Growth and social justice are, in fact, complementary for the planned development of the nation. The banking system has been a potent instrument for achieving the desired goal of growth and social justice. Recognising and realising the importance of banking system in growth and development of the economy, the Government of India took several measures for effective functioning of the banking system. The nationalisation of commercial banks was one such step to bring about a radical change in the structure and policy objectives of banking sector. The purpose was to convert the banking of 'classes' into the banking of 'masses' means significant impact on the glaring problem of progressive reduction of imbalances in banking services. The trend of pre-nationalisation of commercial banks was towards aggravating rather than correcting the said above problem of immense national importance. 'Finance follows where enterprise leads' was the functioning style of commercial banks during pre-nationalisation period. To overcome this constraint caused by such a pattern of banking, nationalisation was therefore considered an immense and effective measure.
Planned development, since nationalisation, has brought about a speedy and radical change in banking structure. As a result, the commercial banking sector, today, is identified itself as 'change agent'. Its progress in branch net-work, deposit mobilisation and credit deployment was about 7, 32 and 27 fold respectively in 1989 to that of 1969. This visualises the major objective of bank nationalisation for effective savings mobilisation and efficient channelisation of funds for economic development of the country. Though effective measures have been taken for reduction of banking imbalances which existed before nationalisation period, still a lot is to be done for achieving the planned economic growth and social justice.

An attempt is made in the present work to examine to what extent the imbalances in banking services that were existed during pre-nationalisation period has been reduced, and to suggest remedial measures for correcting the regional imbalances if any. To meet this main objective, the present study covers two decades of 1969-89. The aspects namely branch expansion, deposit mobilisation, credit deployment and credit - deposit ratio have been examined region-wise and State-wise in the study.
The report of this study is divided into five chapters. The methodological issues are discussed in the first chapter. In the second chapter, organisation of commercial banks is presented. The progress of banking sector is highlighted in the third chapter. Inter-regional banking analysis is examined in the fourth chapter. Summary and conclusions are dealt in the last chapter.