,495**	**19,224**	**26,388**	**54,944**	**80,681**	**2,547**	**2,739**	**337,762**	**314,994**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(149)	(150)	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
1. Capital	**75**	**75**	**75**	**75**	**71**	**75**	**75**	**75**	**66**	**75**	**75**	**75**
	(4.8)	(3.5)	(3.2)	(2.7)	(3.2)	(2.9)	(1.0)	(0.6)	(0.8)	(0.7)	(1.4)	(1.1)
2. Total Reserves & Surplus	---	---	---	---	---	---	---	8	---	---	---	---
	---	---	---	---	---	---	---	(0.1)	---	---	---	---
2.1. Statutory Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	8	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**958**	**1270**	**1564**	**1911**	**1659**	**2044**	**5997**	**8470**	**7250**	**8981**	**4456**	**5631**
	(61.3)	(59.6)	(66.8)	(69.8)	(75.6)	(78.7)	(77.2)	(71.4)	(85.0)	(85.3)	(83.8)	(84.2)
3.1. Demand Deposits	21	28	113	127	43	77	161	305	---	---	294	283
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	21	28	113	127	43	77	161	305	---	---	294	283
3.2. Savings Deposits	342	470	986	1152	789	965	2499	3707	600	747	1884	2711
3.3. Term Deposits	594	---	466	632	827	1003	3337	4458	6650	8234	2278	2637
i) From Banks	---	---	---	---	---	---	---	---	3412	4450	---	---
ii) From Others	594	773	466	632	827	1003	3337	4458	3237	3784	2278	2637
3.A. Deposits in India	958	1270	1564	1911	1659	2044	5997	8470	7250	8981	4456	5631
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**490**	**719**	**477**	**392**	**296**	**258**	**1364**	**2226**	**879**	**980**	**508**	**486**
	(31.4)	(33.7)	(20.4)	(14.3)	(13.5)	(9.9)	(17.6)	(18.8)	(10.3)	(9.3)	(9.5)	(7.3)
4.1. Borrowings in India	490	719	477	392	296	258	1364	2226	879	980	508	486
i) Borrowings from RBI	377	439	---	---	---	---	---	378	---	---	---	---
ii) Other Banks	114	280	94	113	26	26	232	---	5	3	34	48
iii) Other Institutions & Agencies	---	---	382	279	270	232	1132	1848	875	977	473	438
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**38**	**67**	**225**	**358**	**170**	**220**	**333**	**1076**	**330**	**490**	**280**	**492**
	2.5	3.2	9.6	13.1	7.7	8.5	4.3	9.1	3.9	4.7	5.3	7.4
5.1. Bills Payable	---	---	1	1	---	---	88	84	34	46	14	28
5.2. Inter Office Adjustments	---	20	---	---	---	17	15	550	---	---	19	14
5.3. Interest Accrued	10	13	13	17	157	182	21	41	54	60	94	103
5.4. Others (including provisions)	29	34	211	340	14	20	209	402	242	384	153	347
Total Liabilities	**1562**	**2132**	**2341**	**2736**	**2196**	**2597**	**7770**	**11855**	**8526**	**10527**	**5318**	**6684**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(149)	(150)	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
1. Cash in hand	**14**	**24**	**38**	**70**	**11**	**17**	**230**	**238**	**113**	**90**	**178**	**171**
	0.9	1.1	1.6	2.6	0.5	0.6	3.0	2.0	1.3	0.9	3.4	2.6
2. Balances with RBI in Current Account	**25**	**35**	**44**	**52**	**56**	**68**	**180**	**270**	**215**	**285**	**130**	**170**
	1.6	1.6	1.9	1.9	2.5	2.6	2.3	2.3	2.5	2.7	2.4	2.5
3. Balances with Banks in India	**352**	**518**	**584**	**629**	**47**	**58**	**2654**	**4215**	**679**	**491**	**1763**	**2018**
	22.6	24.3	24.9	23.0	2.2	2.2	34.2	35.6	8.0	4.7	33.2	30.2
4. Money at call & short notice	**---**	**---**	**---**	**---**	**1138**	**1234**	**---**	**---**	**1203**	**2128**	**---**	**---**
	---	---	---	---	51.8	47.5	---	---	14.1	20.2	---	---
5. Balances with Banks outside India	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	**5**	**5**	**---**	**---**	**265**	**465**	**---**	**751**	**200**	**310**	**---**	**594**
	0.3	0.2	---	---	12.0	17.9	---	6.3	2.3	2.9	---	8.9
6.A. Investments in India	5	5	---	---	*265*	*465*	---	751	200	310	---	594
i) Government Securities	---	---	---	---	---	---	---	100	---	---	---	---
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	110	---	70
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	5	5	---	---	15	15	---	120	---	---	---	300
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	200	---	---
vi) Others	---	---	---	---	250	450	---	531	200	---	---	224
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**953**	**1278**	**881**	**1019**	**423**	**440**	**3243**	**4748**	**3966**	**4755**	**1723**	**1888**
	61.0	*59.9*	37.6	37.2	19.3	16.9	41.7	40.1	46.5	45.2	32.4	28.2
7.1. Bills purchased & discounted	2	1	10	35	---	---	1	---	---	2	---	1
7.2. Cash Credits, Overdrafts and Demand Loans	606	878	76	196	157	158	1340	1789	136	385	228	268
7.3. Term Loans	345	399	795	787	266	282	1902	2959	3831	4367	1495	1620
8. Fixed & Leased Assets	**14**	**15**	**9**	**9**	**9**	**8**	**15**	**18**	**26**	**26**	**16**	**14**
	0.9	0.7	0.4	0.3	0.4	0.3	0.2	0.2	0.3	0.2	0.3	0.2
8.1. Premises	---	---	---	---	---	---	15	---	---	---	16	---
8.2. Other Fixed Assets	14	15	9	9	9	8	---	18	26	26	---	14
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**199**	**257**	**784**	**958**	**247**	**309**	**1447**	**1616**	**2125**	**2442**	**1508**	**1829**
	12.8	12.1	33.5	35.0	11.3	11.9	18.6	13.6	24.9	23.2	28.4	27.4
9.1. Inter office Adjustments	2	---	10	17	10	---	---	40	131	109	---	---
9.2. Interest Accrued	9	6	---	---	12	47	24	---	6	---	30	51
9.3. Tax paid	---	---	---	---	---	---	---	2	---	---	---	---
9.4. Stationery & Stamps	3	2	3	3	2	1	6	5	13	9	4	4
9.5. Others	186	249	771	938	224	261	1417	1569	1974	2325	1474	1774
Total Assets	**1562** (100.0)	**2132** (100.0)	**2341** (100.0)	**2736** (100.0)	**2196** (100.0)	**2597** (100.0)	**7770** (100.0)	**11855** (100.0)	**8526** (100.0)	**10527** (100.0)	**5318** (100.0)	**6684** (100.0)

Note: Figures in brackets indicate percent share in total
--- Nil/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Ambala Kshetira Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh RuralBank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)	(171)	(172)
1. Capital	**75**	**75**	**66**	**75**	**100**	**100**	**100**		**75**	**96**	**75**	**75**
	(2.4)	(1.8)	(2.2)	(1.9)	(13.7)	(9.5)	(2.6)		(0.5)	(0.6)	(1.5)	(1.1)
2. Total Reserves & Surplus	**---**	**---**	**-66**	**-75**	**-112**	**-140**	**---**		**84**	**155**	**---**	**---**
2.1. Statutory Reserves	---	---	(2.2)	(-1.9)	(-15.4)	(-13.3)	---		(0.6)	(0.9)	---	---
2.2. Capital Reserves	---	---	-66	---	---	---	---		17	31	---	---
2.3. Share Premium	---	---	---	---	---	---	---		---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---		---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---		67	124	---	---
	---	---	---	-75	-112	-140	---		---	---	---	---
3. Deposits	**2559**	**3465**	**2580**	**3526**	**628**	**891**	**2646**		**12442**	**14374**	**3444**	**4780**
	(83.3)	(81.4)	(84.6)	(88.3)	(86.3)	(84.4)	(67.5)		(86.1)	(83.7)	(70.4)	(68.5)
3.1. Demand Deposits	20	47	60	131	13	18	66		855	939	28	37
i) From Banks	---	---	---	---	---	---	---		---	---	---	---
ii) From Others	20	47	60	131	13	18	66		855	939	28	37
3.2. Savings Deposits	772	1204	890	1511	346	560	1861		6460	7654	1521	2227
3.3. Term Deposits	1767	2214	1630	1884	270	313	718		5127	5781	1895	2516
i) From Banks	---	---	---	---	---	---	---		---	---	---	---
ii) From Others	1767	2214	1630	1884	270	313	718		5127	5781	1895	2516
3.A. Deposits in India	2559	3465	2580	3526	628	891	2646		12442	14374	3444	4780
3.B. Deposits outside India	---	---	---	---	---	---	---		---	---	---	---
4. Borrowings	**366**	**503**	**348**	**393**	**72**	**106**	**885**		**1539**	**2203**	**1024**	**1294**
	(11.9)	(11.8)	(11.4)	(9.8)	(9.8)	(10.0)	(22.6)		(10.6)	(12.8)	(20.9)	(18.5)
4.1. Borrowings in India	366	503	348	393	72	106	885		1539	2203	1024	1294
i) Borrowings from RBI	---	---	---	---	---	106	---		---	---	---	---
ii) Other Banks	31	41	---	---	---	---	100		117	577	179	228
iii) Other Institutions & Agencies	335	462	348	393	72	---	784		1422	1626	845	1066
4.2. Borrowings outside India	---	---	---	---	---	---	---		---	---	---	---
5. Other Liabilities	**71**	**212**	**121**	**76**	**40**	**99**	**287**		**311**	**347**	**348**	**834**
	(2.3)	(5.0)	(4.0)	(1.9)	(5,6)	(9.4)	(7.3)		(2.1)	(2.0)	(7.1)	(11.9)
5.1. Bills Payable	---	---	9	18	---	---	27		37	19	69	292
5.2. Inter Office Adjustments	10	---	---	---	---	48	29		---	---	---	---
5.3. Interest Accrued	4	5	34	26	39	46	75		35	33	6	5
5.4. Others (including provisions)	57	207	78	32	2	6	157		239	296	273	536
Total Liabilities	**3071**	**4255**	**3050**	**3996**	**728**	**1056**	**3918**		**14454**	**17176**	**4890**	**6983**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

NA

Note: Figures in brackets indicate percent share in total
--- Nil/Negligible
Source: Annual accounts of banks

NA : Not available

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Ambala Kshetira Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh RuralBank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)	(171)	(172)
1. Cash in hand	**25**	**47**	**63**	**71**	**12**	**14**	**88**		**167**	**309**	**40**	**74**
	(0.8)	(1.1)	(2.1)	(1.8)	(1.7)	(1.3)	(2.2)		(1.2)	(1.8)	(0.8)	(1.1)
2. Balances with RBI in Current Account	**77**	**96**	**89**	**108**	**19**	**25**	**81**		**380**	**450**	**113**	**150**
	(2.5)	(2.3)	(2.9)	(2.7)	(2.5)	(2.4)	(2.1)		(2.6)	(2.6)	(2.3)	(2.2)
3. Balances with Banks in India	**1498**	**1241**	**656**	**1115**	**400**	**645**	**1139**		**705**	**3156**	**1430**	**1809**
	(48.8)	(29.2)	(21.5)	(27.9)	(55.0)	(61.1)	(29.1)		(4.9)	(18.4)	(29.3)	(25.9)
4. Money at call & short notice	**---**	**---**	**---**	**---**	**---**	**---**	**---**		**7993**	**4620**	**---**	**---**
	---	---	---	---	---	---	---		(55.3)	(26.9)	---	---
5. Balances with Banks outside India	**---**	**---**	**---**	**---**	**---**	**---**	**---**		**---**	**---**	**---**	**---**
	---	---	---	---	---	---	---		---	---	---	---
6. Investments	**---**	**640**	**---**	**---**	**60**	**65**	**22**		**900**	**3603**	**---**	**500**
	---	(15.0)	---	---	(8.2)	(6.1)	(0.6)		(6.2)	(21.0)	---	(7.2)
6.A. Investments in India	---	640	---	---	60	65	22		---	3603	---	500
i) Government Securities	---	50	---	---	---	---	---		900	1099	---	200
ii) Other approved Securities	---	590	---	---	---	---	22		---	2004	---	---
iii) Shares	---	---	---	---	---	---	---		---	---	---	---
iv) Debentures and Bonds	---	---	---	---	---	---	---		---	500	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---		---	---	---	---
vi) Others	---	---	---	---	60	65	---		---	---	---	300
6.B. Investments outside India	---	---	---	---	---	---	---		---	---	---	---
i) Government Securities	---	---	---	---	---	---	---		---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---		---	---	---	---
iii) Others	---	---	---	---	---	---	---		---	---	---	---
7. Advances	**1144**	**1657**	**1114**	**1365**	**201**	**282**	**2211**		**3954**	**4229**	**1575**	**2114**
	(37.2)	(39.0)	(36.5)	(34.2)	(27.5)	(26.7)	(56.4)		(27.4)	(24.6)	(32.2)	(30.3)
7.1. Bills purchased & discounted	37	51	1	2	---	40	82		---	---	---	2
7.2. Cash Credits, Overdrafts and Demand Loans	204	357	320	394	62	38	386		383	685	1575	2112
7.3. Term Loans	903	1249	793	970	139	203	1742		3571	3544	---	---
8. Fixed & Leased Assets	**20**	**19**	**11**	**16**	**6**	**6**	**12**		**30**	**30**	**10**	**7**
	(0.7)	(0.4)	(0.4)	(0.4)	(0.8)	(0.6)	(0.3)		---	(0.2)	(0.2)	(0.1)
8.1. Premises	---	---	---	---	---	---	---		---	---	---	---
8.2. Other Fixed Assets	20	19	11	16	6	6	12		30	30	10	7
8.3. Leased Assets	---	---	---	---	---	---	---		---	---	---	---
9. Other Assets	**308**	**555**	**1117**	**1320**	**31**	**20**	**365**		**322**	**779**	**1722**	**2329**
	(10.0)	(13.0)	(36.6)	(33.0)	(4.3)	(1.9)	(9.3)		(2.2)	(4.5)	35.2	(33.4)
9.1. Inter office Adjustments	---	52	1	8	---	---	---		146	99	80	238
9.2. Interest Accrued	6	53	23	45	9	9	11		101	608	---	---
9.3. Tax paid	---	---	2	2	---	---	---		---	---	---	---
9.4. Stationery & Stamps	3	4	4	4	2	3	5		4	8	3	2
9.5. Others	299	447	1087	1261	20	9	349		71	64	1639	2090
Total Assets	**3071**	**4255**	**3050**	**3996**	**728**	**1056**	**3918**		**14451**	**17176**	**4890**	**6983**
	(100.0)	(100.0)	(100.0)	(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/Negligible*

Source: Annual accounts of banks

NA : Not available

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Balasore Gramin Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**50**	**50**
	(1.8)	(1.6)	(0.8)	(0.7)	(1.9)	(1.5)	(0.8)	(0.6)	(0.9)	(0.8)	(1.0)	(0.8)
2. Total Reserves & Surplus	**---**	**---**	**8**	**8**	**---**	**---**	**43**	**43**	**---**	**---**	**---**	**---**
	---	---	(0.1)	(0.1)	---	---	(0.5	0.4)	---	---	---	---
2.1. Statutory Reserves	---	---	8	8	---	---	43	43	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**2336**	**2751**	**7861**	**9297**	**2456**	**3193**	**8059**	**9959**	**6433**	**7650**	**4299**	**5415**
	(57.1)	(59.2)	(84.3)	(86.4)	(61.2)	(63.8)	(85.6)	(83.6)	(78.1)	(77.7)	(82.2)	(83.9)
3.1. Demand Deposits	40	66	75	121	43	60	276	356	56	78	91	87
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	40	66	75	121	43	60	276	356	56	78	91	87
3.2. Savings Deposits	1055	1204	3627	4540	1037	1419	4451	5695	3486	4306	2403	3102
3.3. Term Deposits	1241	1481	4159	4636	1377	1714	3332	3909	2890	3266	1805	2226
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	1241	1481	4159	4636	1377	1714	3332	3909	2890	3266	1805	2226
3.A. Deposits in India	2336	2751	7861	9297	2456	3193	8059	9959	6433	7650	4299	5415
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**971**	**1104**	**1201**	**1126**	**1041**	**1107**	**1019**	**1295**	**688**	**915**	**675**	**723**
	(23.7)	(23.7)	(12.9)	(10.5)	(25.9)	(22.1)	(10.8)	(10.9)	(8.4)	(9.3)	(12.9)	(11.2)
4.1. Borrowings in India	971	1104	1201	1126	1041	1107	1019	1295	688	915	675	723
i) Borrowings from RBI	---	---	---	---	---	---	---	---	---	---	---	---
ii) Other Banks	119	119	---	1046	128	130	1019	167	---	26	61	96
iii) Other Institutions & Agencies	852	985	1201	80	913	977	---	1128	688	890	613	627
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**707**	**719**	**183**	**260**	**444**	**630**	**218**	**539**	**1038**	**1209**	**205**	**263**
	(17.3)	(15.5)	(2.0)	(2.4)	(11.1)	(12.6)	(2.3)	(4.5)	(12.6)	(12.3)	(3.9)	(4.1)
5.1. Bills Payable	68	2	10	16	2	3	30	14	---	---	16	21
5.2. Inter Office Adjustments	51	26	---	---	6	57	---	52	50	42	---	---
5.3. Interest Accrued	285	345	64	50	231	272	31	32	508	574	53	58
5.4. Others (including provisions)	303	346	110	194	205	299	156	441	480	594	137	184
Total Liabilities	**4088**	**4649**	**9328**	**10767**	**4016**	**5004**	**9412**	**11911**	**8233**	**9849**	**5229**	**6450**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Balasore Gramin Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
1. Cash in hand	**30**	**41**	**25**	**67**	**59**	**66**	**136**	**169**	**91**	**137**	**52**	**66**
	(0.7)	(0.9)	(0.3)	(0.6)	(1.5)	(1.3)	(1.4)	(1.4)	(1.1)	(1.4)	(1.0)	(1.0)
2. Balances with RBI in Current Account	**75**	**87**	**236**	**276**	**79**	**103**	**251**	**301**	**214**	**257**	**135**	**170**
	(1.8)	(1.9)	(2.5)	(2.6)	(2.0)	(2.0)	(2.7)	(2.5)	(2.6)	(2.6)	(2.6)	(2.6)
3. Balances with Banks in India	**463**	**233**	**5015**	**3675**	**824**	**1129**	**2960**	**2985**	**1272**	**731**	**1673**	**2064**
	(11.3)	(5.0)	(53.8)	(34.1)	(20.5)	(22.6)	(31.4)	(25.1)	(15.5)	(7.4)	(32.0)	(32.0)
4. Money at call & short notice	---	---	---	---	---	---	---	**320**	**2743**	**2172**	---	---
	---	---	---	---	---	---	---	(2.7)	(33.3)	22.1	---	---
5. Balances with Banks outside India	---	---	---	---	---	---	---	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	---	---	---	**2000**	---	**150**	**3470**	**4565**	---	**2008**	**20**	**220**
	---	---	---	(18.6)	---	(3.0)	(36.9)	(38.3)	---	(20.4)	(0.4)	(3.4)
6.A. Investments in India	---	---	---	2000	---	150	3470	4565	---	2008	20	220
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	1508	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	---	---	---	150	---	---	---	500	---	---
v) *Subsidiaries & Joint Ventures*	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	---	---	2000	---	---	3470	4565	---	---	20	220
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**2111**	**2546**	**3819**	**4346**	**1907**	**2110**	**2305**	**2729**	**3446**	**3642**	**1871**	**2098**
	(51.6)	(54.8)	(40.9)	(40.4)	(47.5)	42.2)	(24.5)	(22.9)	(41.9)	(37.0)	(35.8)	(32.5)
7.1. *Bills purchased & discounted*	29	4	---	---	---	---	---	---	---	---	---	---
7.2. Cash Credits, Overdrafts and Demand Loans	502	568	222	293	88	129	2305	2729	154	189	558	721
7.3. Term Loans	1579	1973	3597	4052	1819	1981	---	---	3292	3453	1313	1377
8. Fixed & Leased Assets	**12**	**14**	**10**	**10**	**10**	**10**	**17**	**19**	**25**	**24**	**13**	**11**
	0.3	0.3	0.1	0.1	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2
8.1. Premises	---	---	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	12	14	10	10	10	10	17	19	25	24	13	11
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**1398**	**1728**	**222**	**393**	**1138**	**1437**	**274**	**823**	**443**	**878**	**1465**	**1821**
	(34.2)	(37.2)	(2.4)	(3.7)	(28.3)	(28.7)	(2.9)	(6.9)	(5.4)	(8.9)	(28.0)	28.2
9.1. Inter office Adjustments	---	---	---	---	---	---	1	---	---	---	112	130
9.2. Interest Accrued	4	6	14	299	34	51	88	652	34	204	69	78
9.3. Tax paid	---	---	---	---	---	---	---	---	---	---	---	---
9.4. Stationery & Stamps	3	3	7	6	2	2	4	4	4	4	6	7
9.5. Others	1391	1720	201	88	1101	1383	181	168	404	671	1279	1606
Total Assets	**4088**	**4649**	**9328**	**10767**	**4016**	**5004**	**9412**	**11911**	**8233**	**9849**	**5229**	**6450**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)	(193)	(194)	(195)	(196)
1. Capital	**79**	**100**	**75**	**96**	**46**	**46**	**46**	**46**	**75**	**75**	**75**	**75**
	(3.0)	(3.3)	(0.7)	(0.8)	(4.0)	(4.1)	(4.4)	(3.4)	(0.5)	(0.4)	(4.4)	(3.6)
2. Total Reserves & Surplus	**---**	**---**	**135**	**178**	**---**	**---**	**---**	**---**	**459**	**546**	**---**	**---**
	---	---	(1.3)	(1.4)	---	---	---	---	(3.2)	(3.2)	---	---
2.1. Statutory Reserves	---	---	48	61	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	86	117	---	---	---	---	459	546	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**1743**	**2213**	**7863**	**9513**	**951**	**877**	**846**	**1151**	**12069**	**14219**	**1310**	**1670**
	(66.4)	(72.8)	(74.9)	(77.1)	(82.9)	(78.7)	(81.1)	(85.5)	(83.8)	(83.1)	(77.7)	(81.1)
3.1. Demand Deposits	139	187	560	580	29	15	63	114	932	800	1	9
i) From Banks	---	---	---	---	---	---	---	---	48	46	---	---
ii) From Others	139	187	560	580	29	15	63	114	884	754	1	9
3.2. Savings Deposits	749	934	4550	5794	621	492	445	569	6938	8571	516	690
3.3. Term Deposits	855	1092	2753	3139	302	371	338	467	4199	4849	793	970
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	855	1092	2753	3139	302	371	338	467	4199	4849	793	970
3.A. Deposits in India	1743	2213	7863	9513	951	877	846	1151	12069	14219	1310	1670
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**234**	**118**	**1473**	**1352**	**90**	**105**	**75**	**70**	**1207**	**1513**	**178**	**149**
	(8.9)	(3.9)	(14.0)	(11.0)	(7.8)	(9.4)	(7.2)	(5.2)	(8.4)	(8.8)	(10.6)	(7.2)
4.1. Borrowings in India	234	118	1473	1352	90	105	75	70	1207	1513	178	149
i) Borrowings from RBI	---	---	---	---	---	---	---	---	---	---	---	---
ii) Other Banks	---	---	72	82	---	---	---	---	---	200	---	8
iii) Other Institutions & Agencies	234	118	1401	1270	90	105	75	70	1207	1313	178	141
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**571**	**608**	**958**	**1206**	**60**	**87**	**76**	**79**	**585**	**752**	**123**	**165**
	(21.7)	(20.0)	(9.1)	(9.8)	(5.2)	(7.8)	(7.3)	(5.9)	(4.1)	(4.4)	(7.3)	(8.0)
5.1. Bills Payable	12	15	20	23	1	---	---	---	29	16	---	---
5.2. Inter Office Adjustments	---	---	39	46	---	1	4	---	---	---	---	---
5.3. Interest Accrued	158	188	724	885	36	45	48	64	19	22	---	---
5.4. Others (including provisions)	401	405	175	251	23	40	24	15	537	714	123	165
Total Liabilities	**2627**	**3039**	**10504**	**12345**	**1147**	**1115**	**1043**	**1346**	**14394**	**17106**	**1686**	**2059**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)	(193)	(194)	(195)	(196)
1. Cash in hand	**13**	**22**	**55**	**144**	**13**	**25**	**19**	**18**	**216**	**372**	**19**	**29**
	(0.5)	0.7)	(0.5)	(1.2)	(1.1)	(2.2)	(1.8)	(1.3)	(1.5)	(2.2)	(1.1)	(1.4)
2. Balances with RBI in Current Account	**58**	**72**	**260**	**300**	**20**	**27**	**26**	**34**	**346**	**420**	**39**	**50**
	(2.2)	(2.4)	(2.5)	(2.4)	(1.7)	(2.4)	(2.5)	(2.5)	(2.4)	(2.5)	(2.3)	(2.4)
3. Balances with Banks in India	**609**	**656**	**355**	**809**	**696**	**533**	**511**	**451**	**476**	**979**	**381**	**407**
	(23.2)	(21.6)	(3.4)	(6.6)	(60.7)	(47.8)	(49.0)	(33.5)	(3.3)	(5.7)	(22.6)	(19.8)
4. Money at call & short notice	**---**	**---**	**3780**	**3323**	**---**	**---**	**---**	**---**	**9038**	**7641**	**---**	**---**
	---	---	(36.0)	(26.9)	---	---	---	---	(62.8)	(44.7)	---	---
5. Balances with Banks outside India	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	**---**	**---**	**2300**	**3500**	**---**	**75**	**---**	**200**	**50**	**2972**	**---**	**---**
	---	---	(21.9)	(28.4)	---	(6.7)	---	(14.9)	(0.3)	(17.4)	---	---
6.A. Investments in India	---	---	2300	3500	---	75	---	200	50	2972.7	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	2000	---	---
ii) Other approved Securities	---	---	---	---	---	75	---	---	---	---	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	2000	2000	---	---	---	---	50	50	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	---	300	1500	---	---	---	200	---	922.7	---	---
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**778**	**796**	**3409**	**3811**	**313**	**374**	**389**	**484**	**3693**	**4155**	**607**	**742**
	(29.6)	(26.2)	(32.5)	(30.9)	(27.3)	(33.5)	(37.3)	(36.0)	(25.7)	(24.3)	(36.0)	(36.0)
7.1. Bills purchased & discounted	---	---	---	---	1.6	11.7	0.7	1.2	17.2	1.0	---	---
7.2. Cash Credits, Overdrafts and Demand Loans	262	265	806	897	38	42	75	24	3676	4154	101	179
7.3. Term Loans	516	531	2603	2914	274	320	313	459	---	---	506	562
8. Fixed & Leased Assets	**8**	**7**	**11**	**11**	**7**	**6**	**14**	**15**	**16**	**15**	**13**	**14**
	(0.3)	(0.2)	(0.1)	(0.1)	(0.6)	(0.6)	(1.3)	(1.1)	(0.1)	(0.1)	(0.8)	(0.7)
8.1. Premises	---	---	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	8	7	11	11	7	6	14	15	16	15	13	14
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**1161**	**1485**	**333**	**447**	**98**	**75**	**83**	**145**	**560**	**551**	**627**	**818**
	44.2	48.9	3.2	3.6	8.6	6.7	8.0	10.7	3.9	3.2	37.2	39.7
9.1. Inter office Adjustments	6	50	---	---	59	---	---	10	318	171	---	---
9.2. Interest Accrued	10	9	278	404	5	9	5	15	113	342	---	---
9.3. Tax paid	---	2	---	1	---	---	---	---	---	---	---	---
9.4. Stationery & Stamps	2	2	5	8	1	1	---	---	8	8	2	2
9.5. Others	1142	1422	50	35	33	65	78	119	122	30	625	816
Total Assets	**2627**	**3039**	**10504**	**12345**	**1147**	**1115**	**1043**	**1346**	**14394**	**17106**	**1686**	**2059**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Bhilwara-Ajmer Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Gramin Bank		Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(197)	(198)	(199)	(200)	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
1. Capital	**75**	**100**	**46**	**64**	**75**	**100**	**75**	**75**	**75**	**75**	**75**	**75**
	(2.0)	(2.1)	(0.2)	(0.3)	(0.9)	(0.9)	(8.8)	(7.9)	(0.9)	(0.7)	(0.8)	(0.6)
2. Total Reserves & Surplus	**---**	**---**	**559**	**212**	**---**	**---**	**---**	**---**	**---**	**---**	**---**	**---**
	---	---	(2.9)	(1.0)	---	---	(0.0)	(0.0)	---	---	---	---
2.1. Statutory Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	5	5	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	554	207	---	---	---	---	---	---	---	---
3. Deposits	**2967**	**3544**	**17370**	**20158**	**4822**	**6447**	**569**	**683**	**6733**	**8401**	**5422**	**7098**
	(80.1)	(74.4)	(91.1)	(92.2)	(58.4)	(58.3)	(66.9)	(71.6)	(79.4)	(82.3)	(55.5)	(60.3)
3.1. Demand Deposits	113	240	568	931	53	97	---	5	929	1226	565	822
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	113	240	568	931	53	97	---	5	929	1226	565	822
3.2. Savings Deposits	798	1093	8850	10204	1716	2332	181	233	2692	3409	2692	3625
3.3. Term Deposits	2057	2211	7952	9024	3053	4017	388	445	3111	3766	2165	2652
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	2057	2211	7952	9024	3053	4017	388	445	3111	3766	2165	2652
3.A. Deposits in India	2967	3544	17370	20158	4822	6447	569	683	6733	8401	5422	7098
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**543**	**878**	**823**	**938**	**2983**	**3883**	**92**	**80**	**936**	**1020**	**2996**	**2774**
	(14.7)	(18.4)	(4.3)	(4.3)	(36.1)	(35.1)	(10.9)	(8.3)	(11.0)	(10.0)	(30.7)	(23.6)
4.1. Borrowings in India	543	878	823	938	2983	3883	92	80	936	1020	2996	2774
i) Borrowings from RBI	---	---	823	---	---	---	---	---	---	---	---	---
ii) Other Banks	20	84	---	938	465	719	4	4	797	850	532	523
iii) Other Institutions & Agencies	523	794	---	---	2517	3165	88	76	140	169	2464	2251
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**121**	**243**	**268**	**502**	**383**	**627**	**114**	**116**	**731**	**710**	**1282**	**1826**
	(3.3)	(5.1)	(1.4)	(2.3)	(4.6)	(5.7)	(13.4)	(12.2)	(8.6)	(7.0)	(13.1)	(15.5)
5.1. Bills Payable	20	59	---	---	46	66	2	2	---	---	12	128
5.2. Inter Office Adjustments	---	---	---	---	---	45	---	---	82	---	---	---
5.3. Interest Accrued	43	49	34	30	58	69	52	48	608	708	505	592
5.4. Others (including provisions)	57	134	234	473	278	447	60	67	41	2	764	1106
Total Liabilities	**3707**	**4765**	**19067**	**21875**	**8262**	**11057**	**850**	**954**	**8475**	**10206**	**9775**	**11772**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Bhilwara-Ajmer Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Gramin Bank		Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(197)	(198)	(199)	(200)	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
1. Cash in hand	**31**	**73**	**290**	**637**	**231**	**328**	**5**	**6**	**42**	**59**	**92**	**112**
	(0.8)	(1.5)	(1.5)	(2.9)	(2.8)	(3.0)	(0.5)	(0.7)	(0.5)	(0.6)	(0.9)	(1.0)
2. Balances with RBI in Current Account	**90**	**103**	**588**	**635**	**139**	**186**	**20**	**23**	**203**	**251**	**168**	**227**
	(2.4)	(2.2)	(3.1)	(2.9)	(1.7)	(1.7)	(2.4)	(2.4)	(2.4)	(2.5)	(1.7)	(1.9)
3. Balances with Banks in India	**1074**	**1230**	**862**	**929**	**320**	**336**	**22**	**44**	**4041**	**4299**	**319**	**429**
	(29.0)	(25.8)	(4.5)	(4.2)	(3.9)	(3.0)	(2.6)	(4.6)	(47.7)	(42.1)	(3.3)	(3.6)
***4. Money at call* & short notice**	**—**	**—**	**9890**	**7321**	**1893**	**2289**	**269**	**224**	**—**	**—**	**1612**	**2136**
	---	---	(51.9)	(33.5)	(22.9)	(20.7)	(31.7)	(23.5)	---	---	(16.5)	(18.1)
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	**—**	**10**	**—**	**4398**	**—**	**345**	**5**	**45**	**—**	**650**	**410**	**405**
	---	(0.2)	---	(20.1)	---	(3.1)	(0.6)	(4.7)	---	(6.4)	(4.2)	(3.4)
6.A. Investments in India	---	10	---	4398	---	345	5	45	---	650	410	405
i) Government Securities	---	---	---	2100	---	---	---	10	---	500	5	---
ii) Other approved Securities	---	---	---	2298	---	---	---	20	---	150	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	10	---	---	---	---	5	5	---	---	70	70
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	---	---	---	---	345	---	10	---	---	335	335
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**1921**	**2593**	**6987**	**7421**	**5225**	**7177**	**265**	**280**	**2237**	**2428**	**3813**	**4261**
	(51.8)	(54.4)	(36.6)	(33.9)	(63.2)	(64.9)	(31.2)	(29.4)	(26.4)	(23.8)	(39.0)	(36.2)
7.1. *Bills purchased & discounted*	5	10	403	168	---	---	---	---	---	---	---	---
7.2. Cash Credits, Overdrafts and Demand Loans	333	381	442	585	2164	3025	53	67	758	813	1443	1648
7.3. Term Loans	1582	2202	6142	6668	3061	4152	212	213	1480	1614	2370	2613
8. Fixed & Leased Assets	**10**	**12**	**36**	**35**	**18**	**26**	**6**	**5**	**11**	**13**	**12**	**13**
	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.7)	(0.6)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	---	---	---	---	1	10	---	---	---	---	---	---
8.2. Other Fixed Assets	10	12	36	35	16	16	6	5	11	13	12	13
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**581**	**744**	**414**	**499**	**437**	**372**	**258**	**326**	**1941**	**2507**	**3349**	**4189**
	(15.7)	(15.6)	(2.3)	(2.3)	(5.3)	(3.4)	(30.4)	(34.2)	(22.9)	(24.6)	(34.3)	(35.6)
9.1. Inter office Adjustments	16	102	27	96	41	---	---	5	---	102	189	183
9.2. Interest Accrued	53	55	234	379	6	14	5	7	24	80	293	373
9.3. Tax paid	---	---	---	---	---	---	---	---	---	---	---	3
9.4. Stationery & Stamps	4	4	6	8	7	8	1	1	4	4	14	11
9.5. Others	508	583	147	16	383	349	252	313	1913	2321	2854	3619
Total Assets	**3707**	**4765**	**19067**	**21875**	**8262**	**11057**	**850**	**954**	**8475**	**10206**	**9775**	**11772**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Capital	**75**	**75**	**75**	**84**	**66**	**75**	**50**	**54**	**75**	**75**	**100**	**100**
	(8.2)	(4.9)	(1.3)	(1.2)	(1.6)	(1.4)	(3.0)	(2.4)	(0.8)	(0.7)	(2.1)	(1.6)
2. Total Reserves & Surplus	---	---	---	---	---	---	---	---	---	---	---	---
2.1. Statutory Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**618**	**1003**	**4268**	**5416**	**2962**	**3755**	**1268**	**1631**	**5857**	**6918**	**2819**	**3494**
	(67.6)	(65.0)	(74.5)	(75.8)	(72.8)	(70.7)	(76.2)	(73.6)	(61.4)	(62.6)	(59.1)	(57.2)
3.1. Demand Deposits	8	16	297	455	153	233	19	52	1156	1236	115	272
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	8	16	297	455	153	233	19	52	1156	1236	115	272
3.2. Savings Deposits	364	558	1728	2092	872	1393	604	835	1374	1729	797	988
3.3. Term Deposits	246	429	2244	2869	1938	2129	645	745	3328	3953	1907	2234
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	246	429	2244	2869	1938	2129	645	745	3328	3953	1907	2234
3.A. Deposits in India	618	1003	4268	5416	2962	3755	1268	1631	5857	6918	2819	3494
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**196**	**405**	**658**	**691**	**840**	**1166**	**115**	**128**	**2557**	**2759**	**1719**	**1986**
	(21.5)	(26.2)	(11.5)	(9.7)	(20.7)	(22.0)	(6.9)	(5.8)	(26.8)	(25.0)	(36.0)	(32.5)
4.1. Borrowings in India	196	405	658	691	840	1166	115	128	2557	2759	1719	1986
i) Borrowings from RBI	---	---	---	---	---	---	115	128	---	---	---	---
ii) Other Banks	44	80	30	36	15	77	---	---	591	661	432	497
iii) Other Institutions & Agencies	153	325	628	655	825	1089	---	---	1966	2098	1286	1489
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**25**	**60**	**729**	**950**	**198**	**312**	**232**	**404**	**1054**	**1292**	**136**	**525**
	(2.8)	(3.9)	(12.7)	(13.3)	(4.9)	(5.9)	(14.0)	(18.2)	(11.0)	(11.7)	(2.9)	(8.6)
5.1. Bills Payable	---	---	---	---	29	35	7	9	---	---	---	53
5.2. Inter Office Adjustments	---	---	27	18	---	---	5	---	93	61	---	---
5.3. Interest Accrued	6	12	512	527	28	21	16	9	672	867	23	37
5.4. Others (including provisions)	19	48	190	405	141	256	205	386	289	364	113	434
Total Liabilities	**915**	**1544**	**5730**	**7141**	**4067**	**5308**	**1665**	**2217**	**9544**	**11045**	**4774**	**6105**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Cash in hand	**12**	**28**	**30**	**52**	**73**	**127**	**16**	**24**	**65**	**62**	**113**	**194**
	(1.3)	(1.8)	(0.5)	(0.7)	(1.8)	(2.4)	(1.0)	(1.1)	(0.7)	(0.6)	(2.4)	(3.2)
2. Balances with RBI in Current Account	**21**	**36**	**149**	**184**	**90**	**115**	**38**	**47**	**185**	**185**	**84**	**107**
	(2.3)	(2.3)	(2.6)	(2.6)	(2.2)	(2.2)	(2.3)	(2.1)	(1.9)	(1.7)	(1.8)	(1.8)
3. Balances with Banks in India	**341**	**445**	**120**	**210**	**261**	**334**	**182**	**370**	**148**	**101**	**1873**	**2285**
	(37.3)	(28.9)	(2.1)	(2.9)	(6.4)	(6.3)	(10.9)	(16.7)	(1.6)	(0.9)	(39.2)	(37.4)
4. Money at call & short notice	**—**	**—**	**2074**	**2477**	**731**	**794**	**—**	**—**	**1538**	**1763**	**—**	**—**
	---	---	(36.2)	(34.7)	(18.0)	(15.0)	---	---	(16.1)	(16.0)	---	---
5. Balances with Banks outside India	---	---	---	---	---	---	---	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	**—**	**—**	**—**	**326**	**—**	**—**	**—**	**—**	**750**	**1437**	**—**	**—**
	---	---	---	(4.6)	---	---	---	---	(7.9)	(13.0)	---	---
6.A. Investments in India	---	---	---	326	---	---	---	---	750	1437	---	---
i) Government Securities	---	---	---	100	---	---	---	---	---	250	---	---
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	---	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	---	226	---	---	---	---	750	750	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	---	---	---	---	---	---	---	---	437	---	---
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**361**	**788**	**2114**	**2326**	**1892**	**2589**	**796**	**874**	**5804**	**6343**	**2504**	**3090**
	(39.5)	(51.0)	(36.9)	(32.6)	(46.5)	(48.8)	(47.8)	(39.4)	(60.8)	(57.4)	(52.5)	(50.6)
7.1. Bills purchased & discounted	---	---	---	---	4	11	---	---	13	24	20	75
7.2. Cash Credits, Overdrafts and Demand Loans	87	209	674	754	1887	2578	64	77	3749	3848	1894	2230
7.3. Term Loans	274	579	1440	1571	---	---	732	797	2043	2471	590	785
8. Fixed & Leased Assets	**9**	**11**	**7**	**6**	**10**	**9**	**9**	**9**	**13**	**16**	**17**	**19**
	(1.0)	(0.7)	(0.1)	(0.1)	(0.3)	(0.2)	(0.6)	(0.4)	(0.1)	(0.1)	(0.4)	(0.3)
8.1. Premises	---	---	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	9	11	7	6	10	9	9	9	13	16	17	19
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**172**	**235**	**1236**	**1559**	**1010**	**1340**	**623**	**893**	**1040**	**1139**	**182**	**411**
	(18.8)	(15.2)	(21.6)	(21.8)	(24.8)	(25.2)	(37.4)	(40.3)	(10.9)	(10.3)	(3.8)	(6.7)
9.1. Inter office Adjustments	---	3	---	---	8	80	---	17	---	---	11	84
9.2. Interest Accrued	---	---	115	114	2	3	8	10	112	170	14	18
9.3. Tax paid	---	---	---	---	---	---	---	---	---	---	---	---
9.4. Stationery & Stamps	3	3	4	5	6	4	2	2	7	7	6	6
9.5. Others	168	228	1117	1440	994	1253	614	865	921	961	151	302
Total Assets	**915**	**1544**	**5730**	**7141**	**4067**	**5308**	**1665**	**2217**	**9544**	**11045**	**4774**	**6105**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs lakh)

Item	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin		Chitradurga Kshetriya Kodagu Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
1. Capital	**88**	**100**	**50**	**50**	**71**	**75**	**50**	**50**	**75**	**75**	**75**	**75**
	(3.8)	(3.7)	(0.7)	(0.6)	(2.5)	(2.1)	(0.9)	(0.7)	(2.6)	(1.4)	(2.8)	(2.1)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	—	—	—	—
2.1. Statutory Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**1024**	**1444**	**6804**	**7313**	**2390**	**3106**	**4398**	**5780**	**1747**	**2891**	**1722**	**2451**
	(45.0)	(54.0)	(89.2)	(88.3)	(85.2)	(87.5)	(81.0)	(83.5)	(60.6)	(55.2)	(64.8)	(68.4)
3.1. Demand Deposits	82	101	227	179	58	74	439	692	184	411	68	74
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	82	101	227	179	58	74	439	692	184	411	68	74
3.2. Savings Deposits	370	557	3285	3422	1219	1647	2340	3144	691	1103	676	1007
3.3. Term Deposits	571	786	3292	3712	1219	1385	1618	1943	873	1376	978	1370
i) From Banks	---	---	---	---	---	---	---	---	---	---	---	---
ii) From Others	571	786	3292	3712	1113	1385	1618	1943	873	1376	978	1370
3.A. Deposits in India	1024	1444	6804	7313	2390	3106	4398	5780	1747	2891	1722	2451
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**409**	**295**	**417**	**405**	**183**	**217**	**798**	**913**	**492**	**89**	**710**	**938**
	(18.0)	(11.0)	(5.5)	(4.9)	(6.5)	(6.1)	(14.7)	(13.2)	(17.1)	(1.7)	(26.7)	(26.2)
4.1. Borrowings in India	409	295	417	405	183	217	798	913	492	89	710	938
i) Borrowings from RBI	---	---	---	---	---	---	---	---	---	---	---	---
ii) Other Banks	---	---	---	---	5	20	44	68	6	3	112	164
iii) Other Institutions & Agencies	409	295	417	405	178	197	753	845	486	86	598	774
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**754**	**837**	**361**	**513**	**161**	**152**	**183**	**176**	**569**	**2186**	**152**	**120**
	(33.1)	(31.3)	(4.7)	(6.2)	(5.7)	(4.3)	(3.4)	(2.5)	(19.7)	(41.7)	(5.7)	(3.4)
5.1. Bills Payable	---	---	---	---	1	2	13	15	---	---	---	---
5.2. Inter Office Adjustments	---	---	---	---	---	---	32	---	---	---	18	---
5.3. Interest Accrued	10	12	5	6	2	2	10	16	---	1267	---	---
5.4. Others (including provisions)	744	826	355	507	158	147	129	145	569	919	135	120
Total Liabilities	**2274**	**2677**	**7631**	**8281**	**2805**	**3549**	**5429**	**6918**	**2883**	**5240**	**2659**	**3584**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. Lakh)

Item	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin		Chikmagalur Kshetriya Kodagu Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
1. Cash in hand	**27**	**22**	**244**	**201**	**55**	**55**	**210**	**97**	**38**	**122**	**40**	**52**
	(1.2)	(0.8)	(3.2)	(2.4)	(2.0)	(1.6)	(3.9)	(1.4)	(1.3)	(2.3)	(1.5)	(1.5)
2. Balances with RBI in Current Account	**33**	**39**	**207**	**218**	**69**	**88**	**125**	**168**	**58**	**92**	**50**	**69**
	(1.5)	(1.5)	(2.7)	(2.6)	(2.5)	(2.5)	(2.3)	(2.4)	(2.0)	(1.7)	(1.9)	(1.9)
3. Balances with Banks in India	**71**	**137**	**2540**	**2587**	**894**	**709**	**261**	**310**	**539**	**1012**	**794**	**860**
	(3.1)	(5.1)	(33.3)	(31.2)	(31.9)	(20.0)	(4.8)	(4.5)	(18.7)	(19.3)	(29.9)	(24.5)
4. Money at *call & short notice*	**277**	**282**	**—**	**—**	**—**	**—**	**1455**	**1891**	**—**	**—**	**—**	**—**
	(12.2)	(10.5)	---	---	---	---	(26.8)	(27.3)	---	---	---	---
5. Balances with Banks outside India	---	---	---	---	---	---	---	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	**—**	**15**	**—**	**—**	**—**	**150**	**10**	**670**	**—**	**—**	**—**	**—**
	---	(0.6)	---	---	---	(4.2)	(0.2)	(9.7)	---	---	---	---
6.A. Investments in India	---	15	---	---	---	150	10	670	---	---	---	---
i) Government Securities	---	---	---	---	---	150	---	---	---	---	---	---
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	---	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	---	---	---	---	10	310	---	---	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	15	---	---	---	---	---	360	---	---	---	---
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**1274**	**1350**	**2721**	**2780**	**896**	**1089**	**2635**	**2879**	**1464**	**1620**	**1261**	**2004**
	(56.0)	(50.4)	(35.7)	(33.6)	(31.9)	(30.7)	(48.5)	(41.6)	(50.8)	(30.9)	(47.4)	(55.9)
7.1. Bills purchased & discounted	---	21	---	---	---	---	17	---	---	9	---	1
7.2. Cash Credits, Overdrafts and Demand Loans	49	62	242	301	199	158	448	497	74	143	315	640
7.3. Term Loans	1224	1268	2479	2479	697	931	2170	2382	1390	1468	946	1363
8. Fixed & Leased Assets	**10**	**13**	**16**	**15**	**12**	**11**	**14**	**14**	**8**	**15**	**18**	**20**
	(0.4)	(0.5)	(0.2)	(0.2)	(0.4)	(0.3)	(0.3)	(0.2)	(0.3)	(0.3)	(0.7)	(0.6)
8.1. Premises	---	---	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	10	13	16	15	12	11	14	14	8	15	18	20
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**583**	**817**	**1902**	**2479**	**879**	**1447**	**720**	**888**	**778**	**2380**	**496**	**559**
	(25.6)	(30.5)	(24.9)	(29.9)	(31.3)	(40.8)	(13.3)	(12.8)	(27.0)	(45.4)	(18.6)	(15.6)
9.1. Inter office Adjustments	5	6	21	12	1	25	---	36	30	1283	---	18
9.2. Interest Accrued	1	2	7	21	---	5	5	24	---	---	5	8
9.3. Tax paid	---	---	---	---	---	---	---	---	---	---	---	---
9.4. Stationery & Stamps	2	2	2	2	4	4	4	4	4	7	5	5
9.5. Others	576	808	1872	2444	874	1413	712	824	744	1090	485	527
Total Assets	**2274**	**2677**	**7631**	**8281**	**2805**	**3549**	**5429**	**6918**	**2883**	**5240**	**2659**	**3584**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank		Devipattan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)	(241)	(242)	(243)	(244)
1. Capital	**75**	**75**	**75**	**91**	**75**	**75**	**50**	**50**	**75**	**75**	**75**	**75**
	(1.3)	(1.0)	(0.6)	(0.5)	(2.4)	(1.8)	(1.0)	(0.7)	(2.7)	(1.9)	(2.0)	(1.6)
2. Total Reserves & Surplus	—	—	**6**	**6**	—	—	—	—	—	—	—	—
	---	---	---	---	---	---	---	---	---	---	---	---
2.1. Statutory Reserves	---	---	6	6	---	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---	---	---
3. Deposits	**3525**	**4503**	**7954**	**9703**	**2168**	**3100**	**4014**	**5820**	**2319**	**3441**	**2307**	**2991**
	(61.1)	(60.6)	(60.5)	(58.0)	(68.3)	(72.5)	(78.9)	(84.2)	(84.3)	(85.3)	(60.9)	(61.9)
3.1. Demand Deposits	213	272	360	327	104	166	197	671	57	98	14	29
i) From Banks	---	---	164	73	---	---	---	---	---	---	---	---
ii) From Others	213	272	196	254	104	166	197	671	57	98	14	29
3.2. Savings Deposits	969	1275	3317	4384	773	1218	2359	3461	852	1406	909	1137
3.3. Term Deposits	2343	2956	4277	4992	1291	1716	1458	1688	11410	1937	1383	1825
i) From Banks	---	---	--	---	---	---	---	---	---	---	---	---
ii) From Others	2343	2956	4277	4992	1291	1716	1458	1688	11410	1937	1383	1825
3.A. Deposits in India	3525	4503	7954	9703	2168	3100	4014	5820	2319	3441	2307	2991
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**547**	**1983**	**2345**	**1925**	**325**	**465**	**711**	**669**	**88**	**187**	**918**	**1061**
	(26.8)	(26.7)	(17.8)	(11.5)	(10.2)	(10.9)	(14.0)	(9.7)	(3.2)	(4.6)	(24.2)	(22.0)
4.1. Borrowings in India	1547	1983	2345	1925	325	465	711	669	88	187	918	1061
i) Borrowings from RBI	---	---	---	---	325	448	---	---	---	---	---	---
ii) Other Banks	377	440	765	216	---	17	50	46	---	3	178	231
iii) Other Institutions & Agencies	1171	1542	1580	1709	---	---	661	623	88	184	740	830
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**620**	**870**	**2774**	**5019**	**604**	**634**	**312**	**377**	**267**	**329**	**488**	**704**
	(10.7)	(11.7)	(21.1)	(30.0)	(19.0)	(14.8)	(6.1)	(5.4)	(9.7)	(8.2)	(12.9)	(14.6)
5.1. Bills Payable	65	110	58	33	---	---	10	9	---	---	6	6
5.2. Inter Office Adjustments	---	182	839	1106	9	17	24	76	---	---	9	56
5.3. Interest Accrued	28	55	1012	1174	249	269	10	12	2	3	53	35
5.4. Others (including provisions)	526	522	865	2705	346	348	267	279	265	326	420	608
Total Liabilities	**5767**	**7430**	**13154**	**16744**	**3172**	**4274**	**5087**	**6916**	**2749**	**4032**	**3787**	**4831**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank		Devipattan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)	(241)	(242)	(243)	(244)
1. Cash in hand	**49**	**41**	**135**	**149**	**19**	**27**	**60**	**111**	**53**	**91**	**73**	**73**
	(0.8)	(0.6)	(1.0)	(0.9)	(0.6)	(0.6)	(1.2)	(1.6)	(1.9)	(2.2)	(1.9)	(1.5)
2. Balances with RBI in Current Account	**118**	**151**	**310**	**325**	**72**	**102**	**117**	**167**	**63**	**145**	**81**	**96**
	(2.1)	(2.0)	(2.4)	(1.9)	(2.3)	(2.4)	(2.3)	(2.4)	(2.3)	(3.6)	(2.2)	(2.0)
3. Balances with Banks in India	**1536**	**1621**	**3119**	**3431**	**46**	**1446**	**1782**	**2375**	**976**	**1413**	**924**	**1527**
	(26.6)	(21.8)	(23.7)	(20.5)	(1.5)	(33.8)	(35.0)	(34.3)	(35.6)	(35.0)	(24.4)	(31.6)
4. Money at call & short notice	---	---	---	---	**620**	---	---	---	---	---	---	---
	---	---	---	---	(19.5)	---	---	---	---	---	---	---
5. Balances with Banks outside India	---	---	---	---	---	---	---	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---	---
6. Investments	---	**255**	**10**	**210**	---	---	**160**	**977**	---	**349**	**50**	**50**
	---	(3.4)	(0.1)	(1.3)	---	---	(3.1)	(14.1)	---	(8.6)	(1.3)	(1.0)
6.A. Investments in India	---	255	10	210	---	---	160	977	---	349	50	50
i) Government Securities	---	---	---	---	---	---	---	---	---	49	50	50
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	---	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	10	10	---	---	---	100	---	---	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
vi) Others	---	255	---	200	---	---	160	877	---	300	---	---
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---	---	---
7. Advances	**3085**	**4162**	**7079**	**7925**	**1152**	**1094**	**1981**	**2073**	**821**	**960**	**1760**	**1899**
	(53.5)	(56.0)	(53.8)	(47.3)	(36.3)	(25.6)	(38.9)	(30.0)	(29.9)	(23.8)	(46.5)	(39.3)
7.1. Bills purchased & discounted	---	---	136	15	---	---	---	---	---	---	8	4
7.2. Cash Credits, Overdrafts and Demand Loans	1889	3008	1205	1254	184	209	97	165	157	227	172	218
7.3. Term Loans	1196	1154	5739	6656	967	885	1885	1908	664	733	1580	1677
8. Fixed & Leased Assets	**18**	**19**	**44**	**42**	**8**	**8**	**21**	**20**	**6**	**8**	**6**	**6**
	(0.3)	(0.2)	(0.3)	(0.3)	(0.3)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)
8.1. Premises	---	---	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	18	19	44	42	8	8	21	20	6	8	6	6
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**962**	**1182**	**2458**	**4661**	**1255**	**1598**	**967**	**1193**	**830**	**1067**	**892**	**1181**
	(16.7)	(15.9)	(18.7)	(27.8)	(39.6)	(37.4)	(19.0)	(17.2)	(30.2)	(26.5)	(23.6)	(24.4)
9.1. Inter office Adjustments	24	---	---	---	---	---	---	---	9	28	---	---
9.2. Interest Accrued	1	6	38	31	47	47	44	85	7	24	18	24
9.3. Tax paid	---	---	---	1	---	---	---	---	---	---	---	---
9.4. Stationery & Stamps	5	11	4	5	2	1	6	5	2	3	5	4
9.5. Others	933	1165	2416	4625	1206	1550	917	1103	812	1011	870	1152
Total Assets	**5767**	**7430**	**13154**	**16744**	**3172**	**4274**	**5087**	**6916**	**2749**	**4032**	**3787**	**4831**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(245)	(246)	(247)	(248)	(249)	(250)	(251)	(252)	(253)	(254)
1. Capital	**75**	**75**	**75**	**84**	**75**	**75**	**50**	**50**	**75**	**75**
	(3.9)	(3.0)	(0.9)	(0.8)	(2.3)	(1.9)	(1.3)	(1.0)	(1.7)	(1.4)
2. Total Reserves & Surplus	—	—	1	—	—	—	—	—	—	—
	---	---	---	---	---	---	---	---	---	---
2.1. Statutory Reserves	---	---	1	---	---	---	---	---	---	---
2.2. Capital Reserves	---	---	---	---	---	---	---	---	---	---
2.3. Share Premium	---	---	---	---	---	---	---	---	---	---
2.4. Revenue Reserves	---	---	---	---	---	---	---	---	---	---
2.5. Balance of Profit	---	---	---	---	---	---	---	---	---	---
3. Deposits	**1374**	**1872**	**6414**	**8113**	**2203**	**2649**	**2839**	**3994**	**3248**	**3923**
	(71.3)	(74.6)	(78.4)	(80.7)	(66.6)	(68.4)	(76.3)	(77.5)	(75.8)	(75.3)
3.1. Demand Deposits	18	52	1133	1503	101	137	51	131	37	47
i) From Banks	---	---	---	---	---	---	---	---	---	3
ii) From Others	18	52	1133	1503	101	137	51	131	37	44
3.2. Savings Deposits	597	855	2923	3395	1111	1309	1340	1950	1568	2067
3.3. Term Deposits	758	965	2359	3215	991	1202	1448	1913	1643	1810
i) From Banks	---	---	---	---	---	---	---	---	---	---
ii) From Others	758	965	2359	3215	991	1202	1448	1913	1643	1810
3.A. Deposits in India	1374	1872	6414	8113	2203	2649	2839	3994	3248	3923
3.B. Deposits outside India	---	---	---	---	---	---	---	---	---	---
4. Borrowings	**312**	**374**	**1334**	**1481**	**398**	**314**	**695**	**892**	**862**	**1038**
	(16.2)	(14.9)	(16.3)	(14.7)	(12.0)	(8.1)	(18.7)	(17.3)	(20.1)	(19.9)
4.1. Borrowings in India	312	374	1334	1481	398	314	695	892	862	1038
i) Borrowings from RBI	294	354	---	---	---	---	---	---	---	---
ii) Other Banks	17	20	121	124	46	23	86	122	52	59
iii) Other Institutions & Agencies	---	---	1213	1358	352	291	609	769	810	979
4.2. Borrowings outside India	---	---	---	---	---	---	---	---	---	---
5. Other Liabilities	**167**	**189**	**353**	**375**	**633**	**835**	**138**	**216**	**102**	**177**
	(8.7)	(7.5)	(4.3)	(3.7)	(19.1)	(21.6)	(3.7)	(4.2)	(2.4)	(3.4)
5.1. Bills Payable	13	4	---	5	5	14	14	11	6	8
5.2. Inter Office Adjustments	1	---	25	14	17	26	13	87	16	14
5.3. Interest Accrued	12	12	92	15	267	301	2	3	38	43
5.4. Others (including provisions)	141	173	236	341	345	493	109	115	41	112
Total Liabilities	**1927**	**2510**	**8178**	**10054**	**3308**	**3872**	**3722**	**5152**	**4287**	**5213**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March									
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(245)	(246)	(247)	(248)	(249)	(250)	(251)	(252)	(253)	(254)
1. Cash in hand	**13**	**40**	**104**	**140**	**38**	**35**	**92**	**103**	**30**	**32**
	(0.7)	(1.6)	(1.3)	(1.4)	(1.1)	(0.9)	(2.5)	(2.0)	(0.7)	(0.6)
2. Balances with RBI in Current Account	**48**	**55**	**186**	**226**	**70**	**86**	**81**	**120**	**99**	**119**
	(2.5)	(2.2)	(2.3)	(2.2)	(2.1)	(2.2)	(2.2)	(2.3)	(2.3)	(2.3)
3. Balances with Banks in India	**469**	**747**	**506**	**474**	**849**	**974**	**1250**	**1388**	**1633**	**1704**
	(24.4)	(29.8)	(6.2)	(4.7)	(25.7)	(25.1)	(33.6)	(26.9)	(38.1)	(32.7)
4. Money at call & short notice	**—**	**—**	**2048**	**2377**	**—**	**—**	**—**	**—**	**—**	**—**
	---	---	(25.0)	(23.6)	---	---	---	---	---	---
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	---	---	---	---	---	---	---	---	---	---
6. Investments	**—**	**—**	**—**	**300**	**—**	**—**	**—**	**200**	**—**	**400**
	---	---	---	(3.0)	---	---	---	(3.9)	---	(7.7)
6.A. Investments in India	---	---	---	300	---	---	---	200	---	400
i) Government Securities	---	---	---	---	---	---	---	---	---	400
ii) Other approved Securities	---	---	---	---	---	---	---	---	---	---
iii) Shares	---	---	---	---	---	---	---	---	---	---
iv) Debentures and Bonds	---	---	---	---	---	---	---	---	---	---
v) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---
vi) Others	---	---	---	300	---	---	---	200	---	---
6.B. Investments outside India	---	---	---	---	---	---	---	---	---	---
i) Government Securities	---	---	---	---	---	---	---	---	---	---
ii) Subsidiaries & Joint Ventures	---	---	---	---	---	---	---	---	---	---
iii) Others	---	---	---	---	---	---	---	---	---	---
7. Advances	**913**	**1054**	**4002**	**4928**	**1255**	**1231**	**1460**	**2417**	**2039**	**2323**
	(47.4)	(42.0)	(48.9)	(49.0)	(37.9)	(31.8)	(39.2)	(46.9)	(47.6)	(44.6)
7.1. Bills purchased & discounted	7	14	---	---	---	---	---	---	---	---
7.2. Cash Credits, Overdrafts and Demand Loans	124	167	599	775	902	927	601	749	223	235
7.3. Term Loans	782	874	3403	4153	353	305	859	1667	1817	2087
8. Fixed & Leased Assets	**8**	**11**	**18**	**23**	**15**	**13**	**9**	**12**	**10**	**9**
	(0.4)	(0.4)	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	---	---	---	---	---	---	---	---	---	---
8.2. Other Fixed Assets	8	11	18	23	15	13	9	12	10	9
8.3. Leased Assets	---	---	---	---	---	---	---	---	---	---
9. Other Assets	**475**	**603**	**1314**	**1586**	**1082**	**1533**	**830**	**912**	**476**	**626**
	(24.7)	(24.0)	(16.1)	(15.8)	(32.7)	(39.6)	(22.3)	(17.7)	(11.1)	(12.0)
9.1. Inter office Adjustments	---	18	---	---	---	---	---	---	---	---
9.2. Interest Accrued	16	28	152	196	5	13	9	17	15	45
9.3. Tax paid	---	---	---	---	---	---	---	---	2	---
9.4. Stationery & Stamps	2	2	3	3	2	2	3	4	4	5
9.5. Others	457	554	1159	1387	1075	1519	818	891	456	576
Total Assets	**1927**	**2510**	**8178**	**10054**	**3308**	**3872**	**3722**	**5152**	**4287**	**5213**
	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(255)	(256)	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)	(265)	(266)
1. Capital	**63**	**75**	**75**	**100**	**50**	**96**	**63**	**75**	**50**	**54**	**75**	**75**
	(0.9)	(1.0)	(4.0)	(3.1)	(0.5)	(0.8)	(1.6)	(1.6)	(2.2)	(1.9)	(0.6)	(0.5)
2. Total Reserves & Surplus	—	—	**32**	**51**	**159**	**167**	**1**	—	—	—	—	—
2.1. Statutory Reserves	—	—	(1.7)	(1.6)	(1.7)	(1.5)	—	—	—	—	—	—
2.2. Capital Reserves	—	—	32	51	42	44	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	116	123	1	—	—	—	—	—
3. Deposits	**5532**	**6641**	**1388**	**2377**	**7898**	**9629**	**2851**	**3492**	**1777**	**2237**	**9448**	**11412**
	(82.7)	(84.7)	(74.7)	(74.6)	(84.8)	(84.1)	(73.1)	(75.0)	(77.8)	(77.9)	(79.6)	(78.6)
3.1. Demand Deposits	118	205	57	188	956	1241	94	80	75	119	470	372
i) From Banks	—	—	—	99	—	—	—	—	—	—	—	—
ii) From Others	118	205	57	88	956	1241	94	80	75	119	470	372
3.2. Savings Deposits	3131	3682	434	994	3871	4842	1614	2076	555	678	4220	5129
3.3. Term Deposits	2283	2754	897	1196	3071	3546	1143	1336	1147	1440	4758	5911
i) From Banks	—	—	157	170	—	—	—	—	—	—	—	—
ii) From Others	2283	2754	740	1026	3071	3546	1143	1338	1147	1440	4758	5911
3.A. Deposits in India	5532	6641	1388	2377	7898	9629	2851	3492	1777	2237	9448	11412
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**541**	**690**	**298**	**479**	**1088**	**1486**	**653**	**688**	**293**	**336**	**1934**	**2314**
	(8.1)	(8.8)	(16.1)	(15.1)	(11.7)	(13.0)	(16.7)	(14.8)	(12.8)	(11.7)	(16.3)	(15.9)
4.1. Borrowings in India	541	690	298	479	1088	1486	653	688	293	336	1934	2314
i) Borrowings from RBI	—	—	—	—	—	—	—	688	—	298	—	—
ii) Other Banks	—	690	34	104	180	229	653	—	33	38	127	195
iii) Other Institutions & Agencies	541	—	264	375	908	1256	—	—	260	—	1807	2118
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**555**	**439**	**65**	**177**	**117**	**68**	**333**	**400**	**165**	**244**	**406**	**713**
	(8.3)	(5.6)	(3.5)	(5.5)	(1.3)	(0.6)	(8.5)	(8.6)	(7.2)	(8.5)	(3.4)	(4.9)
5.1. Bills Payable	17	10	3	4	23	25	16	11	—	51	1	2
5.2. Inter Office Adjustments	—	15	2	2	41	3	—	10	—	—	4	46
5.3. Interest Accrued	—	—	12	33	16	29	16	16	134	174	143	168
5.4. Others (including provisions)	538	414	48	138	37	11	301	363	31	19	257	497
Total Liabilities	**6691**	**7845**	**1858**	**3184**	**9312**	**11446**	**3901**	**4655**	**2285**	**2871**	**11862**	**14514**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(255)	(256)	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)	(265)	(266)
1. Cash in hand	**93**	**114**	**19**	**27**	**170**	**295**	**32**	**37**	**15**	**31**	**176**	**222**
	(1.4)	(1.5)	(1.0)	(0.8)	(1.8)	(2.6)	(0.8)	(0.8)	(0.7)	(1.1)	(1.5)	(1.5)
2. Balances with RBI in Current Account	**160**	**202**	**34**	**63**	**226**	**265**	**91**	**109**	**53**	**67**	**283**	**360**
	(2.4)	(2.6)	(1.9)	(2.0)	(2.4)	(2.3)	(2.3)	(2.3)	(2.3)	(2.3)	(2.4)	(2.5)
3. Balances with Banks in India	**360**	**309**	**761**	**942**	**5443**	**2626**	**1235**	**1599**	**36**	**145**	**2312**	**3090**
	(5.4)	(3.9)	(41.0)	(29.6)	(58.5)	(22.9)	(31.7)	(34.4)	(1.6)	(5.0)	(19.5)	(21.3)
4. Money at call & short notice	**2569**	**3074**	**—**	**—**	**—**	**2215**	**—**	**—**	**1113**	**998**	**—**	**—**
	(38.4)	(39.2)	—	—	—	(19.4)	—	—	(48.7)	(34.8)	—	—
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**200**	**500**	**150**	**940**	**400**	**2223**	**—**	**101**	**186**	**453**	**—**	**200**
	(3.0)	(6.4)	(8.1)	(29.5)	(4.3)	(19.4)	—	(2.2)	(8.2)	(15.8)	—	(1.4)
6.A. Investments in India	200	500	150	940	400	2223	—	101	186	453	—	200
i) Government Securities	200	500	—	790	—	—	—	101	—	—	—	—
ii) Other approved Securities	—	—	—	—	300	1973	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	150	150	100	250	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	—	186	453	—	200
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2062**	**2378**	**835**	**1111**	**2931**	**3152**	**1333**	**1535**	**552**	**752**	**6604**	**7385**
	(30.8)	(30.3)	(44.9)	(34.9)	(31.5)	(27.5)	(34.2)	(33.0)	(24.1)	(26.2)	(55.7)	(50.9)
7.1. Bills purchased & discounted	94	55	—	1	—	—	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	250	347	835	417	742	738	147	171	106	146	1479	1652
7.3. Term Loans	1719	1976	—	694	2189	2414	1186	1364	446	606	5124	5733
8. Fixed & Leased Assets	**17**	**16**	**12**	**13**	**17**	**18**	**13**	**13**	**8**	**7**	**37**	**41**
	(0.3)	(0.2)	(0.6)	(0.4)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	17	16	12	13	17	18	13	13	8	7	37	41
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1228**	**1251**	**47**	**89**	**125**	**652**	**1198**	**1261**	**322**	**419**	**2451**	**3215**
	(18.4)	(15.9)	(2.5)	(2.8)	(1.3)	(5.7)	(30.7)	(27.1)	(14.1)	(14.6)	(20.7)	(22.1)
9.1. Inter office Adjustments	33	—	—	—	—	—	148	—	12	41	—	—
9.2. Interest Accrued	—	—	22	73	111	587	10	14	5	19	185	148
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	4	3	—	—	3	3	4	4	—	1	9	8
9.5. Others	1191	1248	25	16	11	61	1036	1244	304	358	2257	3059
Total Assets	**6691**	**7845**	**1858**	**3184**	**9312**	**11446**	**3901**	**4655**	**2285**	**2871**	**11862**	**14514**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Giridih Kshetriya Gramin Bank		Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(267)	(268)	(269)	(270)	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)
1. Capital	**50**	**50**	**75**	**84**	**75**	**75**	**75**	**75**	**50**	**68**	**50**	**96**
	(4.0)	(3.3)	(2.5)	(2.1)	(6.0)	(3.7)	(0.8)	(0.7)	(1.1)	(1.2)	(0.1)	(0.2)
2. Total Reserves & Surplus	—	—	**79**	**127**	—	—	—	—	—	—	**3808**	**4802**
2.1. Statutory Reserves	—	—	9	19	—	—	—	—	—	—	1142	1441
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	69	108	—	—	—	—	—	—	2665	3362
2.5. Balance of Profit	—	—	1	1	—	—	—	—	—	—	—	—
3. Deposits	**1078**	**1242**	**1924**	**2399**	**621**	**1409**	**7610**	**9377**	**4177**	**5110**	**26050**	**30450**
	(86.1)	(82.1)	(64.0)	(59.6)	(49.7)	(69.4)	(85.9)	(85.7)	(90.0)	(91.4)	(67.0)	(67.1)
3.1. Demand Deposits	18	21	44	41	31	138	186	—	89	93	805	1068
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	18	21	44	41	31	138	186	244	89	93	805	1068
3.2. Savings Deposits	581	633	492	694	206	464	3389	4215	2542	3218	14693	17495
3.3. Term Deposits	479	588	1388	1663	384	807	4034	4918	1547	1800	10551	11888
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	479	588	1388	1663	384	807	4034	4918	1547	1800	10551	11888
3.A. Deposits in India	1078	1242	1924	2399	621	1409	7610	9377	4177	5110	26050	30450
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**98**	**111**	**876**	**1213**	**432**	**407**	**1087**	**1395**	**251**	**213**	**4410**	**5036**
	(7.8)	(7.3)	(29.2)	(30.2)	(34.6)	(20.0)	(12.3)	(12.8)	(5.4)	(3.8)	(11.3)	(11.1)
4.1. Borrowings in India	98	111	876	1213	432	407	1087	1395	251	213	4410	5036
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	—	111	146	240	92	89	37	84	—	—	4410	5036
iii) Other Institutions & Agencies	98	—	731	973	340	318	1049	1311	251	213	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**27**	**110**	**50**	**201**	**122**	**140**	**87**	**91**	**164**	**200**	**4586**	**4997**
	(2.1)	(7.3)	(1.7)	(5.0)	(9.8)	(6.9)	(1.0)	(0.8)	(3.5)	(3.6)	(11.8)	(11.0)
5.1. Bills Payable	17	13	3	2	—	—	34	26	—	—	—	—
5.2. Inter Office Adjustments	—	—	—	—	—	—	12	—	—	—	75	-67
5.3. Interest Accrued	—	—	10	14	44	57	40	47	—	—	3133	3537
5.4. Others (including provisions)	10	97	37	184	78	83	1	19	164	200	1378	1527
Total Liabilities	**1252**	**1513**	**3004**	**4024**	**1250**	**2031**	**8858**	**10938**	**4642**	**5591**	**38904**	**45382**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Giridih Kshetriya Gramin Bank		Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(267)	(268)	(269)	(270)	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)
1. Cash in hand	**11**	**17**	**40**	**61**	**6**	**17**	**121**	**167**	**49**	**110**	**214**	**353**
	(0.9)	(1.1)	(1.3)	(1.5)	(0.5)	(0.8)	(1.4)	(1.5)	(1.1)	(2.0)	(0.6)	(0.8)
2. Balances with RBI in Current Account	**34**	**37**	**58**	**61**	**18**	**34**	**231**	**291**	**130**	**153**	**831**	**1011**
	(2.7)	(2.4)	(1.9)	(1.5)	(1.4)	(1.7)	(2.6)	(2.7)	(2.8)	(2.7)	(2.1)	(2.2)
3. Balances with Banks in India	**18**	**49**	**935**	**1053**	**14**	**96**	**4420**	**4309**	**2712**	**2630**	**872**	**615**
	(1.4)	(3.3)	(31.1)	(26.2)	(1.1)	(4.7)	(49.9)	(39.4)	(58.4)	(47.0)	(2.2)	(1.4)
4. Money at call & short notice	**633**	**584**	**12**	**50**	**246**	**537**	**—**	**—**	**—**	**—**	**27812**	**25858**
	(50.6)	(38.6)	(0.4)	(1.2)	(19.7)	(26.4)	—	—	—	—	(71.5)	(57.0)
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**—**	**—**	**—**	**53**	**—**	**238**	**260**	**1260**	**—**	**600**	**2000**	**8050**
	—	—	—	(1.3)	—	(11.7)	(2.9)	(11.5)	—	(10.7)	(5.1)	(17.7)
6.A. Investments in India	—	—	—	53	—	238	260	1260	—	600	2000	8050
i) Government Securities	—	—	—	—	—	—	200	1200	—	—	—	—
ii) Other approved Securities	—	—	—	—	—	—	—	—	—	600	—	4000
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	60	60	—	—	1500	3550
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	53	—	238	—	—	—	—	500	500
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**395**	**494**	**1926**	**2678**	**753**	**840**	**3196**	**3961**	**1553**	**1670**	**6614**	**8528**
	(31.5)	(32.6)	(64.1)	(66.6)	(60.2)	(41.4)	(36.1)	(36.2)	(33.4)	(29.9)	(17.0)	(18.8)
7.1. Bills purchased & discounted	—	—	5	10	—	—	—	—	—	—	2	11
7.2. Cash Credits, Overdrafts and Demand Loans	42	37	1314	1660	481	622	47	101	90	1504	2057	3118
7.3. Term Loans	353	457	607	1008	272	219	3149	3861	1463	166	4555	5399
8. Fixed & Leased Assets	**9**	**9**	**13**	**22**	**9**	**11**	**15**	**15**	**7**	**6**	**19**	**19**
	(0.7)	(0.6)	(0.4)	(0.5)	(0.1)	(0.5)	(0.2)	(0.1)	(0.1)	(0.1)	—	—
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	9	9	13	22	9	11	15	15	7	6	19	19
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**153**	**324**	**20**	**45**	**204**	**259**	**614**	**935**	**192**	**422**	**542**	**948**
	(12.2)	(21.4)	(0.7)	(1.1)	(16.3)	(12.7)	(6.9)	(8.5)	(4.1)	(7.6)	(1.4)	(2.1)
9.1. Inter office Adjustments	22	14	—	19	13	16	—	81	10	16	—	—
9.2. Interest Accrued	—	—	9	15	21	10	—	2	5	152	448	917
9.3. Tax paid	—	—	—	1	—	—	—	—	—	—	2	2
9.4. Stationery & Stamps	—	—	4	5	2	4	2	3	2	1	8	9
9.5. Others	131	310	7	5	168	229	612	849	175	253	86	20
Total Assets	**1252**	**1513**	**3004**	**4024**	**1250**	**2031**	**8858**	**10938**	**4642**	**5591**	**38904**	**45382**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(279)	(280)	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1. Capital	**79**	**100**	**75**	**100**	**75**	**75**	**75**	**75**	**75**	**75**	**50**	**50**
	(1.5)	(1.6)	(0.4)	(0.4)	(5.5)	(3.5)	(1.3)	(1.0)	(0.8)	(0.7)	(2.6)	(1.8)
2. Total Reserves & Surplus	—	—	**-389**	**-591**	—	—	—	—	—	—	—	—
	—	—	(1.9)	(2.2)	—	—	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	83	83	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	-472	-674	—	—	—	—	—	—	—	—
3. Deposits	**4072**	**5046**	**17107**	**22050**	**1152**	**1781**	**4842**	**6525**	**8407**	**9517**	**1639**	**2283**
	(79.0)	(79.0)	(82.0)	(82.3)	(85.1)	(82.7)	(82.8)	(84.6)	(91.6)	(89.7)	(85.1)	(83.9)
3.1. Demand Deposits	86	108	153	186	107	127	237	406	28	—	130	170
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	86	108	153	186	107	127	237	406	28	59	130	170
3.2. Savings Deposits	1973	2513	5769	8045	484	685	2072	3002	2863	3617	887	1304
3.3. Term Deposits	2013	2426	11185	13819	561	970	2534	3117	5516	5840	622	809
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	2013	2426	11185	13819	561	970	2534	3117	5516	5840	622	809
3.A. Deposits in India	4072	5046	17107	22050	1152	1781	4842	6525	8407	9517	1639	2283
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**776**	**830**	**2938**	**3223**	**105**	**221**	**745**	**759**	**363**	**513**	**120**	**144**
	(15.0)	(13.0)	(14.1)	(12.0)	(7.7)	(10.3)	(12.7)	(9.8)	(3.9)	(4.8)	(6.2)	(5.3)
4.1. Borrowings in India	776	830	2938	3223	105	221	745	759	363	513	120	—
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	98	81	469	834	105	221	76	63	34	34	—	—
iii) Other Institutions & Agencies	678	750	2469	2389	—	—	669	696	329	479	120	144
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**230**	**413**	**1140**	**1996**	**22**	**77**	**188**	**355**	**338**	**509**	**118**	**244**
	(4.5)	(6.5)	(5.5)	(7.5)	(1.6)	(3.6)	(3.2)	(4.6)	(3.7)	(4.8)	(6.1)	(9.0)
5.1. Bills Payable	4	7	—	—	—	—	—	—	7	5	—	4
5.2. Inter Office Adjustments	—	—	196	227	—	—	—	—	19	9	—	6
5.3. Interest Accrued	54	70	134	145	—	—	7	8	11	12	—	—
5.4. Others (including provisions)	171	336	810	1625	22	77	181	347	301	484	118	234
Total Liabilities	**5157**	**6390**	**20871**	**26778**	**1354**	**2154**	**5850**	**7715**	**9182**	**10614**	**1926**	**2721**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(279)	(280)	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1. Cash in hand	**38**	**63**	**250**	**366**	**21**	**21**	**154**	**201**	**91**	**110**	**21**	**19**
	(0.7)	(1.0)	(1.2)	(1.4)	(1.6)	(1.0)	(2.6)	(2.6)	(1.0)	(1.0)	(1.1)	(0.7)
2. Balances with RBI in Current Account	**125**	**150**	**522**	**648**	**32**	**53**	**166**	**243**	**257**	**300**	**47**	**66**
	(2.4)	(2.3)	(2.5)	(2.4)	(2.3)	(2.4)	(2.8)	(3.1)	(2.8)	(2.8)	(2.4)	(2.4)
3. Balances with Banks in India	**206**	**194**	**9955**	**13458**	**153**	**193**	**2079**	**2237**	**185**	**173**	**1102**	**1571**
	(4.0)	(3.0)	(47.7)	(50.3)	(11.3)	(9.0)	(35.5)	(29.0)	(2.0)	(1.6)	(57.2)	(57.7)
4. Money at call & short notice	**2030**	**1749**	—	—	**362**	**787**	—	—	**3522**	**4093**	—	—
	(39.4)	(27.4)	—	—	(26.7)	(36.5)	—	—	(38.4)	(38.6)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**996**	—	**2000**	—	—	—	**380**	**1**	**1**	—	**220**
	—	(15.6)	—	(7.5)	—	—	—	(4.9)	—	—	—	(8.1)
6.A. Investments in India	—	996	—	2000	—	—	—	380	1	1	—	220
i) Government Securities	—	200	—	—	—	—	—	—	1	1	—	—
ii) Other approved Securities	—	796	—	2000	—	—	—	—	—	—	—	220
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	380	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2438**	**2757**	**9691**	**9489**	**514**	**749**	**2260**	**3216**	**3762**	**4248**	**498**	**561**
	(47.3)	(43.1)	(46.4)	(35.4)	(38.0)	(34.8)	(38.6)	(41.7)	(41.0)	(40.0)	(25.9)	(20.6)
7.1. Bills purchased & discounted	5	—	39	—	—	—	33	199	—	13	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	356	469	890	1343	32	39	402	402	14	30	39	55
7.3. Term Loans	2077	2288	8763	8146	482	710	1824	2615	3748	4205	460	506
8. Fixed & Leased Assets	**34**	**31**	**29**	**27**	**7**	**7**	**14**	**16**	**22**	**23**	**10**	**11**
	(0.7)	(0.5)	(0.1)	(0.1)	(0.5)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.5)	(0.4)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	34	31	29	27	7	7	14	16	22	23	10	11
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**288**	**451**	**423**	**790**	**265**	**345**	**1177**	**1421**	**1343**	**1666**	**248**	**272**
	(5.6)	(7.1)	(2.0)	(2.9)	(19.6)	(16.0)	(20.1)	(18.4)	(14.6)	(15.7)	(12.9)	(10.0)
9.1. Inter office Adjustments	47	69	—	—	10	7	38	49	—	—	24	—
9.2. Interest Accrued	2	2	—	—	—	—	5	38	104	88	—	—
9.3. Tax paid	—	—	—	—	—	—	—	—	2	—	—	—
9.4. Stationery & Stamps	3	3	15	13	2	2	6	6	4	6	—	—
9.5. Others	236	377	408	777	253	336	1128	1328	1233	1572	224	272
Total Assets	**5157**	**6390**	**20871**	**26778**	**1354**	**2154**	**5850**	**7715**	**9182**	**10614**	**1926**	**2721**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)	(301)	(302)
1. Capital	**75**	**100**	**50**	**50**	**100**	**100**	**100**	**100**	**88**	**100**	**75**	**91**
	(0.7)	(0.7)	(3.7)	(3.1)	(2.9)	(2.2)	(1.7)	(1.4)	(5.8)	(5.0)	(0.6)	(0.6)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	—	**55**	**4**	**4**
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	(2.7)	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	4	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	51	4	4
3. Deposits	**10258**	**12159**	**1126**	**1396**	**2675**	**3253**	**4639**	**5611**	**1018**	**1412**	**10183**	**12114**
	(90.6)	(88.8)	(83.1)	(87.0)	(78.8)	(72.3)	(80.2)	(80.2)	(67.1)	(71.2)	(82.3)	(81.3)
3.1. Demand Deposits	123	245	29	56	101	137	68	93	84	96	527	666
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	123	245	29	56	101	137	68	93	84	96	527	666
3.2. Savings Deposits	2939	3639	652	823	756	1104	2522	3010	369	561	3878	5032
3.3. Term Deposits	7196	8274	446	517	1819	2012	2050	2507	565	755	5778	6416
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	7196	8274	446	517	1819	2012	2050	2507	565	755	5778	6416
3.A. Deposits in India	10258	12159	1126	1396	2675	3253	4639	5611	1018	1412	10183	12114
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**637**	**927**	**161**	**117**	**469**	**837**	**432**	**515**	**258**	**258**	**690**	**680**
	(5.6)	(6.8)	(11.9)	(7.3)	(13.8)	(18.6)	(7.5)	(7.4)	(17.0)	(13.0)	(5.6)	(4.6)
4.1. Borrowings in India	637	927	161	117	469	837	432	515	258	258	690	680
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	91	148	4	117	6	1	13	16	24	13	44	—
iii) Other Institutions & Agencies	546	779	157	—	464	836	419	499	234	246	646	680
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**352**	**510**	**18**	**41**	**150**	**310**	**614**	**767**	**154**	**159**	**1426**	**2003**
	(3.1)	(3.7)	(1.3)	(2.6)	(4.4)	(6.9)	(10.6)	(11.0)	(10.1)	(8.0)	(11.5)	(13.4)
5.1. Bills Payable	6	11	2	1	24	12	—	15	2	5	18	47
5.2. Inter Office Adjustments	34	58	—	3	45	95	7	—	—	—	16	196
5.3. Interest Accrued	17	21	9	15	2	3	419	499	2	—	965	906
5.4. Others (including provisions)	295	420	7	21	79	200	189	254	150	154	426	853
Total Liabilities	**11322**	**13696**	**1355**	**1605**	**3395**	**4499**	**5785**	**6993**	**1518**	**1983**	**12378**	**14893**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)	(301)	(302)
1. Cash in hand	**161**	**322**	**27**	**34**	**26**	**45**	**44**	**61**	**4**	**9**	**313**	**388**
	(1.4)	(2.4)	(2.0)	(2.1)	(0.8)	(1.0)	(0.8)	(0.9)	(0.3)	(0.4)	(2.5)	(2.6)
2. Balances with RBI in Current Account	**322**	**366**	**35**	**46**	**82**	**100**	**279**	**301**	**32**	**42**	**340**	**427**
	(2.8)	(2.7)	(2.6)	(2.9)	(2.4)	(2.2)	(4.8)	(4.3)	(2.1)	(2.1)	(2.7)	(2.9)
3. Balances with Banks in India	**7525**	**3061**	**600**	**596**	**1429**	**1139**	**3477**	**2602**	**586**	**534**	**630**	**779**
	(66.5)	(22.3)	(44.2)	(37.1)	(42.1)	(25.3)	(60.1)	(37.2)	(38.6)	(26.9)	(5.1)	(5.2)
4. Money at call & short notice	—	—	—	—	—	—	—	**13**	—	—	**7929**	**6649**
	—	—	—	—	—	—	—	(0.2)	—	—	(64.1)	(44.6)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**5418**	—	**160**	—	**668**	**110**	**1590**	—	**265**	**50**	**2542**
	—	(39.6)	—	(10.0)	—	(14.9)	(1.9)	(22.7)	—	(13.4)	(0.4)	(17.1)
6.A. Investments in India	—	5418	—	160	—	668	110	1590	—	265	50	2542
i) Government Securities	—	1400	—	160	—	200	—	1250	—	265	—	—
ii) Other approved Securities	—	—	—	—	—	468	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	340	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	4018	—	—	—	—	110	—	—	—	50	2542
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2479**	**3141**	**486**	**520**	**1594**	**2170**	**1596**	**1829**	**629**	**771**	**2350**	**2705**
	(21.9)	(22.9)	(35.9)	(32.4)	(46.9)	(48.2)	(27.6)	(26.2)	(41.5)	(38.9)	(19.0)	(18.2)
7.1. Bills purchased & discounted	169	246	1	1	4	17	—	—	—	—	1	10
7.2. Cash Credits, Overdrafts and Demand Loans	1274	1475	26	31	775	1005	287	389	58	89	647	756
7.3. Term Loans	1036	1419	459	488	814	1149	1309	1441	571	682	1702	1939
8. Fixed & Leased Assets	**4**	**4**	**10**	**9**	**24**	**28**	**13**	**19**	**8**	**9**	**6**	**5**
	—	—	(0.7)	(0.6)	(0.7)	(0.6)	(0.2)	(0.3)	(0.5)	(0.5)	—	—
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	4	4	10	9	24	28	13	19	8	9	6	5
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**831**	**1384**	**198**	**239**	**240**	**348**	**264**	**577**	**259**	**353**	**760**	**1397**
	(7.3)	(10.1)	(14.6)	(14.9)	(7.1)	(7.7)	(4.6)	(8.3)	(17.0)	(17.8)	(6.1)	(9.4)
9.1. Inter office Adjustments	—	—	21	—	—	18	—	—	1	10	—	—
9.2. Interest Accrued	118	477	26	17	17	—	49	161	10	11	68	198
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	1	1
9.4. Stationery & Stamps	4	7	1	1	1	1	3	3	1	1	14	13
9.5. Others	708	901	150	221	222	329	213	413	247	330	678	1185
Total Assets	**11322**	**13696**	**1355**	**1605**	**3395**	**4499**	**5785**	**6993**	**1518**	**1983**	**12378**	**14893**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs lakh)

Item	As on 31st March											
	Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkynding Anchalik Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)	(313)	(314)
1. Capital	**75**	**88**	**75**	**75**	**75**	**75**	**66**	**75**	**100**	**100**	**75**	**100**
	(1.0)	(1.0)	(2.3)	(1.6)	(2.5)	(1.9)	(1.5)	(1.2)	(5.3)	(4.5)	(1.3)	(1.9)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	—	—	**-10**	**85**
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	(0.2)	(1.6)
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	-10	85
3. Deposits	**6142**	**8055**	**2042**	**3132**	**2088**	**2955**	**3746**	**5125**	**1265**	**1526**	**5080**	**4474**
	(83.7)	(90.7)	(63.2)	(67.6)	(68.5)	(73.6)	(83.0)	(82.2)	(66.5)	(68.4)	(89.5)	(85.5)
3.1. Demand Deposits	196	249	28	62	37	71	205	273	10	31	2404	1377
i) From Banks	—	—	—	—	—	1	—	—	—	—	—	—
ii) From Others	196	249	28	62	37	70	205	273	10	31	2404	1377
3.2. Savings Deposits	2859	3476	742	1289	836	1279	1499	2166	356	513	1597	1802
3.3. Term Deposits	3088	4331	1272	1782	1215	1605	2043	2686	899	982	1080	1294
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	3088	4331	1272	1782	1215	1605	2043	2686	899	982	1080	1294
3.A. Deposits in India	6142	8055	2042	3132	2088	2955	3746	5125	1265	1526	5080	4474
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**216**	**340**	**858**	**1067**	**768**	**810**	**502**	**923**	**430**	**449**	**303**	**404**
	(2.9)	(3.8)	(26.6)	(23.0)	(25.2)	(20.2)	(11.1)	(14.8)	(22.6)	(20.1)	(5.3)	(7.7)
4.1. Borrowings in India	216	340	858	1067	768	810	502	923	430	449	303	404
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	—	—	217	1067	97	96	502	923	102	113	91	106
iii) Other Institutions & Agencies	216	340	641	—	671	714	—	—	327	336	211	298
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**903**	**395**	**254**	**359**	**116**	**175**	**198**	**109**	**107**	**156**	**229**	**169**
	(12.3)	(4.4)	(7.9)	(7.7)	(3.8)	(4.4)	(4.4)	(1.8)	(5.6)	(7.0)	(4.0)	(3.2)
5.1. Bills Payable	10	13	—	—	6	28	1	14	2	4	—	—
5.2. Inter Office Adjustments	—	—	—	22	17	29	8	10	4	17	—	2
5.3. Interest Accrued	589	46	230	249	22	22	50	51	83	95	137	159
5.4. Others (including provisions)	303	336	25	88	71	97	139	34	18	41	91	8
Total Liabilities	**7336**	**8878**	**3229**	**4633**	**3047**	**4015**	**4512**	**6233**	**1902**	**2231**	**5677**	**5232**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs lakh)

Item	Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nonglyndong Anchalik Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)	(313)	(314)
1. Cash in hand	**56**	**48**	**11**	**25**	**58**	**132**	**50**	**142**	**21**	**34**	**12**	**22**
	(0.8)	(0.5)	(0.3)	(0.5)	(1.9)	(3.3)	(1.1)	(2.3)	(1.1)	(1.5)	(0.2)	(0.4)
2. Balances with RBI in Current Account	**203**	**246**	**68**	**102**	**63**	**80**	**104**	**155**	**41**	**48**	**120**	**155**
	(2.8)	(2.8)	(2.1)	(2.2)	(2.1)	(2.0)	(2.3)	(2.5)	(2.2)	(2.1)	(2.1)	(3.0)
3. Balances with Banks in India	**4693**	**5682**	**21**	**86**	**904**	**162**	**744**	**1450**	**45**	**49**	**2522**	**1690**
	(64.0)	(64.0)	(0.6)	(1.8)	(29.7)	(4.0)	(16.5)	(23.3)	(2.4)	(2.2)	(44.4)	(32.3)
4. Money at call & short notice	—	—	**1197**	**1677**	—	—	—	—	**911**	**963**	—	—
	—	—	(37.1)	(36.2)	—	—	—	—	(47.9)	(43.2)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	**400**	—	**1094**	—	—	—	**125**	**1983**	**2335**
	—	—	—	(8.6)	—	(27.2)	—	—	—	(5.6)	(34.9)	(44.6)
6.A. Investments in India	—	—	—	400	—	1094	—	—	—	125	1983	2335
i) Government Securities	—	—	—	400	—	100	—	—	—	25	—	—
ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—	455	455
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	—	—	100	—	250
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	994	—	—	—	—	1528	1630
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1381**	**1789**	**1342**	**1523**	**1566**	**1942**	**2529**	**3204**	**620**	**627**	**830**	**849**
	(18.8)	(20.1)	(41.6)	(32.9)	(51.4)	(48.4)	(56.1)	(51.4)	(32.6)	(28.1)	(14.6)	(16.2)
7.1. Bills purchased & discounted	34	15	1	1	—	1	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	45	68	820	1014	283	371	311	32	439	425	593	517
7.3. Term Loans	1303	1706	521	508	1283	1570	2218	3172	181	202	237	333
8. Fixed & Leased Assets	**12**	**13**	**6**	**5**	**11**	**20**	**13**	**13**	**9**	**8**	**8**	**11**
	(0.2)	(0.1)	(0.2)	(0.1)	(0.4)	(0.5)	(0.3)	(0.2)	(0.5)	(0.4)	(0.1)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	12	13	6	5	11	20	13	13	9	8	8	11
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**990**	**1100**	**586**	**816**	**445**	**585**	**1072**	**1269**	**254**	**376**	**201**	**170**
	(13.5)	(12.4)	(18.1)	(17.6)	(14.6)	(14.6)	(23.8)	(20.4)	(13.4)	(16.9)	(3.5)	(3.3)
9.1. Inter office Adjustments	75	90	1	—	—	—	17	66	13	17	14	—
9.2. Interest Accrued	22	56	48	70	6	16	—	—	2	14	179	167
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	1	1
9.4. Stationery & Stamps	6	6	3	3	3	4	7	8	2	2	3	3
9.5. Others	887	948	534	743	435	565	1049	1195	237	343	5	—
Total Assets	**7336**	**8878**	**3229**	**4633**	**3047**	**4015**	**4512**	**6233**	**1902**	**2231**	**5677**	**5232**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Kakathaiya Gramin Bank		Kalahandi Anchalik Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakdurga Gramin Bank		Kanpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(315)	(316)	(317)	(318)	(319)	(320)	(321)	(322)	(323)	(324)	(325)	(326)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**71**	**75**	**75**	**84**	**66**	**75**
	(2.3)	(1.9)	(2.1)	(1.7)	(1.3)	(1.0)	(1.6)	(1.4)	(2.8)	(2.3)	(0.6)	(0.6)
2. Total Reserves & Surplus	—	—	**1**	**1**	—	—	—	—	**18**	**49**	—	—
	—	—	—	—	—	—	—	—	(0.7)	(1.4)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	2	7	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	9	15	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	1	1	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	7	27	—	—
3. Deposits	**2033**	**2450**	**1951**	**3131**	**3717**	**4864**	**3882**	**5002**	**1512**	**2119**	**8108**	**9968**
	(61.3)	(61.1)	(54.9)	(69.2)	(64.5)	(67.3)	(88.4)	(90.5)	(56.9)	(58.8)	(79.4)	(80.1)
3.1. Demand Deposits	377	389	697	1020	590	738	291	816	94	105	229	285
i) From Banks	—	—	—	—	—	—	—	—	—	—	17	—
ii) From Others	377	389	697	1020	590	738	291	816	94	105	212	285
3.2. Savings Deposits	721	1006	762	1414	1343	1847	2091	2645	610	599	4285	5311
3.3. Term Deposits	936	1055	491	696	1785	2279	1500	1542	808	1416	3594	4372
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	936	1055	491	696	1785	2279	1500	1542	808	1416	3594	4372
3.A. Deposits in India	2033	2450	1951	3131	3717	4864	3882	5002	1512	2119	8108	9968
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**956**	**1218**	**1344**	**1174**	**1651**	**1867**	**139**	**263**	**940**	**1162**	**1428**	**1516**
	(28.8)	(30.4)	(37.8)	(26.0)	(28.7)	(25.8)	(3.2)	(4.8)	(35.4)	(32.2)	(14.0)	(12.2)
4.1. Borrowings in India	956	1218	1344	1174	1651	1867	139	263	940	1162	1428	1516
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	221	267	274	197	263	282	50	94	216	255	—	—
iii) Other Institutions & Agencies	735	951	1070	977	1388	1585	89	169	724	907	1428	1516
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**252**	**269**	**181**	**140**	**318**	**419**	**302**	**187**	**111**	**189**	**607**	**881**
	(7.6)	(6.7)	(5.1)	(3.1)	(5.5)	(5.8)	(6.9)	(3.4)	(4.2)	(5.3)	(5.9)	(7.1)
5.1. Bills Payable	—	—	—	—	—	—	7	10	—	—	46	101
5.2. Inter Office Adjustments	3	11	166	—	8	—	—	—	4	6	—	—
5.3. Interest Accrued	241	243	—	112	302	384	61	79	8	12	72	77
5.4. Others (including provisions)	9	14	15	28	7	35	233	98	99	172	489	703
Total Liabilities	**3317**	**4011**	**3552**	**4521**	**5761**	**7225**	**4394**	**5528**	**2656**	**3604**	**10209**	**12440**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Kakathaiya Gramin Bank		Kalahandi Anchalik Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakdurga Gramin Bank		Kanpur Kshetnya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(315)	(316)	(317)	(318)	(319)	(320)	(321)	(322)	(323)	(324)	(325)	(326)
1. Cash in hand	**58**	**88**	**17**	**32**	**76**	**168**	**133**	**101**	**42**	**57**	**78**	**92**
	(1.8)	(2.2)	(0.5)	(0.7)	(1.3)	(2.3)	(3.0)	(1.8)	(1.6)	(1.6)	(0.8)	(0.7)
2. Balances with RBI in Current Account	**60**	**69**	**48**	**70**	**123**	**145**	**111**	**160**	**41**	**59**	**250**	**319**
	(1.8)	(1.7)	(1.4)	(1.6)	(2.1)	(2.0)	(2.5)	(2.9)	(1.5)	(1.6)	(2.4)	(2.6)
3. Balances with Banks in India	**795**	**858**	**791**	**1170**	**219**	**316**	**2114**	**2582**	**976**	**1427**	**1013**	**374**
	(24.0)	(21.4)	(22.3)	(25.9)	(3.8)	(4.4)	(48.1)	(46.7)	(36.7)	(39.6)	(9.9)	(3.0)
4. Money at call & short notice	—	**147**	—	—	—	—	—	—	—	—	**2798**	**3404**
	—	(3.7)	—	—	—	—	—	—	—	—	(27.4)	(27.4)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	—	**1384**	**1838**	**20**	**310**	—	—	**200**	**1400**
	—	—	—	—	(24.0)	(25.4)	(0.5)	(5.6)	—	—	(2.0)	(11.3)
6.A. *Investments in India*	—	—	—	—	1384	1838	20	310	—	—	200	1400
i) Government Securities	—	—	—	—	—	—	20	20	—	—	—	700
ii) *Other approved Securities*	—	—	—	—	—	315	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	100	—	290	—	—	200	700
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	1384	1422	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1804**	**2191**	**1649**	**1941**	**2968**	**3588**	**950**	**860**	**1548**	**1956**	**4243**	**4915**
	(54.4)	(54.6)	(46.4)	(42.9)	(51.5)	(49.7)	(21.6)	(15.6)	(58.3)	(54.3)	(41.6)	(39.5)
7.1. Bills purchased & discounted	—	—	—	—	28	61	1	1	36	25	—	—
7.2. *Cash Credits, Overdrafts and Demand Loans*	1207	1224	1131	1406	1077	1283	327	257	1155	1361	403	530
7.3. Term Loans	596	967	518	535	1863	2244	623	602	358	570	3840	4385
8. Fixed & Leased Assets	**13**	**14**	**14**	**14**	**19**	**24**	**14**	**16**	**31**	**41**	**25**	**29**
	(0.4)	(0.4)	(0.4)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(1.2)	(1.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	20	25	—	—
8.2. Other Fixed Assets	13	14	14	14	19	24	14	16	11	16	25	29
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**587**	**643**	**1033**	**1295**	**972**	**1146**	**1052**	**1500**	**18**	**63**	**1601**	**1906**
	(17.7)	(16.0)	(29.1)	(28.6)	(16.9)	(15.9)	(23.9)	(27.1)	(0.7)	(1.7)	(15.7)	(15.3)
9.1. Inter office Adjustments	—	—	79	130	—	34	—	34	—	11	2	19
9.2. Interest Accrued	8	10	16	18	32	44	19	35	5	7	279	301
9.3. Tax paid	—	—	—	—	—	—	3	4	—	—	—	—
9.4. Stationery & Stamps	5	4	5	5	5	5	—	—	3	3	12	13
9.5. Others	574	630	932	1142	935	1062	1030	1427	10	53	1308	1574
Total Assets	**3317**	**4011**	**3552**	**4521**	**5761**	**7225**	**4394**	**5528**	**2656**	**3604**	**10209**	**12440**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(327)	(328)	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)	(337)	(338)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**100**	**71**	**75**
	(2.0)	(1.8)	(1.0)	(0.8)	(2.6)	(2.1)	(1.3)	(1.1)	(0.8)	(1.0)	(0.9)	(0.9)
2. Total Reserves & Surplus	**1**	**1**	**1**	—	—	—	—	—	**117**	**60**	—	—
	—	—	—	—	—	—	—	—	(1.3)	(0.6)	—	—
2.1. Statutory Reserves	1	1	1	—	—	—	—	—	117	-60	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	—	—
3. Deposits	**2981**	**3549**	**6606**	**8205**	**2109**	**2786**	**3427**	**4143**	**5710**	**7111**	**5928**	**7091**
	(81.3)	(83.0)	(86.9)	(88.0)	(74.3)	(76.3)	(60.8)	(61.4)	(62.2)	(68.1)	(74.5)	(81.5)
3.1. Demand Deposits	148	174	109	349	91	112	71	28	1723	2198	460	363
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	148	174	109	349	91	112	71	28	1723	2198	460	363
3.2. Savings Deposits	1264	1652	3141	3872	1110	1565	1382	1649	2391	3154	2504	3163
3.3. Term Deposits	1569	1723	3355	3984	908	1109	1974	2466	1596	1759	2963	3565
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	1569	1723	3355	3984	908	1101	1974	2466	1596	1759	2963	3565
3.A. Deposits in India	2981	3549	6606	8205	2109	2786	3427	4143	5710	7111	5928	7091
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**527**	**454**	**777**	**882**	**499**	**604**	**1662**	**1888**	**2471**	**2403**	**1639**	**1228**
	(14.4)	(10.6)	(10.2)	(9.5)	(17.6)	(16.5)	(29.5)	(28.0)	(26.9)	(23.0)	(20.6)	(14.1)
4.1. Borrowings in India	527	454	777	882	499	604	1662	1888	2471	2403	1639	1228
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	73	60	24	24	47	55	436	439	502	452	6	5
iii) Other Institutions & Agencies	455	394	753	858	451	549	1226	1449	1969	1951	1633	1223
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**84**	**198**	**141**	**162**	**156**	**189**	**473**	**640**	**807**	**833**	**319**	**307**
	(2.3)	(4.6)	(1.9)	(1.7)	(5.5)	(5.2)	(8.4)	(9.5)	(8.8)	(8.0)	(4.0)	(3.5)
5.1. Bills Payable	1	5	—	—	11	6	58	163	—	—	46	20
5.2. Inter Office Adjustments	—	18	—	—	—	6	29	71	95	—	—	—
5.3. Interest Accrued	40	42	48	15	21	17	18	10	—	364	—	—
5.4. Others (including provisions)	43	133	93	147	123	160	368	396	712	469	272	286
Total Liabilities	**3668**	**4278**	**7600**	**9324**	**2838**	**3654**	**5637**	**6746**	**9180**	**10447**	**7957**	**8701**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(327)	(328)	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)	(337)	(338)
1. Cash in hand	**40**	**98**	**80**	**122**	**47**	**64**	**114**	**171**	**39**	**44**	**77**	**103**
	(1.1)	(2.3)	(1.0)	(1.3)	(1.7)	(1.8)	(2.0)	(2.5)	(0.4)	(0.4)	(1.0)	(1.2)
2. Balances with RBI in Current Account	**94**	**104**	**194**	**247**	**66**	**87**	**107**	**152**	**164**	**207**	**180**	**211**
	(2.6)	(2.4)	(2.5)	(2.6)	(2.3)	(2.4)	(1.9)	(2.3)	(1.8)	(2.0)	(2.3)	(2.4)
3. Balances with Banks in India	**213**	**331**	**2860**	**3229**	**136**	**130**	**1491**	**1683**	**5011**	**5984**	**1987**	**2535**
	(5.8)	(7.7)	(37.6)	(34.6)	(4.8)	(3.6)	(26.5)	(24.9)	(54.6)	(57.3)	(25.0)	(29.1)
4. Money at call & short notice	**1180**	**988**	—	—	**529**	**647**	—	—	—	—	—	—
	(32.2)	(23.1)	—	—	(18.7)	(17.7)	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**274**	—	**400**	**150**	**250**	—	**150**	—	—	—	—
	—	(6.4)	—	(4.3)	(5.3)	(6.8)	—	(2.2)	—	—	—	—
6.A. Investments in India	—	274	—	400	150	250	—	150	—	—	—	—
i) Government Securities	—	—	—	400	—	—	—	—	—	—	—	—
ii) Other approved *Securities*	—	—	—	—	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	25	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	274	—	—	150	250	—	125	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1988**	**2218**	**3395**	**3998**	**1097**	**1459**	**3213**	**3782**	**3678**	**4044**	**2021**	**1535**
	(54.2)	(51.8)	(44.7)	(42.9)	(38.7)	(39.9)	(57.0)	(56.1)	(40.1)	(38.7)	(25.4)	(17.6)
7.1. Bills purchased & discounted	1	67	6	7	—	—	—	—	—	—	1	0
7.2. Cash Credits, Overdrafts and Demand Loans	247	330	188	237	212	318	1797	1822	2813	3128	295	394
7.3. Term Loans	1740	1822	3201	3754	885	1140	1416	1960	865	916	1725	1141
8. Fixed & Leased Assets	**21**	**20**	**18**	**18**	**11**	**12**	**16**	**14**	**18**	**21**	**9**	**8**
	(0.6)	(0.5)	(0.2)	(0.2)	(0.4)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	72	—	—
8.2. Other Fixed Assets	21	20	18	18	11	12	16	14	18	21	9	8
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**132**	**245**	**1053**	**1311**	**801**	**1005**	**695**	**793**	**271**	**147**	**3683**	**4309**
	(3.6)	(5.7)	(13.9)	(14.1)	(28.2)	(27.5)	(12.3)	(11.8)	(2.9)	(1.4)	(46.3)	(49.5)
9.1. Inter office Adjustments	36	—	32	23	5	—	—	—	—	4	22	—
9.2. Interest Accrued	6	23	34	59	10	43	12	8	7	96	8	20
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	1	2	2	3	5	6	11	11	7	6	4	4
9.5. Others	89	220	986	1226	782	956	672	774	257	41	3648	4285
Total Assets	**3668**	**4278**	**7600**	**9324**	**2838**	**3654**	**5637**	**6746**	**9180**	**10447**	**7957**	**8701**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Krishna Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		Kshetriya Kisan Gramin Bank		LakhimGaonka Bank		Langpi Dehang Rural Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(339)	(340)	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)	(349)	(350)
1. Capital	**75**	**75**	**75**	**84**	**75**	**75**	**75**	**75**	**71**	**75**	**71**	**71**
	(1.1)	(0.8)	(1.3)	(1.2)	(2.3)	(1.9)	(2.2)	(1.7)	(1.1)	(1.0)	(4.0)	(3.3)
2. Total Reserves & Surplus	—	—	—	—	—	—	1	1	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	1	1	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	—	—
3. Deposits	**5305**	**7352**	**4474**	**5672**	**2485**	**3144**	**2460**	**3189**	**5157**	**6387**	**1350**	**1571**
	(76.3)	(75.3)	(79.5)	(79.3)	(77.3)	(77.9)	(71.8)	(71.1)	(79.9)	(82.1)	(75.5)	(72.1)
3.1. Demand Deposits	875	865	238	267	26	61	82	98	451	507	100	130
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	875	865	238	267	26	61	82	98	451	507	100	130
3.2. Savings Deposits	1739	2603	1895	2618	804	1039	1208	1642	2368	3099	800	882
3.3. Term Deposits	2691	3883	2341	2787	1656	2044	1170	1449	2339	2781	450	559
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	2691	3883	2341	2787	1656	2044	1170	1449	2339	2781	450	559
3.A. Deposits in India	5305	7352	4474	5672	2485	3144	2460	3189	5157	6387	1350	1571
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**1082**	**1763**	**618**	**650**	**300**	**401**	**711**	**792**	**686**	**579**	**206**	**207**
	(15.6)	(18.1)	(11.0)	(9.1)	(9.3)	(9.9)	(20.8)	(17.7)	(10.6)	(7.4)	(11.5)	(9.5)
4.1. Borrowings in India	1082	1763	618	650	300	401	711	792	686	579	206	207
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	190	280	25	650	38	43	61	99	19	—	27	27
iii) Other Institutions & Agencies	893	1483	593	—	263	357	651	693	667	579	179	181
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**493**	**572**	**458**	**747**	**356**	**416**	**180**	**427**	**537**	**741**	**161**	**328**
	(7.1)	(5.9)	(8.1)	(10.4)	(11.1)	(10.3)	(5.2)	(9.5)	(8.3)	(9.5)	(9.0)	(15.1)
5.1. Bills Payable	21	20	153	167	8	10	18	29	—	—	—	—
5.2. Inter Office Adjustments	9	—	13	72	—	—	5	15	—	—	25	25
5.3. Interest Accrued	439	543	35	43	184	222	26	26	95	119	76	102
5.4. Others (including provisions)	23	9	257	466	164	184	131	357	442	622	60	201
Total Liabilities	**6955**	**9761**	**5626**	**7153**	**3217**	**4036**	**3427**	**4485**	**6452**	**7782**	**1788**	**2177**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Krishna Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		Kshetriya Kisan Gramin Bank		LakhimiGaonlia Bank		Langpi Dehang Rural Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(339)	(340)	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)	(349)	(350)
1. Cash in hand	**72**	**172**	**76**	**96**	**28**	**29**	**48**	**80**	**60**	**75**	**6**	**16**
	(1.0)	(1.8)	(1.4)	(1.3)	(0.9)	(0.7)	(1.4)	(1.8)	(0.9)	(1.0)	(0.3)	(0.7)
2. Balances with RBI in Current Account	**152**	**224**	**131**	**165**	**79**	**100**	**72**	**90**	**156**	**190**	**45**	**49**
	(2.2)	(2.3)	(2.3)	(2.3)	(2.4)	(2.5)	(2.1)	(2.0)	(2.4)	(2.4)	(2.5)	(2.2)
3. Balances with Banks in India	**333**	**507**	**1526**	**2000**	**43**	**69**	**602**	**816**	**1577**	**2620**	**52**	**175**
	(4.8)	(5.2)	(27.1)	(28.0)	(1.3)	(1.7)	(17.6)	(18.2)	(24.4)	(33.7)	(2.9)	(8.1)
4. Money at call & short notice	**2033**	**2964**	—	—	**1563**	**1642**	—	—	—	—	**485**	**490**
	(29.2)	(30.4)	—	—	(48.6)	(40.7)	—	—	—	—	(27.1)	(22.5)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**55**	**81**	—	**202**	—	**400**	—	**101**	—	—	—	**50**
	(0.8)	(0.8)	—	(2.8)	—	(9.9)	—	(2.2)	—	—	—	(2.3)
6.A. Investments in India	55	81	—	202	—	400	—	101	—	—	—	50
i) Government Securities	—	—	—	—	—	—	—	101	—	—	—	—
ii) Other approved Securities	5	5	—	202	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	50	50	—	—	—	300	—	—	—	—	—	50
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	26	—	—	—	100	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2262**	**3397**	**2950**	**3241**	**790**	**1001**	**1776**	**2275**	**2056**	**2273**	**460**	**552**
	(32.5)	(34.8)	(52.4)	(45.3)	(24.5)	(24.8)	(51.8)	(50.7)	(31.9)	(29.2)	(25.7)	(25.3)
7.1. Bills purchased & discounted	—	—	1	—	1	1	—	—	29	4	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	1253	2025	527	555	178	181	260	706	146	404	139	171
7.3. Term Loans	1009	1371	2422	2687	611	819	1516	1569	1881	1865	322	381
8. Fixed & Leased Assets	**15**	**17**	**10**	**10**	**6**	**9**	**3**	**6**	**26**	**24**	**7**	**7**
	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)	(0.4)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	14	17	10	10	6	9	3	6	26	24	7	7
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**2033**	**2399**	**933**	**1439**	**709**	**787**	**926**	**1118**	**2577**	**2600**	**733**	**839**
	(29.2)	(24.6)	(16.6)	(20.1)	(22.0)	(19.5)	(27.0)	(24.9)	(39.9)	(33.4)	(41.0)	(38.5)
9.1. Inter office Adjustments	—	41	—	—	18	14	—	—	—	28	—	—
9.2. Interest Accrued	42	82	5	30	9	10	52	39	60	72	11	14
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	5	5	5	4	1	1	2	3	9	8	4	5
9.5. Others	1986	2272	923	1405	682	763	872	1077	2508	2493	717	820
Total Assets	**6955**	**9761**	**5626**	**7153**	**3217**	**4036**	**3427**	**4485**	**6452**	**7782**	**1788**	**2177**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible*
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)	(361)	(362)
1. Capital	**71**	**75**	**50**	**566**	**75**	**75**	**75**	**712**	**75**	**75**	**75**	**75**
	(1.9)	(1.7)	(0.3)	(2.5)	(5.0)	(3.9)	(0.3)	(2.1)	(0.4)	(0.4)	(2.2)	(1.7)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	**145**	**1**	**1**	**10**	**10**
2.1. Statutory Reserves	—	—	—	—	—	—	—	(0.4)	—	—	(0.3)	(0.2)
2.2. Capital Reserves	—	—	—	—	—	—	—	24	1	1	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	122	—	—	10	10
3. Deposits	**2709**	**3304**	**14968**	**18867**	**931**	**1473**	**14555**	**19584**	**14893**	**17588**	**2411**	**3090**
	(71.9)	(76.4)	(84.1)	(84.8)	(62.0)	(77.5)	(61.2)	(58.8)	(87.2)	(84.4)	(70.0)	(68.2)
3.1. Demand Deposits	94	112	572	603	52	65	248	369	174	196	270	187
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	94	112	572	603	52	65	248	369	174	196	270	187
3.2. Savings Deposits	1174	1505	8334	11275	395	600	5302	8300	7001	8554	782	1281
3.3. Term Deposits	1440	1686	6062	6989	484	808	9005	10915	7718	8838	1359	1623
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	1440	1686	6062	6989	484	808	9005	10915	7718	8838	1359	1623
3.A. Deposits in India	2709	3304	14968	18867	931	1473	14555	19584	14893	17588	2411	3090
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**609**	**408**	**1083**	**966**	**251**	**49**	**7997**	**11263**	**1447**	**1775**	**697**	**1106**
	(16.2)	(9.4)	(6.1)	(4.3)	(16.7)	(2.6)	(33.6)	(33.8)	(8.5)	(8.5)	(20.2)	(24.4)
4.1. Borrowings in India	609	408	1083	966	251	49	7997	11263	1447	1775	697	1106
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	7	7	130	130	—	—	1347	2146	7	—	140	169
iii) Other Institutions & Agencies	602	401	953	836	251	49	6650	9116	1441	1775	557	937
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**378**	**540**	**1691**	**1857**	**243**	**304**	**1171**	**1594**	**656**	**1394**	**253**	**249**
	(10.0)	(12.5)	(9.5)	(8.3)	(16.2)	(16.0)	(4.9)	(4.8)	(3.8)	(6.7)	(7.3)	(5.5)
5.1. Bills Payable	—	—	60	32	5	10	153	224	—	—	7	5
5.2. Inter Office Adjustments	—	—	240	599	—	—	61	313	41	36	19	2
5.3. Interest Accrued	26	11	24	27	55	76	131	178	53	57	154	113
5.4. Others (including provisions)	352	530	1367	1199	184	219	825	879	562	1301	72	129
Total Liabilities	**3767**	**4327**	**17791**	**22256**	**1500**	**1902**	**23797**	**33298**	**17073**	**20834**	**3446**	**4531**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)	(361)	(362)
1. Cash in hand	**41**	**59**	**333**	**402**	**7**	**37**	**383**	**824**	**159**	**213**	**12**	**17**
	(1.1)	(1.4)	(1.9)	(1.8)	(0.5)	(1.9)	(1.6)	(2.5)	(0.9)	(1.0)	(0.4)	(0.4)
2. Balances with RBI in Current Account	**83**	**97**	**449**	**565**	**30**	**47**	**422**	**525**	**450**	**584**	**70**	**100**
	(2.2)	(2.3)	(2.5)	(2.5)	(2.0)	(2.5)	(1.8)	(1.6)	(2.6)	(2.8)	(2.0)	(2.2)
3. Balances with Banks in India	**688**	**860**	**8392**	**9417**	**325**	**492**	**6580**	**7569**	**1162**	**1448**	**188**	**632**
	(18.3)	(19.9)	(47.2)	(42.3)	(21.6)	(25.9)	(27.6)	(22.7)	(6.8)	(7.0)	(5.5)	(13.9)
4. Money at *call & short notice*	—	—	—	—	—	—	—	—	**4631**	**5009**	**1839**	**1125**
	—	—	—	—	—	—	—	—	(27.1)	(24.0)	(53.4)	(24.8)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	**1000**	—	—	**10**	**625**	**800**	**2000**	—	**600**
	—	—	—	(4.5)	—	—	—	(1.9)	(4.7)	(9.6)	—	(13.2)
6.A. Investments in India	—	—	—	1000	—	—	10	625	800	2000	—	600
i) Government Securities	—	—	—	1000	—	—	—	515	—	—	—	600
ii) Other approved Securities	—	—	—	—	—	—	10	10	—	1000	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	—	800	1000	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	100	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1674**	**1658**	**7256**	**8738**	**640**	**662**	**15272**	**21797**	**7936**	**8773**	**1230**	**1922**
	(44.4)	(38.3)	(40.8)	(39.3)	(42.7)	(34.8)	(64.2)	(65.5)	(46.5)	(42.1)	(35.7)	(42.4)
7.1. Bills purchased & discounted	—	—	731	1501	—	10	19	35	—	—	—	1
7.2. Cash Credits, Overdrafts and Demand Loans	83	104	684	393	57	79	3285	3884	40	46	827	1142
7.3. Term Loans	1592	1554	5841	6843	583	574	11967	17878	7896	8727	403	778
8. Fixed & Leased Assets	**7**	**7**	**44**	**42**	**7**	**9**	**98**	**133**	**39**	**38**	**9**	**8**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.5)	(0.4)	(0.4)	(0.2)	(0.2)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	55	73	—	—	—	—
8.2. Other Fixed Assets	7	7	44	42	7	9	44	61	39	38	9	8
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1274**	**1645**	**1318**	**2092**	**491**	**655**	**1033**	**1824**	**1895**	**2768**	**97**	**128**
	(33.8)	(38.0)	(7.4)	(9.4)	(32.7)	(34.4)	(4.3)	(5.5)	(11.1)	(13.3)	(2.8)	(2.8)
9.1. Inter office Adjustments	17	21	—	—	8	14	—	—	—	—	—	—
9.2. Interest Accrued	10	9	208	473	3	3	95	63	325	329	47	116
9.3. Tax paid	—	—	—	—	—	—	18	—	—	—	—	—
9.4. Stationery & Stamps	2	2	2	3	1	2	20	28	12	11	2	2
9.5. Others	1245	1613	1108	1617	479	636	900	1733	1558	2429	48	10
Total Assets	**3767**	**4327**	**17791**	**22256**	**1500**	**1902**	**23797**	**33298**	**17073**	**20834**	**3446**	**4531**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Mandla Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank		Marathwada Kshetriya Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Kshetriya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)	(371)	(372)	(373)	(374)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**66**	**75**	**75**	**75**
	(4.4)	(3.2)	(9.0)	(8.2)	(1.0)	(0.8)	(0.5)	(0.3)	(1.9)	(2.3)	(0.6)	(0.5)
2. Total Reserves & Surplus	**1**	**1**	**1**	**1**	**166**	**184**	—	—	—	—	—	—
	(0.1)	(0.1)	(0.1)	(0.1)	(2.3)	(2.0)	—	—	—	—	—	—
2.1. Statutory Reserves	1	—	1	1	55	60	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	1	—	—	110	120	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	4	—	—	—	—	—	—
3. Deposits	**1383**	**1972**	**388**	**495**	**3291**	**4623**	**9588**	**15171**	**2168**	**2472**	**9865**	**12734**
	(80.3)	(84.4)	(46.7)	(54.3)	(46.1)	(49.6)	(58.6)	(69.8)	(61.7)	(75.9)	(84.5)	(86.2)
3.1. Demand Deposits	267	349	43	60	94	174	608	845	79	140	982	1452
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	267	349	43	60	94	174	608	845	79	140	982	1452
3.2. Savings Deposits	406	722	183	181	1176	1641	5849	9108	681	777	2888	4079
3.3. Term Deposits	710	901	162	254	2021	2808	3131	5219	1409	1556	5995	7203
i) From Banks	—	—	—	—	—	—	—	233	—	—	—	—
ii) From Others	710	901	162	254	2021	2808	3131	4986	1409	1556	5995	7203
3.A. Deposits in India	1383	1972	388	495	3291	4623	9588	15171	2168	2472	9865	12734
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**61**	**5**	**301**	**277**	**2554**	**3143**	**3987**	**3036**	**268**	**276**	**499**	**854**
	(3.5)	(0.2)	(36.2)	(30.4)	(35.8)	(33.7)	(24.4)	(14.0)	(7.6)	(8.5)	(4.3)	(5.8)
4.1. Borrowings in India	61	5	301	277	2554	3143	3987	3036	268	276	499	854
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	61	5	301	277	527	706	749	727	75	75	41	50
iii) Other Institutions & Agencies	—	—	—	—	2027	2437	3238	2309	194	201	458	804
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**203**	**284**	**66**	**63**	**1059**	**1296**	**2714**	**3451**	**1011**	**435**	**1234**	**1104**
	(11.8)	(12.2)	(7.9)	(7.0)	(14.8)	(13.9)	(16.6)	(15.9)	(28.8)	(13.3)	(10.6)	(7.5)
5.1. Bills Payable	—	—	—	—	533	535	79	131	1	1	—	—
5.2. Inter Office Adjustments	—	—	3	2	—	—	202	253	6	—	6	—
5.3. Interest Accrued	—	—	18	38	315	448	665	741	23	24	1063	986
5.4. Others (including provisions)	203	284	44	23	210	312	1768	2326	982	411	165	117
Total Liabilities	**1723**	**2337**	**831**	**911**	**7144**	**9321**	**16364**	**21733**	**3514**	**3258**	**11673**	**14766**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Mandla Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank		Marathwada Kshetriya Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)	(371)	(372)	(373)	(374)
1. Cash in hand	**43**	**78**	**52**	**13**	**39**	**69**	**265**	**364**	**42**	**45**	**210**	**337**
	(2.5)	(3.3)	(6.3)	(1.4)	(0.5)	(0.7)	(1.6)	(1.7)	(1.2)	(1.4)	(1.8)	(2.3)
2. Balances with RBI in Current Account	**41**	**56**	**10**	**14**	**118**	**147**	**315**	**500**	**68**	**76**	**326**	**386**
	(2.4)	(2.4)	(1.2)	(1.5)	(1.7)	(1.6)	(1.9)	(2.3)	(1.9)	(2.3)	(2.8)	(2.6)
3. Balances with Banks in India	**387**	**179**	**38**	**60**	**466**	**202**	**4157**	**7040**	**139**	**219**	**6670**	**5075**
	(22.5)	(7.7)	(4.6)	(6.6)	(6.5)	(2.2)	(25.4)	(32.4)	(3.9)	(6.7)	(57.1)	(34.4)
4. Money at call & short notice	—	**369**	**5**	**10**	**1852**	**1499**	—	—	**550**	**442**	—	—
	—	(15.8)	(0.6)	(1.1)	(25.9)	(16.1)	—	—	(15.7)	(13.6)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	—	***242***	***1254***	***56***	***491***	—	—	***100***	***3407***
	—	—	—	—	(3.4)	(13.5)	(0.3)	(2.3)	—	—	(0.9)	(23.1)
6.A. Investments in India	—	—	—	—	242	1254	56	491	—	—	100	3407
i) Government Securities	—	—	—	—	—	450	—	—	—	—	—	1100
ii) Other approved Securities	—	—	—	—	—	—	—	444	—	—	—	1499
iii) Shares	—	—	—	—	50	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	50	—	—	—	—	100	808
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	192	754	56	47	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**547**	**603**	**318**	**337**	**3884**	**5520**	**6464**	**7158**	**640**	**684**	**2165**	**2877**
	(31.8)	(25.8)	(38.3)	(36.9)	(54.4)	(59.2)	(39.5)	(32.9)	(18.2)	(21.0)	(18.5)	(19.5)
7.1. Bills purchased & discounted	—	—	—	—	—	—	15	20	10	9	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	6	9	24	27	2571	3705	1187	1208	180	218	662	1000
7.3. Term Loans	541	593	294	309	1313	1815	5262	5930	450	457	1503	1877
8. Fixed & Leased Assets	**4**	**4**	**6**	**6**	**34**	**35**	**24**	**30**	**9**	**10**	**13**	**20**
	(0.2)	(0.2)	(0.7)	(0.6)	(0.5)	(0.4)	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	4	4	6	6	34	35	24	30	9	10	13	20
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**700**	**1048**	**401**	**472**	**509**	**594**	**5084**	**6149**	**2066**	**1782**	**2189**	**2664**
	(40.6)	(44.9)	(48.3)	(51.8)	(7.1)	(6.4)	(31.1)	(28.3)	(58.8)	(54.7)	(18.8)	(18.0)
9.1. Inter office Adjustments	28	118	—	—	405	443	—	—	—	4	—	12
9.2. Interest Accrued	1	2	—	—	23	65	71	99	46	47	47	216
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	3
9.4. Stationery & Stamps	2	2	4	3	8	14	4	10	6	6	5	4
9.5. Others	668	927	398	468	73	72	5008	6040	2014	1725	2136	2429
Total Assets	**1723**	**2337**	**831**	**911**	**7144**	**9321**	**16364**	**21733**	**3514**	**3258**	**11673**	**14766**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(375)	(376)	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)	(385)	(386)
1. Capital	**75**	**75**	**75**	**75**	**71**	**71**	**75**	**88**	**71**	**71**	**91**	**100**
	(1.1)	(0.9)	(2.4)	(1.9)	(1.6)	(1.4)	(3.7)	(3.4)	(0.7)	(0.7)	(3.8)	(3.0)
2. Total Reserves & Surplus	—	—	—	—	—	—	**(398)**	**(424)**	—	—	—	—
	—	—	—	—	—	—	(-19.8)	(-16.4)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	-398	-424	—	—	—	—
3. Deposits	**5060**	**6337**	**2281**	**2904**	**3012**	**3674**	**2000**	**2509**	**7295**	**7477**	**1844**	**2414**
	(73.5)	(76.0)	(72.2)	(74.8)	(68.2)	(69.9)	(99.5)	(97.1)	(76.1)	(75.7)	(75.8)	(71.3)
3.1. Demand Deposits	144	143	62	115	57	74	428	421	581	337	37	70
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	144	143	62	115	57	74	428	421	581	337	37	70
3.2. Savings Deposits	2243	3004	771	1063	1454	1833	1214	1475	4133	4180	814	998
3.3. Term Deposits	2674	3191	1448	1726	1501	1768	358	613	2581	2960	993	1346
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	2674	3191	1448	1726	1501	1768	358	613	2581	2960	993	1346
3.A. Deposits in India	5060	6337	2281	2904	3012	3674	2000	2509	7295	7477	1844	2414
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**511**	**798**	**378**	**454**	**774**	**638**	**300**	**378**	**637**	**374**	**347**	**377**
	(7.4)	(9.6)	(11.9)	(11.7)	(17.5)	(12.1)	(14.9)	(14.6)	(6.6)	(3.8)	(14.3)	(11.1)
4.1. Borrowings in India	511	798	378	454	774	638	300	378	637	374	347	377
i) Borrowings from RBI	—	783	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	486	15	21	33	78	135	42	52	637	374	347	377
iii) Other Institutions & Agencies	25	—	356	421	696	503	258	326	—	—	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**1239**	**1123**	**427**	**449**	**561**	**875**	**34**	**32**	**1589**	**1953**	**151**	**496**
	(18.0)	(13.5)	(13.5)	(11.6)	(12.7)	(16.6)	(1.7)	(1.3)	(16.6)	(19.8)	(6.2)	(14.6)
5.1. Bills Payable	—	—	20	2	—	—	—	—	8	2	—	—
5.2. Inter Office Adjustments	29	31	38	50	17	20	14	9	14	129	—	—
5.3. Interest Accrued	507	568	221	239	29	21	19	18	489	548	39	40
5.4. Others (including provisions)	703	524	148	158	516	834	1	5	1078	1273	112	457
Total Liabilities	**6886**	**8334**	**3161**	**3883**	**4419**	**5258**	**2011**	**2584**	**9593**	**9876**	**2433**	**3388**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(375)	(376)	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)	(385)	(386)
1. Cash in hand	**46**	**101**	**44**	**43**	**30**	**48**	**22**	**71**	**64**	**112**	**33**	**44**
	(0.7)	(1.2)	(1.4)	(1.1)	(0.7)	(0.9)	(1.1)	(2.7)	(0.7)	(1.1)	(1.3)	(1.3)
2. Balances with RBI in Current Account	**166**	**204**	**84**	**99**	**53**	**103**	**53**	**90**	**235**	**235**	**58**	**81**
	(2.4)	(2.4)	(2.7)	(2.5)	(1.2)	(2.0)	(2.6)	(3.5)	(2.4)	(2.4)	(2.4)	(2.4)
3. Balances with Banks in India	**2414**	**2488**	**123**	**261**	**742**	**1304**	**1043**	**1052**	**2836**	**3317**	**98**	**95**
	(35.1)	(29.9)	(3.9)	(6.7)	(16.8)	(24.8)	(51.9)	(40.7)	(29.6)	(33.6)	(4.0)	(2.8)
4. Money at call & short notice	—	—	**1226**	**1119**	—	—	—	—	—	—	**605**	**800**
	—	—	(38.8)	(28.8)	—	—	—	—	—	—	(24.9)	(23.6)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**700**	—	**300**	—	—	**50**	**450**	—	—	—	—
	—	(8.4)	—	(7.7)	—	—	(2.5)	(17.4)	—	—	—	—
6.A. Investments in India	—	700	—	300	—	—	50	450	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other approved Securities	—	—	—	100	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	50	450	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	700	—	200	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2266**	**2721**	**829**	**999**	**2203**	**2270**	**691**	**874**	**4707**	**5063**	**1354**	**1622**
	(32.9)	(32.7)	(26.2)	(25.7)	(49.9)	(43.2)	(34.4)	(33.8)	(49.1)	(51.3)	(55.7)	(47.9)
7.1. Bills purchased & discounted	1	2	1	1	2	1	—	—	153	248	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	160	278	218	213	127	146	155	158	31	383	151	190
7.3. Term Loans	2105	2441	610	786	2075	2123	536	716	4523	4433	1204	1433
8. Fixed & Leased Assets	**10**	**11**	**11**	**10**	**7**	**11**	**11**	**14**	**21**	**21**	**11**	**10**
	(0.2)	(0.1)	(0.4)	(0.2)	(0.2)	(0.2)	(0.5)	(0.6)	(0.2)	(0.2)	(0.5)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	10	11	11	10	7	11	11	14	21	21	11	10
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1984**	**2109**	**843**	**1051**	**1384**	**1523**	**141**	**33**	**1730**	**1127**	**274**	**736**
	(28.8)	(25.3)	(26.7)	(27.1)	(31.3)	(29.0)	(7.0)	(1.3)	(18.0)	(11.4)	(11.3)	(21.7)
9.1. Inter office Adjustments	—	—	—	—	—	—	—	—	—	—	6	—
9.2. Interest Accrued	43	96	16	28	8	12	1	4	—	—	2	4
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	3	3	5	3	3	3	5	6	4	4	4
9.5. Others	1937	2009	824	1019	1373	1507	137	25	1724	1123	260	727
Total Assets	**6886**	**8334**	**3161**	**3883**	**4419**	**5258**	**2011**	**2584**	**9593**	**9876**	**2433**	**3388**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Muzaffarnagar Gramin Bank		Nadia Kshetriya Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(387)	(388)	(389)	(390)	(391)	(392)	(393)	(394)	(395)	(396)	(397)	(398)
1. Capital	**75**	**75**	**66**	**75**	**75**	**84**	**75**	**75**	**50**	**54**	**63**	**63**
	(3.7)	(2.8)	(1.3)	(1.2)	(39.1)	(40.7)	(0.6)	(0.5)	(1.6)	(1.4)	(1.4)	(1.2)
2. Total Reserves & Surplus	—	—	—	—	**-99**	**-118**	—	—	—	—	—	—
	—	—	—	—	(-51.7)	(-57.2)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	-99	-118	—	—	—	—	—	—
3. Deposits	**1464**	**1960**	**3836**	**4520**	**163**	**158**	**8738**	**11307**	**2328**	**2991**	**3706**	**4207**
	(72.2)	(74.1)	(74.1)	(73.2)	(84.7)	(76.9)\	(75.3)	(77.6)	(75.5)	(75.7)	(81.1)	(81.1)
3.1. Demand Deposits	4	51	77	97	40	34	1714	1500	46	90	98	58
i) From Banks	—	—	—	—	—	—	—	—	—	15	—	—
ii) From Others	4	51	77	97	40	34	1714	1500	46	75	98	58
3.2. Savings Deposits	944	1263	2113	2477	80	69	3617	5000	962	1250	1709	2010
3.3. Term Deposits	517	646	1647	1946	42	55	3406	4807	1320	1652	1900	2139
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	517	646	1647	1946	42	55	3406	4807	1320	1652	1900	2139
3.A. Deposits in India	1464	1960	3836	4520	163	158	8738	11307	2328	2991	3706	4207
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**429**	**499**	**783**	**1028**	**37**	**37**	**1670**	**1591**	**569**	**731**	**432**	**377**
	(21.1)	(18.9)	(15.1)	(16.6)	(19.0)	(17.7)	(14.4)	(10.9)	(18.5)	(18.5)	(9.4)	(7.3)
4.1. Borrowings in India	429	499	783	1028	37	37	1670	1591	569	731	432	377
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	89	109	734	1026	4	4	980	382	13	88	129	103
iii) Other Institutions & Agencies	340	389	49	2	33	33	690	1209	556	643	303	274
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**61**	**111**	**494**	**552**	**17**	**45**	**1115**	**1601**	**136**	**176**	**369**	**541**
	(3.0)	(4.2)	(9.5)	(8.9)	(8.9)	(21.9)	(9.6)	(11.0)	(4.4)	(4.4)	(8.1)	(10.4)
5.1. Bills Payable	4	1	—	—	—	—	564	996	5	23	—	—
5.2. Inter Office Adjustments	3	15	—	—	—	—	—	—	1	—	20	10
5.3. Interest Accrued	15	12	39	44	10	11	436	448	40	44	5	8
5.4. Others (including provisions)	39	83	455	508	7	34	115	156	90	109	344	523
Total Liabilities	**2029**	**2645**	**5180**	**6175**	**192**	**206**	**11599**	**14573**	**3084**	**3952**	**4569**	**5187**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Muzaffarnagar Gramin Bank		Nadia Kshetriya Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(387)	(388)	(389)	(390)	(391)	(392)	(393)	(394)	(395)	(396)	(397)	(398)
1. Cash in hand	**35**	**90**	**39**	**47**	**1**	**1**	**309**	**487**	**21**	**43**	**111**	**90**
	(1.7)	(3.4)	(0.8)	(0.8)	(0.3)	(0.5)	(2.7)	(3.3)	(0.7)	(1.1)	(2.4)	(1.7)
2. Balances with RBI in Current Account	**43**	**57**	**112**	**142**	**6**	**9**	**211**	**340**	**71**	**89**	**115**	**127**
	(2.1)	(2.2)	(2.2)	(2.3)	(2.9)	(4.4)	(1.8)	(2.3)	(2.3)	(2.3)	(2.5)	(2.4)
3. Balances with Banks in India	**77**	**90**	**2004**	**1809**	**86**	**67**	**5022**	**4469**	**938**	**1033**	**1090**	**1140**
	(3.8)	(3.4)	(38.7)	(29.3)	(44.6)	(32.8)	(43.3)	(30.7)	(30.4)	(26.1)	(23.8)	(22.0)
4. Money at call & short notice	**884**	**647**	—	—	—	—	—	—	**22**	**99**	—	—
	(43.6)	(24.4)	—	—	—	—	—	—	(0.7)	(2.5)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**495**	—	**598**	—	—	**40**	**2290**	—	**150**	—	**89**
	—	(18.7)	—	(9.7)	—	—	(0.3)	(15.7)	—	(3.8)	—	(1.7)
6.A. Investments in India	—	495	—	598	—	—	40	2290	—	150	—	89
i) Government Securities	—	150	—	—	—	—	—	1500	—	50	—	—
ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	110	—	—	—	—	40	340	—	100	—	89
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	235	—	598	—	—	—	450	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**830**	**1038**	**1920**	**2304**	**52**	**52**	**3458**	**4201**	**1271**	**1568**	**2150**	**2292**
	(40.9)	(39.2)	(37.1)	(37.3)	(26.9)	(25.4)	(29.8)	(28.8)	(41.2)	(39.7)	(47.1)	(44.2)
7.1. Bills purchased & discounted	0	—	—	—	—	—	—	—	1	1	10	34
7.2. Cash Credits, Overdrafts and Demand Loans	32	55	200	208	42	42	2223	2801	229	290	112	149
7.3. Term Loans	798	983	1719	2097	10	10	1235	1400	1041	1277	2028	2109
8. Fixed & Leased Assets	**11**	**11**	**17**	**16**	**2**	**1**	**22**	**23**	**11**	**13**	**14**	**13**
	(0.5)	(0.4)	(0.3)	(0.3)	(0.9)	(0.7)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	11	11	17	16	2	1	22	23	11	13	14	13
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**149**	**219**	**1089**	**1259**	**47**	**74**	**2536**	**2764**	**751**	**957**	**1090**	**1436**
	(7.3)	(8.3)	(21.0)	(20.4)	(24.3)	(36.2)	(21.9)	(19.0)	(24.4)	(24.2)	(23.9)	(27.7)
9.1. Inter office Adjustments	—	—	1	9	—	5	463	425	—	9	—	—
9.2. Interest Accrued	9	25	12	31	—	—	42	98	37	50	5	7
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	1	1	3	4	1	1	11	9	4	5	2	2
9.5. Others	139	193	1072	1215	46	69	2021	2232	710	893	1083	1427
Total Assets	**2029**	**2645**	**5180**	**6175**	**192**	**206**	**11599**	**14573**	**3084**	**3952**	**4569**	**5187**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Kshetriya Gramin Bank		Palamau Kshetriya Gramin Bank		Panchamahal Kshetriya Gramin Bank		Pandyan Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(399)	(400)	(401)	(402)	(403)	(404)	(405)	(406)	(407)	(408)	(409)	(410)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**71**	**75**	**66**	**75**	**75**	**75**
	(7.1)	(5.9)	(1.9)	(1.2)	(0.5)	(0.4)	(1.7)	(1.2)	(1.8)	(1.5)	(0.7)	(0.5)
2. Total Reserves & Surplus	—	—	—	—	**659**	**875**	—	—	—	—	**117**	**117**
2.1. Statutory Reserves	—	—	—	—	(4.6)	(5.2)	—	—	—	—	(1.1)	(0.9)
2.2. Capital Reserves	—	—	—	—	199	264	—	—	—	—	117	117
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	460	611	—	—	—	—	—	—
3. Deposits	**641**	**810**	**2826**	**4863**	**7517**	**9807**	**3140**	**4870**	**2568**	**3300**	**7830**	**9908**
	(61.0)	(63.5)	(73.2)	(75.2)	(52.7)	(57.8)	(75.6)	(80.9)	(69.8)	(65.5)	(70.1)	(72.4)
3.1. Demand Deposits	13	24	191	266	385	460	182	264	19	43	234	339
i) From Banks	—	—	5	—	—	—	—	—	—	—	—	—
ii) From Others	13	24	185	266	385	460	182	264	19	43	234	339
3.2. Savings Deposits	222	289	1097	2304	3070	3944	1748	3129	1015	1373	2498	3188
3.3. Term Deposits	405	496	1538	2293	4061	5403	1210	1476	1535	1885	5098	6381
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	405	496	1538	2293	4061	5403	1210	1476	1535	1885	5098	6381
3.A. Deposits in India	641	810	2826	4863	7517	9807	3140	4870	2568	3300	7830	9908
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**247**	**290**	**523**	**824**	**5202**	**5301**	**201**	**155**	**891**	**1460**	**2433**	**2799**
	(23.5)	(22.8)	(13.6)	(12.7)	(36.5)	(31.2)	(4.8)	(2.6)	(24.2)	(29.0)	(21.8)	(20.5)
4.1. Borrowings in India	247	290	523	824	5202	5301	201	155	891	1460	2433	2799
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	28	32	62	80	1133	778	52	155	7	176	506	691
iii) Other Institutions & Agencies	219	258	461	744	4070	4523	149	—	884	1284	1927	2108
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**88**	**99**	**438**	**704**	**798**	**906**	**740**	**920**	**152**	**200**	**711**	**786**
	(8.4)	(7.8)	(11.3)	(10.9)	(5.6)	(5.3)	(17.8)	(15.3)	(4.1)	(4.0)	(6.4)	(5.7)
5.1. Bills Payable	2	1	18	100	154	179	3	9	—	—	100	263
5.2. Inter Office Adjustments	—	—	—	—	64	57	11	33	—	4	—	37
5.3. Interest Accrued	2	2	9	13	246	257	335	416	29	37	79	71
5.4. Others (including provisions)	85	97	411	590	335	412	391	463	123	159	532	415
Total Liabilities	**1051**	**1275**	**3862**	**6466**	**14251**	**16964**	**4152**	**6020**	**3678**	**5035**	**11166**	**13686**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Kshetriya Gramin Bank		Palamau Kshetriya Gramin Bank		Panchamahal Kshetriya Gramin Bank		Pandyan Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(399)	(400)	(401)	(402)	(403)	(404)	(405)	(406)	(407)	(408)	(409)	(410)
1. Cash in hand	**6**	**13**	**20**	**45**	**409**	**437**	**26**	**39**	**26**	**27**	**166**	**218**
	(0.6)	(1.0)	(0.5)	(0.7)	(2.9)	(2.6)	(0.6)	(0.6)	(0.7)	(0.5)	(1.5)	(1.6)
2. Balances with RBI in Current Account	**19**	**24**	**85**	**146**	**239**	**299**	**119**	**166**	**77**	**100**	**241**	**302**
	(1.8)	(1.9)	(2.2)	(2.3)	(1.7)	(1.8)	(2.9)	(2.8)	(2.1)	(2.0)	(2.2)	(2.2)
3. Balances with Banks in India	**246**	**305**	**1333**	**2200**	**2506**	**3033**	**1013**	**2466**	**516**	**705**	**1615**	**2997**
	(23.4)	(24.0)	(34.5)	(34.0)	(17.6)	(17.9)	(24.4)	(41.0)	(14.0)	(14.0)	(14.5)	(21.9)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**20**	—	**719**	—	**222**	—	—	**352**	**302**	**767**	**67**
	—	(1.6)	—	(11.1)	—	(1.3)	—	—	(9.6)	(6.0)	(6.9)	(0.5)
6.A. Investments in India	—	20	—	719	—	222	—	—	352	302	767	67
i) Government Securities	—	—	—	199	—	100	—	—	352	302	700	—
ii) Other approved Securities	—	—	—	—	—	75	—	—	—	—	67	67
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—		—	—		—	—				
v) Subsidiaries & Joint Ventures	—	20	—	520	—	47	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**502**	**581**	**1549**	**2186**	**10619**	**12446**	**1924**	**1926**	**1870**	**2946**	**6061**	**7474**
	(47.8)	(45.6)	(40.1)	(33.8)	(74.5)	(73.4)	(46.3)	(32.0)	(50.8)	(58.5)	(54.3)	(54.6)
7.1. Bills purchased & discounted	1	0	—	—	4	25	—	—	4	1	6	20
7.2. Cash Credits, Overdrafts and Demand Loans	81	83	178	354	5754	7154	1924	1926	677	829	3035	4669
7.3. Term Loans	421	497	1371	1831	4861	5267	—	—	1189	2116	3019	2786
8. Fixed & Leased Assets	**2**	**2**	**13**	**16**	**36**	**39**	**2**	**9**	**11**	**12**	**35**	**32**
	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.2)	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	2	2	—	—	—	—	—	1
8.2. Other Fixed Assets	2	2	13	16	34	37	2	9	11	12	35	31
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**275**	**330**	**862**	**1154**	**442**	**488**	**1068**	**1414**	**825**	**942**	**2283**	**2596**
	(26.2)	(25.9)	(22.3)	(17.8)	(3.1)	(2.9)	(25.7)	(23.5)	(22.4)	(18.7)	(20.4)	(19.0)
9.1. Inter office Adjustments	14	10	25	31	—	—	—	—	—	—	12	—
9.2. Interest Accrued	2	1	11	25	—	—	40	51	—	—	162	154
9.3. Tax paid	—	—	—	3	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	2	2	4	4	11	14	4	4	4	5	14	12
9.5. Others	257	317	822	1091	431	475	1024	1358	821	938	2094	2430
Total Assets	**1051**	**1275**	**3862**	**6466**	**14251**	**16964**	**4152**	**6020**	**3678**	**5035**	**11166**	**13686**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(411)	(412)	(413)	(414)	(415)	(416)	(417)	(418)	(419)	(420)	(421)	(422)
1. Capital	**75**	**75**	**46**	**46**	**75**	**75**	**75**	**75**	**50**	**71**	**65**	**75**
	(3.7)	(3.0)	(5.4)	(4.2)	(0.8)	(0.8)	(4.3)	(2.9)	(0.3)	(0.4)	(1.0)	(1.0)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	**49**	**49**	**2**	—
	—	—	—	—	—	—	—	—	(0.3)	(0.3)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	44	44	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	5	5	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	2	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	—	—
3. Deposits	**1456**	**1811**	**752**	**903**	**5786**	**6747**	**1269**	**2016**	**12098**	**15243**	**5554**	**6720**
	(72.6)	(73.6)	(87.0)	(82.2)	(64.7)	(68.8)	(72.8)	(78.5)	(74.0)	(79.0)	(86.9)	(88.2)
3.1. Demand Deposits	23	71	32	33	279	303	14	63	1225	1761	111	202
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	23	71	32	33	279	303	14	63	1225	1761	111	202
3.2. Savings Deposits	425	561	285	368	1596	2332	571	936	6712	8416	2952	3645
3.3. Term Deposits	1007	1179	435	503	3911	4113	684	1017	4161	5065	2491	2873
i) From Banks	—	—	—	2	—	—	—	—	—	—	—	—
ii) From Others	1007	1179	435	501	3911	4113	684	1017	4161	5065	2491	2873
3.A. Deposits in India	1456	1811	752	903	5786	6747	1269	2016	12098	15243	5554	6720
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**286**	**351**	**42**	**67**	**2404**	**2184**	**261**	**282**	**2106**	**2128**	**514**	**495**
	(14.3)	(14.3)	(4.8)	(6.1)	(26.9)	(22.3)	(15.0)	(11.0)	(12.9)	(11.0)	(8.0)	(6.5)
4.1. Borrowings in India	286	351	42	67	2404	2184	261	282	2106	2128	514	495
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	45	61	3	3	488	468	17	42	99	2059	514	495
iii) Other Institutions & Agencies	241	291	39	64	1916	1716	244	240	2007	70	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**189**	**222**	**24**	**83**	**678**	**804**	**138**	**196**	**2037**	**1805**	**257**	**329**
	(9.4)	(9.0)	(2.8)	(7.5)	(7.6)	(8.2)	(7.9)	(7.6)	(12.5)	(9.4)	(4.0)	(4.3)
5.1. Bills Payable	6	4	—	—	100	141	—	—	—	—	12	57
5.2. Inter Office Adjustments	—	—	12	8	3	29	1	14	—	—	—	—
5.3. Interest Accrued	177	202	1	1	15	16	124	169	85	106	60	61
5.4. Others (including provisions)	6	16	11	73	561	618	14	13	1952	1699	185	210
Total Liabilities	**2006**	**2460**	**864**	**1099**	**8943**	**9810**	**1744**	**2569**	**16340**	**19296**	**6392**	**7619**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank		Pratapgarh Kshetnya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(411)	(412)	(413)	(414)	(415)	(416)	(417)	(418)	(419)	(420)	(421)	(422)
1. Cash in hand	**7**	**9**	**8**	**24**	**86**	**142**	**7**	**22**	**188**	**247**	**113**	**189**
	(0.3)	(0.4)	(0.9)	(2.2)	(1.0)	(1.5)	(0.4)	(0.9)	(1.2)	(1.3)	(1.8)	(2.5)
2. Balances with RBI in Current Account	**50**	**61**	**25**	**26**	**159**	**181**	**41**	**64**	**393**	**438**	**167**	**199**
	(2.5)	(2.5)	(2.9)	(2.4)	(1.8)	(1.8)	(2.4)	(2.5)	(2.4)	(2.3)	(2.6)	(2.6)
3. Balances with Banks in India	**7**	**16**	**105**	**288**	**1900**	**2069**	**37**	**207**	**4865**	**6307**	**683**	**553**
	(0.3)	(0.7)	(12.1)	(26.2)	(21.2)	(21.1)	(2.1)	(8.0)	(29.8)	(32.7)	(10.7)	(7.3)
4. Money at call & short notice	**543**	**549**	**348**	**223**	**—**	**—**	**936**	**800**	**—**	**—**	**2009**	**1953**
	(27.1)	(22.3)	(40.3)	(20.3)	—	—	(53.7)	(31.1)	—	—	(31.4)	(25.6)
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**593**	**822**	**—**	**—**	**—**	**—**	**10**	**420**	**—**	**500**	**200**	**850**
	(29.6)	(33.4)	—	—	—	—	(0.6)	(16.3)	—	(2.6)	(3.1)	(11.2)
6.A. Investments in India	593	822	—	—	—	—	10	420	—	500	200	850
i) Government Securities	—	—	—	—	—	—	—	410	—	—	200	200
ii) Other approved Securities	593	822	—	—	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	10	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	10	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	—	—	500	—	650
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**558**	**676**	**233**	**279**	**6169**	**6459**	**527**	**854**	**7437**	**8367**	**1998**	**2440**
	(27.8)	(27.5)	(27.0)	(25.3)	(69.0)	(65.8)	(30.2)	(33.2)	(45.5)	(43.4)	(31.3)	(32.0)
7.1. Bills purchased & discounted	—	—	1	3	1	2	—	—	—	—	—	1
7.2. Cash Credits, Overdrafts and Demand Loans	123	202	45	32	56	51	136	233	144	187	317	389
7.3. Term Loans	435	474	188	244	6112	6406	390	621	7293	8180	1681	2051
8. Fixed & Leased Assets	**8**	**8**	**8**	**9**	**27**	**27**	**6**	**7**	**66**	**64**	**21**	**19**
	(0.4)	(0.3)	(0.9)	(0.9)	(0.3)	(0.3)	(0.4)	(0.3)	(0.4)	(0.3)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	8	8	8	9	27	27	6	7	66	64	21	19
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**242**	**320**	**137**	**250**	**601**	**931**	**180**	**195**	**3391**	**3373**	**1201**	**1418**
	(12.0)	(13.0)	(15.9)	(22.7)	(6.7)	(9.5)	(10.3)	(7.6)	(20.8)	(17.5)	(18.8)	(18.6)
9.1. Inter office Adjustments	4	—	—	—	—	—	—	2	—	—	1	6
9.2. Interest Accrued	39	120	2	17	5	16	7	23	34	243	115	199
9.3. Tax paid	—	11	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	1	1	—	1	9	8	3	3	21	23	5	4
9.5. Others	197	188	135	232	587	907	170	166	3336	3107	1080	1208
Total Assets	**2006**	**2460**	**864**	**1099**	**8943**	**9810**	**1744**	**2569**	**16340**	**19296**	**6392**	**7619**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Prathama Bank		Puri Gramin Bank		Rae Bareilly Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(423)	(424)	(425)	(426)	(427)	(428)	(429)	(430)	(431)	(432)	(433)	(434)
1. Capital	**50**	**93**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**75**	**50**	**50**
	(0.2)	(0.3)	(0.8)	(0.7)	(1.0)	(0.9)	(2.9)	(2.1)	(3.9)	(2.6)	(1.5)	(1.2)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	—	—	1	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	1	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	—	—
3. Deposits	**16578**	**20608**	**4400**	**5719**	**6447**	**7404**	**2035**	**2836**	**1423**	**2266**	**2800**	**3807**
	(69.6)	(69.8)	(45.9)	(53.6)	(83.4)	(87.0)	(78.2)	(78.7)	(74.9)	(77.1)	(86.5)	(87.7)
3.1. Demand Deposits	464	653	156	249	220	265	334	348	77	111	145	209
i) From Banks	10	16	—	—	—	—	—	—	—	—	—	—
ii) From Others	454	637	156	249	220	265	334	348	77	111	145	209
3.2. Savings Deposits	10457	13253	1707	2383	3113	3647	716	1256	519	889	1460	2006
3.3. Term Deposits	5657	6702	2537	3086	3114	3492	986	1232	828	1265	1196	1591
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	5657	6702	2537	3086	3114	3492	986	1232	828	1265	1196	1591
3.A. Deposits in India	16578	20608	4400	5719	6447	7404	2035	2836	1423	2266	2800	3807
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**5339**	**6822**	**1704**	**2110**	**975**	**788**	**118**	**196**	**53**	**262**	**212**	**195**
	(22.4)	(23.1)	(17.8)	(19.8)	(12.6)	(9.3)	(4.6)	(5.4)	(2.8)	(8.9)	(6.6)	(4.5)
4.1. Borrowings in India	5339	6822	1704	2110	975	788	118	196	53	262	212	195
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	1042	1556	334	388	975	788	7	5	2	87	—	—
iii) Other Institutions & Agencies	4296	5266	1369	1722	—	—	112	190	52	175	212	195
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**1854**	**1992**	**3401**	**2763**	**233**	**247**	**373**	**498**	**347**	**336**	**173**	**289**
	(7.8)	(6.7)	(35.5)	(25.9)	(3.0)	(2.9)	(14.3)	(13.8)	(18.3)	(11.4)	(5.3)	(6.6)
5.1. Bills Payable	267	337	39	33	9	8	—	—	11	10	—	—
5.2. Inter Office Adjustments	14	187	6	101	38	24	19	—	—	—	—	—
5.3. Interest Accrued	160	214	49	52	63	62	213	263	4	5	—	—
5.4. Others (including provisions)	1412	1254	3307	2578	123	153	141	236	332	321	173	289
Total Liabilities	**23820**	**29515**	**9580**	**10668**	**7731**	**8513**	**2602**	**3605**	**1899**	**2939**	**3236**	**4340**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Prathama Bank		Puri Gramin Bank		Rae Bareilly Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(423)	(424)	(425)	(426)	(427)	(428)	(429)	(430)	(431)	(432)	(433)	(434)
1. Cash in hand	**255**	**415**	**91**	**147**	**89**	**140**	**9**	**24**	**26**	**55**	**23**	**51**
	(1.1)	(1.4)	(1.0)	(1.4)	(1.2)	(1.6)	(0.3)	(0.7)	(1.4)	(1.9)	(0.7)	(1.2)
2. Balances with RBI in Current Account	**515**	**650**	**135**	**131**	**197**	**224**	**79**	**91**	**41**	**63**	**80**	**120**
	(2.2)	(2.2)	(1.4)	(1.2)	(2.6)	(2.6)	(3.0)	(2.5)	(2.2)	(2.1)	(2.5)	(2.8)
3. Balances with Banks in India	**1447**	**1336**	**1612**	**1830**	**3120**	**531**	**745**	**1252**	**425**	**694**	**443**	**295**
	(6.1)	(4.5)	(16.8)	(17.2)	(40.4)	(6.2)	(28.6)	(34.7)	(22.4)	(23.6)	(13.7)	(6.8)
4. Money at call & short notice	—	—	—	—	**1600**	**3800**	—	—	—	—	**716**	**969**
	—	—	—	—	(20.7)	(44.6)	—	—	—	—	(22.1)	(22.3)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**7177**	**8890**	**140**	**340**	—	**600**	—	**100**	—	**300**	—	**100**
	(30.1)	(30.1)	(1.5)	(3.2)	—	(7.0)	—	(2.8)	—	(10.2)	—	(2.3)
6.A. Investments in India	7177	8890	140	340	—	600	—	100	—	300	—	100
i) Government Securities	—	600	140	140	—	—	—	—	—	200	—	—
ii) Other approved Securities	—	—	—	*200*	—	—	—	100	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	74	74	—	—	—	—	—	—	—	—	—	100
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	7103	8216	—	—	—	600	—	—	—	100	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) *Subsidiaries & Joint Ventures*	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**13254**	**16858**	**2767**	**3703**	**1713**	**1852**	**696**	**860**	**660**	**888**	**826**	**1175**
	(55.6)	(57.1)	(28.9)	(34.7)	(22.2)	(21.8)	(26.8)	(23.9)	(34.7)	(30.2)	(25.5)	(27.1)
7.1. Bills purchased & discounted	31	36	6	5	1	1	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	681	892	599	1055	1709	1850	327	369	660	888	737	986
7.3. Term Loans	12541	15930	2162	2643	3	2	369	491	—	—	89	189
8. Fixed & Leased Assets	**55**	**52**	**9**	**7**	**16**	**16**	**4**	**7**	**10**	**10**	**15**	**23**
	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.5)	(0.4)	(0.5)	(0.5)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	55	52	9	7	16	16	4	7	10	10	15	23
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1117**	**1315**	**4825**	**4511**	**995**	**1350**	**1068**	**1271**	**737**	**928**	**1134**	**1606**
	(4.7)	(4.5)	(50.4)	(42.3)	(12.9)	(15.9)	(41.1)	(35.3)	(38.8)	(31.6)	(35.0)	(37.0)
9.1. Inter office Adjustments	—	—	—	—	184	72	—	14	7	20	10	37
9.2. Interest Accrued	575	546	36	41	—	240	12	6	3	12	—	—
9.3. Tax paid	18	18	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	19	17	11	12	1	1	3	3	3	2	3	5
9.5. Others	505	734	4778	4458	810	1037	1053	1248	724	894	1122	1565
Total Assets	**23820**	**29515**	**9580**	**10668**	**7731**	**8513**	**2602**	**3605**	**1899**	**2939**	**3236**	**4340**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Rani Laxmibai Kshetriya Gramin Bank		Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank		Rewa Siddhi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(435)	(436)	(437)	(438)	(439)	(440)	(441)	(442)	(443)	(444)	(445)	(446)
1. Capital	**50**	**50**	**75**	**75**	**88**	**100**	**75**	**75**	**75**	**75**	**75**	**84**
	(1.7)	(1.3)	(1.5)	(1.1)	(4.3)	(3.3)	(3.9)	(3.0)	(0.4)	(0.3)	(1.0)	(0.8)
2. Total Reserves & Surplus	**1**	**1**	**—**	**—**	**—**	**—**	**—**	**—**	**313**	**358**	**—**	**—**
	—	—	—	—	—	—	—	—	(1.6)	(1.4)	—	—
2.1. Statutory Reserves	1	1	—	—	—	—	—	—	299	339	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	14	19	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	—	—
3. Deposits	**1964**	**2584**	**3508**	**4603**	**1569**	**2412**	**1518**	**1927**	**12135**	**15763**	**6532**	**9215**
	(66.4)	(68.7)	(69.3)	(68.7)	(76.8)	(80.3)	(78.0)	(77.6)	(61.3)	(62.7)	(88.7)	(89.5)
3.1. Demand Deposits	78	96	181	218	32	67	54	83	416	625	748	1104
i) From Banks	—	—	—	—	—	—	—	—	—	3	—	—
ii) From Others	78	96	181	218	32	67	54	83	416	622	748	1104
3.2. Savings Deposits	832	1177	909	1343	498	856	605	796	3112	4505	2767	4102
3.3. Term Deposits	1053	1311	2419	3042	1039	1489	859	1048	8607	10633	3017	4009
i) From Banks	—	—	—	—	—	—	—	—	89	154	—	—
ii) From Others	1053	1311	2419	3042	1039	1489	859	1048	8518	10479	3017	4009
3.A. Deposits in India	1964	2584	3508	4603	1569	2412	1518	1927	12135	15763	6532	9215
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**660**	**736**	**1125**	**1505**	**299**	**362**	**311**	**412**	**6118**	**7642**	**638**	**825**
	(22.3)	(19.6)	(22.2)	(22.5)	(14.6)	(12.0)	(16.0)	(16.6)	(30.9)	(30.4)	(8.7)	(8.0)
4.1. Borrowings in India	660	736	1125	1505	299	362	311	412	6118	7642	638	825
i) Borrowings from RBI	—	—	—	—	—	—	—	—	6118	—	—	—
ii) Other Banks	139	183	211	299	297	360	38	59	—	7642	27	24
iii) Other Institutions & Agencies	522	553	914	1206	1	2	272	353	—	—	611	800
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**281**	**389**	**352**	**521**	**89**	**130**	**43**	**69**	**1166**	**1317**	**117**	**173**
	(9.5)	(10.3)	(7.0)	(7.8)	(4.3)	(4.3)	(2.2)	(2.8)	(5.9)	(5.2)	(1.6)	(1.7)
5.1. Bills Payable	18	7	10	37	—	1	6	3	221	237	20	—
5.2. Inter Office Adjustments	43	13	52	42	3	7	—	—	130	361	—	—
5.3. Interest Accrued	2	3	25	26	6	8	2	1	56	41	60	60
5.4. Others (including provisions)	218	366	266	416	80	115	35	65	759	678	37	113
Total Liabilities	**2956**	**3760**	**5060**	**6704**	**2044**	**3003**	**1946**	**2483**	**19808**	**25155**	**7362**	**10296**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Rani Laxmibai Kshetriya Gramin Bank		Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank		Rewa Siddhi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(435)	(436)	(437)	(438)	(439)	(440)	(441)	(442)	(443)	(444)	(445)	(446)
1. Cash in hand	**182**	**172**	**65**	**110**	**22**	**33**	**17**	**26**	**260**	**456**	**69**	**155**
	(6.1)	(4.6)	(1.3)	(1.6)	(1.1)	(1.1)	(0.9)	(1.0)	(1.3)	(1.8)	(0.9)	(1.5)
2. Balances with RBI in Current Account	**55**	**77**	**108**	**124**	**47**	**72**	**46**	**58**	**211**	**420**	**182**	**242**
	(1.9)	(2.0)	(2.1)	(1.8)	(2.3)	(2.4)	(2.4)	(2.3)	(1.1)	(1.7)	(2.5)	(2.4)
3. Balances with Banks in India	**164**	**243**	**1625**	**2072**	**106**	**352**	**694**	**959**	**2799**	**2435**	**3576**	**3790**
	(5.6)	(6.5)	(32.1)	(30.9)	(5.2)	(11.7)	(35.6)	(38.6)	(14.1)	(9.7)	(48.6)	(36.8)
4. Money at call & short notice	**115**	**469**	—	—	**605**	**635**	—	—	**2680**	**3936**	—	—
	(3.9)	(12.5)	—	—	(29.6)	(21.1)	—	—	(13.5)	(15.6)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	**500**	—	**201**	**132**	**131**	**28**	**528**	—	**1700**
	—	—	—	(7.5)	—	(6.7)	(6.8)	(5.3)	(0.1)	(2.1)	—	(16.5)
6.A. Investments in India	—	—	—	500	—	201	132	131	28	528	—	1700
i) Government Securities	—	—	—	—	—	201	132	131	—	—	—	—
ii) Other approved Securities	—	—	—	—	—	—	—	—	28	528	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	200	—	—	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	300	—	—	—	—	—	—	—	1700
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1457**	**1588**	**2223**	**2599**	**834**	**1147**	**625**	**764**	**13155**	**16757**	**3230**	**3679**
	(49.3)	(42.2)	(43.9)	(38.8)	(40.8)	(38.2)	(32.1)	(30.8)	(66.4)	(66.6)	(43.9)	(35.7)
7.1. Bills purchased & discounted	—	—	5	5	—	12	1	2	25	273	—	9
7.2. Cash Credits, Overdrafts and Demand Loans	93	127	847	845	124	225	85	160	8041	10747	4	64
7.3. Term Loans	1364	1460	1372	1749	710	910	539	602	5090	5737	3226	3606
8. Fixed & Leased Assets	**16**	**16**	**16**	**17**	**6**	**10**	**10**	**10**	**76**	**94**	**19**	**24**
	(0.5)	(0.4)	(0.3)	(0.3)	(0.3)	(0.3)	(0.5)	(0.4)	(0.4)	(0.4)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	44	45	—	—
8.2. Other Fixed Assets	16	16	16	17	6	10	10	10	31	49	19	24
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**968**	**1195**	**1024**	**1282**	**424**	**553**	**422**	**536**	**601**	**531**	**287**	**704**
	(32.7)	(31.8)	(20.2)	(19.1)	(20.7)	(18.4)	(21.7)	(21.6)	(3.0)	(2.1)	(3.9)	(6.8)
9.1. Inter office Adjustments	—	—	—	—	—	—	6	13	—	79	—	11
9.2. Interest Accrued	58	56	—	—	5	15	8	12	44	1	101	147
9.3. Tax paid	—	—	—	—	—	—	1	6	1	20	3	3
9.4. Stationery & Stamps	6	6	4	4	3	3	3	3	20	95	5	4
9.5. Others	904	1132	1019	1277	416	535	404	502	536	337	179	538
Total Assets	**2956**	**3760**	**5060**	**6704**	**2044**	**3003**	**1946**	**2483**	**19808**	**25155**	**7362**	**10296**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Sabarkantha-Gandhinagar Gramin Bank		Sagar Kshetriya Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sagameshwar Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(447)	(448)	(449)	(450)	(451)	(452)	(453)	(454)	(455)	(456)	(457)	(458)
1. Capital	**100**	**100**	**75**	**75**	**75**	**75**	**71**	**71**	**50**	**96**	**75**	**75**
	(6.1)	(4.2)	(0.6)	(0.5)	(3.4)	(2.2)	(2.0)	(1.6)	(0.2)	(0.3)	(1.3)	(0.9)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	**739**	**991**	**1**	**1**
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	(2.9)	(3.3)	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	148	198	1	1
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	591	793	—	—
3. Deposits	**1021**	**1666**	**9743**	**11553**	**1245**	**1922**	**2787**	**3625**	**22481**	**26919**	**3582**	**5215**
	(62.8)	(69.3)	(75.3)	(76.6)	(57.0)	(56.0)	(77.1)	(80.8)	(89.5)	(89.7)	(62.3)	(64.9)
3.1. Demand Deposits	21	85	81	108	60	96	102	210	797	1008	470	665
i) From Banks	8	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	14	85	81	108	60	96	102	210	797	1008	470	665
3.2. Savings Deposits	368	563	5075	6217	365	604	1537	2028	11686	14146	1422	2092
3.3. Term Deposits	631	1018	4586	5228	821	1222	1148	1386	9998	11765	1690	2458
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	631	1018	4586	5228	821	1222	1148	1386	9998	11765	1690	2458
3.A. Deposits in India	1021	1666	9743	11553	1245	1922	2787	3625	22481	26919	3582	5215
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**392**	**465**	**1036**	**1069**	**601**	**968**	**446**	**392**	**1733**	**1869**	**1753**	**2286**
	(24.1)	(19.3)	(8.0)	(7.1)	(27.5)	(28.2)	(12.3)	(8.7)	(6.9)	(6.2)	(30.5)	(28.5)
4.1. Borrowings in India	392	465	1036	1069	601	968	446	392	1733	1869	1753	2286
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	16	19	—	—	103	145	55	54	78	148	281	429
iii) Other Institutions & Agencies	375	445	1036	1069	498	823	391	338	1655	1721	1472	1858
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**114**	**174**	**2089**	**2380**	**264**	**468**	**310**	**396**	**123**	**130**	**335**	**454**
	(7.0)	(7.2)	(16.1)	(15.8)	(12.1)	(13.6)	(8.6)	(8.8)	(0.5)	(0.4)	(5.8)	(5.7)
5.1. Bills Payable	13	4	141	114	34	66	—	—	12	11	43	25
5.2. Inter Office Adjustments	10	1	12	61	—	130	—	—	—	—	—	—
5.3. Interest Accrued	80	106	112	133	—	15	251	281	88	96	276	379
5.4. Others (including provisions)	10	63	1824	2071	230	258	58	115	22	23	17	49
Total Liabilities	**1627**	**2405**	**12943**	**15076**	**2186**	**3433**	**3614**	**4484**	**25126**	**30004**	**5746**	**8031**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Sabarkantha-Gandhinagar Gramin Bank		Sagar Kshetriya Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyut Kshetriya Gramin Bank		Sagameshwar Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(447)	(448)	(449)	(450)	(451)	(452)	(453)	(454)	(455)	(456)	(457)	(458)
1. Cash in hand	**23**	**32**	**49**	**68**	**23**	**50**	**36**	**56**	**323**	**538**	**88**	**153**
	(1.4)	(1.3)	(0.4)	(0.4)	(1.1)	(1.4)	(1.0)	(1.3)	(1.3)	(1.8)	(1.5)	(1.9)
2. Balances with RBI in Current Account	**29**	**52**	**311**	**362**	**54**	**78**	**96**	**112**	**675**	**795**	**108**	**176**
	(1.8)	(2.2)	(2.4)	(2.4)	(2.5)	(2.3)	(2.7)	(2.5)	(2.7)	(2.6)	(1.9)	(2.2)
3. Balances with Banks in India	**141**	**304**	**5493**	**5612**	**483**	**889**	**769**	**1263**	**17379**	**16279**	**1719**	**2094**
	(8.7)	(12.6)	(42.4)	(37.2)	(22.1)	(25.9)	(21.3)	(28.2)	(69.2)	(54.3)	(29.9)	(26.1)
4. Money at call & short notice	**476**	**542**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	(29.3)	(22.5)	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**—**	**75**	**600**	**1650**	**—**	**125**	**—**	**—**	**150**	**5150**	**25**	**780**
	—	(3.1)	(4.6)	(10.9)	—	(3.6)	—	—	(0.6)	(17.2)	(0.4)	(9.7)
6.A. Investments in India	—	75	600	1650	—	125	—	—	150	5150	25	780
i) Government Securities	—	—	—	800	—	—	—	—	—	5000	—	—
ii) Other approved Securities	—	—	—	650	—	—	—	—	—	—	—	—
iii) Shares	—	—	400	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	75	200	200	—	—	—	—	150	150	25	125
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	125	—	—	—	—	—	655
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	***682***	***1060***	**4180**	**4787**	**1103**	**1724**	**1280**	**1247**	**5991**	**6385**	**3054**	**4077**
	(41.9)	(44.1)	(32.3)	(31.8)	(50.5)	(50.2)	(35.4)	(27.8)	(23.8)	(21.3)	(53.1)	(50.8)
7.1. Bills purchased & discounted	2	8	533	—	—	—	—	—	4	6	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	43	119	18	782	373	676	339	11	526	675	1464	2282
7.3. Term Loans	637	932	3630	4005	730	1048	941	1236	5461	5704	1590	1795
8. Fixed & Leased Assets	**9**	**9**	***28***	**33**	**7**	**15**	**9**	**10**	**35**	**35**	**11**	**17**
	(0.5)	(0.4)	(0.2)	(0.2)	(0.3)	(0.5)	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	1	—	—	—	—	—	—
8.2. Other Fixed Assets	9	9	28	33	7	15	9	10	35	35	11	17
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**267**	**332**	**2282**	**2565**	**516**	**551**	**1424**	**1796**	**573**	**823**	**741**	**735**
	(16.4)	(13.8)	(17.6)	(17.0)	(23.6)	(16.1)	(39.4)	(40.1)	(2.3)	(2.7)	(12.9)	(9.1)
9.1. Inter office Adjustments	—	—	—	—	15	—	19	32	42	88	75	8
9.2. Interest Accrued	12	16	118	192	11	37	18	17	391	588	50	72
9.3. Tax paid	—	—	—	—	—	—	—	—	7	7	—	—
9.4. Stationery & Stamps	1	2	9	8	6	4	3	4	5	4	3	4
9.5. Others	254	314	2155	2364	485	510	1383	1743	127	135	614	651
Total Assets	**1627**	**2405**	**12943**	**15076**	**2186**	**3433**	**3614**	**4484**	**25126**	**30004**	**5746**	**8031**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Kshetriya Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank		Sharada Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(459)	(460)	(461)	(462)	(463)	(464)	(465)	(466)	(467)	(468)	(469)	(470)
1. Capital	**71**	**71**	**50**	**50**	**75**	**88**	**75**	**75**	**75**	**75**	**75**	**84**
	(0.7)	(0.6)	(1.3)	(1.1)	(1.7)	(1.6)	(3.2)	(2.4)	(4.2)	(3.0)	(1.8)	(1.6)
2. Total Reserves & Surplus	—	—	—	—	**15**	**32**	—	—	—	—	—	—
	—	—	—	—	(0.3)	(0.6)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	15	32	—	—	—	—	—	—
3. Deposits	**8720**	**9963**	**3391**	**4016**	**3713**	**4334**	**1581**	**2100**	**1442**	**1939**	**3447**	**4418**
	(82.4)	(81.6)	(86.4)	(88.8)	(81.9)	(81.0)	(67.1)	(65.9)	(79.9)	(78.3)	(82.5)	(84.8)
3.1. Demand Deposits	882	834	19	10	109	104	44	66	91	106	107	141
i) From Banks	—	—	—	—	—	—	—	—	—	—	1	—
ii) From Others	882	834	19	10	109	104	44	66	91	106	107	141
3.2. Savings Deposits	5539	6241	1559	1913	2629	3065	894	1291	513	850	1200	1657
3.3. Term Deposits	2299	2888	1812	2092	974	1165	644	742	839	983	2140	2620
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	2299	2888	1812	2092	974	1165	644	742	839	983	2140	2620
3.A. Deposits in India	8720	9963	3391	4016	3713	4334	1581	2100	1442	1939	3447	4418
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**1062**	**1345**	**265**	**265**	**633**	**664**	**438**	**624**	**92**	**84**	**342**	**290**
	(10.0)	(11.0)	(6.7)	(5.9)	(14.0)	(12.4)	(18.6)	(19.6)	(5.1)	(3.4)	(8.2)	(5.6)
4.1. Borrowings in India	1062	1345	265	265	633	664	438	624	92	84	342	290
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	139	256	13	—	633	661	438	624	—	—	41	8
iii) Other Institutions & Agencies	923	1089	251	265	—	3	—	—	92	84	301	282
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**731**	**823**	**218**	**192**	**95**	**236**	**261**	**386**	**196**	**378**	**314**	**421**
	(6.9)	(6.7)	(5.5)	(4.2)	(2.1)	(4.4)	(11.1)	(12.1)	(10.9)	(15.3)	(7.5)	(8.1)
5.1. Bills Payable	39	25	—	—	8	6	2	10	4	17	18	21
5.2. Inter Office Adjustments	—	—	—	4	—	—	21	159	23	—	6	7
5.3. Interest Accrued	615	704	25	26	11	15	11	11	6	7	5	4
5.4. Others (including provisions)	77	95	193	162	76	215	227	207	163	354	285	388
Total Liabilities	**10584**	**12202**	**3923**	**4522**	**4531**	**5353**	**2355**	**3185**	**1806**	**2477**	**4178**	**5212**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Kshetriya Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank		Sharada Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(459)	(460)	(461)	(462)	(463)	(464)	(465)	(466)	(467)	(468)	(469)	(470)
1. Cash in hand	**43**	**47**	**25**	**31**	**65**	**116**	**12**	**16**	**21**	**24**	**55**	**63**
	(0.4)	(0.4)	(0.6)	(0.7)	(1.4)	(2.2)	(0.5)	(0.5)	(1.2)	(1.0)	(1.3)	(1.2)
2. Balances with RBI in Current Account	**253**	**327**	**106**	**123**	**111**	**135**	**50**	**68**	**44**	**55**	**105**	**129**
	(2.4)	(2.7)	(2.7)	(2.7)	(2.5)	(2.5)	(2.1)	(2.1)	(2.4)	(2.2)	(2.5)	(2.5)
3. Balances with Banks in India	**1088**	**784**	**1167**	**1445**	**2884**	**2820**	**691**	**1040**	**254**	**597**	**1765**	**2382**
	(10.3)	(6.4)	(29.7)	(32.0)	(63.7)	(52.7)	(29.3)	(32.7)	(14.1)	(24.1)	(42.2)	(45.7)
4. Money at call & short notice	**5501**	**4876**	—	—	—	—	—	—	—	—	—	—
	(52.0)	(40.0)	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**1900**	—	—	—	**500**	**151**	**254**	—	—	—	—
	—	(15.6)	—	—	—	(9.3)	(6.4)	(8.0)	—	—	—	—
6.A. Investments in India	—	1900	—	—	—	500	151	254	—	—	—	—
i) Government Securities	—	1900	—	—	—	500	—	—	—	—	—	—
ii) Other approved *Securities*	—	—	—	—	—	—	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	—	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	151	254	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & *Joint Ventures*	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**2771**	**3069**	**1772**	**1880**	**1315**	**1407**	**896**	**1215**	**914**	**971**	**1600**	**1767**
	(26.2)	(25.1)	(45.2)	(41.6)	(29.0)	(26.3)	(38.0)	(38.2)	(50.6)	(39.2)	(38.3)	(33.9)
7.1. Bills purchased & discounted	—	—	—	—	—	1	—	—	213	—	—	20
7.2. Cash Credits, Overdrafts and Demand Loans	1034	1096	85	115	466	591	254	328	30	36	72	63
7.3. Term Loans	1737	1973	1687	1765	849	815	642	887	671	935	1528	1683
8. Fixed & Leased Assets	**7**	**7**	**7**	**6**	**10**	**15**	**8**	**8**	**5**	**5**	**10**	**9**
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.3)	(0.4)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	7	7	7	6	10	15	8	8	5	5	10	9
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**922**	**1193**	**846**	**1038**	**146**	**360**	**547**	**583**	**567**	**825**	**643**	**862**
	(8.7)	(9.8)	(21.6)	(22.9)	(3.2)	(6.7)	(23.2)	(18.3)	(31.4)	(33.3)	(15.4)	(16.5)
9.1. Inter office Adjustments	26	9	8	—	101	293	—	—	—	11	—	—
9.2. Interest Accrued	147	225	3	14	24	46	3	5	—	—	29	46
9.3. Tax paid	—	6	—	1	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	2	4	1	1023	4	5	3	3	3	2	1	2
9.5. Others	747	949	835	—	16	17	541	575	565	812	613	815
Total Assets	**10584**	**12202**	**3923**	**4522**	**4531**	**5353**	**2355**	**3185**	**1806**	**2477**	**4178**	**5212**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shn Sathavahana Gramin Bank		Shn Venkateswara Gramin Bank		Singbhum Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(471)	(472)	(473)	(474)	(475)	(476)	(477)	(478)	(479)	(480)	(481)	(482)
1. Capital	**75**	**100**	**75**	**75**	**75**	**75**	**75**	**75**	**75**		**63**	**63**
	(0.8)	(0.8)	(1.7)	(1.4)	(2.0)	(1.5)	(1.6)	(1.3)	(1.1)		(1.5)	(1.1)
2. Total Reserves & Surplus	**—**	**—**	**24**	**24**	**—**	**—**	**—**	**—**	**—**		**—**	**—**
	—	—	(0.5)	(0.4)	—	—	—	—	—		—	—
2.1. Statutory Reserves	—	—	24	24	—	—	—	—	—		—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—		—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—		—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—		—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—		—	—
3. Deposits	**7739**	**9527**	**3635**	**4439**	**2966**	**4087**	**2927**	**3778**	**3790**		**3561**	**4790**
	(79.8)	(79.0)	(82.1)	(81.7)	(78.9)	(83.4)	(60.7)	(64.3)	(57.3)		(86.2)	(82.8)
3.1. Demand Deposits	32	92	83	134	318	433	248	317	77		230	445
i) From Banks	1	9	—	—	—	—	—	—	—		—	—
ii) From Others	31	83	83	134	318	433	248	317	77		230	445
3.2. Savings Deposits	2691	3764	1697	2177	915	1419	850	1233	1004		1693	2336
3.3. Term Deposits	5015	5671	1856	2128	1733	2235	1829	2228	2710		1637	2009
i) From Banks	—	—	—	—	—	—	—	—	—		—	—
ii) From Others	5015	5671	1856	2128	1733	2235	1829	2228	2710		1637	2009
3.A. Deposits in India	7739	9527	3635	4439	2966	4087	2927	3778	3790		3561	4790
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—		—	—
4. Borrowings	**1230**	**1507**	**570**	**647**	**165**	**251**	**1425**	**1489**	**2306**		**434**	**350**
	(12.7)	(12.5)	(12.9)	(11.9)	(4.4)	(5.1)	(29.5)	(25.3)	(34.8)		(10.5)	(6.1)
4.1. Borrowings in India	1230	1507	570	647	165	251	1425	1489	2306		434	350
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—		—	—
ii) Other Banks	37	30	37	25	165	—	310	323	494		—	—
iii) Other Institutions & Agencies	1193	1477	534	622	—	251	1114	1166	1813		434	350
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—		—	—
5. Other Liabilities	**654**	**925**	**126**	**250**	**553**	**484**	**396**	**535**	**447**		**75**	**580**
	(6.7)	(7.7)	(2.8)	(4.6)	(14.7)	(9.9)	(8.2)	(9.1)	(6.8)		(1.8)	(10.0)
5.1. Bills Payable	35	55	11	14	—	—	—	—	23		—	—
5.2. Inter Office Adjustments	30	52	16	50	—	—	—	—	61		—	23
5.3. Interest Accrued	245	229	55	57	239	250	370	507	98		—	—
5.4. Others (including provisions)	344	589	44	129	314	234	26	28	264		75	556
Total Liabilities	**9697**	**12059**	**4431**	**5435**	**3759**	**4897**	**4823**	**5877**	**6619**		**4133**	**5782**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

NA

Note: Figures in brackets indicate percent share in total
--- Nil/Negligible
Source: Annual accounts of banks

NA : Not available

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank		Shri Venkateswara Gramin Bank		Singbhumi Kshetriya Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(471)	(472)	(473)	(474)	(475)	(476)	(477)	(478)	(479)	(480)	(481)	(482)
1. Cash in hand	**108**	**341**	**26**	**22**	**41**	**66**	**50**	**91**	**32**		**20**	**41**
	(1.1)	(2.8)	(0.6)	(0.4)	(1.1)	(1.3)	(1.0)	(1.6)	(0.5)		(0.5)	(0.7)
2. Balances with RBI in Current Account	**278**	**294**	**113**	**136**	**97**	**125**	**98**	**116**	**112**		**105**	**145**
	(2.9)	(2.4)	(2.5)	(2.5)	(2.6)	(2.6)	(2.0)	(2.0)	(1.7)		(2.5)	(2.5)
3. Balances with Banks in India	**2733**	**3033**	**2594**	**1867**	**210**	**208**	**1524**	**1872**	**1246**		**1220**	**1227**
	(28.2)	(25.1)	(58.5)	(34.3)	(5.6)	(4.2)	(31.6)	(31.9)	(18.8)		(29.5)	(21.2)
4. Money at call & short notice	—	—	—	—	**843**	**1381**	—	—	—		—	—
	—	—	—	—	(22.4)	(28.2)	—	—	—		—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—		—	—
	—	—	—	—	—	—	—	—	—		—	—
6. Investments	—	**660**	—	**1345**	**36**	**136**	—	—	—		—	**1194**
	—	(5.5)	—	(24.7)	(1.0)	(2.8)	—	—	—		—	(20.6)
6.A. Investments in India	—	660	—	1345	36	136	—	—	—		—	1194
i) Government Securities	—	100	—	—	—	—	—	—	—		—	400
ii) Other approved Securities	—	—	—	—	—	—	—	—	—		—	—
iii) Shares	—	—	—	—	—	—	—	—	—		—	—
iv) Debentures and Bonds	—	—	—	—	36	136	—	—	—		—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—		—	—
vi) Others	—	560	—	1345	—	—	—	—	—		—	794
6.B. Investments outside India	—	—	—	—	—	—	—	—	—		—	—
i) Government Securities	—	—	—	—	—	—	—	—	—		—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—		—	—
iii) Others	—	—	—	—	—	—	—	—	—		—	—
7. Advances	**4819**	**5773**	**1569**	**1697**	**1087**	**1262**	**2912**	**3400**	**4142**		**1639**	**1683**
	(49.7)	(47.9)	(35.4)	(31.2)	(28.9)	(25.8)	(60.4)	(57.8)	(62.6)		(39.7)	(29.1)
7.1. Bills purchased & discounted	12	41	1	1	—	—	—	—	10		3	49
7.2. Cash Credits, Overdrafts and Demand Loans	608	733	100	108	733	691	1353	1721	3312		1636	1634
7.3. Term Loans	4199	4999	1468	1588	354	571	1559	1679	819		—	—
8. Fixed & Leased Assets	**9**	**15**	**21**	**21**	**15**	**14**	**11**	**14**	**15**		**8**	**8**
	(0.2)	(0.1)	(0.5)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)		(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—		—	—
8.2. Other Fixed Assets	19	15	21	21	15	14	11	14	15		8	8
8.3. Leased Assets	—	—	—	—	—	—	—	—	—		—	—
9. Other Assets	**1740**	**1943**	**107**	**348**	**1431**	**1705**	**228**	**384**	**1071**		**1141**	**1485**
	(17.9)	(16.1)	(2.4)	(6.4)	(38.1)	(34.8)	(4.7)	(6.5)	(16.2)		(27.6)	(25.7)
9.1. Inter office Adjustments	131	—	—	—	31	62	36	76	—		18	—
9.2. Interest Accrued	—	77	18	99	8	13	96	108	63		—	35
9.3. Tax paid	—	—	—	—	—	—	—	—	—		—	—
9.4. Stationery & Stamps	6	7	2	3	3	2	5	5	6		—	—
9.5. Others	1602	1859	88	246	1389	1628	92	195	1002		1123	1450
Total Assets	**9697**	**12059**	**4431**	**5435**	**3759**	**4897**	**4823**	**5877**	**6619**		**4133**	**5782**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

NA

Note: Figures in brackets indicate percent share in total

--- Nil/Negligible

NA : Not available

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Siwan Kshetriya Gramin Bank		Solapur Kshetriya Gramin Bank		South Malabar Kshetriya Gramin Bank		Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank		Sn Saraswath Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(483)	(484)	(485)	(486)	(487)	(488)	(489)	(490)	(491)	(492)	(493)	(494)
1. Capital	**50**	**68**	**75**	**75**	**75**	**100**	**75**	**75**	**75**	**75**	**75**	**75**
	(1.0)	(1.0)	(4.7)	(3.5)	(0.3)	(0.4)	(1.0)	(0.8)	(0.9)	(0.7)	(0.9)	(0.8
2. Total Reserves & Surplus	—	—	—	—	**106**	**371**	—	—	**-42**	**2**	—	—
	—	—	—	—	(0.4)	(1.3)	—	—	(0.5)	—	—	—
2.1. Statutory Reserves	—	—	—	—	82	293	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	23	78	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	-42	2	—	—
3. Deposits	**4392**	**5600**	**1017**	**1352**	**13580**	**16199**	**5882**	**7107**	**5351**	**6593**	**5190**	**6739**
	(86.6)	(85.5)	(64.3)	(62.6)	(57.3)	(58.1)	(77.1)	(77.8)	(63.1)	(63.2)	(64.8)	(69.6)
3.1. Demand Deposits	127	113	36	71	850	930	204	566	78	186	238	344
i) From Banks	—	—	—	—	139	131	—	—	—	—	—	—
ii) From Others	127	113	36	71	711	799	204	566	78	186	238	344
3.2. Savings Deposits	2065	2772	457	539	5805	7155	3329	3814	1910	2191	2197	2792
3.3. Term Deposits	2200	2715	525	742	6925	8113	2350	2727	3362	4216	2755	3602
i) From Banks	—	—	—	—	102	52	—	—	—	—	—	—
ii) From Others	2200	2715	525	742	6823	8061	2350	2727	3362	4216	2755	3602
3.A. Deposits in India	4392	5600	1017	1352	13580	16199	5883	7107	5351	6593	5190	6739
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**491**	**461**	**441**	**600**	**8835**	**9872**	**1232**	**1359**	**2324**	**2876**	**2103**	**2052**
	(9.7)	(7.0)	(27.9)	(27.7)	(37.3)	(35.4)	(16.2)	(14.9)	(27.4)	(27.6)	(26.2)	(21.2)
4.1. Borrowings in India	491	461	441	600	8835	9872	1232	1359	2324	2876	2103	2052
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	—	—	49	79	2069	2341	73	85	442	575	464	455
iii) Other Institutions & Agencies	491	461	392	521	6767	7531	1159	1273	1882	2301	1639	1596
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**141**	**419**	**49**	**134**	**1098**	**1349**	**436**	**593**	**772**	**888**	**646**	**823**
	(2.8)	(6.4)	(3.1)	(6.2)	(4.6)	(4.8)	(5.7)	(6.5)	(9.1)	(8.5)	(8.1)	(8.5)
5.1. Bills Payable	—	—	—	—	308	484	11	11	213	550	51	52
5.2. Inter Office Adjustments	1	6	5	2	—	—	21	7	—	114	81	56
5.3. Interest Accrued	29	28	—	1	135	151	17	24	31	27	513	712
5.4. Others (including provisions)	111	385	45	131	656	714	387	552	528	198	2	2
Total Liabilities	**5074**	**6547**	**1583**	**2161**	**23694**	**27891**	**7626**	**9134**	**8480**	**10434**	**8014**	**9688**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Siwan Kshetriya Gramin Bank		Solapur Kshetriya Gramin Bank		South Malabar Kshetriya Gramin Bank		Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(483)	(484)	(485)	(486)	(487)	(488)	(489)	(490)	(491)	(492)	(493)	(494)
1. Cash in hand	**59**	**50**	**22**	**39**	**786**	**1064**	**137**	**204**	**125**	**140**	**62**	**122**
	(1.2)	(0.8)	(1.4)	(1.8)	(3.3)	(3.8)	(1.8)	(2.2)	(1.5)	(1.3)	(0.8)	(1.3)
2. Balances with RBI in Current Account	**138**	**168**	**29**	**41**	**411**	**508**	**159**	**189**	**184**	**185**	**160**	**230**
	(2.7)	(2.6)	(1.8)	(1.9)	(1.7)	(1.8)	(2.1)	(2.1)	(2.2)	(1.8)	(2.0)	(2.4)
3. Balances with Banks in India	**2532**	**2973**	**306**	**386**	**5641**	**5055**	**2747**	**2872**	**2691**	**2744**	**312**	**615**
	(49.9)	(45.4)	(19.4)	(17.8)	(23.8)	(18.1)	(36.0)	(31.4)	(31.7)	(26.3)	(3.9)	(6.3)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—	**3840**	**2825**
	—	—	—	—	—	—	—	—	—	—	(47.9)	(29.2)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**10**	**610**	—	—	**1084**	**2380**	—	**505**	—	—	—	**1314**
	(0.2)	(9.3)	—	—	(4.6)	(8.5)	—	(5.5)	—	—	—	(13.6)
6.A. Investments in India	10	610	—	—	1084	2380	—	505	—	—	—	1314
i) Government Securities	—	500	—	—	1034	1530	—	—	—	—	—	300
ii) Other approved Securities	—	—	—	—	50	850	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	1014
iv) Debentures and Bonds	10	110	—	—	—	—	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	505	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**1963**	**2095**	**811**	**1163**	**15185**	**18182**	**3610**	**4120**	**4888**	**6697**	**3205**	**4234**
	(38.7)	(32.0)	(51.2)	(53.8)	(64.1)	(65.2)	(47.3)	(45.1)	(57.6)	(64.2)	(40.0)	(43.7)
7.1. Bills purchased & discounted	—	—	—	—	13	16	—	64	11	27	84	108
7.2. Cash Credits, Overdrafts and Demand Loans	121	135	149	218	11034	13841	406	513	2213	3561	2270	2674
7.3. Term Loans	1842	1959	662	945	4138	4324	3204	3542	2664	3109	851	1452
8. Fixed & Leased Assets	**9**	**11**	**10**	**11**	**82**	**80**	**15**	**15**	**20**	**66**	**30**	**32**
	(0.2)	(0.2)	(0.6)	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.6)	(0.4)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	2	41	—	—
8.2. Other Fixed Assets	9	11	10	11	82	80	15	15	18	25	30	32
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**364**	**641**	**404**	**521**	**506**	**623**	**957**	**1230**	**573**	**603**	**404**	**317**
	(7.2)	(9.8)	(25.5)	(24.1)	(2.1)	(2.2)	(12.5)	(13.5)	(6.8)	(5.8)	(5.0)	(3.3)
9.1. Inter office Adjustments	—	—	—	—	24	255	—	—	50	—	85	68
9.2. Interest Accrued	7	35	2	2	254	127	47	101	21	49	185	185
9.3. Tax paid	—	—	—	—	—	—	—	—	6	7	—	—
9.4. Stationery & Stamps	5	5	2	2	28	30	5	4	4	11	6	7
9.5. Others	352	601	401	517	199	211	906	1125	491	536	129	57
Total Assets	**5074**	**6547**	**1583**	**2161**	**23694**	**27891**	**7626**	**9134**	**8480**	**10434**	**8014**	**9688**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank	
	As on 31st March											
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(495)	(496)	(497)	(498)	(499)	(500)	(501)	(502)	(503)	(504)	(505)	(506)
1. Capital	**75**	**75**	**75**	**75**	**75**	**75**	**50**	**54**	**75**	**75**	**91**	**100**
	(0.5)	(0.4)	(3.8)	(3.1)	(1.9)	(1.7)	(2.2)	(1.8)	(0.6)	(0.5)	(3.6)	(3.1)
2. Total Reserves & Surplus	**29**	**29**	—	—	**115**	**161**	—	—	—	—	**-298**	**-339**
	(0.2)	(0.2)	—	—	(2.9)	(3.7)	—	—	—	—	(-11.8)	(10.6)
2.1. Statutory Reserves	29	29	—	—	24	34	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	90	127	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	1	—	—	—	—	—	-298	-339
3. Deposits	**10474**	**14117**	**1536**	**1965**	**2336**	**2237**	**1763**	**2487**	**10299**	**12051**	**1981**	**2341**
	(66.1)	(72.8)	(77.5)	(81.6)	(59.2)	(51.7)	(77.8)	(81.8)	(82.9)	(79.3)	(79.0)	(73.4)
3.1. Demand Deposits	1139	1720	209	205	269	167	171	207	436	327	10	49
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	1139	1720	209	205	269	167	171	207	436	327	10	49
3.2. Savings Deposits	3104	4515	399	531	834	682	902	1389	4937	6090	1001	1231
3.3. Term Deposits	6231	7882	929	1230	1233	1388	691	891	4926	5634	970	1060
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	6231	7882	929	1230	1233	1388	691	891	4926	5634	970	1060
3.A. Deposits in India	10474	14117	1536	1965	2336	2237	1763	2487	10299	12051	1981	2341
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**4286**	**4160**	**198**	**204**	**1119**	**1475**	**368**	**277**	**1433**	**2044**	**593**	**873**
	(27.0)	(21.5)	(10.0)	(8.5)	(28.4)	(34.1)	(16.2)	(9.1)	(11.5)	(13.4)	(23.7)	(27.4)
4.1. Borrowings in India	4286	4160	198	204	1119	1475	368	277	1433	2044	593	873
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	79
ii) Other Banks	963	957	13	10	229	320	368	277	18	—	15	794
iii) Other Institutions & Agencies	3323	3202	185	193	889	1155	—	—	1414	2044	579	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**990**	**1010**	**174**	**164**	**300**	**383**	**85**	**224**	**610**	**1031**	**141**	**216**
	(6.2)	(5.2)	(8.8)	(6.8)	(7.6)	(8.8)	(3.8)	(7.4)	(4.9)	(6.8)	(5.6)	(6.8)
5.1. Bills Payable	—	—	—	—	61	39	—	—	18	15	—	—
5.2. Inter Office Adjustments	—	—	—	—	—	—	3	—	—	—	14	—
5.3. Interest Accrued	970	975	148	130	229	295	30	33	116	120	10	9
5.4. Others (including provisions)	20	34	26	34	10	49	53	190	476	896	116	207
Total Liabilities	**15853**	**19389**	**1983**	**2408**	**3945**	**4331**	**2267**	**3041**	**12417**	**15201**	**2508**	**3191**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(495)	(496)	(497)	(498)	(499)	(500)	(501)	(502)	(503)	(504)	(505)	(506)
1. Cash in hand	**124**	**238**	**10**	**19**	**29**	**17**	**19**	**26**	**113**	**148**	**22**	**25**
	(0.8)	(1.2)	(0.5)	(0.8)	(0.7)	(0.4)	(0.8)	(0.8)	(0.9)	(1.0)	(0.9)	(0.8)
2. Balances with RBI in Current Account	**362**	**352**	**50**	**58**	**85**	**105**	**49**	**71**	**300**	**390**	**70**	**71**
	(2.3)	(1.8)	(2.5)	(2.4)	(2.2)	(2.4)	(2.2)	(2.3)	(2.4)	(2.6)	(2.8)	(2.2)
3. Balances with Banks in India	**5678**	**4658**	**565**	**740**	**1355**	**1655**	**646**	**1192**	**6312**	**6563**	**1056**	**943**
	(35.8)	(24.0)	(28.5)	(30.7)	(34.3)	(38.2)	(28.5)	(39.2)	(50.8)	(43.2)	(42.1)	(29.5)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**60**	**2595**	—	—	—	**25**	—	—	**400**	**1584**	—	**354**
	(0.4)	(13.4)	—	—	—	(0.6)	—	—	(3.2)	(10.4)	—	(11.1)
6.A. Investments in India	60	2595	—	—	—	25	—	—	400	1584	—	354
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—	—	354
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	25	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	60	2595	—	—	—	—	—	—	400	1584	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**8039**	**9393**	**792**	**863**	**2360**	**2457**	**813**	**861**	**3785**	**4949**	**1285**	**1675**
	(50.7)	(48.4)	(39.9)	(35.8)	(59.8)	(56.7)	(35.9)	(28.3)	(30.5)	(32.6)	(51.2)	(52.5)
7.1. Bills purchased & discounted	31	75	—	1	8	3	—	—	—	—	1	3
7.2. Cash Credits, Overdrafts and Demand Loans	5862	6326	99	160	1648	1694	232	241	596	848	—	—
7.3. Term Loans	2145	2991	692	702	704	761	581	620	3189	4102	1284	1672
8. Fixed & Leased Assets	**22**	**22**	**7**	**8**	**22**	**22**	**10**	**10**	**27**	**25**	**9**	**9**
	(0.1)	(0.1)	(0.3)	(0.3)	(0.6)	(0.5)	(0.4)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	22	22	7	8	22	22	10	10	27	25	9	9
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**1569**	**2130**	**561**	**721**	**94**	**49**	**729**	**882**	**1480**	**1542**	**66**	**114**
	(9.9)	(11.0)	(28.3)	(29.9)	(2.4)	(1.1)	(32.2)	(29.0)	(11.9)	(10.1)	(2.6)	(3.6)
9.1. Inter office Adjustments	12	103	4	1	53	11	—	3	86	544	—	9
9.2. Interest Accrued	24	193	21	17	26	33	55	42	23	333	—	—
9.3. Tax paid	12	12	1	1	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	4	4	2	2	1	2	6	6	7	6	4	4
9.5. Others	1518	1818	533	699	14	3	669	831	1365	659	62	101
Total Assets	**15853**	**19389**	**1983**	**2408**	**3945**	**4331**	**2267**	**3041**	**12417**	**15201**	**2508**	**3191**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible*
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Surendranagar Bhavnagar Gramin Bank		Surguja Kshetriya Gramin Bank		Thane Kshetriya Gramin Bank		Thar Anchalik Gramin Bank		Tripura Kshetriya Gramin Bank		Tulsi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(507)	(508)	(509)	(510)	(511)	(512)	(513)	(514)	(515)	(516)	(517)	(518)
1. Capital	**75**	**75**	**75**	**75**	**75**	**88**	**75**	**75**	**75**	**75**	**59**	**59**
	(4.9)	(3.5)	(1.8)	(1.4)	(4.9)	(4.5)	(2.6)	(2.2)	(0.6)	(0.6)	(1.2)	(0.9)
2. Total Reserves & Surplus	—	—	—	—	—	—	—	—	**-3992**	**-4534**	—	—
	—	—	—	—	—	—	—	—	(34.6)	(33.9)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	-3992	-4534	—	—
3. Deposits	**1032**	**1460**	**3097**	**4524**	**1231**	**1596**	**1978**	**2513**	**8158**	**10009**	**3961**	**5207**
	(67.9)	(68.0)	(74.8)	(82.5)	(80.0)	(82.3)	(68.8)	(75.1)	(70.7)	(74.9)	(82.6)	(76.8)
3.1. Demand Deposits	63	121	209	387	77	95	59	113	1792	2182	616	543
i) From Banks	—	—	—	—	—	—	—	—	—	—	616	543
ii) From Others	63	121	209	387	77	95	59	113	1792	2182	—	—
3.2. Savings Deposits	362	588	1300	2044	845	1052	880	1172	3044	3986	1850	2716
3.3. Term Deposits	607	752	1587	2093	308	449	1039	1229	3322	3841	1495	1948
i) From Banks	—	—	—	—	—	—	—	—	—	—	1495	1948
ii) From Others	607	752	1587	2093	308	449	1039	1229	3322	3841	—	—
3.A. Deposits in India	1032	1460	3097	4524	1231	1596	1978	2513	8158	10009	3961	5207
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**321**	**441**	**396**	**209**	**110**	**114**	**458**	**345**	**3124**	**3172**	**644**	**702**
	(21.1)	(20.6)	(9.6)	(3.8)	(7.1)	(5.9)	(15.9)	(10.3)	(27.1)	(23.7)	(13.4)	(10.4)
4.1. Borrowings in India	321	441	396	209	110	114	458	345	3124	3172	644	702
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	55	90	2	1	4	4	77	—	740	725	34	33
iii) Other Institutions & Agencies	266	351	394	207	106	110	381	345	2385	2448	610	669
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**91**	**170**	**571**	**674**	**124**	**142**	**364**	**414**	**4173**	**4636**	**133**	**811**
	(6.0)	(7.9)	(13.8)	(12.3)	(8.1)	(7.3)	(12.7)	(12.3)	(36.2)	(34.7)	(2.8)	(12.0)
5.1. Bills Payable	—	—	14	29	22	39	12	14	—	—	4	1
5.2. Inter Office Adjustments	—	—	—	—	10	3	11	37	154	96	38	88
5.3. Interest Accrued	85	102	4	4	33	28	174	150	731	817	13	12
5.4. Others (including provisions)	6	67	554	642	59	72	167	213	3288	3722	77	710
Total Liabilities	**1519**	**2146**	**4140**	**5482**	**1539**	**1939**	**2875**	**3347**	**11539**	**13358**	**4796**	**6779**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Surendranagar Bhavnagar Gramin Bank		Surguja Kshetriya Gramya Bank		Thane Kshetriya Gramin Bank		Thar Anchalik Gramin Bank		Tripura Kshetriya Gramin Bank		Tulsi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(507)	(508)	(509)	(510)	(511)	(512)	(513)	(514)	(515)	(516)	(517)	(518)
1. Cash in hand	**35**	**52**	**13**	**21**	**15**	**29**	**32**	**42**	**149**	**218**	**69**	**90**
	—	(2.4)	(0.3)	(0.4)	(1.0)	(1.5)	(1.1)	(1.3)	(1.3)	(1.6)	(1.4)	(1.3)
2. Balances with RBI in Current Account	**33**	**47**	**93**	**135**	**43**	**53**	**61**	**87**	**246**	**300**	**113**	**157**
	(4.5)	(2.2)	(2.2)	(2.5)	(2.8)	(2.7)	(2.1)	(2.6)	(2.1)	(2.2)	(2.4)	(2.3)
3. Balances with Banks in India	**471**	**795**	**1064**	**700**	**1038**	**1029**	**830**	**1025**	**2246**	**3929**	**1258**	**2035**
	(31.0)	(37.1)	(25.7)	(12.8)	(67.4)	(53.1)	(28.9)	(30.6)	(19.5)	(29.4)	(26.2)	(30.0)
4. Money at call & short notice	**30**	—	—	**1076**	—	—	—	—	—	—	—	—
	(2.0)	—	—	(19.6)	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	—	—	**300**	—	—	—	—	—	**500**
	—	—	—	—	—	(15.5)	—	—	—	—	—	(7.4)
6.A. Investments in India	—	—	—	—	—	300	—	—	—	—	—	500
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	500
ii) Other approved Securities	—	—	—	—	—	100	—	—	—	—	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	—	—	—	—	200	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	—	—	—	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**510**	**655**	**1621**	**1684**	**321**	**388**	**1003**	**1021**	**7755**	**8603**	**2183**	**2508**
	(33.5)	(30.5)	(39.2)	(30.7)	(20.8)	(20.0)	(34.9)	(30.5)	(67.2)	(64.4)	(45.5)	(37.0)
7.1. Bills purchased & discounted	3	1	—	—	1	1	—	2	—	—	—	15
7.2. Cash Credits, Overdrafts and Demand Loans	328	446	71	79	1	9	100	89	267	265	15	7
7.3. Term Loans	179	209	1551	1604	320	378	903	930	7488	8338	2168	2486
8. Fixed & Leased Assets	**7**	**7**	**11**	**11**	**9**	**18**	**5**	**5**	**31**	**30**	**12**	**13**
	(0.5)	(0.3)	(0.3)	(0.2)	(0.6)	(0.9)	(0.2)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	7	7	11	11	9	18	5	5	31	30	12	13
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**433**	**589**	**1337**	**1855**	**113**	**122**	**943**	**1169**	**1112**	**276**	**1161**	**1476**
	(28.5)	(27.5)	(32.3)	(33.8)	(7.4)	(6.3)	(32.8)	(34.9)	(9.6)	(2.1)	(24.2)	(21.8)
9.1. Inter office Adjustments	8	15	5	30	—	—	—	—	—	—	—	—
9.2. Interest Accrued	12	15	2	18	14	16	3	5	162	159	5	25
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	4	5	3	2	1	1	2	2	9	8	4	4
9.5. Others	410	554	1327	1805	99	105	938	1162	942	109	1152	1447
Total Assets	**1519**	**2146**	**4140**	**5482**	**1539**	**1939**	**2875**	**3347**	**11539**	**13358**	**4796**	**6779**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible

Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Tungabhadra Kshetriya Gramin Bank		Uttar Banganga Kshetriya Gramya Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(519)	(520)	(521)	(522)	(523)	(524)	(525)	(526)	(527)	(528)	(529)	(530)
1. Capital	**75**	**100**	**75**	**75**	**63**	**71**	**75**	**100**	**91**	**100**	**75**	**75**
	(0.4)	(0.4)	(0.8)	(0.7)	(0.4)	(0.4)	(4.9)	(4.4)	(3.4)	(2.6)	(7.1)	(3.8)
2. Total Reserves & Surplus	**150**	**260**	—	—	—	—	**1**	**1**	**-156**	**-156**	**-270**	**-269**
2.1. Statutory Reserves	150	260	—	—	—	—	1	1	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	-156	-156	-270	-269
3. Deposits	**12650**	**15413**	**7506**	**8827**	**9773**	**10934**	**885**	**1186**	**1989**	**2766**	**842**	**1376**
	(59.8)	(58.5)	(79.4)	(81.1)	(69.7)	(65.9)	(58.1)	(52.1)	(75.1)	(73.0)	(79.2)	(70.3)
3.1. Demand Deposits	510	812	185	248	152	133	52	74	124	191	26	44
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	510	812	185	248	152	133	52	74	124	191	26	44
3.2. Savings Deposits	4115	5216	3667	4613	4554	5119	353	469	996	1460	237	352
3.3. Term Deposits	8025	9385	3655	3966	5066	5682	480	643	869	1116	579	981
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	8025	9385	3655	3966	5066	5682	480	643	869	1116	579	981
3.A. Deposits in India	12650	15413	7506	8827	9773	10934	885	1186	1989	2766	842	1376
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**6220**	**7983**	**841**	**741**	**1406**	**857**	**528**	**863**	**593**	**823**	**329**	**651**
	(29.4)	(30.3)	(8.9)	(6.8)	(10.0)	(5.2)	(34.6)	(37.9)	(22.4)	(21.7)	(31.0)	(33.3)
4.1. Borrowings in India	6220	7983	841	741	1406	857	528	863	593	823	329	651
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	6220	7983	16	11	104	55	128	315	12	64	49	107
iii) Other Institutions & Agencies	—	—	825	729	1302	801	399	547	581	759	280	544
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**2060**	**2589**	**1028**	**1239**	**2781**	**4737**	**35**	**128**	**130**	**254**	**87**	**123**
	(9.7)	(9.8)	(10.9)	(11.4)	(19.8)	(28.5)	(2.3)	(5.6)	(4.9)	(6.7)	(8.2)	(6.3)
5.1. Bills Payable	167	675	—	—	—	—	2	2	15	26	7	26
5.2. Inter Office Adjustments	158	22	41	70	—	4	2	44	3	—	—	—
5.3. Interest Accrued	93	144	595	442	—	—	6	7	10	12	2	3
5.4. Others (including provisions)	1643	1747	392	727	2781	4732	25	75	102	215	77	95
Total Liabilities	**21155**	**26345**	**9450**	**10882**	**14022**	**16599**	**1523**	**2277**	**2647**	**3788**	**1063**	**1957**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March											
	Tungabhadra Kshetriya Gramin Bank		Uttar Banganga Kshetriya Gramya Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(519)	(520)	(521)	(522)	(523)	(524)	(525)	(526)	(527)	(528)	(529)	(530)
1. Cash in hand	*318*	*560*	*48*	*55*	*111*	*127*	**9**	**13**	**3**	**5**	**20**	**19**
	(1.5)	(2.1)	(0.5)	(0.5)	(0.8)	(0.8)	(0.6)	(0.6)	(0.1)	(0.1)	(1.9)	(1.0)
2. Balances with RBI in Current Account	**113**	**410**	**245**	**274**	**306**	**324**	**26**	**39**	**64**	**89**	**27**	**43**
	(0.5)	(1.6)	(2.6)	(2.5)	(2.2)	(2.0)	(1.7)	(1.7)	(2.4)	(2.4)	(2.6)	(2.2)
3. Balances with Banks in India	**1247**	**6600**	**3585**	**3411**	**2505**	**3642**	**468**	**777**	**1142**	**1139**	**414**	**443**
	(5.9)	(25.1)	(37.9)	(31.3)	(17.9)	(21.9)	(30.7)	(34.1)	(43.1)	(30.1)	(38.9)	(22.7)
4. Money at call & short notice	**4891**	—	—	—	—	—	—	—	—	—	—	—
	(23.1)	—	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	**2237**	**4007**	—	**600**	—	—	—	—	—	**497**	—	**100**
	(10.6)	(15.2)	—	(5.5)	—	—	—	—	—	(13.1)	—	(5.1)
6.A. Investments in India	2237	4007	—	600	—	—	—	—	—	497	—	100
i) Government Securities	1069	502	—	600	—	—	—	—	—	100	—	—
ii) Other approved Securities	—	2024	—	—	—	—	—	—	—	397	—	—
iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
iv) Debentures and Bonds	—	213	—	—	—	—	—	—	—	—	—	—
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	1169	1268	—	—	—	—	—	—	—	—	—	100
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**11967**	**14272**	**4336**	**5041**	**6669**	**7007**	**926**	**1343**	**1370**	**1875**	**576**	**1292**
	(56.6)	(54.2)	(45.9)	(46.3)	(47.6)	(42.2)	(60.8)	(59.0)	(51.7)	(49.5)	(54.2)	(66.0)
7.1. Bills purchased & discounted	52	102	—	—	—	—	8	13	—	1	0	1
7.2. Cash Credits, Overdrafts and Demand Loans	8494	9941	543	630	362	399	572	912	112	128	146	403
7.3. Term Loans	3421	4229	3794	4411	6307	6608	346	418	1257	1746	430	888
8. Fixed & Leased Assets	**54**	**71**	**21**	**21**	**13**	**12**	**10**	**10**	**11**	**13**	**5**	**7**
	(0.3)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.6)	(0.4)	(0.4)	(0.4)	(0.5)	(0.4)
8.1. Premises	30	29	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	24	42	21	21	13	12	10	10	11	13	5	7
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**327**	**424**	**1215**	**1480**	**4418**	**5487**	**84**	**95**	**57**	**169**	**21**	**52**
	(1.5)	(1.6)	(12.9)	(13.6)	(31.5)	(33.1)	(5.5)	(4.2)	(2.2)	(4.5)	(2.0)	(2.7)
9.1. Inter office Adjustments	—	—	—	—	*14*	—	—	—	—	7	4	22
9.2. Interest Accrued	155	235	229	145	—	—	7	3	—	47	2	13
9.3. Tax paid	—	—	—	—	8	8	1	—	—	—	—	—
9.4. Stationery & Stamps	16	18	8	8	8	9	1	2	3	4	2	3
9.5. Others	157	171	979	1327	4389	5471	75	90	54	111	12	15
Total Assets	**21155**	**26345**	**9450**	**10882**	**14022**	**16599**	**1523**	**2277**	**2647**	**3788**	**1063**	**1957**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March										Non - Scheduled Bank	
	Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramya Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank		Ban Doab Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(531)	(532)	(533)	(534)	(535)	(536)	(537)	(538)	(539)	(540)	(541)	(542)
1. Capital	**75**	**75**	**75**	**75**	**75**	**88**	**75**	**75**	**75**	**75**	**2**	**2**
	(9.1)	(5.3)	(2.4)	(1.8)	(1.6)	(1.6)	(6.4)	(5.0)	(5.0)	(3.1)	(1.0)	(0.8)
2. Total Reserves & Surplus	—	—	—	—	**25**	**32**	—	—	—	—	**54**	**60**
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	25	26
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4. Revenue Reserves	—	—	—	—	—	—	—	—	—	—	23	24
2.5. Balance of Profit	—	—	—	—	25	32	—	—	—	—	6	10
3. Deposits	**499**	**1082**	**2401**	**3205**	**3431**	**4339**	**668**	**1013**	**1095**	**1859**	**119**	**150**
	(60.6)	(77.0)	(77.6)	(77.0)	(73.0)	(78.6)	(56.7)	(67.1)	(72.3)	(77.1)	(60.3)	(63.1)
3.1. Demand Deposits	27	36	88	165	711	865	14	22	27	59	4	5
i) From Banks	—	—	—	—	—	—	14	—	—	—	—	—
ii) From Others	27	36	88	165	711	865	—	22	27	59	4	5
3.2. Savings Deposits	188	476	1524	2075	1362	1642	259	443	688	1210	35	38
3.3. Term Deposits	284	570	788	965	1358	1833	396	548	381	591	79	106
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	284	570	788	965	1358	1833	396	548	381	591	79	106
3.A. Deposits in India	499	1082	2401	3205	3431	4339	668	1013	1095	1859	119	150
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**147**	**87**	**528**	**624**	**743**	**804**	**288**	**269**	**170**	**238**	—	—
	(17.8)	(6.2)	(17.0)	(15.0)	(15.8)	(14.6)	(24.4)	(17.8)	(11.3)	(9.9)	—	—
4.1. Borrowings in India	147	87	528	624	743	804	288	269	170	238	—	—
i) Borrowings from RBI	—	—	—	—	—	—	—	—	—	—	—	—
ii) Other Banks	—	—	52	70	21	18	65	70	24	29	—	—
iii) Other Institutions & Agencies	147	87	476	554	722	786	223	198	147	208	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	**103**	**160**	**91**	**261**	**428**	**259**	**148**	**154**	**174**	**240**	**22**	**25**
	(12.5)	(11.4)	(3.0)	(6.3)	(9.1)	(4.7)	(12.6)	(10.2)	(11.5)	(9.9)	(11.2)	(10.7)
5.1. Bills Payable	2	3	11	7	13	21	1	—	8	28	—	—
5.2. Inter Office Adjustments	—	1	3	15	19	—	—	—	—	—	4	—
5.3. Interest Accrued	26	35	15	19	270	22	1	2	5	13	—	4
5.4. Others (including provisions)	74	120	63	220	126	215	145	152	161	199	18	21
Total Liabilities	**824**	**1404**	**3095**	**4165**	**4702**	**5522**	**1180**	**1511**	**1514**	**2412**	**197**	**238**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 45: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA, 1994 - 95 (Concld.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Item	As on 31st March										Non - Scheduled Bank	
	Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramya Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank		Ban Doab Bank	
	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995	1994	1995
	(531)	(532)	(533)	(534)	(535)	(536)	(537)	(538)	(539)	(540)	(541)	(542)
1. Cash in hand	**8**	**18**	**77**	**86**	**43**	**52**	**17**	**37**	**27**	**83**	**2**	**4**
	(1.0)	(1.3)	(2.5)	(2.1)	(0.9)	(0.9)	(1.5)	(2.5)	(1.8)	(3.5)	(1.1)	(1.7)
2. Balances with RBI in Current Account	**15**	**31**	**73**	**99**	**113**	**136**	**25**	**39**	**30**	**50**	—	—
	(1.9)	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.1)	(2.6)	(2.0)	(2.1)	—	—
3. Balances with Banks in India	**34**	**160**	**194**	**321**	**2175**	**2063**	**392**	**393**	**623**	**925**	**61**	**45**
	(4.2)	(11.4)	(6.3)	(7.7)	(46.2)	(37.4)	(33.2)	(26.0)	(41.2)	(38.3)	(30.8)	(19.0)
4. Money at call & short notice	**116**	**328**	**1127**	**1111**	—	—	—	—	—	—	—	—
	(14.1)	(23.3)	(36.4)	(26.7)	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	—	**100**	—	**604**	—	**420**	—	**75**	—	**30**	**43**	**61**
	—	(7.1)	—	(14.5)	—	(7.6)	—	(5.0)	—	(1.2)	(21.9)	(25.5)
6.A. Investments in India	—	100	—	604	—	420	—	75	—	30	43	61
i) Government Securities	—	—	—	—	—	—	—	—	—	—	20	22
ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—	9	21
iii) Shares	—	—	—	—	—	—	—	—	—	—	6	6
iv) Debentures and Bonds	—	—	—	—	—	—	—	—	—	—	8	11
v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
vi) Others	—	100	—	604	—	420	—	75	—	30	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	**456**	**469**	**1042**	**1229**	**2276**	**2731**	**539**	**677**	**551**	**950**	**50**	**83**
	(55.4)	(33.4)	(33.7)	(29.5)	(48.4)	(49.5)	(45.7)	(44.8)	(36.4)	(39.4)	(25.3)	(34.9)
7.1. Bills purchased & discounted	—	—	1	—	—	—	2	12	3	54	—	4
7.2. Cash Credits, Overdrafts and Demand Loans	52	78	89	137	79	120	4	6	96	218	17	40
7.3. Term Loans	404	390	951	1092	2196	2611	533	659	453	678	33	39
8. Fixed & Leased Assets	**6**	**11**	**10**	**9**	**15**	**14**	**6**	**6**	**6**	**7**	**6**	**6**
	(0.7)	(0.8)	(0.3)	(0.2)	(0.3)	(0.3)	(0.5)	(0.4)	(0.4)	(0.3)	(3.3)	(2.6)
8.1. Premises	—	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	6	11	10	9	15	14	6	6	6	7	6	6
8.3. Leased Assets	—	—	—	—	—	—	—	—	—	—	—	—
9. Other Assets	**188**	**287**	**573**	**706**	**81**	**106**	**201**	**283**	**277**	**367**	**35**	**39**
	(22.9)	(20.4)	(18.5)	(16.9)	(1.7)	(1.9)	(17.0)	(18.8)	(18.3)	(15.2)	(17.6)	(16.2)
9.1. Inter office Adjustments	2	—	—	—	—	15	—	3	11	65	—	—
9.2. Interest Accrued	8	11	14	36	49	39	—	3	6	—	5	7
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	6	3	2	5	7	2	2	2	3	—	—
9.5. Others	175	270	556	667	27	46	199	276	257	299	29	31
Total Assets	**824**	**1404**	**3095**	**4165**	**4702**	**5522**	**1180**	**1511**	**1514**	**2412**	**197**	**238**
	(100.0)	(100.0)	(100.0)	(100.0)	(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/Negligible
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1994	1995	1994	1995	1994	1995	1994	1995
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**917,978**	**1,065,214**	**40,467**	**45,967**	**52,368**	**63,314**	**22,373**	**25,296**
a) Interest/Discount on Advances/Bills	492,845	481,510	22,042	21,936	30,413	34,484	12,752	14,534
b) Income on Investments	335,102	487,807	14,681	19,880	17,747	24,488	7,967	8,935
c) Interest on balances with RBI and other inter-bank funds	74,218	79,967	3,124	3,141	3,028	3,539	1,406	1,711
d) Others	15,813	15,931	621	1,010	1,179	803	248	116
II. Other income	**156,666**	**159,745**	**7,313**	**9,379**	**9,109**	**11,115**	**3,584**	**4,667**
a) Commission, Exchange, Brokerage, etc.	124,110	143,306	6,263	7,679	6,446	8,607	2,864	3,722
c) Net profit/loss on sale of Investments	(858)	(39,114)	108	248	585	(129)	228	468
d) Net profit on sale of Land, Building and other assets	10	4	2	5	3	11	3	1
d) Net profit on Exchange transaction	30,073	48,352	940	1,447	2,075	2,627	489	476
e) Miscellaneous Income	3,330	7,197	---	---	---	---	---	---
Total (I+II)	**1,074,644**	**1,224,960**	**47,780**	**55,345**	**61,476**	**74,429**	**25,957**	**29,963**
Expenditure & Provisions								
III. Interest expended	**626,413**	**668,787**	**29,055**	**31,025**	**34,241**	**39,224**	**14,807**	**14,977**
a) Interest on Deposits	549,418	556,243	27,638	29,348	33,071	36,972	13,685	13,859
b) Interest on RBI/inter-bank borrowings	41,159	41,271	73	560	789	1,484	487	503
c) Others	35,836	71,273	1,344	1,117	381	768	635	615
IV. Operating Expenses	**294,947**	**361,072**	**14,043**	**17,047**	**15,178**	**19,224**	**7,266**	**9,302**
a) Payments to and provisions for Employees	196,852	264,003	10,301	13,170	10,043	12,443	4,692	6,303
b) Rent, Taxes and Lighting	22,115	24,950	1,087	1,213	1,100	1,316	673	747
c) Printing and Stationery	5,949	5,795	313	331	395	450	128	120
d) Advertisement and Publicity	1,267	933	21	24	37	57	4	12
e) Depreciation on Bank's property	6,216	6,646	333	355	318	493	235	240
f) Directors' fees, allowances and expenses	30	47	3	2	3	4	2	3
g) Auditors' fees and expenses	830	1,106	52	76	66	95	34	45
h) Law charges	1,907	799	35	24	27	20	13	18
i) Postage, telegrams, telephones, etc.	4,746	4,642	426	458	327	364	208	233
j) Repairs and Maintenance	2,116	2,336	107	121	148	167	42	55
k) Insurance	19,940	23,822	192	209	1,310	1,402	77	92
l) Other expenditure	32,980	25,992	1,173	1,063	1,405	2,412	1,159	1,434
V. Provisions and Contingencies	**125,780**	**123,551**	**4,032**	**6,469**	**9,609**	**11,622**	**3,520**	**4,775**
Total Expenses	**1,047,140**	**1,153,410**	**47,130**	**54,541**	**59,028**	**70,070**	**25,592**	**29,054**
VI. Profit/loss	**27,504**	**71,550**	**650**	**804**	**2,448**	**4,360**	**365**	**909**
Total (III+IV+V+VI)	**1,074,644**	**1,224,960**	**47,780**	**55,345**	**61,476**	**74,429**	**25,957**	**29,963**
Number of Employees	**229,000**	**232,000**	**14,655**	**15,198**	**13,783**	**13,931**	**6,674**	**6,696**
Number of Branches	**8,812**	**8,847**	**815**	**733**	**779**	**868**	**367**	**367**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1994	1995	1994	1995	1994	1995	1994	1995
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**31,890**	**36,803**	**52,088**	**59,351**	**25,029**	**31,528**	**47,892**	**58,734**
a) Interest/Discount on Advances/Bills	18,795	20,925	30,312	31,175	14,255	17,644	29,535	34,788
b) Income on Investments	11,281	13,782	16,266	23,573	9,109	11,953	14,893	20,306
c) Interest on balances with RBI and other inter-bank funds	1,679	1,893	4,451	3,962	1,417	1,513	3,196	3,383
d) Others	135	203	1,059	641	249	419	268	256
II. Other income	**6,232**	**5,510**	**4,829**	**4,116**	**4,216**	**4,212**	**8,480**	**9,822**
a) Commission, Exchange, Brokerage, etc.	3,836	5,274	4,959	6,349	3,389	4,339	4,967	6,276
c) Net profit/loss on sale of Investments	660	(997)	(968)	(3,275)	123	(1,191)	1,743	970
d) Net profit on sale of Land, Building and other assets	3	3	4	2	2	1	1	14
d) Net profit on Exchange transaction	1,154	1,126	814	953	684	1,046	1,749	2,531
e) Miscellaneous Income	579	104	20	87	18	18	20	31
Total (I+II)	**38,123**	**42,313**	**56,917**	**63,466**	**29,245**	**35,740**	**56,373**	**68,556**
Expenditure & Provisions								
III. Interest expended	**22,007**	**23,933**	**32,766**	**35,575**	**16,646**	**18,581**	**35,992**	**43,013**
a) Interest on Deposits	21,271	22,897	31,404	34,494	16,001	17,583	33,610	39,652
b) Interest on RBI/inter-bank borrowings	257	535	416	468	54	253	245	1,020
c) Others	479	500	946	613	591	745	2,137	2,341
IV. Operating Expenses	**10,791**	**12,245**	**12,795**	**16,758**	**8,440**	**10,448**	**11,930**	**15,240**
a) Payments to and provisions for Employees	7,688	8,596	8,217	10,940	5,722	7,675	8,315	10,838
b) Rent, Taxes and Lighting	878	994	738	1,026	663	757	827	1,020
c) Printing and Stationery	179	191	217	234	155	201	213	231
d) Advertisement and Publicity	25	64	36	48	24	19	15	52
e) Depreciation on Bank's property	286	325	295	311	243	286	286	353
f) Directors' fees, allowances and expenses	3	5	4	5	2	4	3	6
g) Auditors' fees and expenses	58	92	57	77	42	64	47	72
h) Law charges	53	21	26	27	6	12	6	15
i) Postage, telegrams, telephones, etc.	136	164	314	354	212	204	322	290
j) Repairs and Maintenance	101	141	116	134	86	76	79	93
k) Insurance	12	11	1,141	1,805	634	494	913	1,429
l) Other expenditure	1,373	1,642	1,635	1,797	652	658	904	840
V. Provisions and Contingencies	**5,086**	**5,843**	**8,442**	**7,870**	**3,608**	**5,312**	**7,517**	**8,232**
Total Expenses	**37,884**	**42,021**	**54,002**	**60,202**	**28,695**	**34,340**	**55,439**	**66,486**
VI. Profit/loss	**239**	**292**	**2,915**	**3,264**	**550**	**1,400**	**934**	**2,070**
Total (III+IV+V+VI)	**38,123**	**42,313**	**56,917**	**63,466**	**29,245**	**35,740**	**56,373**	**68,556**
Number of Employees	**10,740**	**10,813**	**12,086**	**13,579**	**8,001**	**8,056**	**12,583**	**12,730**
Number of Branches	**525**	**529**	**631**	**639**	**371**	**369**	**629**	**646**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1994	1995	1994	1995	1994	1995	1994	1995
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	**88,274**	**94,955**	**46,898**	**55,281**	**254,361**	**294,654**	**198,843**	**233,886**
a) Interest/Discount on Advances/Bills	48,965	47,693	24,287	26,320	160,656	178,887	113,663	124,855
b) Income on Investments	33,520	41,354	18,179	25,049	73,317	91,555	66,480	81,974
c) Interest on balances with RBI and other inter-bank funds	5,789	5,909	3,745	3,606	18,849	18,339	18,622	23,494
d) Others	---	---	688	307	1,540	5,874	79	3,562
II. Other income	**8,036**	**10,742**	**5,971**	**9,940**	**50,827**	**43,400**	**27,195**	**31,085**
a) Commission, Exchange, Brokerage, etc.	5,245	6,882	3,407	4,395	25,170	30,833	13,606	17,945
c) Net profit/loss on sale of Investments	381	-804	175	540	16,977	2,804	1,361	1,305
d) Net profit on sale of Land, Building and other assets	---	---	4	5	33	21	---	34
d) Net profit on Exchange transaction	1,728	2,199	501	626	4,272	4,655	4,246	4,939
e) Miscellaneous Income	682	2,466	1,884	4,374	4,376	5,088	7,981	6,862
Total (I+II)	**96,311**	**105,698**	**52,869**	**65,221**	**305,188**	**338,055**	**226,038**	**264,971**
Expenditure & Provisions								
III. Interest expended	**69,430**	**72,748**	**37,653**	**39,219**	**172,955**	**182,464**	**146,156**	**155,773**
a) Interest on Deposits	63,049	64,123	36,568	36,519	159,963	168,404	138,413	148,491
b) Interest on RBI/inter-bank borrowings	825	2,708	1,068	2,694	5,124	4,110	7,564	7,222
c) Others	5,556	5,916	17	6	7,868	9,950	179	61
IV. Operating Expenses	**24,596**	**29,908**	**17,082**	**24,690**	**59,551**	**78,103**	**59,401**	**77,488**
a) Payments to and provisions for Employees	15,812	19,720	10,801	14,990	36,867	49,642	41,782	58,113
b) Rent, Taxes and Lighting	1,863	2,055	1,321	1,317	5,091	6,326	5,882	6,291
c) Printing and Stationery	435	464	300	303	1,296	1,477	1,278	1,339
d) Advertisement and Publicity	38	48	21	27	43	144	202	224
e) Depreciation on Bank's property	702	844	400	832	2,543	2,781	1,119	1,414
f) Directors' fees, allowances and expenses	---	---	2	9	16	26	5	4
g) Auditors' fees and expenses	86	111	80	105	362	460	380	422
h) Law charges	132	117	116	63	882	2,055	686	753
i) Postage, telegrams, telephones, etc.	573	567	201	232	1,185	938	459	252
j) Repairs and Maintenance	218	277	293	323	1,143	1,400	1,034	1,044
k) Insurance	3,017	2,922	1,129	1,188	4,147	6,126	835	1,068
l) Other expenditure	1,721	2,783	2,417	5,301	5,978	6,728	5,740	6,565
V. Provisions and Contingencies	**39,056**	**10,678**	**14,359**	**5,670**	**66,067**	**59,933**	**129,395**	**26,674**
Total Expenses	**133,083**	**113,333**	**69,094**	**69,578**	**298,573**	**320,500**	**334,953**	**259,935**
VI. Profit/loss	**(36,772)**	**(7,636)**	**(16,225)**	**(4,358)**	**6,615**	**17,555**	**(108,915)**	**5,035**
Total (III+IV+V+VI)	**96,311**	**105,698**	**52,869**	**65,221**	**305,188**	**338,055**	**226,038**	**264,971**
Number of Employees	**22,891**	**22,982**	**15,518**	**15,398**	**45,132**	**45,286**	**53,156**	**54,391**
Number of Branches	**1,845**	**1,855**	**969**	**970**	**2,433**	**2,420**	**2,390**	**2,422**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation India	
	1994	1995	1994	1995	1994	1995	1994	1995
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	**46,062**	**56,644**	**207,474**	**242,177**	**144,305**	**166,825**	**38,293**	**51,895**
a) Interest/Discount on Advances/Bills	21,746	25,002	109,663	123,504	70,953	76,732	17,147	20,880
b) Income on Investments	19,594	27,377	82,418	97,975	58,666	74,136	19,163	27,154
c) Interest on balances with RBI and other inter-bank funds	3,915	4,265	13,993	17,439	12,953	13,562	1,807	3,326
d) Others	807	---	1,401	3,259	1,733	2,395	176	535
II. Other income	**4,130**	**5,971**	**31,007**	**33,759**	**15,084**	**17,977**	**8,020**	**9,753**
a) Commission, Exchange, Brokerage, etc.	3,424	4,726	18,132	19,867	11,353	15,067	3,313	4,584
c) Net profit/loss on sale of Investments	10	485	6,905	(1,490)	38	(1,160)	2,307	2,002
d) Net profit on sale of Land, Building and other assets	6	10	12	25	17	17	19	5
d) Net profit on Exchange transaction	586	608	2,288	6,377	2,556	2,576	1,149	977
e) Miscellaneous Income	104	142	3,670	8,979	1,122	1,476	1,231	2,186
Total (I+II)	**50,192**	**62,615**	**238,481**	**275,936**	**159,389**	**184,802**	**46,313**	**61,649**
Expenditure & Provisions								
III. Interest expended	**36,123**	**38,394**	**148,379**	**147,200**	**117,871**	**116,065**	**25,342**	**30,316**
a) Interest on Deposits	34,464	36,199	137,106	137,549	113,145	111,742	23,712	28,214
b) Interest on RBI/inter-bank borrowings	141	775	1,516	4,014	1,928	2,048	555	740
c) Others	1,518	1,420	9,756	5,637	2,798	2,275	1,075	1,362
IV. Operating Expenses	**17,456**	**21,523**	**58,477**	**73,509**	**53,701**	**63,819**	**10,149**	**13,930**
a) Payments to and provisions for Employees	13,015	16,713	37,452	48,664	37,617	47,879	6,503	8,973
b) Rent, Taxes and Lighting	1,264	1,383	5,985	6,712	3,219	3,559	733	934
c) Printing and Stationery	188	287	971	1,239	858	871	241	559
d) Advertisement and Publicity	32	45	238	592	163	145	37	116
e) Depreciation on Bank's property	498	489	1,800	2,557	953	1,009	385	646
f) Directors' fees, allowances and expenses	9	12	7	7	5	7	7	10
g) Auditors' fees and expenses	90	99	225	329	205	230	50	70
h) Law charges	19	38	71	73	11	166	28	24
i) Postage, telegrams, telephones, etc.	291	290	1,128	1,150	862	533	375	444
j) Repairs and Maintenance	164	139	951	1,066	497	503	143	187
k) Insurance	886	1,094	4,334	5,130	713	862	193	278
l) Other expenditure	999	934	5,315	5,992	8,598	8,054	1,452	1,690
V. Provisions and Contingencies	**26,307**	**6,778**	**19,591**	**34,817**	**58,992**	**13,342**	**8,118**	**10,148**
Total Expenses	**79,885**	**66,695**	**226,446**	**255,526**	**230,564**	**193,226**	**43,609**	**54,395**
VI. Profit/loss	**(29,693)**	**(4,080)**	**12,035**	**20,410**	**(71,175)**	**(8,424)**	**2,704**	**7,254**
Total (III+IV+V+VI)	**50,192**	**62,615**	**238,481**	**275,936**	**159,389**	**184,802**	**46,313**	**61,649**
Number of Employees	**17,642**	**17,467**	**52,825**	**53,327**	**45,667**	**51,546**	**9,152**	**9,192**
Number of Branches	**1,158**	**1,136**	**2,089**	**2,191**	**3,062**	**3,077**	**471**	**492**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1994	1995	1994	1995	1994	1995	1994	1995
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	**54,304**	**64,652**	**130,205**	**132,133**	**98,051**	**121,103**	**59,266**	**78,611**
a) Interest/Discount on Advances/Bills	28,250	32,653	83,849	81,107	46,989	53,682	32,474	38,382
b) Income on Investments	22,293	28,113	37,351	43,602	39,881	57,218	23,694	33,744
c) Interest on balances with RBI and other inter-bank funds	3,588	3,749	9,004	7,424	10,472	9,486	2,867	6,130
d) Others	174	137	---	---	709	717	231	356
II. Other income	**6,443**	**6,677**	**15,794**	**18,652**	**24,646**	**15,779**	**5,514**	**8,593**
a) Commission, Exchange, Brokerage, etc.	3,545	4,925	5,804	6,526	5,382	7,823	3,742	4,693
c) Net profit/loss on sale of Investments	1,269	(1,169)	386	168	871	421	91	1,259
d) Net profit on sale of Land, Building and other assets	9	12	25	29	571	61	5	12
d) Net profit on Exchange transaction	650	1,280	6,068	7,456	17,116	6,658	1,580	2,195
e) Miscellaneous Income	969	1,630	3,512	4,473	706	816	97	434
Total (I+II)	**60,747**	**71,330**	**145,999**	**150,785**	**122,696**	**136,882**	**64,779**	**87,204**
Expenditure & Provisions								
III. Interest expended	**38,751**	**41,228**	**105,718**	**105,348**	**84,227**	**92,540**	**39,539**	**47,195**
a) Interest on Deposits	37,377	39,094	83,031	80,145	70,970	75,944	36,974	43,744
b) Interest on RBI/inter-bank borrowings	243	838	9,565	5,111	9,070	13,837	1,445	1,997
c) Others	1,131	1,296	13,122	20,092	4,187	2,760	1,120	1,454
IV. Operating Expenses	**17,523**	**23,221**	**35,303**	**37,925**	**33,884**	**36,763**	**14,286**	**20,532**
a) Payments to and provisions for Employees	13,165	17,809	20,322	23,278	22,726	2,528	8,062	10,879
b) Rent, Taxes and Lighting	1,199	1,371	2,580	2,952	2,645	2,994	1,886	2,448
c) Printing and Stationery	303	353	724	778	513	560	308	376
d) Advertisement and Publicity	63	72	231	336	69	110	14	53
e) Depreciation on Bank's property	384	461	2,952	1,379	788	1,046	521	656
f) Directors' fees, allowances and expenses	8	10	9	9	6	11	6	8
g) Auditors' fees and expenses	89	102	176	262	175	238	60	89
h) Law charges	51	54	55	2	47	39	139	228
i) Postage, telegrams, telephones, etc.	270	305	490	440	610	651	300	354
j) Repairs and Maintenance	264	388	667	742	198	194	249	320
k) Insurance	652	1,085	622	751	1,791	2,150	951	1,798
l) Other expenditure	1,076	1,210	6,475	6,997	4,316	26,243	1,789	3,323
V. Provisions and Contingencies	**11,457**	**3,878**	**44,043**	**6,086**	**39,704**	**6,540**	**7,743**	**8,141**
Total Expenses	**67,731**	**68,328**	**185,063**	**149,359**	**157,815**	**135,844**	**61,568**	**75,868**
VI. Profit/loss	**(6,984)**	**3,002**	**(39,065)**	**1,426**	**(35,118)**	**1,038**	**3,211**	**11,336**
Total (III+IV+V+VI)	**60,747**	**71,330**	**145,999**	**150,785**	**122,696**	**136,882**	**64,779**	**87,204**
Number of Employees	**16,547**	**16,271**	**25,559**	**26,578**	**8,270**	**28,654**	**11,890**	**12,367**
Number of Branches	**1,101**	**1,130**	**1,407**	**1,438**	**1,380**	**1,338**	**583**	**618**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab National Bank		Punjab & Sind Bank		Syndicate Bank		Union Bank of India	
	1994	1995	1994	1995	1994	1995	1994	1995
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	**226,723**	**255,478**	**38,879**	**51,781**	**102,942**	**115,964**	**122,800**	**156,150**
a) Interest/Discount on Advances/Bills	115,091	111,795	19,485	23,915	48,837	47,457	63,926	74,304
b) Income on Investments	93,293	123,780	16,089	24,706	45,425	60,875	49,072	68,060
c) Interest on balances with RBI and other inter-bank funds	16,222	18,936	2,777	2,965	7,234	7,329	7,468	8,365
d) Others	2,116	967	528	194	1,446	303	2,333	5,420
II. Other Income	**34,494**	**23,709**	**4,750**	**6,313**	**9,510**	**12,582**	**12,975**	**15,758**
a) Commission, Exchange, Brokerage, etc.	13,261	17,203	1,886	2,844	5,136	6,089	7,043	8,387
c) Net profit/loss on sale of Investments	15,759	(345)	812	682	88	2,117	173	404
d) Net profit on sale of Land, Building and other assets	54	47	7	12	14	15	12	3
d) Net profit on Exchange transaction	3,412	4,692	923	1,202	2,710	2,070	3,717	4,653
e) Miscellaneous Income	2,008	2,113	1,122	1,573	1,448	2,291	2,031	2,312
Total (I+II)	**261,216**	**279,187**	**43,629**	**58,094**	**112,452**	**128,546**	**135,774**	**171,908**
Expenditure & Provisions								
III. Interest expended	**158,485**	**174,095**	**30,907**	**37,444**	**73,620**	**76,728**	**84,878**	**99,548**
a) Interest on Deposits	149,970	163,969	29,159	33,771	70,560	73,941	82,597	96,757
b) Interest on RBI/inter-bank borrowings	1,792	2,923	1,361	2,725	754	490	2,259	2,745
c) Others	6,724	7,204	387	949	2,306	2,297	22	46
IV. Operating Expenses	**68,104**	**83,801**	**13,928**	**16,552**	**38,427**	**50,389**	**34,571**	**43,835**
a) Payments to and provisions for Employees	47,622	60,589	9,994	11,337	28,153	39,020	23,240	28,980
b) Rent, Taxes and Lighting	3,224	3,993	1,083	1,179	2,737	3,051	2,544	2,842
c) Printing and Stationery	1,142	1,270	164	263	435	443	712	808
d) Advertisement and Publicity	116	85	39	55	46	40	107	140
e) Depreciation on Bank's property	1,631	2,033	305	674	516	680	785	1,321
f) Directors' fees, allowances and expenses	15	18	2	2	9	7	14	13
g) Auditors' fees and expenses	315	450	60	96	141	209	160	230
h) Law charges	382	667	36	23	23	26	85	84
i) Postage, telegrams, telephones, etc.	1,234	1,377	264	334	624	632	547	634
j) Repairs and Maintenance	385	524	242	252	210	298	459	518
k) Insurance	5,135	6,115	403	627	1,684	1,930	2,434	3,693
l) Other expenditure	6,904	6,682	1,336	1,710	3,849	4,053	3,483	4,573
V. Provisions and Contingencies	**27,175**	**12,711**	**16,393**	**4,839**	**30,345**	**10,608**	**11,299**	**17,877**
Total Expenses	**253,764**	**270,607**	**61,228**	**58,836**	**142,391**	**137,725**	**130,747**	**161,260**
VI.Profit/loss	**7,452**	**8,579**	**(17,599)**	**(742)**	**(29,940)**	**(9,179)**	**5,027**	**10,648**
Total (III+IV+V+VI)	**261,216**	**279,187**	**43,629**	**58,094**	**112,452**	**128,546**	**135,774**	**171,908**
Number of Employees	**72,723**	**72,154**	**12,588**	**12,446**	**36,357**	**36,000**	**30879**	**30908**
Number of Branches	**4031**	**4052**	**684**	**691**	**1,558**	**1,568**	**1,895**	**1,909**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

PUBLIC SECTOR BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		United Commercial Bank		Vijaya Bank	
	1994	1995	1994	1995	1994	1995
	(49)	(50)	(51)	(52)	(53)	(54)
Income						
I. Interest earned	**61,374**	**69,867**	**95,606**	**103,717**	**41,885**	**52,636**
a) Interest/Discount on Advances/Bills	27,866	27,677	47,977	49,764	23,454	25,113
b) Income on Investments	27,518	35,935	36,562	43,840	15,243	24,361
c) Interest on balances with RBI and other inter-bank funds	5,114	5,393	9,668	9,530	3,095	3,138
d) Others	877	862	1,400	583	93	23
II. Other income	**5,344**	**8,281**	**8,048**	**13,486**	**6,238**	**9,102**
a) Commission, Exchange, Brokerage, etc.	3,180	3,844	5,497	7,563	2,240	3,556
c) Net profit/loss on sale of Investments	55	2,121	14	2,867	1,564	2,924
d) Net profit on sale of Land, Building and other assets	1	2	1	24	21	10
d) Net profit on Exchange transaction	1,382	1,148	1,302	1,354	1,354	1,246
e) Miscellaneous Income	725	1,167	1,234	1,678	1,060	1,365
Total (I+II)	**66,718**	**78,148**	**103,653**	**117,203**	**48,123**	**61,737**
Expenditure & Provisions						
III. Interest expended	**56,758**	**59,957**	**83,309**	**74,589**	**29,056**	**35,150**
a) Interest on Deposits	53,527	55,376	78,210	68,319	27,861	31,845
b) Interest on RBI/inter-bank borrowings	1,186	3,585	1,538	4,816	504	1,844
c) Others	2,045	996	3,561	1,454	691	1,461
IV. Operating Expenses	**21,860**	**26,464**	**35,432**	**38,950**	**15,015**	**18,829**
a) Payments to and provisions for Employees	17,010	21,256	26,931	30,225	10,581	13,181
b) Rent, Taxes and Lighting	1,371	1,512	2,436	2,508	1,503	1,843
c) Printing and Stationery	199	420	433	440	217	268
d) Advertisement and Publicity	42	23	33	51	25	60
e) Depreciation on Bank's property	390	431	588	656	438	518
f) Directors' fees, allowances and expenses	6	4	9	12	7	7
g) Auditors' fees and expenses	112	113	178	188	70	112
h) Law charges	41	45	32	44	9	11
i) Postage, telegrams, telephones, etc.	247	242	326	193	163	168
j) Repairs and Maintenance	214	231	113	109	103	119
k) Insurance	375	409	401	490	551	874
l) Other expenditure	1,853	1,777	3,953	4,035	1,349	1,668
V. Provisions and Contingencies	**49,906**	**11,450**	**39,558**	**12,044**	**3,643**	**4,588**
Total Expenses	**128,524**	**97,871**	**158,299**	**125,584**	**47,714**	**58,567**
VI. Profit/loss	**(61,806)**	**(19,723)**	**(54,645)**	**(8,381)**	**410**	**3,170**
Total (III+IV+V+VI)	**66,718**	**78,148**	**103,653**	**117,203**	**48,123**	**61,737**
Number of Employees	**22,681**	**22,556**	**35,081**	**34,834**	**14,003**	**14,112**
Number of Branches	**1,332**	**1,332**	**1,789**	**1786**	**777**	**810**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest earned	**7,994**	**13,194**	**16,115**	**22,489**	**2,112**	**2,128**	**3,128**	**3,766**
a) Interest/Discount on Advances/Bills	4,389	7,216	7,907	9,926	907	819	1,372	1,358
b) Income on Investments	2,962	5,363	6,812	10,950	823	999	1,338	1,623
c) Interest on balances with RBI and other inter-bank funds	589	599	1,375	1,565	374	310	419	784
d) Others	54	16	22	48	9	---	---	---
II. Other income	**2,275**	**3,526**	**2,006**	**3,198**	**218**	**290**	**266**	**544**
a) Commission, Exchange, Brokerage, etc.	703	1,069	1,256	1,628	158	224	169	191
c) Net profit/loss on sale of Investments	1,167	1,319	2	(74)	23	15	---	27
d) Net profit on sale of Land, Building and other assets	5	9	2	2	1	---	---	---
d) Net profit on Exchange transaction	80	182	243	307	---	---	76	101
e) Miscellaneous Income	320	947	502	1,337	36	51	20	225
Total (I+II)	**10,269**	**16,721**	**18,121**	**25,687**	**2,330**	**2,418**	**3,394**	**4,310**
Expenditure & Provisions								
III. Interest expended	**5,361**	**8,470**	**10,817**	**13,523**	**1,432**	**1,392**	**2,856**	**3,094**
a) Interest on Deposits	4,853	7,053	10,547	12,769	1,321	1,373	2,789	2,993
b) Interest on RBI/inter-bank borrowings	153	1,034	89	682	111	19	49	94
c) Others	355	383	181	71	---	---	18	7
IV. Operating Expenses	**3,056**	**4,168**	**4,909**	**6,280**	**843**	**976**	**1,226**	**1,746**
a) Payments to and provisions for Employees	2,193	2,739	3,258	4,236	588	728	957	1,199
b) Rent, Taxes and Lighting	188	225	543	357	61	72	56	65
c) Printing and Stationery	70	83	99	119	15	16	16	27
d) Advertisement and Publicity	44	116	62	131	1	1	1	25
e) Depreciation on Bank's property	89	402	127	95	16	16	14	33
f) Directors' fees, allowances and expenses	1	2	3	5	---	---	1	3
g) Auditors' fees and expenses	5	5	12	15	2	2	4	9
h) Law charges	75	19	25	27	2	2	18	95
i) Postage, telegrams, telephones, etc.	67	88	121	154	17	16	27	39
j) Repairs and Maintenance	33	39	28	47	3	2	12	14
k) Insurance	112	65	1	7	50	32	59	79
l) Other expenditure	180	384	631	1,089	88	87	62	160
V. Provisions and Contingencies	**1,597**	**714**	**886**	**921**	**186**	**103**	**618**	**464**
Total Expenses	**10,014**	**13,352**	**16,612**	**20,724**	**2,461**	**2,471**	**4,701**	**5,304**
VI. Profit/loss	**255**	**3,369**	**1,509**	**4,963**	**(131)**	**(52)**	**(1,306)**	**(995)**
Total (III+IV+V+VI)	**10,269**	**16,721**	**18,121**	**25,687**	**2,330**	**2,418**	**3,394**	**4,310**
Number of Employees	**2,786**	**2,697**	**4,497**	**4,479**	**854**	**878**	**1,255**	**1,254**
Number of Branches	**261**	**255**	**307**	**316**	**60**	**62**	**95**	**96**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bharat Overseas Bank		Catholic Syrian Bank		City Union Bank		Dhanalaxmi Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
Income								
I. Interest earned	**5,480**	**6,663**	**10,760**	**12,616**	**3,737**	**5,081**	**3,347**	**5,230**
a) Interest/Discount on Advances/Bills	3,299	3,928	6,051	7,645	2,510	3,345	1,995	3,330
b) Income on Investments	1,434	1,985	4,082	4,327	1,042	1,367	1,006	1,530
c) Interest on balances with RBI and other inter-bank funds	748	751	510	549	174	327	276	205
d) Others	---	---	117	95	11	43	70	165
II. Other income	**722**	**757**	**1,082**	**943**	**578**	**828**	**447**	**868**
a) Commission, Exchange, Brokerage, etc.	347	464	456	513	426	587	297	391
c) Net profit/loss on sale of Investments	2	3	304	88	2	11	8	326
d) Net profit on sale of Land, Building and other assets	1	---	1	1	1	---	1	2
d) Net profit on Exchange transaction	142	225	111	161	43	81	---	---
e) Miscellaneous Income	231	66	211	179	107	149	141	149
Total (I+II)	**6,202**	**7,421**	**11,842**	**13,558**	**4,315**	**5,909**	**3,794**	**6,098**
Expenditure & Provisions								
III. Interest expended	**3,266**	**3,853**	**7,438**	**8,870**	**2,509**	**3,305**	**2,182**	**3,483**
a) Interest on Deposits	3,156	3,630	6,819	8,054	2,346	3,000	2,102	3,127
b) Interest on RBI/inter-bank borrowings	88	73	144	241	14	80	25	121
c) Others	23	150	475	574	148	226	55	236
IV. Operating Expenses	**1,730**	**1,975**	**3,099**	**3,894**	**1,153**	**1,240**	**1,102**	**1,416**
a) Payments to and provisions for Employees	826	977	2,057	2,612	709	817	805	1,011
b) Rent, Taxes and Lighting	397	400	226	301	61	76	68	106
c) Printing and Stationery	32	36	94	103	37	41	32	46
d) Advertisement and Publicity	33	36	52	47	22	23	28	44
e) Depreciation on Bank's property	96	102	109	142	53	62	21	41
f) Directors' fees, allowances and expenses	2	1	5	6	1	1	---	---
g) Auditors' fees and expenses	4	5	4	5	1	2	1	2
h) Law charges	29	32	3	6	---	---	1	1
i) Postage, telegrams, telephones, etc.	75	56	135	153	47	51	28	36
j) Repairs and Maintenance	13	12	19	16	6	9	6	9
k) Insurance	32	18	168	244	88	28	5	17
l) Other expenditure	190	301	224	259	129	130	106	103
V. Provisions and Contingencies	**817**	**1,011**	**862**	**347**	**433**	**782**	**363**	**757**
Total Expenses	**5,813**	**6,839**	**11,398**	**13,111**	**4,095**	**5,327**	**3,647**	**5,657**
VI. Profit/loss	**389**	**582**	**444**	**447**	**220**	**582**	**147**	**442**
Total (III+IV+V+VI)	**6,202**	**7,421**	**11,842**	**13,558**	**4,315**	**5,909**	**3,794**	**6,098**
Number of Employees	**998**	**1,066**	**3,090**	**3,234**	**1,125**	**1,171**	**1,119**	**1,141**
Number of Branches	**50**	**51**	**251**	**269**	**92**	**96**	**132**	**135**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Federal Bank		Ganesh Bank of Kurundwad		Jammu & Kashmir Bank		Karnataka Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)
Income								
I. Interest earned	**23,215**	**33,497**	**308**	**445**	**22,388**	**26,254**	**12,217**	**15,590**
a) Interest/Discount on Advances/Bills	13,938	20,511	226	341	13,468	15,659	7,257	9,764
b) Income on Investments	7,217	10,960	63	93	7,316	7,774	4,114	5,020
c) Interest on balances with RBI and other inter-bank funds	1,881	1,969	---	11	1,604	2,822	733	799
d) Others	180	58	19	---	---	---	114	7
II. Other income	**2,165**	**4,239**	**10**	**25**	**979**	**1,464**	**1,466**	**1,765**
a) Commission, Exchange, Brokerage, etc.	1,001	1,627	7	14	521	756	1,051	1,394
c) Net profit/loss on sale of Investments	186	248	---	---	150	317	9	(107)
d) Net profit on sale of Land, Building and other assets	2	13	---	1	---	---	3	4
d) Net profit on Exchange transaction	297	420	---	---	118	146	278	378
e) Miscellaneous Income	679	1,930	3	10	190	245	125	96
Total (I+II)	**25,381**	**37,736**	**318**	**469**	**23,368**	**27,718**	**13,683**	**17,355**
Expenditure & Provisions								
III. Interest expended	**15,875**	**22,343**	**189**	**269**	**12,766**	**14,062**	**8,580**	**9,845**
a) Interest on Deposits	14,916	20,222	189	250	12,509	13,979	7,807	8,948
b) Interest on RBI/inter-bank borrowings	222	1,423	---	18	173	59	326	337
c) Others	737	698	---	---	84	24	447	560
IV. Operating Expenses	**5,238**	**7,628**	**96**	**113**	**4,671**	**6,796**	**3,305**	**4,452**
a) Payments to and provisions for Employees	3,814	5,207	60	71	3,398	4,872	2,502	3,267
b) Rent, Taxes and Lighting	310	406	3	3	284	351	234	279
c) Printing and Stationery	110	117	4	4	49	135	60	70
d) Advertisement and Publicity	110	93	---	---	25	49	7	15
e) Depreciation on Bank's property	125	685	7	8	103	162	55	115
f) Directors' fees, allowances and expenses	9	7	---	---	1	1	2	3
g) Auditors' fees and expenses	7	22	---	---	27	34	6	6
h) Law charges	8	10	---	---	7	61	4	4
i) Postage, telegrams, telephones, etc.	115	222	3	3	82	109	61	63
j) Repairs and Maintenance	27	41	3	2	20	22	18	20
k) Insurance	87	146	2	2	116	195	53	72
l) Other expenditure	515	673	14	18	559	803	303	539
V. Provisions and Contingencies	**2,482**	**3,435**	**18**	**76**	**4,679**	**5,262**	**985**	**1,800**
Total Expenses	**23,594**	**33,406**	**303**	**457**	**22,117**	**26,120**	**12,870**	**16,097**
VI. Profit/loss	**1,786**	**4,330**	**15**	**12**	**1,251**	**1,598**	**813**	**1,258**
Total (III+IV+V+VI)	**25,381**	**37,736**	**318**	**469**	**23,368**	**27,718**	**13,683**	**17,355**
Number of Employees	**5,693**	**5,678**	**131**	**158**	**5,032**	**5,041**	**3,334**	**3,483**
Number of Branches	**347**	**358**	**19**	**21**	**350**	**352**	**280**	**287**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Karur Vysya Bank		Laxmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)
Income								
I. Interest earned	**7,856**	**12,769**	**5,808**	**9,856**	**1,695**	**2,824**	**1,647**	**1,755**
a) Interest/Discount on Advances/Bills	3,790	6,775	3,406	5,179	1,070	1,934	773	730
b) Income on Investments	3,179	5,116	2,039	4,186	430	744	551	670
c) Interest on balances with RBI and other inter-bank funds	890	876	363	359	167	80	322	342
d) Others	17	2	---	132	28	67	1	12
II. Other income	**1,331**	**2,980**	**1,481**	**3,047**	**229**	**422**	**122**	**110**
a) Commission, Exchange, Brokerage, etc.	897	1,278	1,028	1,379	125	185	87	99
c) Net profit/loss on sale of Investments	206	1,194	98	1,046	---	83	---	---
d) Net profit on sale of Land, Building and other assets	---	4	2	67	1	1	---	---
d) Net profit on Exchange transaction	82	198	98	167	---	---	---	---
e) Miscellaneous Income	147	306	256	388	103	152	35	11
Total (I+II)	**9,186**	**15,749**	**7,290**	**12,902**	**1,923**	**3,247**	**1,769**	**1,866**
Expenditure & Provisions								
III. Interest expended	**5,018**	**8,521**	**3,645**	**6,389**	**960**	**1,727**	**1,156**	**1,134**
a) Interest on Deposits	4,617	7,363	3,352	5,802	855	1,517	1,143	1,125
b) Interest on RBI/inter-bank borrowings	231	1,016	12	131	2	18	3	1
c) Others	170	142	281	456	103	191	10	8
IV. Operating Expenses	**2,398**	**3,009**	**2,180**	**2,768**	**486**	**669**	**563**	**658**
a) Payments to and provisions for Employees	1,466	2,048	1,328	1,705	347	464	395	481
b) Rent, Taxes and Lighting	116	152	134	156	33	43	54	60
c) Printing and Stationery	58	84	46	64	14	11	7	6
d) Advertisement and Publicity	45	66	70	67	7	19	1	1
e) Depreciation on Bank's property	89	219	89	119	20	33	13	13
f) Directors' fees, allowances and expenses	5	4	---	---	---	1	1	1
g) Auditors' fees and expenses	3	5	2	3	1	1	2	2
h) Law charges	2	3	2	2	1	1	1	2
i) Postage, telegrams, telephones, etc.	124	154	94	116	13	17	10	10
j) Repairs and Maintenance	39	47	6	9	1	3	4	4
k) Insurance	95	53	4	5	2	10	32	35
l) Other expenditure	356	173	404	523	45	66	42	44
V. Provisions and Contingencies	**648**	**1,913**	**1,031**	**1,913**	**287**	**436**	**23**	**27**
Total Expenses	**8,064**	**13,443**	**6,856**	**11,070**	**1,733**	**2,832**	**1,742**	**1,819**
VI. Profit/loss	**1,122**	**2,306**	**433**	**1,832**	**190**	**415**	**27**	**46**
Total (III+IV+V+VI)	**9,186**	**15,749**	**7,290**	**12,902**	**1,923**	**3,247**	**1,769**	**1,866**
Number of Employees	**2,132**	**2,216**	**1,910**	**1,894**	**445**	**530**	**579**	**587**
Number of Branches	**168**	**174**	**184**	**189**	**67**	**70**	**50**	**50**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nedungadi Bank		Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(87)	(88)	(89)	(90)	(91)	(92)	(93)	(94)
Income								
I. Interest earned	**3,599**	**4,402**	**176**	**234**	**1,622**	**1,840**	**7,154**	**7,306**
a) Interest/Discount on Advances/Bills	2,159	2,721	79	129	961	1,195	4,072	3,502
b) Income on Investments	1,223	1,434	64	73	566	536	2,294	2,749
c) Interest on balances with RBI and other inter-bank funds	200	207	32	---	86	103	770	961
d) Others	17	40	---	32	8	5	18	94
II. Other income	**730**	**728**	**27**	**26**	**90**	**91**	**823**	**909**
a) Commission, Exchange, Brokerage, etc.	323	412	12	14	77	88	417	461
c) Net profit/loss on sale of Investments	183	1	1	---	---	189	---	110
d) Net profit on sale of Land, Building and other assets	2	3	---	---	1	1	1	---
d) Net profit on Exchange transaction	53	72	---	---	---	---	142	187
e) Miscellaneous Income	169	240	15	11	12	18	264	152
Total (I+II)	**4,330**	**5,129**	**203**	**260**	**1,712**	**1,931**	**7,978**	**8,215**
Expenditure & Provisions								
III. Interest expended	**2,648**	**2,908**	**129**	**151**	**1,019**	**1,191**	**4,431**	**4,634**
a) Interest on Deposits	2,504	2,739	128	150	902	1,051	4,234	4,361
b) Interest on RBI/inter-bank borrowings	16	6	1	---	118	140	43	173
c) Others	128	163	---	---	---	---	153	100
IV. Operating Expenses	**1,489**	**1,847**	**72**	**82**	**448**	**504**	**2,392**	**2,517**
a) Payments to and provisions for Employees	1,046	1,332	52	56	322	361	1,715	1,881
b) Rent, Taxes and Lighting	108	119	5	6	26	29	192	211
c) Printing and Stationery	26	27	2	3	12	13	32	36
d) Advertisement and Publicity	6	9	---	---	2	2	2	1
e) Depreciation on Bank's property	22	37	1	1	15	20	50	41
f) Directors' fees, allowances and expenses	1	1	1	1	---	---	1	---
g) Auditors' fees and expenses	3	3	---	---	1	1	3	3
h) Law charges	---	1	1	2	1	1	2	10
i) Postage, telegrams, telephones, etc.	18	19	2	2	13	14	42	40
j) Repairs and Maintenance	---	1	1	1	2	2	17	13
k) Insurance	18	18	1	4	8	8	127	40
l) Other expenditure	242	280	8	12	45	52	211	240
V. Provisions and Contingencies	**171**	**249**	**68**	**4**	**160**	**129**	**966**	**912**
Total Expenses	**4,308**	**5,004**	**270**	**242**	**1,627**	**1,824**	**7,789**	**8,063**
VI. Profit/loss	**22**	**125**	**(67)**	**18**	**85**	**106**	**189**	**152**
Total (III+IV+V+VI)	**4,330**	**5,129**	**203**	**260**	**1,712**	**1,931**	**7,978**	**8,215**
Number of Employees	**1,667**	**1,657**	**90**	**90**	**512**	**522**	**N.A.**	**2,399**
Number of Branches	**145**	**149**	**9**	**9**	**58**	**59**	**173**	**178**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	South Indian Bank		Tamilnadu Mercantile Bank		United Western Bank		Vysya Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(95)	(96)	(97)	(98)	(99)	(100)	(101)	(102)
Income								
I. Interest earned	**13,786**	**17,653**	**7,835**	**11,095**	**11,072**	**13,795**	**33,217**	**45,989**
a) Interest/Discount on Advances/Bills	7,848	9,823	5,058	7,125	7,049	8,850	19,721	26,002
b) Income on Investments	5,379	7,192	2,179	3,030	3,420	4,384	10,979	17,675
c) Interest on balances with RBI and other inter-bank funds	559	638	593	937	526	538	1,696	1,737
d) Others	---	---	5	3	77	23	821	575
II. Other income	**3,308**	**2,459**	**1,914**	**2,211**	**1,916**	**2,597**	**6,111**	**10,274**
a) Commission, Exchange, Brokerage, etc.	672	846	1,192	1,498	1,005	1,275	1,786	2,901
c) Net profit/loss on sale of Investments	2,154	892	28	23	440	441	788	2,983
d) Net profit on sale of Land, Building and other assets	2	4	6	1	18	---	3	58
d) Net profit on Exchange transaction	153	329	162	304	200	333	1,036	1,575
e) Miscellaneous Income	326	390	526	384	274	548	2,498	2,757
Total (I+II)	**17,094**	**20,113**	**9,749**	**13,305**	**12,988**	**16,392**	**39,328**	**56,263**
Expenditure & Provisions								
III. Interest expended	**9,799**	**12,405**	**4,598**	**6,481**	**7,377**	**8,778**	**23,624**	**34,295**
a) Interest on Deposits	9,417	11,656	4,224	5,668	6,716	7,967	20,649	29,825
b) Interest on RBI/inter-bank borrowings	54	319	36	266	603	808	2,393	3,649
c) Others	329	430	338	547	58	3	581	821
IV. Operating Expenses	**3,911**	**4,991**	**2,405**	**3,135**	**3,079**	**3,881**	**6,919**	**8,228**
a) Payments to and provisions for Employees	2,797	3,584	1,192	1,644	2,188	2,570	3,844	4,364
b) Rent, Taxes and Lighting	273	331	188	226	257	293	587	758
c) Printing and Stationery	95	90	111	170	81	116	225	234
d) Advertisement and Publicity	64	95	54	67	24	21	170	183
e) Depreciation on Bank's property	82	102	249	267	96	239	349	479
f) Directors' fees, allowances and expenses	1	1	3	5	1	3	12	15
g) Auditors' fees and expenses	5	6	5	7	7	8	7	13
h) Law charges	4	1	16	21	22	38	11	12
i) Postage, telegrams, telephones, etc.	130	193	159	174	92	88	229	228
j) Repairs and Maintenance	18	26	104	147	26	50	206	260
k) Insurance	56	73	39	60	85	191	146	214
l) Other expenditure	387	490	282	348	200	263	1,135	1,467
V. Provisions and Contingencies	**2,319**	**1,236**	**1,711**	**2,007**	**2,145**	**2,711**	**5,701**	**3,612**
Total Expenses	**16,029**	**18,633**	**8,713**	**11,622**	**12,602**	**15,369**	**36,244**	**46,135**
VI. Profit/loss	**1,065**	**1,480**	**1,036**	**1,683**	**386**	**1,023**	**3,084**	**10,128**
Total (III+IV+V+VI)	**17,094**	**20,113**	**9,749**	**13,305**	**12,988**	**16,392**	**39,328**	**56,263**
Number of Employees	**4,083**	**3,813**	**1,723**	**1,833**	**3,383**	**3,378**	**5,347**	**5,641**
Number of Branches	**316**	**333**	**133**	**139**	**193**	**197**	**316**	**323**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank N.V.		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America N.T. & S.A.	
	1994	1995	1994	1995	1994	1995	1994	1995
	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
Income								
I. Interest earned	**8,424**	**12,649**	**2,567**	**2,829**	**30,747**	**32,068**	**22,146**	
a) Interest/Discount on Advances/Bills	6,040	8,176	1,283	1,021	19,029	13,516	8,536	
b) Income on Investments	2,221	4,200	1,039	1,610	9,631	16,079	12,338	
c) Interest on balances with RBI and other inter-bank funds	134	255	211	169	1,060	887	1,055	
d) Others	30	19	33	29	1,028	1,586	217	
II. Other income	**1,809**	**2,850**	**233**	**374**	**6,485**	**8,154**	**7,833**	
a) Commission, Exchange, Brokerage, etc.	582	1,230	48	94	2,892	3,559	1,105	
c) Net profit/loss on sale of Investments	49	(444)	152	262	508	3,041	5,302	
d) Net profit on sale of Land, Building and other assets	1	2	---	1	9	32,596	22	
d) Net profit on Exchange transaction	1,164	1,992	33	17	2,922	1,639	1,392	
e) Miscellaneous Income	79	70	---	---	154	87	13	
Total (I+II)	**10,233**	**15,499**	**2,800**	**3,203**	**37,233**	**40,222**	**29,979**	
Expenditure & Provisions								
III. Interest expended	**4,043**	**7,901**	**1,529**	**1,731**	**14,421**	**15,590**	**11,224**	
a) Interest on Deposits	3,006	3,908	1,526	1,644	11,438	13,622	9,157	
b) Interest on RBI/inter-bank borrowings	769	2,639	3	70	2,242	1,598	2,025	
c) Others	267	1,354	1	17	742	370	42	
IV. Operating Expenses	**1,889**	**2,611**	**268**	**304**	**7,066**	**8,775**	**6,676**	
a) Payments to and provisions for Employees	518	910	77	99	1,635	2,314	2,871	
b) Rent, Taxes and Lighting	241	302	33	42	694	776	1,014	
c) Printing and Stationery	61	56	17	14	249	264	140	
d) Advertisement and Publicity	30	42	7	6	396	349	180	
e) Depreciation on Bank's property	305	203	26	24	215	590	760	
f) Directors' fees, allowances and expenses	---	---	1	1	---	1	---	
g) Auditors' fees and expenses	1	3	1	1	9	7	14	
h) Law charges	8	37	---	---	12	11	41	
i) Postage, telegrams, telephones, etc.	139	206	30	34	921	1,273	525	
j) Repairs and Maintenance	189	236	25	21	273	353	418	
k) Insurance	32	51	15	18	71	138	8	
l) Other expenditure	366	564	36	45	2,591	2,700	704	
V. Provisions and Contingencies	**2,804**	**2,728**	**650**	**640**	**7,710**	**5,775**	**(13)**	
Total Expenses	**8,735**	**13,240**	**2,448**	**2,675**	**29,198**	**30,140**	**17,887**	
VI. Profit/loss	**1,498**	**2,259**	**353**	**528**	**8,035**	**10,082**	**12,092**	
Total (III+IV+V+VI)	**10,233**	**15,499**	**2,800**	**3,203**	**37,233**	**40,222**	**29,979**	
Number of Employees	**398**	**304**	**61**	**N.A.**	**471**	**499**	**N.A.**	**469**
Number of Branches	**5**	**5**	**1**	**1**	**4**	**4**	**N.A.**	**N.A.**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A . Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo	
	1994	1995	1994	1995	1994	1995	1994	1995
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)
Income								
I. Interest earned	**2,406**	**2,567**	**3,143**	**3,371**	**3,368**	**3,779**	**9,639**	
a) Interest/Discount on Advances/Bills	1,122	1,227	2,767	2,597	2,280	2,341	6,648	
b) Income on Investments	1,037	1,117	271	667	909	1,312	2,453	
c) Interest on balances with RBI and other inter-bank funds	212	208	56	58	91	125	494	
d) Others	35	15	49	50	89	---	45	
II. Other income	**186**	**350**	**383**	**600**	**340**	**629**	**1,780**	
a) Commission, Exchange, Brokerage, etc.	62	89	223	355	189	293	792	
c) Net profit/loss on sale of Investments	(22)	153	1	31	35	191	---	
d) Net profit on sale of Land, Building and other assets	1	4	15	---	---	6	---	
d) Net profit on Exchange transaction	38	41	164	214	65	91	979	
e) Miscellaneous Income	107	62	---	---	50	49	9	
Total (I+II)	**2,592**	**2,917**	**3,526**	**3,971**	**3,708**	**4,408**	**11,419**	
Expenditure & Provisions								
III. Interest expended	**1,188**	**1,200**	**1,722**	**2,383**	**1,593**	**1,943**	**4,463**	
a) Interest on Deposits	1,160	1,120	384	389	1,282	1,656	3,772	
b) Interest on RBI/inter-bank borrowings	27	79	738	1,988	310	287	158	
c) Others	2	1	600	6	1	---	534	
IV. Operating Expenses	**308**	**391**	**336**	**611**	**383**	**387**	**1,051**	
a) Payments to and provisions for Employees	61	79	90	235	88	102	461	
b) Rent, Taxes and Lighting	122	125	15	43	79	59	132	
c) Printing and Stationery	7	9	11	13	22	23	46	
d) Advertisement and Publicity	1	4	1	1	7	6	3	
e) Depreciation on Bank's property	21	61	20	42	26	34	71	
f) Directors' fees, allowances and expenses	---	---	---	---	1	---	---	
g) Auditors' fees and expenses	1	1	2	2	1	1	2	
h) Law charges	1	2	3	2	3	2	6	
i) Postage, telegrams, telephones, etc.	6	11	22	33	3	6	81	
j) Repairs and Maintenance	16	20	9	16	8	7	42	
k) Insurance	11	13	2	5	14	19	39	
l) Other expenditure	62	65	161	219	130	127	169	
V. Provisions and Contingencies	**725**	**833**	**1,102**	**807**	**1,057**	**848**	**3,575**	
Total Expenses	**2,221**	**2,424**	**3,160**	**3,801**	**3,033**	**3,178**	**9,089**	
VI. Profit/loss	**371**	**493**	**366**	**171**	**675**	**1,230**	**2,330**	
Total (III+IV+V+VI)	**2,592**	**2,917**	**3,526**	**3,971**	**3,708**	**4,408**	**11,419**	
Number of Employees	**46**	**71**	**48**	**N.A.**	**65**	**64**	**246**	**252**
Number of Branches	**1**	**2**	**1**	**2**	**1**	**1**	**3**	**3**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Banque Indosuez		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East	
	1994	1995	1994	1995	1994	1995	1994	1995
	(119)	(120)	(121)	(122)	(123)	(124)	(125)	(126)
Income								
I. Interest earned	**3,230**	**6,850**	**9,215**	**9,411**	**4,427**	**4,860**	**8,059**	**9,749**
a) Interest/Discount on Advances/Bills	1,657	4,163	6,762	6,311	3,579	4,132	2,288	2,685
b) Income on Investments	1,353	2,340	2,215	2,741	275	615	4,224	5,370
c) Interest on balances with RBI and other inter-bank funds	162	176	210	324	571	113	1,465	1,504
d) Others	59	170	28	35	2	1	82	190
II. Other income	**397**	**2,372**	**1,064**	**914**	**472**	**508**	**494**	**1,232**
a) Commission, Exchange, Brokerage, etc.	288	697	504	684	151	293	208	248
c) Net profit/loss on sale of Investments	11	256	147	(27)	2	23	72	745
d) Net profit on sale of Land, Building and other assets	---	---	13	4	---	2	---	---
d) Net profit on Exchange transaction	60	611	293	214	319	186	214	239
e) Miscellaneous Income	38	808	127	38	---	4	---	---
Total (I+II)	**3,627**	**9,221**	**10,279**	**10,325**	**4,899**	**5,368**	**8,552**	**10,981**
Expenditure & Provisions								
III. Interest expended	**1,824**	**4,560**	**3,581**	**4,606**	**2,856**	**3,372**	**5,619**	**6,321**
a) Interest on Deposits	1,621	3,811	1,620	2,026	696	737	4,641	5,463
b) Interest on RBI/inter-bank borrowings	193	699	905	1,660	1,366	2,085	957	832
c) Others	10	50	1,056	919	793	550	21	26
IV. Operating Expenses	**785**	**952**	**1,430**	**1,514**	**358**	**791**	**782**	**851**
a) Payments to and provisions for Employees	145	271	440	566	108	325	200	284
b) Rent, Taxes and Lighting	49	41	115	147	33	107	27	32
c) Printing and Stationery	18	24	87	32	5	9	16	20
d) Advertisement and Publicity	---	---	15	13	4	8	95	62
e) Depreciation on Bank's property	97	112	73	82	38	69	49	103
f) Directors' fees, allowances and expenses	---	---	---	---	---	---	---	---
g) Auditors' fees and expenses	1	1	10	5	1	1	1	3
h) Law charges	4	---	11	10	---	---	1	1
i) Postage, telegrams, telephones, etc.	44	50	39	20	63	96	34	47
j) Repairs and Maintenance	12	16	122	134	12	21	18	39
k) Insurance	4	4	23	26	8	10	58	35
l) Other expenditure	411	433	495	479	88	144	281	226
V. Provisions and Contingencies	**667**	**2,192**	**3,540**	**2,591**	**1,159**	**905**	**818**	**1,532**
Total Expenses	**3,276**	**7,704**	**8,551**	**8,711**	**4,374**	**5,067**	**7,220**	**8,704**
VI. Profit/loss	**351**	**1,517**	**1,728**	**1,614**	**525**	**301**	**1,333**	**2,278**
Total (III+IV+V+VI)	**3,627**	**9,221**	**10,279**	**10,325**	**4,899**	**5,368**	**8,552**	**10,981**
Number of Employees	**79**	**N.A.**	**261**	**257**	**N.A.**	**57**	**177**	**172**
Number of Branches	**1**	**1**	**3**	**3**	**1**	**2**	**2**	**2**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Citi Bank		Credit Lyonnais		Deutsche Bank (Asia)		Grindlays Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(127)	(128)	(129)	(130)	(131)	(132)	(133)	(134)
Income								
I. Interest earned	**72,335**	**76,153**	**6,002**	**9,249**	**11,993**	**15,317**	**57,771**	**57,837**
a) Interest/Discount on Advances/Bills	35,218	37,510	3,996	6,299	7,246	8,971	27,137	26,645
b) Income on Investments	32,681	33,592	1,863	2,819	4,378	6,240	28,162	26,993
c) Interest on balances with RBI and other inter-bank funds	4,361	4,951	143	131	338	83	2,473	3,656
d) Others	75	99	---	---	31	23	---	543
II. Other income	**20,507**	**25,401**	**256**	**672**	**1,996**	**3,260**	**6,366**	**15,394**
a) Commission, Exchange, Brokerage, etc.	11,307	15,150	243	517	851	1,959	5,862	7,600
c) Net profit/loss on sale of Investments	6,029	8,412	30	1,448	50	(97)	(2,804)	4,748
d) Net profit on sale of Land, Building and other assets	---	---	---	1	6	---	10	17
d) Net profit on Exchange transaction	3,162	1,836	(81)	(1,488)	1,085	1,389	3,152	2,961
e) Miscellaneous Income	8	3	64	194	4	9	146	69
Total (I+II)	**92,841**	**101,554**	**6,258**	**9,921**	**13,989**	**18,577**	**64,137**	**73,231**
Expenditure & Provisions								
III. Interest expended	**39,902**	**40,745**	**2,738**	**4,311**	**4,857**	**8,190**	**40,368**	**37,507**
a) Interest on Deposits	34,658	35,461	2,063	1,989	3,211	4,620	34,102	29,958
b) Interest on RBI/inter-bank borrowings	3,812	2,252	555	2,130	1,327	3,370	5,217	6,875
c) Others	1,431	3,031	120	192	318	200	1,049	675
IV. Operating Expenses	**26,324**	**24,562**	**772**	**1,245**	**2,826**	**4,852**	**15,228**	**18,182**
a) Payments to and provisions for Employees	4,549	4,246	143	247	585	1,031	7,007	9,367
b) Rent, Taxes and Lighting	1,342	1,973	72	75	200	376	1,302	1,495
c) Printing and Stationery	800	1,339	34	18	47	85	507	506
d) Advertisement and Publicity	617	832	7	14	56	28	536	766
e) Depreciation on Bank's property	919	1,207	36	57	263	554	1,053	1,109
f) Directors' fees, allowances and expenses	8	7	---	---	3	4	27	42
g) Auditors' fees and expenses	15	20	2	---	2	3	22	26
h) Law charges	105	187	2	1	4	1	485	302
i) Postage, telegrams, telephones, etc.	1,585	1,622	58	64	123	152	836	746
j) Repairs and Maintenance	1,136	1,108	44	12	151	288	974	1,204
k) Insurance	607	924	15	35	43	57	339	365
l) Other expenditure	14,641	11,098	359	721	1,350	2,273	2,139	2,254
V. Provisions and Contingencies	**18,312**	**20,525**	**1,780**	**2,664**	**4,147**	**4,373**	**6,617**	**9,793**
Total Expenses	**84,538**	**85,832**	**5,290**	**8,220**	**11,830**	**17,415**	**62,213**	**65,483**
VI. Profit/loss	**8,304**	**15,722**	**969**	**1,701**	**2,159**	**1,163**	**1,924**	**7,748**
Total (III+IV+V+VI)	**92,841**	**101,554**	**6,258**	**9,921**	**13,989**	**18,577**	**64,137**	**73,231**
Number of Employees	**1,289**	**1,415**	**65**	**76**	**207**	**320**	**3,962**	**3,953**
Number of Branches	**6**	**6**	**2**	**3**	**2**	**3**	**56**	**56**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hongkong & Shanghai Bank		Oman International Bank		Sakura Bank		Sanwa Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)
Income								
I. Interest earned	**32,605**	**40,133**	**2,600**	**3,053**	**2,902**	**4,426**	**2,016**	**2,280**
a) Interest/Discount on Advances/Bills	16,694	19,561	1,990	2,192	1,809	3,069	1,678	1,776
b) Income on Investments	13,663	18,365	433	696	847	1,022	314	451
c) Interest on balances with RBI and other inter-bank funds	1,178	1,626	157	165	245	314	---	---
d) Others	1,069	581	21	1	---	20	24	53
II. Other income	**9,081**	**13,209**	**410**	**284**	**276**	**265**	**72**	**84**
a) Commission, Exchange, Brokerage, etc.	4,144	5,675	173	226	94	202	173	168
c) Net profit/loss on sale of Investments	953	3,418	70	(37)	---	16	---	182
d) Net profit on sale of Land, Building and other assets	(15)	180	---	---	---	1	---	---
d) Net profit on Exchange transaction	3,633	3,817	164	74	128	---	(125)	(76)
e) Miscellaneous Income	366	325	3	21	54	46	24	15
Total (I+II)	**41,685**	**53,342**	**3,010**	**3,337**	**3,178**	**4,691**	**2,088**	**2,364**
Expenditure & Provisions								
III. Interest expended	**19,837**	**21,832**	**1,240**	**1,577**	**1,222**	**1,980**	**718**	**1,062**
a) Interest on Deposits	14,659	18,410	995	1,208	1,183	1,400	129	195
b) Interest on RBI/inter-bank borrowings	2,679	2,857	226	352	4	580	333	372
c) Others	2,500	565	19	17	36	---	257	496
IV. Operating Expenses	**9,750**	**12,931**	**505**	**528**	**212**	**252**	**284**	**316**
a) Payments to and provisions for Employees	3,313	4,489	72	80	95	101	51	57
b) Rent, Taxes and Lighting	546	474	77	141	14	41	68	74
c) Printing and Stationery	305	378	7	16	5	5	16	10
d) Advertisement and Publicity	451	577	43	30	---	2	---	---
e) Depreciation on Bank's property	1,122	2,227	38	57	40	36	17	23
f) Directors' fees, allowances and expenses	11	---	2	4	---	---	---	---
g) Auditors' fees and expenses	8	11	2	2	1	2	2	1
h) Law charges	25	62	7	10	---	---	3	6
i) Postage, telegrams, telephones, etc.	649	725	45	49	5	5	47	35
j) Repairs and Maintenance	511	630	5	3	8	8	8	21
k) Insurance	155	247	11	13	16	18	2	3
l) Other expenditure	2,656	3,111	195	123	28	33	70	87
V. Provisions and Contingencies	**6,413**	**13,743**	**1,083**	**1,094**	**1,011**	**1,453**	**684**	**586**
Total Expenses	**36,000**	**48,506**	**2,828**	**3,199**	**2,445**	**3,685**	**1,687**	**1,964**
VI. Profit/loss	**5,685**	**4,836**	**182**	**138**	**732**	**1,007**	**402**	**400**
Total (III+IV+V+VI)	**41,685**	**53,342**	**3,010**	**3,337**	**3,178**	**4,691**	**2,088**	**2,364**
Number of Employees	**421**	**2,359**	**65**	**65**	**59**	**58**	**31**	**N.A.**
Number of Branches	**21**	**21**	**2**	**2**	**1**	**1**	**N.A.**	**N.A.**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	1994	1995	1994	1995	1994	1995
	(143)	(144)	(145)	(146)	(147)	(148)
Income						
I. Interest earned	**4,608**	**9,252**	**94**	**193**	**33,845**	**28,678**
a) Interest/Discount on Advances/Bills	2,002	2,900	30	19	13,895	16,521
b) Income on Investments	2,276	5,963	21	91	18,774	10,964
c) Interest on balances with RBI and other inter-bank funds	288	374	43	83	1,073	1,010
d) Others	42	15	---	---	103	183
II. Other income	**141**	**458**	**99**	**114**	**13,737**	**7,958**
a) Commission, Exchange, Brokerage, etc.	89	136	96	113	2,921	3,862
c) Net profit/loss on sale of Investments	19	293	---	---	8,794	1,137
d) Net profit on sale of Land, Building and other assets	18	---	---	---	18	-22
d) Net profit on Exchange transaction	(177)	(185)	---	---	1,804	2,803
e) Miscellaneous Income	234	214	3	1	221	178
Total (I+II)	**4,750**	**9,709**	**193**	**307**	**47,582**	**36,636**
Expenditure & Provisions						
III. Interest expended	**2,144**	**5,961**	**17**	**18**	**26,754**	**20,965**
a) Interest on Deposits	1,887	4,830	13	14	14,768	12,646
b) Interest on RBI/inter-bank borrowings	255	1,086	---	---	11,903	8,108
c) Others	1	45	4	4	83	211
IV. Operating Expenses	**437**	**745**	**81**	**117**	**10,717**	**13,297**
a) Payments to and provisions for Employees	97	166	45	58	5,547	6,133
b) Rent, Taxes and Lighting	83	218	13	29	644	794
c) Printing and Stationery	10	10	1	2	287	468
d) Advertisement and Publicity	1	3	---	---	441	1,094
e) Depreciation on Bank's property	29	33	1	1	416	494
f) Directors' fees, allowances and expenses	---	1	---	---	1	1
g) Auditors' fees and expenses	---	---	---	---	16	12
h) Law charges	---	2	---	---	351	848
i) Postage, telegrams, telephones, etc.	58	76	7	5	607	865
j) Repairs and Maintenance	29	35	1	2	440	712
k) Insurance	12	34	---	1	156	97
l) Other expenditure	116	167	13	19	1,811	1,778
V. Provisions and Contingencies	**1,441**	**1,955**	**61**	**99**	**3,503**	**1,314**
Total Expenses	**4,022**	**8,660**	**160**	**234**	**40,974**	**35,577**
VI. Profit/loss	**728**	**1,049**	**33**	**73**	**6,608**	**1,060**
Total (III+IV+V+VI)	**4,750**	**9,709**	**193**	**307**	**47,582**	**36,636**
Number of Employees	**61**	**78**	**N.A.**	**N.A.**	**2,965**	**2,445**
Number of Branches	**2**	**2**	**N.A.**	**N.A.**	**24**	**24**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(149)	(150)	(151)	(152)	(153)	(154)	(155)	(156)
Income								
I. Interest earned	**12,009**	**15,085**	**12,061**	**12,026**	**19,649**	**24,115**	**51,878**	**80,359**
a) Interest/Discount on Advances/Bills	9,216	10,445	8,153	6,324	4,429	4,761	24,489	39,747
b) Income on Investments	58	73	---	---	3,285	4,604	---	3,551
c) Interest on balances with RBI and other inter-bank funds	2,735	4,567	3,908	5,702	11,935	14,750	27,240	36,966
d) Others	---	---	---	---	---	---	149	95
II. Other income	**1,056**	**1,443**	**624**	**753**	**1,079**	**1,591**	**3,476**	**6,942**
a) Commission, Exchange, Brokerage, etc.	123	191	301	430	265	936	617	3,836
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	1	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	933	1,251	323	323	814	655	2,859	3,106
Total (I+II)	**13,065**	**16,528**	**12,685**	**12,779**	**20,728**	**25,706**	**55,354**	**87,301**
Expenditure & Provisions								
III. Interest expended	**9,958**	**12,116**	**12,738**	**12,192**	**14,500**	**16,819**	**46,558**	**61,350**
a) Interest on Deposits	6,669	8,124	6,830	8,979	12,505	14,828	39,212	49,919
b) Interest on RBI/inter-bank borrowings	3,289	3,992	2,428		1,995	1,991	7,346	11,431
c) Others	---	---	3,480	3,213	---	---	---	---
IV. Operating Expenses	**9,696**	**10,571**	**13,844**	**16,612**	**10,719**	**12,015**	**38,252**	**39,791**
a) Payments to and provisions for Employees	6,645	7,259	10,556	12,718	7,901	9,412	29,504	33,872
b) Rent, Taxes and Lighting	208	258	271	503	306	309	733	947
c) Printing and Stationery	197	203	186	214	163	117	416	449
d) Advertisement and Publicity	7	1	---	1	---	---	---	---
e) Depreciation on Bank's property	173	180	140	124	125	98	196	232
f) Directors' fees, allowances and expenses	4	5	---	---	4	2	---	---
g) Auditors' fees and expenses	23	28	21	25	15	24	63	101
h) Law charges	3	7		2	1	2	5	53
i) Postage, telegrams, telephones, etc.	206	206	84	104	57	46	101	127
j) Repairs and Maintenance	130	157	4	14	24	9	121	178
k) Insurance	98	70	81	98	781	868	96	125
l) Other expenditure	2,002	2,197	2,501	2,809	1,342	1,128	7,017	3,707
V. Provisions and Contingencies	**---**	**---**	**21,320**	**10,518**	**453**	**536**	**12,799**	**1,000**
Total Expenses	**19,654**	**22,687**	**47,902**	**39,322**	**25,672**	**29,370**	**97,609**	**102,141**
VI. Profit/loss	**(6,589)**	**(6,159)**	**(35,217)**	**(26,543)**	**(4,944)**	**(3,664)**	**(42,255)**	**(14,840)**
Total (III+IV+V+VI)	**13,065**	**16,528**	**12,685**	**12,779**	**20,728**	**25,706**	**55,354**	**87,301**
Number of Employees	**115**	**114**	**178**	**177**	**178**	**173**	**495**	**494**
Number of Branches	**25**	**25**	**47**	**47**	**51**	**51**	**91**	**91**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kshetriya Gramin Bank		Aravali Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(157)	(158)	(159)	(160)	(161)	(162)	(163)	(164)
Income								
I. Interest earned	**57,812**	**76,772**	**54,180**	**59,269**	**25,408**	**29,230**	**19,225**	**21,775**
a) Interest/Discount on Advances/Bills	35,694	50,125	19,081	19,041	10,924	14,043	11,469	12,853
b) Income on Investments	636	2,931	---	1,698	---	3,165	---	---
c) Interest on balances with RBI and other inter-bank funds	21,482	23,716	16,712	18,661	14,484	12,022	7,756	8,922
d) Others	---	---	18,387	19,869	---	---	---	---
II. Other income	**775**	**3,676**	**940**	**939**	**1,234**	**1,258**	**1,271**	**2,100**
a) Commission, Exchange, Brokerage, etc.	360	2,527	120	300	117	365	138	261
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	57	4	(1)	(347)	3	(1)
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	415	1,149	763	635	1,118	1,240	1,130	1,840
Total (I+II)	**58,587**	**80,448**	**55,120**	**60,208**	**26,642**	**30,488**	**20,496**	**23,875**
Expenditure & Provisions								
III. Interest expended	**53,837**	**60,044**	**51,538**	**55,259**	**22.361**	**24,625**	**22,907**	**22,777**
a) Interest on Deposits	47,704	35,747	29,326	32,271	20,190	21,576	20,801	20,408
b) Interest on RBI/inter-bank borrowings	6,133	24,297	3,889	3,117	2,171	3,048	2,106	2,346
c) Others	---	---	18,323	19,871	---	---	---	---
IV. Operating Expenses	**39,125**	**44,220**	**28,273**	**35,991**	**14,076**	**18,662**	**18,872**	**16,961**
a) Payments to and provisions for Employees	27,034	31,190	21,735	24,907	10,909	15,081	14,307	11,372
b) Rent, Taxes and Lighting	981	947	442	498	346	451	281	386
c) Printing and Stationery	392	701	179	321	192	155	244	284
d) Advertisement and Publicity	---	---	11	3	---	---	---	4
e) Depreciation on Bank's property	321	314	203	211	281	238	165	248
f) Directors' fees, allowances and expenses	2	1	---	---	---	---	1	1
g) Auditors' fees and expenses	66	81	35	48	22	32	27	36
h) Law charges	23	15	39	34	131	51	65	21
i) Postage, telegrams, telephones, etc.	86	41	160	124	117	116	159	156
j) Repairs and Maintenance	148	130	45	22	19	31	186	186
k) Insurance	8,236	8,726	4,109	3,857	1,706	1,578	1,919	2,502
l) Other expenditure	1,836	2,074	1,315	5,966	353	929	1,518	1,765
V. Provisions and Contingencies	**10,057**	**7,933**	**11,200**	**3,447**	**---**	**2,264**	**3,420**	**3,960**
Total Expenses	**103,019**	**112,197**	**91,011**	**94,697**	**36,437**	**45,551**	**45,199**	**43,698**
VI. Profit/loss	**(44,432)**	**(31,749)**	**(35,891)**	**(34,489)**	**(9,795)**	**(15,063)**	**(24,703)**	**(19,823)**
Total (III+IV+V+VI)	**58,587**	**80,448**	**55,120**	**60,208**	**26,642**	**30,488**	**20,496**	**23,875**
Number of Employees	**418**	**419**	**385**	**384**	**197**	**174**	**257**	**257**
Number of Branches	**92**	**92**	**90**	**90**	**39**	**39**	**64**	**64**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramya Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(165)	(166)	(167)	(168)	(169)	(170)	(171)	(172)
Income								
I. Interest earned	**6,906**	**9,030**	**27,335**		**150,650**	**167,827**	**19,906**	**38,314**
a) Interest/Discount on Advances/Bills	1,654	2,869	21,027		39,801	41,111	8,481	12,050
b) Income on Investments	220	725	2,947		900	115,468	---	3,628
c) Interest on balances with RBI and other inter-bank funds	5,032	5,436	3,330		109,949	11,248	11,425	22,636
d) Others	---	---	31		---	---	---	---
II. Other income	**59**	**691**	**1,052**		**1,173**	**610**	**269**	**468**
a) Commission, Exchange, Brokerage, etc.	59	221	618		280	407	246	433
c) Net profit/loss on sale of Investments	---	---	---		---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---		65	---	---	---
d) Net profit on Exchange transaction	---	2	---		---	---	---	---
e) Miscellaneous Income		468	434		828	203	23	35
Total (I+II)	**6,965**	**9,721**	**28,387**		**151,823**	**168,437**	**20,175**	**38,782**
Expenditure & Provisions								
III. Interest expended	**4,823**	**5,885**	**17,922**		**88,163**	**97,574**	**28,697**	**36,875**
a) Interest on Deposits	4,395	5,132	12,072		77,660	87,124	22,239	28,924
b) Interest on RBI/inter-bank borrowings	423	750	5,850		10,503	10,450	6,458	7,951
c) Others	5	3	---		---	---	---	---
IV. Operating Expenses	**4,910**	**6,147**	**19,117**		**49,435**	**56,449**	**30,465**	**34,113**
a) Payments to and provisions for Employees	3,516	4,685	14,497		39,397	45,466	26,488	29,745
b) Rent, Taxes and Lighting	201	250	468		913	970	726	762
c) Printing and Stationery	149	148	355		577	591	275	369
d) Advertisement and Publicity	---	---	---		7	3		3
e) Depreciation on Bank's property	84	87	288		407	440	228	315
f) Directors' fees, allowances and expenses	---	---	---		8	7	8	---
g) Auditors' fees and expenses	4	8	32		70	83	43	24
h) Law charges	---	---	---		13	7	55	57
i) Postage, telegrams, telephones, etc.	23	20	123		111	219	146	191
j) Repairs and Maintenance	7	13	141		137	115	39	8
k) Insurance	863	843	108		7,247	7,991	1,269	1,500
l) Other expenditure	63	93	3,105		548	557	1,188	1,139
V. Provisions and Contingencies	**---**	**481**	**502**		**1,400**	**7,300**	**11**	**9,088**
Total Expenses	**9,733**	**12,513**	**37,541**		**138,998**	**161,323**	**59,173**	**80,076**
VI. Profit/loss	**(2,768)**	**(2,792)**	**(9,154)**		**12,825**	**7,114**	**(38,998)**	**(41,295)**
Total (III+IV+V+VI)	**6,965**	**9,721**	**28,387**		**151,823**	**168,437**	**20,175**	**38,782**
Number of Employees	**67**	**45**	**243**	**N.A.**	**595**	**594**	**N.A.**	**429**
Number of Branches	**21**	**19**	**54**	**N.A.**	**113**	**113**	**N.A.**	**90**

NA

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Balasore Gramin Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
Income								
I. Interest earned	**23,358**	**26,706**	**94,319**	**111,310**	**47,037**	**31,012**	**98,152**	**112,497**
a) Interest/Discount on Advances/Bills	18,680	22,378	36,953	42,114	17,428	18,317	21,720	20,998
b) Income on Investments	---	---	---	---	8,819	12,025	4,336	58,422
c) Interest on balances with RBI and other inter-bank funds	4,677	4,326	57,366	69,196	20,706	511	72,096	33,077
d) Others	1	2	---	---	84	159	---	---
II. Other income	**1,266**	**1,392**	**1,880**	**1,489**	**506**	**1,860**	**4,526**	**3,487**
a) Commission, Exchange, Brokerage, etc.	135	193	933	887	140	276	3,911	2,021
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	2	---	---	54
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1,131	1,199	947	602	364	1,584	615	1,412
Total (I+II)	**24,624**	**28,098**	**96,199**	**112,799**	**47,543**	**32,872**	**102,678**	**115,984**
Expenditure & Provisions								
III. Interest expended	**26,161**	**28,747**	**65,399**	**72,318**	**47,523**	**30,609**	**61,052**	**69,603**
a) Interest on Deposits	19,324	21,677	58,316	64,507	20,454	22,777	53,421	61,807
b) Interest on RBI/inter-bank borrowings	1,144	900	612	492	6,938	7,832	7,631	7,796
c) Others	5,693	6,170	6,471	7,319	20,131	---	---	---
IV. Operating Expenses	**25,400**	**27,607**	**26,433**	**38,531**	**24,318**	**30,547**	**36,226**	**41,087**
a) Payments to and provisions for Employees	19,341	21,736	23,951	28,615	18,807	23,095	28,899	33,492
b) Rent, Taxes and Lighting	692	692	436	448	393	453	703	772
c) Printing and Stationery	204	346	325	295	245	302	380	318
d) Advertisement and Publicity					2			
e) Depreciation on Bank's property	135	156	121	110	137	129	182	212
f) Directors' fees, allowances and expenses	2	3	---	---	648	714	---	---
g) Auditors' fees and expenses	35	39	62	81	33	34	41	46
h) Law charges	5	15	18	11	33	21	22	18
i) Postage, telegrams, telephones, etc.	122	135	98	86	120	112	120	110
j) Repairs and Maintenance	55	67			125	142	69	74
k) Insurance	3,790	3,326	373	464	3,348	23	533	84
l) Other expenditure	1,019	1,092	1,049	8,421	427	5,522	5,277	5,961
V. Provisions and Contingencies	**1,350**	**1,800**	**3,392**	**7,639**	**327**	**2,000**	**4,655**	**4,163**
Total Expenses	**52,911**	**58,184**	**95,224**	**118,488**	**72,168**	**63,156**	**101,933**	**114,853**
VI. Profit/loss	**(28,287)**	**(30,055)**	**975**	**(5,689)**	**(24,625)**	**(30,284)**	**745**	**1,131**
Total (III+IV+V+VI)	**24,624**	**28,098**	**96,199**	**112,799**	**47,543**	**32,872**	**102,678**	**115,984**
Number of Employees	**308**	**308**	**392**	**390**	**317**	**316**	**479**	**479**
Number of Branches	**63**	**63**	**89**	**89**	**75**	**73**	**93**	**90**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)
Income								
I. Interest earned	**78,004**	**79,665**	**30,869**	**36,124**	**11,060**	**13,078**	**104,659**	**115,434**
a) Interest/Discount on Advances/Bills	32,368	26,380	17,034	17,152	5,629	5,417	30,883	36,368
b) Income on Investments	---	15,681	1	685	---	---	71,602	76,370
c) Interest on balances with RBI and other inter-bank funds	45,636	37,604	13,834	18,287	5,371	7,635	2,174	2,696
d) Others	---	---	---	---	60	26	---	---
II. Other income	**4,439**	**8,954**	**949**	**2,589**	**1,418**	**1,187**	**2,430**	**11,292**
a) Commission, Exchange, Brokerage, etc.	311	3,468	932	1,897	698	456	699	9,274
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	3	---	1	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	4,128	5,486	17	692	717	731	1,730	2,018
Total (I+II)	**82,443**	**88,619**	**31,818**	**38,713**	**12,478**	**14,265**	**107,089**	**126,726**
Expenditure & Provisions								
III. Interest expended	**56,601**	**61,264**	**30,967**	**35,458**	**14,439**	**16,398**	**65,374**	**72,002**
a) Interest on Deposits	51,194	55,860	26,453	30,738	12,570	15,166	56,654	62,359
b) Interest on RBI/inter-bank borrowings	5,407	5,404	---	4,720	1,869	1,232	8,720	9,614
c) Others	---	---	4,514	---	---	---	---	---
IV. Operating Expenses	**37,551**	**42,030**	**28,544**	**33,517**	**21,724**	**24,161**	**37,258**	**42,438**
a) Payments to and provisions for Employees	28,755	33,900	23,488	27,393	19,064	22,028	26,880	31,241
b) Rent, Taxes and Lighting	973	1,064	748	851	225	230	585	554
c) Printing and Stationery	456	590	299	271	330	203	405	381
d) Advertisement and Publicity	1	14		---	2	---	---	---
e) Depreciation on Bank's property	274	277	281	250	134	112	177	132
f) Directors' fees, allowances and expenses	1	1	3	---	1	---	---	---
g) Auditors' fees and expenses	63	76	30	40	24	27	58	64
h) Law charges	25	19	12	22	17	13	16	172
i) Postage, telegrams, telephones, etc.	75	86	47	62	135	155	60	59
j) Repairs and Maintenance	52	57	218	248	39	85	97	37
k) Insurance	6,317	4,810	2,550	3,603	1,583	1,154	6,900	7,391
l) Other expenditure	559	1,136	868	777	170	154	2,080	2,407
V. Provisions and Contingencies	**4,608**	**13,742**	**2,372**	**2,220**	**799**	**2,741**	**1,952**	**7,930**
Total Expenses	**98,760**	**117,036**	**61,883**	**71,195**	**36,962**	**43,300**	**104,584**	**122,370**
VI.Profit/loss	**(16,317)**	**(28,417)**	**(30,065)**	**(32,482)**	**(24,484)**	**(29,035)**	**2,505**	**4,356**
Total (III+IV+V+VI)	**82,443**	**88,619**	**31,818**	**38,713**	**12,478**	**14,265**	**107,089**	**126,726**
Number of Employees	**490**	**492**	**384**	**380**	**297**	**303**	**445**	**454**
Number of Branches	**90**	**90**	**82**	**82**	**41**	**63**	**104**	**104**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(189)	(190)	(191)	(192)	(193)	(194)	(195)	(196)
Income								
I. Interest earned	**8,740**	**8,845**	**7,618**	**9,943**	**139,292**	**151,735**	**9,229**	**9,469**
a) Interest/Discount on Advances/Bills	2,814	2,999	2,993	4,254	32,268	32,202	5,675	5,347
b) Income on Investments	---	---	---	984	119	13,913	---	---
c) Interest on balances with RBI and other inter-bank funds	5,926	5,846	4,625	4,700	106,429	105,217	3,554	4,122
d) Others	---	---	---	---	476	403	---	---
II. Other income	**26**	**48**	**573**	**763**	**4,601**	**10,049**	**49**	**172**
a) Commission, Exchange, Brokerage, etc.	12	16	25	81	4,601	10,049	---	---
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	14	32	548	682	---	---	49	172
Total (I+II)	**8,766**	**8,893**	**8,191**	**10,706**	**143,893**	**161,784**	**9,278**	**9,641**
Expenditure & Provisions								
III. Interest expended	**5,069**	**5,841**	**5,774**	**7,063**	**74,026**	**81,256**	**11,614**	**12,912**
a) Interest on Deposits	4,512	5,218	5,326	6,543	66,056	73,058	9,886	11,741
b) Interest on RBI/inter-bank borrowings	557	623	448	520	7,959	8,121	1,728	1,171
c) Others	---	---	---	---	11	77	---	---
IV. Operating Expenses	**5,178**	**5,932**	**7,118**	**7,884**	**43,894**	**55,671**	**13,590**	**15,832**
a) Payments to and provisions for Employees	4,159	4,851	5,567	6,244	34,804	41,566	11,425	13,355
b) Rent, Taxes and Lighting	200	204	216	321	710	780	290	364
c) Printing and Stationery	66	42	148	125	692	589	155	195
d) Advertisement and Publicity	1	2	---	---	---	---	---	---
e) Depreciation on Bank's property	96	85	105	111	196	187	125	146
f) Directors' fees, allowances and expenses	---	1	2	2	---	1	---	---
g) Auditors' fees and expenses	15	12	9	10	69	109	12	15
h) Law charges	---	2	---	25	28	31	---	---
i) Postage, telegrams, telephones, etc.	14	14	27	56	135	93	29	30
j) Repairs and Maintenance	43	30	89	134	82	240	28	45
k) Insurance	513	635	63	26	6,232	6,280	20	19
l) Other expenditure	71	54	892	830	946	5,795	1,506	1,663
V. Provisions and Contingencies	**245**	**518**	**---**	**---**	**4,020**	**16,100**	**487**	**8**
Total Expenses	**10,492**	**12,291**	**12,892**	**14,947**	**121,940**	**153,027**	**25,691**	**28,752**
VI. Profit/loss	**(1,726)**	**(3,398)**	**(4,701)**	**(4,241)**	**21,953**	**8,757**	**(16,413)**	**(19,111)**
Total (III+IV+V+VI)	**8,766**	**8,893**	**8,191**	**10,706**	**143,893**	**161,784**	**9,278**	**9,641**
Number of Employees	**58**	**57**	**103**	**106**	**589**	**586**	**195**	**195**
Number of Branches	**21**	**21**	**24**	**24**	**108**	**108**	**45**	**45**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Bhilwara-Ajmer Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(197)	(198)	(199)	(200)	(201)	(202)	(203)	(204)
Income								
I. Interest earned	**33,484**	**37,555**	**177,389**	**164,940**	**74,945**	**101,779**	**5,247**	**5,638**
a) Interest/Discount on Advances/Bills	20,809	24,902	60,494	44,084	55,192	76,193	2,301	2,642
b) Income on Investments	---	54	---	24,920	---	1,164	2,831	2,836
c) Interest on balances with RBI and other inter-bank funds	12,675	12,599	116,895	95,972	19,753	24,422	115	160
d) Others	---	---	---	---	---	---	---	---
II. Other income	**1,237**	**2,469**	**509**	**9,009**	**4,360**	**7,825**	**723**	**774**
a) Commission, Exchange, Brokerage, etc.			5	162	529	733	19	61
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1,237	2,469	504	8,847	3,831	7,092	704	713
Total (I+II)	**34,721**	**40,024**	**177,898**	**173,949**	**79,305**	**109,604**	**5,970**	**6,412**
Expenditure & Provisions								
III. Interest expended	**28,965**	**29,876**	**116,653**	**128,463**	**52,219**	**64,403**	**5,248**	**5,631**
a) Interest on Deposits	25,211	24,776	112,196	123,375	32,095	40,181	4,642	5,065
b) Interest on RBI/inter-bank borrowings	3,754	5,100	4,457	5,088	3,267	3,772	27	26
c) Others	---	---	---	---	16,857	20,450	579	540
IV. Operating Expenses	**16,574**	**15,732**	**69,182**	**80,263**	**30,823**	**32,664**	**6,614**	**7,678**
a) Payments to and provisions for Employees	11,733	10,561	51,011	60,713	25,316	29,184	5,257	6,448
b) Rent, Taxes and Lighting	380	520	796	883	428	478	165	205
c) Printing and Stationery	193	239	580	828	446	521	97	102
d) Advertisement and Publicity	2	---	---	---	---	---	---	1
e) Depreciation on Bank's property	176	171	444	479	202	191	91	81
f) Directors' fees, allowances and expenses	---	---	1	3	4	5	2	
g) Auditors' fees and expenses	38	58	112	25	68	98	13	11
h) Law charges	33	22	139	150	21	25	1	1
i) Postage, telegrams, telephones, etc.	129	160	229	246	329	343	43	49
j) Repairs and Maintenance	175	197	184	195	13	18	4	2
k) Insurance	180	199	13,145	14,011	159	31	13	28
l) Other expenditure	3,535	3,605	2,541	2,730	3,937	1,770	928	750
V. Provisions and Contingencies	**3,633**	**2,251**	**---**	**---**	**---**	**11,200**	**1,269**	**---**
Total Expenses	**49,172**	**47,859**	**185,835**	**208,726**	**83,042**	**108,267**	**13,131**	**13,309**
VI. Profit/loss	**(14,451)**	**(7,835)**	**(7,937)**	**(34,777)**	**(3,737)**	**1,337**	**(7,161)**	**(6,897)**
Total (III+IV+V+VI)	**34,721**	**40,024**	**177,898**	**173,949**	**79,305**	**109,604**	**5,970**	**6,412**
Number of Employees	**206**	**206**	**784**	**793**	**424**	**432**	**75**	**70**
Number of Branches	**53**	**53**	**157**	**157**	**84**	**84**	**28**	**28**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(205)	(206)	(207)	(208)	(209)	(210)	(211)	(212)
Income								
I. Interest earned	**62,824**	**69,136**	**59,317**	**63,078**	**5,755**	**9,889**	**69,111**	**76,173**
a) Interest/Discount on Advances/Bills	22,226	21,671	30,459	35,005	4,015	7,388	23,894	21,399
b) Income on Investments	39,814	46,601	4,272	7,402	---	---	---	227
c) Interest on balances with RBI and other inter-bank funds	784	864	24,586	20,671	1,740	2,501	23,830	27,343
d) Others	---	---	---	---	---	---	21,387	27,204
II. Other income	**870**	**911**	**349**	**753**	**351**	**607**	**1,341**	**1,196**
a) Commission, Exchange, Brokerage, etc.	869	896	319	725	90	252	1,341	1,187
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1	15	30	28	261	355		9
Total (I+II)	**63,694**	**70,047**	**59,666**	**63,831**	**6,106**	**10,496**	**70,452**	**77,369**
Expenditure & Provisions								
III. Interest expended	**57,852**	**61,869**	**58,665**	**83,129**	**4,211**	**7,084**	**59,312**	**69,548**
a) Interest on Deposits	47,067	53,931	36,559	41,259	2,861	4,925	33,445	38,124
b) Interest on RBI/inter-bank borrowings	10,784	7,938	22,106	20,115	1,350	2,159	4,480	4,220
c) Others	1	---	---	21,755	---	---	21,387	27,204
IV. Operating Expenses	**46,776**	**51,512**	**50,215**	**77,866**	**5,988**	**7,853**	**34,568**	**37,521**
a) Payments to and provisions for Employees	35,275	41,075	41,134	66,126	4,507	5,656	26,309	30,473
b) Rent, Taxes and Lighting	841	1,038	1,519	1,680	110	340	501	560
c) Printing and Stationery	531	652	695	836	218	243	458	389
d) Advertisement and Publicity	4	2	20	1	---	3	81	1
e) Depreciation on Bank's property	294	300	336	413	136	170	124	105
f) Directors' fees, allowances and expenses	1	1	1	2	2	1	0	0
g) Auditors' fees and expenses	44	42	66	65	8	9	47	53
h) Law charges	37	92	44	5	2	---	4	17
i) Postage, telegrams, telephones, etc.	254	266	591	670	68	135	---	174
j) Repairs and Maintenance	74	46	137	134	25	45	34	42
k) Insurance	6,216	4,494	3,169	5,145	48	79	4,660	3,637
l) Other expenditure	3,205	3,504	2,503	2,789	864	1,172	2,350	2,070
V. Provisions and Contingencies	**15,879**	**9,910**	**577**	**9,695**	**1,495**	**1,015**	**16,898**	**892**
Total Expenses	**120,507**	**123,291**	**109,457**	**170,690**	**11,694**	**15,952**	**110,778**	**107,961**
VI. Profit/loss	**(56,813)**	**(53,244)**	**(49,791)**	**(106,859)**	**(5,588)**	**(5,456)**	**(40,326)**	**(30,592)**
Total (III+IV+V+VI)	**63,694**	**70,047**	**59,666**	**63,831**	**6,106**	**10,496**	**70,452**	**77,369**
Number of Employees	**574**	**571**	**697**	**707**	**96**	**95**	**397**	**397**
Number of Branches	**150**	**150**	**155**	**N.A.**	**26**	**26**	**83**	**83**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
Income								
I. Interest earned	**24,669**	**32,127**	**9,869**	**9,512**	**87,719**	**110,405**	**45,861**	**48,702**
a) Interest/Discount on Advances/Bills	15,186	22,380	7,419	6,800	58,461	68,458	33,465	34,920
b) Income on Investments	---	---	---	---	1,790	11,189	---	---
c) Interest on balances with RBI and other inter-bank funds			2,405	2,541	27,468	30,758	12,396	13,782
d) Others	9,483	9,747	45	171	---	---	---	---
II. Other income	**1,114**	**2,080**	**196**	**496**	**6,661**	**9,709**	**2,296**	**3,985**
a) Commission, Exchange, Brokerage, etc.	156	218	83	116	4,935	6,119	206	477
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	14	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	958	1,862	113	380	1,726	3,590	2,076	3,508
Total (I+II)	**25,783**	**34,207**	**10,065**	**10,008**	**94,380**	**120,114**	**48,157**	**52,687**
Expenditure & Provisions								
III. Interest expended	**27,558**	**29,563**	**10,179**	**11,001**	**66,511**	**73,503**	**31,823**	**32,017**
a) Interest on Deposits	23,258	22,378	9,004	9,985	45,293	52,269	20,107	20,215
b) Interest on RBI/inter-bank borrowings	---	---	1,175	1,007	21,218	21,234	2,922	2,843
c) Others	4,300	7,185	---	9	---	---	8,794	8,959
IV. Operating Expenses	**20,657**	**22,997**	**19,675**	**25,922**	**41,376**	**46,467**	**16,993**	**19,572**
a) Payments to and provisions for Employees	16,167	18,531	10,362	11,182	34,946	39,071	13,526	15,523
b) Rent, Taxes and Lighting	330	370	370	440	698	727	427	584
c) Printing and Stationery	279	291	168	189	565	565	259	234
d) Advertisement and Publicity	---	---	3	1	---	---	---	5
e) Depreciation on Bank's property	208	183	131	124	181	219	222	242
f) Directors' fees, allowances and expenses	1	1	---	---	3	2	2	2
g) Auditors' fees and expenses	33	50	18	27	86	108	34	43
h) Law charges	9	9	1	3	42	60	1	7
i) Postage, telegrams, telephones, etc.	113	123	64	58	488	496	48	233
j) Repairs and Maintenance	51	48	30	66	39	27	95	126
k) Insurance	2,373	2,444	18	26	2,816	3,707	993	1,063
l) Other expenditure	1,093	947	8,510	13,806	1,512	1,485	1,386	1,510
V. Provisions and Contingencies	**196**	**3,800**	**---**	**---**	**5,200**	**15,452**	**141**	**16,340**
Total Expenses	**48,411**	**56,360**	**29,854**	**36,923**	**113,087**	**135,422**	**48,957**	**67,929**
VI. Profit/loss	**(22,628)**	**(22,153)**	**(19,789)**	**(26,915)**	**(18,707)**	**(15,308)**	**(800)**	**(15,242)**
Total (III+IV+V+VI)	**25,783**	**34,207**	**10,065**	**10,008**	**94,380**	**120,114**	**48,157**	**52,687**
Number of Employees	**279**	**278**	**177**	**181**	**561**	**555**	**236**	**256**
Number of Branches	**69**	**69**	**45**	**44**	**115**	**115**	**45**	**45**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)
Income								
I. Interest earned	**9,953**	**9,779**	**51,637**	**50,505**	**13,347**	**21,096**	**39,486**	**49,058**
a) Interest/Discount on Advances/Bills	8,178	6,043	25,320	24,462	8,716	9,316	23,221	25,889
b) Income on Investments	1	203	---	---	---	---	24	1,908
c) Interest on balances with RBI and other inter-bank funds	1,774	3,533	26,317	26,043	4,631	11,780	16,241	21,261
d) Others	---	---	---	---	---	---	---	---
II. Other income	**1,226**	**1,263**	**1,322**	**1,166**	**106**	**150**	**1,418**	**3,138**
a) Commission, Exchange, Brokerage, etc.	11	27	109	200	106	150	1,353	3,138
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	65	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1,215	1,236	1,213	966	---	---	---	---
Total (I+II)	**11,179**	**11,042**	**52,959**	**51,671**	**13,453**	**21,246**	**40,904**	**52,196**
Expenditure & Provisions								
III. Interest expended	**9,158**	**10,159**	**45,725**	**48,934**	**15,695**	**20,268**	**27,453**	**31,373**
a) Interest on Deposits	6,346	7,754	43,562	46,319	14,748	18,887	22,578	25,854
b) Interest on RBI/inter-bank borrowings	2,812	2,405	---	---	56	205	---	---
c) Others	---	---	2,163	2,615	891	1,176	4,875	5,519
IV. Operating Expenses	**12,027**	**12,599**	**47,159**	**52,404**	**16,723**	**19,117**	**28,636**	**31,356**
a) Payments to and provisions for Employees	8,588	9,970	38,759	43,606	12,940	15,491	21,312	24,033
b) Rent, Taxes and Lighting	217	354	791	882	323	388	435	567
c) Printing and Stationery	121	196	343	292	269	252	306	310
d) Advertisement and Publicity	15	20	---	1	---	3	6	2
e) Depreciation on Bank's property	116	171	180	170	398	321	182	184
f) Directors' fees, allowances and expenses	1	---	---	---	1	---	---	1
g) Auditors' fees and expenses	28	37	93	48	16	25	57	63
h) Law charges	10	25	4	15	2	23	65	25
i) Postage, telegrams, telephones, etc.	85	63	83	67	104	97	248	312
j) Repairs and Maintenance	24	20	---	---	48	57	79	83
k) Insurance	2,031	998	4,554	4,804	114	113	4,997	4,941
l) Other expenditure	791	745	2,352	2,519	2,508	2,347	949	835
V. Provisions and Contingencies	**10,482**	**8,772**	**9,513**	**16,867**	**3,240**	**4,964**	**1,500**	**1,500**
Total Expenses	**31,667**	**31,530**	**102,397**	**118,205**	**35,658**	**44,349**	**57,589**	**64,229**
VI. Profit/loss	**(20,488)**	**(20,488)**	**(49,438)**	**(66,534)**	**(22,205)**	**(23,103)**	**(16,685)**	**(12,033)**
Total (III+IV+V+VI)	**11,179**	**11,042**	**52,959**	**51,671**	**13,453**	**21,246**	**40,904**	**52,196**
Number of Employees	**177**	**173**	**587**	**586**	**243**	**240**	**336**	**336**
Number of Branches	**51**	**51**	**148**	**148**	**60**	**60**	**83**	**82**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmaglur Kshetriya odagu Gramin Bank		Chandrapur Chitradurga Gramin Bank		Cuttack Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(229)	(230)	(231)	(232)	(233)	(234)	(235)	(236)
Income								
I. Interest earned	**22,130**	**21,663**	**19,081**	**29,089**	**41,681**	**54,280**	**110,119**	**89,144**
a) Interest/Discount on Advances/Bills	13,099	7,891	13,098	20,238	25,921	34,719	72,407	51,001
b) Income on Investments	---	5,662	---	---	---	522	18	531
c) Interest on balances with RBI and other inter-bank funds	1,803	850	5,971	8,809	15,760	19,039	37,694	37,610
d) Others	7,228	7,260	12	42	---	---	---	2
II. Other Income	**1,198**	**1,854**	**1,133**	**1,559**	**4,263**	**6,150**	**2,140**	**3,866**
a) Commission, Exchange, Brokerage, etc.	687	1,455	184	314	599	756	879	1,096
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	(22)	12	48	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	511	399	949	1,267	3,652	5,346	1,261	2,770
Total (I+II)	**23,328**	**23,517**	**20,214**	**30,648**	**45,944**	**60,430**	**112,259**	**93,010**
Expenditure & Provisions								
III. Interest expended	**23,280**	**23,573**	**14,940**	**19,613**	**37,001**	**43,259**	**88,386**	**96,359**
a) Interest on Deposits	10,418	13,349	10,326	14,030	25,154	30,072	68,578	77,265
b) Interest on RBI/inter-bank borrowings	5,626	2,964	4,614	5,583	11,847	13,187	17,700	18,938
c) Others	7,236	7,260	---	---	---	---	2,108	156
IV. Operating Expenses	**18,985**	**21,601**	**14,067**	**16,372**	**36,683**	**38,368**	**56,972**	**61,530**
a) Payments to and provisions for Employees	14,569	16,398	11,680	13,432	28,767	29,846	41,569	48,565
b) Rent, Taxes and Lighting	291	427	286	300	640	685	1,453	1,622
c) Printing and Stationery	173	319	208	225	438	375	498	802
d) Advertisement and Publicity	---	10	1	1	---	3	---	---
e) Depreciation on Bank's property	101	182	123	138	218	226	193	287
f) Directors' fees, allowances and expenses	2	5	2	1	2	1	---	6
g) Auditors' fees and expenses	27	33	29	45	52	81	90	135
h) Law charges	---	---	9	4	11	4	81	12
i) Postage, telegrams, telephones, etc.	86	149	105	101	477	428	457	539
j) Repairs and Maintenance	31	21	42	22	113	152	23	31
k) Insurance	79	32	1,388	1,912	4,323	4,693	9,173	5,841
l) Other expenditure	3,626	4,025	194	191	1,642	1,874	3,435	3,690
V. Provisions and Contingencies	**17,763**	**15,154**	**2,436**	**2,513**	**2,453**	**2,981**	**1,923**	**161,089**
Total Expenses	**60,028**	**60,328**	**31,443**	**38,498**	**76,137**	**84,608**	**147,281**	**318,978**
VI. Profit/loss	**(36,700)**	**(36,811)**	**(11,229)**	**(7,850)**	**(30,193)**	**(24,178)**	**(35,022)**	**(225,968)**
Total (III+IV+V+VI)	**23,328**	**23,517**	**20,214**	**30,648**	**45,944**	**60,430**	**112,259**	**93,010**
Number of Employees	**254**	**260**	**192**	**191**	**467**	**464**	**742**	**743**
Number of Branches	**71**	**71**	**45**	**44**	**96**	**96**	**121**	**121**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Damoh Panna Sagar Kshetriya Gramin Bank		Devipattan Kshetriya Gramin Bank		Shajapur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(237)	(238)	(239)	(240)	(241)	(242)
Income						
I. Interest earned	**18,076**	**20,126**	**39,408**	**42,951**	**14,080**	**18,071**
a) Interest/Discount on Advances/Bills	9,476	8,963	18,036	17,626	5,914	6,130
b) Income on Investments	---	11,163	196	8,072	---	1,206
c) Interest on balances with RBI and other inter-bank funds	---	---	21,176	17,253	8,166	10,735
d) Others	8,600	---	---	---	---	---
II. Other income	**1,088**	**1,853**	**868**	**741**	**1,051**	**1,584**
a) Commission, Exchange, Brokerage, etc.	168	911	104	207	217	182
c) Net profit/loss on sale of Investments	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---
e) Miscellaneous Income	920	942	764	534	834	1,402
Total (I+II)	**19,164**	**21,979**	**40,276**	**43,692**	**15,131**	**19,655**
Expenditure & Provisions						
III. Interest expended	**21,085**	**23,907**	**28,218**	**31,347**	**15,800**	**18,936**
a) Interest on Deposits	18,233	21,552	23,680	26,585	14,483	17,729
b) Interest on RBI/inter-bank borrowings	2,852	2,239	4,538	4,762	1,317	1,207
c) Others	---	116	---	---	---	---
IV. Operating Expenses	**21,668**	**25,325**	**28,351**	**34,295**	**17,734**	**20,569**
a) Payments to and provisions for Employees	18,188	22,593	22,754	24,333	14,345	16,626
b) Rent, Taxes and Lighting	370	440	475	547	395	492
c) Printing and Stationery	249	221	256	279	182	262
d) Advertisement and Publicity	1	---	---	---	---	---
e) Depreciation on Bank's property	97	89	177	166	187	196
f) Directors' fees, allowances and expenses	1	1	---	---	1	1
g) Auditors' fees and expenses	22	22	38	41	17	30
h) Law charges	13	7	21	17	6	4
i) Postage, telegrams, telephones, etc.	99	122	125	104	121	146
j) Repairs and Maintenance	33	18	66	71	48	74
k) Insurance	1,773	1,646	3,665	4,045	142	157
l) Other expenditure	822	166	774	4,692	2,290	2,581
V. Provisions and Contingencies	**4,351**	**7,098**	**---**	**3,883**	**1,618**	**276**
Total Expenses	**47,104**	**56,330**	**56,569**	**69,525**	**35,152**	**39,781**
VI. Profit/loss	**(27,940)**	**(34,351)**	**(16,293)**	**(25,833)**	**(20,021)**	**(20,126)**
Total (III+IV+V+VI)	**19,164**	**21,979**	**40,276**	**43,692**	**15,131**	**19,655**
Number of Employees	**306**	**309**	**400**	**398**	**245**	**244**
Number of Branches	**77**	**77**	**72**	**72**	**59**	**59**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Dhankanal Gramin Bank		Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(243)	(244)	(245)	(246)	(247)	(248)
Income						
I. Interest earned	**27,630**	**33,697**	**10,357**	**13,863**	**80,482**	**106,857**
a) Interest/Discount on Advances/Bills	17,383	17,778	5,703	8,549	35,443	40,116
b) Income on Investments	581	552	---	---	18,419	29,225
c) Interest on balances with RBI and other inter-bank funds	9,666	15,367	---	---	1,488	1,802
d) Others	---	---	4,654	5,314	25,132	35,714
II. Other income	**190**	**215**	**516**	**3,709**	**2,575**	**3,567**
a) Commission, Exchange, Brokerage, etc.	75	89	199	411	817	1,165
c) Net profit/loss on sale of Investments	---	---	---	---	---	86
d) Net profit on sale of Land, Building and other assets	---	---	---	---	1	---
d) Net profit on Exchange transaction	---	---	---	---	---	---
e) Miscellaneous Income	115	126	317	3,298	1,757	2,316
Total (I+II)	**27,820**	**33,912**	**10,873**	**17,572**	**83,057**	**110,424**
Expenditure & Provisions						
III. Interest expended	**23,402**	**27,298**	**11,696**	**13,574**	**71,374**	**87,926**
a) Interest on Deposits	17,196	20,611	9,472	10,751	34,397	43,096
b) Interest on RBI/inter-bank borrowings	6,206	6,687	---	---	8,843	9,112
c) Others	---	---	2,224	2,823	28,134	35,718
IV. Operating Expenses	**16,815**	**19,037**	**12,388**	**14,655**	**34,592**	**40,514**
a) Payments to and provisions for Employees	12,800	14,552	9,189	11,015	25,081	30,265
b) Rent, Taxes and Lighting	352	360	272	301	663	789
c) Printing and Stationery	233	507	230	169	517	577
d) Advertisement and Publicity	---	---	---	7	2	6
e) Depreciation on Bank's property	208	188	102	180	208	288
f) Directors' fees, allowances and expenses	1	1	4	4	1	---
g) Auditors' fees and expenses	32	47	14	15	72	97
h) Law charges	9	21	1	---	3	1
i) Postage, telegrams, telephones, etc.	117	132	76	93	219	243
j) Repairs and Maintenance	19	12	65	103	102	109
k) Insurance	65	66	1,422	1,333	6,708	6,911
l) Other expenditure	2,979	3,151	1,013	1,435	1,016	1,228
V. Provisions and Contingencies	**8,000**	**7,000**	**---**	**---**	**5,000**	**5,000**
Total Expenses	**48,217**	**53,335**	**24,084**	**28,229**	**110,966**	**133,440**
VI. Profit/loss	**(20,397)**	**(19,423)**	**(13,211)**	**(10,657)**	**(27,909)**	**(23,016)**
Total (III+IV+V+VI)	**27,820**	**33,912**	**10,873**	**17,572**	**83,057**	**110,424**
Number of Employees	**218**	**218**	**166**	**165**	**400**	**435**
Number of Branches	**48**	**48**	**44**	**44**	**107**	**107**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Ellaquai Dehati Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(249)	(250)	(251)	(252)	(253)	(254)
Income						
I. Interest earned	**15,850**	**14,257**	**25,456**	**37,666**	**34,161**	**41,807**
a) Interest/Discount on Advances/Bills	5,714	3,436	12,162	21,266	18,978	22,604
b) Income on Investments	---	---	---	1,749	---	769
c) Interest on balances with RBI and other inter-bank funds	10,136	10,821	13,294	14,651	15,183	18,434
d) Others	---	---	---	---	---	---
II. Other income	**83**	**136**	**1,464**	**2,616**	**745**	**2,839**
a) Commission, Exchange, Brokerage, etc.	83	114	285	911	393	1,405
c) Net profit/loss on sale of Investments	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---
e) Miscellaneous Income	---	22	1,179	1,705	352	1,434
Total (I+II)	**15,933**	**14,393**	**26,920**	**40,282**	**34,906**	**44,646**
Expenditure & Provisions						
III. Interest expended	**21,073**	**22,730**	**23,249**	**29,128**	**28,608**	**32,111**
a) Interest on Deposits	17,627	20,099	19,461	23,773	23,689	25,605
b) Interest on RBI/inter-bank borrowings	386	346	3,788	5,355	4,915	6,504
c) Others	3,060	2,285	---	---	4	2
IV. Operating Expenses	**19,930**	**27,526**	**20,913**	**21,257**	**18,730**	**21,338**
a) Payments to and provisions for Employees	14,836	22,870	16,510	18,707	13,127	14,944
b) Rent, Taxes and Lighting	768	798	404	562	328	356
c) Printing and Stationery	134	85	209	221	128	146
d) Advertisement and Publicity	1	7	---	---	7	3
e) Depreciation on Bank's property	176	158	101	121	106	109
f) Directors' fees, allowances and expenses	---	---	3	2	---	---
g) Auditors' fees and expenses	37	38	23	31	45	57
h) Law charges	24	21	17	---	15	13
i) Postage, telegrams, telephones, etc.	38	17	215	234	96	109
j) Repairs and Maintenance	42	39	152	150	88	122
k) Insurance	3,184	2,366	145	198	37	19
l) Other expenditure	690	1,127	3,134	1,031	4,753	5,460
V. Provisions and Contingencies	**13,692**	**6,629**	**2,563**	**725**	**1,736**	**5,120**
Total Expenses	**54,695**	**56,885**	**46,725**	**51,110**	**49,074**	**58,569**
VI. Profit/loss	**(38,762)**	**(42,492)**	**(19,805)**	**(10,828)**	**(14,168)**	**(13,923)**
Total (III+IV+V+VI)	**15,933**	**14,393**	**26,920**	**40,282**	**34,906**	**44,646**
Number of Employees	**205**	**205**	**283**	**286**	**210**	**210**
Number of Branches	**80**	**81**	**61**	**58**	**53**	**53**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(255)	(256)	(257)	(258)	(259)	(260)	(261)	(262)
Income								
I. Interest earned	**48,838**	**59,363**	**18,605**	**31,568**	**94,765**	**106,476**	**26,042**	**29,931**
a) Interest/Discount on Advances/Bills	17,521	24,966	8,516	11,413	26,056	23,935	13,285	13,816
b) Income on Investments	548	3,790	358	3,905	---	30,395	---	---
c) Interest on balances with RBI and other inter-bank funds	---	---	9,731	16,250	68,709	6,992	12,757	16,115
d) Others	30,769	30,607	---	---	---	45,154	---	---
II. Other income	**1,165**	**4,503**	**2,906**	**3,344**	**2,293**	**4,106**	**1,523**	**1,757**
a) Commission, Exchange, Brokerage, etc.	274	1,184	73	1,152	358	813	78	277
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	3	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	891	3,319	2,830	2,192	1,935	3,293	1,445	1,480
Total (I+II)	**50,003**	**63,866**	**21,511**	**34,912**	**97,058**	**110,582**	**27,565**	**31,688**
Expenditure & Provisions								
III. Interest expended	**37,501**	**43,193**	**12,066**	**18,161**	**54,653**	**62,149**	**21,738**	**25,272**
a) Interest on Deposits	34,125	38,724	10,158	15,081	47,358	53,261	18,075	20,795
b) Interest on RBI/inter-bank borrowings	---	---	---	671	7,295	8,888	3,663	4,477
c) Others	3,376	4,469	1,908	2,409	---	---	---	---
IV. Operating Expenses	**23,792**	**26,589**	**5,514**	**6,873**	**34,672**	**40,912**	**21,428**	**25,578**
a) Payments to and provisions for Employees	17,526	19,966	4,115	5,110	28,607	33,766	16,343	20,083
b) Rent, Taxes and Lighting	528	569	274	440	545	672	423	515
c) Printing and Stationery	332	272	85	96	456	369	309	309
d) Advertisement and Publicity	1	---	---	---	33	19	1	---
e) Depreciation on Bank's property	210	199	136	163	262	270	175	188
f) Directors' fees, allowances and expenses	1	1	---	---	8	5	---	---
g) Auditors' fees and expenses	39	50	14	23	50	58	27	39
h) Law charges	13	13	3	3	---	1	48	90
i) Postage, telegrams, telephones, etc.	93	94	45	51	123	112	52	24
j) Repairs and Maintenance	---	---	---	---	66	78	268	295
k) Insurance	53	45	52	108	3,232	3,255	3,126	3,096
l) Other expenditure	4,996	5,380	790	879	1,290	2,307	656	939
V. Provisions and Contingencies	**1,194**	**2,815**	**3,115**	**7,894**	**3,778**	**6,648**	**4,197**	**3,792**
Total Expenses	**62,487**	**72,597**	**20,695**	**32,928**	**93,103**	**109,709**	**47,363**	**54,642**
VI. Profit/loss	**(12,484)**	**(8,731)**	**816**	**1,984**	**3,955**	**873**	**(19,798)**	**(22,954)**
Total (III+IV+V+VI)	**50003**	**63866**	**21511**	**34912**	**97058**	**110582**	**27565**	**31688**
Number of Employees	**301**	**301**	**69**	**71**	**472**	**473**	**276**	**276**
Number of Branches	**67**	**67**	**22**	**22**	**84**	**84**	**55**	**55**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank		Godavari Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(263)	(264)	(265)	(266)	(267)	(268)	(269)	(270)
Income								
I. Interest earned	**17,642**	**23,306**	**93,278**	**114,066**	**11,661**	**11,750**	**31,776**	**39,784**
a) Interest/Discount on Advances/Bills	5,085	6,754	69,748	77,272	3,519	3,540	22,569	28,937
b) Income on Investments	2,249	4,017	---	1,177	---	8,210	---	382
c) Interest on balances with RBI and other inter-bank funds	10,308	12,535	23,530	35,617	---	---	9,207	10,465
d) Others	---	---	---	---	8,142	---	---	---
II. Other income	**1,531**	**1,988**	**2,431**	**3,559**	**447**	**159**	**1,586**	**1,056**
a) Commission, Exchange, Brokerage, etc.	110	651	369	452	55	59	153	142
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1,421	1,337	2,062	3,107	392	100	1,433	914
Total (I+II)	**19,173**	**25,294**	**95,709**	**117,625**	**12,108**	**11,909**	**33,362**	**40,840**
Expenditure & Provisions								
III. Interest expended	**15,027**	**18,583**	**76,743**	**86,657**	**7,261**	**8,396**	**19,514**	**24,695**
a) Interest on Deposits	13,064	16,418	62,371	71,949	6,784	7,750	14,453	16,862
b) Interest on RBI/inter-bank borrowings	1,657	1,911	990	1,285	---	646	5,061	7,555
c) Others	306	254	13,382	13,423	477	---	---	278
IV. Operating Expenses	**11,055**	**11,979**	**62,519**	**71,453**	**7,272**	**9,121**	**9,787**	**9,732**
a) Payments to and provisions for Employees	9,163	9,957	54,540	62,223	5,816	6,592	7,242	8,363
b) Rent, Taxes and Lighting	199	291	1,545	1,746	108	150	282	313
c) Printing and Stationery	119	98	1,102	1,123	58	80	147	183
d) Advertisement and Publicity	---	---	1	3	---	---	23	63
e) Depreciation on Bank's property	87	84	298	301	103	101	136	286
f) Directors' fees, allowances and expenses	1	1	---	---	---	---	4	1
g) Auditors' fees and expenses	19	14	112	141	13	12	21	46
h) Law charges	1	---	33	15	2	5	---	---
i) Postage, telegrams, telephones, etc.	24	38	115	95	10	15	88	113
j) Repairs and Maintenance	20	21	153	148	23	41	71	97
k) Insurance	948	938	583	591	598	760	1,622	41
l) Other expenditure	474	537	4,037	5,067	541	1,365	147	226
V. Provisions and Contingencies	**---**	**---**	**11,630**	**40,123**	**---**	**---**	**---**	**1,822**
Total Expenses	**26,082**	**30,562**	**150,892**	**198,233**	**14,533**	**17,517**	**31,200**	**36,249**
VI. Profit/loss	**(6,909)**	**(5,268)**	**(55,183)**	**(80,608)**	**(2,425)**	**(5,608)**	**2,162**	**4,591**
Total (III+IV+V+VI)	**19173**	**25294**	**95709**	**117625**	**12108**	**11909**	**33,362**	**40840**
Number of Employees	**156**	**150**	**918**	**913**	**103**	**103**	**131**	**129**
Number of Branches	**43**	**42**	**143**	**143**	**27**	**27**	**33**	**33**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)
Income								
I. Interest earned	**10,619**	**28,994**	**80,850**	**93,961**	**45,204**	**45,179**	**415,619**	**432,704**
a) Interest/Discount on Advances/Bills	8,102	7,159	30,146	37,558	15,720	12,476	81,710	96,000
b) Income on Investments		210	150	7,297		1,096	333,909	336,704
c) Interest on balances with RBI and other inter-bank funds	2,517	5,088	50,554	49,106	29,473	31,607	—	—
d) Others	---	16,537	---	---	11	---	---	---
II. Other income	**569**	**897**	**1,369**	**4,463**	**734**	**1,836**	**3,917**	**34,237**
a) Commission, Exchange, Brokerage, etc.	28	404	239	443	91	90	1,739	7,391
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	48	---	73	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	1
e) Miscellaneous Income	541	493	1,130	4,020	595	1,746	2,105	26,845
Total (I+II)	**11,188**	**29,891**	**82,219**	**98,424**	**45,938**	**47,015**	**419,536**	**466,941**
Expenditure & Provisions								
III. Interest expended	**7,099**	**27,781**	**59,101**	**69,943**	**28,443**	**31,286**	**235,462**	**246,623**
a) Interest on Deposits	4,226	6,449	52,634	61,888	26,683	29,711	207,563	216,337
b) Interest on RBI/inter-bank borrowings	658	3,108	6,467	8,055	1,724	1,575	27,899	30,286
c) Others	2,215	18,224	—	—	36	—	—	—
IV. Operating Expenses	**7,527**	**8,579**	**32,347**	**37,558**	**17,131**	**21,563**	**91,316**	**120,827**
a) Payments to and provisions for Employees	5,410	6,217	24,536	28,691	12,634	15,315	72,172	90,952
b) Rent, Taxes and Lighting	160	298	533	748	262	279	1,640	1,593
c) Printing and Stationery	17	174	489	484	189	142	869	827
d) Advertisement and Publicity	—	—	—	—	—	—	1	5
e) Depreciation on Bank's property	137	148	208	193	99	88	280	264
f) Directors' fees, allowances and expenses	—	—	1	—	—	—	—	—
g) Auditors' fees and expenses	25	17	47	47	21	26	134	191
h) Law charges	—	—	17	9	—	10	78	130
i) Postage, telegrams, telephones, etc.	33	107	111	129	57	67	281	367
j) Repairs and Maintenance	34	42	82	100	—	66	230	293
k) Insurance	1,651	1,332	5,365	6,014	3,325	3,694	11,423	12,154
l) Other expenditure	60	244	958	1,143	544	1,876	4,208	14,051
V. Provisions and Contingencies	**4,912**	**—**	**4,400**	**7,435**	**8,161**	**3,200**	**—**	**—**
Total Expenses	**19,538**	**36,360**	**95,848**	**114,936**	**53,735**	**56,049**	**326,778**	**367,450**
VI. Profit/loss	**(8,350)**	**(6,469)**	**(13,629)**	**(16,512)**	**(7,797)**	**(9,034)**	**92,758**	**99,491**
Total (III+IV+V+VI)	**11188**	**29891**	**82219**	**98424**	**45938**	**47015**	**419536**	**466941**
Number of Employees	**93**	**94**	**379**	**380**	**219**	**218**	**1,193**	**1,203**
Number of Branches	**24**	**24**	**81**	**81**	**59**	**59**	**200**	**200**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(279)	(280)	(281)	(282)	(283)	(284)	(285)	(286)
Income								
I. Interest earned	**48,873**	**51,079**	**197,634**	**222,103**	**8,419**	**16,819**	**36,600**	**48,217**
a) Interest/Discount on Advances/Bills	25,617	25,843	92,759	82,898	2,210	5,368	18,950	25,872
b) Income on Investments	—	3,003	—	10,184	—	—	—	2,392
c) Interest on balances with RBI and other inter-bank funds	23,256	22,233	104,875	129,021	3,607	7,045	17,650	19,953
d) Others	—	—	—	—	2,602	4,406	—	—
II. Other income	**967**	**1,348**	**3,809**	**10,080**	**246**	**300**	**1,076**	**3,393**
a) Commission, Exchange, Brokerage, etc.	696	1,069	298	509	240	299	347	889
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	---	12	---	3	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	50
e) Miscellaneous Income	271	267	3,511	9,568	6	1	729	2,454
Total (I+II)	**49,840**	**52,427**	**201,443**	**232,183**	**8,665**	**17,119**	**37,676**	**51,610**
Expenditure & Provisions								
III. Interest expended	**32,554**	**34,100**	**148,478**	**160,238**	**8,631**	**14,502**	**35,203**	**41,240**
a) Interest on Deposits	26,486	27,664	126,765	139,617	5,584	9,000	30,789	35,682
b) Interest on RBI/inter-bank borrowings	5,972	6,368	21,712	20,621	445	1,096	4,414	5,558
c) Others	96	68	1	---	2,602	4,406	---	---
IV. Operating Expenses	**22,044**	**24,025**	**65,204**	**72,808**	**7,986**	**9,385**	**24,920**	**31,117**
a) Payments to and provisions for Employees	15,074	17,214	51,284	58,711	6,016	7,133	18,884	22,979
b) Rent, Taxes and Lighting	495	480	1,343	1,381	155	232	518	713
c) Printing and Stationery	332	283	733	84	126	127	281	288
d) Advertisement and Publicity							2	16
e) Depreciation on Bank's property	308	301	365	333	99	96	201	244
f) Directors' fees, allowances and expenses	---	---	1	---	3	1	---	---
g) Auditors' fees and expenses	39	53	99	150	9	9	36	55
h) Law charges	14	12	64	105	1	12	10	44
i) Postage, telegrams, telephones, etc.	191	183	207	248	30	33	201	233
j) Repairs and Maintenance	82	64	187	260	---	---	21	29
k) Insurance	4,421	4,226	9,593	9,167	35	80	3,259	3,614
l) Other expenditure	1,088	1,209	1,328	1,610	1,512	1,662	1,507	2,902
V. Provisions and Contingencies	**5,235**	**4,237**	**1,166**	**19,366**	—	—	—	—
Total Expenses	**59,833**	**62,362**	**214,848**	**252,412**	**16,617**	**23,887**	**60,123**	**72,357**
VI. Profit/loss	**(9,993)**	**(9,935)**	**(13,405)**	**(20,229)**	**(7,952)**	**(6,768)**	**(22,447)**	**(20,747)**
Total (III+IV+V+VI)	**49840**	**52427**	**201443**	**232183**	**8665**	**17119**	**37676**	**51610**
Number of Employees	**265**	**262**	**875**	**853**	**N.A.**	**109**	**385**	**382**
Number of Branches	**54**	**54**	**118**	**118**	**32**	**32**	**107**	**102**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(287)	(288)	(289)	(290)	(291)	(292)	(293)	(294)
Income								
I. Interest earned	**78,664**	**71,307**	**14,104**	**16,926**	**100,238**	**114,778**	**9,543**	**10,437**
a) Interest/Discount on Advances/Bills	35,330	24,494	3,345	3,342	21,887	27,002	4,619	4,725
b) Income on Investments	6	6	---	---	---	38,957	---	505
c) Interest on balances with RBI and other inter-bank funds	43,328	46,807	10,759	13,584	78,246	48,718	4,924	5,207
d) Others	---	---	---	---	105	101	---	---
II. Other income	**1,353**	**3,745**	**520**	**467**	**832**	**8,284**	**84**	**483**
a) Commission, Exchange, Brokerage, etc.	744	1,534	25	73	258	6,443	21	63
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	609	2,211	495	394	574	1,841	63	420
Total (I+II)	**80,017**	**75,052**	**14,624**	**17,393**	**101,070**	**123,062**	**9,627**	**10,920**
Expenditure & Provisions								
III. Interest expended	**72,850**	**76,127**	**9,446**	**11,749**	**89,779**	**100,866**	**7,675**	**8,616**
a) Interest on Deposits	69,726	73,521	8,510	10,813	86,084	95,738	6,660	7,784
b) Interest on RBI/inter-bank borrowings	3,124	2,606	936	936	106	99	1,015	832
c) Others	---	---	---	---	3,589	5,029	---	---
IV. Operating Expenses	**38,260**	**52,905**	**9,154**	**9,264**	**36,807**	**40,047**	**7,048**	**7,669**
a) Payments to and provisions for Employees	28,362	42,686	7,563	7,447	31,797	35,102	4,814	5,650
b) Rent, Taxes and Lighting	531	632	191	257	741	792	225	237
c) Printing and Stationery	262	280	89	157	355	383	105	87
d) Advertisement and Publicity	9	—	—	—	—	—	—	—
e) Depreciation on Bank's property	205	220	146	154	120	75	92	88
f) Directors' fees, allowances and expenses	2	1	—	—	1	—	—	—
g) Auditors' fees and expenses	61	82	12	16	51	71	17	19
h) Law charges	78	53	1	—	54	29	6	2
i) Postage, telegrams, telephones, etc.	136	152	19	33	375	390	77	80
j) Repairs and Maintenance	60	40	34	49	35	25	35	28
k) Insurance	481	461	48	41	2,279	2,309	1,306	1,106
l) Other expenditure	8,073	8,298	1,051	1,110	999	871	371	372
V. Provisions and Contingencies	—	—	**2,599**	**775**	**2,740**	**372**	**566**	**972**
Total Expenses	**111,110**	**129,032**	**21,199**	**21,788**	**129,326**	**141,285**	**15,289**	**17,257**
VI. Profit/loss	**(31,093)**	**(53,980)**	**(6,575)**	**(4,395)**	**(28,256)**	**(18,223)**	**(5,662)**	**(6,337)**
Total (III+IV+V+VI)	**80017**	**75052**	**14624**	**17393**	**101070**	**123062**	**9627**	**10920**
Number of Employees	**456**	**N.A.**	**115**	**114**	**500**	**504**	**93**	**83**
Number of Branches	**90**	**90**	**30**	**30**	**102**	**102**	**24**	**22**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(295)	(296)	(297)	(298)	(299)	(300)	(301)	(302)
Income								
I. Interest earned	**31,525**	**36,322**	**56,447**	**64,859**	**11,104**	**13,618**	**110,554**	**113,634**
a) Interest/Discount on Advances/Bills	14,555	19,882	15,152	17,207	4,298	5,660	17,281	21,332
b) Income on Investments	---	1,686	319	14,414	---	7,958	525	13,198
c) Interest on balances with RBI and other inter-bank funds	16,970	14,754	40,976	33,238	6,806	---	92,748	79,104
d) Others	---	---	---	---	---	---	---	---
II. Other income	**2,189**	**3,436**	**4,537**	**7,370**	**642**	**2,138**	**4,599**	**5,775**
a) Commission, Exchange, Brokerage, etc.	257	436	2,812	5,969	28	809	1,160	2,502
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	5	---	---	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	1,932	2,995	1,725	1,401	614	1,329	3,439	3,273
Total (I+II)	**33,714**	**39,758**	**60,984**	**72,229**	**11,746**	**15,756**	**115,153**	**119,409**
Expenditure & Provisions								
III. Interest expended	**23,716**	**27,176**	**38,780**	**44,023**	**8,903**	**10,213**	**86,441**	**94,719**
a) Interest on Deposits	21,004	22,260	36,302	41,163	7,057	8,328	81,858	90,120
b) Interest on RBI/inter-bank borrowings	108	156	2,476	2,852	---	1,885	4,583	4,599
c) Others	2,604	4,760	2	8	1,846	---	---	---
IV. Operating Expenses	**13,130**	**15,387**	**21,885**	**26,900**	**10,020**	**12,068**	**47,682**	**54,191**
a) Payments to and provisions for Employees	10,080	11,232	18,420	22,119	8,461	9,987	41,599	47,479
b) Rent, Taxes and Lighting	279	422	633	748	216	242	739	831
c) Printing and Stationery	207	221	282	510	113	221	544	500
d) Advertisement and Publicity	1	1	---	---	---	20	8	---
e) Depreciation on Bank's property	236	265	146	208	101	94	170	135
f) Directors' fees, allowances and expenses	---	1	---	---	3	1	---	---
g) Auditors' fees and expenses	28	40	37	48	11	16	52	84
h) Law charges	2	6	8	26	---	2	44	66
i) Postage, telegrams, telephones, etc.	86	74	56	113	36	39	409	415
j) Repairs and Maintenance	33	27	54	110	16	23	29	37
k) Insurance	1,501	2,064	2,003	2,625	44	73	2,465	2,848
l) Other expenditure	677	1,034	246	393	1,019	1,350	1,623	1,796
V. Provisions and Contingencies	**255**	**9,200**	**5,106**	**23,825**	**(370)**	**1,185**	**—**	**—**
Total Expenses	**37,101**	**51,763**	**65,771**	**94,748**	**18,553**	**23,466**	**134,123**	**148,910**
VI. Profit/loss	**(3,387)**	**(12,005)**	**(4,787)**	**(22,519)**	**(6,807)**	**(7,710)**	**(18,970)**	**(29,501)**
Total (III+IV+V+VI)	**33714**	**39758**	**60984**	**72229**	**11746**	**15756**	**115153**	**119409**
Number of Employees	**196**	**178**	**307**	**307**	**151**	**151**	**682**	**677**
Number of Branches	**44**	**44**	**59**	**59**	**39**	**39**	**143**	**143**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabua Dhar Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)
Income								
I. Interest earned	**71,150**	**86,416**	**30,723**	**30,696**	**23,201**	**27,781**	**30,180**	**36,305**
a) Interest/Discount on Advances/Bills	13,401	17,219	16,070	19,011	13,776	17,289	27,842	31,829
b) Income on Investments				11,685	---	10,281	---	---
c) Interest on balances with RBI and other inter-bank funds	57,749	69,197	14,653	---	9,425	211	2,338	4,476
d) Others	---	---	---	---	---	---	---	---
II. Other Income	**313**	**420**	**192**	**343**	**1,011**	**1,507**	**768**	**14,040**
a) Commission, Exchange, Brokerage, etc.	163	206	181	342	99	129	292	2,653
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	36	---	1	---	---	---	---
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	150	178	11	—	912	1,378	476	11,387
Total (I+II)	**71,463**	**86,836**	**30,915**	**31,039**	**24,212**	**29,288**	**30,948**	**50,345**
Expenditure & Provisions								
III. Interest expended	**53,242**	**58,093**	**25,332**	**25,830**	**19,555**	**21,881**	**28,596**	**32,244**
a) Interest on Deposits	52,023	55,922	19,558	19,503	13,885	16,623	23,010	26,782
b) Interest on RBI/inter-bank borrowings	---	---	5,774	6,327	---	---	5,586	5,462
c) Others	1,219	2,171	—	—	5,670	5,258	—	—
IV. Operating Expenses	**35,707**	**37,720**	**17,251**	**26,134**	**16,687**	**20,078**	**26,669**	**36,388**
a) Payments to and provisions for Employees	30,792	31,105	14,547	21,411	11,962	14,333	23,636	29,786
b) Rent, Taxes and Lighting	610	663	350	370	365	592	615	712
c) Printing and Stationery	513	754	195	219	112	232	278	295
d) Advertisement and Publicity	2	3	—	—	—	2	—	—
e) Depreciation on Bank's property	161	173	76	146	166	252	160	156
f) Directors' fees, allowances and expenses	—	1	—	—	1	4	1	—
g) Auditors' fees and expenses	38	37	21	24	33	43	47	59
h) Law charges	44	36	—	14	14	4	10	10
i) Postage, telegrams, telephones, etc.	175	164	95	111	120	139	152	167
j) Repairs and Maintenance	40	28	28	22	29	93	100	123
k) Insurance	429	398	1,497	1,630	34	34	38	54
l) Other expenditure	2,903	4,358	442	2,187	3,851	4,350	1,632	5,026
V. Provisions and Contingencies	**23,568**	**2,300**	**—**	**—**	**1,545**	**3,132**	**—**	**—**
Total Expenses	**112,517**	**98,113**	**42,583**	**51,964**	**37,787**	**45,091**	**55,265**	**68,632**
VI. Profit/loss	**(41,054)**	**(11,277)**	**(11,668)**	**(20,925)**	**(13,575)**	**(15,803)**	**(24,317)**	**(18,287)**
Total (III+IV+V+VI)	**71463**	**86836**	**30915**	**31039**	**24212**	**29288**	**30948**	**50345**
Number of Employees	**411**	**411**	**220**	**219**	**205**	**205**	**379**	**378**
Number of Branches	**94**	**94**	**53**	**53**	**46**	**46**	**86**	**86**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathaiya Gramin Bank		Kalahandi Anchalik Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)
Income								
I. Interest earned	**17,030**	**15,771**	**51,871**	**49,982**	**24,112**	**31,672**	**19,318**	**22,205**
a) Interest/Discount on Advances/Bills	6,175	6,634	7,431	7,676	19,271	23,020	13,116	13,803
b) Income on Investments	---	61	26,418	28,952	—	—	8	1
c) Interest on balances with RBI and other inter-bank funds	10,855	9,076	18,022	13,354	4,841	8,652	6,194	8,401
d) Others	---	---	---	---	---	---	---	---
II. Other income	**931**	**1,229**	**688**	**948**	**2,270**	**3,671**	**1,431**	**1,753**
a) Commission, Exchange, Brokerage, etc.	230	294	81	411	178	777	—	—
c) Net profit/loss on sale of Investments	---	---	---	---	---	---	---	---
d) Net profit on sale of Land, Building and other assets	---	---	---	---	---	---	95	1
d) Net profit on Exchange transaction	---	---	---	---	---	---	---	---
e) Miscellaneous Income	701	935	607	537	2,092	2,894	1,336	1,752
Total (I+II)	**17,961**	**17,000**	**52,559**	**50,930**	**26,382**	**35,343**	**20,749**	**23,958**
Expenditure & Provisions								
III. Interest expended	**13,608**	**13,470**	**22,502**	**22,929**	**18,826**	**20,839**	**17,526**	**18,573**
a) Interest on Deposits	10,876	10,393	19,879	19,969	12,228	13,385	7,915	10,316
b) Interest on RBI/inter-bank borrowings	2,073	2,220	2,623	2,960	6,598	7,450	9,611	8,257
c) Others	659	857	—	—	—	4	—	—
IV. Operating Expenses	**11,044**	**14,049**	**12,976**	**16,280**	**17,308**	**20,380**	**25,455**	**29,314**
a) Payments to and provisions for Employees	8,083	11,072	10,212	11,463	12,580	14,548	20,915	24,956
b) Rent, Taxes and Lighting	336	322	659	668	302	501	582	614
c) Printing and Stationery	164	139	124	126	229	344	295	348
d) Advertisement and Publicity	—	—	—	3	1	—	5	4
e) Depreciation on Bank's property	108	99	109	182	190	192	145	174
f) Directors' fees, allowances and expenses	---	---	6	5	—	—	29	19
g) Auditors' fees and expenses	8	18	16	23	23	36	39	53
h) Law charges	---	5	13	7	—	3	12	5
i) Postage, telegrams, telephones, etc.	87	91	27	22	98	88	152	162
j) Repairs and Maintenance	11	18	20	24	56	55	84	63
k) Insurance	1,298	1,365	968	2,843	2,753	3,496	2,361	2,108
l) Other expenditure	949	920	822	914	1,076	1,117	836	808
V. Provisions and Contingencies	**---**	**---**	**4,850**	**2,218**	**1,760**	**---**	**1,623**	**7,081**
Total Expenses	**24,652**	**27,519**	**40,328**	**41,427**	**37,894**	**41,219**	**44,604**	**54,968**
VI. Profit/loss	**(6,691)**	**(10,519)**	**12,231**	**9,503**	**(11,512)**	**(5,876)**	**(23,855)**	**(31,010)**
Total (III+IV+V+VI)	**17,961**	**17,000**	**52,559**	**50,930**	**26,382**	**35,343**	**20,749**	**23,958**
Number of Employees	**141**	**146**	**190**	**186**	**186**	**190**	**344**	**343**
Number of Branches	**41**	**92**	**51**	**51**	**43**	**43**	**77**	**77**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakdurga Gramin Bank		Kanpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(319)	(320)	(321)	(322)	(323)	(324)	(325)	(326)
Income								
I. Interest earned	**42,672**	**52,760**	**31,980**	**36,751**	**22,528**	**34,560**	**89,077**	**91,892**
a) Interest/Discount on Advances/Bills	30,085	33,573	10,191	8,758	15,920	21,303	54,879	44,545
b) Income on Investments	11,844	17,718	230	358	6,328	12,965	636	6,978
c) Interest on balances with RBI and other inter-bank funds	743	—	21,559	27,635	280	292	33,561	40,368
d) Others	—	1,469	—	—	—	—	1	1
II. Other income	**2,862**	**4,403**	**158**	**420**	**3,987**	**2,102**	**823**	**3,492**
a) Commission, Exchange, Brokerage, etc.	1,547	2,109	133	220	85	212	455	3,069
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	57	53	—	—	—	1	1	71
d) Net profit on Exchange transaction	—	—	---	—	—	—	—	—
e) Miscellaneous Income	1,258	2,241	25	200	3,902	1,889	367	352
Total (I+II)	**45,534**	**57,163**	**32,138**	**37,171**	**26,515**	**36,662**	**89,900**	**95,384**
Expenditure & Provisions								
III. Interest expended	**34,708**	**39,356**	**26,112**	**30,660**	**14,296**	**20,361**	**61,185**	**70,284**
a) Interest on Deposits	22,928	26,930	25,151	29,126	8,371	13,189	52,558	60,396
b) Interest on RBI/inter-bank borrowings	11,733	12,406	961	1,534	5,925	7,172	424	19
c) Others	47	20	---	—	—	—	8,203	9,869
IV. Operating Expenses	**27,172**	**33,423**	**29,980**	**40,948**	**10,286**	**9,688**	**42,080**	**48,695**
a) Payments to and provisions for Employees	21,372	25,821	23,706	28,166	6,614	7,591	30,592	36,282
b) Rent, Taxes and Lighting	605	774	545	654	178	314	873	926
c) Printing and Stationery	401	512	668	302	226	266	390	472
d) Advertisement and Publicity			2	13	6	55	4	10
e) Depreciation on Bank's property	242	280	164	225	204	259	321	383
f) Directors' fees, allowances and expenses	1	1	—	—	19	2	1	1
g) Auditors' fees and expenses	63	80	32	44	4	28	70	96
h) Law charges	6	13	18	11	—	4	16	16
i) Postage, telegrams, telephones, etc.	249	266	20	17	144	172	109	45
j) Repairs and Maintenance	90	101	52	25	47	83	36	28
k) Insurance	2,543	3,754	277	374	2,660	452	7,699	7,846
l) Other expenditure	1,600	1,821	4,496	11,117	184	462	1,969	2,590
V. Provisions and Contingencies	**1,540**	**1,092**	**4,297**	**5,953**	**1,430**	**4,100**	**2,424**	**5,357**
Total Expenses	**63,420**	**73,871**	**60,389**	**77,561**	**26,012**	**34,149**	**105,689**	**124,336**
VI. Profit/loss	**(17,886)**	**(16,708)**	**(28,251)**	**(40,390)**	**503**	**2,513**	**(15,789)**	**(28,952)**
Total (III+IV+V+VI)	**45534**	**57163**	**32138**	**37171**	**26515**	**36662**	**89900**	**95384**
Number of Employees	**388**	**390**	**405**	**404**	**111**	**111**	**506**	**507**
Number of Branches	**87**	**87**	**94**	**52**	**27**	**27**	**104**	**104**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(327)	(328)	(329)	(330)	(331)	(332)	(333)	(334)
Income								
I. Interest earned	**34,320**	**36,168**	**60,166**	**71,581**	**18,088**	**23,668**	**41,934**	**49,525**
a) Interest/Discount on Advances/Bills	19,088	21,823	30,439	35,759	9,513	12,578	30,218	32,125
b) Income on Investments	—	1,675	—	—	—	3,383	—	519
c) Interest on balances with RBI and other inter-bank funds	15,232	12,670	29,727	35,822	8,575	7,707	4	34
d) Others	—	—	—	—	—	—	11,712	16,847
II. Other income	**3,293**	**4,453**	**875**	**2,909**	**750**	**2,353**	**4,121**	**5,619**
a) Commission, Exchange, Brokerage, etc.	89	126	217	448	422	1,890	375	615
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	1	28	—	—	1	1	1	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	3,203	4,299	658	2,461	327	462	3,745	5,004
Total (I+II)	**37,613**	**40,621**	**61,041**	**74,490**	**18,838**	**26,021**	**46,055**	**55,144**
Expenditure & Provisions								
III. Interest expended	**24,314**	**25,074**	**50,626**	**58,796**	**15,810**	**19,051**	**34,074**	**40,150**
a) Interest on Deposits	20,824	21,642	45,719	53,359	13,329	15,514	22,305	27,099
b) Interest on RBI/inter-bank borrowings	3,490	3,432	116	162	2,481	3,537	11,769	13,051
c) Others	—	—	4,791	5,275	—	—	—	—
IV. Operating Expenses	**18,550**	**22,931**	**28,794**	**33,224**	**19,628**	**23,397**	**30,595**	**36,208**
a) Payments to and provisions for Employees	12,629	16,489	23,521	26,721	15,884	18,809	19,370	24,880
b) Rent, Taxes and Lighting	296	307	524	735	406	414	624	633
c) Printing and Stationery	186	127	347	341	214	211	303	311
d) Advertisement and Publicity	—	—	1	6	—	2	—	—
e) Depreciation on Bank's property	191	371	229	236	172	188	225	193
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	1
g) Auditors' fees and expenses	35	46	55	70	22	34	57	75
h) Law charges	3	8	37	35	35	13	20	5
i) Postage, telegrams, telephones, etc.	99	122	148	134	117	104	346	297
j) Repairs and Maintenance	61	69	96	165	83	95	153	25
k) Insurance	36	36	1,830	2,284	43	42	5,193	5,478
l) Other expenditure	5,014	5,356	2,006	2,497	2,652	3,485	4,303	4,310
V. Provisions and Contingencies	**—**	**6,855**	**5,000**	**4,368**	**2,911**	**4,800**	**—**	**—**
Total Expenses	**42,864**	**54,860**	**84,420**	**96,388**	**38,349**	**47,248**	**64,669**	**76,358**
VI. Profit/loss	**(5,251)**	**(14,239)**	**(23,379)**	**(21,898)**	**(19,511)**	**(21,227)**	**(18,614)**	**(21,214)**
Total (III+IV+V+VI)	**37613**	**40621**	**61041**	**74490**	**18838**	**26021**	**46055**	**55144**
Number of Employees	**160**	**158**	**371**	**374**	**271**	**272**	**361**	**363**
Number of Branches	**43**	**43**	**79**	**79**	**58**	**58**	**66**	**66**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(335)	(336)	(337)	(338)	(339)	(340)
Income						
I. Interest earned	**84,121**	**95,873**	**42,361**	**44,701**	**39,292**	**59,761**
a) Interest/Discount on Advances/Bills	33,942	33,324	21,373	19,689	22,657	31,978
b) Income on Investments	—	62,549	—	—	160	946
c) Interest on balances with RBI and other inter-bank funds	50,179	—	3,451	3,726	16,475	26,837
d) Others	—	—	17,537	21,286	—	—
II. Other income	**2,099**	**4,482**	**1,534**	**1,523**	**4,171**	**5,883**
a) Commission, Exchange, Brokerage, etc.	—	265	112	197	2,888	4,592
c) Net profit/loss on sale of Investments	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	77	1	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—
e) Miscellaneous Income	2,099	4,140	1,421	1,326	1,283	1,291
Total (I+II)	**86,220**	**100,355**	**43,895**	**46,224**	**43,463**	**65,644**
Expenditure & Provisions						
III. Interest expended	**46,269**	**50,255**	**52,036**	**56,269**	**42,124**	**51,033**
a) Interest on Deposits	26,819	33,539	38,814	43,781	34,305	42,203
b) Interest on RBI/inter-bank borrowings	19,450	16,716	12,327	11,246	—	—
c) Others	—	—	895	1,242	7,819	8,830
IV. Operating Expenses	**38,591**	**42,885**	**69,851**	**69,055**	**39,144**	**42,636**
a) Payments to and provisions for Employees	29,796	35,500	46,106	52,945	30,716	34,500
b) Rent, Taxes and Lighting	741	779	694	718	682	908
c) Printing and Stationery	631	566	553	524	388	509
d) Advertisement and Publicity	35	24	3	3	—	—
e) Depreciation on Bank's property	292	318	111	97	200	248
f) Directors' fees, allowances and expenses	4	9	11	10	—	—
g) Auditors' fees and expenses	61	76	73	86	37	71
h) Law charges	33	22	43	33	1	1
i) Postage, telegrams, telephones, etc.	251	305	145	120	169	185
j) Repairs and Maintenance	41	71	141	100	24	36
k) Insurance	5,535	4,071	4,473	3,466	4,880	3,275
l) Other expenditure	1,171	1,144	17,498	10,953	2,047	2,903
V. Provisions and Contingencies	**13,090**	**21,759**	—	**12,096**	**19,816**	—
Total Expenses	**97,950**	**114,899**	**121,887**	**137,420**	**101,084**	**93,669**
VI. Profit/loss	**(11,730)**	**(14,544)**	**(77,992)**	**(91,196)**	**(57,621)**	**(28,025)**
Total (III+IV+V+VI)	**86220**	**100355**	**43895**	**46224**	**43463**	**65644**
Number of Employees	**508**	**506**	**637**	**637**	**493**	**N.A.**
Number of Branches	**90**	**91**	**164**	**164**	**112**	**112**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Kshetriya Gramin Bank		Kutch Gramin Bank		Kshetriya Kisan Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(341)	(342)	(343)	(344)	(345)	(346)
Income						
I. Interest earned	**47,537**	**51,911**	**23,253**	**32,325**	**31,534**	**40,197**
a) Interest/Discount on Advances/Bills	30,529	31,077	4,236	9,435	16,250	20,163
b) Income on Investments	—	1,776	—	—	—	—
c) Interest on balances with RBI and other inter-bank funds	17,008	1,90,58	19,017	791	8,187	11,221
d) Others	—	—	—	22,099	7,097	8,813
II. Other income	**1,455**	**2,979**	**1,572**	**1,925**	**690**	**1,707**
a) Commission, Exchange, Brokerage, etc.	1,018	793	340	743	96	173
c) Net profit/loss on sale of Investments	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—
e) Miscellaneous Income	437	2,186	1,232	1,182	594	1,534
Total (I+II)	**48,992**	**54,890**	**24,825**	**34,250**	**32,224**	**41,904**
Expenditure & Provisions						
III. Interest expended	**35,244**	**38,964**	**24,877**	**27,433**	**29,397**	**34,614**
a) Interest on Deposits	30,219	34,896	22,474	24,906	14,888	18,567
b) Interest on RBI/inter-bank borrowings	266	209	2,403	2,527	8,806	11,131
c) Others	4,759	3,859	—	—	5,703	4,916
IV. Operating Expenses	**32,106**	**53,377**	**13,834**	**15,811**	**29,038**	**27,620**
a) Payments to and provisions for Employees	24,407	39,005	11,628	13,798	15,943	19,374
b) Rent, Taxes and Lighting	622	742	223	203	268	364
c) Printing and Stationery	251	256	184	169	165	171
d) Advertisement and Publicity	—	1		5	5	16
e) Depreciation on Bank's property	119	133	102	126	101	115
f) Directors' fees, allowances and expenses	—	—	2	2	—	—
g) Auditors' fees and expenses	65	54	12	13	23	23
h) Law charges	5	18	—	—	35	51
i) Postage, telegrams, telephones, etc.	211	231	90	97	35	49
j) Repairs and Maintenance	113	156	56	37	3	—
k) Insurance	97	113	795	860	4,969	3,575
l) Other expenditure	6,216	12,668	742	501	7,491	3,882
V. Provisions and Contingencies	**5,060**	**10,326**	—	—	—	—
Total Expenses	**72,410**	**102,667**	**38,711**	**43,244**	**58,435**	**62,234**
VI. Profit/loss	**(23,418)**	**(47,777)**	**(13,886)**	**(8,994)**	**(26,211)**	**(20,330)**
Total (III+IV+V+VI)	**48992**	**54,890**	**24825**	**34250**	**32224**	**41904**
Number of Employees	**403**	**400**	**186**	**186**	**N.A.**	**269**
Number of Branches	**92**	**92**	**43**	**43**	**N.A.**	**69**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(347)	(348)	(349)	(350)	(351)	(352)	(353)	(354)
Income								
I. Interest earned	**41,418**	**44,765**	**5,066**	**8,805**	**15,995**	**11,424**	**142,381**	**158,402**
a) Interest/Discount on Advances/Bills	24,182	22,828	2,411	3,431	8,379	3,016	60,772	62,824
b) Income on Investments	—	—	—	12	—	8,408	—	90,324
c) Interest on balances with RBI and other inter-bank funds	17,236	20,684	2,655	5,360	—	—	81,609	5,254
d) Others	—	1,253	—	2	7,616	—	—	—
II. Other income	**1,445**	**1,904**	**806**	**1,079**	**766**	**441**	**2,565**	**3,733**
a) Commission, Exchange, Brokerage, etc.	543	798	151	229	86	110	40	208
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	902	1,106	655	850	680	331	2,525	3,525
Total (I+II)	**42,863**	**46,669**	**5,872**	**9,884**	**16,761**	**11,865**	**144,946**	**162,135**
Expenditure & Provisions								
III. Interest expended	**34,713**	**41,318**	**8,540**	**9,925**	**25,350**	**25,384**	**95,914**	**105,645**
a) Interest on Deposits	29,200	34,900	7,108	8,861	19,061	21,509	88,863	99,661
b) Interest on RBI/inter-bank borrowings	5,513	6,418	209	200	6,289	3,875	7,051	5,984
c) Others	—	—	1,223	864	—	—	—	—
IV. Operating Expenses	**35,334**	**48,210**	**12,047**	**13,945**	**28,284**	**39,924**	**63,171**	**78,958**
a) Payments to and provisions for Employees	26,863	30,769	9,865	11,221	23,278	26,194	48,667	55,771
b) Rent, Taxes and Lighting	888	1,026	212	248	294	413	789	817
c) Printing and Stationery	551	647	152	177	164	198	349	397
d) Advertisement and Publicity	—	—	—	2	—	—	7	7
e) Depreciation on Bank's property	311	294	103	91	108	100	347	333
f) Directors' fees, allowances and expenses	—	—	—	—	1	3	1	1
g) Auditors' fees and expenses	69	72	19	20	33	38	113	145
h) Law charges	—	—	1	—	17	9	57	32
i) Postage, telegrams, telephones, etc.	138	147	23	23	55	51	255	218
j) Repairs and Maintenance	117	115	35	48	125	54	33	62
k) Insurance	97	97	482	646	3,205	2,749	11,505	12,916
l) Other expenditure	6,300	15,043	1,155	1,469	1,003	10,115	1,048	8,259
V. Provisions and Contingencies	**44,000**	**4,400**	**1,543**	**1,644**	—	—	**5,576**	**12,747**
Total Expenses	**114,047**	**93,928**	**22,130**	**25,514**	**53,633**	**65,308**	**164,661**	**197,350**
VI. Profit/loss	**(71,184)**	**(47,259)**	**(16,258)**	**(15,630)**	**(36,872)**	**(53,443)**	**(19,715)**	**(35,215)**
Total (III+IV+V+VI)	**42,863**	**46,669**	**5,872**	**9,884**	**16,761**	**11,865**	**144,946**	**162,135**
Number of Employees	**495**	**491**	**191**	**189**	**328**	**328**	**673**	**687**
Number of Branches	**100**	**100**	**43**	**43**	**89**	**89**	**165**	**165**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(355)	(356)	(357)	(358)	(359)	(360)	(361)	(362)
Income								
I. Interest earned	**5,148**	**5,838**	**231,890**	**322,945**	**153,075**	**180,873**	**32,478**	**38,718**
a) *Interest/Discount on Advances/Bills*	2,588	1,685	177,545	244,067	79,485	89,576	13,676	17,898
b) Income on Investments	—	—	24	8,896	1,881	14,228		3,157
c) Interest on balances with RBI and other inter-bank funds	2,560	4,153	54,321	69,982	71,709	77,069	18,802	17,663
d) Others	—	—	—	—	—	—	—	—
II. Other income	**553**	**632**	**18,763**	**39,769**	**13,986**	**15,182**	**2,239**	**4,124**
a) Commission, Exchange, Brokerage, etc.	57	84	2,131	3,126	13,916	14,985	368	1,683
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	8	76	—	—	—	73
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	496	548	16,624	36,567	70	197	1,871	2,368
Total (I+II)	**5,701**	**6,470**	**250,653**	**362,714**	**167,061**	**196,055**	**34,717**	**42,842**
Expenditure & Provisions								
III. Interest expended	**7,279**	**9,424**	**140,636**	**181,865**	**113,488**	**132,679**	**22,258**	**23,429**
a) Interest on Deposits	5,502	7,850	88,831	108,845	104,170	121,076	17,632	17,949
b) Interest on RBI/inter-bank borrowings	1,777	1,574	51,805	73,020	9,318	11,603	4,626	5,480
c) Others								
IV. Operating Expenses	**11,367**	**12,716**	**107,967**	**130,139**	**80,402**	**162,458**	**11,710**	**10,654**
a) Payments to and provisions for Employees	9,681	10,992	90,451	116,514	70,498	140,522	1,871	1,768
b) Rent, Taxes and Lighting	211	306	1,913	2,325	1,638	1,810	6,452	7,355
c) Printing and Stationery	95	153	1,490	1,741	665	906	347	383
d) Advertisement and Publicity			9	12	—	—	150	128
e) Depreciation on Bank's property	74	86	486	930	447	439	295	195
f) Directors' fees, allowances and expenses	1	1	2	1	1	—	—	1
g) Auditors' fees and expenses	14	18	172	266	111	153	22	37
h) Law charges	17	13	26	53	35	68	5	1
i) Postage, telegrams, telephones, etc.	64	78	1,208	1,259	159	175	50	61
j) Repairs and Maintenance	15	20	224	244	87	110	61	9
k) Insurance	884	812	7,464	827	3,850	4,411	2,282	141
l) Other expenditure	311	237	4,522	5,967	2,911	13,864	175	575
V. Provisions and Contingencies	—	—	963	13,481	8,761	5,749	1,328	4,896
Total Expenses	**18,646**	**22,140**	**249,566**	**325,485**	**202,651**	**300,886**	**35,296**	**38,979**
VI. Profit/loss	**(12,945)**	**(15,670)**	**1,087**	**37,229**	**(35,590)**	**(104,831)**	**(579)**	**3,863**
Total (III+IV+V+VI)	**5,701**	**6,470**	**250,653**	**362,714**	**167,061**	**196,055**	**34,717**	**42,842**
Number of Employees	**162**	**169**	**1,499**	**1,494**	**1,186**	**1,185**	**143**	**139**
Number of Branches	**41**	**41**	**208**	**209**	**176**	**176**	**41**	**31**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Mandla Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank		Marathwada Kshetriya Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)
Income								
I. Interest earned	**8,567**	**7,022**	**2,306**	**2,803**	**66,392**	**85,916**	**91,408**	**122,548**
a) Interest/Discount on Advances/Bills	5,027	3,164	2,061	2,527	41,157	56,971	70,037	65,259
b) Income on Investments	—	—	—	—	664	7,606	821	797
c) Interest on balances with RBI and other inter-bank funds	3,540	3,858	245	276	24,571	21,339	20,550	56,492
d) Others	—	—	—	—	—	—	—	—
II. Other income	**652**	**628**	**206**	**202**	**2,468**	**4,974**	**4,015**	**6,002**
a) Commission, Exchange, Brokerage, etc.	235	311	46	52	767	958	1,907	4,984
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	76
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	417	317	160	150	1,701	4,016	2,108	942
Total (I+II)	**9,219**	**7,650**	**2,512**	**3,005**	**68,860**	**90,890**	**95,423**	**128,550**
Expenditure & Provisions								
III. Interest expended	**8,887**	**10,304**	**4,476**	**4,514**	**41,411**	**52,800**	**80,960**	**95,699**
a) Interest on Deposits	8,340	9,994	2,051	2,797	24,785	31,829	52,071	70,101
b) Interest on RBI/inter-bank borrowings	547	310	2,405	1,701	16,626	20,971	5,094	5,348
c) Others	—	—	20	16	—	—	23,795	20,250
IV. Operating Expenses	**13,425**	**16,569**	**7,733**	**9,270**	**28,464**	**31,233**	**84,826**	**93,603**
a) Payments to and provisions for Employees	11,236	14,198	7,090	8,515	21,182	25,111	68,280	77,300
b) Rent, Taxes and Lighting	184	219	253	300	531	679	1,538	2,000
c) Printing and Stationery	136	206	103	170	437	727	1,131	1,145
d) Advertisement and Publicity	—	11	—	—	2	15	—	—
e) Depreciation on Bank's property	63	58	68	127	269	426	294	384
f) Directors' fees, allowances and expenses	6	1	—	—	7	5	4	10
g) Auditors' fees and expenses	15	25	13	10	58	87	148	150
h) Law charges	—	1	1	4	2	23	28	21
i) Postage, telegrams, telephones, etc.	75	69	44	28	251	259	608	728
j) Repairs and Maintenance	—	—	17	13	77	129	29	9
k) Insurance	1,113	1,068	28	27	4,667	2,124	8,204	6,330
l) Other expenditure	597	713	116	76	981	1,648	4,562	5,526
V. Provisions and Contingencies	**2,127**	**5,230**	—	—	—	**5,043**	**137,410**	**29,564**
Total Expenses	**24,439**	**32,103**	**12,209**	**13,784**	**69,875**	**89,076**	**303,196**	**218,866**
VI.Profit/loss	**(15,220)**	**(24,453)**	**(9,697)**	**(10,779)**	**(1,015)**	**1,814**	**(207,773)**	**(90,316)**
Total (III+IV+V+VI)	**9,219**	**7,650**	**2,512**	**3,005**	**68,860**	**90,890**	**95,423**	**128,550**
Number of Employees	**163**	**163**	**106**	**106**	**333**	**334**	**1,087**	**1,085**
Number of Branches	**57**	**57**	**29**	**29**	**64**	**64**	**233**	**233**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Marudhar Kshetriya Gramin Bank		Marwar Kshetriya Gramin Bank		Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(371)	(372)	(373)	(374)	(375)	(376)	(377)	(378)
Income								
I. Interest earned	**12,510**	**12,964**	**96,878**	**115,413**	**46,450**	**54,154**	**20,228**	**25,923**
a) Interest/Discount on Advances/Bills	5,911	6,705	21,670	32,292	18,593	21,655	7,976	9,395
b) Income on Investments	—	—	401	15,371	—	—	—	988
c) Interest on balances with RBI and other inter-bank funds	—	—	74,802	67,750	27,857	28,078	693	1,227
d) Others	6,599	6,259	5	—	—	4,421	11,559	14,313
II. Other income	**414**	**8,525**	**1,499**	**5,634**	**4,319**	**4,683**	**1,808**	**1,381**
a) Commission, Exchange, Brokerage, etc.	44	91	716	4,704	4,240	4,387	150	259
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	47	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	370	8,434	783	930	79	296	1,611	1,122
Total (I+II)	**12,924**	**21,489**	**98,377**	**121,047**	**50,769**	**58,837**	**22,036**	**27,304**
Expenditure & Provisions								
III. Interest expended	**19,267**	**19,947**	**86,502**	**98,756**	**45,416**	**50,982**	**22,513**	**25,934**
a) Interest on Deposits	17,247	18,058	81,108	92,497	41,753	46,407	19,791	23,110
b) Interest on RBI/inter-bank borrowings	—	—	3,612	3,882	3,663	4,575	2,722	2,824
c) Others	2,020	1,889	1,782	2,377	—	—	—	—
IV. Operating Expenses	**19,600**	**29,678**	**44,549**	**48,216**	**39,189**	**43,100**	**22,973**	**18,754**
a) Payments to and provisions for Employees	16,149	18,138	40,015	42,866	33,469	37,016	19,104	15,423
b) Rent, Taxes and Lighting	303	361	662	824	669	633	358	591
c) Printing and Stationery	303	335	429	934	532	564	329	353
d) Advertisement and Publicity	8	2	5	2	—	—	2	6
e) Depreciation on Bank's property	138	144	164	194	96	100	126	419
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	1
g) Auditors' fees and expenses	20	29	41	62	66	41	20	27
h) Law charges	10	28	2	44	8	27	19	15
i) Postage, telegrams, telephones, etc.	131	103	33	473	45	54	147	156
j) Repairs and Maintenance	33	23	388	66	75	115	28	44
k) Insurance	1,048	1,019	85	54	310	213	46	35
l) Other expenditure	1,457	9,496	2,725	2,697	3,919	4,337	2,793	1,684
V. Provisions and Contingencies	**2,361**	**3,562**	—	—	—	**8,200**	**1,471**	**1,209**
Total Expenses	**41,228**	**53,187**	**131,051**	**146,972**	**84,605**	**102,282**	**46,957**	**45,897**
VI. Profit/loss	**(28,304)**	**(31,698)**	**(32,674)**	**(25,925)**	**(33,836)**	**(43,445)**	**(24,921)**	**(18,593)**
Total (III+IV+V+VI)	**12,924**	**21,489**	**98,377**	**121,047**	**50,769**	**58,837**	**22,036**	**27,304**
Number of Employees	**277**	**277**	**628**	**N. A.**	**473**	**467**	**234**	**237**
Number of Branches	**60**	**60**	**137**	**136**	**65**	**65**	**N. A.**	**61**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(379)	(380)	(381)	(382)	(383)	(384)	(385)	(386)
Income								
I. Interest earned	**25,850**	**26,815**	**17,085**	**28,863**	**76,728**	**59,004**	**23,501**	**25,478**
a) Interest/Discount on Advances/Bills	18,236	16,740	7,367	8,931	44,125	29,086	14,763	15,927
b) Income on Investments	—	—	—	861	—	—	—	—
c) Interest on balances with RBI and other inter-bank funds	7,541	10,034	—	19,071	—	29,918	8,738	9,551
d) Others	73	41	9,718	—	32,603	—	—	—
II. Other income	**555**	**6,876**	**6**	**91**	**1,840**	**1,544**	**536**	**692**
a) Commission, Exchange, Brokerage, etc.	454	362	6	91	109	149	213	314
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	101	6,514	—	—	1,731	1,395	323	378
Total (I+II)	**26,405**	**33,691**	**17,091**	**28,954**	**78,568**	**60,548**	**24,037**	**26,170**
Expenditure & Provisions								
III. Interest expended	**27,281**	**28,737**	**10,305**	**16,757**	**53,728**	**55,929**	**15,249**	**16,105**
a) Interest on Deposits	21,798	23,617	6,954	10,209	48,984	52,104	11,862	13,662
b) Interest on RBI/inter-bank borrowings	5,483	5,116	3,338	6,470	4,744	3,825	3,387	2,443
c) Others	—	4	13	78	—	—	—	—
IV. Operating Expenses	**28,189**	**34,264**	**13,108**	**14,526**	**80,633**	**48,091**	**14,965**	**40,025**
a) Payments to and provisions for Employees	21,293	24,300	10,179	11,223	50,074	27,846	10,721	34,719
b) Rent, Taxes and Lighting	359	383	569	682	744	793	359	413
c) Printing and Stationery	217	185	94	126	367	436	227	258
d) Advertisement and Publicity	—	—	76	2	26	32	—	—
e) Depreciation on Bank's property	131	139	—	150	150	161	128	116
f) Directors' fees, allowances and expenses	—	—	5	4	1	1	1	—
g) Auditors' fees and expenses	38	40	18	28	75	98	19	35
h) Law charges	82	66	—	—	36	31	2	—
i) Postage, telegrams, telephones, etc.	82	43	48	91	83	78	31	47
j) Repairs and Maintenance	102	132	67	64	149	157	64	78
k) Insurance	68	66	1,337	1,651	26,890	6,538	2,398	2,710
l) Other expenditure	5,817	8,910	715	505	2,038	11,920	1,015	1,649
V. Provisions and Contingencies	**8,410**	—	**425**	**217**	—	—	—	—
Total Expenses	**63,880**	**63,001**	**23,838**	**31,500**	**134,361**	**104,020**	**30,214**	**56,130**
VI. Profit/loss	**(37,475)**	**(29,310)**	**(6,747)**	**(2,546)**	**(55,793)**	**(43,472)**	**(6,177)**	**(29,960)**
Total (III+IV+V+VI)	**26,405**	**33,691**	**17,091**	**28,954**	**78,568**	**60,548**	**24,037**	**26,170**
Number of Employees	**322**	**323**	**175**	**175**	**524**	**522**	**176**	**175**
Number of Branches	**80**	**80**	**54**	**54**	**104**	**104**	**40**	**40**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Muzaffarnagar Gramin Bank		Nadia Kshetriya Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(387)	(388)	(389)	(390)	(391)	(392)	(393)	(394)
Income								
I. Interest earned	**16,191**	**19,376**	**36,862**	**47,159**	**1,990**	**1,764**	**94,613**	**108,735**
a) Interest/Discount on Advances/Bills	8,441	9,353	18,377	21,520	759	362	44,589	45,759
b) Income on Investments	—	1,667	—	3,778	—	—	95	10,123
c) Interest on balances with RBI and other inter-bank funds	7,750	8,356	18,485	21,861	—	—	49,929	52,853
d) Others	—	—	—	—	1,231	1,402	—	—
II. Other income	**722**	**1,341**	**95**	**344**	**420**	**501**	**6,326**	**7,313**
a) Commission, Exchange, Brokerage, etc.	193	436	92	339	5	28	4,674	5,383
c) Net profit/loss on sale of Investments	3	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	1	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	526	904	3	5	415	473	1,652	1,930
Total (I+II)	**16,913**	**20,717**	**36,957**	**47,503**	**2,410**	**2,265**	**100,939**	**116,048**
Expenditure & Provisions								
III. Interest expended	**10,364**	**12,469**	**28,566**	**34,875**	**3,049**	**1,506**	**58,668**	**66,414**
a) Interest on Deposits	7,479	9,216	24,977	29,439	1,081	1,001	43,141	55,106
b) Interest on RBI/inter-bank borrowings	411	645	3,589	5,436	1,968	505	15,494	9,654
c) Others	2,474	2,608	—	—	—	—	33	1,654
IV. Operating Expenses	**9,273**	**11,875**	**23,088**	**25,842**	**2,247**	**2,606**	**58,033**	**69,443**
a) Payments to and provisions for Employees	7,093	8,243	18,174	20,799	1,947	2,258	48,700	57,826
b) Rent, Taxes and Lighting	168	215	401	444	131	130	1,295	1,622
c) Printing and Stationery	131	186	269	224	19	30	631	983
d) Advertisement and Publicity	—	—	—	—	—	—	13	50
e) Depreciation on Bank's property	124	127	191	183	29	24	248	324
f) Directors' fees, allowances and expenses	5	4	1	1	—	—	1	1
g) Auditors' fees and expenses	10	2	33	41	15	5	71	96
h) Law charges	(1)	7	6	8	—	—	—	—
i) Postage, telegrams, telephones, etc.	93	66	37	36	10	4	282	286
j) Repairs and Maintenance	33	38	27	24	7	28	99	127
k) Insurance	1,021	2,405	210	47	56	63	3,744	5,127
l) Other expenditure	596	581	3,739	4,035	33	64	2,949	3,001
V. Provisions and Contingencies	**368**	**1,660**	**2,092**	**4,343**	—	—	—	—
Total Expenses	**20,005**	**26,004**	**53,746**	**65,060**	**5,296**	**4,112**	**116,701**	**135,857**
VI. Profit/loss	**(3,092)**	**(5,287)**	**(16,789)**	**(17,557)**	**(2,886)**	**(1,847)**	**(15,762)**	**(19,809)**
Total (III+IV+V+VI)	**16,913**	**20,717**	**36,957**	**47,503**	**2,410**	**2,265**	**100,939**	**116,048**
Number of Employees	**120**	**119**	**316**	**314**	**32**	**31**	**728**	**727**
Number of Branches	**25**	**25**	**65**	**65**	**8**	**8**	**148**	**148**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(395)	(396)	(397)	(398)	(399)	(400)	(401)	(402)
Income								
I. Interest earned	**22,249**	**27,408**	**29,098**	**26,578**	**7,661**	**9,399**	**21,591**	**29,710**
a) Interest/Discount on Advances/Bills	13,105	15,511	18,935	15,684	5,092	6,105	11,267	12,261
b) Income on Investments	8,610	10,996	—	10,894	—	50	—	1,283
c) Interest on balances with RBI and other inter-bank funds	534	901	10,163	—	2,569	3,244	10,324	16,166
d) Others	—	—	—	—	—	—	—	—
II. Other income	**811**	**1,253**	**576**	**816**	**2,285**	**818**	**1,862**	**2,697**
a) Commission, Exchange, Brokerage, etc.	72	119	36	93	77	93	81	743
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	(2)
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	739	1,134	540	723	2,208	725	1,781	1,956
Total (I+II)	**23,060**	**28,661**	**29,674**	**27,394**	**9,946**	**10,217**	**23,453**	**32,407**
Expenditure & Provisions								
III. Interest expended	**20,362**	**23,871**	**29,846**	**30,820**	**6,441**	**7,190**	**21,751**	**28,160**
a) Interest on Deposits	17,169	19,658	26,154	28,942	4,873	5,260	17,111	23,952
b) Interest on RBI/inter-bank borrowings	3,124	4,152	3,692	1,878	1,568	1,930	529	421
c) Others	69	61	—	—	—	—	4,111	3,787
IV. Operating Expenses	**17,275**	**20,340**	**26,970**	**27,872**	**7,776**	**8,672**	**23,018**	**28,474**
a) Payments to and provisions for Employees	13,309	15,335	21,295	22,758	6,439	7,278	17,869	22,531
b) Rent, Taxes and Lighting	664	787	366	382	137	154	509	575
c) Printing and Stationery	42	346	169	134	84	87	315	294
d) Advertisement and Publicity		6	192	—	—	—	—	—
e) Depreciation on Bank's property	226	439		194	34	29	153	178
f) Directors' fees, allowances and expenses	3	3	—	—	1	1	1	1
g) Auditors' fees and expenses	26	30	36	39	9	10	27	46
h) Law charges	5	3	48	41	—	—	2	21
i) Postage, telegrams, telephones, etc.	97	145	83	94	83	79	88	132
j) Repairs and Maintenance	121	206	—	—	3	5	132	208
k) Insurance	1,907	2,155	84	85	885	855	29	39
l) Other expenditure	875	885	4,697	4,145	101	174	3,893	4,449
V. Provisions and Contingencies	**1,248**	**2,697**	**10,484**	**5,185**	**2,510**	—	**2,849**	**3,092**
Total Expenses	**38,885**	**46,908**	**67,300**	**63,877**	**16,727**	**15,862**	**47,618**	**59,726**
VI. Profit/loss	**(15,825)**	**(18,247)**	**(37,626)**	**(36,483)**	**(6,781)**	**(5,645)**	**(24,165)**	**(27,319)**
Total (III+IV+V+VI)	**23,060**	**28,661**	**29,674**	**27,394**	**9,946**	**10,217**	**23,453**	**32,407**
Number of Employees	**224**	**223**	**321**	**321**	**94**	**94**	**311**	**305**
Number of Branches	**57**	**57**	**67**	**66**	**22**	**22**	**75**	**75**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	North Malabar Kshetriya Gramin Bank		Palamau Kshetriya Gramin Bank		Panchamahal Gramin Bank		Pandyan Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(403)	(404)	(405)	(406)	(407)	(408)	(409)	(410)
Income								
I. Interest earned	**152,680**	**180,317**	**25,939**	**31,699**	**26,185**	**36,474**	**105,991**	**117,139**
a) Interest/Discount on Advances/Bills	123,726	146,768	17,606	14,802	17,979	25,547	79,923	83,336
b) Income on Investments	28,954	33,549	—	—	1,622	4,215	26,005	33,724
c) Interest on balances with RBI and other inter-bank funds	—	—	8,333	16,897	6,190	6,195	—	—
d) Others	—	—	—	—	365	517	63	79
II. Other income	**17,567**	**18,768**	**530**	**865**	**1,355**	**2,777**	**5,527**	**7,855**
a) Commission, Exchange, Brokerage, etc.	1,867	2,476	529	763	386	655	4,807	7,286
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	75	61	—	5	20
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	15,700	16,292	1	27	908	2,122	715	549
Total (I+II)	**170,247**	**199,085**	**26,469**	**32,564**	**27,540**	**39,251**	**111,518**	**124,994**
Expenditure & Provisions								
III. Interest expended	**84,555**	**91,836**	**25,831**	**28,962**	**23,591**	**29,986**	**79,691**	**84,538**
a) Interest on Deposits	46,330	54,475	23,548	27,701	18,550	20,920	59,735	56,022
b) Interest on RBI/inter-bank borrowings	38,225	37,361	2,283	1,261	5,040	9,065	4,560	2,705
c) Others	—	—	—	—	1	1	15,396	25,811
IV. Operating Expenses	**80,448**	**85,703**	**29,037**	**31,444**	**18,417**	**21,477**	**72,137**	**80,907**
a) Payments to and provisions for Employees	57,504	66,359	21,761	25,216	13,822	15,901	54,290	62,067
b) Rent, Taxes and Lighting	2,053	2,293	410	656	347	526	1,334	1,774
c) Printing and Stationery	974	1,030	267	350	424	410	992	1,089
d) Advertisement and Publicity	5	6	2	4	4	—	91	109
e) Depreciation on Bank's property	379	398	98	182	251	264	942	844
f) Directors' fees, allowances and expenses	8	13	—	—	5	6	5	10
g) Auditors' fees and expenses	106	160	50	57	28	53	116	180
h) Law charges	27	88	12	25	7	21	2	23
i) Postage, telegrams, telephones, etc.	1,473	1,314	80	98	126	122	807	966
j) Repairs and Maintenance	62	122	40	69	29	35	61	234
k) Insurance	11,216	552	4,930	3,270	38	35	8,892	8,182
l) Other expenditure	6,641	13,368	1,387	1,517	3,336	4,104	4,605	5,429
V. Provisions and Contingencies	**—**	**—**	**18,674**	**11,751**	**—**	**—**	**12,281**	**16,356**
Total Expenses	**165,003**	**177,539**	**73,542**	**72,157**	**42,008**	**51,463**	**164,109**	**181,801**
VI. Profit/loss	**5,244**	**21,546**	**(47,073)**	**(39,593)**	**(14,468)**	**(12,212)**	**(52,591)**	**(56,807)**
Total (III+IV+V+VI)	**170,247**	**199,085**	**26,469**	**32,564**	**27,540**	**39,251**	**111,518**	**124,994**
Number of Employees	**1,012**	**1,019**	**317**	**315**	**227**	**224**	**902**	**899**
Number of Branches	**122**	**122**	**75**	**75**	**63**	**63**	**161**	**161**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(411)	(412)	(413)	(414)	(415)	(416)	(417)	(418)
Income								
I. Interest earned	**17,490**	**25,759**	**4,821**	**5,796**	**74,116**	**83,376**	**14,695**	**23,882**
a) Interest/Discount on Advances/Bills	4,539	6,713	2,068	736	63,464	61,037	4,673	8,548
b) Income on Investments	3,318	13,698	—	—	—	—	23	1,816
c) Interest on balances with RBI and other inter-bank funds	9,633	5,348	2,753	5,060	10,652	22,339	9,999	13,518
d) Others	—	—	—	—	—	—	—	—
II. Other income	**1,508**	**1,379**	**37**	**112**	**2,890**	**2,594**	**869**	**1,729**
a) Commission, Exchange, Brokerage, etc.	292	110	3	10	953	1,320	140	922
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	66	48	2	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	1,216	1,269	34	36	1,889	1,272	729	807
Total (I+II)	**18,998**	**27,138**	**4,858**	**5,908**	**77,006**	**85,970**	**15,564**	**25,611**
Expenditure & Provisions								
III. Interest expended	**14,777**	**15,744**	**5,699**	**6,226**	**59,703**	**66,073**	**10,994**	**16,310**
a) Interest on Deposits	13,159	13,207	5,441	5,870	37,874	43,705	9,434	14,215
b) Interest on RBI/inter-bank borrowings	1,618	2,537			21,829	22,368	1,560	2,095
c) Others	—	—	258	356	—	—	—	—
IV. Operating Expenses	**8,332**	**10,449**	**4,671**	**6,380**	**45,857**	**57,282**	**7,743**	**8,984**
a) Payments to and provisions for Employees	6,649	7,852	3,604	5,116	30,351	33,998	5,871	6,885
b) Rent, Taxes and Lighting	450	1,405	222	230	854	934	272	404
c) Printing and Stationery	267	232	72	61	648	566	105	183
d) Advertisement and Publicity			1	8	12			1
e) Depreciation on Bank's property	90	109	145	235	352	342	83	91
f) Directors' fees, allowances and expenses	7	5		1	10	12	1	1
g) Auditors' fees and expenses	14	18	8	9	95	51	12	18
h) Law charges					14	46	5	4
i) Postage, telegrams, telephones, etc.	107	117	38	45	338	314	58	60
j) Repairs and Maintenance	25	18	27	20	35	20	22	25
k) Insurance	94	42	96	102	103	98	660	753
l) Other expenditure	629	651	458	553	13,045	20,901	654	559
V. Provisions and Contingencies								
Total Expenses	**23,109**	**26,193**	**10,370**	**12,606**	**105,560**	**123,355**	**18,737**	**25,294**
VI. Profit/loss	**(4,111)**	**945**	**(5,512)**	**(6,698)**	**(28,554)**	**(37,385)**	**(3,173)**	**317**
Total (III+IV+V+VI)	**18,998**	**27,138**	**4,858**	**5,908**	**77,006**	**85,970**	**15,564**	**25,611**
Number of Employees	**106**	**99**	**74**	**74**	**N. A.**	**487**	**96**	**95**
Number of Branches	**26**	**27**	**21**	**21**	**83**	**83**	**25**	**25**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(419)	(420)	(421)	(422)	(423)	(424)	(425)	(426)
Income								
I. Interest earned	**114,141**	**156,590**	**48,848**	**65,367**	**206,659**	**239,226**	**35,108**	**49,668**
a) Interest/Discount on Advances/Bills	75,126	80,377	19,339	27,419	139,520	146,238	16,901	27,256
b) Income on Investments	39,015	76,213	25,946	35,351	62,516	88,250	17,654	21,954
c) Interest on balances with RBI and other inter-bank funds	—	—	3,563	2,597	4,623	4,738	553	458
d) Others	—	—	—	—	—	—	—	—
II. Other income	***3,148***	***4,213***	***383***	***3,138***	***25,517***	***30,568***	***1,708***	***2,574***
a) Commission, Exchange, Brokerage, etc.	1,491	1,961	221	1,194	908	1,360	667	1,241
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	71	—	—	—	2	2
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	1,657	2,252	91	1,944	24,609	29,208	1,039	1,331
Total (I+II)	**117,289**	**160,803**	**49,231**	**68,505**	**232,176**	**269,794**	**36,816**	**52,242**
Expenditure & Provisions								
III. Interest expended	**77,385**	**91,538**	**39,563**	**43,657**	**114,636**	**142,027**	**43,983**	**49,633**
a) Interest on Deposits	57,969	70,581	36,414	40,178	85,297	99,813	31,524	36,522
b) Interest on RBI/inter-bank borrowings	19,416	20,957	3,149	3,479	29,339	42,214	12,459	13,111
c) Others								
IV. Operating Expenses	**73,981**	**89,085**	**28,100**	**31,004**	**104,812**	**121,167**	**46,485**	**50,059**
a) Payments to and provisions for Employees	54,950	67,198	21,925	25,371	74,813	84,174	37,546	37,671
b) Rent, Taxes and Lighting	1,853	2,024	501	458	2,392	2,562	1,168	1,299
c) Printing and Stationery	1,018	1,192	325	284	1,094	1,174	762	650
d) Advertisement and Publicity	3	5	2	5	1	4	1	
e) Depreciation on Bank's property	766	689	257	231	649	601	345	275
f) Directors' fees, allowances and expenses					4	2	4	
g) Auditors' fees and expenses	153	157	45	50	136	205	57	82
h) Law charges	7	40	18	18	115	81		4,730
i) Postage, telegrams, telephones, etc.	326	365	65	75	1,336	1,199	193	171
j) Repairs and Maintenance	213	192	67	68	162	186	44	42
k) Insurance	86	333	3,799	3,169	20,627	27,153	3,033	2,591
l) Other expenditure	14,606	16,890	1,096	1,275	3,483	3,826	3,332	2,548
V. Provisions and Contingencies	**23,277**	**37,427**	**2,852**	**6,688**	**4,300**	**6,500**	**5,000**	**4,000**
Total Expenses	**174,643**	**218,050**	**70,515**	**81,349**	**223,748**	**269,694**	**95,468**	**103,692**
VI. Profit/loss	**(57,354)**	**(57,247)**	**(21,284)**	**(12,844)**	**8,428**	**100**	**(58,652)**	**(51,450)**
Total (III+IV+V+VI)	**117,289**	**160,803**	**49,231**	**68,505**	**232,176**	**269,794**	**36,816**	**52,242**
Number of Employees	**967**	**967**	**370**	**369**	**1,240**	**1,236**	**633**	**634**
Number of Branches	**172**	**172**	**71**	**71**	**164**	**164**	**100**	**100**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Rae Bareilly Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(427)	(428)	(429)	(430)	(431)	(432)	(433)	(434)
Income								
I. Interest earned	**69,473**	**73,095**	**6,584**	**20,630**	**5,117**	**10,285**	**13,115**	**15,236**
a) Interest/Discount on Advances/Bills	20,030	23,766	(1,220)	6,739	1,312	4,262	5,942	2,550
b) Income on Investments		2,024		100		552		
c) Interest on balances with RBI and other inter-bank funds	49,443	47,305	7,804	13,791	3,805	5,471	7,173	12,686
d) Others	—	—	—	—	—	—	—	—
II. Other income	**8,177**	**3,206**	**1,931**	**2,005**	**907**	**1,446**	**664**	**690**
a) Commission, Exchange, Brokerage, etc.	218	354	1,038	1,147	331	404	64	67
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	65	3	—	199
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	7,959	2,852	893	858	511	1,039	600	424
Total (I+II)	**77,650**	**76,301**	**8,515**	**22,635**	**6,024**	**11,731**	**13,779**	**15,926**
Expenditure & Provisions								
III. Interest expended	**53,023**	**56,132**	**16,497**	**20,395**	**10,538**	**12,668**	**17,382**	**23,808**
a) Interest on Deposits	46,518	50,895	14,733	19,083	8,897	11,906	15,536	22,123
b) Interest on RBI/inter-bank borrowings	6,505	5,237	1,764	1,312	29	112	1,846	1,685
c) Others	—	—	—	—	1,612	650	—	—
IV. Operating Expenses	**28,961**	**38,824**	**19,224**	**21,548**	**13,523**	**15,265**	**25,275**	**31,396**
a) Payments to and provisions for Employees	24,575	28,543	15,023	17,746	11,338	13,039	21,402	26,215
b) Rent, Taxes and Lighting	499	496	298	426	363	471	427	656
c) Printing and Stationery	298	366	223	295	296	237	312	236
d) Advertisement and Publicity	3	—	1	3	1	10	5	5
e) Depreciation on Bank's property	206	206	113	122	124	160	53	59
f) Directors' fees, allowances and expenses	—	—	1	—	1	1	—	—
g) Auditors' fees and expenses	50	69	21	26	15	18	16	17
h) Law charges	56	18	1	5	2	2	9	4
i) Postage, telegrams, telephones, etc.	213	144	126	110	66	80	89	59
j) Repairs and Maintenance	107	137	53	64	46	56	95	54
k) Insurance	1,815	3,082	1,986	1,586	4	15	86	52
l) Other expenditure	1,139	5,763	1,378	1,165	1,267	1,176	2,781	4,039
V. Provisions and Contingencies	—	**7,359**	—	—	**7,338**	**658**	**100**	**4,363**
Total Expenses	**81,984**	**102,315**	**35,721**	**41,943**	**31,399**	**28,591**	**42,757**	**59,567**
VI. Profit/loss	**(4,334)**	**(26,014)**	**(27,206)**	**(19,308)**	**(25,375)**	**(16,860)**	**(28,978)**	**(43,641)**
Total (III+IV+V+VI)	**77,650**	**76,301**	**8,515**	**22,635**	**6,024**	**11,731**	**13,779**	**15,926**
Number of Employees	**386**	**383**	**270**	**267**	**191**	**192**	**340**	**338**
Number of Branches	**74**	**74**	**67**	**67**	**48**	**46**	**80**	**81**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Rani Laxmibai Kshetriya Gramin Bank		Rushikulya Gramya Bank		Ratlam Mandsaur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(435)	(436)	(437)	(438)	(439)	(440)
Income						
I. Interest earned	**16,416**	**18,123**	**39,020**	**49,314**	**15,535**	**18,320**
a) Interest/Discount on Advances/Bills	14,046	14,725	24,691	27,136	7,349	9,687
b) Income on Investments	—	—	—	—	—	—
c) Interest on balances with RBI and other inter-bank funds	—	—	14,329	22,178	8,186	8,633
d) Others	2,370	3,398	—	—	—	—
II. Other income	**91**	**800**	**840**	**1,455**	**1,386**	**2,712**
a) Commission, Exchange, Brokerage, etc.	64	70	341	457	686	931
c) Net profit/loss on sale of Investments	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	4	67	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—
e) Miscellaneous Income	27	730	495	931	700	1,781
Total (I+II)	**16,507**	**18,923**	**39,860**	**50,769**	**16,921**	**21,032**
Expenditure & Provisions						
III. Interest expended	**18,489**	**19,581**	**33,888**	**40,035**	**13,972**	**16,471**
a) Interest on Deposits	13,247	14,895	26,711	31,873	12,007	14,132
b) Interest on RBI/inter-bank borrowings			1,533	1,985	1,965	2,339
c) Others	5,242	4,686	5,644	6,177	—	—
IV. Operating Expenses	**17,755**	**21,196**	**26,093**	**30,620**	**13,757**	**14,833**
a) Payments to and provisions for Employees	13,532	16,030	19,557	23,099	10,687	11,385
b) Rent, Taxes and Lighting	2,861	3,667	552	624	283	378
c) Printing and Stationery	219	283	335	368	158	188
d) Advertisement and Publicity	2	2	—	4	—	1
e) Depreciation on Bank's property	164	171	192	229	74	153
f) Directors' fees, allowances and expenses	—	—	1	1		
g) Auditors' fees and expenses	26	33	47	61	15	23
h) Law charges	72	27	17	13	7	3
i) Postage, telegrams, telephones, etc.	71	70	145	191	65	116
j) Repairs and Maintenance	36	34	81	99	10	8
k) Insurance	27	57	3,745	4,325	1,744	1,735
l) Other expenditure	745	822	1,421	1,606	714	843
V. Provisions and Contingencies	**1,213**	**4,746**	**2,500**	**8,446**	**3,746**	**934**
Total Expenses	**37,457**	**45,523**	**62,481**	**79,101**	**31,475**	**32,238**
VI. Profit/loss	**(20,950)**	**(26,600)**	**(22,621)**	**(28,332)**	**(14,554)**	**(11,206)**
Total (III+IV+V+VI)	**16,507**	**18,923**	**39,860**	**50,769**	**16,921**	**21,032**
Number of Employees	**207**	**206**	**333**	**333**	**160**	**161**
Number of Branches	**46**	**46**	**75**	**75**	**45**	**45**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March					
	Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank		Rewa Siddhi Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995
	(441)	(442)	(443)	(444)	(445)	(446)
Income						
I. Interest earned	**16,743**	**19,813**	**201,096**	**229,402**	**70,321**	**82,109**
a) Interest/Discount on Advances/Bills	6,331	7,011	155,288	170,315	29,324	31,885
b) Income on Investments	175	1,718	317	1,817		7,073
c) Interest on balances with RBI and other inter-bank funds	10,237	11,084	45,456	57,270	40,997	43,151
d) Others	—	—	35	—	—	—
II. Other Income	**254**	**399**	**6,047**	**14,481**	**2,155**	**5,592**
a) Commission, Exchange, Brokerage, etc.	86	104	1,899	4,822	120	3,344
c) Net profit/loss on sale of Investments	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	103	—
d) Net profit on Exchange transaction	—	—	—	—	—	—
e) Miscellaneous Income	168	295	4,148	9,659	1,932	2,248
Total (I+II)	**16,997**	**20,212**	**207,143**	**243,883**	**72,476**	**87,701**
Expenditure & Provisions						
III. Interest expended	**14,486**	**16,112**	**139,391**	**148,430**	**45,694**	**53,805**
a) Interest on Deposits	11,847	13,572	89,156	103,863	41,077	49,318
b) Interest on RBI/inter-bank borrowings		2,171	50,228	44,567	4,617	4,487
c) Others	2,639	369	7	—	—	—
IV. Operating Expenses	**11,274**	**12,637**	**74,580**	**81,619**	**28,932**	**43,078**
a) Payments to and provisions for Employees	9,032	10,395	55,881	64,334	24,200	34,332
b) Rent, Taxes and Lighting	269	291	1,119	1,544	584	678
c) Printing and Stationery	177	141	979	1,220	423	491
d) Advertisement and Publicity			3	1	2	27
e) Depreciation on Bank's property	135	107	595	550	216	259
f) Directors' fees, allowances and expenses	1	1	—	—	1	
g) Auditors' fees and expenses	63	68	150	185	66	86
h) Law charges	2		6	51	32	35
i) Postage, telegrams, telephones, etc.	71	73	994	949	173	173
j) Repairs and Maintenance	28	35	31	36	101	107
k) Insurance	861	817	232	265	1,837	3,769
l) Other expenditure	635	709	14,590	12,484	1,297	3,121
V. Provisions and Contingencies	**1,906**	**1,251**		**9,400**	**1,701**	**34,605**
Total Expenses	**27,666**	**30,000**	**213,971**	**239,449**	**76,327**	**131,488**
VI. Profit/loss	**(10,669)**	**(9,788)**	**(6,828)**	**4,434**	**(3,851)**	**(43,787)**
Total (III+IV+V+VI)	**16,997**	**20,212**	**207,143**	**243,883**	**72,476**	**87,701**
Number of Employees	**168**	**167**	**979**	**974**	**387**	**388**
Number of Branches	**39**	**39**	**142**	**142**	**83**	**83**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Sabarkantha-Gandhinagar Gaonlia Bank		Sagar Kshetriya Gramin Bank		Sahyadri Bank		Samastipur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(447)	(448)	(449)	(450)	(451)	(452)	(453)	(454)
Income								
I. Interest earned	**12,823**	**15,754**	**146,732**	**133,493**	**14,065**	**25,640**	**13,767**	**5,250**
a) Interest/Discount on Advances/Bills	6,442	8,999	40,730	45,382	9,902	17,872	13,767	5,250
b) Income on Investments	—	6,755	3,621	15,159		824	—	—
c) Interest on balances with RBI and other inter-bank funds	6,381	—	102,381	72,952	4,163	6,944	—	—
d) Others	—		—	—	—	—	—	—
II. Other income	**179**	**1,086**	**2,170**	**5,101**	**1,486**	**5,294**	**1,303**	**1,359**
a) Commission, Exchange, Brokerage, etc.	138	768	2,017	4,883	318	528	583	602
c) Net profit/loss on sale of Investments	—	—	—	—	1	—	—	—
d) Net profit on sale of Land, Building and other assets	—	110	—	—	—	20	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	41	208	153	218	1,167	4,746	720	757
Total (I+II)	**13,002**	**16,840**	**148,902**	**138,594**	**15,551**	**30,934**	**15,070**	**6,609**
Expenditure & Provisions								
III. Interest expended	**10,550**	**12,272**	**119,773**	**87,045**	**12,902**	**17,737**	**22,992**	**24,935**
a) Interest on Deposits	8,248	9,357	69,651	79,860	8,638	11,637	19,985	21,764
b) Interest on RBI/inter-bank borrowings	153	28	50,107	7,185	4,264	6,100	3,007	3,171
c) Others	2,149	2,887	15	—	—	—		
IV. Operating Expenses	**8,547**	**10,241**	**52,621**	**52,511**	**11,338**	**13,008**	**26,730**	**30,048**
a) Payments to and provisions for Employees	6,751	7,985	41,407	47,272	6,624	7,618	20,843	23,921
b) Rent, Taxes and Lighting	229	272	1,835	1,997	307	517	457	511
c) Printing and Stationery	131	183	308	655	172	141	180	296
d) Advertisement and Publicity	1	—	2	1	—	—	—	7
e) Depreciation on Bank's property	132	126	335	325	94	235	113	108
f) Directors' fees, allowances and expenses	1	1	1	1	1	31		
g) Auditors' fees and expenses	13	14	64	73	17	2	31	40
h) Law charges	1	1	47	79	—	—	14	23
i) Postage, telegrams, telephones, etc.	45	39	67	60	96	129	66	99
j) Repairs and Maintenance	24	31	80	34	123	127	52	67
k) Insurance	1,119	1,312	6,424	192	15	17	2,794	2,911
l) Other expenditure	100	277	2,051	1,822	3,889	4,191	2,180	2,065
V. Provisions and Contingencies	**380**	**446**	**4,778**	**15,500**	**10,741**	—	—	—
Total Expenses	**19,477**	**22,959**	**177,172**	**155,056**	**34,981**	**30,745**	**49,722**	**54,983**
VI. Profit/loss	**(6,475)**	**(6,119)**	**(28,270)**	**(16,462)**	**(19,430)**	**189**	**(34,652)**	**(48,374)**
Total (III+IV+V+VI)	**13,002**	**16,840**	**148,902**	**138,594**	**15,551**	**30,934**	**15,070**	**6,609**
Number of Employees	**125**	**125**	**673**	**668**	**129**	**129**	**310**	**310**
Number of Branches	**33**	**115**	**115**	**29**	**28**	**73**	**73**	**73**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Samyut Kshetriya Gramin Bank		Sagameshwar Gramin Bank		Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(455)	(456)	(457)	(458)	(459)	(460)	(461)	(462)
Income								
I. Interest earned	**249,586**	**276,121**	**43,814**	**58,695**	**83,943**	**127,195**	**27,600**	**34,367**
a) Interest/Discount on Advances/Bills	56,104	53,117	32,532	41,810	29,692	33,271	16,558	19,673
b) Income on Investments	358	33,998	—	—	—	12,002	—	—
c) Interest on balances with RBI and other inter-bank funds	193,124	189,006	—	—	54,251	81,922	11,042	14,694
d) Others	—	—	11,282	16,885	—	—	—	—
II. Other income	**6,351**	**14,925**	**2,645**	**2,949**	**1,043**	**1,181**	**423**	**1,531**
a) Commission, Exchange, Brokerage, etc.	687	11,061	655	966	132	129	58	68
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	4	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	5,664	3,860	1,990	1,983	911	1,052	365	1,463
Total (I+II)	**255,937**	**291,046**	**46,459**	**61,644**	**84,986**	**128,376**	**28,023**	**35,898**
Expenditure & Provisions								
III. Interest expended	**156,377**	**180,328**	**32,885**	**40,120**	**54,528**	**97,584**	**26,976**	**30,056**
a) Interest on Deposits	146,237	168,196	20,597	25,897	46,799	57,977	25,570	28,459
b) Interest on RBI/inter-bank borrowings	513	683	—	—	7,729	8,710	1,406	1,597
c) Others	9,627	11,449	12,288	14,223	—	30,897	—	—
IV. Operating Expenses	**77,280**	**85,572**	**26,021**	**29,665**	**39,083**	**47,751**	**20,376**	**22,158**
a) Payments to and provisions for Employees	58,364	68,362	18,052	21,801	30,576	37,798	15,469	17,774
b) Rent, Taxes and Lighting	1,275	1,292	463	514	603	622	261	263
c) Printing and Stationery	755	793	465	513	341	428	168	141
d) Advertisement and Publicity	1	36	205	—	4	—	1	—
e) Depreciation on Bank's property	439	424	2	204	80	73	89	83
f) Directors' fees, allowances and expenses	1	1	51	1	—	—	3	2
g) Auditors' fees and expenses	116	142	310	72	57	70	28	38
h) Law charges	38	49	—	—	27	2	3	14
i) Postage, telegrams, telephones, etc.	294	349	310	283	78	85	45	43
j) Repairs and Maintenance	134	156	13	33	51	46	78	70
k) Insurance	13,010	10,095	3,487	4,247	5,556	6,056	3,749	3,305
l) Other expenditure	2,853	3,873	2,663	1,997	1,710	2,571	482	425
V. Provisions and Contingencies	—	—	—	—	**2,998**	**3,792**	**7,828**	**2,242**
Total Expenses	**233,657**	**265,900**	**58,906**	**69,785**	**96,609**	**149,127**	**55,180**	**54,456**
VI. Profit/loss	**22,280**	**25,146**	**(12,447)**	**(8,141)**	**(11,623)**	**(20,751)**	**(27,157)**	**(18,558)**
Total (III+IV+V+VI)	**255,937**	**291,046**	**46,459**	**61,644**	**84,986**	**128,376**	**28,023**	**35,898**
Number of Employees	**945**	**944**	**292**	**291**	**448**	**462**	**236**	**236**
Number of Branches	**160**	**160**	**65**	**65**	**103**	**103**	**64**	**64**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Sarayu Kshetriya Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank		Sharada Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(463)	(464)	(465)	(466)	(467)	(468)	(469)	(470)
Income								
I. Interest earned	**37,272**	**42,442**	**15,572**	**20,243**	**10,243**	**11,682**	**31,138**	**33,502**
a) Interest/Discount on Advances/Bills	13,590	13,372	9,302	10,722	7,850	7,180	10,553	11,041
b) Income on Investments	—	1,902	6	1,649	—	—	—	—
c) Interest on balances with RBI and other inter-bank funds	23,682	27,168	6,264	7,872	2,393	4,502	20,585	22,420
d) Others	—	—	—	—	—	—	—	41
II. Other income	**1,231**	**2,524**	**757**	**2,680**	**170**	**616**	**803**	**926**
a) Commission, Exchange, Brokerage, etc.	1,231	2,524	370	125	170	616	703	709
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	—	—	387	2,555	—	—	100	217
Total (I+II)	**38,503**	**44,966**	**16,329**	**22,923**	**10,413**	**12,298**	**31,941**	**34,428**
Expenditure & Provisions								
III. Interest expended	**20,325**	**23,397**	**11,703**	**15,098**	**11,752**	**12,655**	**28,525**	**30,737**
a) Interest on Deposits	16,593	19,017	9,049	11,311	11,001	12,101	25,254	28,581
b) Interest on RBI/inter-bank borrowings	3,732	4,380	—	—	751	554	538	227
c) Others	—	—	2,654	3,787	—	—	2,733	1,929
IV. Operating Expenses	**13,803**	**16,593**	**13,906**	**15,765**	**11,973**	**14,949**	**18,707**	**20,775**
a) Payments to and provisions for Employees	9,825	12,503	8,457	9,752	9,090	12,106	14,688	16,987
b) Rent, Taxes and Lighting	307	345	221	237	232	243	317	388
c) Printing and Stationery	188	189	117	200	111	112	140	191
d) Advertisement and Publicity	4	5	—	4	—	—	—	9
e) Depreciation on Bank's property	96	181	117	168	63	57	120	88
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	5	6
g) Auditors' fees and expenses	28	29	15	26	17	22	38	38
h) Law charges	1		10	8	9	12	12	48
i) Postage, telegrams, telephones, etc.	128	124	28	29	49	51	155	173
j) Repairs and Maintenance	36	8	214	255	—	—	40	28
k) Insurance	2,814	2,704	1,401	1,365	1,606	1,670	2,227	1,803
l) Other expenditure	376	505	3,326	3,721	796	676	965	1,016
V. Provisions and Contingencies	**706**	**3,253**	**—**	**—**	**4,696**	**9,387**	**1,200**	**3,600**
Total Expenses	**34,834**	**43,243**	**25,609**	**30,863**	**28,421**	**36,991**	**48,432**	**55,112**
VI. Profit/loss	**3,669**	**1,723**	**(9,280)**	**(7,940)**	**(18,008)**	**(24,693)**	**(16,491)**	**(20,684)**
Total (III+IV+V+VI)	**38,503**	**44,966**	**16,329**	**22,923**	**10,413**	**12,298**	**31,941**	**34,428**
Number of Employees	**159**	**156**	**140**	**140**	**168**	**167**	**142**	**142**
Number of Branches	**46**	**46**	**35**	**35**	**46**	**46**	**59**	**59**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(471)	(472)	(473)	(474)	(475)	(476)	(477)	(478)
Income								
I. Interest earned	**77,740**	**92,689**	**45,412**	**48,118**	**17,434**	**25,861**	**47,685**	**51,205**
a) Interest/Discount on Advances/Bills	47,790	53,727	16,850	18,582	6,552	10,191	32,398	34,805
b) Income on Investments		6,033		9,278	87	474		
c) Interest on balances with RBI and other inter-bank funds	29,950	32,929	28,543	20,252	10,795	15,196	15,239	15,993
d) Others	—	—	19	6	—	—	48	407
II. Other income	**2,307**	**3,288**	**1,779**	**2,200**	**766**	**942**	**1,594**	**1,677**
a) Commission, Exchange, Brokerage, etc.	1,228	1,990	112	172	460	678	830	1,034
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	19	—	3	—	1	4
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	1,079	1,298	1,648	2,028	303	264	763	639
Total (I+II)	**80,047**	**95,977**	**47,191**	**50,318**	**18,200**	**26,803**	**49,279**	**52,882**
Expenditure & Provisions								
III. Interest expended	**70,892**	**79,889**	**28,992**	**31,056**	**23,304**	**28,573**	**34,711**	**37,816**
a) Interest on Deposits	62,957	70,671	24,984	27,203	22,038	26,995	24,849	27,808
b) Interest on RBI/inter-bank borrowings			4,008	3,841	1,266	1,578	9,862	10,008
c) Others	7,935	9,218	—	12	—	—	—	—
IV. Operating Expenses	**53,249**	**47,485**	**17,353**	**23,506**	**21,828**	**25,318**	**17,618**	**19,591**
a) Payments to and provisions for Employees	30,827	35,949	11,901	17,644	16,819	19,703	11,516	13,696
b) Rent, Taxes and Lighting	329	361	293	320	582	712	323	382
c) Printing and Stationery	354	393	163	167	353	299	259	282
d) Advertisement and Publicity	—	—	—	—	11	6	—	—
e) Depreciation on Bank's property	428	419	211	224	239	221	143	172
f) Directors' fees, allowances and expenses	1	1	1	1	—	—	2	1
g) Auditors' fees and expenses	84	111	30	43	27	27	38	60
h) Law charges	196	168	15	46	18	15	10	13
i) Postage, telegrams, telephones, etc.	360	400	91	118	168	187	75	61
j) Repairs and Maintenance	82	54	15	13	53	82	32	31
k) Insurance	80	119	3,335	3,394	1,009	1,335	4,416	4,107
l) Other expenditure	20,508	9,510	1,298	1,536	2,549	2,731	804	786
V. Provisions and Contingencies	**2,700**	**2,760**	**2,452**	**3,593**	**1,889**	**1,127**	**1,450**	**5,743**
Total Expenses	**126,841**	**130,134**	**48,797**	**58,155**	**47,021**	**55,018**	**53,779**	**63,150**
VI.Profit/loss	**(46,794)**	**(34,157)**	**(1,606)**	**(7,837)**	**(28,821)**	**(28,215)**	**(4,500)**	**(10,268)**
Total (III+IV+V+VI)	**80,047**	**95,977**	**47,191**	**50,318**	**18,200**	**26,803**	**49,279**	**52,882**
Number of Employees	**521**	**518**	**184**	**183**	**297**	**295**	**206**	**206**
Number of Branches	**100**	**100**	**41**	**41**	**68**	**68**	**46**	**46**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	Singbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Kshetriya Gramin Bank		South Malabar Kshetriya Gramin Bank	
	For the year ended 31st March							
	1994	1995	1994	1995	1994	1995	1994	1995
	(479)	(480)	(481)	(482)	(483)	(484)	(485)	(486)
Income								
I. Interest earned	**23,128**	**27,991**	**48,199**	**54,395**	**10,432**	**14,013**	**249,547**	**287,071**
a) Interest/Discount on Advances/Bills	12,003	9,452	19,009	18,674	8,540	11,149	166,133	200,967
b) Income on Investments	—	3,488	90	2,636	—	—	6,643	22,374
c) Interest on balances with RBI and other inter-bank funds	11,125	15,051	29,100	33,085	1,892	2,444	76,771	63,730
d) Others	—	—	—	—	—	420	—	—
II. Other income	**592**	**543**	**529**	**2,766**	**144**	**315**	**17,221**	**22,844**
a) Commission, Exchange, Brokerage, etc.	36	51	132	1,620	29	39	16,201	21,028
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	2	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	1	1	—	1
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	556	492	397	1,146	114	275	1,018	1,815
Total (I+II)	**23,720**	**28,534**	**48,728**	**57,161**	**10,576**	**14,328**	**266,768**	**309,915**
Expenditure & Provisions								
III. Interest expended	**27,649**	**27,405**	**34,818**	**39,435**	**9,975**	**12,889**	**143,776**	**154,546**
a) Interest on Deposits	21,614	24,644	32,445	36,218	6,749	8,613	83,709	87,772
b) Interest on RBI/inter-bank borrowings	6,035	2,761	2,373	3,217	473	3,613	60,067	66,774
c) Others					2,753	663		
IV. Operating Expenses	**23,885**	**26,763**	**22,754**	**25,668**	**10,075**	**11,617**	**106,616**	**128,540**
a) Payments to and provisions for Employees	19,663	23,619	17,324	19,806	7,726	9,083	88,415	108,510
b) Rent, Taxes and Lighting	247	572	286	351	251	300	3,398	3,701
c) Printing and Stationery	181	173	245	243	144	135	1,427	1,484
d) Advertisement and Publicity								
e) Depreciation on Bank's property	129	119	129	149	140	138	883	852
f) Directors' fees, allowances and expenses	3	—	5	5	4	3	1	1
g) Auditors' fees and expenses	23	37	28	43	17	19	135	191
h) Law charges	6	—	12	2	—	1	25	9
i) Postage, telegrams, telephones, etc.	58	—	22	49	83	83	2,062	2,108
j) Repairs and Maintenance	123	72	15	10	32	41	344	318
k) Insurance	2,662	124	3,881	4,250	978	1,092	1,668	2,004
l) Other expenditure	790	2,047	807	760	700	722	8,258	9,362
V. Provisions and Contingencies	**8,534**	**6,687**	**1,037**	**3,741**	**657**	**1,554**	**3,845**	**5,779**
Total Expenses	**60,068**	**60,855**	**58,609**	**68,844**	**20,707**	**26,060**	**254,237**	**288,865**
VI. Profit/loss	**(36,348)**	**(32,321)**	**(9,881)**	**(11,683)**	**(10,131)**	**(11,732)**	**12,531**	**21,050**
Total (III+IV+V+VI)	**23,720**	**28,534**	**48,728**	**57,161**	**10,576**	**14,328**	**266,768**	**309,915**
Number of Employees	**323**	**323**	**271**	**271**	**147**	**146**	**1619**	**1617**
Number of Branches	**77**	**77**	**69**	**69**	**35**	**17**	**147**	**147**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(487)	(488)	(489)	(490)	(491)	(492)	(493)	(494)
Income								
I. Interest earned	**56,574**	**68,582**	**78,573**	**97,186**	**74,453**	**91,115**	**140,055**	**160,297**
a) Interest/Discount on Advances/Bills	30,562	35,004	61,446	73,562	42,413	46,399	85,490	94,018
b) Income on Investments		2,604			31,158	41,761	51,275	60,863
c) Interest on balances with RBI and other inter-bank funds	26,012	30,974	17,127	23,624	882	2,294	3,290	5,416
d) Others	—	—	—	—	—	661	—	—
II. Other income	**1,304**	**3,019**	**5,105**	**7,381**	**1,891**	**2,868**	**1,140**	**9,877**
a) Commission, Exchange, Brokerage, etc.	1,152	3,013	995	1,611	1,191	1,742	924	7,377
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	5	1	—	—	2	48	—	57
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	147	5	4,110	5,770	698	1,078	216	2,443
Total (I+II)	**57,878**	**71,601**	**83,678**	**104,567**	**76,344**	**93,983**	**141,195**	**170,174**
Expenditure & Provisions								
III. Interest expended	**39,484**	**49,131**	**51,037**	**59,501**	**47,906**	**59,430**	**97,761**	**114,615**
a) Interest on Deposits	32,077	40,442	35,279	41,219	34,968	44,450	69,175	86,219
b) Interest on RBI/inter-bank borrowings	7,407	8,685	15,758	18,282	2,750	3,486	28,586	28,396
c) Others	—	4	—	—	10,188	11,494	—	—
IV. Operating Expenses	**34,109**	**43,976**	**31,080**	**36,972**	**25,265**	**31,056**	**75,474**	**85,398**
a) Payments to and provisions for Employees	25,748	35,052	21,960	24,908	18,838	21,751	52,912	60,319
b) Rent, Taxes and Lighting	445	529	757	821	618	752	1,532	2,014
c) Printing and Stationery	317	340	485	508	423	443	623	1,173
d) Advertisement and Publicity	4	—	—	6	—	—	21	446
e) Depreciation on Bank's property	166	171	229	305	375	398	271	278
f) Directors' fees, allowances and expenses	—	—	—	—	1	2	1	2
g) Auditors' fees and expenses	53	81	56	87	53	73	122	185
h) Law charges	153	31	—	1	1	—	—	3
i) Postage, telegrams, telephones, etc.	79	83	468	411	119	122	662	765
j) Repairs and Maintenance	80	83	17	30	23	34	139	227
k) Insurance	5,993	6,590	116	161	3,489	2,898	15,092	13,885
l) Other expenditure	1,071	1,016	6,992	9,734	1,325	4,583	4,099	6,101
V. Provisions and Contingencies	—	**7,226**	**1,001**	**3,730**	**2,289**	—	—	**18,061**
Total Expenses	**73,593**	**100,333**	**83,118**	**100,203**	**75,460**	**90,486**	**173,235**	**218,074**
VI. Profit/loss	**(15,715)**	**(28,732)**	**560**	**4,364**	**884**	**3,497**	**(32,040)**	**(47,900)**
Total (III+IV+V+VI)	**57,878**	**71,601**	**83,678**	**104,567**	**76,344**	**93,983**	**141,195**	**170,174**
Number of Employees	**417**	**415**	**420**	**415**	**318**	**317**	**835**	**829**
Number of Branches	**88**	**88**	**71**	**70**	**71**	**71**	**168**	**168**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Bank		Sultanpur Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(495)	(496)	(497)	(498)	(499)	(500)	(501)	(502)
Income								
I. Interest earned	**13,612**	**11,226**	**34,935**	**43,242**	**14,882**	**18,119**	**143,379**	**155,488**
a) Interest/Discount on Advances/Bills	7,741	4,476	24,823	32,081	9,472	8.517	45,051	52,319
b) Income on Investments	—	—	—	10	—	—	—	82,397
c) Interest on balances with RBI and other inter-bank funds	5,871	6,750	10,112	11,151	5,410	9,602	97,953	18,581
d) Others	—	—	—	—	—	—	375	2,191
II. Other income	**1,304**	**1,171**	**1,175**	**1,431**	**519**	**564**	**3,483**	**6,802**
a) Commission, Exchange, Brokerage, etc.	278	190	488	825	188	178	406	689
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	7	5	38	—	—	33
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	1,026	981	680	601	293	386	3,077	6,080
Total (I+II)	**14,916**	**12,397**	**36,110**	**44,673**	**15,401**	**18,683**	**146,862**	**162,290**
Expenditure & Provisions								
III. Interest expended	**14,908**	**15,224**	**21,107**	**26,523**	**11,856**	**15,221**	**97,084**	**95,754**
a) Interest on Deposits	13,435	13,805	14,695	17,312	9,043	12,788	68,220	79,292
b) Interest on RBI/inter-bank borrowings	1,472	1,417	6,411	9,211	2,813	2,433	28,864	10,193
c) Others	1	2	1	—	—	—	—	6,269
IV. Operating Expenses	**14,612**	**14,013**	**9,284**	**11,398**	**14,189**	**15,368**	**49,034**	**54,289**
a) Payments to and provisions for Employees	11,270	10,785	6,658	8,158	10,743	11,964	40,046	42,965
b) Rent, Taxes and Lighting	184	298	212	327	356	398	900	1,002
c) Printing and Stationery	141	175	304	215	224	237	411	457
d) Advertisement and Publicity	—	—	—	—	—	—	—	11
e) Depreciation on Bank's property	145	118	284	258	142	138	280	268
f) Directors' fees, allowances and expenses		—	2	3	—	—	—	—
g) Auditors' fees and expenses	18	23	24	36	29	30	70	91
h) Law charges	5	6	—	1	—	—	28	30
i) Postage, telegrams, telephones, etc.	107	82	46	19	67	71	20	75
j) Repairs and Maintenance	6	6	68	85	39	19	35	135
k) Insurance	1,739	1,461	1,571	2,195	73	62	5,913	8,013
l) Other expenditure	997	1,059	115	101	2,516	2,449	1,331	1,242
V. Provisions and Contingencies	—	—	**1,799**	**2,213**	**6,900**	**4,300**	**34**	**8,500**
Total Expenses	**29,520**	**29,237**	**32,190**	**40,134**	**32,945**	**34,889**	**146,152**	**158,543**
VI. Profit/loss	**(14,604)**	**(16,840)**	**3,920**	**4,539**	**(17,544)**	**(16,206)**	**710**	**3,747**
Total (III+IV+V+VI)	**14,916**	**12,397**	**36,110**	**44,673**	**15,401**	**18,683**	**146,862**	**162,290**
Number of Employees	**159**	**161**	**118**	**116**	**194**	**192**	**587**	**587**
Number of Branches	**44**	**44**	**25**	**25**	**45**	**45**	**93**	**93**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank		Surguja Kshetriya Gramin Bank		Thane Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(503)	(504)	(505)	(506)	(507)	(508)	(509)	(510)
Income								
I. Interest earned	**22,644**	**28,807**	**9,302**	**12,962**	**25,727**	**32,016**	**12,578**	**20,451**
a) Interest/Discount on Advances/Bills	11,438	13,493	4,558	7,704	16,067	16,874	2,757	3,195
b) Income on Investments	—	4,258	—	—	—	—	—	1,038
c) Interest on balances with RBI and other inter-bank funds	11,206	11,056	4,744	5,258	9,660	15,142	9,821	16,218
d) Others	—	—	—	—	—	—	—	—
II. Other income	**858**	**1,431**	**1,277**	**1,634**	**886**	**1,277**	**646**	**586**
a) Commission, Exchange, Brokerage, etc.	175	223	692	1,023	487	910	114	190
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	1
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	683	1,208	585	611	399	367	532	395
Total (I+II)	**23,502**	**30,238**	**10,579**	**14,596**	**26,613**	**33,293**	**13,224**	**21,037**
Expenditure & Provisions								
III. Interest expended	**17,508**	**19,217**	**9,708**	**11,152**	**23,442**	**29,156**	**6,837**	**9,607**
a) Interest on Deposits	13,721	14,370	7,780	8,565	20,927	26,132	5,999	8,818
b) Interest on RBI/inter-bank borrowings	3,787	4,847	349	501	135	244	838	789
c) Others	—	—	1,579	2,086	2,380	2,780	—	—
IV. Operating Expenses	**12,079**	**15,126**	**10,853**	**17,848**	**27,229**	**29,307**	**6,916**	**8,302**
a) Payments to and provisions for Employees	8,856	10,629	9,037	15,656	22,091	23,801	5,408	6,337
b) Rent, Taxes and Lighting	319	362	273	618	199	391	220	263
c) Printing and Stationery	213	210	190	202	262	303	145	203
d) Advertisement and Publicity	—	—	—	—	—	—		
e) Depreciation on Bank's property	130	129	155	132	135	143	144	304
f) Directors' fees, allowances and expenses	1	1	3	5	—	—	1	1
g) Auditors' fees and expenses	16	35	5	14	37	42	7	10
h) Law charges	4	5	14	16	20	5	—	4
i) Postage, telegrams, telephones, etc.	28	84	65	51	49	61	32	36
j) Repairs and Maintenance	5	18	9	3	4	12	86	50
k) Insurance	1,890	2,149	851	325	3,324	3,622	58	145
l) Other expenditure	617	1,504	251	826	1,108	927	815	949
V. Provisions and Contingencies	—	—	—	—	**4,573**	**22,419**	**382**	**813**
Total Expenses	**29,587**	**34,343**	**20,561**	**29,000**	**55,244**	**80,882**	**14,135**	**18,722**
VI. Profit/loss	**(6,085)**	**(4,105)**	**(9,982)**	**(14,404)**	**(28,631)**	**(47,589)**	**(911)**	**2,315**
Total (III+IV+V+VI)	**23,502**	**30,238**	**10,579**	**14,596**	**26,613**	**33,293**	**13,224**	**21,037**
Number of Employees	**143**	**163**	**N.A.**	**157**	**322**	**323**	**117**	**106**
Number of Branches	**40**	**40**	**42**	**42**	**83**	**83**	**26**	**26**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Thar Anchalik Gramin Bank		Tripura Kshetriya Gramin Bank		Tulsi Kshetriya Gaonlia Bank		Tungabhadra Kshetriya Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(511)	(512)	(513)	(514)	(515)	(516)	(517)	(518)
Income								
I. Interest earned	**17,896**	**19,955**	**94,686**	**115,609**	**30,664**	**40,132**	**195,289**	**235,646**
a) Interest/Discount on Advances/Bills	9,968	11,083	77,497	89,228	16,478	17,935	112,656	134,939
b) Income on Investments	7,928	8,872	17	2	14,186	22,197	3,826	29,318
c) Interest on balances with RBI and other inter-bank funds	—	—	17,172	26,379	—	—	2,671	2,518
d) Others	—	—	—	—	—	—	76,136	68,871
II. Other income	**1,031**	**1,512**	**570**	**2,327**	**623**	**2,216**	**29,673**	**20,522**
a) Commission, Exchange, Brokerage, etc.	237	299	569	1,648	585	574	3,266	6,714
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	75	2	76
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	794	1,213	1	679	38	1,567	26,405	13,732
Total (I+II)	**18,927**	**21,467**	**95,256**	**117,936**	**31,287**	**42,348**	**224,962**	**256,168**
Expenditure & Provisions								
III. Interest expended	**19,239**	**19,668**	**71,915**	**73,606**	**28,905**	**33,260**	**128,634**	**145,979**
a) Interest on Deposits	15,651	16,917	47,065	50,828	23,853	29,000	86,306	95,318
b) Interest on RBI/inter-bank borrowings			24,850	22,778	5,052	4,260	42,328	50,661
c) Others	3,588	2,751	—	—	—	—	—	
IV. Operating Expenses	**22,498**	**24,971**	**74,395**	**60,077**	**29,306**	**35,422**	**83,634**	**80,803**
a) Payments to and provisions for Employees	19,062	18,357	50,300	55,495	23,999	30,298	62,465	70,063
b) Rent, Taxes and Lighting	389	399	1,412	1,469	344	383	1,227	1,670
c) Printing and Stationery	167	204	451	543	218	229	957	1,020
d) Advertisement and Publicity	3	—	5	3	—	—	—	
e) Depreciation on Bank's property	285	197	358	346	148	153	467	632
f) Directors' fees, allowances and expenses	—	—	—	—	1	11	2	11
g) Auditors' fees and expenses	23	31	63	95	43	53	121	148
h) Law charges	3	15	36	67	13	14	21	21
i) Postage, telegrams, telephones, etc.	125	128	233	225	152	152	1,134	1,208
j) Repairs and Maintenance	15	13	106	172	67	85	291	224
k) Insurance	1,682	1,763	13,097	444	4,173	3,699	188	224
l) Other expenditure	744	3,864	8,334	1,218	148	345	16,761	5,582
V. Provisions and Contingencies	**3,209**	**2,615**	**35,700**	**38,509**	—	**4,354**	**6,200**	**19,124**
Total Expenses	**44,946**	**47,254**	**182,010**	**172,192**	**58,211**	**73,036**	**218,468**	**245,906**
VI. Profit/loss	**(26,019)**	**(25,787)**	**(86,754)**	**(54,256)**	**(26,924)**	**(30,688)**	**6,494**	**10,262**
Total (III+IV+V+VI)	**18,927**	**21,467**	**95,256**	**117,936**	**31,287**	**42,348**	**224,962**	**256,168**
Number of Employees	**270**	**274**	**703**	**720**	**381**	**380**	**1091**	**1088**
Number of Branches	**71**	**71**	**90**	**90**	**84**	**79**	**161**	**161**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Uttar Banganga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad - Dangs Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(519)	(520)	(521)	(522)	(523)	(524)	(525)	(526)
Income								
I. Interest earned	**75,149**	**89,198**	**85,872**	**81,360**	**13,942**	**18,422**	**30,720**	**31,094**
a) Interest/Discount on Advances/Bills	41,203	49,322	57,267	47,089	9,829	13,027	11,555	14,219
b) Income on Investments	1	688	—	—	—	—	—	5,260
c) Interest on balances with RBI and other inter-bank funds	33,945	39,188	28,605	34,271	4,113	5,395	12,157	11,615
d) Others	—	—	—	—	—	—	7,008	—
II. Other income	**7,909**	**11,895**	**2,777**	**1,359**	**1,930**	**2,828**	**1,530**	**1,444**
a) Commission, Exchange, Brokerage, etc.	7,293	9,461	2,754	1,336	156	251	142	210
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	616	2,434	23	23	1,774	2,577	1,388	1,234
Total (I+II)	**83,058**	**101,093**	**88,649**	**82,719**	**15,872**	**21,250**	**32,250**	**32,538**
Expenditure & Provisions								
III. Interest expended	**53,523**	**60,757**	**85,529**	**86,227**	**8,835**	**10,933**	**22,606**	**19,651**
a) Interest on Deposits	48,414	55,383	70,866	76,916	5,449	6,112	11,958	14,591
b) Interest on RBI/inter-bank borrowings	5,109	5,374	14,663	9,311	814	1,527	14	318
c) Others	—	—	—	—	2,572	3,294	10,634	4,742
IV. Operating Expenses	**56,406**	**63,882**	**69,614**	**77,345**	**8,358**	**9,504**	**11,853**	**12,837**
a) Payments to and provisions for Employees	39,147	43,653	52,806	60,507	5,866	6,583	8,286	9,162
b) Rent, Taxes and Lighting	921	946	1,070	954	147	200	258	311
c) Printing and Stationery	276	297	423	385	126	157	108	169
d) Advertisement and Publicity	39	64	3	—	3	1	—	2
e) Depreciation on Bank's property	284	267	172	153	134	131	139	164
f) Directors' fees, allowances and expenses	10	35	7	6	—	—	5	3
g) Auditors' fees and expenses	62	127	91	147	10	23	26	31
h) Law charges	52	63	10	2	2	—	—	—
i) Postage, telegrams, telephones, etc.	113	151	92	96	125	117	78	77
j) Repairs and Maintenance	10	33	12	5	35	76	—	—
k) Insurance	414	519	13,054	13,141	1,823	2,104	18	21
l) Other expenditure	15,078	17,727	1,874	1,949	87	112	2,935	2,897
V. Provisions and Contingencies	**788**	**11,260**	**30,752**	**25,240**	**280**	**843**	—	—
Total Expenses	**110,717**	**135,899**	**185,895**	**188,812**	**17,473**	**21,280**	**34,459**	**32,488**
VI. Profit/loss	**(27,659)**	**(34,806)**	**(97,246)**	**(106,093)**	**(1,601)**	**(30)**	**(2,209)**	**50**
Total (III+IV+V+VI)	**83,058**	**101,093**	**88,649**	**82,719**	**15,872**	**21,250**	**32,250**	**32,538**
Number of Employees	**N.A.**	**647**	**794**	**793**	**96**	**N.A.**	**158**	**157**
Number of Branches	**120**	**111**	**189**	**189**	**22**	**22**	**40**	**40**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March							
	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gaonlia Bank		Vindhyavasini Gramin Bank	
	1994	1995	1994	1995	1994	1995	1994	1995
	(527)	(528)	(529)	(530)	(531)	(532)	(533)	(534)
Income								
I. Interest earned	**9,143**	**17,604**	**5,010**	**5,988**	**15,006**	**22,886**	**42,367**	**52,409**
a) Interest/Discount on Advances/Bills	5,841	12,598	3,895	3,250	6,122	9,432	20,398	25,145
b) Income on Investments	2,999	4,357	—	—	—	2,460	—	1,772
c) Interest on balances with RBI and other inter-bank funds	303	649	1,115	2,738	8,884	10,887	21,969	25,492
d) Others	—	—	—	—	—	107	—	—
II. Other income	**1,784**	**3,683**	**36**	**472**	**754**	**1,264**	**597**	**1,434**
a) Commission, Exchange, Brokerage, etc.	98	136	36	471	304	714	597	1,385
c) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	85	5	—	1	1	2	—	49
d) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
e) Miscellaneous Income	1,601	3,542	—	—	449	548	—	—
Total (I+II)	**10,927**	**21,287**	**5,046**	**6,460**	**15,760**	**24,150**	**42,964**	**53,843**
Expenditure & Provisions								
III. Interest expended	**8,534**	**10,927**	**4,338**	**5,434**	**14,380**	**18,063**	**23,838**	**27,621**
a) Interest on Deposits	6,241	8,183	3,479	4,725	11,433	14,130	19,310	22,139
b) Interest on RBI/inter-bank borrowings	765	513	859	708	2,792	3,780	4,526	5,466
c) Others	1,528	2,231	—	1	155	153	2	16
IV. Operating Expenses	**8,733**	**9,842**	**6,014**	**6,767**	**14,827**	**18,008**	**16,086**	**21,068**
a) Payments to and provisions for Employees	7,237	8,306	4,417	5,124	11,588	13,561	11,096	13,845
b) Rent, Taxes and Lighting	114	192	221	261	256	270	233	376
c) Printing and Stationery	105	128	105	162	188	199	209	230
d) Advertisement and Publicity	—	—	—	—	1	2	3	3
e) Depreciation on Bank's property	68	92	64	109	148	137	118	171
f) Directors' fees, allowances and expenses	2	3	—	—	3	5	—	1
g) Auditors' fees and expenses	14	25	13	12	24	31	28	45
h) Law charges	4	4	3		37	12	12	15
i) Postage, telegrams, telephones, etc.	76	92	68	147	90	104	83	111
j) Repairs and Maintenance	5	9	7	16	38	70	33	27
k) Insurance	10	9	933	549	21	21	3,625	4,913
l) Other expenditure	1,098	982	183	387	2,433	3,596	646	1,331
V. Provisions and Contingencies	**252**	**370**	**3,000**	**3,500**	—	—	**1,193**	**4,500**
Total Expenses	**17,519**	**21,139**	**13,352**	**15,701**	**29,207**	**36,071**	**41,117**	**53,189**
VI. Profit/loss	**(6,592)**	**148**	**(8,306)**	**(9,241)**	**(13,447)**	**(11,921)**	**1,847**	**654**
Total (III+IV+V+VI)	**10,927**	**21,287**	**5,046**	**6,460**	**15,760**	**24,150**	**42,964**	**53,843**
Number of Employees	**121**	**121**	**84**	**82**	**187**	**188**	**182**	**181**
Number of Branches	**25**	**25**	**23**	**23**	**38**	**38**	**42**	**42**

Note: Figures in brackets indicate loss
--- : Nil/Negligible.
N.A : Not available
Source: Annual accounts of banks

TABLE 46: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS, 1994-95(Concld.)

REGIONAL RURAL BANKS

(Amount in Rs. thousand)

Items	For the year ended 31st March				Non-Scheduled Bank	
	Visweshwaraya Gramin Bank		Yavatmal Gramin Bank		Bari Doab Bank	
	1994	1995	1994	1995	1994	1995
	(535)	(536)	(537)	(538)	(539)	(540)
Income						
I. Interest earned	**9,257**	**10,987**	**7,544**	**11,590**	**2,074**	**1,942**
a) Interest/Discount on Advances/Bills	5,248	6,045	4,378	7,029	1,103	867
b) Income on Investments		4,942	—	142	591	651
c) Interest on balances with RBI and other inter-bank funds	4,009	—	3,166	4,419	379	407
d) Others	—	—	—	—	1	17
II. Other Income	**1,032**	**1,236**	**568**	**3,313**	**679**	**992**
a) Commission, Exchange, Brokerage, etc.	44	211	143	490	27	22
c) Net profit/loss on sale of Investments	—	—	—	—	—	—
d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—
d) Net profit on Exchange transaction	—	—	—	—	—	—
e) Miscellaneous Income	988	1,025	425	2,823	652	970
Total (I+II)	**10,289**	**12,223**	**8,112**	**14,903**	**2,753**	**2,934**
Expenditure & Provisions						
III. Interest expended	**6,476**	**7,285**	**5,866**	**8,385**	**1,156**	**855**
a) Interest on Deposits	4,357	5,289	4,799	7,008	1,156	855
b) Interest on RBI/inter-bank borrowings	387	447	—	—	—	—
c) Others	1,732	1,549	1,067	1,377	—	—
IV. Operating Expenses	**7,418**	**8,505**	**7,133**	**9,554**	**554**	**516**
a) Payments to and provisions for Employees	5,777	7,077	5,504	6,261	280	233
b) Rent, Taxes and Lighting	242	266	138	217	15	13
c) Printing and Stationery	129	170	99	131	11	9
d) Advertisement and Publicity	1		—	—	13	8
e) Depreciation on Bank's property	2	70	93	100	39	30
f) Directors' fees, allowances and expenses	79	2	—	—	4	13
g) Auditors' fees and expenses	14	12	15	20	4	4
h) Law charges			2	—	5	15
i) Postage, telegrams, telephones, etc.	41	54	50	71	40	45
j) Repairs and Maintenance	12	14	2	7	9	43
k) Insurance	14	6	47	68	45	39
l) Other expenditure	1,107	834	1,183	2,679	89	64
V. Provisions and Contingencies	**8,613**	**4,200**	**7,107**	—	**309**	**757**
Total Expenses	**22,507**	**19,990**	**20,106**	**17,939**	**2,019**	**2,128**
VI. Profit/loss	**(12,218)**	**(7,767)**	**(11,994)**	**(3,036)**	**734**	**806**
Total (III+IV+V+VI)	**10,289**	**12,223**	**8,112**	**14,903**	**2,753**	**2,934**
Number of Employees	**105**	**105**	**105**	**105**	**N.A.**	**N.A.**
Number of Branches	**25**	**25**	**27**	**25**	**N.A.**	**N.A.**

Note: Figures in brackets indicate loss

--- : Nil/Negligible.

N.A : Not available

Source: Annual accounts of banks

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95

(As on 31st March)

Bank Name	Year	Demand deposits to total deposits	Savings deposits to total deposits	Term deposits to total deposits	Borrow-ings-deposit ratio	Cash-deposit ratio	Credit-deposit ratio	Invest-ments-deposit ratio
	1	2	3	4	5	6	7	8
State Bank of India	**1994**	**22.76**	**20.75**	**56.49**	**6.93**	**18.25**	**53.80**	**46.86**
and its Associates	**1995**	**22.49**	**22.54**	**54.97**	**9.25**	**16.08**	**57.13**	**46.52**
State Bank of India	1994	24.23	20.25	55.52	8.23	17.72	54.31	48.98
	1995	23.86	22.30	53.84	10.42	15.92	57.01	48.96
State Bank of Bikaner and Jaipur	1994	16.12	25.24	58.64	3.30	15.72	51.78	44.16
	1995	18.32	26.69	54.99	6.49	16.31	52.37	44.66
State Bank of Hyderabad	1994	21.85	18.82	59.34	2.49	20.46	49.33	35.97
	1995	26.13	20.25	53.61	7.16	17.48	59.36	36.34
State Bank of Indore	1994	18.54	23.89	57.56	2.03	14.64	58.01	38.71
	1995	19.12	25.40	55.49	8.15	16.26	60.79	38.74
State Bank of Mysore	1994	15.70	21.59	62.72	6.83	17.26	51.34	43.42
	1995	16.20	21.62	62.18	7.94	16.31	54.70	38.62
State Bank of Patiala	1994	23.57	23.72	52.71	1.54	29.55	49.11	37.05
	1995	18.35	24.63	57.01	2.00	17.94	52.34	39.79
State Bank of Saurashtra	1994	17.41	18.11	64.48	2.83	12.40	53.45	41.19
	1995	16.41	19.69	63.91	4.91	18.36	58.54	37.45
State Bank of Travancore	1994	10.11	24.79	65.10	1.06	20.71	56.28	41.80
	1995	11.13	24.51	64.36	4.98	13.63	65.27	37.79
Nationalised Banks	**1994**	**15.19**	**22.23**	**62.57**	**2.44**	**13.24**	**45.77**	**42.26**
	1995	**15.78**	**23.53**	**60.69**	**4.01**	**14.90**	**47.99**	**41.48**
Allahabad Bank	1994	14.82	26.55	58.62	2.46	7.79	44.01	45.23
	1995	15.55	29.37	55.07	3.38	12.39	45.41	41.15
Andhra Bank	1994	11.83	20.12	68.05	2.72	19.56	39.11	41.32
	1995	13.38	23.21	63.42	4.10	14.40	45.37	43.79
Bank of Baroda	1994	15.14	17.53	67.33	2.59	13.94	54.73	33.01
	1995	14.51	19.26	66.24	4.06	15.55	56.24	32.38
Bank of India	1994	14.83	18.40	66.77	2.02	10.30	50.99	34.06
	1995	17.01	19.99	63.00	5.02	12.37	49.87	36.75
Bank of Maharashtra	1994	11.83	34.91	53.26	2.57	16.38	40.32	49.73
	1995	13.53	35.45	51.02	4.57	16.43	43.88	53.01
Canara Bank	1994	20.06	20.68	59.26	2.56	16.10	41.76	46.76
	1995	19.49	23.24	57.27	4.73	14.85	48.40	44.72
Central Bank of India	1994	18.92	26.62	54.45	1.02	18.72	37.53	38.98
	1995	15.63	29.19	55.19	1.98	13.15	44.24	41.42
Corporation Bank	1994	23.40	14.56	62.04	3.97	12.32	34.56	57.70
	1995	23.91	12.78	63.32	2.66	30.39	33.66	40.86
Dena Bank	1994	16.14	28.75	55.10	2.23	14.97	43.83	47.45
	1995	18.30	29.92	51.78	5.45	17.61	49.68	43.25

Source: Annual accounts of banks

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)
(As on 31st March)

Investments in Government Securities of total deposits	Interest & discount as percentage of total income	Commission, exchange & brokerage as percentage of total income	Interest paid as percentage of total expenses	Salaries, allow-ances, etc. as percentage of total expenses	Profit as a percentage of total income	Profit as a percentage of capital & reserves	Capital & reserves as percentage of advances
9	10	11	12	13	14	15	16
33.39	**46.81**	**11.28**	**59.92**	**18.59**	**2.56**	**7.44**	**8.92**
32.46	**41.20**	**11.63**	**57.95**	**22.12**	**5.31**	**15.23**	**8.63**
34.85	45.86	11.55	59.82	18.80	2.56	6.69	9.91
33.77	39.31	11.70	57.98	22.89	5.84	15.13	9.75
27.61	46.13	13.11	61.65	21.86	1.36	9.49	3.86
29.45	39.64	13.87	56.88	24.15	1.45	10.96	3.49
26.52	49.47	10.49	58.01	17.01	3.98	18.26	5.64
27.81	46.33	11.56	55.98	17.76	5.86	21.65	6.10
28.52	49.13	11.03	57.86	18.33	1.41	9.59	3.71
29.44	48.51	12.42	51.55	21.69	3.03	18.00	4.04
33.42	49.30	10.06	58.09	20.29	0.63	6.80	2.56
28.50	49.45	12.46	56.95	20.46	0.69	8.06	2.02
24.12	53.26	8.71	60.67	15.22	5.12	11.18	11.82
27.36	49.12	10.00	59.09	18.17	5.14	10.99	10.73
33.43	48.74	11.59	58.01	19.94	1.88	9.78	4.95
29.76	49.37	12.14	54.11	22.35	3.92	19.24	4.75
31.19	52.39	8.81	64.92	15.00	1.66	11.73	3.54
28.20	50.74	9.15	64.70	16.30	3.02	21.50	3.08
27.59	**47.22**	**6.00**	**54.75**	**15.22**	**-20.11**	**-33.15**	**15.23**
26.64	**44.06**	**6.58**	**60.83**	**19.59**	**1.00**	**1.31**	**18.08**
25.69	50.84	5.45	52.17	11.88	-38.18	-79.34	12.45
22.29	45.12	6.51	64.19	17.40	-7.22	-9.33	19.54
27.98	45.94	6.44	54.50	15.63	-30.69	-54.59	15.38
30.03	40.36	6.74	56.37	21.54	-6.68	-9.05	19.98
20.51	52.64	8.25	57.93	12.35	2.17	4.93	10.60
19.19	52.92	9.12	56.93	15.49	5.19	11.09	10.71
24.16	50.28	6.02	43.63	12.47	-48.18	-68.39	14.58
24.27	47.12	6.77	59.93	22.36	1.90	2.08	19.88
36.37	43.33	6.82	45.22	16.29	-59.16	-74.44	22.06
35.27	39.93	7.55	57.57	25.06	-6.52	-5.58	31.17
22.33	45.98	7.60	65.53	16.54	5.05	7.69	18.90
22.01	44.76	7.20	57.61	19.04	7.40	11.77	15.94
26.80	44.52	7.12	51.12	16.32	-44.65	-65.01	18.27
28.97	41.52	8.15	60.07	24.78	-4.56	-4.91	21.97
28.34	37.02	7.15	57.98	15.11	5.62	15.80	11.58
24.61	33.87	7.43	55.73	16.50	11.77	30.96	11.34
36.04	46.50	5.84	57.21	19.44	-11.50	-19.26	16.81
31.79	45.78	6.91	60.34	26.06	4.21	8.15	12.83

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)

(As on 31st March)

	Year	Demand deposits to total deposits	Savings deposits to total deposits	Term deposits to total deposits	Borrow-ings-deposit ratio	Cash-deposit ratio	Credit-deposit ratio	Invest-ments-deposit ratio
	1	2	3	4	5	6	7	8
Indian Bank	1994	11.53	14.18	74.29	2.74	14.20	56.86	32.59
	1995	10.98	15.98	73.04	6.01	10.81	61.81	35.45
Indian Overseas Bank	1994	13.91	17.66	68.43	2.70	6.46	49.42	44.15
	1995	16.20	18.35	65.44	6.02	12.53	52.24	42.06
Oriental Bank of Commerce	1994	13.56	20.46	65.98	4.26	11.48	49.00	48.14
	1995	13.64	21.17	65.19	6.32	20.79	52.88	43.71
Punjab National Bank	1994	14.22	28.82	56.95	3.50	14.78	45.00	46.96
	1995	14.64	30.86	54.50	4.31	13.78	47.47	46.02
Punjab & Sindh Bank	1994	10.00	25.95	64.05	1.53	11.50	42.15	45.81
	1995	10.55	23.71	65.75	3.17	13.55	46.20	43.40
Syndicate Bank	1994	11.92	22.20	65.88	1.91	13.34	39.37	49.09
	1995	15.46	23.27	61.27	3.26	18.50	37.54	48.60
Union Bank of India	1994	15.15	23.95	60.90	1.32	12.90	43.74	45.67
	1995	16.48	22.75	60.77	2.68	16.54	46.29	39.30
Unted Bank of India	1994	12.35	28.33	59.32	3.55	8.95	36.17	46.36
	1995	14.64	28.67	56.69	1.99	13.75	35.00	48.22
United Commercial Bank	1994	14.73	23.62	61.65	1.76	10.51	49.23	44.39
	1995	14.82	25.15	60.04	2.28	13.68	47.21	44.73
Vijaya Bank	1994	18.57	19.54	61.89	2.18	13.44	42.51	42.08
	1995	19.64	18.77	61.59	2.49	17.76	40.14	41.65
Other Scheduled Commercial Banks	**1994**	**16.38**	**17.76**	**65.86**	**2.86**	**17.60**	**48.83**	**35.82**
	1995	**16.22**	**16.43**	**67.35**	**6.77**	**15.83**	**52.89**	**35.92**
Bank of Madura	1994	17.77	22.33	59.90	7.74	4.87	54.93	50.43
	1995	21.11	15.50	63.40	13.71	17.11	55.58	36.65
Bank of Rajasthan	1994	21.82	19.57	58.61	1.14	23.76	44.93	39.95
	1995	22.55	18.02	59.42	5.37	9.89	50.06	48.03
Bareilly Corporation Bank	1994	12.31	29.47	58.22	0.58	15.82	32.72	44.90
	1995	10.39	32.50	57.11	0.31	15.51	32.76	43.64
Benaras State Bank	1994	6.90	31.48	61.61	0.29	15.23	31.27	40.95
	1995	8.93	30.93	60.14	9.35	10.89	30.18	66.28
Bharat Overseas Bank	1994	17.82	19.83	62.34	3.15	20.70	48.52	29.21
	1995	16.53	16.73	66.74	4.49	14.93	56.97	29.61
Catholic Syrian Bank	1994	11.11	19.69	69.20	4.93	20.88	52.77	31.31
	1995	11.29	19.58	69.13	7.51	14.20	57.48	35.50
City Union Bank	1994	16.46	15.50	68.04	4.39	18.57	54.95	27.16
	1995	19.04	14.87	66.10	9.66	17.67	59.50	30.72
Dhanalaxmi Bank	1994	8.76	18.48	72.76	4.38	14.59	52.97	36.06
	1995	8.76	16.57	74.67	2.81	12.41	62.36	32.30
Federal Bank	1994	15.97	16.56	67.47	2.23	19.33	49.21	33.19
	1995	13.35	17.71	68.93	7.46	11.56	58.46	37.90

Source: Annual accounts of banks

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)

(As on 31st March)

Investments in Government Securities of total deposits	Interest & discount as percentage of total income	Commission, exchange & brokerage as percentage of total income	Interest paid as percentage of total expenses	Salaries, allow-ances, etc. as percentage of total expenses	Profit as a percentage of total income	Profit as a percentage of capital & reserves	Capital & reserves as percentage of advances
9	10	11	12	13	14	15	16
57.43	3.98	57.13	10.98	-26.76	-57.26	10.06	
25.11	53.79	4.33	70.53	15.59	0.95	1.34	13.54
34.51	38.30	4.39	53.37	14.40	-28.62	-26.89	24.46
29.74	39.22	5.71	68.12	1.86	0.76	0.67	23.53
35.67	50.13	5.78	64.22	13.09	4.96	13.13	9.53
28.15	44.01	5.38	62.21	14.34	13.00	15.98	20.10
28.10	44.06	5.08	62.45	18.77	2.85	9.44	8.00
27.31	40.04	6.16	64.33	22.39	3.07	6.78	10.79
25.87	44.66	4.32	50.48	16.32	-40.34	-40.35	25.71
26.96	41.17	4.89	63.64	19.27	-1.28	-1.35	22.54
34.56	43.43	4.57	51.70	19.77	-26.62	-29.51	25.49
33.23	36.92	4.74	55.71	28.33	-7.14	-7.11	29.22
31.83	47.08	5.19	64.92	17.77	3.70	10.26	9.49
25.84	43.22	4.88	61.73	17.97	6.19	17.98	8.31
35.41	41.77	4.77	44.16	13.24	-92.64	-89.19	27.40
37.32	35.42	4.92	61.26	21.72	-25.24	-16.05	43.67
31.55	46.29	5.30	52.63	17.01	-52.72	-52.00	22.96
32.15	42.46	6.45	59.39	24.07	-7.15	-4.91	34.99
31.44	48.74	4.65	60.90	22.18	0.85	1.97	11.42
29.89	40.68	5.76	60.02	22.51	5.13	7.43	18.10
25.24	**50.43**	**5.92**	**61.57**	**16.93**	**5.48**	**18.81**	**7.02**
23.85	**49.20**	**6.02**	**63.57**	**16.93**	**11.18**	**29.77**	**8.62**
33.93	42.74	6.84	53.53	21.90	2.48	12.52	5.13
27.14	43.16	6.39	63.44	20.52	20.15	63.68	7.21
16.04	43.63	6.93	65.12	19.61	8.33	21.70	10.10
18.31	38.64	6.34	65.25	20.44	19.32	38.85	12.54
20.54	38.94	6.77	58.17	23.89	-5.64	-20.27	10.57
20.93	33.88	9.26	56.36	29.46	-2.16	-8.07	8.99
29.08	40.42	4.98	60.76	20.35	-38.49	-69.86	17.06
29.46	31.50	4.44	58.32	22.61	-23.08	-15.33	52.21
22.14	53.18	5.59	56.19	14.21	6.27	19.21	8.33
19.96	52.93	6.26	56.34	14.29	7.84	19.35	8.59
20.04	51.10	3.85	65.26	18.04	3.75	18.69	4.86
20.30	56.38	3.79	67.65	19.92	3.30	16.75	4.23
19.16	58.18	9.87	61.27	17.30	5.10	19.10	6.05
21.27	56.60	9.94	62.05	15.34	9.85	31.21	6.86
25.82	52.57	7.84	59.84	22.07	3.88	17.08	5.28
24.69	54.61	6.41	61.58	17.87	7.24	21.39	7.23
23.30	54.92	3.94	67.28	16.17	7.04	26.04	5.73
26.09	54.35	4.31	66.88	15.59	11.48	30.73	8.64

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)

(As on 31st March)

	Year	Demand deposits to total deposits	Savings deposits to total deposits	Term deposits to total deposits	Borrow-ings-deposit ratio	Cash-deposit ratio	Credit-deposit ratio	Invest-ments-deposit ratio
	1	2	3	4	5	6	7	8
Ganesh Bank of Kurundwad	1994	7.38	28.34	64.28	0.00	5.02	54.49	23.68
	1995	5.91	24.50	69.59	7.15	17.61	62.98	23.14
Jammu & Kashmir Bank	1994	26.07	27.14	46.79	0.78	17.14	59.98	28.45
	1995	20.84	28.18	50.98	2.86	17.54	50.79	33.29
Karnataka Bank	1994	10.91	21.91	67.18	8.80	17.77	57.04	35.74
	1995	12.37	22.29	65.34	9.98	17.14	60.91	35.01
Karur Vysya Bank	1994	14.40	8.57	77.03	1.61	16.90	35.46	45.25
	1995	16.15	7.50	76.35	4.28	26.66	48.38	32.10
Lakshmi Vilas Bank	1994	18.85	14.05	67.10	4.52	17.61	45.47	36.68
	1995	18.92	10.54	70.54	3.67	17.69	43.37	40.22
Lord Krishna Bank	1994	8.68	16.79	74.53	7.16	23.97	54.38	38.38
	1995	9.45	15.50	75.06	9.32	19.51	62.51	31.35
Nainital Bank	1994	7.86	35.97	56.17	0.66	16.94	33.24	34.17
	1995	9.87	38.95	51.18	0.41	17.32	33.50	37.05
Nedungadi Bank	1994	10.75	23.08	66.17	3.58	16.24	49.20	36.15
	1995	11.55	23.86	64.59	3.95	20.22	50.72	32.77
Punjab Co-operative Bank	1994	12.24	28.05	59.71	0.00	17.76	38.55	32.61
	1995	12.91	28.67	58.42	0.00	15.63	39.71	29.00
Ratnakar Bank	1994	11.94	20.17	67.89	8.46	12.78	56.43	38.71
	1995	11.46	17.71	70.83	5.76	18.68	53.38	34.52
Sangli Bank	1994	16.92	26.37	56.71	1.54	14.38	42.20	34.62
	1995	18.90	26.79	54.31	2.75	15.84	49.02	33.81
South Indian Bank	1994	9.13	19.46	71.41	2.89	15.58	48.22	39.10
	1995	8.39	18.33	73.28	5.01	17.03	49.01	44.06
Tamilnad Mercantile Bank	1994	27.68	13.63	58.69	4.38	22.80	54.77	26.51
	1995	26.90	13.09	60.01	7.14	19.88	60.74	28.07
United Western Bank	1994	14.20	20.70	65.10	1.87	24.41	48.17	30.63
	1995	15.50	20.30	64.20	7.13	15.96	53.98	32.37
Vysya Bank	1994	15.17	7.09	77.74	1.93	14.16	45.10	39.29
	1995	15.70	5.70	78.60	8.96	15.00	52.23	31.42
Foreign Banks	**1994**	**14.52**	**7.00**	**78.48**	**8.91**	**11.33**	**43.77**	**53.93**
	1995	**15.71**	**8.51**	**75.78**	**12.75**	**18.11**	**52.60**	**43.75**
ABN Amro Bank	1994	10.72	2.94	86.33	23.73	5.92	84.48	41.65
	1995	15.18	3.89	80.94	43.19	13.11	100.53	31.61
Abu-Dhabi Bank Commercial Bank	1994	14.21	7.84	77.95	0.00	28.96	36.44	32.86
	1995	21.26	11.06	67.68	0.00	18.45	26.98	59.88
American Express Bank	1994	15.51	3.37	81.12	13.41	3.40	42.61	70.32
	1995	15.36	3.76	80.88	11.01	20.55	50.18	45.70
Bank of Bahrain & Kuwait	1994	4.41	2.99	92.60	4.38	24.55	41.00	47.08
	1995	3.92	5.66	90.43	12.54	15.65	61.27	44.43

Source: Annual accounts of banks

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)

(As on 31st March)

Investments in Government Securities of total deposits	Interest & discount as percentage of total income	Commission, exchange & brokerage as percentage of total income	Interest paid as percentage of total expenses	Salaries, allow-ances, etc. as percentage of total expenses	Profit as a percentage of total income	Profit as a percentage of capital & reserves	Capital & reserves as percentage of advances
9	10	11	12	13	14	15	16
14.82	71.09	2.20	62.33	19.91	4.59	21.19	4.55
15.64	72.62	3.05	58.78	15.42	2.56	14.04	3.77
21.97	57.64	2.23	57.72	15.36	5.35	15.18	6.64
25.74	56.49	2.73	53.84	18.65	5.77	14.67	9.02
24.10	53.04	7.68	66.66	19.44	5.94	29.04	4.62
22.57	56.26	8.03	61.16	20.29	7.25	32.07	4.83
34.62	41.26	9.76	62.23	18.17	12.21	35.47	10.11
25.13	43.02	8.12	63.39	15.23	14.64	43.62	8.14
20.37	46.72	14.10	53.16	19.37	5.94	22.58	7.22
24.64	40.14	10.69	57.72	15.40	14.20	35.95	11.33
16.70	55.64	6.48	55.40	20.04	9.89	13.13	17.01
19.18	59.56	5.71	60.98	16.40	12.78	25.54	10.82
27.72	43.72	4.91	66.34	22.68	1.50	4.90	10.28
25.10	39.14	5.32	62.31	26.41	2.47	8.33	9.61
28.03	49.87	7.47	61.46	24.28	0.50	2.96	4.72
24.13	53.04	8.04	58.10	26.61	2.44	14.62	4.33
18.45	39.05	5.73	47.73	19.30	-33.23	-42.24	22.71
16.36	49.50	5.45	62.21	23.05	6.93	3.87	47.65
33.48	56.14	4.52	62.64	19.77	4.95	20.31	6.16
27.60	61.91	4.54	65.28	19.82	5.51	19.44	6.30
29.70	51.05	5.22	56.88	22.01	2.36	6.13	11.52
28.01	42.62	5.61	57.47	23.33	1.85	4.60	9.24
24.74	45.91	3.93	61.13	17.45	6.23	34.80	5.07
22.38	48.84	4.20	66.58	19.23	7.36	22.69	8.78
20.66	51.89	12.22	52.77	13.69	10.62	26.54	9.03
20.40	53.55	11.26	55.76	14.14	12.65	30.29	8.76
23.02	54.27	7.74	58.54	17.36	2.97	10.22	7.10
23.24	53.99	7.78	57.11	16.72	6.24	22.82	5.80
32.49	50.14	4.54	65.18	10.60	7.84	28.56	6.62
24.84	46.22	5.16	74.34	9.46	18.00	45.33	8.25
33.53	**43.17**	**8.47**	**54.96**	**7.67**	**11.70**	**18.27**	**22.85**
29.81	**40.89**	**10.28**	**53.17**	**8.55**	**13.19**	**17.66**	**23.77**
35.39	59.02	5.69	46.28	5.93	14.64	21.16	12.11
29.23	52.75	7.93	59.68	6.87	14.58	23.53	11.93
27.56	45.83	1.70	62.48	3.17	12.59	26.88	12.91
39.92	31.89	2.92	64.72	3.68	16.49	30.13	22.50
38.43	51.11	7.77	49.39	5.60	21.58	40.03	21.48
31.25	33.60	8.85	51.72	7.68	25.07	33.57	24.42
32.67	43.27	2.40	53.50	2.75	14.32	41.30	11.07
29.53	42.07	3.04	49.52	3.27	16.89	35.40	12.09

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Contd.)

(As on 31st March)

	Year	Demand deposits to total deposits	Savings deposits to total deposits	Term deposits to total deposits	Borrow-ings-deposit ratio	Cash-deposit ratio	Credit-deposit ratio	Invest-ments-deposit ratio
	1	2	3	4	5	6	7	8
Bank of Nova Scotia	1994	10.57	1.81	87.61	90.54	4.07	170.60	36.44
	1995	17.42	2.73	79.85	118.75	6.46	183.51	34.78
Bank of Oman	1994	10.61	1.69	87.70	18.25	1.51	71.54	50.00
	1995	10.40	1.57	88.03	0.00	12.37	61.82	35.35
Banque Indosuez	1994	17.16	1.13	81.71	18.88	7.60	50.80	66.16
	1995	7.84	1.56	90.60	1.57	11.36	55.55	35.74
Banque Nationale de Paris	1994	26.50	3.14	70.36	2.67	7.85	62.51	47.73
	1995	37.69	5.08	57.24	17.12	12.95	88.98	34.22
Barclays Bank	1994	7.19	1.00	91.81	115.07	2.81	186.36	54.89
	1995	11.07	1.54	87.39	156.78	9.15	200.41	60.32
British Bank of Middle East	1994	5.89	4.06	90.05	11.70	26.76	23.22	67.83
	1995	4.01	4.50	91.49	9.67	19.22	33.47	54.13
Citibank	1994	14.29	2.46	83.25	4.04	10.54	36.08	51.10
	1995	11.34	3.51	85.16	6.36	16.24	45.83	42.83
Credit Lyonnais	1994	3.29	0.20	96.51	10.13	24.30	56.51	33.89
	1995	12.75	0.59	86.66	22.01	12.73	75.14	36.80
Deutsche Bank (Asia)	1994	17.20	2.94	79.86	4.44	6.38	67.26	53.29
	1995	20.64	3.40	75.97	3.25	7.13	83.33	33.53
Grindlays Bank	1994	16.02	14.90	69.08	12.39	14.02	41.70	53.57
	1995	17.73	18.47	63.79	15.48	25.04	38.72	49.25
Hongkong & Shanghai Bank	1994	22.29	15.10	62.60	6.08	8.50	40.68	56.46
	1995	26.31	15.36	58.33	8.51	20.67	47.19	41.65
Oman International Bank	1994	15.56	6.23	78.21	10.15	8.86	76.87	30.67
	1995	15.19	10.11	74.70	18.66	9.04	88.06	28.20
Sakura Bank	1994	9.26	2.07	88.68	3.77	17.02	55.87	33.72
	1995	16.66	2.39	80.94	27.64	12.85	77.34	39.11
Sanwa Bank	1994	33.26	5.87	60.87	137.12	5.40	484.33	146.37
	1995	32.93	5.51	61.56	105.20	43.23	278.45	71.32
Societe Generale	1994	1.35	0.32	98.33	3.91	13.04	30.74	59.25
	1995	1.62	0.22	98.16	19.05	8.12	53.37	56.79
Sonali Bank	1994	94.06	0.95	4.98	0.00	18.89	6.50	28.16
	1995	92.40	1.41	6.19	0.00	11.78	17.51	23.36
Standard Chartered Bank	1994	10.54	7.71	81.75	2.81	13.24	34.13	53.49
	1995	13.34	10.98	75.68	12.76	18.70	47.83	43.75

TABLE 47: SOME SELECTED PERFORMANCE RATIOS - 1994-95 (Concld.)

(As on 31st March)

Investments in Government Securities of total deposits	Interest & discount as percentage of total income	Commission, exchange & brokerage as percentage of total income	Interest paid as percentage of total expenses	Salaries, allow-ances, etc. as percentage of total expenses	Profit as a percentage of total income	Profit as a percentage of capital & reserves	Capital & reserves as percentage of advances
9	10	11	12	13	14	15	16
36.29	78.46	6.31	54.50	2.86	10.39	16.41	11.56
34.64	65.40	8.93	62.70	6.19	4.30	7.10	10.89
49.36	61.49	5.09	52.52	2.91	18.20	36.03	9.99
34.33	53.11	6.64	61.13	3.21	27.90	39.63	15.39
31.75	45.67	7.94	55.68	4.43	9.67	13.51	13.59
22.55	45.15	7.56	59.19	3.52	16.46	39.57	11.11
23.26	65.79	4.91	41.88	5.15	16.81	21.39	32.18
29.90	61.12	6.63	52.87	6.50	15.63	12.35	44.28
51.59	73.05	3.07	65.30	2.46	10.72	22.19	15.26
57.52	76.98	5.46	66.54	6.41	5.61	9.33	16.40
41.73	26.75	2.43	77.84	2.78	15.59	32.10	25.46
29.74	24.45	2.26	72.62	3.27	20.74	35.42	25.38
28.38	37.93	12.18	47.20	5.38	8.94	16.99	21.64
23.92	36.94	14.92	47.47	4.95	15.48	24.47	23.01
23.83	63.85	3.88	51.76	2.70	15.48	28.36	11.70
34.29	63.49	5.21	52.45	3.01	17.15	33.25	12.39
23.07	51.80	6.08	41.06	4.95	15.43	17.56	25.47
29.04	48.29	10.54	47.03	5.92	6.26	6.95	17.94
40.42	42.31	9.14	64.89	11.26	3.00	4.62	21.97
37.22	36.38	10.38	57.28	14.30	10.58	12.75	34.00
33.14	40.05	9.94	55.10	9.20	13.64	21.19	24.66
26.32	36.67	10.64	45.01	9.25	9.07	14.41	20.91
29.36	66.10	5.76	43.86	2.54	6.06	12.80	11.04
26.21	65.67	6.78	49.29	2.50	4.14	8.84	9.63
27.66	56.93	2.97	49.98	3.89	23.04	32.64	13.91
36.40	65.42	4.30	53.75	2.74	21.46	29.26	15.02
146.37	80.33	8.27	42.59	3.00	19.23	17.38	17.93
71.32	75.13	7.11	54.09	2.92	16.91	14.74	16.13
21.98	42.15	1.88	53.30	2.40	15.33	32.64	14.61
36.07	29.86	1.40	68.83	1.92	10.81	15.59	20.91
27.04	15.46	49.61	10.70	27.88	17.16	3036.70	72.67
22.29	6.03	36.79	7.78	24.83	23.86	4462.80	40.00
34.49	29.20	6.14	65.30	13.54	13.89	15.31	50.29
28.99	45.09	10.54	58.93	17.24	2.89	2.42	42.26

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Andaman & Nicobar		
Allahabad Bank	1	1
Canara Bank	1	1
Indian Bank	1	1
Indian Overseas Bank	1	1
Punjab National Bank	1	1
State Bank of India	18	18
Syndicate Bank	5	5
UCO Bank	1	1
United Bank of India	1	1
Total	**30**	**30**
Andhra Pradesh		
Allahabad Bank	22	22
Andhra Bank	779	780
ANZ Grindlays Bank	1	1
Bank of Bahrain & Kuwait	.	1
Bank of Baroda	61	62
Bank of India	63	63
Bank of Madura	9	9
Bank of Maharashtra	24	25
Bank of Rajasthan	1	1
Bharat Overseas Bank	2	2
Canara Bank	148	152
Catholic Syrian Bank	6	6
Central Bank of India	102	103
Chaitanya Grameena Bank	46	46
City Union Bank	5	5
Corporation Bank	60	61
Dena Bank	17	18
Development Credit Bank	2	2
Dhanalakshmi Bank	2	2
Federal Bank	5	7
Global Trust Bank	.	1
Godavari Grameena Bank	34	34
Golconda Grameena Bank	25	25
Hongkong and Shanghai Banking Corporation	1	1

State/Union Name of the Bank	No. of offices	
	1994	1995
Andhra Pradesh (Contd.)		
Indian Bank	203	204
Indian Overseas Bank	113	113
Jammu & Kashmir Bank	2	2
Kakathiya Grameena Bank	44	44
Kanakadurga Grameena Bank	27	27
Karnataka Bank	13	14
Karur Vysya Bank	24	27
Lakshmi Vilas Bank	15	15
Manjira Grameena Bank	65	65
Nagarjuna Grameena Bank	148	148
Nedungadi Bank	5	5
Oriental Bank of Commerce	6	6
Pinakini Grameena Bank	83	83
Punjab and Sind Bank	4	4
Punjab National Bank	48	49
Rayalaseema Grameena Bank	142	142
Sangameshwara Grameena Bank	66	66
Sangli Bank	2	2
Shri Sathavahana Grameena Bank	47	47
Shri Venkateswara Grameena Bank	71	71
South Indian Bank	9	9
Sree Anantha Grameena Bank	70	70
Sri Saraswati Grameena Bank	72	72
Sri Visakha Grameena Bank	168	168
Srirama Grameena Bank	26	26
State Bank of Bikaner and Jaipur	5	5
State Bank of Hyderabad	476	485
State Bank of India	804	807
State Bank of Indore	2	2
State Bank of Mysore	15	16
State Bank of Patiala	4	4
State Bank of Saurashtra	3	3
State Bank of Travancore	6	7
Syndicate Bank	298	298
Tamilnad Mercantile Bank	6	6
UCO Bank	43	43
Union Bank of India	118	120
United Bank of India	12	12

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Andhra Pradesh (Contd.)		
United Western Bank	1	1
UTI Bank		1
Vijaya Bank	78	81
Vysya Bank	145	146
Total	**4904**	**4945**
Arunachal Pradesh		
Arunachal Pradesh Rural Bank	20	20
Central Bank of India	1	1
State Bank of India	42	42
UCO Bank	2	2
United Bank of India	2	2
Vijaya Bank	2	2
Total	**69**	**69**
Assam		
Allahabad Bank	62	62
Andhra Bank	1	1
ANZ Grindlays Bank	1	1
Bank of Baroda	13	13
Bank of India	8	8
Cachar Gramin Bank	45	45
Canara Bank	14	14
Central Bank of India	103	103
Dena Bank	2	2
Federal Bank	5	5
Indian Bank	18	19
Indian Overseas Bank	8	11
Lakhimi Gaonlia Bank	103	103
Langpi Dehangi Rural Bank	43	43
Oriental Bank of Commerce	1	1
Pragayotish Gaonlia Bank	176	176
Punjab and Sind Bank	5	5
Punjab National Bank	44	44
State Bank of Bikaner and Jaipur	1	1
State Bank of India	205	205
Subansiri Gaonlia Bank	47	47
Syndicate Bank	5	5

State/Union Name of the Bank	No. of offices	
	1994	1995
Assam (Contd.)		
UCO Bank	113	114
Union Bank of India	44	44
United Bank of India	188	188
Vijaya Bank	8	8
Total	**1263**	**1268**
Bihar		
Allahabad Bank	232	232
Andhra Bank	3	3
Bank of Baroda	103	103
Bank of India	397	398
Bank of Madura	1	1
Bank of Maharashtra	1	1
Begusari Kshetriya Gramin Bank	22	22
Benaras State Bank	1	1
Bhagalpur-Banka Kshetriya Gramin Bank	25	25
Bhojpur Rohtas Gramin Bank	157	157
Canara Bank	101	104
Central Bank of India	380	381
Champaran Kshetriya Gramin Bank	148	148
Corporation Bank	3	3
Dena Bank	9	9
Federal Bank	2	2
Giridih Kshetriya Gramin Bank	27	27
Gopalganj Kshetriya Gramin Bank	60	60
Hazaribagh Kshetriya Gramin Bank	31	31
Indian Bank	25	26
Indian Overseas Bank	16	16
Jammu & Kashmir Bank	1	1
Jharia Industrial Bank	1	1
Kosi Kshetriya Gramin Bank	164	164
Madhubani Kshetriya Gramin Bank	90	90
Magadh Gramin Bank	165	165
Mithila Kshetriya Gramin Bank	80	80
Monghyr Kshetriya Gramin Bank	106	106
Nalanda Gramin Bank	67	67
Oriental Bank of Commerce	2	4
Palamau Kshetriya Gramin Bank	76	76
Patliputra Gramin Bank	21	21

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Bihar (Contd.)		
Punjab and Sind Bank	10	10
Punjab National Bank	444	446
Ranchi Kshetriya Gramin Bank	83	83
Samastipur Kshetriya Gramin Bank	73	73
Santhal Parganas Gramin Bank	103	103
Saran Kshetriya Gramin Bank	65	65
Singhbhum Kshetriya Gramin Bank	79	79
Siwan Kshetriya Gramin Bank	69	69
South Indian Bank	1	1
State Bank of Bikaner and Jaipur	10	10
State Bank of India	919	919
State Bank of Patiala	1	1
Syndicate Bank	23	23
UCO Bank	211	208
Union Bank of India	76	76
United Bank of India	113	113
Vaishali Kshetriya Gramin Bank	189	189
Vijaya Bank	8	8
Total	**4994**	**5001**
Chandigarh		
Allahabad Bank	3	3
Andhra Bank	2	2
Bank of Baroda	4	4
Bank of India	4	4
Bank of Maharashtra	1	1
Bank of Rajasthan	1	1
Bharat Overseas Bank	1	1
Canara Bank	7	6
Central Bank of India	7	7
Corporation Bank	1	1
Dena Bank	1	1
Indian Bank	3	6
Indian Overseas Bank	2	2
Jammu & Kashmir Bank	1	1
Oriental Bank of Commerce	4	6
Punjab and Sind Bank	15	16
Punjab National Bank	24	24
State Bank of Bikaner and Jaipur	1	1

State/Union Name of the Bank	No. of offices	
	1994	1995
Chandigarh		
State Bank of Hyderabad	.	1
State Bank of India	25	25
State Bank of Patiala	19	20
Syndicate Bank	2	2
UCO Bank	7	7
Union Bank of India	5	6
United Bank of India	1	1
Vijaya Bank	2	2
Total	**143**	**151**
Dadra & Nagar Haveli		
Dena Bank	6	6
State Bank of India	1	1
Total	**7**	**7**
Daman & Diu		
Bank of Baroda	.	1
Bank of India	1	1
Central Bank of India	1	1
Dena Bank	1	1
State Bank of India	3	3
State Bank of Saurashtra	3	4
UCO Bank	1	1
Total	**10**	**12**
Delhi		
ABN AMRO Bank	1	1
Allahabad Bank	44	44
American Express Bank	1	1
Andhra Bank	13	13
ANZ Grindlays Bank	11	11
Bank of America	2	2
Bank of Baroda	59	59
Bank of India	47	49
Bank of Madura	8	9

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Delhi (Contd.)		
Bank of Maharashtra	15	15
Bank of Nova Scotia	.	1
Bank of Rajasthan	13	13
Bank of Tokyo	1	1
Banque Nationale De Paris	1	1
Barclays Bank	.	1
Bareilly Corporation Bank	4	4
Benaras State Bank	1	1
Bharat Overseas Bank	4	4
Canara Bank	65	69
Catholic Syrian Bank	1	1
Central Bank of India	68	69
Citibank	1	1
Corporation Bank	13	15
Credit Lyonnais	1	1
Dena Bank	24	24
Deutsche Bank (Asia)	1	1
Federal Bank	4	4
Global Trust Bank	.	1
Hongkong and Shanghai Banking Corporation	2	2
Indian Bank	27	28
Indian Overseas Bank	29	29
Jammu & Kashmir Bank	12	12
Karnataka Bank	2	2
Karur Vysya Bank	1	1
Lakshmi Vilas Bank	1	1
Nainital Bank	6	6
Nedungadi Bank	1	1
Oriental Bank of Commerce	46	46
Punjab and Sind Bank	54	56
Punjab Co-operative Bank	3	3
Punjab National Bank	150	149
Sangli Bank	1	1
Societe Generale	1	1
South Indian Bank	4	4
Standard Chartered Bank	2	2
State Bank of Bikaner and Jaipur	24	24
State Bank of Hyderabad	9	9
State Bank of India	185	186
State Bank of Indore	9	9
State Bank of Mysore	9	9
State Bank of Patiala	36	37
State Bank of Saurashtra	7	7
State Bank of Travancore	5	6
Syndicate Bank	58	59
Tamilnad Mercantile Bank	1	1
The Sanwa Bank	1	1
UCO Bank	39	40
Union Bank of India	46	47
United Bank of India	24	24
United Western Bank	2	2
UTI Bank	.	1
Vijaya Bank	23	26
Vysya Bank	6	8
Total	**1229**	**1256**
Goa		
Allahabad Bank	1	1
Andhra Bank	1	1
Bank of Baroda	27	27
Bank of India	28	28
Bank of Maharashtra	8	8
Canara Bank	23	23
Catholic Syrian Bank	1	1
Central Bank of India	23	23
Centurian Bank	.	4
Corporation Bank	24	25
Dena Bank	15	15
Federal Bank	1	2
Indian Bank	4	4
Indian Overseas Bank	11	11
Karnataka Bank	4	4
Oriental Bank of Commerce	1	1
Punjab and Sind Bank	1	1
Punjab National Bank	4	4
Sangli Bank	1	1

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Goa (Contd.)		
South Indian Bank	1	1
Standard Chartered Bank	1	1
State Bank of India	47	47
State Bank of Mysore	3	3
State Bank of Patiala	1	1
Syndicate Bank	18	18
UCO Bank	5	5
Union Bank of India	11	11
United Bank of India	2	2
United Western Bank	1	2
Vijaya Bank	4	5
Vysya Bank	1	2
Total	**273**	**282**
Gujarat		
Allahabad Bank	22	22
Andhra Bank	5	5
Banaskantha Mehsana Gramin Bank	74	71
Bank of Baroda	671	676
Bank of India	220	221
Bank of Madura	3	4
Bank of Maharashtra	33	32
Bank of Rajasthan	5	5
Bharat Overseas Bank	3	3
Canara Bank	32	33
Catholic Syrian Bank	2	3
Central Bank of India	221	221
Corporation Bank	21	23
Credit Lyonnais	.	1
Dena Bank	543	529
Development Credit Bank	2	4
Federal Bank	4	4
ICICI Banking Corporation	.	2
Indian Bank	39	39
Indian Overseas Bank	52	53
Jammu & Kashmir Bank	3	3
Jamangar Rajkot Gramin Bank	54	54
Junagadh-Amreli Gramin Bank	41	41
Karnataka Bank	2	3
Karur Vysya Bank	4	5
Kutch Grameen Bank	44	44
Lakshmi Vilas Bank	2	3
Oriental Bank of Commerce	15	18
Panchmahal Vadodara Gramin Bank	64	64
Punjab and Sind Bank	8	8
Punjab National Bank	82	83
Sabarkantha-Gandhinagar Gramin Bank	34	34
Sangli Bank	2	2
South Indian Bank	3	3
State Bank of Bikaner and Jaipur	6	6
State Bank of Hyderabad	4	4
State Bank of India	435	437
State Bank of Indore	7	7
State Bank of Mysore	3	3
State Bank of Patiala	4	4
State Bank of Saurashtra	321	329
State Bank of Travancore	1	3
Surat Bharuch Gramin Bank	41	41
Surendranagar Bhavnagar Gramin Bank	43	43
Syndicate Bank	47	47
Tamilnad Mercantile Bank	3	3
UCO Bank	83	81
Union Bank of India	172	171
United Bank of India	14	14
United Western Bank	3	5
UTI Bank	1	2
Valsad-Dangs Gramin Bank	41	41
Vijaya Bank	27	30
Vysya Bank	2	2
Total	**3568**	**3589**
Haryana		
Allahabad Bank	22	25
Ambala-Kurukshetra Gramin Bank	40	40
Andhra Bank	1	1
Bank of Baroda	18	19
Bank of India	19	19

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Haryana (Contd.)		
Bank of Maharashtra	5	5
Bank of Rajasthan	7	7
Bareilly Corporation Bank	1	2
Canara Bank	47	50
Central Bank of India	78	78
Corporation Bank	3	5
Dena Bank	6	7
Federal Bank	.	1
Gurgaon Gramin Bank	122	122
Haryana Kshetriya Gramin Bank	91	91
Hissar-Sirsa Kshetriya Gramin Bank	44	44
Indian Bank	13	15
Indian Overseas Bank	8	9
Jammu & Kashmir Bank	4	4
Oriental Bank of Commerce	69	75
Punjab and Sind Bank	36	36
Punjab Co-operative Bank	1	1
Punjab National Bank	306	305
State Bank of Bikaner and Jaipur	6	6
State Bank of Hyderabad	1	1
State Bank of India	159	160
State Bank of Indore	.	2
State Bank of Patiala	111	114
State Bank of Travancore	1	1
Syndicate Bank	45	46
UCO Bank	26	26
Union Bank of India	31	31
United Bank of India	4	4
Vijaya Bank	6	6
Total	**1331**	**1358**
Himachal Pradesh		
Allahabad Bank	3	3
ANZ Grindlays Bank	1	1
Bank of Baroda	5	5
Bank of India	7	7
Canara Bank	8	8
Central Bank of India	27	27
Himachal Gramin Bank	102	102
Indian Bank	2	2
Indian Overseas Bank	4	4
Jammu & Kashmir Bank	2	2
Oriental Bank of Commerce	5	8
Parvatiya Gramin Bank	27	27
Punjab and Sind Bank	11	11
Punjab National Bank	207	209
State Bank of India	144	146
State Bank of Patiala	72	72
Syndicate Bank	1	1
UCO Bank	120	120
Union Bank of India	10	10
United Bank of India	1	1
Vijaya Bank	1	1
Total	**760**	**767**
Jammu & Kashmir		
Allahabad Bank	3	3
ANZ Grindlays Bank	1	1
Bank of Baroda	4	3
Bank of India	6	6
Bank of Maharashtra	1	.
Canara Bank	6	6
Central Bank of India	11	11
Dena Bank	2	2
Ellaquai Dehati Bank	81	81
Indian Bank	1	1
Indian Overseas Bank	1	1
Jammu & Kashmir Bank	278	278
Jammu Rural Bank	95	95
Kamraz Rural Bank	95	96
Oriental Bank of Commerce	5	5
Punjab and Sind Bank	10	10
Punjab National Bank	65	63
State Bank of India	120	120
State Bank of Patiala	3	3
Syndicate Bank	2	2

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Jammu & Kashmir (Contd.)		
UCO Bank	13	13
Union Bank of India	5	5
United Bank of India	1	1
Vijaya Bank	2	2
Total	**811**	**808**
Karnataka		
Allahabad Bank	12	15
Andhra Bank	20	20
ANZ Grindlays Bank	1	1
Bank of Baroda	35	35
Bank of India	55	55
Bank of Karad	1	.
Bank of Madura	6	6
Bank of Maharashtra	38	39
Bank of Rajasthan	1	1
Banque Nationale De Paris	.	1
Bharat Overseas Bank	1	1
Bijapur Grameena Bank	87	87
Canara Bank	500	507
Catholic Syrian Bank	8	9
Cauvery Grameena Bank	115	115
Central Bank of India	57	57
Chickmagalur-Kodagu Grameena Bank	45	45
Chitradurga Gramin Bank	99	99
City Union Bank	2	2
Corporation Bank	194	197
Dena Bank	25	26
Deutsche Bank (Asia)	.	1
Dhanalakshmi Bank	5	5
Federal Bank	7	8
Ganesh Bank of Kurundwad	4	4
Global Trust Bank	.	1
Hongkong and Shanghai Banking Corporation	1	1
ICICI Banking Corporation	.	1
Indian Bank	62	63
Indian Overseas Bank	60	60

State/Union Name of the Bank	No. of offices	
	1994	1995
Karnataka (Contd.)		
Jammu & Kashmir Bank	2	2
Kalpataru Grameena Bank	88	88
Karnataka Bank	229	232
Karur Vysya Bank	10	10
Kolar Gramin Bank	68	68
Krishna Grameena Bank	112	112
Lakshmi Vilas Bank	16	17
Lord Krishna Bank	1	2
Malaprabha Grameena Bank	214	215
Nedungadi Bank	5	5
Netravati Grameena Bank	22	22
Oriental Bank of Commerce	1	1
Punjab and Sind Bank	5	5
Punjab National Bank	36	37
Ratnakar Bank	11	11
Sahyadri Gramin Bank	29	29
Sangli Bank	25	26
South Indian Bank	15	15
State Bank of Bikaner and Jaipur	3	3
State Bank of Hyderabad	96	97
State Bank of India	285	288
State Bank of Indore	1	1
State Bank of Mysore	449	452
State Bank of Patiala	4	4
State Bank of Saurashtra	2	2
State Bank of Travancore	10	10
Syndicate Bank	467	471
Tamilnad Mercantile Bank	4	5
Tungabhadra Gramin Bank	166	166
UCO Bank	28	28
Union Bank of India	82	86
United Bank of India	7	7
United Western Bank	4	4
Varada Grameena Bank	26	26
Vijaya Bank	405	412
Visveshvaraya Grameena Bank	26	26
Vysya Bank	110	110
Total	**4505**	**4557**

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Kerala		
Allahabad Bank	4	4
Andhra Bank	7	7
ANZ Grindlays Bank	2	2
Bank of Baroda	40	41
Bank of India	69	70
Bank of Madura	6	6
Bank of Maharashtra	3	3
Bharat Overseas Bank	3	3
British Bank of Middle East	1	1
Canara Bank	224	230
Catholic Syrian Bank	204	212
Central Bank of India	72	73
City Union Bank	1	3
Corporation Bank	44	46
Dena Bank	9	9
Dhanalakshmi Bank	108	111
Federal Bank	286	287
Indian Bank	80	83
Indian Overseas Bank	102	103
Karnataka Bank	10	10
Karur Vysya Bank	3	5
Lakshmi Vilas Bank	4	4
Lord Krishna Bank	67	68
Nedungadi Bank	104	107
North Malabar Gramin Bank	126	126
Oman International Bank	1	1
Oriental Bank of Commerce	3	3
Punjab and Sind Bank	3	3
Punjab National Bank	16	17
South Indian Bank	192	208
South Malabar Gramin Bank	151	151
Standard Chartered Bank	2	2
State Bank of Bikaner and Jaipur	1	1
State Bank of Hyderabad	5	6
State Bank of India	221	222
State Bank of Mysore	7	7
State Bank of Saurashtra	2	2
State Bank of Travancore	535	545
Syndicate Bank	113	113
Tamilnad Mercantile Bank	7	7
UCO Bank	18	20
Union Bank of India	118	121
United Bank of India	2	2
Vijaya Bank	70	70
Vysya Bank	18	18
Total	**3064**	**3133**
Lakshadweep		
Syndicate Bank	8	8
Total	**8**	**8**
Madhya Pradesh		
Allahabad Bank	169	170
Andhra Bank	7	7
Bank of Baroda	85	86
Bank of India	253	254
Bank of Maharashtra	120	118
Bank of Rajasthan	11	12
Bastar Kshetriya Gramin Bank	64	64
Bilaspur-Raipur Kshetriya Gramin Bank	151	151
Bundelkhand Kshetriya Gramin Bank	83	83
Canara Bank	27	30
Central Bank of India	440	442
Chambal Kshetriya Gramin Bank	47	37
Chhindwara Seoni Kshetriya Gramin Bank	72	72
Corporation Bank	6	6
Damoh Panna Sagar Kshetriya Gramin Bank	78	78
Dena Bank	98	98
Dewas-Shajapur Kshetriya Gramin Bank	61	61
Durg Rajnandgaon Gramin Bank	108	102
Etah Gramin Bank	1	1
Federal Bank	1	2
Gwalior Datia Kshetriya Gramin Bank	33	33
Indian Bank	12	13
Indian Overseas Bank	8	8
Indore Ujjain Kshetriya Gramin Bank	40	40

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Madhya Pradesh (Contd.)		
Jammu & Kashmir Bank	2	2
Jhabua-Dhar Kshetriya Gramin Bank	87	87
Kshetriya Gramin Bank, Hoshangabad	93	93
Mahakaushal Kshetriya Gramin Bank	92	92
Mandla Balaghat Kshetriya Gramin Bank	58	58
Nimar Kshetriya Gramin Bank	76	76
Oriental Bank of Commerce	28	29
Punjab and Sind Bank	29	29
Punjab National Bank	216	216
Raigarh Kshetriya Gramin Bank	67	67
Rajgarh Kshetriya Gramin Bank	48	48
Ratlam Mandsaur Kshetriya Gramin Bank	46	46
Rewa-Sidhi Gramin Bank	85	85
Shahdol Kshetriya Gramin Bank	47	47
Sharda Gramin Bank	59	59
Shivpuri Guna Kshetriya Gramin Bank	69	69
State Bank of Bikaner and Jaipur	6	6
State Bank of Hyderabad	2	2
State Bank of India	701	704
State Bank of Indore	299	305
State Bank of Mysore	1	1
State Bank of Patiala	3	3
State Bank of Saurashtra	3	3
State Bank of Travancore	2	2
Surguja Kshetriya Gramin Bank	86	86
Syndicate Bank	23	23
UCO Bank	126	126
Union Bank of India	187	175
United Bank of India	6	6
United Western Bank	11	11
Vidisha-Bhopal Kshetriya Gramin Bank	24	24
Vijaya Bank	6	6
Total	**4513**	**4504**
Maharashtra		
ABN AMRO Bank	2	2
Abu Dhabi Commercial Bank	1	1
Akola Gramin Bank	48	48

State/Union Name of the Bank	No. of offices	
	1994	1995
Maharashtra (Contd.)		
Aligarh Gramin Bank	1	1
Allahabad Bank	82	82
American Express Bank	2	2
Andhra Bank	28	28
ANZ Grindlays Bank	15	15
Aurangabad Jalna Gramin Bank	54	54
Bank of America	1	1
Bank of Bahrain & Kuwait	1	1
Bank of Baroda	284	286
Bank of India	593	599
Bank of Karad	48	.
Bank of Madura	8	8
Bank of Maharashtra	877	875
Bank of Nova Scotia	1	1
Bank of Oman	1	1
Bank of Rajasthan	11	11
Bank of Tokyo	1	1
Banque Indo Suez	1	1
Banque Nationale De Paris	1	1
Barclays Bank	1	1
Kshetriya State Bank	1	2
Bhandara Gramin Bank	45	45
Bharat Overseas Bank	3	3
British Bank of Middle East	1	1
Buldhana Gramin Bank	27	27
Canara Bank	165	168
Catholic Syrian Bank	4	6
Central Bank of India	485	487
Centurian Bank	.	2
Chandrapur Gadchiroli Gramin Bank	62	62
Citibank	2	2
City Union Bank	1	2
Corporation Bank	44	46
Credit Lyonnais	1	1
Dena Bank	264	267
Deutsche Bank (Asia)	1	1
Development Credit Bank	28	29
Dhanalakshmi Bank	1	1
Federal Bank	8	8
Ganesh Bank of Kurundwad	16	16

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Maharashtra (Contd.)		
Generale Bank	1	1
Global Trust Bank	.	4
HDFC Bank	.	2
Hongkong and Shanghai Banking Corporation	7	7
ICICI Banking Corporation	.	3
Indian Bank	67	72
Indian Overseas Bank	65	66
IndusInd Bank	.	3
Internationale Nederlanden Bank	.	1
Jammu & Kashmir Bank	6	6
Karnataka Bank	15	16
Karur Vysya Bank	1	2
Lakshmi Vilas Bank	4	4
Marathawada Gramin Bank	233	233
Nedungadi Bank	1	1
Oman International Bank	1	1
Oriental Bank of Commerce	32	34
Punjab and Sind Bank	24	24
Punjab National Bank	144	143
Ratnagiri Sindhudurg Gramin Bank	40	40
Ratnakar Bank	48	49
Sangli Bank	149	149
SBI Commercial & International Bank	1	1
Societe Generale	1	1
Solapur Gramin Bank	36	36
South Indian Bank	7	7
Standard Chartered Bank	7	7
State Bank of Bikaner and Jaipur	22	22
State Bank of Hyderabad	156	159
State Bank of India	788	794
State Bank of Indore	18	20
State Bank of Mauritius	.	1
State Bank of Mysore	15	15
State Bank of Patiala	7	8
State Bank of Saurashtra	17	17
State Bank of Travancore	9	9
Syndicate Bank	138	139
Tamilnad Mercantile Bank	3	3
Thane Gramin Bank	27	27
The Chase Manhattan Bank	.	1
The Development Bank of Singapore	.	1
The Sakura Bank	1	1
UCO Bank	119	120
Union Bank of India	309	311
United Bank of India	29	29
United Western Bank	176	177
UTI Bank	1	2
Vijaya Bank	59	63
Vysya Bank	13	15
Yavatmal Gramin Bank	27	26
Total	**6045**	**6069**
Manipur		
Allahabad Bank	2	2
Bank of Baroda	3	3
Central Bank of India	2	3
Indian Overseas Bank	1	1
Manipur Rural Bank	30	30
Punjab and Sind Bank	2	2
Punjab National Bank	2	2
State Bank of India	16	16
UCO Bank	3	3
United Bank of India	24	24
Vijaya Bank	2	2
Total	**87**	**88**
Meghalaya		
Allahabad Bank	1	1
Bank of Baroda	2	2
Bank of India	2	2
Canara Bank	2	2
Central Bank of India	4	4
Federal Bank	1	1
Indian Bank	2	2
Indian Overseas Bank	1	1
Ka Bank Nong kyndong Ri Khasi Jaintia	51	51
Punjab National Bank	6	6
State Bank of India	87	87

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Meghalaya (Contd.)		
Syndicate Bank	1	1
UCO Bank	4	4
Union Bank of India	3	3
United Bank of India	12	12
Vijaya Bank	2	2
Total	**181**	**181**
Mizoram		
Mizoram Rural Bank	53	53
State Bank of India	25	25
UCO Bank	1	1
Vijaya Bank	1	1
Total	**80**	**80**
Nagaland		
Allahabad Bank	4	4
Bank of Baroda	4	4
Central Bank of India	2	2
Federal Bank	1	1
Indian Bank	1	1
Nagaland Rural Bank	9	9
Punjab and Sind Bank	1	1
State Bank of India	43	43
UCO Bank	2	2
United Bank of India	2	2
Vijaya Bank	3	3
Total	**72**	**72**
Orissa		
Allahabad Bank	54	54
Andhra Bank	80	80
Baitarani Gramya Bank	92	92
Balasore Gramya Bank	65	65
Bank of Baroda	32	33
Bank of India	112	112
Bolangir Anchalik Gramya Bank	156	156

State/Union Name of the Bank	No. of offices	
	1994	1995
Orissa (Contd.)		
Canara Bank	36	36
Central Bank of India	50	50
Corporation Bank	2	2
Cuttack Gramya Bank	121	121
Dena Bank	2	2
Dhenkanal Gramya Bank	49	49
Federal Bank	1	1
Indian Bank	44	44
Indian Overseas Bank	70	71
Kalahandi Anchalik Gramya Bank	78	78
Koraput-Panchabati Gramya Bank	90	90
Oriental Bank of Commerce	3	3
Punjab and Sind Bank	2	2
Punjab National Bank	48	48
Puri Gramya Bank	102	102
Rushikulya Gramya Bank	77	77
State Bank of Bikaner and Jaipur	2	2
State Bank of Hyderabad	5	5
State Bank of India	465	466
State Bank of Mysore	1	1
State Bank of Travancore	1	1
Syndicate Bank	28	28
UCO Bank	164	165
Union Bank of India	44	44
United Bank of India	98	98
Vijaya Bank	6	6
Vysya Bank	1	2
Total	**2181**	**2186**
Pondicherry		
Allahabad Bank	1	1
Andhra Bank	1	1
Bank of Baroda	1	1
Bank of India	1	1
Bank of Madura	1	1
Bank of Maharashtra	1	1
Canara Bank	3	3
Catholic Syrian Bank	1	1
Central Bank of India	1	1

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Pondicherry (Contd.)		
City Union Bank	1	1
Corporation Bank	1	1
Indian Bank	19	20
Indian Overseas Bank	8	8
Karnataka Bank	1	1
Karur Vysya Bank	1	1
Lakshmi Vilas Bank	2	2
Nedungadi Bank	1	1
Punjab National Bank	1	1
South Indian Bank	2	2
State Bank of India	12	12
State Bank of Travancore	1	1
Syndicate Bank	2	2
Tamilnad Mercantile Bank	1	1
UCO Bank	6	6
Union Bank of India	1	1
United Bank of India	1	1
Vijaya Bank	1	1
Vysya Bank	1	1
Total	**74**	**75**
Punjab		
Allahabad Bank	32	32
Andhra Bank	1	1
ANZ Grindlays Bank	2	2
Bank of Baroda	42	43
Bank of India	66	66
Bank of Maharashtra	5	5
Bank of Rajasthan	3	4
Bari Doab Bank	1	1
Bharat Overseas Bank	3	3
Canara Bank	77	80
Central Bank of India	91	92
Corporation Bank	3	4
Dena Bank	8	8
Faridkot-Bathinda Kshetriya Gramin Bank	23	23
Gurdaspur Amritsar Kshetriya Gramin Vikas Bank	54	54
Indian Bank	21	25
Indian Overseas Bank	36	36
Jammu & Kashmir Bank	8	8
Kapurthala Ferozpur Kshetriya Gramin Bank	44	44
Malwa Gramin Bank	41	41
Oriental Bank of Commerce	125	136
Punjab and Sind Bank	336	338
Punjab Co-operative Bank	5	5
Punjab National Bank	486	490
Shivalik Kshetriya Gramin Bank	42	42
Standard Chartered Bank	1	1
State Bank of Bikaner and Jaipur	6	6
State Bank of India	232	232
State Bank of Patiala	309	313
Syndicate Bank	10	10
UCO Bank	86	87
Union Bank of India	56	56
United Bank of India	4	4
Vijaya Bank	6	6
Total	**2265**	**2298**
Rajasthan		
Allahabad Bank	30	30
Alwar-Bharatpur Anchalik Gramin Bank	91	91
Andhra Bank	3	3
Aravali Kshetriya Gramin Bank	65	65
Bank of Baroda	308	314
Bank of India	40	41
Bank of Maharashtra	6	6
Bank of Rajasthan	230	231
Bhilwara Ajmer Kshetriya Gramin Bank	54	54
Bikaner Kshetriya Gramin Bank	29	30
Bundi Chittorgarh Kshetriya Gramin Bank	70	70
Canara Bank	21	21
Central Bank of India	96	97
Corporation Bank	1	2
Dena Bank	13	13
Dungarpur Banswara Kshetriya Gramin Bank	45	45

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Rajasthan (Contd.)		
Federal Bank	1	1
Hadoti Kshetriya Gramin Bank	112	107
Indian Bank	9	9
Indian Overseas Bank	9	9
Jaipur Nagaur Aanchalik Gramin Bank	143	143
Jammu & Kashmir Bank	1	1
Marudhar Kshetriya Gramin Bank	61	61
Marwar Gramin Bank	136	136
Mewar Aanchalik Gramin Bank	62	62
Oriental Bank of Commerce	59	60
Punjab and Sind Bank	20	21
Punjab National Bank	273	277
Shekhawati Gramin Bank	103	103
Sriganganagar Kshetriya Gramin Bank	44	44
State Bank of Bikaner and Jaipur	615	621
State Bank of Hyderabad	1	1
State Bank of India	162	163
State Bank of Indore	5	5
State Bank of Patiala	7	8
State Bank of Saurashtra	2	2
State Bank of Travancore	1	1
Syndicate Bank	10	10
Thar Aanchalik Gramin Bank	72	72
UCO Bank	142	142
Union Bank of India	45	47
United Bank of India	6	6
Vijaya Bank	9	10
Vysya Bank	2	2
Total	**3214**	**3237**
Sikkim		
Bank of Baroda	1	1
Bank of India	.	1
Canara Bank	1	1
Central Bank of India	10	10
Sikkim Bank	4	4
State Bank of India	26	26
UCO Bank	2	2
Vijaya Bank	1	1
Total	**45**	**46**
Tamil Nadu		
Adhiyaman Grama Bank	26	26
Allahabad Bank	24	24
American Express Bank	1	1
Andhra Bank	32	32
ANZ Grindlays Bank	6	6
Bank of America	1	1
Bank of Baroda	91	94
Bank of India	108	109
Bank of Madura	222	217
Bank of Maharashtra	11	11
Bank of Rajasthan	1	1
Benares State Bank	.	1
Bharat Overseas Bank	24	25
Canara Bank	443	450
Catholic Syrian Bank	32	38
Central Bank of India	160	160
Citibank	1	1
City Union Bank	84	85
Corporation Bank	60	64
Dena Bank	23	23
Dhanalakshmi Bank	20	20
Federal Bank	19	19
Global Trust Bank	.	2
Hongkong and Shanghai Banking Corporation	1	1
ICICI Banking Corporation	.	1
Indian Bank	719	728
Indian Overseas Bank	647	653
Jammu & Kashmir Bank	1	1
Karnataka Bank	13	15
Karur Vysya Bank	130	130
Lakshmi Vilas Bank	151	154
Lord Krishna Bank	1	1
Nedungadi Bank	33	34
Oriental Bank of Commerce	7	8

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Tamil Nadu (Contd.)		
Pandyan Grama Bank	165	165
Punjab and Sind Bank	7	8
Punjab National Bank	80	80
Sangli Bank	3	3
South Indian Bank	87	88
Standard Chartered Bank	3	3
State Bank of Bikaner and Jaipur	4	5
State Bank of Hyderabad	13	14
State Bank of India	565	568
State Bank of Indore	2	2
State Bank of Mysore	26	26
State Bank of Patiala	3	3
State Bank of Saurashtra	4	4
State Bank of Travancore	61	64
Syndicate Bank	95	96
Tamilnad Mercantile Bank	116	122
UCO Bank	65	68
Union Bank of India	115	118
United Bank of India	12	12
United Western Bank	1	1
UTI Bank	.	1
Vallalar Grama Bank	23	23
Vijaya Bank	42	47
Vysya Bank	31	31
Total	**4615**	**4688**
Tripura		
Allahabad Bank	1	1
Bank of Baroda	2	2
Bank of India	1	1
Canara Bank	1	1
Central Bank of India	3	3
Indian Bank	1	1
Indian Overseas Bank	1	1
Punjab and Sind Bank	1	1
State Bank of India	33	33
Tripura Gramin Bank	93	93
UCO Bank	5	5
Union Bank of India	1	1
United Bank of India	42	42
Vijaya Bank	1	1
Total	**186**	**186**
Uttar Pradesh		
Alaknanda Gramin Bank	52	52
Aligarh Gramin Bank	94	93
Allahabad Bank	618	619
Allahabad Kshetriya Gramin Bank	93	93
Andhra Bank	9	9
ANZ Grindlays Bank	1	1
Avadh Gramin Bank	114	114
Ballia Kshetriya Gramin Bank	89	89
Bank of Baroda	495	499
Bank of India	211	212
Bank of Madura	2	2
Bank of Maharashtra	9	9
Bank of Rajasthan	4	4
Bara Banki Gramin Bank	92	92
Bareilly Corporation Bank	58	59
Bareilly Kshetriya Gramin Bank	82	82
Basti Gramin Bank	104	104
Benaras State Bank	95	95
Bhagirath Gramin Bank	109	109
Bharat Overseas Bank	3	3
Canara Bank	188	191
Central Bank of India	422	426
Chhatrasal Gramin Bank	83	83
Corporation Bank	7	8
Dena Bank	35	35
Devipatan Kshetriya Gramin Bank	73	73
Etah Gramin Bank	61	59
Etawah Kshetriya Gramin Bank	54	54
Faizabad Kshetriya Gramin Bank	69	69
Farrukhabad Gramin Bank	85	84
Fatehpur Kshetriya Gramin Bank	57	57
Federal Bank	4	4

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Contd.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
Uttar Pradesh (Contd.)		
Ganga Yamuna Gramin Bank	44	43
Gomti Gramin Bank	82	82
Gorakhpur Kshetriya Gramin Bank	201	201
Hindon Gramin Bank	25	22
Indian Bank	32	32
Indian Overseas Bank	66	66
Jammu & Kashmir Bank	5	6
Jamuna Gramin Bank	47	47
Kanpur Kshetriya Gramin Bank	104	104
Kashi Gramin Bank	79	79
Kashi Nath Seth Bank	31	31
Kisan Gramin Bank, Budaun	59	59
Kshetriya Kisan Gramin Bank, Mainpuri	72	72
Muzaffarnagar Kshetriya Gramin Bank	26	26
Nainital Almora Kshetriya Gramin Bank	58	59
Nainital Bank	44	44
Oriental Bank of Commerce	161	162
Pithoragarh Kshetriya Gramin Bank	25	25
Pratapgarh Kshetriya Gramin Bank	73	73
Prathama Bank	168	168
Punjab and Sind Bank	120	120
Punjab Co-operative Bank	1	1
Punjab National Bank	867	871
Rae Bareli Kshetriya Gramin Bank	74	74
Rani Lakshmi Bai Kshetriya Gramin Bank	47	47
Samyut Kshetriya Gramin Bank	162	162
Sarayu Gramin Bank	47	47
Shahjahanpur Kshetriya Gramin Bank	36	36
Sravasthi Gramin Bank	89	89
Standard Chartered Bank	1	1
State Bank of Bikaner and Jaipur	21	21
State Bank of Hyderabad	1	1
State Bank of India	1360	1361
State Bank of Indore	8	8
State Bank of Patiala	43	46
State Bank of Saurashtra	3	3
State Bank of Travancore	2	2
Sultanpur Kshetriya Gramin Bank	96	96
Syndicate Bank	204	206
Tulsi Gramin Bank	84	82
UCO Bank	123	123
Union Bank of India	409	420
United Bank of India	42	42
Vidur Gramin Bank	38	38
Vijaya Bank	31	33
Vindhyavasini Gramin Bank	42	42
Vysya Bank	2	2
Total	**8827**	**8858**
West Bengal		
ABN AMRO Bank	1	1
Allahabad Bank	471	473
American Express Bank	1	1
Andhra Bank	16	16
ANZ Grindlays Bank	21	21
Bank of America	1	1
Bank of Baroda	97	98
Bank of India	198	199
Bank of Madura	6	6
Bank of Maharashtra	12	12
Bank of Rajasthan	5	5
Bank of Tokyo	1	1
Banque Nationale De Paris	1	1
Bardhaman Gramin Bank	93	93
Benaras State Bank	1	1
Bharat Overseas Bank	4	4
Canara Bank	65	65
Catholic Syrian Bank	2	2
Central Bank of India	244	245
CitiBank	2	2
Corporation Bank	7	7
Dena Bank	26	26
Federal Bank	10	10
Gaur Gramin Bank	147	146
Global Trust Bank	.	1
Hongkong and Shanghai Banking Corporation	9	9
Howrah Gramin Bank	61	61
ICICI Banking Corporation	.	1

COMMERCIAL BANKS AND THEIR OFFICES IN STATE AND UNION TERRITORIES (Concld.)
(AS ON 31ST MARCH)

State/Union Name of the Bank	No. of offices	
	1994	1995
West Bengal (Contd.)		
Indian Bank	55	55
Indian Overseas Bank	59	60
Jammu & Kashmir Bank	2	2
Karur Vysya Bank	1	1
Mallabhum Gramin Bank	183	183
Mayurakshi Gramin Bank	67	67
Murshidabad Gramin Bank	41	41
Nadia Gramin Bank	66	66
Oriental Bank of Commerce	30	32
Parur Central Bank	1	1
Punjab and Sind Bank	16	16
Punjab National Bank	217	218
Sagar Gramin Bank	118	118
Sikkim Bank	.	1
Sonali Bank	*1*	*1*
South Indian Bank	5	5
Standard Chartered Bank	8	8
State Bank of Bikaner and Jaipur	14	14
State Bank of Hyderabad	4	4
State Bank of India	725	729
State Bank of Indore	3	3
State Bank of Mysore	4	4
State Bank of Patiala	2	2
State Bank of Saurashtra	2	2
State Bank of Travancore	3	3
Syndicate Bank	44	44
Tamilnad Mercantile Bank	1	1
UCO Bank	297	298
Union Bank of India	77	77
United Bank of India	718	719
UTI Bank	.	1
Uttar Banga Kshetriya Gramin Bank	112	112
Vijaya Bank	19	22
Vysya Bank	4	4
Total	**4401**	**4422**
Grand Total	**63755**	**64231**

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