

APPENDICES

APPENDIX - 1Year-Wise Increase In India's National Income And  
Per Capita Income - 1950-51 TO 1980-81

<u>Year</u>	<u>Net National Income In Crores Of Rupees At 1970-71 Prices</u>	<u>Per Capita Income In Rupees At 1970-71 Prices</u>
(1)	(2)	(3)
1950-51	16731	466.0
1951-52	17086	468.1
1952-53	17699	475.8
1953-54	18854	497.5
1954-55	19328	500.7
1955-56	19953	500.7
1956-57	21046	524.8
1957-58	20587	503.3
1958-59	22329	534.2
1959-60	22676	532.3
1960-61	24250	558.8
1961-62	25039	563.9
1962-63	25414	559.8
1963-64	26746	576.4
1964-65	28808	607.8
1965-66	27103	558.8
1966-67	27298	551.5
1967-68	29715	587.3
1968-69	30513	589.1
1969-70	32408	612.6
1970-71	34235	632.8
1971-72	34715	626.6
1972-73	34191	604.1
1973-74	35967	621.2

contd..

(1)	(2)	(3)
1974-75	36502	617.6
1975-76	40064	661.1
1976-77	40481	652.9
1977-78	44062	695.0
1978-79	46306	714.6
1979-80	43822	661.0
1980-81 *	47211	696.3

Notes: \* Quick Estimates

Sources: India, Economic Survey - 1981-82  
(New Delhi: Government Of India  
Publication, 1982) p.71

APPENDIX - 3Size-Wise Distribution Of Operational Holdings  
In India - 1970-71 And 1976-77

<u>Classification Of Farmer (Holding-wise)</u>	<u>Number Of Holdings In Million</u>		<u>Increase Or Decrease Over 1970-</u>	<u>Share In Total Holdings (Per Cent)</u>	
	<u>1970- 1971</u>	<u>1976- 1977</u>	<u>1971 (Per Cent)</u>	<u>1970- 1971</u>	<u>1976- 1977</u>
Marginal (Upto 1 Hectare)	35.68	44.53	25	50.6	54.6
Small (1-2 Hectares)	13.43	14.70	10	19.1	18.0
Semi-Medium (2-4 Hectares)	10.68	11.64	9	15.2	14.3
Medium (4-10 Hectares)	7.93	8.21	4	11.2	10.1
Large (10 Hectares and above)	2.77	2.44	- 12	3.9	3.0
All Groups	70.49	81.52	16	100.0	100.0

Source: Centre For Monitoring Indian Economy,  
Basic Statistics Relating To The Indian  
Economy - Volume -1 - All India, (Bombay:  
CMIE., August 1982) Table 12.1 (A)

APPENDIX - 4Size-Wise Distribution Of Operational Area In India - 1970-71 And 1976-77.

<u>Classi- fication Of Farmer Holding- Wise</u>	<u>Operated Area Million Hectares.</u>		<u>Increase Or Decrease Over 1970- 1971 (Per Cent.)</u>	<u>Percentage To Total</u>	
	<u>1970- 1971</u>	<u>1976- 1977</u>		<u>1970- 1971</u>	<u>1976- 1977</u>
Marginal (Upto 1 Hectare)	14.55	17.50	20	9.00	10.70
Small (1-2 Hectares)	19.28	20.86	8	11.90	12.80
Semi-Medium(2-4 Hectares)	30.00	32.36	8	18.50	19.80
Medium (4-10 Hectares)	48.23	49.60	3	29.70	30.40
Large (10 Hectares And Above)	50.06	42.82	- 16	30.90	26.30
All Groups	162.12	163.14	1	100.00	100.00

Source: Centre For Monitoring Indian Economy, Basic Statistics Relating To The Indian Economy - Volume-1 - All India (Bombay: CMIE, August 1982) Table- 12.1 (B)

APPENDIX - 5Average Size Of Operational Holdings In India  
1970-71 And 1976-77

<u>Classification Of Farmer (Holding-wise)</u>	<u>Average Size Of Operational Holdings</u>		<u>Percentage Increase Or Decrease Over 1970-1971</u>
	<u>1970- 1971</u>	<u>1976- 1977</u>	
Marginal (Below 1 Hectare)	0.41	0.39	- 4.9
Small (Between 1-2 Hectares)	1.44	1.42	- 1.4
Semi-Medium (Between 2-4 Hectares)	2.81	2.78	- 1.1
Medium (Between 4-10 Hectares)	6.08	6.04	- 0.7
Large (10 Hectares and above)	18.07	17.53	- 3.0
All Groups	2.30	2.00	-13.0

Source: Centre For Monitoring Indian Economy,  
Basic Statistics Relating To The Indian  
Economy - Volume-1 All India (Bombay:  
CMIE., August 1982) Table 12.1 (B)

APPENDIX - 8Estimate Of Market Potential For Deposits For  
Banks In India As At The End Of June 1981

<u>State/Union Territory</u>	<u>Number Of Households As Per 1981 Census In 000's</u>	<u>Number Of Savings Bank Accounts As At The End Of June 1981 In 000's</u>	<u>Market Potential For Deposits In Terms Of Savings Bank Accounts - Households In 000's</u>
Haryana	1996	1949	47
Himachal Pradesh	784	652	132
Jammu & Kashmir	940	835	105
Rajasthan	5825	2946	2879
Manipur	231	49	182
Meghalaya	256	118	138
Nagaland	149	47	102
Sikkim	60	12	48
Tripura	380	172	208
Arunachal Pradesh	125	26	99
Mizoram	81	9	72
Bihar	11581	4546	7035
Orissa	5005	1510	3495
West Bengal	9749	7876	1873
Andaman & Nicobar Islands	41	36	5
Madhya Pradesh	9321	4016	5305
Uttar Pradesh	19219	10403	8816
Gujarat	5934	5767	167
Dadra & Nagar Haveli	19	7	12
Andhra Pradesh	10885	7525	3360
Tamil Nadu	10281	7976	2305
<b>Total</b>	<b>92862</b>	<b>56477</b>	<b>36385</b>

- Source: 1) Household data was provided by the Office Of The Registrar General & Census Commissioner For India, New Delhi.
- 2) Reserve Bank Of India - Banking Statistics - Basic Statistical Returns - Summary Results (Bombay: RBI., 1983) p. 12.

APPENDIX - 9Estimate Of Market Potential For Advances  
For Banks In India As At The End Of June 1981

<u>State/Union Territory</u>	<u>No. Of House-holds As Per 1981 Census in 000's</u>	<u>Fifty Per Cent Of The House-holds That Need Loans From Banks in 000's</u>	<u>No. Of Advances Accounts As At The End Of June 1981 in 000's</u>	<u>Market Potential For Advances in 000's</u>
(1)	(2)	(3)	(4)	(5)
Haryana	1996	998	354	644
Himachal Pradesh	784	392	128	264
Jammu & Kashmir	940	470	120	350
Punjab	2748	1374	600	774
Rajasthan	5825	2913	581	2332
Chandigarh	101	51	24	27
Delhi	1212	606	258	348
Assam	-	-	-	-
Manipur	231	116	8	108
Meghalaya	256	128	16	112
Nagaland	149	75	6	69
Sikkim	60	30	(-)	30
Tripura	380	190	87	103
Arunachal Pradesh	125	63	2	61
Mizoram	81	41	1	40
Bihar	11581	5791	970	4821



(1)	(2)	(3)	(4)	(5)
Orissa	5005	2503	938	1565
West Bengal	9749	4875	962	3913
Andaman & Nicobar Islands	41	21	4	17
Madhya Pradesh	9321	4661	885	3776
Uttar Pradesh	19219	9610	1810	7800
Gujarat	5934	2967	761	2206
Maharashtra	11691	5846	1407	4439
Dadra & Nagar Haveli	19	10	1	9
Goa, Daman & Diu	210	105	80	25
Andhra Pradesh	10885	5443	3049	2394
Karnataka	6402	3201	2112	1089
Tamil Nadu	10281	5141	2833	2308
Lakshadweep	7	4	1	3
Pondicherry	116	58	(-)	58
Total	115349	57683	17998	39685

Note: 1. Household data for Assam not available.  
2. (-) Means negligible.

Source: 1. Household data was supplied by the Office Of The Registrar General & Census Commissioner For India, New Delhi  
2. Reserve Bank Of India, Banking Statistics, Basic Statistical Returns - Summary Results (Bombay: RBI., 1983) p. 25.

APPENDIX - 10.Details Of Different Banks Merged With Syndicate Bank During 1950 TO 1964.

<u>Name Of The Bank</u>	<u>Year Of Establi- shment</u>	<u>Head Office</u>	<u>Number Of Bran- ches At The Time Of Merger</u>	<u>Year Of Merger</u>
1. Nagarkars Bank	1934	Mangalore	3	1959
2. Bank of Mangalore	1931	Mangalore	7	1950
3. Asiatic Mercantile Bank	1946	Cochin	2	1960
4. Moolky Bank	1929	Moolky	1	1961
5. Pie-Money Bank	1934	Mangalore	1	1961
6. Catholic Bank	1925	Mangalore	9	1961
7. People's Bank	1913	Thirthahalli	5	1961
8. Hindu Bank	1932	Karur	8	1962
9. Salem Ammapet Sengunder Bank	1933	Salem	1	1962
10. Kerala Service Bank	1928	Trivandrum	8	1962
11. Pollachi Town Bank	1917	Pollachi	1	1963
12. Citizens Bank	1937	Robertson- pet	1	1963
13. Shri Kannika- Parameshwari Bank	1927	Coimbatore	1	1963
14. The Oriental Union Bank	1929	Kaduthuruthy	2	1964
15. The Kotagiri Bank	1929	Kotagiri	1	1964
16. Sri Ranga Raja Bank	1921	Mettupalayam	1	1964
17. The Kothamangalam Namboodiri Bank	1929	Quilandy	1	1964
18. The South Travancore Bank	1929	Neyyoor	1	1964

Source: N.K. Thingalaya, The Growth Of Syndicate Bank  
(Manipal: Syndicate Bank Ltd., Economic  
Research Department, 1968) p. 20.

APPENDIX - 11Growth Of Syndicate Bank - Some Important Indicators -  
December 1926 To December 1982.Amount In Millions Of Rupees

<u>Year</u> <u>December</u>	<u>Reserves</u>	<u>Total</u> <u>Deposits</u>	<u>Total</u> <u>Advances</u>	<u>Branches</u>
(1)	(2)	(3)	(4)	(5)
1926	=	0.006	0.011	1
1927	-	0.016	0.015	1
1928	0.001	0.029	0.028	2
1929	0.001	0.066	0.066	3
1930	0.006	0.189	0.208	3
1931	0.006	0.433	0.444	5
1932	0.010	0.820	0.709	6
1933	0.020	1.069	0.993	9
1934	0.034	1.1	1.1	15
1935	0.046	1.4	1.4	16
1936	0.052	2.2	1.9	27
1937	0.210	2.9	3.0	31
1938	0.200	2.5	2.8	32
1939	0.206	2.4	2.4	32
1940	0.202	2.3	2.1	32
1941	0.210	3.4	2.7	39
1942	0.202	5.9	3.7	44

contd. ..

Appendix -11

(1)	(2)	(3)	(4)	(5)
1943	0.352	11.2	4.9	47
1944	0.375	14.0	6.6	48
1945	0.491	23.5	10.6	53
1946	0.708	27.8	15.5	73
1947	0.736	33.3	18.9	78
1948	0.776	34.1	19.4	78
1949	1.000	33.9	15.1	79
1950	0.900	36.9	18.4	79
1951	1.000	36.2	25.3	79
1952	1.100	40.1	24.3	84
1953	1.210	47.2	30.8	92
1954	1.350	54.2	31.7	92
1955	1.500	66.7	39.4	93
1956	1.800	84.6	51.2	96
1957	2.200	103.1	63.4	104
1958	2.650	131.1	80.1	115
1959	3.500	170.9	109.0	129
1960	4.250	188.7	122.4	139
1961	5.350	246.3	154.5	155
1962	6.600	326.5	182.7	173
1963	7.525	454.9	278.3	189
1964	8.500	514.5	334.8	203
1965	10.000	591.1	372.5	204
1966	13.385	740.3	479.1	217
1967	14.491	801.5	464.3	218
1968	15.776	1121.9	706.1	254
1969 *	15.554	1447.2	1049.2	355

contd..

Appendix - 11

(1)	(2)	(3)	(4)	(5)
1970	16,979	1677.5	1228.2	461
1971	19,383	2196.4	1501.6	507
1972	21,784	2711.4	1791.0	564
1973	24,225	3437.8	2304.1	638
1974	28,548	4260.6	2813.7	711
1975	36,100	5366.0	3810.9	778
1976	45,000	6908.2	5006.3	851
1977	35,000	8455.8	5661.5	944
1978	56,500	10762.6	6734.0	1005
1979	75,000	13096.6	7830.9	1024
1980	75,000	16923.5	10700.5	1118
1981	75,500	21780.0	14670.0	1207
1982	145,000	24366.9	16865.8	1225

- Note: 1. \* Nationalized on July 19, 1969  
 2. Data from 1976 onwards include the figures of one overseas branch.

- Source: 1. N.K. Thingalaya, The Growth Of Syndicate Bank, (Manipal: Syndicate Bank Ltd., Economic Research Department, 1968) Appendix - 1.  
 2. Statistical Section, Economic Research And Planning Department, Syndicate Bank, Head Office, Manipal.

APPENDIX - 12Contribution of Pigmy Deposits To Total Deposits Of  
Syndicate Bank - December 1946 To December 1982

<u>Year</u> <u>December</u> (1)	<u>Pigmy Deposits</u> <u>In Millions of</u> <u>Rupees</u> (2)	<u>Share In Total</u> <u>Deposits (per</u> <u>cent)</u> (3)
1946	4.0	14.4
1947	5.0	15.0
1948	6.2	18.2
1949	6.6	19.5
1950	6.9	18.7
1951	8.6	23.8
1952	9.9	24.5
1953	10.8	22.9
1954	11.5	21.2
1955	15.5	23.2
1956	19.8	23.4
1957	21.2	20.6
1958	26.2	19.9
1959	32.1	18.8
1960	39.1	20.7
1961	42.8	17.4
1962	47.2	14.5
1963	56.5	12.4
1964	71.6	13.9
1965	93.6	15.8

contd. ..

Appendix - 12

(1)	(2)	(3)
1966	100.4	13.6
1967	110.2	13.8
1968	122.6	10.9
1969	137.1	9.5
1970	154.3	9.2
1971	193.0	8.8
1972	240.7	8.8
1973	295.0	8.6
1974	336.6	7.9
1975	397.3	7.4
1976	476.9	6.9
1977	537.8	6.4
1978	718.8	6.7
1979	921.5	7.0
1980	1244.0	7.4
1981	1396.8	6.4
1982	1247.6	5.1

Source: Public Relations And Development Department,  
Syndicate Bank, Head Office, Manipal.

APPENDIX - 13Share Of Pigmy Deposit In The Deposit Composition  
Of Syndicate Bank - December 1946 To December 1982Amount In Millions Of Rupees

<u>Year</u> <u>December</u> <u>(1)</u>	<u>Deposit Mix Composition</u>				<u>Total</u> <u>(6)</u>
	<u>Savings</u> <u>(2)</u>	<u>Current</u> <u>(3)</u>	<u>Pigmy</u> <u>(4)</u>	<u>Fixed</u> <u>(5)</u>	
1946	-	-	4.0	-	27.8
1947	-	-	5.0	-	33.3
1948	-	-	6.2	-	34.1
1949	6.1	9.1	6.6	12.1	33.9
1950	7.0	7.0	6.9	16.0	36.9
1951	7.6	6.5	8.6	13.5	36.2
1952	8.5	6.1	9.9	15.6	40.1
1953	10.3	7.6	10.8	18.5	47.2
1954	12.3	7.2	11.5	23.2	54.2
1955	15.0	9.0	15.5	27.2	66.7
1956	18.6	11.4	19.8	34.8	84.6
1957	19.2	12.2	21.2	50.5	103.1
1958	23.7	16.0	26.2	65.2	131.1
1959	29.1	19.1	32.1	90.6	170.9
1960	35.7	20.3	39.1	93.6	188.7
1961	42.7	25.6	42.8	135.2	246.3
1962	53.3	35.0	47.2	191.0	326.5
1963	78.3	71.3	56.5	248.8	454.9
1964	101.4	80.7	71.6	260.8	514.5
1965	124.3	104.0	93.6	269.2	591.1
1966	165.1	114.8	100.4	359.9	740.2



1	2	3	4	5	6
1967	196.8	112.7	110.2	381.8	801.5
1968	240.3	185.0	122.6	574.0	1121.9
1969	296.9	238.4	137.1	774.8	1447.2
1970	396.1	258.7	154.3	868.4	1677.5
1971	498.2	322.9	193.0	1182.3	2196.4
1972	648.1	431.3	240.7	1391.3	2711.4
1973	847.0	535.9	295.0	1759.9	3437.8
1974	1080.2	735.5	336.6	2110.3	4260.6
1975	1322.4	892.1	397.3	2754.2	5366.0
1976	1856.2	1038.6	476.9	3536.5	6908.2
1977	2167.5	1273.5	537.8	4472.3	8451.1
1978	2799.0	1489.0	718.1	5756.5	10762.6
1979	3496.3	1739.1	921.5	6939.7	13096.6
1980	4476.8	2663.6	1244.0	8539.1	16923.5
1981	5552.9	3409.0	1396.8	11424.8	21783.5
1982	6253.7	3218.2	1247.6	13647.4	24366.9

- Note:**
1. The break-ups for 1946 to 1948 are not available.
  2. The current deposits include contingency accounts.
  3. The Fixed Deposits include the cumulative deposits.

- Source:**
1. Statistical Section, Economic Research And Planning Department, Syndicate Bank, Head Office, Manipal.
  2. Public Relations And Development Department, Syndicate Bank, Head Office, Manipal.

APPENDIX - 14

Share Of Pigmy Deposits In The Branches Of  
Different Categories Of Syndicate Bank -  
December 1946 To December 1976.

Amount In Millions Of Rupees

<u>Year</u> <u>December</u>	<u>Share Of Pigmy Deposits In The</u> <u>Branches Of Different Categories</u>				<u>Total</u>
	<u>Rural</u>	<u>Semi-</u> <u>Urban</u>	<u>Urban</u>	<u>Metro-</u> <u>politan</u>	
(1)	(2)	(3)	(4)	(5)	(6)
1946	0.305	1.394	1.366	0.952	4.017
1947	0.384	1.740	1.704	1.888	5.016
1948	0.653	2.131	1.974	1.448	6.206
1949	0.566	2.366	2.505	1.172	6.609
1950	0.510	2.869	2.447	1.107	6.933
1951	0.569	3.378	3.433	1.225	8.605
1952	0.639	4.404	3.713	1.186	9.942
1953	0.643	4.405	4.354	1.350	10.752
1954	0.688	4.688	4.642	1.444	11.462
1955	1.142	6.129	6.116	2.119	15.506
1956	1.399	7.256	8.449	2.701	19.805
1957	1.327	8.531	7.986	3.338	21.182
1958	1.645	10.465	9.744	4.376	26.230
1959	1.895	13.192	10.993	6.016	32.096
1960	1.961	14.519	12.957	9.678	39.115
1961	2.138	15.864	14.154	10.604	42.760
1962	2.358	17.498	15.612	11.697	47.165
1963	3.621	20.128	24.660	8.056	56.465
1964	5.085	21.269	29.721	15.541	71.616
1965	7.360	32.102	30.976	23.136	93.574
1966	7.120	29.792	41.718	21.787	100.417
1967	7.115	29.761	41.586	21.745	110.207
1968	8.701	36.399	50.861	26.595	122.556
1969	9.732	40.711	56.885	29.745	137.073

(1)	(2)	(3)	(4)	(5)	(6)
1970	14.198	50.156	45.681	44.292	154.327
1971	24.892	50.749	59.240	58.082	192.963
1972	30.973	63.046	73.711	72.270	240.100
1973	36.285	89.975	82.010	86.730	295.000
1974	41.402	102.663	93.575	98.960	336.600
1975	49.050	121.150	110.420	116.680	397.300
1976	69.269	120.241	143.903	144.487	476.900
1977	..	..	..	..	537.800
1978	..	..	..	..	718.100
1979	..	..	..	..	921.500
1980	..	..	..	..	1244.000
1981	..	..	..	..	1396.800
1982	..	..	..	..	1247.600

Note: Break-up details for the period from 1976 to 1982 are not available.

Source: Public Relations And Development Department,  
Syndicate Bank, Head Office, Manipal.

APPENDIX - 15Operating Results Of Syndicate Bank 1950-1982Amount In Millions Of Rupees

<u>Year</u> <u>December</u>	<u>Total</u> <u>Operating</u> <u>Income</u>	<u>Total</u> <u>Operating</u> <u>Expenses</u>	<u>Profit</u>
1950	2.4	2.0	0.4
1955	3.9	3.3	0.6
1960	13.4	10.9	2.5
1965	41.2	38.1	3.1
1970	135.2	128.7	6.5
1975	542.6	527.1	15.5
1980	1570.7	1555.7	15.0
1982	2456.3	2416.0	40.3

Source: Accounts Department, Syndicate Bank,  
Head Office, Manipal.