

APPENDIX TABLE-1 : CLASSIFICATION OF COSTS IN RURAL AND URBAN BRANCHES - 1978 and 1979
(Costs in lakh of rupees)

Size-group of Branches (Volume of Business in lakh-crore of Rupees)	1978					1979				
	Vage salary cost	Inter- st cost	Other cost	Operat- ing cost	Total cost	Vage salary cost	Inter- st cost	Other cost	Operat- ing cost	Total cost
	1	2	3	4=1+3	5=2+4	1	2	3	4=1+3	5=2+4
RURAL BRANCHES										
Less than 10 lakh	10.24	9.26	9.06	19.30	28.56	8.70	3.63	3.19	11.29	15.52
10-50 lakh	18.01	46.03	7.81	25.82	71.90	35.20	59.60	11.68	46.88	106.46
50 lakh-1 crore	27.43	116.02	9.59	37.02	153.04	28.37	105.80	6.74	35.11	140.91
1-5 crore	23.11	114.54	14.74	37.84	152.39	50.12	208.43	12.91	63.03	271.46
All Branches	78.79	205.90	41.20	119.98	405.89	122.39	377.46	34.52	136.91	534.37
URBAN BRANCHES										
10-50 lakh	6.53	20.24	4.77	13.30	33.54	5.32	6.17	3.94	9.26	15.43
50 lakh-1 crore	12.02	47.23	6.40	16.42	65.65	20.60	54.59	7.44	25.04	82.63
1-5 crore	124.32	472.40	75.93	203.25	675.65	147.40	547.47	42.11	189.51	736.90
5-10 crore	14.95	92.29	6.88	21.73	114.02	45.38	141.13	12.74	58.72	199.25
Above 10 crore	76.53	507.75	43.37	119.90	627.65	65.76	536.93	27.34	113.10	650.03
All Branches	236.25	1139.91	140.55	376.60	1516.51	305.06	1286.29	93.57	393.63	1604.92

APPENDIX TABLE-2 : Classification of Loans in Rural and Urban Branches - 1978 and 1979.

[Loans in Lakhs of Rupees]

Size-group of Branches (Volume of Business in lakhs-crore of rupees)	1978					1979				
	Agri- cultural loans	Commer- cial & institu- tional & small loans	Small indust- ries & small business loans	Indivi- dual loans	Total loans	Agri- cultural loans	Commer- cial & institu- tional & small loans	Small indust- ries & small business loans	Indivi- dual loans	Total loans
RURAL BRANCHES										
Less than 10 lakhs	34.64	5.29	29.70	6.10	75.89	17.72	1.37	12.37	2.15	34.71
10-50 lakh	195.34	13.03	42.51	27.61	323.54	329.70	24.59	162.69	25.76	542.73
50 lakh-1 crore	462.34	137.85	216.42	31.16	856.80	505.02	34.37	197.10	36.41	762.90
1-5 crore	280.54	391.66	391.41	24.12	1087.73	557.72	701.04	669.63	54.79	1992.13
All branches	972.86	552.91	722.12	96.07	2343.96	1410.16	761.57	1031.20	119.11	3322.52
URBAN BRANCHES										
10-50 lakh	5.63	11.40	33.68	8.00	58.71	-	32.55	33.70	3.21	69.46
50 lakh-1 crore	30.45	40.57	126.94	9.36	209.12	30.76	87.15	193.25	22.65	248.81
1-5 crore	597.96	1149.73	1679.24	126.39	5553.37	696.92	1143.53	1727.10	162.47	3730.02
5-10 crore	8.70	329.05	126.15	67.60	531.64	67.73	567.09	419.34	25.86	1099.02
Above 10 crore	625.25	1371.50	543.31	103.21	3146.27	634.87	2124.64	641.24	70.79	3479.54
All Branches	1271.07	3402.10	2571.30	314.64	7499.11	1450.26	3954.96	2928.63	292.96	6626.42

APPENDIX TABLE-3 : CLASSIFICATION OF DEPOSITS IN RURAL AND URBAN BRANCHES - 1973 & 1979
(Deposits in Lakhs of Rupees)

Size-group of Branches (Volume of Business in Lakh-Crore of Rupees)	1978				1979			
	Time deposits	Saving deposits	Recurd deposits	Total deposits	Time deposits	Saving deposits	Recurd deposits	Total deposits
RURAL BRANCHES								
Less than 10 lakh	83.41	55.52	16.32	157.25	33.57	47.04	3.34	83.95
10-50 lakh	376.93	270.13	49.73	696.89	468.83	417.52	49.73	936.08
50 lakh-1 crore	935.60	666.73	107.50	1709.83	656.67	604.34	97.09	1562.50
1-5 crore	903.21	715.81	117.96	1736.98	1521.73	1237.30	221.05	2980.40
All Branches	2299.29	1703.24	293.54	4300.93	2621.00	2510.24	371.57	5562.91
URBAN BRANCHES								
10-50 lakh	171.30	117.43	37.56	326.77	47.19	45.04	25.13	119.16
50 lakh-1 crore	420.18	272.95	126.01	819.94	466.22	333.32	101.14	900.68
1-5 crore	4335.97	2353.03	922.15	7614.55	4471.03	2566.39	934.49	7972.01
5-10 crore	1135.03	306.70	201.34	1643.07	1375.16	741.93	339.97	2457.06
Above 10 crore	5162.01	1292.24	634.76	7089.03	6056.37	1467.23	625.30	8950.13
All Branches	1222.57	4348.15	1922.64	17493.36	13217.09	5155.35	2027.66	20390.66

APPENDIX TABLE-5 : CLASSIFICATION OF INCOME IN RURAL AND URBAN BRANCHES - 1976 & 1979

Size-group of Branches (Volume of Business in lakh, crore of rupees)	1978				1979			
	Interest & dis- count income	Commis- sion & exchange income	Other income	Total income	Interest & dis- count income	Commis- sion & exchange income	Other income	Total income
<u>RURAL BRANCHES</u>								
Less than 10 lakh	7.22	0.20	0.18	7.66	4.23	0.11	0.63	4.97
10-50 lakh	52.55	0.43	0.71	35.94	57.61	1.13	0.50	59.24
50 lakh-1 crore	102.57	2.37	2.63	107.52	85.23	1.24	1.64	88.11
1-5 crore	133.94	4.80	6.53	146.27	231.04	11.19	3.10	245.33
All Branches	295.64	8.30	9.50	297.44	395.11	14.53	6.55	405.99
<u>URBAN BRANCHES</u>								
10-50 lakh	7.14	0.40	0.46	8.00	6.76	0.19	0.95	7.90
50 lakh-1 crore	27.56	0.60	1.11	29.36	27.32	0.65	1.16	29.13
1-5 crore	421.49	17.03	21.01	459.59	477.47	20.42	12.44	510.33
5-10 crore	74.19	1.37	1.41	77.47	141.55	5.29	4.29	151.13
Above 10 crore	394.03	19.66	6.76	422.43	396.32	20.51	17.29	434.03
All branches	924.41	39.69	32.75	996.85	1051.42	47.06	35.74	1134.22

APPENDIX TABLE-C : NET FUND GROSS INTEREST, GROSS SURPLUS AND EARNINGS
IN RURAL AND URBAN BRANCHES - 1978 and 1979.

Size-group of branches (Volume of business in lakh-crore rupees)	(In Lakhs of Rupees)			
	1978		1979	
	Net Fund Office Interest	Gross surplus	Net Fund Office Interest	Gross surplus Earnings
RURAL BRANCHES				
Less than 10 lakh	+ 6.01	- 25.72	- 14.71	2.13 - 5.49
10-50 lakh	+ 32.56	- 36.11	- 3.53	30.14 - 43.13
50 lakh-1 crore	+ 71.23	- 46.03	+ 23.20	71.70 - 45.70
1-5 crore	+ 56.80	- 86.12	+ 50.60	84.73 - 5.79
ALL branches	+166.67	-109.93	+ 57.64	189.16 -195.75
URBAN BRANCHES				
10-50 lakh	+ 23.74	- 23.54	+ 00.20	3.57 - 4.04
50 lakh-1 crore	+ 51.77	- 36.29	+ 15.48	64.37 - 51.62
1-5 crore	+ 341.32	-194.52	+146.30	336.13 -433.66
5-10 crore	+ 91.93	- 35.55	+ 56.33	110.15 - 41.00
Above 10 crore	+344.54	-204.42	+140.12	480.30 -173.19
ALL branches	+653.30	-434.32	+358.03	1045.07 -174.31
				+563.41

ANNEXURE TABLE-7 : OFFICERS, CLERICAL AND SUB-ORDINATE STAFF IN RURAL AND URBAN BRANCHES,

1978 - 1979

Size-group of Branches (volume of business in lakh-crore of rupees)	1978				1979			
	No. of officers	No. of clerks	Sub- ordinate staff	Total No. of employ- ees	No. of officers	No. of clerks	Sub- ordinate staff	Total No. of employ- ees
<u>RURAL BRANCHES</u>								
Less than 10 lakh	39	43	41	122	30	22	19	61
10-50 lakh	58	93	40	205	76	117	72	267
50 lakh-1 crore	70	161	99	293	70	115	49	235
1-5 crore	60	154	50	264	99	191	73	370
All branches	234	457	193	899	267	453	213	935
<u>URBAN BRANCHES</u>								
10-50 lakh	21	51	25	97	14	21	13	48
50 lakh-1 crore	29	74	27	130	41	85	53	157
1-5 crore	250	779	223	1260	273	562	290	1125
5-10 crore	30	90	25	145	74	213	65	352
Above 10 crore	123	406	163	632	143	460	111	654
All branches	461	1400	403	2264	545	1279	512	2336

APPENDIX TABLE-1 : AGRICULTURAL BUSINESS, NATIONAL SECTOR ADVANCES & NUMBER OF ACCOUNTS IN
RURAL & URBAN BRANCHES - 1978 & 1979.

Size-group of branches (volume of business in lakh-crore of rupees)	1977-78							Total No. of advance accounts
	Agri- cultural deposits (Rs.lakhs)	Agri- cultural sector advances (Rs.lakh)	Direct Agricultural advances (Rs.lakh)	Indirect Agricultural advances (Rs.lakh)	Total advance deposits accounts	Total advance deposits accounts		
RURAL BRANCHES								
Less than 10 lakh	36.03	34.64	64.42	54.10	4169	1940	17197	3534
10-50 lakh	153.57	195.34	273.67	193.87	9656	9637	46201	13462
50 lakh-1 crore	317.55	462.34	690.76	446.73	17450	10922	93011	14915
1-5 crore	425.16	250.54	671.95	270.78	18310	10510	67156	12752
ALL Branches	934.36	973.06	1695.80	945.56	50035	32269	213565	44963
URBAN BRANCHES								
10-50 lakh	3.16	5.65	39.31	5.56	295	260	20327	1551
50 lakh-1 crore	20.37	36.45	159.39	29.38	1249	1391	37193	3383
1-5 crore	923.20	597.96	2277.15	540.82	16932	20525	299937	40410
5-10 crore	21.65	8.73	134.31	3.23	909	101	31938	815
Above 10 crore	147.77	625.25	1171.56	225.75	4984	2031	142311	6922
ALL Branches	124.15	1271.07	3712.32	809.74	24327	24603	531005	53061

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Size-group of branches (Volume of business in lakh-crore of rupees)	1979				Direct agricul- tural advances	No. of agricul- tural Dep. accounts	No. of agri- cultural advances accounts	Total No. of deposits accounts	Total No. of advanced accounts
	Agricul- tural deposits	Agricul- tural advances	Priority sector advances						
RURAL BRANCHES									
Less than 10 lakh	22.12	17.72	30.59	16.89	2025	1033	2675	1905	
10-50 lakh	204.70	325.70	494.45	527.51	14109	13666	65264	26073	
50 lakh-1 crore	206.46	505.02	715.37	457.32	13572	14553	72517	20229	
1-5 crore	620.12	557.72	1202.63	542.76	21649	14743	113259	20123	
All branches	1133.46	1410.16	2443.52	1374.56	54953	49350	257715	60398	
URBAN BRANCHES									
10-50 lakh	0.46	-	33.71	-	43	-	7674	340	
50 lakh-1 crore	29.90	30.76	139.31	26.60	1276	3293	42715	5193	
1-5 crore	306.64	693.92	2424.73	629.30	13323	25115	299240	60534	
5-10 crore	29.59	67.73	506.07	63.29	1453	1430	35396	3776	
Above 10 crore	151.43	634.67	1276.11	247.56	4456	2204	154535	7532	
All branches	607.76	1450.20	4579.65	967.25	20,000	32047	5,00,000	30,000	

APPENDIX TABLE-9 : OTHER INLAND AND FOREIGN BUSINESSES IN INDIAN AND FOREIGN BRANCHES, 1973 & 1979

Size-group of branches (volume of business in lakh-crore of rupees)	(Other inland and foreign business in Lakh rupees)			
	1973		1979	
	Other Inland Business	Foreign Business	Other Inland Business	Foreign Business
RURAL BRANCHES				
Less than 10 lakh	509.16	1.95	510.71	3.16
10-50 lakh	1020.76	1.56	1076.78	33.25
50 lakh-1 crore	5355.64	25.35	5351.49	3.97
1-5 crore	4954.29	49.55	5063.84	123.27
All branches	12589.87	78.51	12622.82	163.25
URBAN BRANCHES				
10-50 lakh	210.95	-	210.95	-
50 lakh-1 crore	3100.29	4.06	3104.35	3.94
1-5 crore	32489.83	752.99	33242.82	456.23
5-10 crore	3459.59	-	3459.59	256.13
Above 10 crore	34225.69	3191.54	37417.23	33643.75
All branches	74055.35	3948.59	78056.54	59332.65
			1241.97	1241.97
			2053.74	2052.68
			44761.36	45217.59
			11512.92	11001.05
			61094.26	99739.01
			120609.25	160091.30