

Working Paper No. 68
January, 2006

**BANKING SECTOR REFORMS AND EQUITY
A SUB-REGIONAL ANALYSIS IN ANDHRA PRADESH**

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ABSTRACT

The changes in government policies are continuous to correct the ill effects of its earlier policies. In this study an attempt is made to examine the equity aspect due to reforms in the banking sector at sub-regional level in the state of Andhra Pradesh covering the period 1985 to 2004. The analysis indicates that the share of rural areas in number of branches, number of accounts, deposits and credit declined during pre and post liberalisation periods. Despite declining shares in most of the parameters especially those of credit and deposits, there is positive growth in both the periods. However, the growth of these parameters is more in urban areas. The distribution of credit among the sectors indicates that the share of agricultural sector in accounts and credit declined during pre and post liberalisation periods. The share of agricultural credit declined in all the regions during pre and post liberalisation periods. This is true with respect to credit and number of credit accounts. In the case of other sectors, the share in accounts and credit increased in both the periods. Though, the share in the agriculture sector declined in all the regions, per account credit increased in all the regions during both the periods. It may be concluded that liberalisation has increased inequalities. But the rate of increase in inequalities is arrested to a certain extent in the recent past. But if one looks at the growth of credit given to different sectors and growth of credit in rural and urban areas, one may not come to this kind of conclusion.

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Introduction

In developing countries demand and supply forces do not operate properly as the markets are imperfect and thereby resulting in inequality and inefficiency. To correct these forces Government intervention is needed. These interventions, for example, are in the areas of monetary policies, fiscal policies, export and import policies, licensing policies, etc. Continuation of the same policies over a period of time would also bring ill effects on the economy in the long run as the same conditions may not prevail for all the times to come. Hence, Government is forced to change these policies to correct the ill effects of earlier policies. In other words, changes in the policies are continuous in nature. The policies pursued with respect to scheduled commercial banks since independence is an example.

The major reforms introduced in the banking sector since 1969 are nationalisation of major banks and liberalisation of the sector. Based on size of deposits, 14 private banks in 1969 and six private banks in 1980 were nationalised. The important reasons for nationalisation of banks were: (a) increasing bank network especially in rural and semi urban areas, (b) larger mobilisation of resources and (c) redirection of credit flows especially to priority sector and weaker sections (Rangarajan (1989)). In order to achieve the above objectives many measures were taken which include (a) branch licensing policies linked to rural branch expansion (b) fixing high percentage lending to priority sector, (c) maintaining 60% Credit Deposit (C D) ratio with respect to rural areas, (d) financing government deficit by fixing higher Statutory Liquidity Ratio (S L R), (e) fixing high Cash Reserve Ratio (CRR), (f) fixing lending targets for anti-poverty programmes, (g) cross subsidisation from large to small borrowers and also to priority sectors from other sectors, (h) preparation

of district credit plans (g) preparation of annual credit plan for each bank and (h) restrictions on the entry of new banks. By and large, the objectives of nationalisation were met through these measures.

These measures, however, hindered the banking sector in terms of profitability and efficiency. The reasons for decline in the efficiency/ profits were (a) high CRR and SLR, (b) low yield rates on government bonds, (c) low quality of credit resulting in high NPA, (d) cross subsidisation with administered interest rates (e) lack of competition among the banks and (f) laxity in supervision.

Against this background, a committee was appointed under the chairmanship of Narasimham to revitalise the banking sector and the committee submitted its report in 1991. The major recommendations were: (a) reduction in CRR and SLR, (b) deregulation of interest rates (c) deregulation of branch expansion and entry of new banks, (d) enlarging the list of priority sectors and liberalising the norms of priority sector, (e) recapitalisation of nationalised banks (public sector banks) and (f) adoption of prudential regulation norms. Most of the recommendations were being implemented since 1992 (Reddy Y V (1999), Mohan, Rakesh (2004)). In this context, the effects of the new policies (liberalisation policies) on the efficiency and equity need to be studied. Though there are many studies on the efficiency of the banking sector, only a few examined the equity aspect in the context of liberalisation (Shetty (2004), Jeromi (2004), Nair (2000) and Naryana (2000)). Even these studies on equity aspect have not dealt the issue of equity at the sub regional level of a state as between rural and urban areas. Hence, there is a need to study the effects of liberalisation in the banking sector at the sub regional level of a state. In this context, an attempt is made to study the impact of liberalisation on equity at the sub regional level in the state of Andhra Pradesh. The study covers the period from 1985 to 2004 to capture the pre and post liberalisation situations. Equity is examined in terms of branch expansion, deposits and credit distribution between rural and urban areas. An attempt has also been made to study the distribution of credit among different sectors. More specifically the objectives of the study are to examine the:

- 1) Growth and distribution of Scheduled Commercial Banks (SCBs) branches in rural and urban areas;

- 2) Growth and distribution of deposits and credit in SCBs in terms of number of accounts and amount in rural and urban areas;
- 3) Trends in CD ratios in SCBs in rural and urban areas; and
- 4) Distribution of Credit in SCBs in terms of accounts and amount across the sectors.

The study is organized in four sections. Following the present section, Section 2 discusses the methodology. Results of the study are presented in Section 3 and concluding observations in the last section.

II Methodology

Data Sources

Data on number of branches, number of accounts, amount of deposits and credit are taken from the Reserve Bank of India publications viz., 'Banking Statistics: Basic Statistical Returns' various issues; 'Basic Statistical Returns of Scheduled Commercial Banks' various issues; and Basic Statistical Returns -1 and 2 of Scheduled Commercial Banks in India. In addition to this, data on population is drawn from the Statistical Abstracts of Andhra Pradesh, Bureau of Economics and Statistics, Hyderabad.

Covering the period 1985 to 2004, the study considered the year 1993 (March 1993) as the beginning of liberalisation period because SLR and CRR were reduced during 1992 – 93 (financial year). It is also assumed that at least two-year period is required for the economy to adjust to any new policies, year 1995 (March 1995) has been considered as cut off year to study the impact of the liberalisation policies. To measure the equity, number of branches (offices) per lakh population, per capita deposit/ account, per account deposits/ credit, distribution of credit across the sectors and size of credit to each sector, CD ratios, growth rates, coefficient of variation, distribution of credit and deposits between rural and urban areas are used. It may be noted that credit is taken to mean credit outstanding in this. Further, number of offices and number of branches are used inter changeably. The sub regional analysis is conducted in the five agro-climatic regions of the state of Andhra Pradesh (A

P) as demarcated by the Ministry of Agriculture and cooperation, Government of India i.e. North coastal Andhra (N Coastal Andhra) comprising the districts of Srikakulam, Visakhapatnam and Vizianagaram; South Coastal Andhra (S Coastal Andhra) covering East Godavari, West Godavari, Krishna, Guntur, Prakasam and Nellore; entire Rayalaseema; Southern Telangana (S Telangana) including Mahaboobnagar, Ranga Reddy, Nalgonda and Khammam and Northern Telangana (N Telangana) covering rest of the Telangana districts excluding twin cities. Reserve Bank of India (RBI) classified branches into four groups, viz., rural, semi urban, urban and metropolitan based on size of the population. The centres with population less than 10,000 are included under rural group; semi-urban group covers all centres with population of 10,000 and above but less than one lakh; urban category comprises all centres with population of 1 lakh but less than 10 lakhs and all centres with population above 10-lakh population are included under metropolitan group. In this paper, we followed the RBI definition for rural group. The urban group includes semi-urban, urban and metropolitan groups of RBI classification. The definition used by RBI with regard to rural group and urban group are slightly different from the definition used by Population Census regarding rural and urban areas. In semi-urban group, it is possible that some rural areas are included as the population of some villages are more than 10,000. Similarly in rural groups, some urban areas are included, as some of the urban centres are in the range of 5,000 – 10,000 population. With these definitional problems, the paper proceeds with the assumption that the results are not going to be affected substantially.

III

The analysis is conducted at two levels - (a) state and (b) sub-regional level. In both the cases, the analysis is made separately for rural and urban areas except that of distribution of credit across the sectors. The distribution of credit across the sectors is analysed only at the aggregate level (without any distinction between rural and urban areas) due to non-availability of data separately for rural and urban areas.

The most important parameter to be examined is changes in the CD (credit – deposit) ratio over a period of time. The changes in the CD ratios are due to

differential growth rates of deposits and credit. For example, CD ratio has declined during 1990 – 1993 because the growth of deposits during this period is more than the growth of credit. The growth of deposits and credit in a region depends on a number of the factors. Among them, growth of accounts and branches are important. Therefore, there is a need to examine the growth of branches, accounts, deposits and credit.

State Level Analysis: The analysis indicates a gradual increase in the number of branches of SCBs from 4203 in 1985 to 4781 in 1993 (Table 1). Even after liberalisation, number of branches increased to 5400 in 2004 though the rate of growth during these two periods differed. To be more specific, the annual compound growth rate (ACGR) during pre liberalisation period (1985-1993) is greater than the post liberalisation period (1995 – 2004) by 0.11 percentage points (Table 3). When adjusted for population, the growth rate of branches of SCBs per lakh population became negative in both the periods. Similar trend is observed in the growth of number of accounts. But, the trend in the number of accounts per ten thousand population is different from that of number of branches per lakh population. For instance, annual compound growth rate (ACGR) of number of accounts per ten thousand population during the pre liberalisation period is greater than that of post liberalisation by about 1.97 percentage points. The analysis in respect of growth of deposits and credit showed a different trend. The ACGR of deposits and credit is higher in the post-liberalisation period than that in the pre-liberalisation period. More specifically, the ACGR of deposits during pre and post liberalisation periods are 14.13 percent and 17.75 percent, respectively. Similarly the ACGR of credit during the two periods are 15.16 and 15.76 percent, respectively. When examined on per capita and per account basis, ACGR of deposit and credit show similar trend. The CD ratio increased from 73.95 percent in 1985 to 79.48 percent in 1993. But it declined during liberalisation period by 7.1 percentage points. This implies that ACGR of CD ratio during pre liberalisation period is positive (0.90 percent) and negative (- 1.69 percent) during the post liberalisation period. One can also observe a steep decline in the CD ratios during the stabilization period i.e. 1993-95. The negative growth during the stabilisation period as well as post liberalisation period implies a higher growth of deposits relative to the growth of credit.

An attempt has been made to examine the trends in the growth of number of branches of SCBs, accounts, deposits, credit and CD ratios in the two sub periods before and after reforms, i.e. 1985 to 1990 and 1990 to 1993 – of pre liberalisation and 1995-2000 and 2000-2004 - post reform period to assess the differences in equity. The results indicate that the ACGRs in the number of branches, accounts, credit and CD ratios during the second period of pre-liberalisation are lower than the ACGRs of first period. However, the ACGRs of deposits during the second period are higher than the first period of pre liberalisation. The negative growth of CD ratios in the second part of pre liberalisation can be explained in terms of growth of deposits and credit. The growth of deposits is more than the growth of credit during this period. Similar differential trends are observed in the two sub-periods of post liberalisation. The growth rates of all the parameters except credit, per capita and CD ratios during the second period of post-liberalisation are less than the growth rates of the first period of post liberalisation. The growth rates of credit, per capita credit and CD ratios are in fact higher during the second period. During the stabilisation period, the growth rates of all parameters except number of accounts per ten thousand population and CD ratios are higher than in the other two periods of liberalisation.

Turning to the rural – urban scenario, the analysis indicates that the share of rural areas in number of branches and number of accounts, and deposits and credit in general declined both in pre and post liberalisation periods (Table 2). But the decline in the post liberalisation period is much steeper than the pre liberalisation period. In spite of decline in the shares, the growth of parameters like number of branches per lakh population, number of accounts, per capita deposit/ credit and per account deposit is higher in post liberalisation periods. The comparison of growth of these parameters between rural and urban areas revealed that the growth is greater in urban areas than in rural areas. This is true for most of the parameters except that of CD ratio. During the pre-liberalisation period, the CD ratio of urban areas increased to 76.9 percent (from 65.8). During the same period, the CD ratio in rural areas declined from 117.5 percent to 91.4 percent. During post-liberalisation period, the CD ratio in rural areas increased by 3 percentage points and that in urban areas declined by 9.1 percentage points. However, it may be noted that during

2000 to 2004, there is positive growth of CD ratios both in rural and urban areas.

The distribution of accounts among different sectors indicates that percentage of accounts in 1985 were higher in agricultural sector (59.86%) followed by others (33.05%) and industry (4.13%) (Table 4). Though the share of accounts in agriculture is higher, its share in credit is only 35.69 percent. Though the share of industry in accounts was only 4.1 percent, its share in credit was 31.26 percent. It is important to note that the share of agriculture in number of accounts and credit continuously declined both in pre and post liberalisation periods. In contrast, the share of other sector in accounts and credit increased continuously. In spite of declining shares of agricultural sector in terms of number of accounts and credit, per account credit increased in both the periods. Per account credit increased from Rs. 4178 in 1985 to Rs 6702 in 1993 (Table 5). It further increased to Rs. 29267 in 2004. However, the growth of per account credit in industry is the highest in both the periods compared to the other sectors.

Regional Analysis

Branch Expansion: An attempt has also been made to examine the trends in respect of the above parameters at the regional level in A.P. The analysis indicates that the share of rural branches in total branches declined during pre and post-liberalisation period. During the pre-liberalisation period, the decline in the share of rural branches was the highest in South Telangana region (5.2 percentage points) followed by North Coastal (2.6 percentage points) (Table 6). The decline continued more steeply during the liberalisation period with 8.9 percentage points in N Coastal followed by N Telangana 5.4 percentage points) and S Telangana (4.8 percentage points). Within the period of pre liberalisation period, during 1985 – 1990 the share of all regions increased except that of S Telangana, which recorded a decline of 4.6 percent. However, during 1990-1993, the share of all regions declined and the highest decline was recorded in N Coastal (2.6 percentage points). In contrast, the rural share declined during both the sub-periods of post liberalisation.

Discussion on the distribution of branches across the regions may not be appropriate because of differences in the number of districts. Therefore, CV has been computed using district level data. The results show that during pre liberalisation period, the CV of rural + urban areas declined from 38.70 percent to 37.0 percent. However, during post liberalisation period the CV increased by 8.5 percentage points. In the case of rural areas, the CV hovered around 27 percent. In contrast, the CV in urban areas declined by 5.4 percentage points during pre-liberalisation period. Similarly, it declined by 5.8 percentage points during the post-liberalisation period. If CV is examined on the basis of branches per lakh population, rural + urban CV trend is similar to that of rural+ urban branches (Table 8). For rural areas, the CV of number of branches per lakh population of rural areas declined during pre-liberalisation period by 1.0 percentage points. But it increased by 2.7 percentage points during post-liberalisation period. However the CV of urban areas increased in both the periods.

Accounts: The share of number of accounts in rural areas in all the regions except S Telangana increased during pre-liberalisation period (Table 10). The increase is the highest in N coastal Andhra (3.2 percentage points) followed by Rayalaseema (2.5 percentage points). S Telangana region recorded a decline of 11.8 percentage points. During stabilisation period, the share of rural areas in accounts declined. However, during post-liberalisation period, the share of rural areas in accounts increased in all regions except Rayalaseema and S Telangana. The CV of rural + urban areas declined marginally from 69.6 percent to 65.7 percent during pre liberalisation period and continued to decline by 3.9 percentage points in post-liberalisation period. Similar conclusions can be drawn from the CV of rural and urban areas. When examined on the basis of accounts per 10,000 population, in all the cases – rural + urban, rural and urban areas, the CV declined during post and pre liberalisation periods (Table 12).

Deposits: The analysis indicates a decline in the share of deposits in the rural areas of S Telangana and N coastal Andhra during the pre liberalisation period. The decline in the share of S Telangana is quite high (7.6 percentage points) (Table 14). The decline in the share of rural deposits is on account of decline in the number of branches and accounts in South Telangana (See

Table 6). Other regions recorded a marginal increase. However, in the post-liberalisation period, the share of deposits in the rural areas of all the regions declined except that of South Telangana. The decline is in the range of 0.2 to 3 percentage points. In contrast, the increase in the share of rural areas of South Telangana is about 2.5 percentage points. However, the stabilisation period witnessed a decline in the rural shares in all the regions. The CV of rural + urban areas declined by 3.5 percentage points during 1985 – 1990 period but increased between 1990 and 1993 by 5.3 percentage points. During post-liberalisation period, the CV increased by 22.2 percentage points. In respect of rural areas, the CV recorded a decline during pre and post - liberalisation periods. In contrast, the CV of urban areas increased during all periods. If one considers measuring per account and per capita deposit, the CV depicted an increase in all the areas during the post liberalisation period (Tables 16 and 18). Such uniform increase was not recorded in all the areas during the pre liberalisation period. It may be noted that the growth rates of deposits, in terms of both per account and per capita deposits are positive in all the periods for all the regions of rural + urban, rural and urban areas (Tables 15, 17 and 19).

Credit: The share of credit in rural areas of all the regions to total credit witnessed the highest decline in S Telangana (17.2 percentage points), followed by N coastal (12.3 percentage points) and S Coastal (1.1 percentage points) during the pre liberalisation period (Table 18). In contrast, the share of rural areas of North Telangana and Rayalaseema regions increased. Similar increase was noticed even during post- liberalisation period in N Coastal and Telangana regions; whereas S Coastal Andhra and Rayalaseema regions recorded a decline. However, the CV showed an increasing trend in respect of rural + urban areas by 49.8 and 3.7 percentage points during pre and post liberalisation periods respectively. It implies that the rate of growth of inequalities have declined during the post liberalisation period. Similar trend is observed in the urban areas. In rural areas, the CV declined by 2.6 percentage points during pre liberalisation period and then increased by 11.6 percentage points during the post liberalisation period. During post liberalisation period the CV of per capita in rural + urban and urban areas declined, while recording marginal increase in rural areas (Table 22).

CD ratio: The CD ratio of rural + urban regions was the highest in S Telangana (103%) followed by N Telangana (79.8%) and S Coastal region (78.1%) in the year 1985 and the lowest is observed in North Coastal area (45.4) (Table 24). The CD ratio during pre liberalisation period declined in all regions except in N Coastal area. The decline is the highest in N Telangana (23.1 percentage points) while North Coastal region recorded an increase by 27.5 percentage points during this period. This implies that the ACGRs in all regions are negative except in N Coastal region during pre liberalisation period (Table 25). During post liberalisation period the CD ratios in N Coastal region, Rayalaseema, and S Telangana declined ranging from 35.0 percentage points (N Coastal region) to 9.3 percentage points (Rayalaseema). The changes in the aggregate CD ratio can be traced to the changes in the CD ratios of rural and urban areas. For example, the aggregate increase in the CD ratios of N Coastal region during pre liberalisation period can basically be attributed to the increase in the urban CD ratio of N Coastal regions. During post liberalisation period, the CD ratios increased in rural areas of N Coastal, S Coastal, and N Telangana regions. The increase is in the range of 2.0 percentage points to 20.7 percentage points. The increase is distinct during the later part of the post-liberalisation era, i.e., 2000-2004. The CD ratios in urban areas in all the regions except in North Coastal region declined in the pre-liberalisation period. The decline is in the range of 22.3 percentage points to 2.9 percentage points. During post-liberalisation period, decline is noticed in N Coastal region (35 percentage points), Rayalaseema (27.6 percentage points) and S Telangana (27.6 percentage points). The CV of CD ratios in urban areas increased during pre-liberalisation period and declined during post-liberalisation period, while the same in rural areas increased in both the periods, i.e., pre and post liberalisation periods. It may be noted that the increase in the CV is much higher during the post-liberalisation period than in the pre-liberalisation period.

Sectoral Distribution of Credit: The share of agriculture and industry in total credit declined in all the regions during pre and post liberalisation periods (Table 26). In general, the share of other sectors increased in all the regions during pre and post- liberalisation periods. Similar is the trend with respect to distribution of number of credit accounts across the sectors in the regions. Per account credit given to industry is the highest followed by other sectors

during pre and post-liberalisation periods (Table 27). This trend is similar in all the regions. However, the growth rates during pre and post liberalisation periods are the highest in other sectors (Table 28). The CV of per account credit in agriculture increased during pre and post liberalisation period. The CV of per account credit in industry increased during pre liberalisation period and declined during post liberalisation period. Similar trend in the CV of per account credit given to other sectors is observed.

IV

Conclusions

Changes in the government policies to correct market forces are continuous as the conditions are not likely to be the same in all times to come. Similar is the case with regard to policies pursued by the government in banking sector. In this paper an attempt is made to study the equity aspect of liberalisation policies followed since 1990s.

At the state level, the ACGR of number of branches per lakh population declined both in pre and post liberalisation periods. ACGRs of accounts per ten thousand population is greater by 1.97 percentage points during pre-liberalisation period than in the post-liberalisation period. ACGRs of deposits and credit are higher during post liberalisation period. When examined on per capita / account basis similar conclusions emerge. CD ratio, which increased during pre-liberalisation period by 5.5 percentage points, declined by 7.1 percentage points during post-liberalisation period. The share of rural areas in number of branches, number of accounts, deposits and credit declined during pre and post liberalisation periods. Despite declining shares in most of the parameters especially those of credit and deposits, there is positive growth in both the periods. However, the growth of these parameters is more in urban areas. The distribution of credit among sectors indicates that the share of agricultural sector in accounts and credit declined during pre and post liberalisation periods. However, per account credit increased during pre and post liberalisation periods.

The share of rural branches declined in all the regions during pre and post liberalisation periods though not uniformly across the regions and time periods. The CV of number of branches per lakh population in rural areas declined during pre liberalisation period and increased during post liberalisation period. However, it increased in urban areas during pre and post liberalisation periods. The share of rural accounts in most of the regions increased during pre liberalisation period and declined during post liberalisation period. The CV of number of accounts per ten thousand population declined both in rural and urban areas during pre and post liberalisation periods. The share of rural areas in deposits declined in some regions during pre liberalisation period. The share of rural credit declined in some regions and increased in other regions during pre liberalisation period. Similar trend can be seen during post-liberalisation period. Growth of CD ratios in most of the rural areas is negative during pre liberalisation period. But in some rural regions there is a positive growth during post liberalisation period. Growth of CD ratio in most of the urban regions is positive during pre liberalisation period and the reverse is true in post liberalisation period.

The share of agricultural credit declined in all regions during pre and post liberalisation periods. This is true with respect to credit and number of credit accounts. In case of other sectors, the share in accounts and credit increased in both the periods. Though, the share of the agriculture sector declined in all the regions, per account credit increased in all the regions during both the periods.

During stabilisation period, most of the parameters have worsened. If stabilisation period is included, the gap between rural and urban areas across the regions increases considerably.

It may be concluded that liberalisation has increased inequalities. But the rate of increase in inequalities is arrested to a certain extent in the recent past.

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Table: 1 Important Characteristics of Scheduled Commercial Banks in Andhra Pradesh over a period of time

| S.No. | Particulars | Unit/year | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|-------|--------------------------------------|-----------|----------|----------|----------|----------|----------|----------|
| 1 | Branches | Nos. | 4203 | 4651 | 4781 | 4918 | 5226 | 5400 |
| 1.1 | Branches per lakh population | Nos. | 7.20 | 7.09 | 7.00 | 7.01 | 6.95 | 6.80 |
| 2 | Accounts | Nos. | 16986277 | 23644643 | 26298349 | 26911993 | 29602876 | 36357838 |
| 2.1 | Accounts per ten thousand population | Nos. | 291 | 360 | 385 | 383 | 394 | 458 |
| 3 | Deposits | Lakhs | 488164 | 937421 | 1405451 | 2017766 | 4635924 | 8475977 |
| 3.1 | Per capita deposit | Rs. | 836 | 1429 | 2057 | 2874 | 6167 | 10669 |
| 3.2 | Per account deposit | Rs. | 2874 | 3965 | 5344 | 7498 | 15660 | 23313 |
| 4 | Credit | Lakhs | 361010 | 753568 | 1117013 | 1472380 | 2977890 | 5585089 |
| 4.1 | Per capita credit | Rs. | 618 | 1149 | 1635 | 2097 | 3961 | 7030 |
| 4.2 | Per account Credit | Rs. | 7008 | 11301 | 15301 | 21773 | 46010 | 77110 |
| 5 | CD Ratio | % | 73.95 | 80.39 | 79.48 | 72.97 | 64.24 | 65.89 |

Source: Computed from the following sources:

- 1) Reserve Bank of India; 'Banking Statistics: Basic Statistical Returns'; Various Issues
- 2) Reserve Bank of India; 'Basic Statistical Returns of Scheduled Commercial Banks'; various issues.
- 3) Reserve Bank of India; 'Basic Statistical Returns – 1 and 2 of Scheduled Commercial Banks in India; Various issues.
- 4) Directorate of Economics and Statistics; 'Statistical Abstract of Andhra Pradesh,' Various issues; Hyderabad

**Table: 2 Important Characteristics of Scheduled Commercial Banks
in Andhra Pradesh by Rural & Urban Areas**

(Percent)

| S.No. | Particulars | Unit/year | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|-----------------------------|-------------------------------|-----------|--------|-------|-------|--------|-------|-------|
| Share of Rural Areas | | | | | | | | |
| 1.1 | In branches | % | 56.86 | 56.85 | 56.03 | 50.163 | 46.61 | 44.44 |
| 1.2 | In accounts | % | 31.25 | 30.81 | 31.48 | 28.33 | 29.62 | 28.99 |
| 1.3 | In deposits | % | 17.81 | 18.05 | 17.81 | 14.99 | 14.79 | 13.01 |
| 1.4 | In credit | % | 26.84 | 22.32 | 20.48 | 16.39 | 17.70 | 17.19 |
| Rural Areas | | | | | | | | |
| 2.1 | Branches per lakh pop. | Nos. | 5.44 | 5.51 | 5.37 | 4.82 | 4.46 | 4.16 |
| 2.2 | No. of Accounts per '000 pop. | Nos. | 121 | 152 | 166 | 149 | 160 | 183 |
| 2.3 | Per account deposit | Rs. | 1638 | 2322 | 3023 | 3968 | 7821 | 10460 |
| 2.4 | Per account credit | Rs. | 1825 | 2309 | 2764 | 3166 | 6010 | 9107 |
| 2.5 | Per capita deposit | Rs. | 198 | 353 | 502 | 591 | 1254 | 1914 |
| 2.6 | Per capita Credit | Rs. | 221 | 351 | 459 | 471 | 964 | 1666 |
| 2.7 | CD ratio | % | 111.47 | 99.44 | 91.41 | 79.78 | 76.85 | 87.06 |
| Urban Areas | | | | | | | | |
| 3.1 | Branches per lakh pop. | Nos. | 12.63 | 11.39 | 11.41 | 12.91 | 13.61 | 13.75 |
| 3.2 | No. of Accounts per '000 pop | Nos. | 813 | 928 | 978 | 1016 | 1016 | 1183 |
| 3.3 | Per account deposit | Rs. | 3436 | 4696 | 6411 | 8893 | 18960 | 28561 |
| 3.4 | Per account credit | Rs. | 2262 | 3578 | 4929 | 6382 | 11764 | 17915 |
| 3.5 | Per capita deposit | Rs. | 2795 | 4359 | 6269 | 9032 | 19272 | 33789 |
| 3.6 | Per capita Credit | Rs. | 1840 | 3321 | 4820 | 6483 | 11958 | 21195 |
| 3.7 | CD ratio | % | 65.82 | 76.19 | 76.89 | 71.77 | 62.05 | 62.73 |

Source: Same as Table 1

Table: 3 Growth of Important Indicators of Scheduled Commercial Banks in Andhra Pradesh by Rural and Urban Areas

| Particulars | (Percent) | | | | | | | |
|--------------------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| Branches | 2.05 | 0.92 | 1.62 | 1.42 | 1.22 | 0.82 | 1.04 | 1.11 |
| Branches per lakh population | -0.31 | -0.43 | -0.36 | 0.06 | -0.15 | -0.56 | -0.33 | -0.26 |
| Accounts | 6.84 | 3.61 | 5.62 | 1.16 | 1.92 | 5.27 | 3.40 | 2.99 |
| Accounts per ten thousand population | 4.37 | 2.22 | 3.56 | -0.20 | 0.54 | 3.83 | 1.99 | 1.59 |
| Deposits | 13.94 | 14.45 | 14.13 | 19.82 | 18.10 | 16.28 | 17.29 | 17.75 |
| Per capita deposit | 11.31 | 12.92 | 11.91 | 18.20 | 16.50 | 14.69 | 15.69 | 16.14 |
| Per account deposit | 6.65 | 10.47 | 8.06 | 18.45 | 15.87 | 10.46 | 13.43 | 14.33 |
| Credit | 15.86 | 14.02 | 15.16 | 14.81 | 15.13 | 17.03 | 15.97 | 15.76 |
| Per capita credit | 13.18 | 12.49 | 12.92 | 13.26 | 13.56 | 15.42 | 14.38 | 14.18 |
| Per account Credit | 8.44 | 10.05 | 9.04 | 13.49 | 12.95 | 11.16 | 12.15 | 12.40 |
| CD Ratio | 1.68 | -0.38 | 0.90 | -4.18 | -2.52 | 0.64 | -1.13 | -1.69 |
| RURAL | | | | | | | | |
| Branches | 2.04 | 0.44 | 1.44 | -4.04 | -0.25 | -0.37 | -0.31 | -0.99 |
| Branches per lakh population | 0.25 | -0.86 | -0.17 | -5.28 | -1.55 | -1.67 | -1.60 | -2.28 |
| Accounts | 6.54 | 4.35 | 5.71 | -4.04 | 2.84 | 4.71 | 3.67 | 2.22 |
| Accounts per ten thousand population | 4.67 | 3.00 | 4.04 | -5.28 | 1.50 | 3.35 | 2.32 | 0.89 |
| Deposits | 14.24 | 13.95 | 14.13 | 9.94 | 17.78 | 12.61 | 15.45 | 14.43 |
| Per capita deposit | 12.24 | 12.48 | 12.33 | 8.51 | 16.25 | 11.14 | 13.95 | 12.94 |
| Per account deposit | 7.23 | 9.20 | 7.97 | 14.56 | 14.53 | 7.54 | 11.37 | 11.95 |
| Credit | 11.66 | 10.79 | 11.34 | 2.71 | 16.90 | 16.18 | 16.58 | 13.93 |
| Per capita credit | 9.71 | 9.36 | 9.58 | 1.38 | 15.38 | 14.66 | 15.06 | 12.44 |
| Per account Credit | 4.81 | 6.17 | 5.32 | 7.03 | 13.68 | 10.95 | 12.46 | 11.45 |
| CD Ratio | -2.26 | -2.77 | -2.45 | -6.58 | -0.75 | 3.17 | 0.98 | -0.44 |
| URBAN | | | | | | | | |
| Branches | 2.05 | 1.55 | 1.87 | 7.98 | 2.62 | 1.83 | 2.27 | 3.29 |
| Branches per lakh population | -2.05 | 0.05 | -1.26 | 6.37 | 1.07 | 0.25 | 0.70 | 1.71 |
| Accounts | 6.97 | 3.28 | 5.57 | 3.46 | 1.55 | 5.51 | 3.29 | 3.32 |
| Accounts per ten thousand population | 2.68 | 1.75 | 2.33 | 1.92 | 0.02 | 3.87 | 1.71 | 1.75 |
| Deposits | 13.87 | 14.56 | 14.13 | 21.86 | 18.16 | 16.89 | 17.59 | 18.35 |
| Per capita deposit | 9.30 | 12.87 | 10.62 | 20.04 | 16.37 | 15.07 | 15.79 | 16.55 |
| Per account deposit | 6.45 | 10.93 | 8.11 | 17.78 | 16.35 | 10.79 | 13.84 | 14.55 |
| Credit | 17.25 | 14.91 | 16.37 | 17.73 | 14.77 | 17.20 | 15.84 | 16.18 |
| Per capita credit | 12.54 | 13.22 | 12.79 | 15.97 | 13.03 | 15.38 | 14.07 | 14.41 |
| Per account Credit | 9.61 | 11.27 | 10.23 | 13.79 | 13.01 | 11.09 | 12.15 | 12.45 |
| CD Ratio | 2.97 | 0.31 | 1.96 | -3.39 | -2.87 | 0.27 | -1.49 | -1.83 |

Source: Same as Table 1

Table: 4 Distribution of number of Accounts, Credit and Size of Credit Across the Sectors

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|------------------------|-------|--------|--------|--------|--------|---------|
| Agriculture | | | | | | |
| Account (%) | 59.86 | 54.38 | 51.14 | 51.47 | 50.25 | 47.23 |
| Credit (%) | 35.69 | 27.26 | 22.40 | 20.36 | 18.75 | 17.93 |
| Amount of credit (Rs.) | 4178 | 5666 | 6702 | 8615 | 17170 | 29267 |
| Industry | | | | | | |
| Account (%) | 4.13 | 4.34 | 4.51 | 4.13 | 5.71 | 1.72 |
| Credit (%) | 31.26 | 39.67 | 41.28 | 38.79 | 32.90 | 29.72 |
| Amount of credit (Rs.) | 53108 | 103253 | 140151 | 204494 | 265225 | 1332681 |
| Others | | | | | | |
| Account (%) | 36.01 | 41.28 | 44.36 | 44.40 | 44.04 | 51.05 |
| Credit (%) | 33.05 | 33.06 | 36.33 | 40.85 | 48.35 | 52.35 |
| Amount of credit (Rs.) | 6432 | 9051 | 12531 | 20029 | 50511 | 79088 |

Note: Amount of Credit is per account credit

Sources :

- 1) Reserve Bank of India; 'Banking Statistics: Basic Statistical returns'; Various Issues
- 2) Reserve Bank of India; 'Basic Statistical Returns of Scheduled Commercial Banks'; various issues.
- 3) Reserve Bank of India; 'Basic Statistical Returns – 1 and 2 of Scheduled Commercial Banks in India; Various issues.

Table: 5 Growth of Size of Credit to Agriculture, Industry and Others Over a Period of Time in Andhra Pradesh

%

| Sector | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Agriculture | 6.28 | 5.76 | 6.08 | 13.38 | 14.79 | 14.26 | 14.56 | 14.34 |
| Industry | 14.22 | 10.72 | 12.90 | 20.79 | 5.34 | 49.72 | 23.15 | 22.72 |
| Others | 7.07 | 11.45 | 8.69 | 26.43 | 20.32 | 11.86 | 16.49 | 18.23 |
| ALL | 10.03 | 10.63 | 10.25 | 19.29 | 16.14 | 13.78 | 15.09 | 15.84 |

Source: Same as Table 4

Table 6 Distribution of Scheduled Commercial Banks Branches by Region in Andhra Pradesh

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|-----------------------------|---------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 10.61 | 10.45 | 10.69 | 10.59 | 10.91 | 10.54 |
| S Coastal | 32.57 | 33.11 | 32.98 | 33.22 | 32.43 | 32.65 |
| Coastal | 43.18 | 43.56 | 43.67 | 43.82 | 43.34 | 43.19 |
| Rayalaseema | 16.58 | 16.21 | 16.17 | 16.10 | 15.84 | 16.00 |
| S Telangana | 13.01 | 13.95 | 13.85 | 13.91 | 13.80 | 13.63 |
| N Telangana | 17.18 | 16.88 | 16.82 | 16.63 | 16.04 | 15.74 |
| Telangana | 30.19 | 30.83 | 30.66 | 30.54 | 29.83 | 29.37 |
| Telangana inc Hyd. | 40.23 | 40.23 | 40.16 | 40.08 | 40.82 | 40.81 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 38.70 | 36.50 | 37.01 | 37.65 | 43.51 | 45.56 |
| RURAL | | | | | | |
| N Coastal | 11.30 | 11.16 | 11.05 | 11.35 | 10.96 | 10.63 |
| S Coastal | 31.13 | 32.03 | 31.91 | 31.82 | 31.65 | 32.08 |
| Coastal | 42.43 | 43.19 | 42.96 | 43.17 | 42.61 | 42.71 |
| Rayalaseema | 17.91 | 17.51 | 17.58 | 17.02 | 17.28 | 17.46 |
| S Telangana | 17.41 | 17.55 | 17.51 | 17.31 | 17.65 | 17.67 |
| N Telangana | 21.88 | 21.71 | 21.91 | 22.46 | 22.37 | 22.08 |
| Telangana | 39.29 | 39.26 | 39.42 | 39.76 | 40.02 | 39.75 |
| Telangana inc Hyd. | 39.67 | 39.30 | 39.46 | 39.81 | 40.11 | 39.83 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 25.98 | 27.45 | 27.32 | 27.58 | 27.15 | 27.00 |
| URBAN | | | | | | |
| N Coastal | 9.71 | 9.52 | 10.23 | 9.83 | 10.86 | 10.47 |
| S Coastal | 34.47 | 34.53 | 34.35 | 34.64 | 33.12 | 33.10 |
| Coastal | 44.18 | 44.05 | 44.58 | 44.47 | 43.98 | 43.57 |
| Rayalaseema | 14.84 | 14.50 | 14.37 | 15.18 | 14.59 | 14.83 |
| S Telangana | 7.23 | 9.22 | 9.18 | 10.49 | 10.43 | 10.40 |
| N Telangana | 10.98 | 10.51 | 10.32 | 10.77 | 10.50 | 10.67 |
| Telangana | 18.20 | 19.73 | 19.51 | 21.26 | 20.93 | 21.07 |
| Telangana inc Hyd. | 40.98 | 41.45 | 41.06 | 40.35 | 41.43 | 41.60 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 103.39 | 98.17 | 97.95 | 86.14 | 92.38 | 92.19 |
| Share of Rural Areas | | | | | | |
| N Coastal | 60.53 | 60.70 | 57.92 | 53.74 | 46.84 | 44.81 |
| S Coastal | 54.34 | 55.00 | 54.21 | 48.04 | 45.48 | 43.67 |
| Coastal | 55.86 | 56.36 | 55.12 | 49.42 | 45.82 | 43.95 |
| Rayalaseema | 61.40 | 61.40 | 60.93 | 53.03 | 50.84 | 48.49 |
| S Telangana | 76.05 | 71.49 | 70.84 | 62.42 | 59.63 | 57.60 |
| N Telangana | 72.43 | 73.12 | 73.01 | 67.72 | 65.03 | 62.35 |
| Telangana | 73.99 | 72.38 | 72.03 | 65.31 | 62.54 | 60.15 |
| Telangana inc Hyd. | 56.06 | 55.53 | 55.05 | 49.82 | 45.80 | 43.37 |
| AP Total | 56.86 | 56.84 | 56.03 | 50.16 | 46.61 | 44.44 |

Source: Same as Table 4

**Table 7 Growth of Scheduled Commercial Banks' Branches
in AP by Region**

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 1.73 | 1.69 | 1.72 | 0.97 | 1.81 | -0.04 | 0.98 | 0.98 |
| S Coastal | 2.38 | 0.79 | 1.78 | 1.79 | 0.74 | 0.99 | 0.85 | 1.02 |
| Coastal | 2.22 | 1.01 | 1.77 | 1.59 | 1.00 | 0.73 | 0.88 | 1.01 |
| Rayalaseema | 1.58 | 0.83 | 1.30 | 1.22 | 0.89 | 1.07 | 0.97 | 1.02 |
| S Telangana | 3.48 | 0.66 | 2.41 | 1.65 | 1.06 | 0.52 | 0.82 | 0.97 |
| N Telangana | 1.69 | 0.80 | 1.35 | 0.87 | 0.48 | 0.36 | 0.43 | 0.51 |
| Telangana | 2.47 | 0.74 | 1.82 | 1.22 | 0.75 | 0.43 | 0.61 | 0.72 |
| Telangana inc Hyd. | 2.04 | 0.87 | 1.60 | 1.32 | 1.59 | 0.82 | 1.25 | 1.26 |
| AP Total | 2.05 | 0.92 | 1.62 | 1.42 | 1.22 | 0.82 | 1.04 | 1.11 |
| RURAL | | | | | | | | |
| N Coastal | 1.79 | 0.11 | 1.16 | -2.74 | -0.95 | -1.14 | -1.03 | -1.35 |
| S Coastal | 2.63 | 0.31 | 1.75 | -4.18 | -0.36 | -0.03 | -0.21 | -0.95 |
| Coastal | 2.41 | 0.26 | 1.60 | -3.81 | -0.51 | -0.31 | -0.42 | -1.05 |
| Rayalaseema | 1.58 | 0.57 | 1.20 | -5.57 | 0.05 | -0.12 | -0.03 | -1.06 |
| S Telangana | 2.21 | 0.36 | 1.51 | -4.58 | 0.14 | -0.35 | -0.08 | -0.91 |
| N Telangana | 1.88 | 0.75 | 1.45 | -2.85 | -0.33 | -0.70 | -0.49 | -0.92 |
| Telangana | 2.02 | 0.57 | 1.48 | -3.62 | -0.12 | -0.54 | -0.31 | -0.92 |
| Telangana inc Hyd. | 1.85 | 0.57 | 1.37 | -3.61 | -0.10 | -0.54 | -0.30 | -0.91 |
| AP Total | 2.04 | 0.44 | 1.44 | -4.04 | -0.25 | -0.37 | -0.31 | -0.99 |
| URBAN | | | | | | | | |
| N Coastal | 1.65 | 4.02 | 2.53 | 5.87 | 4.69 | 0.90 | 2.98 | 3.50 |
| S Coastal | 2.09 | 1.38 | 1.82 | 8.44 | 1.71 | 1.82 | 1.76 | 2.94 |
| Coastal | 1.99 | 1.96 | 1.98 | 7.86 | 2.40 | 1.59 | 2.04 | 3.07 |
| Rayalaseema | 1.58 | 1.24 | 1.46 | 10.99 | 1.81 | 2.26 | 2.01 | 3.59 |
| S Telangana | 7.15 | 1.42 | 4.96 | 15.40 | 2.52 | 1.76 | 2.18 | 4.46 |
| N Telangana | 1.18 | 0.94 | 1.09 | 10.30 | 2.11 | 2.23 | 2.16 | 3.59 |
| Telangana | 3.71 | 1.16 | 2.75 | 12.73 | 2.31 | 1.99 | 2.17 | 4.01 |
| Telangana inc Hyd. | 2.29 | 1.23 | 1.89 | 7.05 | 3.17 | 1.93 | 2.62 | 3.41 |
| AP Total | 2.05 | 1.55 | 1.87 | 7.98 | 2.62 | 1.83 | 2.27 | 3.29 |

Source: Same as Table 4

Table 8 Number of Branches per Lakh Population Across the Regions of AP

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 6.50 | 6.37 | 6.48 | 6.46 | 6.69 | 6.38 |
| S Coastal | 7.29 | 7.40 | 7.36 | 7.49 | 7.41 | 7.42 |
| Coastal | 7.08 | 7.12 | 7.13 | 7.21 | 7.22 | 7.14 |
| Rayalaseema | 6.70 | 6.55 | 6.42 | 6.39 | 6.21 | 6.12 |
| S Telangana | 6.07 | 6.18 | 5.96 | 5.94 | 5.69 | 5.38 |
| N Telangana | 6.71 | 6.51 | 6.37 | 6.29 | 5.97 | 5.70 |
| Telangana | 6.42 | 6.36 | 6.18 | 6.12 | 5.84 | 5.55 |
| Telangana inc Hyd. | 7.57 | 7.30 | 7.11 | 7.06 | 7.00 | 6.75 |
| AP Total | 7.20 | 7.09 | 7.00 | 7.01 | 6.95 | 6.80 |
| CV | 29.64 | 24.18 | 24.21 | 24.33 | 29.80 | 31.19 |
| RURAL | | | | | | |
| N Coastal | 5.08 | 5.18 | 5.04 | 4.67 | 4.22 | 3.86 |
| S Coastal | 5.24 | 5.46 | 5.34 | 4.80 | 4.46 | 4.26 |
| Coastal | 5.20 | 5.39 | 5.26 | 4.76 | 4.39 | 4.15 |
| Rayalaseema | 5.24 | 5.23 | 5.10 | 4.41 | 4.12 | 3.86 |
| S Telangana | 5.60 | 5.63 | 5.45 | 4.82 | 4.51 | 4.20 |
| N Telangana | 5.92 | 5.92 | 5.78 | 5.29 | 4.82 | 4.41 |
| Telangana | 5.77 | 5.78 | 5.63 | 5.08 | 4.68 | 4.32 |
| Telangana inc Hyd. | 5.83 | 5.79 | 5.63 | 5.08 | 4.69 | 4.33 |
| AP Total | 5.44 | 5.51 | 5.37 | 4.82 | 4.46 | 4.16 |
| CV | 13.42 | 12.65 | 12.39 | 13.87 | 14.33 | 15.10 |
| URBAN | | | | | | |
| N Coastal | 11.46 | 9.85 | 10.69 | 11.68 | 13.81 | 13.61 |
| S Coastal | 13.66 | 13.03 | 13.38 | 15.58 | 16.57 | 17.50 |
| Coastal | 13.11 | 12.18 | 12.65 | 14.51 | 15.79 | 16.38 |
| Rayalaseema | 12.07 | 10.91 | 10.82 | 12.94 | 13.15 | 13.55 |
| S Telangana | 8.54 | 8.20 | 7.74 | 9.65 | 9.25 | 8.67 |
| N Telangana | 10.45 | 8.95 | 8.81 | 10.41 | 10.73 | 11.05 |
| Telangana | 9.60 | 8.58 | 8.27 | 10.02 | 9.94 | 9.73 |
| Telangana inc Hyd. | 12.35 | 10.81 | 10.49 | 11.50 | 12.00 | 11.82 |
| AP Total | 12.63 | 11.39 | 11.41 | 12.91 | 13.61 | 13.75 |
| CV | 22.70 | 25.33 | 25.42 | 25.05 | 27.01 | 28.15 |

Source: Same as Table 4

**Table 9 Growth of Branches adjusted to per Lakh population
Across the Regions of AP**

(Percent)

| Particulars | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| RURAL + URBAN | | | | | | | | |
| N Coastal | -0.42 | 0.58 | -0.05 | -0.13 | 0.69 | -1.15 | -0.13 | -0.13 |
| S Coastal | 0.28 | -0.15 | 0.12 | 0.84 | -0.21 | 0.04 | -0.10 | 0.07 |
| Coastal | 0.11 | 0.02 | 0.08 | 0.60 | 0.01 | -0.26 | -0.11 | 0.02 |
| Rayalaseema | -0.46 | -0.63 | -0.53 | -0.25 | -0.57 | -0.40 | -0.49 | -0.45 |
| S Telangana | 0.37 | -1.18 | -0.22 | -0.24 | -0.84 | -1.41 | -1.09 | -0.94 |
| N Telangana | -0.62 | -0.71 | -0.65 | -0.65 | -1.02 | -1.15 | -1.08 | -1.00 |
| Telangana | -0.20 | -0.93 | -0.47 | -0.47 | -0.94 | -1.28 | -1.09 | -0.98 |
| Telangana inc Hyd. | -0.73 | -0.84 | -0.77 | -0.40 | -0.15 | -0.92 | -0.49 | -0.48 |
| AP Total | -0.31 | -0.43 | -0.36 | 0.06 | -0.15 | -0.56 | -0.33 | -0.26 |
| RURAL | | | | | | | | |
| N Coastal | 0.38 | -0.93 | -0.12 | -3.76 | -1.99 | -2.19 | -2.08 | -2.39 |
| S Coastal | 0.83 | -0.77 | 0.22 | -5.22 | -1.45 | -1.13 | -1.31 | -2.03 |
| Coastal | 0.71 | -0.82 | 0.14 | -4.84 | -1.59 | -1.40 | -1.50 | -2.12 |
| Rayalaseema | -0.03 | -0.87 | -0.35 | -6.93 | -1.40 | -1.57 | -1.47 | -2.49 |
| S Telangana | 0.09 | -1.08 | -0.35 | -5.95 | -1.30 | -1.78 | -1.51 | -2.34 |
| N Telangana | 0.00 | -0.77 | -0.29 | -4.32 | -1.83 | -2.20 | -1.99 | -2.42 |
| Telangana | 0.04 | -0.91 | -0.32 | -5.04 | -1.60 | -2.01 | -1.78 | -2.38 |
| Telangana inc Hyd. | -0.14 | -0.91 | -0.43 | -5.03 | -1.58 | -2.01 | -1.77 | -2.37 |
| AP Total | 0.25 | -0.86 | -0.17 | -5.28 | -1.55 | -1.67 | -1.60 | -2.28 |
| URBAN | | | | | | | | |
| N Coastal | -2.98 | 2.75 | -0.87 | 4.57 | 3.39 | -0.36 | 1.71 | 2.22 |
| S Coastal | -0.94 | 0.88 | -0.26 | 7.92 | 1.24 | 1.37 | 1.30 | 2.47 |
| Coastal | -1.46 | 1.26 | -0.45 | 7.12 | 1.70 | 0.91 | 1.35 | 2.38 |
| Rayalaseema | -2.01 | -0.27 | -1.36 | 9.34 | 0.32 | 0.77 | 0.52 | 2.07 |
| S Telangana | -0.82 | -1.88 | -1.22 | 11.63 | -0.84 | -1.60 | -1.18 | 1.03 |
| N Telangana | -3.06 | -0.52 | -2.12 | 8.70 | 0.62 | 0.73 | 0.67 | 2.09 |
| Telangana | -2.22 | -1.21 | -1.84 | 10.05 | -0.16 | -0.52 | -0.32 | 1.49 |
| Telangana inc Hyd. | -2.63 | -0.99 | -2.02 | 4.69 | 0.87 | -0.38 | 0.31 | 1.09 |
| AP Total | -2.05 | 0.05 | -1.26 | 6.37 | 1.07 | 0.25 | 0.70 | 1.71 |

Source: Same as Table 4

Table: 10 Distribution of Number of Accounts of Scheduled Commercial Banks in AP by Region (Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|---|---------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 9.50 | 10.06 | 10.31 | 10.40 | 10.45 | 10.02 |
| S Coastal | 37.50 | 36.97 | 35.86 | 34.91 | 33.59 | 32.46 |
| Coastal | 47.00 | 47.03 | 46.17 | 45.31 | 44.04 | 42.47 |
| Rayalaseema | 17.44 | 16.42 | 16.51 | 16.61 | 17.09 | 17.36 |
| S Telangana | 8.69 | 9.09 | 9.86 | 10.31 | 10.63 | 11.40 |
| N Telangana | 11.90 | 12.83 | 12.89 | 13.01 | 14.29 | 14.10 |
| Telangana | 20.59 | 21.92 | 22.75 | 23.32 | 24.93 | 25.49 |
| Telangana inc Hyd. | 35.56 | 36.55 | 37.32 | 38.08 | 38.87 | 40.17 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 69.63 | 66.93 | 65.69 | 65.30 | 59.69 | 61.80 |
| RURAL | | | | | | |
| N Coastal | 9.49 | 11.65 | 11.28 | 10.70 | 10.82 | 10.61 |
| S Coastal | 38.32 | 38.36 | 37.13 | 35.52 | 34.25 | 33.51 |
| Coastal | 47.81 | 50.01 | 48.40 | 46.23 | 45.08 | 44.12 |
| Rayalaseema | 20.24 | 19.89 | 20.33 | 20.60 | 20.42 | 20.60 |
| S Telangana | 14.58 | 11.92 | 12.73 | 13.56 | 12.93 | 14.21 |
| N Telangana | 16.88 | 18.08 | 18.42 | 19.47 | 21.35 | 20.83 |
| Telangana | 31.47 | 30.00 | 31.15 | 33.02 | 34.28 | 35.04 |
| Telangana inc Hyd. | 31.95 | 30.09 | 31.26 | 33.17 | 34.50 | 35.28 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 40.36 | 40.89 | 39.45 | 37.22 | 34.99 | 32.35 |
| URNAN | | | | | | |
| N Coastal | 9.51 | 9.35 | 9.87 | 10.28 | 10.29 | 9.77 |
| S Coastal | 37.12 | 36.34 | 35.27 | 34.67 | 33.32 | 32.03 |
| Coastal | 46.63 | 45.70 | 45.14 | 44.95 | 43.60 | 41.80 |
| Rayalaseema | 16.17 | 14.88 | 14.76 | 15.04 | 15.69 | 16.04 |
| S Telangana | 6.02 | 7.84 | 8.54 | 9.03 | 9.67 | 10.25 |
| N Telangana | 9.64 | 10.49 | 10.35 | 10.45 | 11.32 | 11.35 |
| Telangana | 15.65 | 18.33 | 18.90 | 19.48 | 20.99 | 21.59 |
| Telangana inc Hyd. | 37.20 | 39.43 | 40.10 | 40.01 | 40.71 | 42.16 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 101.15 | 96.83 | 97.15 | 93.13 | 87.68 | 90.68 |
| Share of Rural Areas in Accounts | | | | | | |
| N Coastal | 31.22 | 35.69 | 34.42 | 29.16 | 30.68 | 30.71 |
| S Coastal | 31.93 | 31.97 | 32.59 | 28.82 | 30.20 | 29.93 |
| Coastal | 31.79 | 32.77 | 33.00 | 28.90 | 30.31 | 30.11 |
| Rayalaseema | 36.27 | 37.32 | 38.76 | 35.12 | 35.39 | 34.39 |
| S Telangana | 52.42 | 40.38 | 40.63 | 37.24 | 36.01 | 36.15 |
| N Telangana | 44.33 | 43.42 | 44.97 | 42.40 | 44.24 | 42.84 |
| Telangana | 47.75 | 42.16 | 43.09 | 40.11 | 40.73 | 39.85 |
| Telangana inc Hyd. | 28.07 | 25.37 | 26.37 | 24.68 | 26.29 | 25.47 |
| AP Total | 31.25 | 30.81 | 31.48 | 28.32 | 29.61 | 28.99 |

Source: Same as Table 4

**Table: 11 Growth of Scheduled Commercial Banks' Accounts in AP
by Region**

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 8.06 | 4.46 | 6.70 | 1.59 | 2.02 | 4.17 | 2.97 | 2.72 |
| S Coastal | 6.53 | 2.56 | 5.03 | -0.18 | 1.14 | 4.37 | 2.56 | 2.06 |
| Coastal | 6.85 | 2.97 | 5.38 | 0.22 | 1.35 | 4.32 | 2.66 | 2.21 |
| Rayalaseema | 5.56 | 3.81 | 4.90 | 1.47 | 2.50 | 5.69 | 3.91 | 3.46 |
| S Telangana | 7.80 | 6.44 | 7.29 | 3.45 | 2.55 | 7.12 | 4.56 | 4.35 |
| N Telangana | 8.46 | 3.78 | 6.68 | 1.60 | 3.87 | 4.91 | 4.33 | 3.83 |
| Telangana | 8.18 | 4.90 | 6.94 | 2.41 | 3.29 | 5.87 | 4.43 | 4.06 |
| Telangana inc Hyd. | 7.43 | 4.33 | 6.26 | 2.18 | 2.35 | 6.14 | 4.02 | 3.68 |
| AP Total | 6.84 | 3.61 | 5.62 | 1.16 | 1.92 | 5.27 | 3.40 | 2.99 |
| RURAL | | | | | | | | |
| N Coastal | 10.99 | 3.21 | 8.01 | -6.50 | 3.06 | 4.20 | 3.57 | 1.66 |
| S Coastal | 6.56 | 3.22 | 5.30 | -6.13 | 2.09 | 4.14 | 3.00 | 1.27 |
| Coastal | 7.50 | 3.22 | 5.87 | -6.22 | 2.32 | 4.15 | 3.13 | 1.36 |
| Rayalaseema | 6.17 | 5.12 | 5.77 | -3.41 | 2.65 | 4.94 | 3.66 | 2.34 |
| S Telangana | 2.32 | 6.67 | 3.93 | -0.97 | 1.87 | 7.21 | 4.21 | 3.25 |
| N Telangana | 8.01 | 5.00 | 6.87 | -1.35 | 4.75 | 4.07 | 4.45 | 3.37 |
| Telangana | 5.52 | 5.67 | 5.58 | -1.19 | 3.61 | 5.29 | 4.35 | 3.32 |
| Telangana inc Hyd. | 5.27 | 5.68 | 5.43 | -1.16 | 3.65 | 5.30 | 4.38 | 3.35 |
| AP Total | 6.54 | 4.35 | 5.71 | -4.04 | 2.84 | 4.71 | 3.67 | 2.22 |
| URBAN | | | | | | | | |
| N Coastal | 6.62 | 5.15 | 6.06 | 5.58 | 1.58 | 4.16 | 2.72 | 3.23 |
| S Coastal | 6.52 | 2.25 | 4.90 | 2.58 | 0.75 | 4.47 | 2.38 | 2.42 |
| Coastal | 6.54 | 2.86 | 5.14 | 3.24 | 0.94 | 4.40 | 2.46 | 2.60 |
| Rayalaseema | 5.21 | 3.01 | 4.38 | 4.44 | 2.41 | 6.10 | 4.03 | 4.11 |
| S Telangana | 12.78 | 6.29 | 10.30 | 6.37 | 2.95 | 7.06 | 4.76 | 5.05 |
| N Telangana | 8.81 | 2.81 | 6.52 | 3.95 | 3.19 | 5.56 | 4.24 | 4.19 |
| Telangana | 10.41 | 4.33 | 8.09 | 5.05 | 3.08 | 6.26 | 4.48 | 4.58 |
| Telangana inc Hyd. | 8.23 | 3.86 | 6.57 | 3.35 | 1.91 | 6.43 | 3.89 | 3.79 |
| AP Total | 6.97 | 3.28 | 5.57 | 3.46 | 1.55 | 5.51 | 3.29 | 3.32 |

Source: Same as Table 4

Table: 12 Number of Accounts of Scheduled Commercial Banks per Ten Thousand Population Across the Regions Of AP

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 235 | 312 | 344 | 347 | 363 | 409 |
| S Coastal | 339 | 420 | 440 | 431 | 435 | 497 |
| Coastal | 312 | 391 | 414 | 408 | 415 | 473 |
| Rayalaseema | 285 | 337 | 361 | 361 | 380 | 447 |
| S Telangana | 164 | 205 | 234 | 241 | 248 | 303 |
| N Telangana | 188 | 252 | 269 | 269 | 302 | 344 |
| Telangana | 177 | 230 | 252 | 256 | 276 | 324 |
| Telangana inc Hyd. | 270 | 337 | 364 | 367 | 378 | 447 |
| AP Total | 291 | 360 | 385 | 383 | 394 | 458 |
| CV | 61.83 | 55.46 | 53.40 | 52.82 | 46.00 | 47.33 |
| RURAL | | | | | | |
| N Coastal | 95 | 149 | 159 | 136 | 150 | 169 |
| S Coastal | 143 | 180 | 192 | 165 | 174 | 195 |
| Coastal | 130 | 172 | 183 | 158 | 167 | 188 |
| Rayalaseema | 132 | 164 | 182 | 165 | 175 | 200 |
| S Telangana | 104 | 105 | 122 | 117 | 119 | 148 |
| N Telangana | 101 | 136 | 150 | 142 | 166 | 183 |
| Telangana | 103 | 122 | 137 | 130 | 144 | 167 |
| Telangana inc Hyd. | 104 | 122 | 138 | 131 | 145 | 168 |
| AP Total | 121 | 152 | 166 | 149 | 160 | 183 |
| CV | 26.86 | 23.89 | 20.92 | 19.48 | 18.21 | 17.53 |
| URBAN | | | | | | |
| N Coastal | 723 | 789 | 884 | 961 | 977 | 1094 |
| S Coastal | 948 | 1118 | 1178 | 1227 | 1245 | 1457 |
| Coastal | 891 | 1030 | 1098 | 1154 | 1169 | 1352 |
| Rayalaseema | 847 | 912 | 953 | 1009 | 1056 | 1261 |
| S Telangana | 458 | 568 | 618 | 654 | 640 | 735 |
| N Telangana | 591 | 728 | 757 | 795 | 864 | 1012 |
| Telangana | 532 | 650 | 687 | 723 | 744 | 858 |
| Telangana inc Hyd. | 722 | 838 | 878 | 897 | 881 | 1031 |
| AP Total | 813 | 928 | 978 | 1016 | 1016 | 1183 |
| CV | 28.54 | 26.48 | 25.58 | 25.58 | 27.94 | 28.47 |

Source: Same as Table: 1

**Table: 13 Growth of Accounts Based on Per Ten Thousand
Population Across the Regions of AP**

(Percent)

| Particulars | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| RURAL + URBAN | | | | | | | | |
| N Coastal | 5.77 | 3.32 | 4.84 | 0.47 | 0.90 | 3.02 | 1.83 | 1.58 |
| S Coastal | 4.35 | 1.60 | 3.31 | -1.11 | 0.20 | 3.39 | 1.60 | 1.10 |
| Coastal | 4.64 | 1.97 | 3.63 | -0.76 | 0.35 | 3.30 | 1.65 | 1.21 |
| Rayalaseema | 3.43 | 2.30 | 3.00 | 0.00 | 1.01 | 4.16 | 2.40 | 1.96 |
| S Telangana | 4.56 | 4.49 | 4.53 | 1.53 | 0.62 | 5.06 | 2.57 | 2.38 |
| N Telangana | 6.00 | 2.22 | 4.57 | 0.08 | 2.31 | 3.33 | 2.76 | 2.27 |
| Telangana | 5.36 | 3.16 | 4.53 | 0.70 | 1.56 | 4.07 | 2.67 | 2.31 |
| Telangana inc Hyd. | 4.51 | 2.56 | 3.78 | 0.44 | 0.59 | 4.30 | 2.23 | 1.90 |
| AP Total | 4.37 | 2.22 | 3.56 | -0.20 | 0.54 | 3.83 | 1.99 | 1.59 |
| RURAL | | | | | | | | |
| N Coastal | 9.45 | 2.13 | 6.65 | -7.49 | 1.97 | 3.09 | 2.47 | 0.58 |
| S Coastal | 4.69 | 2.10 | 3.71 | -7.16 | 0.98 | 2.99 | 1.87 | 0.17 |
| Coastal | 5.72 | 2.11 | 4.35 | -7.23 | 1.21 | 3.02 | 2.01 | 0.27 |
| Rayalaseema | 4.48 | 3.61 | 4.15 | -4.80 | 1.17 | 3.42 | 2.16 | 0.86 |
| S Telangana | 0.19 | 5.14 | 2.02 | -2.39 | 0.41 | 5.67 | 2.71 | 1.77 |
| N Telangana | 6.02 | 3.42 | 5.04 | -2.84 | 3.17 | 2.50 | 2.87 | 1.81 |
| Telangana | 3.47 | 4.11 | 3.71 | -2.65 | 2.08 | 3.73 | 2.81 | 1.79 |
| Telangana inc Hyd. | 3.22 | 4.13 | 3.56 | -2.61 | 2.12 | 3.75 | 2.84 | 1.83 |
| AP Total | 4.67 | 3.00 | 4.04 | -5.28 | 1.50 | 3.35 | 2.32 | 0.89 |
| URBAN | | | | | | | | |
| N Coastal | 1.76 | 3.85 | 2.54 | 4.29 | 0.33 | 2.87 | 1.45 | 1.96 |
| S Coastal | 3.36 | 1.75 | 2.75 | 2.09 | 0.28 | 4.01 | 1.92 | 1.95 |
| Coastal | 2.94 | 2.15 | 2.64 | 2.54 | 0.26 | 3.70 | 1.77 | 1.91 |
| Rayalaseema | 1.48 | 1.47 | 1.48 | 2.89 | 0.91 | 4.55 | 2.51 | 2.58 |
| S Telangana | 4.40 | 2.83 | 3.81 | 2.90 | -0.42 | 3.52 | 1.31 | 1.60 |
| N Telangana | 4.26 | 1.32 | 3.15 | 2.45 | 1.69 | 4.01 | 2.72 | 2.67 |
| Telangana | 4.09 | 1.88 | 3.26 | 2.56 | 0.59 | 3.63 | 1.93 | 2.05 |
| Telangana inc Hyd. | 3.03 | 1.58 | 2.48 | 1.07 | -0.37 | 4.02 | 1.56 | 1.47 |
| AP Total | 2.68 | 1.75 | 2.33 | 1.92 | 0.02 | 3.87 | 1.71 | 1.75 |

Source: Same as Table: 1

Table: 14 Distribution of Deposits of Scheduled Commercial Banks in AP by Region

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|---|--------|--------|--------|--------|--------|--------|
| RURAL + URBAN | | | | | | |
| N Coastal | 11.41 | 11.13 | 10.15 | 9.96 | 9.75 | 10.95 |
| S Coastal | 33.09 | 30.63 | 28.68 | 26.33 | 23.03 | 20.71 |
| Coastal | 44.50 | 41.75 | 38.83 | 36.29 | 32.78 | 31.66 |
| Rayalaseema | 12.06 | 12.12 | 12.41 | 11.72 | 12.34 | 12.04 |
| S Telangana | 6.22 | 7.65 | 8.10 | 8.85 | 8.88 | 9.66 |
| N Telangana | 9.93 | 11.53 | 12.26 | 11.89 | 12.18 | 10.90 |
| Telangana | 16.15 | 19.18 | 20.36 | 20.74 | 21.05 | 20.56 |
| Telangana inc Hyd. | 43.44 | 46.13 | 48.75 | 51.99 | 54.87 | 56.30 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 125.38 | 121.90 | 127.16 | 140.12 | 151.72 | 162.31 |
| RURAL | | | | | | |
| N Coastal | 10.01 | 12.09 | 8.06 | 8.59 | 9.56 | 8.88 |
| S Coastal | 45.05 | 41.48 | 39.45 | 36.18 | 31.05 | 28.87 |
| Coastal | 55.07 | 53.57 | 47.51 | 44.77 | 40.61 | 37.76 |
| Rayalaseema | 15.98 | 15.30 | 16.77 | 17.34 | 18.46 | 18.90 |
| S Telangana | 11.89 | 10.75 | 12.02 | 12.84 | 14.18 | 18.03 |
| N Telangana | 15.92 | 20.20 | 23.45 | 24.76 | 26.13 | 24.58 |
| Telangana | 27.82 | 30.95 | 35.47 | 37.60 | 40.31 | 42.61 |
| Telangana inc Hyd. | 28.96 | 31.13 | 35.72 | 37.89 | 40.93 | 43.34 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 57.54 | 51.74 | 47.39 | 43.00 | 37.68 | 38.49 |
| URBAN | | | | | | |
| N Coastal | 11.71 | 10.92 | 10.61 | 10.20 | 9.78 | 11.26 |
| S Coastal | 30.50 | 28.24 | 26.35 | 24.59 | 21.64 | 19.49 |
| Coastal | 42.21 | 39.15 | 36.96 | 34.79 | 31.42 | 30.75 |
| Rayalaseema | 11.21 | 11.42 | 11.47 | 10.73 | 11.28 | 11.01 |
| S Telangana | 4.99 | 6.97 | 7.25 | 8.15 | 7.96 | 8.41 |
| N Telangana | 8.63 | 9.63 | 9.84 | 9.62 | 9.76 | 8.86 |
| Telangana | 13.62 | 16.59 | 17.08 | 17.77 | 17.71 | 17.26 |
| Telangana inc Hyd. | 46.58 | 49.43 | 51.58 | 54.48 | 57.30 | 58.23 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 152.32 | 150.10 | 157.38 | 167.35 | 180.58 | 188.69 |
| Share of rural aresame as total deposits | | | | | | |
| Region/year | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
| N Coastal | 15.63 | 19.60 | 14.14 | 12.93 | 14.50 | 10.55 |
| S Coastal | 24.24 | 24.44 | 24.50 | 20.60 | 19.94 | 18.14 |
| Coastal | 22.04 | 23.15 | 21.79 | 18.50 | 18.32 | 15.51 |
| Rayalaseema | 23.60 | 22.79 | 24.06 | 22.18 | 22.12 | 20.43 |
| S Telangana | 34.07 | 25.36 | 26.43 | 21.74 | 23.62 | 24.28 |
| N Telangana | 28.56 | 31.61 | 34.06 | 31.22 | 31.73 | 29.33 |
| Telangana | 30.68 | 29.11 | 31.02 | 27.18 | 28.32 | 26.96 |
| Telangana inc Hyd. | 11.87 | 12.18 | 13.05 | 10.93 | 11.03 | 10.02 |
| AP Total | 17.81 | 18.05 | 17.81 | 14.99 | 14.79 | 13.01 |

Source: Same as Table 4

Table: 15 Growth of Deposits of Scheduled Commercial Banks in AP by Region

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 13.37 | 11.01 | 12.48 | 18.69 | 17.60 | 19.72 | 18.53 | 18.56 |
| S Coastal | 12.19 | 11.98 | 12.11 | 14.79 | 14.99 | 13.23 | 14.20 | 14.31 |
| Coastal | 12.50 | 11.72 | 12.21 | 15.83 | 15.73 | 15.28 | 15.53 | 15.58 |
| Rayalaseema | 14.05 | 15.37 | 14.55 | 16.43 | 19.33 | 15.56 | 17.64 | 17.42 |
| S Telangana | 18.76 | 16.64 | 17.96 | 25.29 | 18.16 | 18.77 | 18.43 | 19.65 |
| N Telangana | 17.40 | 16.81 | 17.18 | 17.98 | 18.67 | 13.11 | 16.17 | 16.49 |
| Telangana | 17.93 | 16.74 | 17.49 | 20.94 | 18.46 | 15.59 | 17.18 | 17.85 |
| Telangana inc Hyd. | 15.32 | 16.58 | 15.79 | 23.73 | 19.38 | 17.03 | 18.33 | 19.29 |
| AP Total | 13.94 | 14.45 | 14.13 | 19.82 | 18.10 | 16.28 | 17.29 | 17.75 |
| RURAL | | | | | | | | |
| N Coastal | 18.62 | -0.45 | 11.07 | 13.51 | 20.32 | 10.57 | 15.88 | 15.45 |
| S Coastal | 12.37 | 12.06 | 12.25 | 5.28 | 14.24 | 10.58 | 12.60 | 11.23 |
| Coastal | 13.62 | 9.48 | 12.05 | 6.72 | 15.51 | 10.58 | 13.29 | 12.07 |
| Rayalaseema | 13.26 | 17.48 | 14.82 | 11.79 | 19.27 | 13.28 | 16.57 | 15.68 |
| S Telangana | 11.95 | 18.26 | 14.28 | 13.64 | 20.14 | 19.59 | 19.89 | 18.73 |
| N Telangana | 19.81 | 19.76 | 19.79 | 12.96 | 19.06 | 10.90 | 15.36 | 14.92 |
| Telangana | 16.71 | 19.24 | 17.65 | 13.19 | 19.43 | 14.19 | 17.07 | 16.36 |
| Telangana inc Hyd. | 15.91 | 19.29 | 17.17 | 13.22 | 19.61 | 14.24 | 17.19 | 16.46 |
| AP Total | 14.24 | 13.95 | 14.13 | 9.94 | 17.78 | 12.61 | 15.45 | 14.43 |
| URBAN | | | | | | | | |
| N Coastal | 12.28 | 13.47 | 12.72 | 19.52 | 17.17 | 21.08 | 18.89 | 19.00 |
| S Coastal | 12.13 | 11.95 | 12.06 | 17.72 | 15.18 | 13.86 | 14.59 | 15.15 |
| Coastal | 12.17 | 12.38 | 12.25 | 18.24 | 15.78 | 16.26 | 15.99 | 16.39 |
| Rayalaseema | 14.30 | 14.74 | 14.46 | 17.87 | 19.35 | 16.19 | 17.93 | 17.92 |
| S Telangana | 21.75 | 16.08 | 19.59 | 29.22 | 17.59 | 18.51 | 18.00 | 19.96 |
| N Telangana | 16.38 | 15.40 | 16.01 | 20.48 | 18.50 | 14.09 | 16.52 | 17.23 |
| Telangana | 18.46 | 15.68 | 17.41 | 24.27 | 18.08 | 16.14 | 17.21 | 18.47 |
| Telangana inc Hyd. | 15.23 | 16.20 | 15.59 | 25.24 | 19.35 | 17.36 | 18.46 | 19.67 |
| AP Total | 13.87 | 14.56 | 14.13 | 21.86 | 18.16 | 16.89 | 17.59 | 18.35 |

Source: Same as Table 4

Table: 16 Per Account Deposit of Scheduled Commercial Banks in Different Regions of AP

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 3450 | 4385 | 5262 | 7183 | 14616 | 25496 |
| S Coastal | 2536 | 3285 | 4275 | 5654 | 10738 | 14876 |
| Coastal | 2721 | 3520 | 4496 | 6005 | 11658 | 17380 |
| Rayalaseema | 1986 | 2925 | 4017 | 5289 | 11310 | 16167 |
| S Telangana | 2055 | 3335 | 4388 | 6437 | 13073 | 19757 |
| N Telangana | 2398 | 3564 | 5083 | 6853 | 13344 | 18032 |
| Telangana | 2253 | 3469 | 4782 | 6669 | 13228 | 18803 |
| Telangana inc Hyd. | 3511 | 5003 | 6982 | 10238 | 22108 | 32674 |
| AP Total | 2874 | 3965 | 5344 | 7498 | 15660 | 23313 |
| CV | 32.93 | 31.21 | 32.60 | 38.72 | 47.43 | 53.45 |
| RURAL | | | | | | |
| N Coastal | 1727 | 2408 | 2161 | 3185 | 6907 | 8757 |
| S Coastal | 1925 | 2511 | 3213 | 4042 | 7090 | 9014 |
| Coastal | 1886 | 2487 | 2968 | 3844 | 7046 | 8952 |
| Rayalaseema | 1293 | 1786 | 2493 | 3339 | 7070 | 9600 |
| S Telangana | 1336 | 2094 | 2854 | 3758 | 8575 | 13272 |
| N Telangana | 1545 | 2594 | 3849 | 5047 | 9572 | 12344 |
| Telangana | 1448 | 2396 | 3442 | 4518 | 9196 | 12720 |
| Telangana inc Hyd. | 1484 | 2402 | 3454 | 4532 | 9277 | 12848 |
| AP Total | 1638 | 2322 | 3023 | 3968 | 7821 | 10460 |
| CV | 39.11 | 28.18 | 32.55 | 30.23 | 42.36 | 48.30 |
| URBAN | | | | | | |
| Region/year | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
| N Coastal | 4232 | 5482 | 6890 | 8829 | 18029 | 32918 |
| S Coastal | 2823 | 3648 | 4789 | 6307 | 12316 | 17380 |
| Coastal | 3110 | 4024 | 5248 | 6883 | 13664 | 21013 |
| Rayalaseema | 2381 | 3604 | 4981 | 6344 | 13633 | 19610 |
| S Telangana | 2848 | 4176 | 5438 | 8027 | 15604 | 23429 |
| N Telangana | 3078 | 4308 | 6092 | 8183 | 16338 | 22296 |
| Telangana | 2990 | 4251 | 5796 | 8110 | 16000 | 22833 |
| Telangana inc Hyd. | 4302 | 5888 | 8245 | 12108 | 26684 | 39450 |
| AP Total | 3436 | 4696 | 6411 | 8893 | 18960 | 28561 |
| CV | 24.94 | 25.70 | 26.06 | 31.57 | 38.87 | 44.82 |

Source: Same as Table 4

Table 17 Growth of Per Account Deposits of Scheduled Commercial Banks in Different Regions of A P

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 4.91 | 6.27 | 5.42 | 16.84 | 15.27 | 14.92 | 15.11 | 15.43 |
| S Coastal | 5.31 | 9.18 | 6.75 | 15.00 | 13.69 | 8.49 | 11.35 | 12.00 |
| Coastal | 5.28 | 8.50 | 6.48 | 15.57 | 14.19 | 10.50 | 12.53 | 13.08 |
| Rayalaseema | 8.05 | 11.14 | 9.20 | 14.75 | 16.42 | 9.34 | 13.22 | 13.50 |
| S Telangana | 10.17 | 9.58 | 9.95 | 21.11 | 15.22 | 10.88 | 13.27 | 14.66 |
| N Telangana | 8.24 | 12.56 | 9.84 | 16.12 | 14.26 | 7.82 | 11.35 | 12.20 |
| Telangana | 9.01 | 11.29 | 9.86 | 18.10 | 14.68 | 9.19 | 12.21 | 13.26 |
| Telangana inc Hyd. | 7.34 | 11.75 | 8.97 | 21.10 | 16.64 | 10.26 | 13.76 | 15.06 |
| AP Total | 6.65 | 10.47 | 8.06 | 18.45 | 15.87 | 10.46 | 13.43 | 14.33 |
| RURAL | | | | | | | | |
| N Coastal | 6.87 | -3.55 | 2.84 | 21.41 | 16.74 | 6.11 | 11.89 | 13.57 |
| S Coastal | 5.45 | 8.57 | 6.61 | 12.16 | 11.90 | 6.19 | 9.32 | 9.83 |
| Coastal | 5.69 | 6.07 | 5.83 | 13.80 | 12.89 | 6.17 | 9.85 | 10.56 |
| Rayalaseema | 6.68 | 11.76 | 8.56 | 15.73 | 16.18 | 7.95 | 12.45 | 13.04 |
| S Telangana | 9.41 | 10.87 | 9.96 | 14.75 | 17.94 | 11.54 | 15.05 | 14.99 |
| N Telangana | 10.92 | 14.05 | 12.09 | 14.51 | 13.66 | 6.57 | 10.45 | 11.18 |
| Telangana | 10.60 | 12.85 | 11.43 | 14.56 | 15.27 | 8.45 | 12.19 | 12.62 |
| Telangana inc Hyd. | 10.10 | 12.87 | 11.13 | 14.55 | 15.40 | 8.48 | 12.27 | 12.68 |
| AP Total | 7.23 | 9.20 | 7.97 | 14.56 | 14.53 | 7.54 | 11.37 | 11.95 |
| URBAN | | | | | | | | |
| N Coastal | 5.31 | 7.92 | 6.28 | 13.20 | 15.35 | 16.24 | 15.75 | 15.28 |
| S Coastal | 5.27 | 9.49 | 6.83 | 14.76 | 14.32 | 8.99 | 11.92 | 12.43 |
| Coastal | 5.29 | 9.26 | 6.76 | 14.52 | 14.70 | 11.36 | 13.20 | 13.44 |
| Rayalaseema | 8.64 | 11.39 | 9.66 | 12.86 | 16.53 | 9.51 | 13.36 | 13.27 |
| S Telangana | 7.95 | 9.21 | 8.42 | 21.49 | 14.22 | 10.69 | 12.64 | 14.20 |
| N Telangana | 6.96 | 12.24 | 8.91 | 15.90 | 14.83 | 8.08 | 11.78 | 12.52 |
| Telangana | 7.30 | 10.88 | 8.63 | 18.29 | 14.56 | 9.30 | 12.19 | 13.27 |
| Telangana inc Hyd. | 6.47 | 11.88 | 8.47 | 21.18 | 17.12 | 10.27 | 14.02 | 15.29 |
| AP Total | 6.45 | 10.93 | 8.11 | 17.78 | 16.35 | 10.79 | 13.84 | 14.55 |

Source: Same as Table 4

Table: 18 Per Capita Deposit Across of Scheduled Commercial Banks in different Regions of A P

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 812 | 1367 | 1809 | 2492 | 5303 | 10418 |
| S Coastal | 861 | 1379 | 1883 | 2435 | 4669 | 7392 |
| Coastal | 848 | 1376 | 1863 | 2450 | 4841 | 8218 |
| Rayalaseema | 566 | 986 | 1450 | 1909 | 4293 | 7223 |
| S Telangana | 337 | 683 | 1025 | 1550 | 3248 | 5980 |
| N Telangana | 451 | 896 | 1366 | 1844 | 4025 | 6201 |
| Telangana | 399 | 797 | 1206 | 1706 | 3656 | 6095 |
| Telangana inc Hyd. | 949 | 1686 | 2539 | 3756 | 8354 | 14613 |
| AP Total | 836 | 1429 | 2057 | 2874 | 6167 | 10669 |
| CV | 125.24 | 114.84 | 118.33 | 130.14 | 137.96 | 146.51 |
| RURAL | | | | | | |
| N Coastal | 164 | 359 | 343 | 433 | 1035 | 1483 |
| S Coastal | 276 | 453 | 617 | 669 | 1231 | 1762 |
| Coastal | 246 | 428 | 543 | 605 | 1179 | 1687 |
| Rayalaseema | 170 | 292 | 454 | 551 | 1237 | 1922 |
| S Telangana | 139 | 221 | 349 | 438 | 1021 | 1970 |
| N Telangana | 157 | 352 | 578 | 715 | 1586 | 2257 |
| Telangana | 149 | 292 | 473 | 588 | 1327 | 2126 |
| Telangana inc Hyd. | 155 | 293 | 476 | 593 | 1348 | 2163 |
| AP Total | 198 | 353 | 502 | 591 | 1254 | 1914 |
| CV | 41.86 | 36.52 | 30.67 | 27.32 | 31.54 | 45.17 |
| URBAN | | | | | | |
| N Coastal | 3061 | 4325 | 6089 | 8485 | 17611 | 36003 |
| S Coastal | 2675 | 4079 | 5640 | 7741 | 15333 | 25325 |
| Coastal | 2772 | 4145 | 5762 | 7945 | 15977 | 28411 |
| Rayalaseema | 2018 | 3288 | 4747 | 6400 | 14391 | 24731 |
| S Telangana | 1304 | 2371 | 3358 | 5248 | 9989 | 17225 |
| N Telangana | 1819 | 3136 | 4612 | 6502 | 14120 | 22554 |
| Telangana | 1589 | 2762 | 3982 | 5860 | 11908 | 19601 |
| Telangana inc Hyd. | 3105 | 4933 | 7241 | 10861 | 23500 | 40671 |
| AP Total | 2795 | 4359 | 6269 | 9032 | 19272 | 33789 |
| CV | 39.71 | 36.23 | 36.77 | 38.72 | 42.53 | 47.26 |

Source: Same as Table: 1

Table: 19 Growth of Per capita Deposits of Scheduled Commercial Banks in Different Regions of A P

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 10.96 | 9.80 | 10.52 | 17.39 | 16.30 | 18.39 | 17.22 | 17.25 |
| S Coastal | 9.89 | 10.93 | 10.28 | 13.72 | 13.91 | 12.17 | 13.13 | 13.24 |
| Coastal | 10.17 | 10.63 | 10.34 | 14.69 | 14.59 | 14.14 | 14.39 | 14.45 |
| Rayalaseema | 11.75 | 13.70 | 12.48 | 14.74 | 17.60 | 13.89 | 15.94 | 15.72 |
| S Telangana | 15.19 | 14.50 | 14.93 | 22.97 | 15.94 | 16.49 | 16.19 | 17.39 |
| N Telangana | 14.74 | 15.06 | 14.86 | 16.21 | 16.89 | 11.41 | 14.42 | 14.75 |
| Telangana | 14.86 | 14.81 | 14.84 | 18.93 | 16.47 | 13.63 | 15.20 | 15.87 |
| Telangana inc Hyd. | 12.18 | 14.61 | 13.09 | 21.63 | 17.34 | 15.00 | 16.29 | 17.25 |
| AP Total | 11.31 | 12.92 | 11.91 | 18.20 | 16.50 | 14.69 | 15.69 | 16.14 |
| RURAL | | | | | | | | |
| N Coastal | 16.97 | -1.49 | 9.68 | 12.32 | 19.05 | 9.40 | 14.66 | 14.23 |
| S Coastal | 10.40 | 10.84 | 10.57 | 4.14 | 12.99 | 9.36 | 11.36 | 10.01 |
| Coastal | 11.73 | 8.30 | 10.44 | 5.57 | 14.26 | 9.37 | 12.06 | 10.85 |
| Rayalaseema | 11.46 | 15.80 | 13.06 | 10.18 | 17.55 | 11.64 | 14.88 | 14.01 |
| S Telangana | 9.63 | 16.57 | 12.18 | 12.01 | 18.42 | 17.87 | 18.17 | 17.03 |
| N Telangana | 17.60 | 17.95 | 17.73 | 11.25 | 17.26 | 9.23 | 13.62 | 13.18 |
| Telangana | 14.43 | 17.48 | 15.57 | 11.52 | 17.67 | 12.50 | 15.34 | 14.64 |
| Telangana inc Hyd. | 13.65 | 17.53 | 15.09 | 11.55 | 17.85 | 12.55 | 15.46 | 14.74 |
| AP Total | 12.24 | 12.48 | 12.33 | 8.51 | 16.25 | 11.14 | 13.95 | 12.94 |
| URBAN | | | | | | | | |
| N Coastal | 7.16 | 12.08 | 8.98 | 18.05 | 15.73 | 19.57 | 17.42 | 17.53 |
| S Coastal | 8.80 | 11.41 | 9.77 | 17.15 | 14.65 | 13.36 | 14.08 | 14.63 |
| Coastal | 8.38 | 11.61 | 9.58 | 17.43 | 14.99 | 15.48 | 15.21 | 15.61 |
| Rayalaseema | 10.25 | 13.02 | 11.28 | 16.12 | 17.59 | 14.50 | 16.21 | 16.19 |
| S Telangana | 12.70 | 12.30 | 12.55 | 25.01 | 13.74 | 14.59 | 14.12 | 16.02 |
| N Telangana | 11.51 | 13.73 | 12.34 | 18.74 | 16.78 | 12.42 | 14.82 | 15.52 |
| Telangana | 11.69 | 12.97 | 12.17 | 21.32 | 15.24 | 13.27 | 14.36 | 15.59 |
| Telangana inc Hyd. | 9.70 | 13.65 | 11.16 | 22.47 | 16.69 | 14.70 | 15.80 | 16.99 |
| AP Total | 9.30 | 12.87 | 10.62 | 20.04 | 16.37 | 15.07 | 15.79 | 16.55 |

Source: Same as Table: 1

**Table: 20 Distribution of Credit of Scheduled Commercial Banks in AP
by Region**

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 7.00 | 8.11 | 9.31 | 10.75 | 9.54 | 7.97 |
| S Coastal | 34.96 | 30.21 | 25.75 | 24.76 | 24.33 | 25.03 |
| Coastal | 41.97 | 38.31 | 35.06 | 35.51 | 33.88 | 33.00 |
| Rayalaseema | 11.90 | 11.06 | 10.48 | 9.76 | 9.44 | 9.35 |
| S Telangana | 8.66 | 9.73 | 8.44 | 7.92 | 7.71 | 7.99 |
| N Telangana | 10.71 | 9.53 | 8.61 | 7.95 | 9.26 | 9.63 |
| Telangana | 19.37 | 19.26 | 17.05 | 15.87 | 16.97 | 17.62 |
| Telangana inc Hyd. | 46.13 | 50.63 | 54.46 | 54.74 | 56.69 | 57.64 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 120.67 | 141.40 | 170.43 | 178.58 | 181.42 | 182.29 |
| RURAL | | | | | | |
| N Coastal | 6.97 | 7.27 | 6.54 | 7.19 | 6.23 | 7.02 |
| S Coastal | 42.82 | 40.73 | 39.91 | 37.85 | 33.89 | 34.55 |
| Coastal | 49.79 | 48.01 | 46.45 | 45.04 | 40.12 | 41.56 |
| Rayalaseema | 15.87 | 17.47 | 18.85 | 18.67 | 17.71 | 16.93 |
| S Telangana | 15.72 | 13.83 | 12.98 | 13.49 | 14.31 | 14.49 |
| N Telangana | 17.29 | 20.65 | 21.69 | 22.75 | 27.77 | 26.84 |
| Telangana | 33.01 | 34.48 | 34.67 | 36.24 | 42.08 | 41.34 |
| Telangana inc Hyd. | 34.34 | 34.53 | 34.71 | 36.29 | 42.17 | 41.51 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 48.94 | 45.63 | 46.30 | 42.94 | 53.91 | 54.53 |
| URBAN | | | | | | |
| N Coastal | 7.02 | 8.35 | 10.02 | 11.44 | 10.26 | 8.17 |
| S Coastal | 32.08 | 27.18 | 22.11 | 22.19 | 22.28 | 23.06 |
| Coastal | 39.10 | 35.53 | 32.13 | 33.64 | 32.53 | 31.23 |
| Rayalaseema | 10.45 | 9.22 | 8.32 | 8.01 | 7.66 | 7.78 |
| S Telangana | 6.07 | 8.55 | 7.27 | 6.82 | 6.28 | 6.64 |
| N Telangana | 8.30 | 6.34 | 5.24 | 5.05 | 5.29 | 6.06 |
| Telangana | 14.36 | 14.88 | 12.51 | 11.88 | 11.57 | 12.70 |
| Telangana inc Hyd. | 50.45 | 55.26 | 59.55 | 58.35 | 59.81 | 60.99 |
| AP Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| CV | 166.08 | 186.13 | 218.93 | 217.23 | 224.55 | 223.81 |
| Share of rural areas in total credit | | | | | | |
| N Coastal | 26.71 | 20.03 | 14.39 | 10.97 | 11.55 | 15.13 |
| S Coastal | 32.87 | 30.11 | 31.74 | 25.06 | 24.65 | 23.72 |
| Coastal | 31.84 | 27.97 | 27.13 | 20.79 | 20.96 | 21.65 |
| R Seema | 35.78 | 35.26 | 36.84 | 31.36 | 33.22 | 31.11 |
| S Telangana | 48.73 | 31.74 | 31.50 | 27.94 | 32.87 | 31.18 |
| N Telangana | 43.33 | 48.36 | 51.61 | 46.88 | 53.04 | 47.91 |
| Telangana | 45.75 | 39.97 | 41.65 | 37.43 | 43.88 | 40.32 |
| Telangana inc Hyd. | 19.98 | 15.22 | 13.05 | 10.87 | 13.16 | 12.38 |
| AP Total | 26.84 | 22.32 | 20.48 | 16.39 | 17.70 | 17.19 |

Source: Same as Table 4

Table: 21 Growth Rates of Credit of Scheduled Commercial Banks in AP by Region

(Percent)

| Particulars | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
|-----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| RURAL + URBAN | | | | | | | | |
| N Coastal | 19.30 | 19.39 | 19.33 | 23.36 | 12.43 | 11.87 | 12.18 | 14.13 |
| S Coastal | 12.52 | 8.12 | 10.85 | 12.57 | 14.73 | 17.86 | 16.11 | 15.46 |
| Coastal | 13.76 | 10.70 | 12.61 | 15.53 | 14.05 | 16.27 | 15.03 | 15.12 |
| Rayalaseema | 14.16 | 11.99 | 13.34 | 10.79 | 14.36 | 16.77 | 15.42 | 14.57 |
| S Telangana | 18.58 | 8.76 | 14.80 | 11.18 | 14.51 | 18.10 | 16.09 | 15.18 |
| N Telangana | 13.19 | 10.20 | 12.06 | 10.36 | 18.69 | 18.17 | 18.46 | 16.94 |
| Telangana | 15.72 | 9.48 | 13.34 | 10.77 | 16.68 | 18.13 | 17.32 | 16.10 |
| Telangana inc Hyd. | 18.03 | 16.83 | 17.58 | 15.10 | 15.94 | 17.51 | 16.64 | 16.36 |
| AP Total | 15.86 | 14.02 | 15.16 | 14.81 | 15.13 | 17.03 | 15.97 | 15.76 |
| URBAN | | | | | | | | |
| N Coastal | 12.62 | 6.92 | 10.45 | 7.70 | 13.61 | 19.68 | 16.27 | 14.66 |
| S Coastal | 10.56 | 10.04 | 10.36 | 0.03 | 14.35 | 16.74 | 15.40 | 12.44 |
| Coastal | 10.85 | 9.58 | 10.37 | 1.14 | 14.23 | 17.21 | 15.55 | 12.78 |
| Rayalaseema | 13.82 | 13.64 | 13.76 | 2.22 | 15.68 | 14.87 | 15.32 | 12.82 |
| S Telangana | 8.83 | 8.49 | 8.70 | 4.71 | 18.29 | 16.55 | 17.51 | 15.07 |
| N Telangana | 15.70 | 12.62 | 14.53 | 5.19 | 21.66 | 15.20 | 18.74 | 16.16 |
| Telangana | 12.64 | 11.00 | 12.02 | 5.01 | 20.45 | 15.66 | 18.30 | 15.76 |
| Telangana inc Hyd. | 11.78 | 10.99 | 11.48 | 5.02 | 20.47 | 15.72 | 18.34 | 15.79 |
| AP Total | 11.66 | 10.79 | 11.34 | 2.71 | 16.90 | 16.18 | 16.58 | 13.93 |
| Share of Rural Areas | | | | | | | | |
| N Coastal | 21.40 | 22.13 | 21.67 | 25.80 | 12.28 | 10.72 | 11.58 | 14.04 |
| S Coastal | 13.43 | 7.27 | 11.08 | 17.95 | 14.85 | 18.22 | 16.34 | 16.63 |
| Coastal | 15.03 | 11.13 | 13.55 | 20.45 | 14.00 | 16.01 | 14.89 | 15.88 |
| Rayalaseema | 14.34 | 11.07 | 13.10 | 15.50 | 13.73 | 17.68 | 15.47 | 15.47 |
| S Telangana | 25.57 | 8.89 | 19.03 | 14.04 | 12.90 | 18.83 | 15.50 | 15.23 |
| N Telangana | 11.10 | 7.84 | 9.87 | 15.63 | 15.80 | 21.27 | 18.20 | 17.73 |
| Telangana | 18.09 | 8.45 | 14.38 | 14.71 | 14.17 | 19.96 | 16.71 | 16.34 |
| Telangana inc Hyd. | 19.41 | 17.81 | 18.81 | 16.54 | 15.33 | 17.78 | 16.41 | 16.44 |
| AP Total | 17.25 | 14.91 | 16.37 | 17.73 | 14.77 | 17.20 | 15.84 | 16.18 |

Source: Same as Table 4

Table: 22 Per capita Credit of Scheduled Commercial Banks Across the Regions of AP

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 369 | 801 | 1318 | 1962 | 3335 | 4995 |
| S Coastal | 673 | 1093 | 1344 | 1671 | 3168 | 5888 |
| Coastal | 591 | 1015 | 1337 | 1749 | 3213 | 5644 |
| Rayalaseema | 413 | 724 | 973 | 1160 | 2108 | 3697 |
| S Telangana | 347 | 698 | 849 | 1011 | 1811 | 3260 |
| N Telangana | 360 | 596 | 762 | 900 | 1967 | 3610 |
| Telangana | 354 | 643 | 803 | 953 | 1893 | 3442 |
| Telangana inc Hyd. | 745 | 1488 | 2254 | 2885 | 5544 | 9859 |
| AP Total | 618 | 1149 | 1635 | 2097 | 3961 | 7030 |
| CV | 119.31 | 134.97 | 162.67 | 170.11 | 168.58 | 166.54 |
| RURAL | | | | | | |
| N Coastal | 127 | 215 | 255 | 289 | 519 | 1020 |
| S Coastal | 292 | 442 | 570 | 558 | 1033 | 1835 |
| Coastal | 247 | 381 | 485 | 486 | 895 | 1617 |
| Rayalaseema | 188 | 332 | 467 | 474 | 912 | 1498 |
| S Telangana | 205 | 282 | 345 | 368 | 792 | 1379 |
| N Telangana | 190 | 358 | 489 | 524 | 1295 | 2146 |
| Telangana | 197 | 323 | 423 | 453 | 1065 | 1796 |
| Telangana inc Hyd. | 205 | 324 | 423 | 453 | 1067 | 1803 |
| AP Total | 221 | 351 | 459 | 471 | 964 | 1666 |
| CV | 34.24 | 30.11 | 31.18 | 47.07 | 49.65 | 50.07 |
| URBAN | | | | | | |
| N Coastal | 1207 | 2520 | 4424 | 6831 | 11456 | 16376 |
| S Coastal | 1852 | 2992 | 3639 | 5014 | 9793 | 18796 |
| Coastal | 1690 | 2866 | 3852 | 5513 | 10262 | 18097 |
| Rayalaseema | 1239 | 2022 | 2649 | 3429 | 6060 | 10958 |
| S Telangana | 1045 | 2216 | 2591 | 3153 | 4896 | 8536 |
| N Telangana | 1151 | 1573 | 1888 | 2452 | 4746 | 9677 |
| Telangana | 1103 | 1888 | 2242 | 2811 | 4826 | 9044 |
| Telangana inc Hyd. | 2214 | 4201 | 6428 | 8349 | 15221 | 26720 |
| AP Total | 1840 | 3321 | 4820 | 6483 | 11958 | 21195 |
| CV | 45.46 | 54.26 | 72.65 | 73.45 | 70.97 | 66.20 |

Source: Same as Table 4

Table: 23 Growth of Per Capita Credit of Scheduled Commercial Banks Across Regions of AP

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 16.77 | 18.08 | 17.26 | 22.01 | 11.19 | 10.63 | 10.94 | 12.87 |
| S Coastal | 10.21 | 7.11 | 9.03 | 11.52 | 13.65 | 16.76 | 15.02 | 14.38 |
| Coastal | 11.41 | 9.62 | 10.73 | 14.40 | 12.93 | 15.12 | 13.90 | 13.99 |
| Rayalaseema | 11.86 | 10.37 | 11.30 | 9.19 | 12.70 | 15.07 | 13.75 | 12.91 |
| S Telangana | 15.01 | 6.77 | 11.85 | 9.12 | 12.36 | 15.84 | 13.89 | 13.01 |
| N Telangana | 10.62 | 8.55 | 9.84 | 8.71 | 16.91 | 16.39 | 16.68 | 15.19 |
| Telangana | 12.70 | 7.67 | 10.79 | 8.93 | 14.72 | 16.13 | 15.34 | 14.15 |
| Telangana inc Hyd. | 14.83 | 14.85 | 14.84 | 13.15 | 13.95 | 15.48 | 14.63 | 14.36 |
| AP Total | 13.18 | 12.49 | 12.92 | 13.26 | 13.56 | 15.42 | 14.38 | 14.18 |
| RURAL | | | | | | | | |
| N Coastal | 11.06 | 5.80 | 9.06 | 6.57 | 12.41 | 18.41 | 15.04 | 13.45 |
| S Coastal | 8.62 | 8.84 | 8.70 | -1.06 | 13.10 | 15.46 | 14.14 | 11.21 |
| Coastal | 9.02 | 8.40 | 8.79 | 0.05 | 12.99 | 15.94 | 14.29 | 11.56 |
| Rayalaseema | 12.01 | 12.01 | 12.01 | 0.75 | 14.01 | 13.21 | 13.65 | 11.19 |
| S Telangana | 6.57 | 6.93 | 6.71 | 3.21 | 16.59 | 14.87 | 15.82 | 13.42 |
| N Telangana | 13.57 | 10.91 | 12.57 | 3.60 | 19.82 | 13.46 | 16.95 | 14.40 |
| Telangana | 10.44 | 9.36 | 10.04 | 3.46 | 18.67 | 13.95 | 16.55 | 14.05 |
| Telangana inc Hyd. | 9.60 | 9.35 | 9.51 | 3.47 | 18.69 | 14.01 | 16.59 | 14.08 |
| AP Total | 9.71 | 9.36 | 9.58 | 1.38 | 15.38 | 14.66 | 15.06 | 12.44 |
| URBAN | | | | | | | | |
| N Coastal | 15.87 | 20.63 | 17.63 | 24.25 | 10.89 | 9.34 | 10.20 | 12.63 |
| S Coastal | 10.06 | 6.75 | 8.81 | 17.39 | 14.32 | 17.70 | 15.81 | 16.10 |
| Coastal | 11.14 | 10.36 | 10.85 | 19.63 | 13.23 | 15.24 | 14.12 | 15.10 |
| Rayalaseema | 10.30 | 9.41 | 9.96 | 13.79 | 12.06 | 15.96 | 13.78 | 13.78 |
| S Telangana | 16.23 | 5.34 | 12.02 | 10.31 | 9.20 | 14.91 | 11.70 | 11.45 |
| N Telangana | 6.45 | 6.28 | 6.39 | 13.95 | 14.12 | 19.49 | 16.48 | 16.01 |
| Telangana | 11.34 | 5.90 | 9.27 | 11.98 | 11.42 | 17.00 | 13.86 | 13.52 |
| Telangana inc Hyd. | 13.67 | 15.23 | 14.25 | 13.97 | 12.76 | 15.11 | 13.80 | 13.83 |
| AP Total | 12.54 | 13.22 | 12.79 | 15.97 | 13.03 | 15.38 | 14.07 | 14.41 |

Source: Same as Table: 1

Table: 24 Credit Deposit Ratio of Scheduled Commercial Banks Across the Regions of AP

(Percent)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| RURAL + URBAN | | | | | | |
| N Coastal | 45.40 | 58.58 | 72.88 | 78.73 | 62.88 | 47.94 |
| S Coastal | 78.14 | 79.28 | 71.36 | 68.62 | 67.85 | 79.66 |
| Coastal | 69.75 | 73.77 | 71.76 | 71.40 | 66.37 | 68.68 |
| Rayalaseema | 73.03 | 73.36 | 67.10 | 60.75 | 49.11 | 51.18 |
| S Telangana | 103.00 | 102.20 | 82.86 | 65.25 | 55.77 | 54.52 |
| N Telangana | 79.77 | 66.45 | 55.79 | 48.83 | 48.87 | 58.21 |
| Telangana | 88.71 | 80.70 | 66.56 | 55.84 | 51.77 | 56.48 |
| Telangana inc Hyd. | 78.52 | 88.22 | 88.78 | 76.82 | 66.36 | 67.47 |
| AP Total | 73.95 | 80.39 | 79.48 | 72.97 | 64.24 | 65.89 |
| CV | 27.14 | 26.26 | 26.69 | 24.05 | 28.93 | 30.90 |
| RURAL | | | | | | |
| N Coastal | 77.59 | 59.86 | 74.15 | 66.76 | 50.11 | 68.77 |
| S Coastal | 105.94 | 97.65 | 92.46 | 83.46 | 83.86 | 104.18 |
| Coastal | 100.79 | 89.12 | 89.36 | 80.25 | 75.92 | 95.85 |
| Rayalaseema | 110.72 | 113.51 | 102.73 | 85.91 | 73.73 | 77.97 |
| S Telangana | 147.32 | 127.91 | 98.75 | 83.84 | 77.58 | 70.00 |
| N Telangana | 121.05 | 101.68 | 84.55 | 73.31 | 81.68 | 95.09 |
| Telangana | 132.28 | 110.79 | 89.36 | 76.91 | 80.24 | 84.47 |
| Telangana inc Hyd. | 132.20 | 110.28 | 88.82 | 76.41 | 79.17 | 83.38 |
| AP Total | 111.47 | 99.44 | 91.41 | 79.78 | 76.85 | 87.06 |
| CV | 29.49 | 29.52 | 30.78 | 31.04 | 49.89 | 52.42 |
| URBAN | | | | | | |
| N Coastal | 39.43 | 58.27 | 72.66 | 80.50 | 65.05 | 45.49 |
| S Coastal | 69.24 | 73.34 | 64.52 | 64.78 | 63.86 | 74.22 |
| Coastal | 60.97 | 69.14 | 66.86 | 69.39 | 64.23 | 63.70 |
| Rayalaseema | 61.39 | 61.51 | 55.80 | 53.59 | 42.11 | 44.31 |
| S Telangana | 80.09 | 93.46 | 77.15 | 60.08 | 49.02 | 49.55 |
| N Telangana | 63.27 | 50.17 | 40.94 | 37.71 | 33.61 | 42.90 |
| Telangana | 69.43 | 68.35 | 56.30 | 47.97 | 40.53 | 46.14 |
| Telangana inc Hyd. | 71.29 | 85.17 | 88.77 | 76.87 | 64.77 | 65.70 |
| AP Total | 65.82 | 76.19 | 76.89 | 71.77 | 62.05 | 62.73 |
| CV | 33.91 | 34.83 | 36.51 | 31.52 | 29.16 | 28.10 |

Source: Same as Table 4

**Table: 25 Growth Of CD Ratios of Scheduled Commercial Banks
Across the Regions of A P**

| Particulars | (Percent) | | | | | | | |
|----------------------|-----------|---------|---------|---------|---------|---------|---------|---------|
| | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
| RURAL + URBAN | | | | | | | | |
| N Coastal | 5.23 | 7.55 | 6.09 | 3.94 | -4.39 | -6.56 | -5.36 | -3.74 |
| S Coastal | 0.29 | -3.45 | -1.13 | -1.94 | -0.23 | 4.09 | 1.67 | 1.00 |
| Coastal | 1.13 | -0.92 | 0.36 | -0.25 | -1.45 | 0.86 | -0.43 | -0.40 |
| Rayalaseema | 0.09 | -2.93 | -1.05 | -4.84 | -4.17 | 1.04 | -1.89 | -2.43 |
| S Telangana | -0.16 | -6.75 | -2.68 | -11.26 | -3.09 | -0.56 | -1.98 | -3.73 |
| N Telangana | -3.59 | -5.66 | -4.37 | -6.45 | 0.02 | 4.47 | 1.97 | 0.39 |
| Telangana | -1.87 | -6.22 | -3.53 | -8.41 | -1.50 | 2.20 | 0.13 | -1.48 |
| Tel inc Hyd | 2.36 | 0.21 | 1.55 | -6.98 | -2.89 | 0.42 | -1.43 | -2.46 |
| AP Total | 1.68 | -0.38 | 0.90 | -4.18 | -2.52 | 0.64 | -1.13 | -1.69 |
| RURAL | | | | | | | | |
| N Coastal | -5.06 | 7.40 | -0.56 | -5.12 | -5.58 | 8.23 | 0.33 | -0.68 |
| S Coastal | -1.62 | -1.80 | -1.69 | -4.99 | 0.10 | 5.57 | 2.49 | 1.09 |
| Coastal | -2.43 | 0.09 | -1.49 | -5.23 | -1.10 | 6.00 | 1.99 | 0.64 |
| Rayalaseema | 0.50 | -3.27 | -0.93 | -8.56 | -3.01 | 1.41 | -1.07 | -2.48 |
| S Telangana | -2.79 | -8.26 | -4.88 | -7.86 | -1.54 | -2.54 | -1.99 | -3.08 |
| N Telangana | -3.43 | -5.97 | -4.39 | -6.88 | 2.18 | 3.87 | 2.93 | 1.07 |
| Telangana | -3.48 | -6.92 | -4.79 | -7.23 | 0.85 | 1.29 | 1.05 | -0.51 |
| Telangana inc Hyd. | -3.56 | -6.96 | -4.85 | -7.25 | 0.71 | 1.30 | 0.98 | -0.57 |
| AP Total | -2.26 | -2.77 | -2.45 | -6.58 | -0.75 | 3.17 | 0.98 | -0.44 |
| URBAN | | | | | | | | |
| N Coastal | 8.12 | 7.63 | 7.94 | 5.26 | -4.17 | -8.56 | -6.15 | -4.17 |
| S Coastal | 1.16 | -4.18 | -0.88 | 0.20 | -0.28 | 3.83 | 1.52 | 1.28 |
| Coastal | 2.55 | -1.11 | 1.16 | 1.88 | -1.53 | -0.21 | -0.95 | -0.44 |
| Rayalaseema | 0.04 | -3.19 | -1.18 | -2.01 | -4.71 | 1.28 | -2.09 | -2.07 |
| S Telangana | 3.14 | -6.19 | -0.47 | -11.75 | -3.99 | 0.27 | -2.12 | -3.94 |
| N Telangana | -4.54 | -6.55 | -5.30 | -4.03 | -2.27 | 6.29 | 1.44 | 0.43 |
| Telangana | -0.31 | -6.26 | -2.59 | -7.69 | -3.31 | 3.29 | -0.43 | -1.79 |
| Telangana inc Hyd. | 3.62 | 1.39 | 2.78 | -6.94 | -3.37 | 0.36 | -1.73 | -2.70 |
| AP Total | 2.97 | 0.31 | 1.96 | -3.39 | -2.87 | 0.27 | -1.49 | -1.83 |

Source: Same as Table 4

Table: 26 Distribution of Number of Accounts and Amount of Credit of Scheduled Commercial Banks Across the Sectors by Regions of A P.

(Percent)

| Type/ Sector | | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|----------------------|---------|-------|-------|-------|-------|-------|-------|
| RURAL + URBAN | | | | | | | |
| N Coastal | Account | 56.66 | 51.83 | 50.78 | 49.94 | 44.57 | 42.14 |
| N Coastal | Credit | 28.22 | 19.00 | 13.14 | 10.44 | 10.58 | 14.17 |
| S Coastal | Account | 62.87 | 55.54 | 53.11 | 53.93 | 55.34 | 50.80 |
| S Coastal | Credit | 45.06 | 36.56 | 33.48 | 32.41 | 30.17 | 26.98 |
| Coastal | Account | 61.09 | 54.54 | 52.48 | 52.92 | 52.85 | 48.84 |
| Coastal | Credit | 42.19 | 32.73 | 28.11 | 25.93 | 24.85 | 23.82 |
| Rayalaseema | Account | 59.31 | 54.75 | 51.28 | 51.20 | 52.07 | 49.94 |
| Rayalaseema | Credit | 48.97 | 42.57 | 38.79 | 36.25 | 33.93 | 32.33 |
| S Telangana | Account | 61.49 | 55.08 | 52.15 | 51.63 | 52.87 | 50.24 |
| S Telangana | Credit | 44.81 | 31.99 | 31.07 | 27.63 | 27.23 | 25.19 |
| N Telangana | Account | 67.67 | 64.63 | 60.55 | 60.75 | 59.84 | 55.06 |
| N Telangana | Credit | 46.80 | 41.23 | 40.27 | 37.49 | 30.52 | 24.93 |
| Telangana | Account | 65.06 | 60.62 | 57.08 | 56.94 | 57.03 | 52.97 |
| Telangana | Credit | 45.93 | 36.69 | 35.68 | 32.54 | 29.02 | 25.05 |
| Tel inc Hyd | Account | 57.97 | 53.90 | 49.09 | 49.71 | 46.13 | 43.74 |
| Tel inc Hyd | Credit | 25.54 | 19.43 | 15.09 | 13.51 | 12.39 | 12.20 |
| AP | Account | 59.86 | 54.38 | 51.14 | 51.47 | 50.25 | 47.23 |
| AP | Credit | 35.69 | 27.26 | 22.40 | 20.36 | 18.75 | 17.93 |
| INDUSTRY | | | | | | | |
| N Coastal | Account | 3.26 | 3.35 | 3.02 | 3.20 | 5.09 | 1.99 |
| N Coastal | Credit | 34.97 | 48.38 | 54.79 | 56.58 | 32.43 | 27.31 |
| S Coastal | Account | 3.34 | 3.21 | 3.62 | 2.99 | 4.66 | 1.21 |
| S Coastal | Credit | 23.93 | 26.23 | 26.77 | 24.86 | 24.37 | 21.83 |
| Coastal | Account | 3.32 | 3.25 | 3.46 | 3.04 | 4.76 | 1.39 |
| Coastal | Credit | 25.82 | 31.06 | 34.17 | 34.21 | 26.56 | 23.18 |
| Rayalaseema | Account | 5.28 | 5.67 | 5.75 | 4.59 | 5.58 | 1.95 |
| Rayalaseema | Credit | 20.63 | 23.46 | 22.56 | 21.78 | 17.19 | 11.09 |
| S Telangana | Account | 5.37 | 7.08 | 6.54 | 6.37 | 6.45 | 2.02 |
| S Telangana | Credit | 32.59 | 45.46 | 43.16 | 35.54 | 31.52 | 25.26 |
| N Telangana | Account | 4.24 | 4.02 | 4.48 | 4.21 | 3.68 | 1.45 |
| N Telangana | Credit | 23.46 | 29.25 | 26.77 | 23.33 | 15.04 | 14.79 |
| Telangana | Account | 4.72 | 5.31 | 5.33 | 5.11 | 4.80 | 1.70 |
| Telangana | Credit | 27.46 | 37.21 | 34.95 | 29.46 | 22.53 | 19.63 |
| Tel inc Hyd | Account | 4.92 | 5.41 | 5.37 | 5.30 | 6.92 | 2.00 |
| Tel inc Hyd | Credit | 39.62 | 50.21 | 50.02 | 45.18 | 39.49 | 36.48 |
| AP | Account | 4.13 | 4.34 | 4.51 | 4.13 | 5.71 | 1.72 |
| AP | Credit | 31.26 | 39.67 | 41.28 | 38.79 | 32.90 | 29.72 |
| OTHER | | | | | | | |
| N Coastal | Account | 40.08 | 44.81 | 46.20 | 46.86 | 50.35 | 55.86 |
| N Coastal | Credit | 36.81 | 32.63 | 32.07 | 32.99 | 56.99 | 58.52 |
| S Coastal | Account | 33.79 | 41.24 | 43.27 | 43.08 | 40.00 | 47.99 |
| S Coastal | Credit | 31.01 | 37.22 | 39.75 | 42.72 | 45.46 | 51.19 |
| Coastal | Account | 35.59 | 42.20 | 44.06 | 44.03 | 42.39 | 49.76 |
| Coastal | Credit | 32.00 | 36.22 | 37.72 | 39.85 | 48.59 | 53.00 |
| Rayalaseema | Account | 35.41 | 39.58 | 42.97 | 44.21 | 42.35 | 48.11 |
| Rayalaseema | Credit | 30.40 | 33.97 | 38.65 | 41.97 | 48.88 | 56.58 |
| S Telangana | Account | 33.14 | 37.84 | 41.31 | 42.00 | 40.68 | 47.73 |
| S Telangana | Credit | 22.60 | 22.56 | 25.77 | 36.84 | 41.25 | 49.55 |
| N Telangana | Account | 28.09 | 31.35 | 34.97 | 35.05 | 36.48 | 43.50 |
| N Telangana | Credit | 29.74 | 29.52 | 32.96 | 39.18 | 54.44 | 60.28 |
| Telangana | Account | 30.22 | 34.07 | 37.59 | 37.95 | 38.17 | 45.33 |
| Telangana | Credit | 26.62 | 26.10 | 29.37 | 38.00 | 48.44 | 55.32 |
| Tel inc Hyd | Account | 37.11 | 40.69 | 45.54 | 44.98 | 46.95 | 54.26 |
| Tel inc Hyd | Credit | 34.84 | 30.37 | 34.89 | 41.31 | 48.11 | 51.32 |
| AP | Account | 36.01 | 41.28 | 44.36 | 44.40 | 44.04 | 51.05 |
| AP | Credit | 33.05 | 33.06 | 36.33 | 40.85 | 48.35 | 52.35 |

Source: Same as Table 4

Table: 27 Per Account Credit given to Agriculture, industry and Other Sectors By Scheduled Commercial Banks Across the Regions of A P

(in Rupees)

| Type/ Sector | 1985 | 1990 | 1993 | 1995 | 2000 | 2004 |
|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| AGRICULTURE | | | | | | |
| N Coastal | 1681 | 2546 | 2871 | 4195 | 10104 | 21667 |
| S Coastal | 4724 | 6042 | 7255 | 9740 | 18685 | 30431 |
| Coastal | 3916 | 5147 | 6103 | 8420 | 17014 | 28724 |
| Rayalaseema | 4350 | 5901 | 7002 | 8505 | 14592 | 22391 |
| S Telangana | 4373 | 5931 | 7448 | 8083 | 15970 | 24865 |
| N Telangana | 3894 | 4891 | 5876 | 6639 | 12779 | 19958 |
| Telangana | 4085 | 5288 | 6470 | 7186 | 13969 | 21975 |
| Telangana inc Hyd. | 4574 | 6396 | 7471 | 8945 | 18949 | 34381 |
| AP Total | 4178 | 5666 | 6702 | 8615 | 17170 | 29267 |
| CV | 125.30 | 242.74 | 245.29 | 271.36 | 360.62 | 402.93 |
| INDUSTRY | | | | | | |
| N Coastal | 36165 | 100230 | 201352 | 354429 | 271288 | 882047 |
| S Coastal | 47246 | 74897 | 85011 | 134823 | 179116 | 1029779 |
| Coastal | 44124 | 81934 | 112554 | 193201 | 201866 | 981938 |
| Rayalaseema | 20594 | 31384 | 36345 | 56985 | 69013 | 197079 |
| S Telangana | 36429 | 65566 | 82549 | 84211 | 151488 | 618883 |
| N Telangana | 31146 | 55733 | 52779 | 59663 | 102398 | 450342 |
| Telangana | 33684 | 61242 | 67863 | 72454 | 128978 | 537441 |
| Telangana inc Hyd. | 83584 | 164764 | 226226 | 280333 | 402735 | 2248333 |
| AP Total | 53108 | 103253 | 140151 | 204494 | 265225 | 1332681 |
| CV | 131.94 | 168.26 | 182.25 | 170.91 | 97.58 | 148.89 |
| OTHERS | | | | | | |
| N Coastal | 3099 | 5058 | 7698 | 14135 | 48173 | 67484 |
| S Coastal | 6048 | 8283 | 10574 | 16072 | 38957 | 61113 |
| Coastal | 5097 | 7361 | 9756 | 15552 | 41485 | 62727 |
| Rayalaseema | 4524 | 6513 | 8326 | 11402 | 25849 | 40671 |
| S Telangana | 4092 | 6088 | 7797 | 13247 | 31442 | 51477 |
| N Telangana | 5962 | 7221 | 8328 | 12024 | 37391 | 61096 |
| Telangana | 5096 | 6692 | 8087 | 12589 | 34839 | 56707 |
| Telangana inc Hyd. | 9747 | 13242 | 18614 | 30216 | 72276 | 116556 |
| AP Total | 6432 | 9051 | 12531 | 20029 | 50511 | 79088 |
| CV | 66.95 | 70.37 | 77.49 | 92.08 | 69.26 | 73.38 |

Source: Same as Table 4

Table: 28 Growth of Per Account Credit of Different Sectors in different Regions of A P

(Percent)

| Region/Year | 1985-90 | 1990-93 | 1985-93 | 1993-95 | 1995-00 | 2000-04 | 1995-04 | 1993-04 |
|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| AGRICULTURE | | | | | | | | |
| N Coastal | 8.66 | 4.08 | 6.92 | 20.89 | 19.22 | 21.01 | 20.01 | 20.17 |
| S Coastal | 5.04 | 6.29 | 5.51 | 15.87 | 13.92 | 12.97 | 13.49 | 13.92 |
| Coastal | 5.62 | 5.85 | 5.71 | 17.45 | 15.11 | 13.99 | 14.61 | 15.12 |
| Rayalaseema | 6.29 | 5.87 | 6.13 | 10.21 | 11.40 | 11.30 | 11.35 | 11.15 |
| S Telangana | 6.29 | 7.89 | 6.88 | 4.18 | 14.59 | 11.70 | 13.30 | 11.58 |
| N Telangana | 4.66 | 6.31 | 5.28 | 6.29 | 13.99 | 11.79 | 13.01 | 11.76 |
| Telangana | 5.30 | 6.96 | 5.92 | 5.39 | 14.22 | 11.99 | 13.22 | 11.76 |
| Telangana inc Hyd. | 6.94 | 5.32 | 6.33 | 9.43 | 16.20 | 16.06 | 16.14 | 14.89 |
| AP Total | 6.28 | 5.76 | 6.08 | 13.38 | 14.79 | 14.26 | 14.56 | 14.34 |
| INDUSTRY | | | | | | | | |
| N Coastal | 22.61 | 26.18 | 23.94 | 32.67 | -5.21 | 34.28 | 10.66 | 14.37 |
| S Coastal | 9.65 | 4.31 | 7.62 | 25.93 | 5.85 | 54.85 | 25.35 | 25.45 |
| Coastal | 13.18 | 11.16 | 12.42 | 31.02 | 0.88 | 48.51 | 19.80 | 21.76 |
| Rayalaseema | 8.79 | 5.01 | 7.36 | 25.21 | 3.90 | 30.00 | 14.78 | 16.61 |
| S Telangana | 12.47 | 7.98 | 10.77 | 1.00 | 12.46 | 42.17 | 24.81 | 20.10 |
| N Telangana | 12.34 | -1.80 | 6.82 | 6.32 | 11.41 | 44.81 | 25.18 | 21.52 |
| Telangana | 12.70 | 3.48 | 9.15 | 3.33 | 12.23 | 42.87 | 24.94 | 20.70 |
| Telangana inc Hyd. | 14.54 | 11.15 | 13.25 | 11.32 | 7.51 | 53.71 | 26.03 | 23.22 |
| AP Total | 14.22 | 10.72 | 12.90 | 20.79 | 5.34 | 49.72 | 23.15 | 22.72 |
| OTHER | | | | | | | | |
| N Coastal | 10.29 | 15.03 | 12.05 | 35.51 | 27.79 | 8.79 | 18.97 | 21.82 |
| S Coastal | 6.49 | 8.48 | 7.23 | 23.28 | 19.37 | 11.91 | 16.00 | 17.29 |
| Coastal | 7.63 | 9.84 | 8.45 | 26.26 | 21.68 | 10.89 | 16.76 | 18.43 |
| Rayalaseema | 7.56 | 8.53 | 7.92 | 17.03 | 17.79 | 12.00 | 15.18 | 15.51 |
| S Telangana | 8.27 | 8.60 | 8.39 | 30.34 | 18.87 | 13.12 | 16.28 | 18.72 |
| N Telangana | 3.91 | 4.87 | 4.27 | 20.16 | 25.47 | 13.06 | 19.80 | 19.86 |
| Telangana | 5.60 | 6.51 | 5.94 | 24.77 | 22.58 | 12.95 | 18.20 | 19.37 |
| Telangana inc Hyd. | 6.32 | 12.02 | 8.42 | 27.41 | 19.06 | 12.69 | 16.18 | 18.15 |
| AP Total | 7.07 | 11.45 | 8.69 | 26.43 | 20.32 | 11.86 | 16.49 | 18.23 |

Source: Same as Table 4