

**TABLE 4.1: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS - 2008 TO 2010**

(Amount in ₹ crore)

| Period of maturity                     | As on March 31              |                           |                             |                           |                             |                           |
|--|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
|  | 2008                        |                           | 2009                        |                           | 2010                        |                           |
|  | No. of Accounts             | Amount Outstanding        | No. of Accounts             | Amount Outstanding        | No. of Accounts             | Amount Outstanding        |
|  | (1)                         | (2)                       | (3)                         | (4)                       | (5)                         | (6)                       |
| Upto 90 days                           | 6421142<br>(4.9)            | 151043<br>(7.6)           | 3907951<br>(2.7)            | 167827<br>(6.7)           | 4326247<br>(3.0)            | 191353<br>(6.9)           |
| 91 days & above but less than 6 months | 4508089<br>(3.4)            | 167399<br>(8.4)           | 3529872<br>(204.0)          | 186035<br>(7.5)           | 3671209<br>(2.6)            | 232236<br>(8.4)           |
| 6 months & above but less than 1 year  | 8410678<br>(6.4)            | 281990<br>(14.2)          | 9925088<br>(6.8)            | 338403<br>(13.6)          | 8665164<br>(6.0)            | 381014<br>(13.7)          |
| 1 year & above but less than 2 years   | 38306041<br>(29.3)          | 794580<br>(39.9)          | 46080633<br>(31.7)          | 1032762<br>(41.5)         | 42372434<br>(29.5)          | 1052275<br>(37.9)         |
| 2 years & above but less than 3 years  | 14445436<br>(11.0)          | 136421<br>(6.9)           | 23035132<br>(15.9)          | 263407<br>(10.6)          | 25202884<br>(17.5)          | 342746<br>(12.3)          |
| 3 years & above but less than 5 years  | 33136987<br>(25.3)          | 294960<br>(14.8)          | 32019247<br>(22.1)          | 313987<br>(12.6)          | 31484019<br>(21.9)          | 345065<br>(12.4)          |
| 5 years & above                        | 25558382<br>(19.5)          | 165000<br>(8.3)           | 26679299<br>(18.4)          | 188502<br>(7.6)           | 27900886<br>(19.4)          | 230617<br>(8.3)           |
| <b>Total</b>                           | <b>130786755</b><br>(100.0) | <b>1991394</b><br>(100.0) | <b>145177222</b><br>(100.0) | <b>2490923</b><br>(100.0) | <b>143622843</b><br>(100.0) | <b>2775306</b><br>(100.0) |

**Note** : Figures in brackets represent percent share in total.**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 37-39