

STATEMENT 2-1: NUMBER OF OPERATIONAL HOLDINGS BY MAJOR SIZE CLASSES, STATE-WISE: 1970-71 AND 1976-77

State	(000)												
	Total Holdings			Large (10 Ha and above)		Medium (Between 4 to 10 Ha)		Semi-Medium (Between 2 to 4 Ha)		Small (Between 1 to 2 Ha)		Marginal (Below 1 Ha)	
	1970-71	1976-77	1970-71	1976-77	1970-71	1976-77	1970-71	1976-77	1970-71	1976-77	1970-71	1976-77	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Andhra Pradesh	5,421	6,154	234	209	689	752	942	1,072	1,065	1,252	2,492	2,868	
Assam	1,964	2,254	8	8	96	96	275	296	467	510	1,120	1,344	
Bihar	7,377	9,986	195	83	544	519	915	928	1,109	1,191	5,374	7,215	
Gujarat	2,433	2,713	234	194	601	671	555	632	464	541	579	656	
Haryana	914	999	74	72	211	221	205	210	173	187	250	308	
Karnataka	3,551	3,811	219	199	623	631	789	818	840	888	1,081	1,274	
Madhya Pradesh	5,299	6,061	492	455	1,167	1,267	1,067	1,266	891	1,095	1,683	1,978	
Maharashtra	4,951	5,764	514	426	1,229	1,352	1,087	1,340	878	1,142	1,242	1,505	
Rajasthan	3,726	4,365	521	506	803	874	772	867	691	799	940	1,320	
Tamil Nadu	5,314	6,112	59	46	325	306	696	683	1,109	1,126	3,125	3,931	
Kerala	2,823	3,501	4	4	27	34	126	114	268	280	2,398	3,069	
Orissa	3,407	3,576	49	96	309	293	453	601	1,121	1,041	1,476	1,666	
Meghalaya	150	170	*	1	7	14	36	45	52	51	55	59	
West Bengal	4,216	5,267	4	2	184	194	558	546	942	1,083	2,328	3,502	
Uttar Pradesh	15,639	16,971	112	86	733	704	1,652	1,627	2,69	2,781	10,453	11,773	
Himachal Pradesh	609	621	7	8	38	43	86	95	123	136	355	340	
Tripura	250	247	+	+	7	8	22	33	47	60	174	143	
Manipur	80	141	neg.	neg.	1	2	12	20	34	49	33	70	
Nagaland	93	103	13	25	30	34	26	20	16	15	9	10	
Jammu & Kashmir	979	979	1	1	24	24	86	86	155	155	713	713	
Punjab	1,975	1,504	69	61	248	253	281	279	260	273	518	637	
Sikkim	—	31	—	⊕	—	4	—	7	—	8	—	11	
All Union Territories including Mizoram	239	243	17	14	40	30	40	39	39	42	103	118	
All India Total	71,012	81,524	2,767	2,437	8,099	8,207	10,681	11,643	13,432	14,705	36,200	44,532	

* 3 hundred; + 6 hundred; ⊕ 9 hundred
 Source: Agricultural Census, 1976-77; Government of India, Ministry of Agriculture.

STATEMENT 2.2 : NUMBER OF RURAL HOUSEHOLDS AND RURAL LABOUR HOUSEHOLDS

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Zone/State	All Rural Households			Rural Labour Households		Scheduled Caste Households		Scheduled Tribe Households	
	1964-65	1974-75	1974-75	1964-65	1974-75	1964-65	1974-75	1964-65	1974-75
	2	3	4	5	6	7	8	9	
ALL India	70,385	82,083	17,843	24,835	6,881	9,124	1,827	2,562	
Central Zone	18,786	21,229	3,381	4,347	1,681	2,084	455	537	
Uttar Pradesh	12,820	15,148	2,046	2,887	1,282	1,693	35	44	
Madhya Pradesh	5,966	6,081	1,335	1,460	399	392	420	493	
East Zone	18,167	21,671	5,369	7,637	2,177	2,790	700	1,074	
Bihar	7,690	8,896	2,433	3,239	1,111	1,340	134	230	
Orissa	3,483	5,896	988	1,517	324	409	282	422	
West Bengal	4,809	4,147	1,640	2,286	681	868	216	336	
Assam	1,865	2,159	274	476	51	112	60	33	
South Zone	14,839	17,050	5,049	7,125	1,790	2,448	178	192	
Andhra Pradesh	6,171	7,456	2,115	2,939	721	1,002	135	130	
Tamil Nadu	6,193	6,304	1,892	2,792	818	1,138	17	30	
Kerala	2,475	3,234	1,041	1,364	251	302	26	32	
West Zone	11,459	13,679	3,288	4,709	733	1,114	438	710	
Gujarat	2,980	3,404	551	1,007	128	224	169	279	
Maharashtra	4,974	6,085	1,693	2,232	327	497	233	385	
Karnataka	3,504	4,068	1,044	1,455	279	394	36	44	
North Zone	7,134	8,455	757	1,018	500	687	56	49	
Rajasthan	3,568	3,967	271	256	119	139	42	45	
Punjab	2,657	1,820	462	465	372	384	14	2	
Haryana	..	1,372	..	222	..	132	..	..

Source : Reproduced from Table 2.1 (pages 22 to 25) of Rural Labour Enquiry Report, 1974-75, mimeographed Final Report, 1978

STATEMENT 2.3: INDEBTED RURAL LABOUR HOUSEHOLDS

Zone/State	(Percentages)						
	Indebted Rural Labour Households			Scheduled Caste Households		Scheduled Tribe Households	
	1964-65	1974-75	1974-75	1964-65	1974-75	1964-65	1974-75
1	2	3	4	5	6	7	
ALL INDIA	65.4	65.0	70.1	45.5	48.8
Central Zone
Uttar Pradesh	..	65.8	65.9	73.0	70.5	55.5	55.7
Madhya Pradesh	..	69.6	68.3	74.1	71.2	67.9	51.4
Madhya Pradesh	..	60.0	61.2	69.5	67.4	59.9	56.1
Eastern Zone
Bihar	..	56.2	59.0	59.0	62.9	37.1	39.6
Orissa	..	68.0	70.8	70.0	75.2	25.5	47.6
West Bengal	..	47.1	56.8	50.2	58.4	44.1	41.7
Assam	..	48.3	59.1	46.7	50.8	38.6	36.0
Assam	..	32.5	28.7	43.1	32.9	23.1	26.8
Southern Zone
Andhra Pradesh	..	62.1	76.4	64.8	80.6	50.9	61.4
Tamil Nadu	..	65.1	74.2	69.6	79.0	57.8	62.2
Kerala	..	59.5	74.8	62.2	81.5	72.2	73.1
Kerala	..	60.7	84.0	60.0	82.1	42.4	47.2
Western Zone
Gujarat	..	49.7	55.8	57.5	60.7	39.6	51.7
Maharashtra	..	36.4	56.2	39.8	58.4	34.8	56.4
Karnataka	..	46.2	50.0	52.1	53.8	39.4	45.9
Karnataka	..	62.5	64.5	71.9	70.8	63.5	73.9
Northern Zone
Rajasthan	..	79.0	70.6	76.2	75.4	82.2	82.4
Punjab	..	71.2	77.3	81.6	80.6	90.5	85.5
Haryana	72.9	75.4	75.3	100.0	100.0
Haryana	..	72.6	65.5	29.2	77.0	57.6	50.0

Source: Rural Labour Enquiry Report, 1974-75.

STATEMENT 2.4: PERCENTAGE SHARE OF THE THREE LOWEST ASSET GROUPS IN ALL HOUSEHOLDS AND IN TOTAL VALUE OF ASSETS (As on 30-6-1971)

State	Average value of agricultural assets per household (Rs. '000)	Estimated Number of Households ('000)	Aggregate value of Assets (Rs. crores)	Asset Group in Rs.											
				Upto 500					500 — 1,000					1,000 — 2,500	
				a	b	6	7	8	a	b	8	9	a	b	
1	2	3	4	5	6	7	8	9	10	10	10				
Punjab	53.6	1,551	4,936.4	2.3	0.02	4.3	0.1	16.5	0.9						
Haryana	34.8	1,038	2,871.0	3.2	0.03	4.5	0.1	13.0	0.8						
Himachal Pradesh	14.6	460	1,042.7	1.1	0.01	0.8	0.03	3.3	0.3						
Gujarat	13.8	3,774	4,858.8	9.3	0.1	7.2	0.4	15.1	1.9						
Maharashtra	13.2	5,994	7,002.4	11.7	0.2	9.6	0.6	14.2	2.0						
Uttar Pradesh	12.5	13,709	18,549.9	4.2	0.1	5.6	0.3	14.2	1.8						
Bihar	12.5	8,630	11,070.1	8.9	0.2	9.6	0.5	16.9	2.2						
Jammu & Kashmir	10.8	558	851.0	0.4	..	1.0	0.1	5.3	0.7						
Karnataka	10.4	4,174	4,187.0	14.8	0.3	7.5	0.5	14.8	2.5						
Rajasthan	10.2	3,131	3,993.1	2.7	0.1	3.7	0.2	11.9	1.6						
Madhya Pradesh	9.6	5,015	6,222.3	8.1	0.2	7.6	0.5	14.0	2.3						
Andhra Pradesh	9.5	6,690	5,406.0	19.6	0.6	11.6	1.0	16.9	3.4						
Tamil Nadu	8.4	6,433	4,391.7	25.5	0.9	12.6	1.3	16.0	3.9						
Kerala	8.4	2,604	3,024.5	8.9	0.1	6.9	0.4	18.8	2.7						
West Bengal	7.0	6,081	4,458.1	18.1	0.5	11.8	1.1	17.1	3.9						
Assam	6.4	1,937	1,517.0	9.8	0.3	6.3	0.6	16.7	3.7						
Orissa	5.5	3,672	2,211.8	13.6	0.5	9.4	1.1	20.2	3.7						
ALL INDIA	..	77,035	87,131.6	11.3	0.2	8.4	0.5	15.5	2.3						

(a) Proportion of households in the asset-group (b) Share of total assets owned by households in this asset group.

Note: Reproduced from AIDIS Report Table 2.2 page 19. For presentation of data, states have been arranged in the descending order of the average value of agricultural assets per household.

STATEMENT 4.1 : DIRECT INSTITUTIONAL FINANCE FOR AGRICULTURE

(Amount in Rs. crores)

Credit Institution	Loans and Advances issued during the year ended June 30					
	1975	1976	1977	1978R	1979P	1980E
1	2	3	4	5	6	7
Co-operatives ..	1,039 (2,160)	1,187 (2,357)	1,430 (2,796)	1,444 (3,074)	1,560 (3,353)	1,744 (3,758)
Of which :						
(a) Short term ¹	750 (904)	881 (1,012)	1,016 (1,216)	1,058 (1,348)	1,111 (1,473)	1,218 (1,625)
(b) Term loans ²	289 (1,256)	305 (1,345)	414 (1,580)	386 (1,726)	449 (1,880)	526 (2,133)
Government ³ (Short-term) ..	77 (N.A.)	82 (N.A.)	82 (N.A.)	98 (N.A.)	119 (N.A.)	153 (N.A.)
Scheduled Commercial Banks ⁴	274 (563)	405 (790)	508 (1,031)	569 (1,340)	800 (1,825)	1,045 (2,455)
Of which :						
(a) Short-term ..	146 (246)	212 (364)	254 (451)	288 (547)	365 (759)	470 (1,025)
(b) Term loans	128 (317)	192 (426)	254 (580)	281 (793)	435 (1,065)	575 (1,430)
Regional Rural Banks	N.A.	2 (N.A.)	16 (N.A.)	44 (N.A.)	101 (N.A.)	100* (112)**
Total	1,390 (2,723)	1,675 (3,147)	2,037 (3,827)	2,155 (4,414)	2,580 (5,177)	3,042 (6,325)
Of which :						
(a) Short-term ..	974 (1,150)	1,177 (1,376)	1,369 (1,667)	1,488 (1,894)	1,696 (2,232)	1,941 (2,762)
(b) Term loans ..	417 (1,573)	498 (1,771)	668 (2,160)	668 (2,520)	884 (2,945)	1,101 (3,563)

Source : Report on Currency and Finance, 1979-80

Note : Figures in brackets denote outstanding at the end of the year.

R = Revised, P = Provisional, E = Estimate, N.A. = Not available.

1 = Relates to primary agricultural credit societies.

2 = Relates to primary agricultural credit societies and land development banks.

3 = Financial year data based on State Budgets.

4 = Relates to financial year.

* Includes term loans of Rs. 56 crores.

** Includes term loans of Rs. 63 crores.

STATEMENT 4-2: PER HECTARE TOTAL (SHORT-TERM, MEDIUM-TERM AND LONG-TERM) AGRICULTURAL CREDIT FROM CO-OPERATIVES AND COMMERCIAL BANKS (INCLUDING RRBs), STATE-WISE PORTION 1974-75 AND 1977-78

State	(1)	(2)	(3)	(4)	(5)	Per hectare gross credit issued during		Per hectare credit outstanding at the end of	
						1977-78	1974-75	1977-78	1974-75
		Total cropped area ('000 ha.) 1975-76	Gross irrigated area ('000 ha.) 1975-76	Number of operational holdings ('000) 1976-77	Percentage of gross irrigated area to total cropped area in the state 1975-76	Rs.	Rs.	Rs.	Rs.
Kerala	..	2,981	327	3,501	11.0	343	254	580	334
Tamil Nadu	..	7,235	3,376	6,112	46.7	341	300	673	390
Punjab	..	6,255	4,619	1,504	73.8	273	177	352	237
Haryana	..	5,451	2,742	999	50.0	234	140	354	173
Gujarat	..	10,198	1,535	2,713	15.1	178	260	367	347
Maharashtra	..	19,664	2,171	5,764	11.0	175	226	306	230
Karnataka	..	11,159	1,707	3,811	15.3	164	144	330	190
Andhra Pradesh	..	12,958	4,528	6,154	35.9	162	107	363	168
Uttar Pradesh	..	23,098	9,231	16,971	40.0	124	62	223	140
West Bengal	..	7,958	1,541	5,267	19.4	110	37	188	69
Orissa	..	7,733	1,481	3,576	19.2	75	34	133	78
Rajasthan	..	17,164	2,934	4,365	17.1	110	34	101	49
Jammu & Kashmir	..	923	371	979	40.2	56	57	149	59
Madhya Pradesh	..	21,356	1,896	6,061	8.9	52	52	130	88
Bihar	..	11,287	3,363	9,936	29.8	47	32	151	78
Himachal Pradesh	..	924	153	621	16.6	38	56	219	148
Assam	..	3,177	572	2,254	18.0	6	3	43	29
All India	..	1,70,995	42,876	81,524	25.1	134	112	255	158

Sources : (1) Agriculture in Brief—17th Edition,
(2) Statistical Statements Relating to the Co-operative Movement in India,
(3) Reserve Bank of India

STATEMENT 4-3 : RANKING OF STATES ACCORDING TO PERCENTAGE OF AGRICULTURAL LOANS ISSUED IN EACH STATE TO TOTAL AGRICULTURAL LOANS ISSUED SEPARATELY BY CO-OPERATIVES (INCLUDING LDBs) AND COMMERCIAL BANKS.

Agricultural Loans Issued During 1974-75		Agricultural Loans Issued During 1977-78	
By		By	
Co-operatives	Commercial Banks	Co-operatives	Commercial Banks
Rank	Rank	Rank	Rank
1. Maharashtra .. (25.8)	1. Tamil Nadu .. (16.2)	1. Maharashtra .. (18.2)	1. Andhra Pradesh .. (16.0)
2. Gujarat .. (15.4)	2. Andhra Pradesh .. (14.5)	2. Uttar Pradesh .. (13.3)	2. Uttar Pradesh .. (10.8)
3. Tamil Nadu .. (10.4)	3. Karnataka .. (12.7)	3. Tamil Nadu .. (10.1)	3. Tamil Nadu .. (10.7)
4. Karnataka .. (7.5)	4. Maharashtra .. (10.7)	4. Gujarat .. (8.7)	4. Karnataka .. (10.6)
5. Uttar Pradesh .. (7.4)	5. Kerala .. (9.6)	5. Andhra Pradesh .. (7.3)	5. Kerala .. (7.3)
6. Punjab .. (6.1)	6. Uttar Pradesh .. (7.8)	6. Punjab .. (7.2)	6. Punjab .. (6.9)
7. Madhya Pradesh .. (6.0)	7. Gujarat .. (5.9)	7. Karnataka .. (6.9)	7. Maharashtra .. (5.9)
8. Andhra Pradesh .. (5.7)	8. Madhya Pradesh .. (4.6)	8. Haryana .. (6.1)	8. Gujarat .. (4.9)
9. Haryana .. (4.2)	9. Punjab .. (3.9)	9. Madhya Pradesh .. (5.2)	9. West Bengal .. (4.5)
10. Rajasthan .. (3.0)	10. Haryana .. (3.1)	10. Rajasthan .. (4.7)	10. Rajasthan .. (4.2)
11. Kerala .. (2.8)	11. Rajasthan .. (3.1)	11. Kerala .. (3.6)	11. Haryana .. (4.0)
12. Bihar .. (1.9)	12. Bihar .. (2.6)	12. West Bengal .. (3.6)	12. Madhya Pradesh .. (4.0)
13. West Bengal .. (1.4)	13. West Bengal .. (2.1)	13. Orissa .. (2.6)	13. Bihar .. (3.7)
14. Orissa .. (1.4)	14. Orissa .. (1.2)	14. Jammu & Kashmir .. (2.4)	14. Orissa .. (3.4)
15. Himachal Pradesh .. (0.3)	15. Himachal Pradesh .. (0.4)	15. Bihar .. (1.8)	15. Himachal Pradesh .. (0.5)
16. Jammu & Kashmir .. (0.3)	16. Jammu & Kashmir (neg.)	16. Himachal Pradesh .. (0.6)	16. Jammu & Kashmir .. (0.3)
17. Assam .. (neg.)	17. Assam .. (neg.)	17. Assam .. (neg.)	17. Assam .. (neg.)
ALL INDIA .. (100.0)	ALL INDIA .. (100.0)	ALL INDIA .. (100.0)	ALL INDIA .. (100.0)

STATEMENT 4.4 : GENERAL PROGRESS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES

(Amount in Rs. crores)

Items	1970-71	1977-78
Number of Societies (lakhs)	1.61	1.16
<i>Of which :</i>		
Active	1.41	1.07
Dormant	0.20	0.09
State-partnered	0.29	0.45
Percentage of villages covered by active societies	86.0	90.9
Membership (million)	31	47.9 (26.3)
Percentage of rural population covered by membership of active societies	40.4	44.0
Borrowing membership (million)	11.2	16.5 (8.2)
Percentage of borrowing membership to total membership	36.0	34.4
Indebted membership (million)	N.A.	22.8
Percentage to total membership	N.A.	47.6
Paid-up share capital	205.74	420.69
<i>Of which</i> contributed by state government	16.94	57.09
Deposits held	69.46	165.16
<i>Of which</i> from members	47.38	112.85
Borrowings outstanding	675.19	1,616.13
Number of societies borrowing (lakhs)	N.A.	0.88
Total working capital	1,153.40	2,712.42
(a) Percentage of deposits to working capital	6	6.1
(b) Percentage of borrowings to working capital	58.5	59.6
Number of societies advancing loans (lakhs)	1.17	0.90
<i>Loans issued :</i>		
Short-term	519.27	1,109.01
Medium-term	58.54	160.47
<i>Of which</i> conversion/rephasing	Nil	62.27
Long-term	Nil	0.97
Cash credit	0.07	2.20
Total loans and advances	577.88	1,272.65

**STATEMENT 4.4: GENERAL PROGRESS OF PRIMARY AGRICULTURAL
CREDIT SOCIETIES—Contd.**

(Amount in Rs. crores)

Items	1970-71	1977-78
<i>Loans outstanding :</i>		
Short-term	647.21	1,347.59
Medium-term	137.27	445.98
Of which conversion/rephasing	—	199.55
Long-term	—	4.50
Total	784.48	1,798.07
<i>Overdues :</i>		
Short-term	283.37	659.80
Medium-term	39.03	149.47
Long-term	—	0.35
Total	322.40	809.62
Percentage of overdues to demand	39.5	43.3
Percentage of overdues to loans outstanding	41.1	45.0
<i>Average per society :</i>		
(i) Membership	193	412
(ii) Borrowing membership	70	142
(iii) Share capital (Rs. thousand)	13	36
(iv) Deposits (Rs. thousand)	4	14
(v) Loans issued (Rs. thousand)	36	109
(vi) Loans outstanding (Rs. thousand)	49	155
<i>Average per member :</i>		
(i) Share capital Rs.	61	76
(ii) Deposits Rs.	15	24
(iii) Loans advanced per borrowing member Rs.	514	772

Source : Statistical Statements Relating to the Co-operative Movement in India—Part I.

Figures in bracket indicate membership/borrowing membership of weaker sections viz., small farmers holding lands upto 2 hectares each, agricultural labourers and rural artisans.

STATEMENT 4.5: OPERATIONS OF PRIMARY AGRICULTURAL CREDIT SOCIETIES—1978-79*

Region/State	(Amount in Rs. lakhs)				
	No. of societies	Member-ship ('000)	Borrowing membership ('000)	Paid-up capital	Reserves
	1	2	3	4	5
<i>Northern Region</i>					
Haryana	2,406	1,056	617	1,587	78
Himachal Pradesh	2,296	568	114	432	147
Jammu & Kashmir	1,431	388	83	133	44
Punjab	3,183	1,616	1,066	2,456	791
Rajasthan	5,180	2,690	1,117	2,692	211
Chandigarh@	32	4	1	2	1
Delhi	162	28	4	40	10
<i>North Eastern Region</i>					
Assam £	3,239	2,194	16	468	39
Manipur	715	167	9	70	2
Meghalaya	180	42	11	37	1
Nagaland	181	8	2	16	—
Tripura	396	114	15	65	42
<i>Eastern Region</i>					
Bihar	6,034	4,650	1,867	918	101
Orissa	2,945	2,200	503	1,303	318
West Bengal	6,598	2,192	1,299	1,100	280
Andaman & Nicobar Islands	45	4	3	6	7
<i>Central Region</i>					
Madhya Pradesh	5,592	3,002	913	3,454	1,511
Uttar Pradesh	8,625	7,886	3,144	5,316	1,043
<i>Western Region</i>					
Gujarat	7,758	1,825	749	4,935	2,620
Maharashtra	18,474	5,130	1,356	9,045	2,306
Goa, Daman & Diu@	140	66	9	26	13
Dadra Nagar Haveli	11	5	1	3	1
<i>Southern Region</i>					
Andhra Pradesh	7,059	4,864	1,494	2,023	607
Karnataka	5,349	3,158	723	3,121	1,196
Kerala	1,616	3,004	1,348	2,254	1,009
Tamil Nadu	4,789	4,907	2,458	4,009	2,259
Pondicherry	60	25	5	32	20
Lakshadweep	7	4	2	4	3
All India	94,503	51,797	18,926	45,547	14,663
Average per society (Rs. thousand)	—	548	200	48	—
Average per member (Rs.)	—	—	—	88	—

* Provisional

@ Data relate to 1976-77

* Date relate to 1977-78

STATEMENT 4.5: (Contd.)

(Amount in Rs. lakhs)

Region/State	Owned Funds	Deposits	Borrowings	Total working capital	Loans and Advances during the year		
					ST	MT	Total
	6	7	8	9	10	11	12
<i>Northern Region</i>							
Haryana	1,665	203	8,293	10,878	9,205	685	9,890
Himachal Pradesh ..	579	1,042	493	2,485	220	430	650
Jammu & Kashmir ..	177	31	1,471	1,956	198	47	245
Punjab	3,247	2,495	6,440	13,288	12,133	82	12,215
Rajasthan	2,903	457	9,053	14,396	6,413	771	7,189
Chandigarh	3	4	7	14	3	—	3
Delhi	50	28	11	243	44	—	44
<i>North Eastern Region</i>							
Assam	507	64	724	1,351	87	56	143
Manipur	72	6	270	329	37	5	42
Meghalaya	38	3	57	134	57	—	57
Nagaland	16	26	56	109	36	2	38
Tripura	107	4	215	407	36	14	50
<i>Eastern Region</i>							
Bihar	1,019	231	4,251	7,121	2,090	390	2,480
Orissa	1,621	172	4,523	8,363	3,069	877	3,946
West Bengal	1,380	182	5,474	9,682	4,659	398	5,057
Andaman & Nicobar Islands	13	—	16	28	2	—	2
<i>Central Region</i>							
Madhya Pradesh ..	4,965	796	12,350	21,795	7,247	1,007	8,254
Uttar Pradesh ..	6,359	1,406	18,037	33,367	15,785	2,155	17,940
<i>Western Region</i>							
Gujarat	7,555	925	22,200	31,925	11,500	3,000	14,500
Maharashtra	11,351	891	28,387	42,524	13,857	2,285	16,142
Goa, Daman & Diu ..	39	—	59	199	36	10	46
Dadra Nagar Haveli ..	4	—	16	20	4	—	4
<i>Southern Region</i>							
Andhra Pradesh ..	2,630	624	10,482	18,970	8,452	1,143	9,595
Karnataka	4,317	920	11,986	18,897	6,785	992	7,777
Kerala	3,263	9,181	5,949	22,240	8,398	3,804	12,202
Tamil Nadu	6,268	1,449	21,776	34,090	11,006	1,242	12,248
Pondicherry	52	1	154	252	100	—	100
Lakshadweep	7	1	9	19	5	6	11
All India	60,207	21,144	172,699	295,615	121,469	19,401	140,870
Average per society (Rs. thousand)							
	—	22	—	—	—	—	149
Average per member (Rs.)							
	—	41	—	—	—	—	745

STATEMENT 4.5 : (Contd.)

(Amount in Rs. lakhs)

Region/State	Loans outstanding			Loans overdue			% of over- dues to out- standing
	ST	MT	Total	ST	MT	Total	
	13	14	15	16	17	18		19
<i>Northern Region</i>							
Haryana	7,341	659	8,000	2,497	505	3,002	37.5
Himachal Pradesh	545	859	1,404	250	181	431	30.7
Jammu & Kashmir	482	431	913	214	120	334	36.5
Punjab	6,725	358	7,083	3,618	135	3,753	53.0
Rajasthan	7,695	1,535	9,230	3,719	400	4,119	44.6
Chandigarh	5	4	9	2	2	4	22.5
Delhi	139	6	145	—	—	—	—
<i>North Eastern Region</i>							
Assam	686	110	796	581	25	606	76.1
Manipur	163	12	177	128	7	135	76.3
Meghalaya	163	—	163	130	—	130	79.7
Nagaland	61	24	85	33	14	47	55.3
Tripura	150	36	186	111	16	127	68.3
<i>Eastern Region</i>							
Bihar	4,615	563	5,178	3,359	426	3,785	73.1
Orissa	3,644	1,925	5,569	1,212	849	2,061	37.0
West Bengal	7,434	982	8,416	3,777	187	3,964	47.1
Andaman & Nicobar Islands	12	7	19	11	7	18	94.7
<i>Central Region</i>							
Madhya Pradesh	10,598	3,129	13,727	5,986	1,481	7,467	54.4
Uttar Pradesh	17,523	4,074	21,597	8,635	1,321	9,956	46.1
<i>Western Region</i>							
Gujarat	15,850	6,950	22,800	6,450	2,550	9,000	39.5
Maharashtra	22,229	8,435	30,664	11,653	4,532	16,185	52.8
Goa, Daman & Diu	40	28	68	18	9	27	39.7
Dadra Nagar Haveli	12	1	13	11	—	11	84.6
<i>Southern Region</i>							
Andhra Pradesh	11,069	4,020	15,089	3,596	1,070	4,666	30.9
Karnataka	8,904	3,988	12,892	4,831	1,509	6,340	49.2
Kerala	9,465	4,726	14,191	2,138	516	2,654	18.7
Tamil Nadu	15,633	6,571	22,204	10,251	1,643	11,894	53.6
Pondicherry	118	—	118	80	—	80	67.8
Lakshadweep	6	9	15	1	2	3	20.0
All India	151,309	49,442	200,751	73,292	17,507	90,799	45.2
Average per society (Rs. thousand)	—	—	212	—	—	—	—
Average per member Rs.	—	—	—	—	—	—	—

Source: Reserve Bank of India.

STATEMENT 4-6: SHORT-TERM AND MEDIUM-TERM LOANS ISSUED BY PRIMARY AGRICULTURAL CREDIT SOCIETIES

(Amount in Rs. lakhs)

Region/State	1970-71		1977-78		Percentage variation	
	Total Loans issued	No. of borrowing members ('000)	Total Loans issued	No. of borrowing members ('000)	Col.(3) over Col.(1)	Col.(4) over Col.(2)
	1	2	3	4	5	6
<i>Northern Region</i>						
Haryana	1,567	370	7,665	555	389.2	50.0
Himachal Pradesh	492	216	609	172	23.8	-20.4
Jammu & Kashmir	182+	105+	323@	94	77.5	-10.5
Punjab	5,710	1,079	8,716	874	52.6	-19.0
Rajasthan	1,633	553	6,142	1,008	276.1	82.3
<i>North Eastern Region</i>						
Assam	208	53	143	16	-31.3	-69.8
Manipur	7	5	36	8	414.3	60.0
Meghalaya	N.A.	N.A.	68@	15	-	-
Nagaland	1	-	33	2	3,200.0	-
Tripura	48	21	37	11	-22.9	-47.6
<i>Eastern Region</i>						
Bihar	1,246	910	1,933@	719	55.1	-21.0
Orissa	874	312	3,044	476	248.3	52.6
West Bengal	559	270	5,161	1,054	823.3	290.4
<i>Central Region</i>						
Madhya Pradesh	5,141	960	6,564	861	27.7	-10.3
Uttar Pradesh	5,134	1,362	15,797	2,872	207.7	110.9
<i>Western Region</i>						
Gujarat	8,934	699	13,876	743	55.3	6.3
Maharashtra	11,493	1,329	16,259	1,325	41.5	-
<i>Southern Region</i>						
Andhra Pradesh	2,875	913	9,426	1,313	227.8	43.8
Karnataka	3,809	735	7,631	765	100.3	4.1
Kerala	3,010	678	8,394	1,229	178.9	81.3
Tamil Nadu	4,737	616	14,935	2,353	215.3	282.0
All India	57,782	11,233	127,045	16,493	119.7	46.7

Source: Statistical Statements Relating to the Co-operative Movement in India.

+ Data relate to 1969-70.

@ Data relate to 1976-77

STATEMENT 4.7 : STATE-WISE POSITION OF PRIMARY AGRICULTURAL CREDIT SOCIETIES AND THEIR OPERATIONS AS ON 30 JUNE 1978

Region / State	Total No. of PACS	Of which viable	No. of PACS working at profit	No. of PACS working at loss	No. of PACS working without loss or profit	No. of PACS having fulltime secretary	Others (Part-time, Group/Honorary)
	1	2	3	4	5	6	7
<i>Northern Region</i>							
Haryana ..	2,430	2,152	1,423	793	214	2,119	311
Himachal Pradesh ..	2,349	518	2,107	206	36	1,382	967
Jammu & Kashmir†	1,415	1,160	1,027	194	194	706	522
Punjab ..	9,800	3,485	6,625	2,574	601	3,769	4,847
Rajasthan ..	5,149	3,296	3,454	1,105	590	3,652	1,481
Chandigarh†	32	—	17	8	7	5	27
Delhi ..	276	—	—	—	—	31	71
<i>North Eastern Region</i>							
Assam ..	3,239	13	707	1,998	534	753	2,486
Manipur ..	708	98	19	79	610	40	668
Meghalaya†	329	173	65	108	156	41	288
Nagaland ..	191	15	46	52	93	56	36
Tripura ..	358	—	49	211	98	123	235
<i>Eastern Region</i>							
Bihar†	16,500	—	5,141	9,558	1,801	2,264	14,236
Orissa ..	3,151	1,778	2,146	963	42	2,967	184
West Bengal ..	7,918	5,613	4,606	2,232	1,080	5,474	3,606
Andaman & Nicobar Islands ..	45	—	22	21	2	—	43
<i>Central Region</i>							
Madhya Pradesh ..	7,119	3,348	5,482	1,517	120	5,534	1,088
Uttar Pradesh ..	8,701	6,146	6,495	1,568	638	7,703	669
<i>Western Region</i>							
Gujarat ..	7,896	3,004	3,851	3,370	675	5,579	2,317
Maharashtra ..	18,572	3,732	6,385	11,714	473	4,386	14,186
Goa, Daman & Diu†	140	3	86	54	—	109	31
Dadra Nagar Haveli	11	1	5	6	—	11	—
<i>Southern Region</i>							
Andhra Pradesh ..	8,111	5,439	4,781	2,762	568	4,262	3,849
Karnataka ..	5,184	3,945	2,082	2,876	226	4,659	525
Kerala ..	1,630	1,321	905	691	34	1,539	73
Tamil Nadu ..	4,802	4,205	2,723	1,935	144	4,355	447
Pondicherry	62	1	37	25	—	62	—
Lakshadweep ..	7	7	6	1	—	4	3
All India ..	1,16,125	49,453	60,292	46,621	8,936	61,585	53,196

Source : Statistical Statements Relating to the Co-operative Movement in India.

† Data relate to 1976-77

Note : Data in respect of Mizoram Not Available.

STATEMENT 4-8: PRIMARY AGRICULTURAL CREDIT SOCIETIES: AVERAGES PER SOCIETY FOR 1970-71 AND 1977-78

(Amount in Rs. thousands)

Region / State	Membership		Borrowing Membership		Share Capital		Deposits	
	1970-71	1977-78	1970-71	1977-78	1970-71	1977-78	1970-71	1977-78
	1	2	3	4	5	6	7	8
<i>Northern Region</i>								
Haryana	98	405	60	228	6	56	1	7
Himachal Pradesh	172	235	85	73	9	17	17	41
Jammu & Kashmir	254†	269	95†	66	4†	9	(0.7)†	2
Punjab	140	163	105	89	11	20	17	25
Rajasthan	163	462	71	196	9	45	2	8
Chandigarh	143	125	71	31	7	7	9	10
Delhi	117	94	102	18	12	15	8	8
<i>North Eastern Region</i>								
Assam	131	677	18	5	4	14	2	2
Manipur	144	198	11	11	3	7	(0.2)	(0.5)
Meghalaya	—	158	—	46	—	7	—	1
Nagaland	30	68	Neg.	10	4	10	(0.1)	5
Tripura	192	260	52	31	6	14	1	1
<i>Eastern Region</i>								
Bihar	160	166	53	44	3	5	2	(0.3)
Orissa	375	696	83	151	14	41	4	6
West Bengal	91	250	24	133	3	14	(0.6)	2
Andaman & Nicobar Islands	45	89	23	22	6	13	(0.05)	(0.07)
<i>Central Region</i>								
Madhya Pradesh	211	401	97	121	16	45	4	12
Uttar Pradesh	213	877	53	330	8	56	2	13
<i>Western Region</i>								
Gujarat	158	229	83	94	30	61	6	12
Maharashtra	157	264	66	71	26	46	2	5
Goa, Daman & Diu	363	471	42	64	10	18	1	(0.4)
Dadra Nagar Haveli	182	455	182	182	2	28	—	—
<i>Southern Region</i>								
Andhra Pradesh	150	576	61	162	7	25	2	8
Karnataka	206	603	85	148	16	58	4	17
Kerala	794	1,642	318	754	44	116	44	341
Tamil Nadu	541	991	102	490	25	77	7	25
Pondicherry	192	468	82	129	18	52	1	2
Lakshadweep	200	429	—	143	14	47	7	17
All India	193	412	70	142	13	36	4	14

† Data relate to 1969-70.

STATEMENT 4-8—(Concluded)

(Amount in Rs. thousands)

Region / State	Working capital		Loans issued		Loans outstanding	
	1970-71	1977-78	1970-71	1977-78	1970-71	1977-78
	9	10	11	12	13	14
<i>Northern Region</i>						
Haryana	41	468	25	317	30	295
Himachal Pradesh ..	44	95	19	26	30	56
Jammu & Kashmir ..	79†	140	16†	23	28†	67
Punjab	74	122	56	89	49	69
Rajasthan	49	244	21	119	30	153
Chandigarh	28	38	10	27	18	27
Delhi	64	92	15	11	37	59
<i>North Eastern Region</i>						
Assam	28	42	7	4	21	25
Manipur	11	29	1	5	7	16
Meghalaya	—	57	—	2	—	47
Nagaland	10	25	5	17	2	10
Tripura	36	89	12	10	17	46
<i>Eastern Region</i>						
Bihar	18	34	7	12	12	22
Orissa	98	306	23	97	56	167
West Bengal	22	124	5	65	16	94
Andaman & Nicobar Islands	14	61	8	23	12	44
<i>Central Region</i>						
Madhya Pradesh	116	276	52	92	85	171
Uttar Pradesh	48	339	20	182	33	221
<i>Western Region</i>						
Gujarat	157	391	106	18	113	276
Maharashtra	113	216	57	88	82	159
Goa, Daman & Diu ..	30	100	9	33	12	48
Dadra Nagar Haveli ..	20	196	12	79	8	112
<i>Southern Region</i>						
Andhra Pradesh	40	215	19	116	25	158
Karnataka	89	357	44	149	58	249
Kerala	305	1,080	141	519	169	527
Tamil Nadu	142	666	78	311	97	432
Pondicherry	129	404	78	220	86	259
Lakshadweep	45	243	26	173	23	178
All India	72	234	36	109	49	155

Source: Statistical Statements Relating to the Co-operative Movement in India.

† Data relate to 1969-70

STATEMENT 4.9: POSITION OF OVERDUES AT THE LEVEL OF PACS

(Amount in Rs. crores)

Region / State	As at the end of June											
	1971				1978							
	Loans out-stand- ing	Amount of over- dues	Percentage of overdues to		Loans out-stand- ing	Amount of over- dues	Percentage of overdues to					
1	2	Demand	Loans out-stand- ing	3	4	5	6	Demand	Loans out-stand- ing	7	8	
<i>Northern Region</i>												
Haryana	18.51	8.70	38.1	47.0	71.58	29.83	31.1	41.7				
Himachal Pradesh ..	7.73	1.67	31.0	21.6	13.08	4.28	44.3	32.7				
Jammu & Kashmir ..	3.09	1.86	57.4	60.2	9.44	2.35	50.5	24.9				
Punjab	50.64	20.57	26.8	40.6	68.01	29.00	27.2	42.6				
Rajasthan	23.67	10.33	42.8	43.6	79.00	36.11	41.2	45.7				
<i>North Eastern Region</i>												
Assam	6.30	4.98	80.6	79.0	7.96	6.06	89.9	76.1				
Manipur	0.30	0.30	76.5	100.0	1.12	0.58	88.4	52.1				
Meghalaya	N.A.	N.A.	N.A.	—	1.56	1.26	86.5	80.6				
Nagaland	—	—	—	—	0.18	0.09	38.3	48.8				
Tripura	0.70	0.20	N.A.	28.6	1.63	1.15	83.7	70.6				
<i>Eastern Region</i>												
Bihar	19.92	12.52	55.9	62.9	36.48	28.61	68.9	78.4				
Orissa	21.07	13.84	61.2	65.7	52.58	22.89	49.8	43.5				
West Bengal	17.63	12.43	71.5	70.5	74.71	31.81	47.1	42.6				
<i>Central Region</i>												
Madhya Pradesh	83.86	35.81	46.7	32.7	121.38	75.31	54.2	62.0				
Uttar Pradesh	85.56	44.92	49.2	52.5	191.93	91.35	41.7	47.6				
<i>Western Region</i>												
Gujarat	95.74	20.68	20.9	21.6	218.01	90.33	41.9	41.4				
Maharashtra	164.83	61.84	40.1	37.5	294.47	157.52	54.4	53.5				
<i>Southern Region</i>												
Andhra Pradesh	38.09	17.10	41.8	44.9	128.33	42.71	37.8	33.3				
Karnataka	49.93	21.53	40.4	43.1	129.00	63.43	47.9	49.2				
Kerala	36.11	10.71	31.8	29.7	85.90	25.19	26.4	29.3				
Tamil Nadu	58.82	21.78	33.7	37.0	207.26	68.55	35.7	33.1				
ALL INDIA	784.48	322.40	39.5	41.1	1,798.07	809.62	43.3	45.0				

Source : Statistical Statements Relating to the Co-operative Movement in India.

STATEMENT 4-10 : CREDIT ACTIVITY OF NON-CREDIT SOCIETIES AS ON 30 JUNE 1978

Type of Societies	(Amount in Rs. crores)			
	No. of societies	No. of societies advancing loans	Amount advanced	Amount outstanding as on 30-6-78
	1	2	3	4
<i>Marketing and Processing Societies</i>				
Cotton Marketing	103	32	4.27	4.81
Fruits and Vegetables Marketing Societies	362	55	1.67	2.45
Areca nut Marketing Societies	17	10	2.60	1.17
Tobacco Marketing Societies	27	5	0.04	1.63
Coconut Marketing Societies	24	9	0.12	0.10
Sugarcane Supply Marketing Societies	26	—	—	0.03
Central Sugarcane Supply Marketing Societies	208	166	13.17	15.00
Sugar factories	186	29	7.07	11.83
Cotton Ginning and Processing Societies	229	27	2.99	1.28
Other Agricultural Processing Societies ..	619	77	0.45	0.96
Co-operative Cold Storage	77	N.A.	N.A.	0.38
Farming Societies	9,697	N.A.	2.02	4.89
<i>Functional Societies</i>				
Milk Supply Societies	20,703	N.A.	5.24	10.54
Ghee Societies	120	N.A.	-nil-	1.00
Poultry Societies	1,033	N.A.	0.27	1.01
Other Livestock Societies	1,379	N.A.	0.16	0.90
Livestock Products Societies	52	N.A.	—	0.63 (lakhs)
Fisheries Societies	4,358	N.A.	1.23	3.86
Forest Labourers Societies	1,407	N.A.	0.32	0.19
Primary Tribals Labourers Societies ..	1,064	N.A.	0.27	0.10
Non-Tribals Labourers Societies ..	343	N.A.	0.06	0.08
Sericulture Societies	206	N.A.	N.A.	0.34

Source : Statistical Statements Relating to the Co-operative Movement in India, 1977-78—Part II—Non-Credit Societies.

**STATEMENT 4-11: OPERATIONS OF MAJOR FUNCTIONAL CO-OPERATIVES 1970-71
AND 1977-78**

(Amount in Rs. lakhs)

		Milk supply unions	Milk supply socie- ties	Poultry societies	Other live- stock socie- ties	Fishe- ries socie- ties
		1	2	3	4	5
Number of societies	1970-71	148	11,909	811	648	4,327
	1977-78	167	20,703	1,038	1,379	4,358
Membership ('000)	1970-71	31	10,23	38	23	4,67
	1977-78	44	18,72	56	54	5,41
Total Sales	1970-71	60,51	53,68	1,76	35	4,00
	1977-78	2,05,85	1,29,94	4,87	2,07	15,08
Loans and advances to members	1970-71	1,43	4,01	25	11	43
	1977-78	97	5,24	27	16	1,23
Loans outstanding at end- June	1970-71	1,50	4,88	33	22	3,60
	1977-78	1,41	10,54	1,01	90	3,86
Loans overdue at end-June	1970-71	34	1,70	7	13	1,05
	1977-78	14	3,17	26	32	2,69
Percentage of overdues to out- standing loans	1970-71	23	35	21	59	29
	1977-78	10	30	26	36	70

Source: Statistical Statements Relating to the Co-operative Movement in India—
Part II—Non-Credit Societies.

STATEMENT 4-12: INDUSTRIAL CO-OPERATIVE BANKS, JUNE 30 1978

(Amount in Rs. Lakhs)

State	No. of apex or central industrial banks	Membership		Paid-up Capital	Deposits	Borrowings outstanding		Loans outstanding	
		Industrial Co-operative Societies	Individuals			From RBI	Govt. & others	S. T.	M. T.
Rajasthan ..	1+	249	527	13	1,56	—	4	43	8
Tamil Nadu ..	1+(3)	303	34	63	1,46	—	13	1,49	60
Gujarat ..	2@(26)	146	8,891	54	12,51	—	27	5,64	1,24
Maharashtra ..	1@(9)	617	334	61	2,93	62	—	2,86	7
Karnataka ..	4@(39)	866	36,575	1,59	3,14	3,62	2,48	6,87	3,56

Source : Statistical statements relating to the Co-operative Movement in India.

(Figures in bracket indicate the number of offices of the banks)

+ State level bank

@District level banks

STATEMENT 4-13 : LOANS ISSUED BY THE PRIMARY LAND DEVELOPMENT BANKS/BRANCHES
OF SLDB DURING THE FINANCIAL YEARS 1974-75 TO
1978-79

Region/States	(Amount in Rs. crores)				
	1974-75	1975-76	1976-77	1977-78	1978-79
	1	2	3	4	5
<i>Northern Region</i>					
Haryana	6	11	10	19	16
Himachal Pradesh	(0-18)	(0-24)	(0-27)	(0-18)	(0-27)
Jammu & Kashmir	(0-32)	(0-24)	(0-21)	(0-20)	(0-24)
Punjab	11	13	19	16	20
Rajasthan	44	7	9	13	14
<i>North Eastern Region</i>					
Assam	(0-07)	(0-21)	(0-22)	(0-62)	(0-57)
Tripura	(0-02)	(0-10)	(0-02)	(0-01)	(0-06)
<i>Eastern Region</i>					
Bihar	15	18	19	8	5
Orissa	3	3	5	6	7
West Bengal	2	4	7	9	10
<i>Central Region</i>					
Madhya Pradesh	15	14	18	16	10
Uttar Pradesh	33	22	36	48	49
<i>Western Region</i>					
Gujarat	10	9	3	4	3
Maharashtra	19	25	18	19	18
<i>Southern Region</i>					
Andhra Pradesh	17	27	31	40	57
Karnataka	13	21	22	19	11
Kerala	3	4	7	8	9
Tamil Nadu	16	19	17	12	12
Pondicherry	(0-08)	(0-06)	(0-08)	(0-08)	(0-06)
All India	174	187	224	240	244

Source : Reserve Bank of India.

STATEMENT 4.14 : PURPOSE-WISE ADVANCES OF LDBs DURING 1977-78

(Amount in Rs. lakhs)

Region/State	Total long-term loans advanced	Percentage of loans advanced for			
		Minor irrigation purposes	Loans for farm mechanization	Land develop-ment	Orchards & plantations
	1	2	3	4	5
<i>Northern Region</i>					
Haryana	16,49	31	51	5	1
Himachal Pradesh	38	18	11	3	26
Jammu & Kashmir	20	10	50	10	15
Punjab	16,26	30	49	6	—
Rajasthan	14,06	82	16	0.1	—
<i>North Eastern Region</i>					
Assam	89	35	15	16	34
Tripura	1	82	—	10	—
<i>Eastern Region</i>					
Bihar	7,13	61	28	10	—
Orissa	6,23	N.A.	N.A.	N.A.	N.A.
West Bengal	10,32	80	5	8	2
<i>Central Region</i>					
Madhya Pradesh	10,49	91	9	0.3	—
Uttar Pradesh	51,11	87	12	—	—
<i>Western Region</i>					
Gujarat	4,12	31	37	—	—
Maharashtra	14,61	50	10	0.5	0.9
<i>Southern Region</i>					
Andhra Pradesh	51,00	63	12	5	1
Karnataka	13,76	61	3	—	—
Kerala	8,31	29	1	33	24
Tamil Nadu	13,29	23	20	1	0.2
Pondicherry	6	83	9	—	—
All India	238,72	60	17	4	1

Source : Statistical Statements Relating to the Co-operative Movement in India,

STATEMENT 4-15 : CLASSIFICATION OF PLDBs/BRANCHES OF SLDBs ACCORDING TO LEVELS OF OVERDUES

Region/State	Number of banks with percentage of overdues to demand													
	A son 30-6-1975							A son 30-6-1976						
	upto 25	26 to 35	36 to 45	46 to 55	56 to 60	over 60	Total	upto 25	26 to 35	36 to 45	46 to 55	56 to 60	over 60	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
<i>Northern Region</i>														
Haryana ..	29	2	1	2	—	—	29	29	—	4	1	5	—	29
Himachal ..	2	4	5	1	1	8	15	2	3	6	3	2	5	17
Jammu & Kashmir ..	9	6	1	—	—	—	21	3	4	1	1	—	4	21
Punjab ..	32	7	9	4	1	2	39	37	4	3	—	—	43	
Rajasthan ..	12	7	9	4	1	2	35	29	3	3	—	—	35	
<i>North Eastern Region</i>														
Assam ..	1	3	1	5	1	5	16	10	1	2	1	1	2	17
<i>Eastern Region</i>														
Bihar ..	49	37	18	10	2	1	117	117	7	8	—	—	1	127
Orissa ..	5	4	9	11	8	18	55	46	—	3	2	3	1	55
West Bengal ..	16	6	1	—	—	—	23	26	—	—	—	—	—	26
<i>Central Region</i>														
Madhya Pradesh ..	11	15	5	9	1	2	43	42	1	—	2	—	—	45
Uttar Pradesh ..	130	50	15	9	4	1	209	198	12	2	2	—	—	214
<i>Western Region</i>														
Gujarat ..	10	6	12	19	9	126	182	78	20	29	18	12	25	182
Maharashtra ..	84	52	57	48	15	15	271	271	86	40	32	18	23	266
<i>Southern Region</i>														
Andhra Pradesh ..	150	16	14	11	1	4	196	151	21	12	10	4	3	201
Karnataka ..	92	21	34	15	2	12	176	119	16	12	11	6	12	176
Kerala ..	21	3	4	1	—	—	29	27	1	2	—	—	—	30
Tamil Nadu ..	154	22	20	16	3	8	223	195	24	38	14	5	7	223
All India ..	807	254	206	161	48	208	1,679	1,135	184	154	99	53	82	1,707

STATEMENT 4-15. (Contd.)

Region/State	Number of banks with percentage of overdues to demand												
	As on 30-6-1977						As on 30-6-1978						
	upto 25	26 to 35	36 to 45	46 to 55	56 to 60	Total	upto 25	26 to 35	36 to 45	46 to 55	Above 55	Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Northern Region													
Haryana	29	2	2	1	4	8	29	29	4	2	1	6	29
Himachal Pradesh	3	3	2	5	2	6	21	4	4	2	1	6	17
Jammu & Kashmir	29	7	5	2	2	43	43	34	8	1	—	43	48
Punjab	22	3	7	1	2	35	35	21	1	2	10	35	35
Rajasthan	15	—	—	—	—	2	17	15	—	—	—	2	17
North Eastern Region													
Assam	19	17	26	28	22	17	129	30	15	30	52	2	129
Eastern Region													
Bihar	46	2	1	3	2	1	55	44	3	4	2	2	55
Orissa	—	—	—	—	—	—	26	25	—	1	—	—	26
West Bengal	15	4	11	6	7	2	45	4	9	8	12	12	45
Central Region													
Madhya Pradesh	165	28	13	6	1	2	215	195	15	8	1	2	221
Uttar Pradesh	11	14	23	37	18	79	182	18	25	29	42	68	182
Western Region													
Gujarat	37	37	55	68	17	55	269	—	—	—	—	—	269
Maharashtra	168	8	7	13	3	6	205	154	18	12	12	9	205
Southern Region													
Andhra Pradesh	103	29	10	12	13	4	176	113	29	25	6	3	176
Karnataka	28	—	1	1	—	—	30	29	—	—	1	—	30
Kerala	35	30	38	39	21	60	223	39	24	47	47	66	223
Tamil Nadu	756	184	201	222	112	242	1,717	754	151	169	188	173	1,435
All India													

Source : Reserve Bank of India.

STATEMENT 4-16 : STATE-WISE DISTRIBUTION OF COMMERCIAL BANK OFFICES

Region/State	July 19, 1969			June 30, 1980		
	Total No. of offices	Of which		Total No. of offices	Of which	
		Rural	Semi- urban		Rural	Semi- urban
	1	2	3	4	5	6
<i>Northern Region</i>						
Haryana	174	51 (29)	111 (64)	746	387 (52)	271 (36)
Himachal Pradesh	41	29 (71)	12 (29)	324	264 (81)	60 (19)
Jammu & Kashmir	35	7 (20)	8 (23)	394	252 (64)	45 (11)
Punjab	354	116 (33)	128 (36)	1,544	800 (52)	494 (28)
Rajasthan	369	147 (40)	132 (36)	1,471	830 (56)	365 (25)
Chandigarh	21	—	21 (100)	78	9 (12)	—
Delhi	274	—	—	887	40 (5)	1 (0.1)
<i>North Eastern Region</i>						
Assam	74	20 (27)	38 (51)	466	254 (55)	164 (35)
Manipur	2	—	2 (100)	35	22 (63)	2 (6)
Meghalaya	7	2 (29)	5 (71)	55	30 (55)	25 (45)
Nagaland	3	3 (100)	—	35	20 (57)	15 (43)
Tripura	5	1 (20)	4 (80)	77	52 (68)	25 (32)
Arunachal Pradesh	—	—	—	19	19 (100)	—
Mizoram	—	—	—	12	8 (67)	4 (33)

STATEMENT 4.16: (Contd.)

	1	2	3	4	5	6
<i>Eastern Region</i>						
Bihar	274	47 (17)	145 (53)	1,907	1,151 (60)	476 (25)
Orissa	100	25 (25)	59 (59)	815	534 (66)	163 (20)
West Bengal	505	42 (8)	149 (30)	2,040	696 (34)	447 (22)
Andaman & Nicobar	1	—	—	12	8 (67)	—
<i>Central Region</i>						
Madhya Pradesh	344	77 (22)	163 (47)	1,842	1,014 (55)	449 (24)
Uttar Pradesh	753	174 (23)	306 (41)	3,740	1,987 (53)	783 (21)
<i>Western Region</i>						
Gujarat	758	233 (31)	288 (38)	2,243	969 (43)	625 (29)
Maharashtra	1,125	156 (14)	340 (30)	3,320	1,052 (32)	735 (22)
Dadra & Nagar Haveli	—	—	—	4	4 (100)	—
Goa, Daman & Diu	87	59 (68)	28 (32)	232	157 (68)	72 (31)
<i>Southern Region</i>						
Andhra Pradesh	571	134 (23)	238 (42)	2,477	1,224 (49)	635 (26)
Karnataka	761	237 (31)	316 (42)	2,636	1,284 (49)	598 (23)
Kerala	605	157 (26)	309 (51)	2,191	1,000 (45)	856 (39)
Tamil Nadu	1,066	142 (13)	540 (51)	2,814	1,008 (36)	820 (29)
Lakshadweep	—	—	—	5	5 (100)	—
Pondicherry	12	1 (8)	2 (17)	48	21 (44)	8 (17)
TOTAL	8,321	1,860 (22)	3,344 (40)	32,419	15,101 (47)	8,078 (25)

Figures in bracket are percentages to total

STATEMENT 4-16: (Contd.)

Region/State	APPDO (000)		Average Rural population per R/SU branch 30-6-1980 ('000)
	19-7-69	30-6-80	
	7	8	9
<i>Northern Region</i>			
Haryana	56	13	14
Himachal Pradesh	85	11	11
Jammu & Kashmir	114	12	14
Punjab	41	9	10
Rajasthan	69	18	20
Chandigarh	7	9	4
Delhi	10	5	11
<i>North Eastern Region</i>			
Assam	202	31	35
Manipur	497	31	42
Meghalaya	144	18	18
Nagaland	189	15	15
Tripura	311	20	20
Arunachal Pradesh	—	25	25
Mizoram	—	28	28
<i>Eastern Region</i>			
Bihar	206	30	36
Orissa	212	27	31
West Bengal	87	22	33
Andaman & Nicobar	115	10	11
<i>Central Region</i>			
Madhya Pradesh	116	23	27
Uttar Pradesh	118	24	29
<i>Western Region</i>			
Gujarat	34	12	15
Maharashtra	44	15	23
Dadra & Nagar Haveli	—	19	19
Goa, Daman & Diu	8	4	4
<i>Southern Region</i>			
Andhra Pradesh	74	18	21
Karnataka	38	11	14
Kerala	35	10	11
Tamil Nadu	37	15	20
Lakshadweep	—	6	6
Pondicherry	31	10	11
All India	65	17	21

Source : Reserve Bank of India.

STATEMENT 4-17: STATE-WISE FREQUENCY DISTRIBUTION OF DISTRICTS ACCORDING TO POPULATION PER BANK OFFICE AND PER RURAL/SEMI-URBAN OFFICE, JUNE 1980

Region/State	No. of districts in the State	NUMBER OF DISTRICTS WHERE THE POPULATION PER BANK OFFICE WAS								
		17,000 or less	18,000 to 21,000	22,000 to 30,000	31,000 and above	appr/ subo		appbo appr/ subo		
		1	2	3	4	5	6	7	8	9
<i>Northern Region</i>										
Haryana	12	11	9*	1	2*	—	—	—	—	—
Himachal Pradesh*	13	11	11	1	1	—	—	—	—	—
Jammu & Kashmir	14	10	10	2	2	2	2	—	—	—
Punjab	12	12	12	—	—	—	—	—	—	—
Rajasthan	26	11	6	8	10	6	9	1	1	1
Chandigarh	1	1	1	—	—	—	—	—	—	—
Delhi	1	1	1	—	—	—	—	—	—	—
<i>North Eastern Region</i>										
Assam	10	1	1	—	—	3	2	6	7	7
Manipur	6	1	1	1	1	1	1	3	3	3
Maghalaya	5	1	1	—	—	2	2	2	2	2
Nagaland	7	3	3	2	2	1	1	1	1	1
Tripura	3	—	—	3	3	—	—	—	—	—
Arunachal Pradesh*	5	1	1	1	1	1	1	2	2	2
Mizoram	3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Eastern Region</i>										
Bihar*	32	2	1	—	—	10	7	19	23	23
Orissa	13	1	—	—	—	7	7	5	6	6
West Bengal	16	2	1@	1	—	5	5	8	9	9
Andaman & Nicobar	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Central Region</i>										
Madhya Pradesh	45	9	5	7	7	13	12	16	21	21
Uttar Pradesh	56	12	6	8	7	18	16	18	27	27
<i>Western Region</i>										
Gujarat	19	13	12	3	4	2	2	1	1	1
Maharashtra	26	8	4@	5	3	12	15	1	3	3
Dadra & Nagar Haveli	1	—	—	1	1	—	—	—	—	—
Goa, Daman & Diu	1	1	1	—	—	—	—	—	—	—
<i>Southern Region</i>										
Andhra Pradesh	23	8	2	7	9	7	11	1	1	1
Karnataka	19	13	13	5	3	1	3	—	—	—
Kerala	11	11	11	—	—	—	—	—	—	—
Tamil Nadu††	16	10	4@	3	4	3	5	—	—	—
Lakshadweep	1	1	1	—	—	—	—	—	—	—
Pondicherry	1	1	1	—	—	—	—	—	—	—
TOTAL	400	156	119	59	60	94	101	84	107	107

Source : Reserve Bank of India
 @ Excludes Bombay/Madras/Calcutta
 * Data not available for one district
 †† APPR/SUBO not available for two districts

STATEMENT 4/18 : PERFORMANCE OF LEAD BANKS IN OPENING OFFICES IN THEIR LEAD DISTRICTS AS AT END, JUNE, 1960

Name of the Lead Bank	No. of Lead Dists. allotted	No. of offices opened upto 30-6-1960		Percentage of Offices opened in Lead Districts
		Total	Of which, in Lead Dists.	
	1	2	3	4
BANKS IN THE PUBLIC SECTOR				
State Bank Group	111	5,114	1,309	26
Allahabad Bank	9	717	173	24
Bank of Baroda	30	1,014	507	50
Bank of India	32	979	453	46
Bank of Maharashtra	5	946	170	34
Canara Bank	18	860	315	37
Central Bank of India	46	1,109	438	39
Dena Bank	10	542	188	35
Indian Bank	9	540	170	31
Indian Overseas Bank	7	557	115	21
Punjab National Bank	41	986	438	44
Syndicate Bank	19	694	298	43
Union Bank of India	8	850	149	18
United Bank of India	23	621	318	51
United Commercial Bank	24	760	346	46
Andhra Bank	5	412	132	32
Punjab & Sind Bank	1	470	34	7
BANK IN THE PRIVATE SECTOR				
Bank of Rajasthan Ltd.	*	128	18	14
	398	16,849	5,571	33

Source : Reserve Bank of India

* District Udaipur has been allotted jointly to two banks, namely, State Bank Bikaner and Jaipur and Bank of Rajasthan Ltd. The latter bank has no other district as its lead district.

STATEMENT 4-19 : COVERAGE OF RURAL AREAS AND C. D. BLOCKS BY SCHEDULED COMMERCIAL BANKS

Region/State	Total Number of CD Blocks in the State	Total Number of inhabited villages	Number of R/Su branches of commercial banks as on 30-6-80	Average number of villages per CD Block	Average number of R/Su branches per CD Block	Average number of inhabited villages per R/Su branch
	1	2	3	4	5	6
<i>Northern Region</i>						
Haryana	87	6,731	658	77	8	10
Himachal Pradesh	69	16,916	324	245	5	52
Jammu & Kashmir	75	6,503	297	87	4	22
Punjab	117	12,188	1,234	104	11	10
Rajasthan	232	33,305	1,195	144	5	28
Chandigarh	1	26	9	26	9	3
Delhi	5	243	41	49	8	6
<i>North Eastern Region</i>						
Assam	134	21,995	418	164	3	53
Manipur	26	1,949	24	75	1	81
Meghalaya	24	4,583	55	191	2	83
Nagaland	21	960	35	46	2	27
Tripura	17	4,727	77	278	5	61
Arunachal Pradesh	48	2,973	19	62	—	156
Mizoram	20	229	12	11	1	19
<i>Eastern Region</i>						
Bihar	587	67,566	1,627	115	3	42
Orissa	314	46,992	697	150	2	67
West Bengal	335	38,074	1,143	114	3	33
Andaman & Nicobar	5	390	8	78	2	49
<i>Central Region</i>						
Madhya Pradesh	458	70,883	1,463	155	3	48
Uttar Pradesh	876	1,12,561	2,770	128	3	41
<i>Western Region</i>						
Gujarat	218	18,275	1,594	84	7	11
Maharashtra	296	35,778	1,787	121	6	20
Dadra & Nagar Haveli	1	72	4	72	4	18
Goa, Daman & Diu	12	409	229	34	19	2
<i>Southern Region</i>						
Andhra Pradesh	324	27,221	1,859	84	6	15
Karnataka	175	26,826	1,882	153	11	14
Kerala	144	1,268	1,856	9	13	0.7
Tamil Nadu	374	15,735	1,828	42	5	9
Lakshadweep	5	10	5	2	1	2
Pondicherry	4	333	29	83	7	11
TOTAL	5,004	5,75,936*	23,179	115	5	25

Sources : 1. Guidelines for Intensive Development of Blocks under the Programme of IRDP, Vol. II (Annexes) Ministry of Agriculture and Irrigation (Dept. of Rural Development, New Delhi, Page 7).

2. Census of India, 1971, Table A-III

* Includes 215 villages of Sikkim

STATEMENT 4-20 : VILLAGE ADOPTION SCHEME : RANKING OF STATES ACCORDING TO SELECT CRITERIA, DECEMBER 1977

1	2	3	4	5	6	7	8
Average population per Rural/Semi-urban branch ('000 omitted)	No. of villages adopted as percentage of total number of villages	No. of accounts per village	Amount outstanding per village (Rs. in thousands)				
Goa	(4)	Kerala	(66.6)	Kerala	(121)	Andhra Pradesh	(193)
Chandigarh	(6)	Delhi	(58.4)	Andhra Pradesh	78	Maharashtra	97
Punjab	(11)	Mizoram	(33.3)	Pondicherry	68	Kerala	79
Delhi	(11)	Goa	(27.4)	Tamil Nadu	54	Tamil Nadu	73
Kerala	(12)	West Bengal	(24.9)	Meghalaya	50	Karnataka	71
Himachal Pradesh	(12)	Tripura	(23.1)	Orissa	40	Haryana	56
Pondicherry	(13)	Haryana	(20.2)	Karnataka	29	Punjab	54
Haryana	(16)	Andhra Pradesh	(19.6)	Maharashtra	26	Meghalaya	53
Gujarat	(16)	Pondicherry	(19.5)	Bihar	22	Gujarat	52
Karnataka	(16)	Punjab	(16.8)	Uttar Pradesh	20	Delhi	46
Jammu & Kashmir	(17)	Chandigarh	(15.4)	Goa	20	Orissa	40
Nagaland	(18)	Uttar Pradesh	(14.0)	Haryana	19	Pondicherry	36
Meghalaya	(21)	Tamil Nadu	(12.6)	Punjab	19	Bihar	33
Tripura	(23)	Karnataka	(10.6)	West Bengal	18	Rajasthan	33
Tamil Nadu	(25)	Rajasthan	(10.0)	Mizoram	18	Goa	31
Maharashtra	(27)	Gujarat	(8.8)	Delhi	18	Uttar Pradesh	28
Rajasthan	(27)	Uttar Pradesh	(7.7)	Manipur	16	Manipur	27
Andhra Pradesh	(27)	Manipur	(7.6)	Tripura	16	Madhya Pradesh	23
Arunachal	(36)	Maharashtra	(6.4)	Nagaland	16	Nagaland	23
Orissa	(38)	Assam	(5.8)	Gujarat	12	West Bengal	23
Madhya Pradesh	(38)	Madhya Pradesh	(4.9)	Himachal Pradesh	11	Mizoram	14
West Bengal	(39)	Himachal Pradesh	(3.9)	Jammu & Kashmir	11	Jammu & Kashmir	14
Assam	(39)	Bihar	(3.7)	Rajasthan	9	Himachal Pradesh	13
Uttar Pradesh	(40)	Orissa	(2.4)	Assam	8	Chandigarh	11
Manipur	(44)	Jammu & Kashmir	(1.4)	Madhya Pradesh	8	Assam	10
Bihar	(47)	Nagaland	(1.3)	Chandigarh	5	Tripura	9
Mizoram	(55)	Meghalaya	(0.5)	Arunachal Pradesh	5	Arunachal Pradesh	5

Source : Reserve Bank of India

STATEMENT 4-Z1 : IMPORTANT INDICATORS OF THE SCHEME OF FINANCING PACS BY COMMERCIAL BANKS, JUNE 1978

State	No. of participating commercial banks										Membership		Borrowing members		Loans disbursed 1977-78	
	1	2	3	4	5	6	7	8	9	10	Total ('000)	Of which increase since inception of the scheme ('000)	Borrowing members	S.T.	M.T.	Loans disbursed 1977-78
Andhra Pradesh	13	13	107	510	316 (62)	1,05	66	64 (61)	6,43	41						
Assam	8	8	82	230	201 (87)	5,06	0-36	29 (6)	33	26						
Bihar	4	4	8	39	19 (49)	6	1	2 (33)	10	—						
Haryana	5	8	24	129	123 (95)	53	25	30 (57)	3,62	39						
Jammu & Kashmir	7	5	12	130	51 (39)	38	2	18 (47)	24	5						
Karnataka	13	11	105	515	344 (67)	283	110	119 (42)	4,98	82						
Madhya Pradesh	10	17	48	250	184 (74)	73	21	38 (52)	1,10	11						
Maharashtra	7	18	67	273	169 (62)	59	8	27 (46)	2,67	59						
Orissa	7	6	19	95	74 (78)	56	17	24 (43)	32	8						
Tripura	4	3	27	47	44 (94)	16	2	9 (56)	23	13						
Uttar Pradesh	8	13	35	144	125 (87)	1,24	43	72 (58)	1,88	24						
West Bengal	7	15	130	696	567 (81)	1,40	73	94 (67)	2,86	72						
TOTAL	24	121	664	3,058	2,217 (72)	14,60	3,68	5,27 (96)	24,78	9,70						

STATEMENT 4-21 (Contd.)

State	(Amount in Rs. Lakhs)											
	Loans outstanding as on 30-6-1978			Demand	Overdues	Percent- age of overdues to demand	No. of PACS net financed even once	No. of PACS having full-time paid sec- retaries	No. of PACS to which finance dis- continued due to overdues	19		
	S.T.	M.T.	C.C.								11	12	13	14	15	16	17	18
Andhra Pradesh	9,76	1,09	22	12,54	9,28	74	36	297	45	(7)	(36)	(9)
Assam	63	44	30	69	52	75	(1)	2	—	(1)	(78)	—
Bihar	16	—	—	14	9	69	(23)	9	11	(2)	(15)	(28)
Haryana	3,64	1,01	8	5,50	2,78	51	2	117	3	(2)	(91)	(2)
Jammu & Kashmir	34	13	—	41	16	38	32	40	18	(25)	(31)	(14)
Karnataka	12,18	2,25	23	14,16	9,72	69	36	463	92	(7)	(90)	(18)
Madhya Pradesh	2,17	1,00	1	2,50	1,84	74	2	175	64	(1)	(70)	(26)
Maharashtra	3,53	94	25	3,83	2,12	53	12	156	94	(4)	(37)	(12)
Orissa	60	11	14	62	35	56	N.A.	89	N.A.	(94)	(94)	N.A.
Tripura	20	10	1	26	16	60	N.A.	13	1	(28)	(28)	(2)
Uttar Pradesh	1,61	43	4	3,26	1,42	44	—	136	14	(94)	(94)	(10)
West Bengal	3,19	1,10	5	3,32	2,02	61	1,22	242	7	(16)	(35)	(1)
Total	37,94	8,60	1,34	47,24	30,47	64	2,53	1,913	289	(8)	(62)	(9)

@Data incomplete

(Figures in brackets indicate percentage to respective total)

Source : Reserve Bank of India

STATEMENT 4-22: STATE-WISE FREQUENCY DISTRIBUTION OF DISTRICTS BASED ON CREDIT DEPOSIT RATIOS OF RURAL AND SEMI-URBAN OFFICES AS AT END JUNE 1979

State/Union Territories	Total No. of districts	Rural Offices		Semi-Urban Offices	
		CD Ratio for all rural offices	No. of districts where CD ratio of rural offices was 60% or less	CD Ratio for all semi-urban offices	No. of districts where CD ratio of semi-urban offices was 60% or less
	1	2	3	4	5
NORTHERN REGION	73(61)	40	46	48	41
Haryana	11(11)	67	4	62	5
Himachal Pradesh	12(6)	32	10	22	6
Jammu & Kashmir	10(5)	26	10	50	4
Punjab	12(12)	25	10	37	10
Rajasthan	26(26)	81	11	66	15
Chandigarh	1(1)	24	1	10	1
Delhi	1(-)	203	-	-	-
NORTH EASTERN REGION	39(20)	30	34	34	19
Assam	10(9)	30	10	39	9
Manipur	6(1)	52	4	12	1
Meghalaya	5(3)	18	5	19	2
Nagaland	7(2)	7	7	35	2
Sikkim	-(1)	-	-	3	1
Tripura	3(3)	78	-	40	3
Arunachal Pradesh	5(-)	11	5	-	-
Mizoram	3(1)	3	3	8	1
EASTERN REGION	61(58)	53	40	32	46
Bihar	31(29)	62	24	35	22
Orissa	13(13)	87	3	55	9
West Bengal	15(15)	35	12	24	14
Andaman & Nicobar Islands	2(1)	38	1	20	1
CENTRAL REGION	101(96)	55	59	51	72
Madhya Pradesh	45(44)	66	20	55	33
Uttar Pradesh	56(52)	53	39	50	39
WESTERN REGION	47(45)	43	30	43	37
Gujarat	19(18)	34	16	37	15
Maharashtra	25(25)	68	12	50	20
Dadra & Nagar Haveli	1(-)	64	-	-	-
Goa, Daman & Diu	2(2)	23	2	47	2
SOUTHERN REGION	71(67)	78	19	59	34
Andhra Pradesh	21(21)	104	1	66	7
Karnataka	19(19)	70	5	64	10
Kerala	11(11)	54	7	46	8
Tamil Nadu	15(14)	89	2	67	7
Lakshadweep	1(-)	8	1	-	-
Pondicherry	4(2)	90	3	36	2
ALL INDIA	392(347)	54	228	47	249

Source : Report on Trend and Progress of Banking in India 1979-80.

Nos. in brackets (Col. 1) are No. of districts having semi-urban centres.

STATEMENT 4-23 : SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTORS

(No. of accounts in thousands)
(Amount in rupees crores)

	As on the last Friday	Public Sector Banks		All Scheduled Commercial Banks	
		No. of accounts	Amount outstanding	No. of accounts	Amount outstanding
	1	2	3	4	5
AGRICULTURE	June 1969	165	162 (5)	268	188 (5)
	June 1979	6,871	2,221 (14)	7,548	2,459 (13)
<i>Of which:</i>					
Direct	June 1969	160	40 (1)	257	54 (1)
	June 1979	5,932	1,678 (10)	6,550	1,825 (10)
Indirect	June 1969	5	122 (4)	11	194 (4)
	June 1979	939	543 (4)	998	634 (3)
SMALL SCALE SECTOR	June 1969	53	257 (9)	60	294 (8)
	June 1979	815	2,447 (15)	966	2,820 (15)
<i>Of which:</i>					
Road and water transport operators	June 1969	2	6	3	8
	June 1979	226	386 (2)	252	457 (2)
Small Scale Industries ..	June 1969	51	251 (8)	57	286 (8)
	June 1979	589	2,061 (13)	713	2,333 (12)
Setting up Industrial Estates	June 1969	—	—	—	—
	June 1979	—	—	1	30
OTHER PRIORITY SECTORS	June 1969	42	22 (1)	N.A.	N.A.
	June 1979	2,019	539 (3)	2,198	629 (3)

STATEMENT 4.23—*Contd.*

	1	2	3	4	5
<i>Of which:</i>					
Retail trade and small business	June 1969	33	19 (1)	N.A.	N.A.
	June 1979	1,313	413 (2)	1,447	483 (2)
Professionals and self-employed	June 1969	8	2	N.A.	N.A.
	June 1979	672	119 (1)	715	138 (1)
Education	June 1969	1	1	N.A.	N.A.
	June 1979	34	7	36	8
TOTAL	June 1969	260	441 (15)	328	505 (14)
	June 1979	9,705	5,207 (32)	10,712	5,908 (31)
TOTAL BANK CREDIT	June 1969		3,016		3,599
	June 1979		16,220		19,116

(Figures in bracket indicate percentages to total)

Note : Data for June 1979 are provisional.*Source :* Currency and Finance Report, 1979-80 Reserve Bank of India.

STATEMENT 4-24 : STATEWISE DETAILS OF PRIORITY SECTOR ADVANCES TO SCHEDULED CASTES/SCHEDULED TRIBES—OUTSTANDINGS AS ON THE LAST FRIDAY OF MARCH 1979

(Amount in lakhs of rupees)

State/Union Territory	Agriculture		Other types of direct finance	Retail Trade	Small business	
	Direct	Indirect				
	Short Term	Term Loan				
	1	2	3	4	5	6
NORTHERN REGION						
Haryana	27	1,29	1,91	1,42	6	4
Himachal Pradesh	23	34	—	26	6	4
Jammu & Kashmir	—	3	2	5	..	1
Rajasthan	76	7,88	3	1,35	26	28
Chandigarh	—	—	—	..	3	2
Delhi	1	6	..	2	1	4
Punjab	89	83	44	1,93	33	11
NORTH EASTERN REGION						
Assam	8	7	57	9	17	18
Manipur	3	8	16	3	8	2
Meghalaya	4	..	..	..	8	5
Nagaland	—	..	—	..	4	2
Sikkim	—	—	—	—	..	—
Tripura	22	10	26	8	4	3
Arunachal Pradesh	—	—	—	—	..	—
Mizoram .. .. .	—	—	—	—	..	..
EASTERN REGION						
Bihar	27	52	8	27	32	39
Orissa	38	29	29	99	7	7
West Bengal	2,13	1,84	2,48	1,03	49	19
Andaman & Nicobar Islands .. .. .	..	—	—	..	4	2
CENTRAL REGION						
Madhya Pradesh	21	1,49	17	18	50	52
Uttar Pradesh	99	1,81	27	1,01	37	39
WESTERN REGION						
Gujarat	79	2,05	84	2,54	23	32
Maharashtra	62	1,32	13	1,19	54	54
Goa, Daman & Diu .. .. .	..	1	—	..	1	1
Dadra & Nagar Haveli .. .. .	..	—	—	—	..	1
SOUTHERN REGION						
Andhra Pradesh	2,10	1,09	34	1,48	29	33
Karnataka	1,23	40	49	1,01	28	16
Kerala	66	7	..	25	10	6
Tamil Nadu	2,11	34	18	1,42	18	14
Pondicherry	2	..	—	3	..	..
Lakshadweep	—	—	—	1	1	..
TOTAL	14,03	21,92	8,69	16,61	4,61	4,02

Source : Reserve Bank of India

Note : Figures may not add up due to rounding

.. Denote less than 50,000

STATEMENT 4.24 (Concl.)

(Amount in lakhs of rupees)

State/Union Territory	Professionals & Self-employed	Educational Loans	Small Scale Industries	Craftsmen & other qualified entrepreneurs	Small road & water transport operators	Setting up of industrial estates	Total
	7	8	9	10	11	12	13
NORTHERN REGION							
Haryana	14	..	63	11	10	—	6,03
Himachal Pradesh	6	1	19	—	2	—	1,21
Jammu & Kashmir	—	—	41	..	..	—	51
Rajasthan	54	1	95	42	32	—	12,81
Chandigarh	1	..	13	—	1	—	21
Delhi	1	..	24	1	10	—	50
Punjab	21	..	1,63	32	19	—	6,89
NORTH EASTERN REGION							
Assam	9	..	48	18	12	—	2,03
Manipur	1	—	2	..	9	—	53
Meghalaya	2	..	4	—	36	—	59
Nagaland .. .. .	..	—	..	—	5	—	11
Sikkim	—	—	..	—	..	—	—
Tripura	1	—	2	1	3	—	80
Arunachal Pradesh	1	—	—	—	4	—	5
Mizoram	1	—	—	—	6	—	8
EASTERN REGION							
Bihar	44	1	1,23	18	1,59	—	5,31
Orissa	8	..	14	1	14	—	2,46
West Bengal	26	1	138	11	2,11	—	12,02
Andaman & Nicobar Islands .. .. .	..	—	1	—	1	—	8
CENTRAL REGION							
Madhya Pradesh	27	1	44	22	2,13	—	6,14
Uttar Pradesh	67	1	1,89	19	38	—	7,98
WESTERN REGION							
Gujarat	84	1	47	2	59	—	8,68
Maharashtra	55	3	1,93	2	50	—	7,37
Goa, Daman & Diu	1	..	..	..	..	—	5
Dadra & Nagar Haveli	1	—	—	—	..	—	1
SOUTHERN REGION							
Andhra Pradesh	31	2	71	6	65	—	7,38
Karnataka	47	1	30	1	10	—	4,46
Kerala	23	..	94	4	6	—	2,42
Tamil Nadu	35	3	11	2	8	—	4,96
Pondicherry .. .. .	..	..	..	—	..	—	6
Lakshadweep .. .. .	..	..	—	—	..	—	2
TOTAL	5,60	17	14,30	1,95	9,86	—	101,75

Source : Reserve Bank of India

Note : Figures may not add up due to rounding

.. Denote less than 50,000

STATEMENT 4-25 : STATEWISE DETAILS OF PRIORITY SECTOR ADVANCES - OUTSTANDING
AS ON THE LAST FRIDAY OF MARCH 1979

State/Union Territory	(Amounts in lakhs of Rs)					
	Direct to Agriculture		In-direct to Agriculture	Allied activities	Retail Trade	Small business
	Short term loans	Term loans				
	1	2	3	4	5	6
NORTHERN REGION						
Haryana	6.44 (2.31)	71.68 (19.00)	17.19	6.30	8.18	1.50
Himachal Pradesh	2.21 (1.82)	2.41 (1.69)	19	2.66	4.14	71
Jammu & Kashmir	1.62 (75)	97 (46)	1.87	1.73	6.64	69
Rajasthan	6.17 (1.58)	60.54 (8.61)	16.03	8.56	11.40	3.29
Chandigarh	8 (3)	25 (12)	17.58	1.12	1.71	26
Delhi	2.90 (25)	2.80 (32)	19.39	4.00	15.42	2.58
Punjab	21.00 (5.04)	87.24 (5.16)	32.16	12.78	14.28	1.90
NORTH EASTERN REGION						
Assam	1.60 (1.11)	2.11 (67)	9.48	1.82	6.90	2.92
Manipur	20 (20)	24 (7)	33	8	70	18
Meghalaya	63 (58)	1 (1)	1	6	1.01	12
Nagaland	8 (3)	3 (2)	8	3	21	12
Sikkim	—	—	—	—	1	—
Tripura	88 (82)	53 (40)	33	25	90	45
Arunachal Pradesh	—	1 (—)	—	—	1	—
Mizoram	—	—	—	1	—	3
EASTERN REGION						
Bihar	15.25 (9.51)	51.37 (18.96)	45.96	5.31	16.05	4.65

STATEMENT 4.25 (Contd.)

	1	2	3	4	5	6
Orissa	17,78 (11,34)	13,09 (8,97)	8,52	5,14	8,31	2,32
West Bengal	30,73 (25,15)	40,33 (18,44)	32,38	5,19	23,12	5,82
Andaman & Nicobar Islands..	3 (—)	4 (3)	28	3	34	8
<i>CENTRAL REGION</i>						
Madhya Pradesh	11,82 (3,00)	66,45 (10,33)	19,34	5,26	15,68	5,64
Uttar Pradesh	31,13 (14,38)	133,73 (29,55)	85,24	22,17	35,93	10,85
<i>WESTERN REGION</i>						
Gujarat	31,54 (6,59)	42,86 (7,57)	28,23	22,19	18,57	5,24
Maharashtra	49,94 (16,53)	85,18 (14,18)	131,61	41,56	48,80	14,31
Goa, Daman & Diu	89 (60)	86 (59)	70	4,83	3,00	1,05
Dadra & Nagar Haveli ..	1 (—)	1 (—)	—	1	2	1
<i>SOUTHERN REGION</i>						
Andhra Pradesh	177,81 (105,31)	41,68 (21,58)	40,20	35,23	23,15	6,72
Karnataka	60,61 (28,84)	62,01 (13,43)	46,25	37,36	37,78	11,84
Kerala	43,21 (35,70)	19,84 (13,24)	6,42	19,94	27,38	9,24
Tamil Nadu	110,33 (79,33)	30,16 (8,04)	18,59	44,37	32,50	10,54
Pondicherry	3,73 (2,23)	1,15 (49)	50	1,45	66	11
Lakshadweep .. .. .	—	—	..	..	1	..
TOTAL	628,63 (353,03)	817,51 (202,54)	578,86	289,44	362,78	102,65

Source : Reserve Bank of India

Note : Figures may not add up due to rounding

.. Denote less than 50,000

Figures in brackets indicate loans to farmers with holding upto 5 acres.

STATEMENT 4-25 (Contd.)

(Amount lakhs of Rs.)

State/Union Territory	Professionals & Self-employed	Educational Loans	Small Scale Industries	Craftsmen & other qualified entrepreneurs	Small road & water transport operators	Setting up of industrial estates	Total
	7	8	9	10	11	12	13
NORTHERN REGION							
Haryana	1,73	15	75,89	2,00	10,33	—	1,98,29
Himachal Pradesh	55	2	6,10	9	2,99	19	23,60
Jammu & Kashmir	1,56	..	9,55	60	11,06	—	35,89
Rajasthan	3,88	18	54,77	4,01	14,36	1,04	1,84,07
Chandigarh	27	11	9,37	86	1,54	45	33,63
Delhi	3,68	26	1,41,37	4,30	17,46	6,00	2,20,42
Punjab	2,33	12	1,57,61	3,54	15,30	1,13	3,48,23
NORTH EASTERN REGION							
Assam	2,31	2	14,11	81	8,60	—	49,89
Manipur	4	..	24	3	1,25	—	3,26
Meghalaya	13	1	35	1	1,41	—	3,75
Nagaland	3	—	54	..	60	—	1,73
Sikkim	—	—	1	—	4	—	7
Tripura	14	..	74	4	2,18	—	6,39
Arunachal Pradesh	1	—	..	—	24	—	27
Mizoram	1	—	2	—	41	—	48
EASTERN REGION							
Bihar	3,64	17	56,15	3,55	35,84	2	2,38,57
Orissa	1,93	6	20,55	77	12,23	55	89,49
West Bengal	6,25	27	1,86,00	1,03,67	49,24	12	3,76,20
Andaman & Nicobar Islands	6	..	6	—	16	—	1,03
CENTRAL REGION							
Madhya Pradesh	4,94	11	58,50	4,80	29,24	—	2,21,57
Uttar Pradesh	10,22	1,15	1,82,10	6,11	37,07	1,18	5,61,51
WESTERN REGION							
Gujarat	8,28	49	1,89,04	5,90	94,56	10,67	4,03,79
Maharashtra	22,42	1,54	4,21,08	15,18	62,19	14	8,92,87
Goa, Daman & Diu	1,37	2	12,21	45	6,36	—	31,97
Dadra & Nagar Haveli	1	..	38	—	5	—	51
SOUTHERN REGION							
Andhra Pradesh	8,50	55	1,27,43	5,19	13,30	1,97	4,65,32
Karnataka	18,37	1,72	1,41,59	8,52	32,04	20	4,47,95
Kerala	13,75	73	1,19,81	2,96	21,65	5,95	2,95,36
Tamil Nadu	13,57	1,04	2,42,76	6,18	18,89	2	5,32,24
Pondicherry	28	2	3,61	26	35	—	12,39
Lakshadweep .. .. .	..	..	—	—	..	—	2
TOTAL	1,30,25	8,74	22,31,91	86,52	4,40,92	29,63	56,80,73

Source : Reserve Bank of India

Note : Figures may not add up due to rounding.

.. Denote less than 50,000

STATEMENT 4-26 : RECOVERY POSITION OF DIRECT FINANCE TO AGRICULTURE—JUNE 1978

State/Union Territories	PERCENTAGE OF RECOVERY TO DEMAND				
	S.B.I. Group	Nationalised Banks	Public Sector Banks	Other Indian Scheduled Commercial Banks	All India Scheduled Commercial Banks
	1	2	3	4	5
NORTHERN REGION					
Haryana	67.6	68.4	68.0	65.9	67.9
Himachal Pradesh	49.0	43.3	46.7	61.7	46.8
Jammu & Kashmir	60.1	71.7	63.0	47.3	62.6
Punjab	78.9	72.3	75.4	80.4	76.4
Rajasthan	53.9	45.6	49.7	57.3	50.0
Chandigarh	0.0	34.4	33.0	63.6	34.9
Delhi	39.1	31.0	34.0	81.8	49.0
NORTH EASTERN REGION					
Assam	38.3	24.1	29.7	39.1	29.8
Manipur	69.8	27.9	28.9	100.0	30.1
Meghalaya	28.9	20.4	26.2	—	26.2
Nagaland	73.4	40.2	69.0	100.0	69.2
Tripura	42.1	44.7	44.6	—	44.6
Arunachal Pradesh	42.9	—	42.9	—	42.9
Mizoram	43.9	—	43.9	—	43.9
Sikkim	—	—	—	—	—
EASTERN REGION					
Bihar	46.2	26.9	35.8	70.8	35.8
Orissa	47.7	30.7	41.6	47.5	41.8
West Bengal	53.9	36.4	41.0	21.8	40.9
Andaman & Nicobar Islands	—	0.7	0.7	—	0.7
CENTRAL REGION					
Madhya Pradesh	39.6	38.2	38.8	65.4	38.9
Uttar Pradesh	65.7	50.0	56.5	51.3	56.5
WESTERN REGION					
Gujarat	36.5	41.0	40.2	80.0	40.2
Maharashtra	67.9	28.5	38.1	30.9	37.9
Dadra & Nagar Haveli	—	36.1	36.1	—	36.1
Goa, Daman & Diu	79.2	76.0	76.8	35.4	76.3
SOUTHERN REGION					
Andhra Pradesh	77.0	43.0	59.3	52.8	57.9
Karnataka	43.9	47.7	46.4	58.8	47.4
Kerala	68.5	60.1	64.1	81.3	68.4
Tamil Nadu	61.4	47.7	52.1	59.9	53.0
Lakshadweep	—	83.3	83.3	—	83.3
Pondicherry	56.2	84.8	77.3	43.6	76.9
ALL INDIA	61.5	43.4	50.2	60.8	51.2

Statement 4-27: Progress of Regional Rural Banks
(As at the end of December)

State	1975			1976			1977			1978			1979					
	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
Andhra Pradesh	3	52	8	3	155	8	3	292	6	4	253	9			
Assam	1	9	3	1	38	3	1	30	3	1	42	3			
Bihar	2	4	10	7	122	15	7	210	15	10	373	18			
Gujarat	1	2	4	2	45	4	2	22	2	2	14	2			
Haryana	2	40	4	2	11	3	1	33	4	2	71	4			
Himachal Pradesh	1	1	3	1	11	3	1	21	3	1	26	3			
Jammu & Kashmir	1	20	4	1	35	4	1	38	4	2	47	8			
Karnataka	3	27	6	3	78	6	4	131	7	4	191	7			
Kerala	2	8	3	2	68	3	2	96	3	2	134	3			
Madhya Pradesh	3	27	6	4	89	8	4	131	8	7	188	11			
Maharashtra	1	4	4	1	28	4	1	44	4	1	65	4			
Orissa	4	43	5	4	112	5	4	146	5	4	176	5			
Rajasthan	3	49	7	3	90	7	3	133	7	4	206	8			
Tamil Nadu	1	1	3	1	25	2	1	50	2	1	64	2			
Tripura	1	1	1	1	22	3	1	24	3	1	29	3			
Uttar Pradesh	2	6	10	10	218	13	10	304	13	10	420	13			
West Bengal	1	4	3	4	71	11	4	87	11	4	121	11			
Total	6	13	11	40	469	84	48	1187	99	51	1754	102	60	2420	114

Source: Reserve Bank of India
 A -- No. of RRBs
 B -- No. of branches
 C -- No. of districts covered

STATEMENT 6-1 : SALIENT FEATURES OF SAMPLES ADBs
(Dec. 31, 1978 : Amount in Rs. 000s)

Sr. No.	No. of villages in Jurisdiction	No. of villages in which loans are given	Aggregate deposits	DIRECT LOAN TO SMALL FARMERS		GOLD AND SILVER LOANS	
				No.	Amount Rs.	No.	Amount Rs.
1	2	3	4	5	6	7	8
1	68	102	36.92	2,655	1,98.20	-	-
2	186	179	17.89	5,826	69.80	-	67
3	249	186	31.68	2,500	50.20	21	-
4	32	32	68.96	921	13.66	1,160	32.08
5	400	333	25.69	1,060	34.68	-	-
6	1,156	246	11.44	1,966	25.35	155	2.73
7	148	148	11.83	413	18.92	120	2,72
8	150	150	11.10	731	6.83	96	2,45
9	64	81	20.82	-	1,81.27	-	4,79
10	190	182	12.35	311	6.70	1,418	19,80
11	234	234	16.18	6,215	89.15	18	25
12	231	103	20.54	10,315	70.20	-	-
13	224	106	17.88	121	1.49	-	-
14	167	98	31.59	1,495	27.48	-	-
15	74	69	16.96	2,864	22.28	427	10.92
16	308	80	29.94	4,314	37.23	1,062	12,74
17	30	26	12.34	793	14.87	522	9.96
18	192	192	29.67	6,060	66.62	3,072	10,00
19	45	42	14.35	2,286	36.57	696	23,57
20	133	133	13.03	609	10.88	7	4
21	157	140	13.12	-	-	-	5
22	159	104	9.76	3,751	34.05	-	-

STATEMENT 6. I—(Contd.)

Sr. No.	Consumption Loans		DRI Loans		Total Loans Outstanding		Total Income	Total Expenditure	Profit/Loss
	No.	Am't. (Rs.)	No.	Am't. (Rs.)	No.	Am't. (Rs.)			
1	268	—	12,08	2,985	2,11,47	1,22,46	22,42	15,89	6,53
2	765	—	4,17	9,003	1,60,06	60,81	15,15	14,07	1,08
3	101	—	56	4,709	1,37,16	76,23	15,09	11,72	3,37
4	281	141	2,08	3,283	67,04	29,61	13,04	12,49	55
5	619	—	4,28	5,797	2,32,71	84,27	25,54	17,49	8,05
6	25	13	11	3,755	92,16	34,00	10,82	10,03	79
7	122	—	6,11	1,932	69,92	32,71	9,06	8,34	72
8	150	—	1,49	2,534	73,36	22,67	10,47	9,83	64
9	—	—	7,85	—	1,99,58	1,10,33	20,11	15,57	4,54
10	194	—	89	4,533	1,88,73	93,75	24,53	15,34	9,19
11	1,179	—	6,30	10,312	1,78,06	1,18,89	19,22	16,59	2,63
12	—	—	4,87	18,981	1,41,53	41,27	17,39	15,56	1,82
13	—	—	3,92	4,006	1,04,14	19,56	9,11	8,25	86
14	—	—	5,28	—	74,40	20,85	7,48	7,44	4
15	140	70	22	2,532	99,64	48,99	6,10	9,30	3,20
16	484	242	5,63	10,944	1,08,35	43,30	9,19	16,87	7,68
17	700	350	32	3,209	57,96	31,49	5,15	5,72	57
18	2,000	676	N.A.	16,381	1,43,92	44,00	13,83	15,97	12
19	84	32	23	4,326	93,41	5,86	10,82	14,07	3,25
20	—	—	40	2,406	42,05	18,37	5,63	6,31	66
21	—	27	850	—	59,92	25,10	5,41	5,91	50
22	—	—	—	6,263	50,38	5,87	4,08	6,12	2,24

STATEMENT 6-2 : SAMPLE ADBs : INCOME AND EXPENDITURE

Sr. No.	No. of loan accounts	Amount outstanding (Rs. '000s)	Income per Rs. 100/- outstanding			Expenditure per Rs. 100/- outstanding			Total	Excess of Income over expenditure (+) of expenditure over income (-)
			On loans and discounts	On funds lent to H. O.	Total	Interest on deposits	Interest on loans from H. O.	Salaries and others		
1	2	3	4	5	6	7	8	9	10	11
Profit-making ADBs:										
1	2,985	21,147	9.55	1.05	10.60	1.01	4.80	1.70	7.51	+3.09
2	9,009	16,006	8.53	0.93	9.46	0.72	4.33	3.73	8.79	+0.67
3	4,709	13,716	9.29	1.71	11.00	1.41	4.77	2.96	8.54	+2.46
4	3,285	6,704	9.83	0.62	19.45	8.10	5.52	5.01	18.63	+0.82
5	5,797	23,271	10.09	0.88	10.97	0.75	5.12	1.65	7.52	+3.45
6	3,755	9,216	10.42	1.31	11.73	1.07	5.20	4.80	11.07	+0.67
7	1,932	6,992	11.91	0.98	12.89	0.78	5.97	5.36	12.11	+0.78
8	2,534	7,396	12.71	1.94	14.65	1.13	6.36	5.89	13.88	+1.27
9	—	19,958	9.67	0.39	10.06	0.31	5.00	2.48	7.79	+2.27
10	4,533	18,873	12.57	0.43	13.00	0.36	5.48	2.67	8.51	+4.49
11	10,312	17,906	10.09	0.65	10.74	0.44	5.78	3.45	9.67	+1.07
12	18,981	14,153	10.98	1.30	12.28	1.07	4.93	4.98	10.98	+1.30
13	4,006	10,414	7.39	1.31	8.70	0.99	3.92	3.00	7.91	+0.79
14	2,552	7,440	8.02	1.82	10.04	1.38	4.36	4.24	9.98	+0.06
Loss incurring ADBs:										
15	5,318	9,964	4.38	1.74	6.12	1.25	2.25	5.83	9.83	-3.21
16	10,944	10,835	7.40	1.08	8.48	0.59	5.59	9.36	15.56	-7.08
17	3,209	5,796	7.76	1.12	8.88	1.00	4.11	4.76	9.87	-0.99
18	16,381	14,392	7.73	3.28	11.01	2.65	4.11	4.34	11.10	-0.09
19	4,326	9,341	9.30	2.03	11.58	8.83	5.54	7.56	15.06	-3.48
20	2,406	4,205	11.06	2.33	13.39	1.90	3.47	5.29	15.00	-1.61
21	—	5,992	7.28	1.75	9.03	1.10	3.47	5.29	9.86	-0.83
22	6,263	5,038	7.56	0.49	8.05	0.41	4.18	7.95	12.54	-4.49

STATEMENT 10.1 : DISBURSEMENT OF RESERVE — REGIONWISE

Region and Principal States	(Amount in Rs. crores)												
	1978-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	Upto 30-6-1980*
<i>Northern</i>	15.9	18.5	34.7	43.1	36.6	54.2	109.9	960.9					
Haryana	8.0	10.8	15.7	17.7	11.1	21.0	39.5	140.1					
Punjab	4.9	4.1	13.1	17.3	11.8	16.3	50.2	144.4					
Rajasthan	2.8	3.5	5.4	7.9	13.1	16.2	18.1	70.8					
Others	0.1	0.2	0.6	0.2	0.6	0.8	2.1	5.3					
<i>North-Eastern</i>	0.3	—	0.1	0.8	3.1	2.8	3.1	11.3					
Assam	0.3	—	0.1	0.7	2.7	2.4	2.9	10.0					
Others	—	—	—	0.1	0.3	0.4	0.2	1.3					
<i>Eastern</i>	6.2	10.8	18.2	28.5	36.8	41.7	47.6	194.4					
Bihar	5.9	9.3	13.2	16.9	18.6	22.5	24.7	115.2					
Orissa	0.1	0.8	3.4	5.7	8.2	8.8	13.1	40.4					
West Bengal	0.2	0.7	1.6	5.9	10.0	10.5	9.8	38.8					
<i>Central</i>	21.4	30.8	45.3	69.3	59.9	65.4	93.1	410.2					
Madhya Pradesh	6.5	12.3	19.3	26.1	16.7	16.7	36.5	140.9					
Uttar Pradesh	14.9	18.5	26.0	37.2	43.2	48.8	56.6	269.3					
<i>Western</i>	20.6	17.9	28.0	23.5	33.6	40.3	43.1	280.4					
Gujarat	7.9	4.3	3.3	4.0	13.2	15.2	25.0	108.7					
Maharashtra	12.7	13.6	22.5	19.3	19.7	24.3	36.9	168.4					
Goa	—	0.1	0.2	0.2	0.7	0.8	1.2	3.3					
<i>Southern</i>	33.5	28.3	46.8	61.6	64.4	80.4	95.5	481.0					
Andhra Pradesh	4.2	8.9	12.9	21.2	38.5	43.6	61.9	226.2					
Karnataka	11.0	10.1	19.5	21.9	13.2	14.3	13.9	118.1					
Kerala	1.0	1.0	2.1	2.5	3.7	9.6	10.0	32.5					
Tamil Nadu	17.1	8.2	12.3	15.9	8.9	6.9	9.6	103.9					
Others	0.1	0.2	—	—	—	—	0.1	0.3					
All Regions	97.8	106.4	171.2	220.8	294.3	284.9	412.2	1,738.2					

* Cumulative since the inception of ARDC.

STATEMENT 10-2: DISBURSEMENT OF REFERENCE BY ARDC — PURPOSEWISE

Purpose	(Amount in Rs. lakhs)										
	DURING										
	Upto 30 June 1969	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80†	Upto 30 June 1979	Upto 30 June 1980†	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Minor Irrigation ..	12.81 (42.1)	1,56.31 (83.0)	85.90 (87.2)	83.78 (78.7)	1,08.18 (63.2)	1,42.10 (64.4)	1,43.27 (61.1)	1,71.06 (60.1)	2,26.80 (55.0)	9,02.64 (67.7)	11,29.44 (65.0)
Land development ..	19.88 (45.5)	12.36 (6.6)	1.78 (1.8)	2.01 (1.9)	4.92 (2.9)	5.87 (2.7)	4.08 (1.8)	11.40 (4.0)	9.66 (2.3)	56.12 (4.2)	63.78 (3.8)
Farm mechanization ..	14 (0.5)	2,81 (1.5)	3,75 (3.9)	12,23 (11.5)	45,75 (26.7)	51,77 (23.4)	28,75 (12.9)	41,35 (14.5)	92,09 (22.3)	1,86,73 (14.0)	2,78,82 (16.0)
Plantation/Horticulture ..	2,07 (6.7)	7,03 (3.7)	2,19 (2.2)	2,00 (1.9)	3,07 (1.8)	5,16 (2.3)	7,87 (3.4)	12,07 (4.2)	21,10 (5.1)	41,59 (3.1)	62,69 (3.6)
Poultry/Sheep breeding/ Piggery ..	1 (0.1)	21 (0.1)	9 (0.1)	63 (0.6)	68 (0.4)	66 (0.9)	2,12 (0.9)	3,65 (1.3)	10,58 (2.6)	8,09 (0.6)	18,57 (1.1)
Fisheries ..	56 (1.8)	1,44 (0.8)	86 (0.9)	1,78 (1.7)	2,43 (1.4)	1,96 (3.5)	5,40 (3.9)	7,86 (2.8)	10,27 (2.5)	22,28 (1.7)	32,55 (1.9)
Dairy development ..	—	65 (0.4)	82 (0.8)	1,58 (1.5)	2,88 (1.7)	3,54 (1.6)	3,95 (1.7)	6,46 (2.3)	10,16 (2.5)	19,94 (1.5)	30,10 (1.7)
Storage and Market yards ..	1,00 (3.3)	7,53 (3.9)	2,93 (3.0)	2,37 (2.2)	3,19 (1.9)	9,53 (4.3)	37,77 (16.1)	27,14 (9.5)	15,18 (3.7)	91,43 (6.9)	1,06,61 (6.1)
Forestry ..	—	—	—	—	18 (0.1)	50 (0.2)	84 (0.3)	—	1,22 (0.3)	1,52 (0.2)	2,74 (0.2)
Agricultural aviation ..	—	—	12 (0.1)	—	5 (—)	—	—	—	—	17 (—)	—
Integrated cotton deve- lopment project ..	—	—	—	—	—	5 (—)	58 (0.2)	2,55 (0.9)	6,33 (1.5)	2,55 (0.2)	1,28* (0.1)
Gobar gas plants ..	—	—	—	—	—	—	1 (—)	37 (0.1)	81 (0.2)	38 (—)	1,19 (0.1)
Others ..	—	—	—	—	—	—	—	12 (—)	803 (2.0)	—	8,15 (0.4)
TOTAL ..	30,47 (100.0)	1,88,34 (100.0)	97,84 (100.0)	1,06,40 (100.0)	1,71,15 (100.0)	2,20,82 (100.0)	2,34,30 (100.0)	2,84,87 (100.0)	4,12,23 (100.0)	13,33,56 (100.0)	17,38,19* (100.0)

Notes: Figures in brackets denote percentages of the total.

* Excludes short-term disbursements under ICDD.
† Additional data not furnished in the Interim Report.

STATEMENT 11.1: RESERVE BANK CREDIT TO CO-OPERATIVE SECTOR

Over-all Position

(Amount in Rs. crores)

Year (July-June)	Short-term credit	Medium-term credit	Long-term credit	Total credit
1	2	3	4	5
1972-73 :				
Limits	513.4	83.9	46.3	643.5
Drawals	741.5	68.9	48.7	859.1
Repayments ..	751.0	31.9	5.0	787.9
Outstandings ..	162.7	86.6	100.1	349.4
1973-74 :				
Limits	502.1	34.4	31.0	567.3
Drawals	664.2	48.3	31.0	743.5
Repayments ..	656.6	31.7	9.1	697.3
Outstandings ..	170.4	72.3	122.0	364.6
1974-75 :				
Limits	613.9	117.3	48.4	779.6
Drawals	997.7	59.8	48.4	1,105.8
Repayments ..	892.7	34.5	12.2	939.4
Outstandings ..	276.2	99.2	158.2	533.6
1975-76 :				
Limits	751.2	65.1	73.5	889.9
Drawals	1,093.6	49.0	73.5	1,156.2
Repayments ..	1,127.6	53.5	17.3	1,198.4
Outstandings ..	182.2	94.7	214.1	491.0
1976-77 :				
Limits	812.6	147.0	81.3	1,041.0
Drawals	904.8	87.6	80.5	1,072.9
Repayments ..	827.2	47.6	23.7	898.5
Outstandings ..	259.9	134.3	270.9	665.6
1977-78 :				
Limits	845.4	117.7	36.1	1,049.2
Drawals	1,227.9	115.2	85.8	1,428.9
Repayments ..	1,163.1	88.7	29.1	1,280.9
Outstandings ..	324.7	161.3	327.6	813.6
1978-79 :*				
Limits	960.7	69.1	94.1	1,123.9
Drawals	1,380.8	48.5	94.1	1,523.4
Repayments ..	1,427.7	90.7	37.4	1,555.8
Outstandings ..	277.8	119.1	384.3	781.2
1979-80 :*				
Limits	943.9	149.0	105.4	1,198.3
Drawals	998.2	108.9	100.3	1,207.4
Repayments ..	1,054.0	69.3	46.0	1,169.3
Outstandings ..	222.0	158.7	438.6	819.3

* Additional data not furnished in the Interim Report.

Source : Reports on Currency and Finance, RBI.

STATEMENT 11.2 : RESERVE BANK CREDIT TO CO-OPERATIVE SECTOR

Short-term Credit

(Amount in Rs. Crores)

Year (July-June)	Seasonal agri- cultural opera- tions ¹	Marketing of crops other than cotton and kapas ²	Marketing of cotton and kapas ³
(1)	(2)	(3)	(4)
1972-73 :			
Limits	415.5	—	52.8
Drawals	596.7	9.3	113.6
Repayments	603.8	9.4	111.9
Outstandings	144.9	0.6	2.9
1973-74 :			
Limits	430.8	—	40.6
Drawals	618.7	12.9	6.6
Repayments	612.8	10.7	8.6
Outstandings	150.8	1.9	0.9
1974-75 :			
Limits	489.5	—	40.3
Drawals	811.8	18.1	46.9
Repayments	751.2	19.6	37.5
Outstandings	212.2	0.5	10.3
1975-76 :			
Limits	611.9	—	37.4
Drawals	899.7	—	21.9
Repayments	965.3	0.5	31.9
Outstandings	146.6	—	0.2
1976-77 :			
Limits	696.3	0.2	22.3
Drawals	818.8	4.6	—
Repayments	736.2	4.4	0.2
Outstandings	229.2	0.3	—
1977-78 :			
Limits	748.8	0.5	13.5
Drawals	994.2	0.5	1.1
Repayments	934.1	0.3	1.1
Outstandings	289.3	0.5	—
1978-79 :* :			
Limits	799.5	19.3	49.8
Drawals	1,228.1	3.4	0.1
Repayments	1,265.3	3.9	0.1
Outstandings	252.1	—	—
1979-80* :			
Limits	782.7	1.4	55.6
Drawals	935.2	—	—
Repayments	1,002.8	—	—
Outstandings	184.5	—	—

1. (a) At $\frac{1}{2}$ % below Bank Rate for 1972-73 to 1975-76 and 2% below Bank Rate for 1976-77 and 1977-78; (b) At $\frac{1}{2}$ % below Bank Rate from 1973-74 subject to a rebate of $\frac{1}{2}$ % as per Rebate Scheme excepting under Section 17(4)(a) which continued to be at 2% below Bank Rate; (c) At 2% below Bank Rate from 1975-76 (at 3% below Bank Rate from 1-3-1978) subject to recovery of an additional interest of $\frac{1}{2}$ % as per linking scheme. 2. At 3% above Bank Rate from 1974-75 to 1977-78 and at Bank Rate from 1-6-1978. 3. Including monopoly procurement cotton; at 3% above Bank Rate from 1974-75 to 1977-78 and at Bank Rate from 1-6-1978.

* Additional data not furnished in the Interim Report.

STATEMENT 11-2 (Concluded)

Year (July-June)	Purchase and distrib- ution of fertili- zers ⁴	Produce- tion and market- ing of handloom products ⁵	Finan- cing other cottage and small scale in- dustries ⁶	Purchase and sale of yarn ⁷	Loans to ARDC ⁸	Against pledge of sugar ⁹
	5	6	7	8	9	10
1972-73						
Limits	14.8	14.0	0.6	0.9	15.0	—
Drawals	7.5	9.1	0.8	0.1	4.9	—
Repayments ..	13.5	10.9	0.2	0.1	1.2	—
Outstandings ..	2.8	7.7	0.1	0.1	3.7	—
1973-74						
Limits	—	14.5	0.8	0.4	15.0	—
Drawals	—	13.4	0.3	0.3	12.9	—
Repayments ..	2.8	16.1	0.3	0.3	4.9	—
Outstandings ..	—	5.0	0.2	—	11.6	—
1974-75						
Limits	28.2	15.7	2.5	0.7	15.0	22.0
Drawals	22.5	29.4	1.3	0.5	—	67.1
Repayments ..	3.7	23.4	0.3	0.4	11.6	43.1
Outstandings ..	18.8	11.1	1.3	0.1	—	22.0
1975-76						
Limits	47.1	20.0	4.8	0.6	15.0	14.5
Drawals	62.9	34.3	2.5	0.1	1.7	10.5
Repayments ..	61.8	33.9	1.6	0.1	—	32.5
Outstandings ..	19.9	11.1	2.3	0.1	1.7	—
1976-77						
Limits	33.3	26.4	6.7	0.6	10.0	7.8
Drawals	21.2	35.8	3.9	0.3	—	20.2
Repayments ..	31.2	32.2	2.4	0.1	1.7	18.8
Outstandings ..	9.9	15.0	3.9	0.2	—	1.4
1977-78						
Limits	12.6	43.8	7.1	1.6	10.0	7.5
Drawals	23.6	167.3	4.7	0.9	—	35.6
Repayments ..	30.5	158.6	3.9	0.6	—	34.0
Outstandings ..	3.0	23.7	4.7	0.5	—	3.0
1978-79*						
Limits	6.0	50.9	16.5	2.7	10.0	6.0
Drawals	8.3	125.9	12.8	1.4	—	0.8
Repayments ..	10.1	133.5	9.3	1.7	—	3.8
Outstandings ..	1.2	16.1	8.2	0.2	—	—
1979-80*						
Limits	6.5	58.0	24.9	4.8	10.0	—
Drawals	2.7	41.9	17.8	0.6	—	—
Repayments ..	1.8	31.4	17.8	0.2	—	—
Outstandings ..	2.1	26.6	8.2	0.6	—	—

4. At 2% above Bank Rate upto 1973-74, at 3% above Bank Rate upto 1977-78 and 1% above Bank Rate from 1-6-1978.

5. At 2½% below Bank Rate from 1-3-1978. § Data relate to April-March.

6. At Bank Rate. 7. 3% above Bank Rate. * Additional data not furnished in the Interim Report.

Source: Reports on Currency and Finance, Reserve Bank of India.

STATEMENT 11-3—RESERVE BANK CREDIT TO CO-OPERATIVE SECTOR

Medium-term Credit

(Amount in Rs. crores)

Year (July-June)	Agricultural purposes ^{1*}	Conversion of short-term loans ^{1*}	Purchase of shares in Co-op. sugar factories and processing societies ^{2*}
1	2	3	4
1972-73			
Limits	8.7	73.3	1.6
Drawals	—	68.1	0.8
Repayments	7.4	24.1	0.3
Outstandings	16.9	68.7	1.1
1973-74			
Limits	11.8	22.5	0.2
Drawals	6.0	41.3	1.0
Repayments	10.4	20.8	0.4
Outstandings	20.0	51.2	1.2
1974-75			
Limits	9.9	106.9	0.5
Drawals	4.6	55.0	0.2
Repayments	8.8	25.4	0.3
Outstandings	15.7	82.6	1.0
1975-76			
Limits	11.6	50.5	3.0
Drawals	7.2	41.8	—
Repayments	7.5	45.6	0.4
Outstandings	15.4	78.7	0.6
1976-77			
Limits	14.9	130.4	1.7
Drawals	9.3	77.8	0.5
Repayments	7.7	39.6	0.3
Outstandings	17.0	117.0	0.8
1977-78			
Limits	21.3	95.4	1.0
Drawals	12.2	102.9	0.1
Repayments	7.0	81.4	0.3
Outstandings	22.2	138.5	0.6
1978-79[@]			
Limits	27.6	40.7	0.8
Drawals	15.9	32.4	0.2
Repayments	10.4	80.0	0.3
Outstandings	27.7	90.9	0.5
1979-80[@]			
Limits	32.2	116.8	—
Drawals	21.4	87.5	—
Repayments	12.6	56.4	0.3
Outstandings	36.5	122.0	0.2

1. At 2½% below Bank Rate from 1-3-1978.
 * Data relate to calendar years 1972 to 1979.
 2. At Bank Rate.
 @ Additional data not furnished in the Interim Report.
 Source: Report on Currency and Finance RBI.

STATEMENT 11-4 : RESERVE BANK CREDIT TO CO-OPERATIVE SECTOR
Long-term Credit

(Amount in Rs. crores)

Year (July-June)	Loans to State Governments for contribution to share capital of Co-operative credit institutions† ¹	Loans to ARDC ₂
1	2	3
1972-73		
Limits ..	16.3	30.0
Drawals ..	18.7	30.0
Repayments ..	4.5	0.5
Outstandings ..	65.6	34.5
1973-74		
Limits ..	8.0	23.0
Drawals ..	8.0	23.0
Repayments ..	5.6	3.5
Outstandings ..	68.0	54.0
1974-75		
Limits ..	8.4	40.0
Drawals ..	8.4	40.0
Repayments ..	6.4	5.8
Outstandings ..	70.0	88.2
1975-76		
Limits ..	13.5	60.0
Drawals ..	13.5	60.0
Repayments ..	7.5	9.8
Outstandings ..	75.7	138.4
1976-77		
Limits ..	31.3	50.0
Drawals ..	30.5	50.0
Repayments ..	7.9	15.8
Outstandings ..	98.3	172.6
1977-78		
Limits ..	21.1	65.0
Drawals ..	20.8	65.0
Repayments ..	8.3	20.8
Outstandings ..	110.8	216.8
1978-79*		
Limits ..	19.1	75.0
Drawals ..	19.1	75.0
Repayments ..	9.1	28.8
Outstandings ..	120.8	263.5
1979-80 *		
Limits ..	20.4	85.0
Drawals ..	15.3	85.0
Repayments ..	12.2	33.8
Outstandings ..	123.9	314.7

1. At 6% for 1974-75 and 1975-76.

† Data relate to April-March.

2. At 4½ % to 4¼ % upto 1975-76 and 6% from 1976-77 onwards.

* Additional data not furnished in the Interim Report.

Source: Reports on Currency and Finance, RBI.

STATEMENT 13.1: YEAR-WISE SCHEMES FORMULATED/APPRAISED BY AFC ON CONSULTANCY BASE—1968-79

Title of the scheme	1968 to 1973		1974		1975		1976	
	a	b	a	b	a	b	a	b
	1	2	3	4	5	6	7	8
Minor Irrigation	14	9.70	115	8.11	10	7.22	4	1.18
Land Development/Soil Conservation/On-farm Development	2	0.09	2	0.61	12	11.76	84	3.33
Horticultural Crops	16	4.56	7	1.21	2	0.13	3	49.04
Fisheries	10	3.34	4	0.27	4	0.28	5	0.31
Dairy Development	13	1.85	13	6.98	9	4.82	5	2.60
Storage/Market	5	1.19	8	1.90	5	0.90	2	0.20
Plantation/Special Crops	—	—	—	—	2	3.92	3	5.60
Crop Loan Schemes	12	12.70	5	7.13	16	13.81	4	3.87
Animal Husbandry, Poultry Farming/Sheep breeding/piggery	13	1.03	5	1.11	3	3.10	8	0.32
Agro-service centre	2	0.18	3	*	7	1.52	2	0.13
Agro-Industries	4	14.77	9	1.68	9	1.93	7	0.76
Forest Development	—	—	3	4.40	2	5.97	1	—
Seed Development	3	0.03	—	—	3	1.90	—	—
Infrastructural Development/others	31	125.65	25	1.55	17	0.40	17	0.17
Electrification	—	—	—	—	—	—	4	8.34
Rural Industries	—	—	—	—	—	—	—	—
Composite Agricultural Schemes	—	—	—	—	—	—	—	—
Rural Housing	—	—	—	—	—	—	—	—
Allied Agricultural Activities (Gobar Gas Plants, Mechanical Plants, Modern Abattoirs etc.)	—	—	—	—	—	—	—	—
Studies for financing cyclone affected areas	—	—	—	—	—	—	—	—
Study for financing flood affected areas	—	—	—	—	—	—	—	—
TOTAL	125	175.09	199	34.95	101	57.66	149	74.85

Source: Agricultural Finance Corporation.

* Government Funds. a = No. of schemes. b = Estimated Bank loan requirement in crores of rupees.

Statement 13.1: (Contd.)

Title of the scheme	1977		1978		1979		1980-1979	
	a	b	a	b	a	b	a	b
	1	2	3	4	5	6	7	8
Minor Irrigation	12	3.02	4	1.95	5	2.11	164	32.29
Land Development/Soil Conservation/On-farm Development	12	3.54	7	11.67	14	9.40	133	40.49
Horticultural Crops	14	20.38	1	0.10	12	1.27	54	76.58
Fisheries	1	0.04	1	1.74	8	1.52	33	5.96
Dairy Development	13	1.88	3	1.74	19	3.73	68	28.10
Storage/Market	2	1.16	4	3.39	4	2.66	26	8.01
Plantation/Special Crops	1	1.56	2	3.39	4	8.79	12	23.08
Camp Loan Schemes	2	11.80	—	—	6	9.40	43	58.71
Animal Husbandry, Poultry Farming/Sheep breeding/raggery	7	24.00	11	1.87	21	1.66	68	33.09
Agro-service centre	2	0.80	3	0.81	3	0.11	22	3.55
Agro-Industries	16	0.59	—	—	1	0.19	46	19.92
Forest Development	—	—	2	4.42	—	—	8	14.70
Seed Development	—	—	—	—	—	—	3	1.90
Infrastructural Development/others	51	39.37	11	3.48	13	—	197	45.09
Electricification	1	1.00	1	2.40	5	13.08	42	150.42
Rural Industries	—	—	11	0.34	14	4.49	23	0.83
Composite Agricultural Schemes	—	—	19	28.08	25	11.95	43	48.08
Rural Housing	—	—	1	0.54	—	—	1	0.54
Allied Agricultural Activities (Gobar Gas Plants, Mechanical Composite Plants, Modern Abattoirs etc.)	—	—	9	4.12	9	0.17	18	4.29
Studies for financing cyclone affected areas	3	109.25	—	—	—	—	3	109.25
Study for financing flood affected areas	—	—	1	59.51	—	—	1	59.51
TOTAL	137	217.69	86	118.42	154	66.46	951	743.14

Source: Agricultural Finance Corporation.

a = No. of schemes, b = Estimated Bank loan requirement in crores of rupees.

STATEMENT 15.1: STATEMENT SHOWING DEPLOYMENT OF RESOURCES BY STATE CO-OPERATIVE BANKS DURING THE CO-OPERATIVE YEAR 1978-79

(Amount in Rs. Crores)

Particulars	Maharashtra		Gujarat		Tamil Nadu		Karnataka		Kerala		Orissa	
	A. Oct. 1978	B. May 1979	A. Oct. 1978	B. Apr. 1979	A. Jan. 1979	B. June 1979	A. Nov. 1978	B. May 1979	A. Feb. 1979	B. May 1979	A. June 1979	B. Apr. 1979
	1	2	3	4	5	6	7	8	9	10	11	12
Owned resources Total ..	316.30	361.43	117.65	125.24	101.31	129.23	47.18	52.14	31.54	42.04	31.97	28.35
Commitments (Total) ..	96.58	112.17	35.20	37.09	31.65	41.88	14.55	16.01	9.50	12.98	9.64	8.54
Loanable resources ..	219.72	249.26	82.45	88.15	69.66	87.35	32.63	36.13	22.04	29.06	22.33	19.81
Borrowings ..	43.59	19.44	58.62	29.79	114.15	84.73	50.73	16.15	17.30	10.01	15.26	10.18
Total loans and advances ..	272.27	276.22	141.37	121.37	187.62	177.44	86.78	60.03	37.26	33.47	42.63	33.24
(a) Of which, agricultural ..	108.70	52.93	67.71	59.97	127.76	107.09	54.24	32.48	20.86	13.52	27.18	20.17
(b) Of which, non-agricultural ..	163.57	223.29	73.66	61.40	59.86	70.35	32.54	27.55	16.40	19.95	15.45	13.07
Own investment ..	228.68	256.78	82.95	91.58	73.47	92.71	36.05	43.88	19.96	23.46	27.37	23.06
(a) Agricultural ..	82.68	45.42	16.84	38.35	38.30	72.46	11.97	25.18	5.91	8.62	12.62	10.79
(b) Non-agricultural ..	146.00	211.36	66.11	53.23	35.17	20.25	24.08	18.70	14.05	14.84	14.75	12.27

A: Peak level of borrowings from the R.B.I.

B: Lowest level of borrowings from the R.B.I.

Source: Reserve Bank of India.