

Working Paper No. 68  
January, 2006

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

**K. S. Reddy  
P. Prudhvikar Reddy**



**CENTRE FOR ECONOMIC AND SOCIAL STUDIES**

Begumpet, Hyderabad-500016



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

**K.S. Reddy  
P. Prudhvikar Reddy**

## **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.



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

**K. S. Reddy  
P. Prudhvikar Reddy**

## **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.



## References

1. Jermoi P.D (2004); 'Bank Credit in Kerala: An Analysis of Trends and Issues' In Economic Development in India; in Kapila Raj & Uma Kapila (eds) *Economic Development in India* Vol. 71; Academic Foundation, New Delhi
2. Mohan, Rakesh (2004); 'Financial Sector Reforms in India: Policies and Performance Analysis'; *Reserve Bank of India Bulletin*; Vol. 58 (10).
3. Narayana D (2000); '*Banking Sector Reforms and Emerging Inequalities in Commercial Credit Deployment in India*' Working Paper No. 300; Centre for Developmental Studies
4. Nair S Tara (2000); 'Rural Financial Intermediation and Commercial Banks' *Economic and Political weekly*, Vol. 35 (5) January 29, 2000.
5. Rangarajan C (1989); 'Banking Developments Since 1947; Achievements and Challenges' Reserve Bank of India Bulletin; Vol. 43 (1); January 1989
6. Reddy Y.V (1991); 'Financial Sector Reform: Review and Prospects' *Reserve Bank of India Bulletin*; Vol. 53 (1).
7. Shetty S.L (2004); Distributional Issues in Bank Credit: Multi-prolonged Strategy for Correcting Past Neglect; *Economic and Political Weekly*; Vol 39 (29).

**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
<b>Share of Rural Areas</b>								
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
<b>Rural Areas</b>								
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
<b>Urban Areas</b>								
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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>Agriculture</b>						
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
<b>Industry</b>						
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
<b>Others</b>						
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
<b>RURAL + URBAN</b>						
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	<b>38.70</b>	<b>36.50</b>	<b>37.01</b>	<b>37.65</b>	<b>43.51</b>	<b>45.56</b>
<b>RURAL</b>						
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	<b>25.98</b>	<b>27.45</b>	<b>27.32</b>	<b>27.58</b>	<b>27.15</b>	<b>27.00</b>
<b>URBAN</b>						
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	<b>103.39</b>	<b>98.17</b>	<b>97.95</b>	<b>86.14</b>	<b>92.38</b>	<b>92.19</b>
<b>Share of Rural Areas</b>						
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	<b>56.86</b>	<b>56.84</b>	<b>56.03</b>	<b>50.16</b>	<b>46.61</b>	<b>44.44</b>

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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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	<b>29.64</b>	<b>24.18</b>	<b>24.21</b>	<b>24.33</b>	<b>29.80</b>	<b>31.19</b>
<b>RURAL</b>						
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	<b>13.42</b>	<b>12.65</b>	<b>12.39</b>	<b>13.87</b>	<b>14.33</b>	<b>15.10</b>
<b>URBAN</b>						
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	<b>22.70</b>	<b>25.33</b>	<b>25.42</b>	<b>25.05</b>	<b>27.01</b>	<b>28.15</b>

Source: Same as Table 4



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

Particulars	(Percent)							
	1985-90	1990-93	1985-93	1993-95	1995-00	2000-04	1995-04	1993-04
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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	<b>69.63</b>	<b>66.93</b>	<b>65.69</b>	<b>65.30</b>	<b>59.69</b>	<b>61.80</b>
<b>RURAL</b>						
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	<b>40.36</b>	<b>40.89</b>	<b>39.45</b>	<b>37.22</b>	<b>34.99</b>	<b>32.35</b>
<b>URNAN</b>						
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	<b>101.15</b>	<b>96.83</b>	<b>97.15</b>	<b>93.13</b>	<b>87.68</b>	<b>90.68</b>
<b>Share of Rural Areas in Accounts</b>						
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**

**(Percent)**

Particulars	1985-90	1990-93	1985-93	1993-95	1995-00	2000-04	1995-04	1993-04
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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	<b>61.83</b>	<b>55.46</b>	<b>53.40</b>	<b>52.82</b>	<b>46.00</b>	<b>47.33</b>
<b>RURAL</b>						
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	<b>26.86</b>	<b>23.89</b>	<b>20.92</b>	<b>19.48</b>	<b>18.21</b>	<b>17.53</b>
<b>URBAN</b>						
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	<b>28.54</b>	<b>26.48</b>	<b>25.58</b>	<b>25.58</b>	<b>27.94</b>	<b>28.47</b>

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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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
<b>RURAL</b>						
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
<b>URBAN</b>						
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
<b>Share of rural aresame as total deposits</b>						
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**

**(Percent)**

Particulars	1985-90	1990-93	1985-93	1993-95	1995-00	2000-04	1995-04	1993-04
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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
<b>CV</b>	<b>32.93</b>	<b>31.21</b>	<b>32.60</b>	<b>38.72</b>	<b>47.43</b>	<b>53.45</b>
<b>RURAL</b>						
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
<b>CV</b>	<b>39.11</b>	<b>28.18</b>	<b>32.55</b>	<b>30.23</b>	<b>42.36</b>	<b>48.30</b>
<b>URBAN</b>						
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
<b>CV</b>	<b>24.94</b>	<b>25.70</b>	<b>26.06</b>	<b>31.57</b>	<b>38.87</b>	<b>44.82</b>

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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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
<b>CV</b>	<b>125.24</b>	<b>114.84</b>	<b>118.33</b>	<b>130.14</b>	<b>137.96</b>	<b>146.51</b>
<b>RURAL</b>						
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
<b>CV</b>	<b>41.86</b>	<b>36.52</b>	<b>30.67</b>	<b>27.32</b>	<b>31.54</b>	<b>45.17</b>
<b>URBAN</b>						
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
<b>CV</b>	<b>39.71</b>	<b>36.23</b>	<b>36.77</b>	<b>38.72</b>	<b>42.53</b>	<b>47.26</b>

Source: Same as Table: 1

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

**(Percent)**

Particulars	1985-90	1990-93	1985-93	1993-95	1995-00	2000-04	1995-04	1993-04
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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
<b>CV</b>	<b>120.67</b>	<b>141.40</b>	<b>170.43</b>	<b>178.58</b>	<b>181.42</b>	<b>182.29</b>
<b>RURAL</b>						
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
<b>CV</b>	<b>48.94</b>	<b>45.63</b>	<b>46.30</b>	<b>42.94</b>	<b>53.91</b>	<b>54.53</b>
<b>URBAN</b>						
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
<b>CV</b>	<b>166.08</b>	<b>186.13</b>	<b>218.93</b>	<b>217.23</b>	<b>224.55</b>	<b>223.81</b>
<b>Share of rural areas in total credit</b>						
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**

Particulars	(Percent)							
	1985-90	1990-93	1985-93	1993-95	1995-00	2000-04	1995-04	1993-04
<b>RURAL + URBAN</b>								
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
<b>URBAN</b>								
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
<b>Share of Rural Areas</b>								
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
<b>RURAL + URBAN</b>						
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
<b>CV</b>	<b>119.31</b>	<b>134.97</b>	<b>162.67</b>	<b>170.11</b>	<b>168.58</b>	<b>166.54</b>
<b>RURAL</b>						
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
<b>CV</b>	<b>34.24</b>	<b>30.11</b>	<b>31.18</b>	<b>47.07</b>	<b>49.65</b>	<b>50.07</b>
<b>URBAN</b>						
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
<b>CV</b>	<b>45.46</b>	<b>54.26</b>	<b>72.65</b>	<b>73.45</b>	<b>70.97</b>	<b>66.20</b>

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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>						
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
<b>CV</b>	<b>27.14</b>	<b>26.26</b>	<b>26.69</b>	<b>24.05</b>	<b>28.93</b>	<b>30.90</b>
<b>RURAL</b>						
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
<b>CV</b>	<b>29.49</b>	<b>29.52</b>	<b>30.78</b>	<b>31.04</b>	<b>49.89</b>	<b>52.42</b>
<b>URBAN</b>						
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
<b>CV</b>	<b>33.91</b>	<b>34.83</b>	<b>36.51</b>	<b>31.52</b>	<b>29.16</b>	<b>28.10</b>

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
<b>RURAL + URBAN</b>								
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
<b>RURAL</b>								
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
<b>URBAN</b>								
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
<b>RURAL + URBAN</b>							
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
<b>INDUSTRY</b>							
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
<b>OTHER</b>							
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
<b>AGRICULTURE</b>						
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
<b>CV</b>	<b>125.30</b>	<b>242.74</b>	<b>245.29</b>	<b>271.36</b>	<b>360.62</b>	<b>402.93</b>
<b>INDUSTRY</b>						
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
<b>CV</b>	<b>131.94</b>	<b>168.26</b>	<b>182.25</b>	<b>170.91</b>	<b>97.58</b>	<b>148.89</b>
<b>OTHERS</b>						
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
<b>AGRICULTURE</b>								
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
<b>INDUSTRY</b>								
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
<b>OTHER</b>								
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