

**BANK-WISE AND YEAR-WISE
DEMAND IN TOTAL PRIORITY SECTOR IN VALSAD**

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	106930 (56.20)	151321 (53.11)	184492 (59.19)	197534 (55.87)	263772 (58.47)	904049 (56.80)
Bank II	30882 (16.23)	39396 (13.84)	34675 (11.12)	47116 (13.33)	53178 (11.79)	205247 (12.89)
Bank III	17505 (9.20)	25312 (8.88)	16258 (5.22)	23282 (6.58)	26755 (5.93)	109112 (6.86)
Bank IV	27447 (14.42)	45505 (15.97)	56244 (18.04)	60114 (17.00)	80730 (17.89)	270040 (16.97)
Bank V	7515 (3.95)	23369 (8.20)	20028 (6.43)	25542 (7.22)	26716 (5.92)	103170 (6.48)
OVERALL	190279 (100)	284903 (100)	311697 (100)	353588 (100)	451151 (100)	1591618 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 4.1(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN TOTAL PRIORITY SECTOR IN VALSAD**

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	45614 (55.36)	61359 (52.39)	77137 (56.23)	93499 (59.44)	101734 (52.20)	379343 (55.07)
Bank II	13065 (15.85)	14521 (12.40)	15698 (11.44)	14253 (9.06)	29475 (15.13)	87012 (12.63)
Bank III	6493 (7.88)	4136 (3.53)	3942 (2.87)	5599 (3.56)	7612 (3.91)	27782 (4.03)
Bank IV	15294 (18.56)	26630 (22.74)	29071 (21.19)	31365 (19.94)	42221 (21.66)	144581 (20.99)
Bank V	1937 (2.35)	10464 (8.94)	11345 (8.27)	12574 (8.00)	13844 (7.10)	50164 (7.28)
OVERALL	82403 (100)	117110 (100)	137193 (100)	157290 (100)	194886 (100)	688872 (100)

1. Figures in parenthesis indicate percentages to year-wise overall.
2. Data were as at the end of June each year.

Annexure 4.1(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN TOTAL PRIORITY SECTOR IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	434395 (49.21)	515364 (50.49)	572767 (48.79)	655583 (46.05)	693747 (42.98)	2871856 (46.96)
Bank II	214681 (24.32)	252612 (24.75)	279349 (23.80)	345209 (24.25)	338451 (20.97)	1430302 (23.39)
Bank III	65744 (7.45)	53692 (5.26)	59158 (5.04)	75285 (5.29)	118235 (7.32)	372114 (6.09)
Bank IV	122561 (13.88)	142760 (13.98)	193238 (16.46)	273968 (19.24)	339436 (21.03)	1071963 (17.53)
Bank V	45374 (5.14)	56367 (5.52)	69327 (5.91)	73645 (5.17)	124196 (7.70)	368909 (6.03)
OVERALL	882755 (100)	1020795 (100)	1173839 (100)	1423690 (100)	1614065 (100)	6115144 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 4.2(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN TOTAL PRIORITY SECTOR IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	190039 (50.46)	210408 (54.58)	234206 (52.21)	255631 (49.55)	285860 (50.37)	1176244 (51.27)
Bank II	73370 (19.48)	39998 (10.38)	51294 (11.43)	64937 (12.59)	67897 (11.96)	297496 (12.97)
Bank III	24942 (6.62)	27620 (7.16)	23949 (5.34)	44150 (8.56)	43173 (7.61)	163834 (7.14)
Bank IV	70515 (18.72)	79895 (20.72)	109668 (24.44)	116644 (22.61)	127098 (22.39)	503820 (21.96)
Bank V	17725 (4.72)	27577 (7.16)	29512 (6.58)	34531 (6.69)	43516 (7.67)	152861 (6.66)
OVERALL	376591 (100)	385498 (100)	448729 (100)	515893 (100)	567544 (100)	2294255 (100)

1. Figures in parenthesis indicate percentages to year-wise overall

2. Data were as at the end of June each year

Annexure 4.2(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN TOTAL PRIORITY SECTOR IN SURAT**

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	77743 (46.96)	74537 (47.91)	86000 (41.96)	91978 (40.80)	99398 (40.43)	429656 (43.08)
Bank II	25057 (15.13)	11191 (7.19)	29096 (14.20)	33539 (14.88)	39494 (16.06)	138377 (13.87)
Bank III	11688 (7.06)	14265 (9.17)	12103 (5.90)	14209 (6.30)	19139 (7.78)	71404 (7.16)
Bank IV	40990 (24.76)	42393 (27.25)	62641 (30.57)	65382 (29.00)	66655 (27.11)	278061 (27.88)
Bank V	10079 (6.09)	13196 (8.48)	15097 (7.37)	20318 (9.02)	21189 (8.62)	79879 (8.01)
OVERALL	165557 (100)	155582 (100)	204937 (100)	225426 (100)	245875 (100)	997377 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 4.2(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN TOTAL PRIORITY SECTOR IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	449179 (45.35)	476532 (39.09)	473498 (38.75)	622707 (37.94)	696638 (33.74)	2718554 (38.09)
Bank II	169588 (17.12)	235917 (19.35)	243559 (19.93)	287806 (17.54)	365951 (17.72)	1302821 (18.25)
Bank III	81961 (8.28)	121921 (10.00)	93329 (7.64)	142821 (8.70)	211943 (10.27)	651975 (9.14)
Bank IV	221325 (22.35)	274303 (22.50)	278047 (22.75)	375990 (22.91)	536152 (25.97)	1685817 (23.62)
Bank V	68312 (6.90)	110279 (9.06)	133605 (10.93)	211798 (12.91)	253968 (12.30)	777962 (10.90)
OVERALL	990365 (100)	1218952 (100)	1222038 (100)	1641122 (100)	2064652 (100)	7137129 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 4.3

**BANK-WISE AND YEAR-WISE RECOVERY
PER CENT TO DEMAND IN TOTAL PRIORITY SECTOR IN VALSAD**

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	42.66	40.54	41.81	47.33	38.56	41.96
Bank II	42.30	36.85	45.27	30.25	55.42	42.39
Bank III	37.09	16.34	24.24	24.04	28.45	25.46
Bank IV	55.72	58.52	51.68	52.17	52.29	53.54
Bank V	25.77	44.77	56.64	49.22	51.81	48.62
OVERALL	43.31	41.10	44.01	44.48	43.19	43.28

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	2070.52	517.63	7.50* *
Year	4	125.05	31.26	<1
Residual	16	1104.81	69.05	
Total	24	3300.38		

** Significant at 1% level of significance

Annexure 4.4

**BANK-WISE AND YEAR-WISE RECOVERY
PER CENT TO DEMAND IN TOTAL PRIORITY SECTOR IN SURAT**

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	40.90	35.42	36.70	35.98	34.77	36.52
Bank II	34.15	27.97	56.72	51.64	58.16	46.51
Bank III	46.86	51.64	50.53	32.18	44.33	43.58
Bank IV	58.12	53.06	57.11	56.05	52.44	55.19
Bank V	56.86	47.85	51.15	58.83	48.69	52.26
OVERALL	43.96	40.35	45.67	43.69	43.32	43.47

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	1060.70	265.18	4.19*
Year	4	134.54	33.64	< 1
Residual	16	1013.42	63.34	
Total	24	2208.66		

*Significant at 5% level of significance

Annexure 4.5

**YEAR-WISE OUTSTANDING CREDIT, DEMAND, RECOVERY
OVERDUE IN VALSAD AND SURAT DISTRICT FOR
TOTAL PRIORITY SECTOR**

(Rs in crores)

	YEAR				
	1984	1985	1986	1987	1988
OUTSTANDING CREDIT	321.706	356.566	414.289	497.510	617.035
DEMAND	56.687	67.040	76.042	86.948	101.869
RECOVERY	24.797	27.269	34.213	38.271	44.076
OVERDUE	31.890	39.770	41.830	48.676	57.794