

## INTRODUCTION

This publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 43 – Summary Tables*', presents summary data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31<sup>st</sup> March 2014. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR) - 1 & 2, from the offices of scheduled commercial banks (SCBs) in India including Regional Rural Banks.

2. BSR-1 relates to gross bank credit and comprises (i) bank credit including dues from banks within the meaning of the fortnightly return under Section 42(2) of the Reserve Bank of India Act, 1934 and (ii) bills rediscounted with the Reserve Bank of India and other financial institutions under the Bill Market Scheme.

3. The BSR-1 return has been revised with effect from March 2013 Survey to collect detailed account-wise information on all borrowal accounts. Till March 2012 Survey, the BSR-1 return was divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). In BSR-1A, information in respect of each of the borrowal accounts with individual credit limit of over ₹ 0.2 million was collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, category of borrower code, secured/unsecured loan code, fixed/floating rate of interest flag, rate of interest, credit limit and amount outstanding (the cut-off credit limit was earlier ₹25,000 till March 1998 survey). In BSR-1B, information in respect of small borrowal accounts with individual credit limit up to ₹ 0.2 million was obtained from all scheduled commercial banks in consolidated form for broad occupational categories for two separate credit limit groups, i.e., 'up to ₹25,000' and 'over ₹25,000 and up to ₹ 0.2 million'. From March 2013 Survey, all borrowal accounts are being reported account-wise with details as per BSR-1A. Consequently, consolidated reporting of small borrowal accounts under BSR-1B has been discontinued. Accordingly, the data presented in some of the tables in this Volume are not comparable with those in the earlier period up to March 2012. However, in some tables comparable data based on borrowal accounts with individual credit limit of over ₹ 0.2 million are also presented separately.

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of females is given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 provides information on staff strength, classified according to gender and category (i.e. officers, clerical and subordinates), in individual bank offices as on the reference date of the returns. Deposits exclude inter-bank deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or on notice of less than 14 days, or term deposits with a maturity period of less than 7 days (ii) call deposits withdrawable not later than 14 days; (iii) unclaimed deposits;

(iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 7 days and above or subject to notice of not less than 14 days. These would also include (a) deposits payable after 14 days notice; (b) cash certificates; (c) cumulative or recurring deposits; (d) Kuri & Chit deposits and (e) special deposits in the nature of term deposits. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges as well as size of deposits. Based on these data, tables giving percentage distribution of term deposits according to interest rate range and size of deposits are presented in the Volume. The data on residual maturity of term deposits are also collected through this return; and their percentage distribution is presented in the Volume.

### **Population frame and coverage**

5. The BSR1&2 surveys are conducted on census basis. The population frame and the coverage for the March 2014 survey are as under:

Description	Number of Offices	
	BSR-1	BSR-2
Number of offices of SCBs in the population frame for the March 2014 survey @	1,20,965	1,20,965
1. Data reported	1,11,493	1,15,316
2. Data estimated §	366	752
3. Administrative offices not having credit accounts	4,641	-
4. Other offices not having credit accounts (reported only BSR-2)	3,620	-
5. Administrative offices not having deposits accounts	-	3,668
6. Other offices not having deposits accounts (reported only BSR-1)	-	384
7. Offices not reported both deposits and credit	845	845

@ As per Master Office File of SCBs in India.

§ In the case of non-reporting offices, the distribution of credit/deposits have been estimated based on data reported by the branch for the previous round of the survey, and/or data reported by similar branches in the same district for the current survey, and adjusted for branch-level total credit/deposits based on the information reported in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as on March 31, 2014.

6. Though considerable efforts were made to cover all offices of SCBs in the surveys, as stated above, data of some of the bank offices could not be included due to technical reasons/non-reporting, and in some cases data were estimated so as to complete the survey. The figures at granular District/State level are subject to the limitations as above.

Also, the data on gross bank credit/ aggregate deposits compiled from BSR-1/ BSR-2 may differ from those compiled based on other sources. However, the distributions at aggregate level presented in this Volume could be viewed as fairly close estimates of the population distribution.

### ***Explanatory Notes***

7. Brief explanatory notes on some of the tables are given below:

Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the 'Notes on Tables'. BSR-1 return provides the identification of the district and population group of the place where the credit is utilised. In the Volume, data on credit both as per place of sanction (location of sanctioning office) and as per place of utilisation are presented. In Tables 1.3, 1.5, 1.16 and 1.17 data on credit is as per the place of sanction and in Tables 1.10 and 1.11 it is based on the place of utilisation. Tables 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison. A listing of tables on credit, which are based on place of sanction/ utilisation, is also given in the 'Notes on Tables'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and 1.15 provide distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for all accounts and large borrowal accounts having individual credit limit above ₹ 0.2 million. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers into 'individuals' & 'others' and gender-wise classification of individual borrowers. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of ₹ 0.2 million and less. Tables 1.21 to 1.23 give the information on deposits of scheduled commercial banks according to broad ownership category. Tables 1.24 to 1.26 give (original) maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 presents the percentage distribution of the term deposits of scheduled commercial banks, as per the residual maturity period. Table 1.28 gives interest rate range-wise percentage distribution of term deposits. Table 1.29 presents the percentage distribution of the term deposits of scheduled commercial banks as per the size of deposits.

8. Population group-wise data for 'Non-Food Credit' (i.e. total credit excluding credit extended for Food procurement) is presented separately in two tables viz. Table 1.3 and Table 1.6A.

9. Population groups of the banked centres are based on the 2001 census. In BSR Volumes up to 2005, population groups were based on the 1991 census. As such, the population group-wise data presented in the tables in this Volume are not strictly

comparable with those of the years prior to 2006. The population groups are defined as follows:

- i. 'Rural' group includes all centres with population of less than 10,000
- ii. 'Semi-urban' group includes centres with population of 10,000 and above but less than 0.1 million
- iii. 'Urban' group includes centres with population of 0.1 million and above but less than 1 million
- iv. 'Metropolitan' group includes centres with population of 1 million and more.

10. Banks have been grouped as: (i) State Bank of India and its Associates, (ii) Nationalised banks, (iii) Foreign banks, (iv) Regional rural banks and (v) Private Sector banks. The bank group, 'Nationalised Banks' also includes IDBI Bank Ltd. 'Private Sector Banks' refer to Indian private sector banks, which was previously (till 2008 Volume) referred to as 'Other Scheduled Commercial Banks'.

11. Significant features relating to credit and deposits of Scheduled Commercial Banks based on information in various tables in this Volume are covered in the 'Highlights'.

12. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one million is equal to 1,000,000. The symbol '-' indicates 'nil' or 'negligible' throughout this Volume. Figures in brackets indicate percentages to respective total. Notes on tables as appropriate to each table are given at the end of the Volume.

13. More detailed data on deposits and credit are released under the link 'Time-Series Publications - Basic Statistical Returns of SCBs in India' in the Database on Indian Economy (DBIE) (<http://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!9>).

14. This Volume is prepared in the Banking Statistics Division of the Department of Statistics and Information Management (DSIM). For data collection and processing, the Division was ably assisted by the Data Warehouse Division and regional offices of DSIM.

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## Highlights

1. This publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 43 – Summary Tables*' is based on data collected through BSR 1 and 2 surveys as on March 31, 2014, which covered 1,20,965 offices of scheduled commercial banks including regional rural banks. The salient findings of the surveys are set out below:

### **Outstanding Credit of Scheduled Commercial Banks:-**

2. Growth of gross outstanding credit:

- At the end of March 2014 gross outstanding credit of scheduled commercial banks amounted to ₹ 62,821 billion registering an increase of 13.7 per cent during the year as against an increase of 15.0 per cent in the previous year (Table No.1.3).
- The number of borrowal accounts increased by 8.2 per cent to 139 million in 2014<sup>1</sup> from 128 million in 2013.
- Rural and Semi-urban centres registered higher growth in credit in 2014 at 15.0 per cent and 19.4 per cent, respectively compared with Urban and Metropolitan centres at 10.7 per cent and 13.4 per cent, respectively.

3. Sectoral (Occupation-wise) credit growth:

- Bank credit to 'Agriculture' sector witnessed a higher growth of 24.5 per cent in 2014 as compared to 20.3 per cent in 2013 whereas bank credit to 'Industry' sector recorded a lower growth of 13.0 per cent as compared to 19.3 per cent in 2013 (Table 1.9).
- 'Personal Housing Loans' witnessed lower growth at 14.2 per cent in 2014 as against 22.7 per cent in 2013. Credit to 'Professional and Other Services' sector grew at 16.3 per cent in 2014 as compared to 10.3 per cent in the previous year.
- Outstanding credit to 'Trade' sector in 2014 remained at the same level as in the previous year after witnessing 22.4 per cent growth in 2013. Credit to 'Transport operators' registered 5.1 per cent growth (4.7 per cent in 2013). 'Financial sector' witnessed 18.0 per cent growth in bank credit in 2014 as against 5.1 per cent in the previous year.

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<sup>1</sup> All references to the periods 2013 and 2014 mean position as at the end of March 2013 and March 2014, respectively. Detailed data as at the end of March 2013 are available in the publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 42, March-2013*'.

4. Sectoral (occupation-wise) deployment of bank credit:
- The share of credit to 'Agriculture' sector in the gross bank credit increased to 13.4 per cent from 12.2 per cent in 2013, where as for 'Industry' sector the share decreased marginally to 41.6 per cent from 41.9 per cent (*Table 1.11*).
  - The shares of 'Finance' and 'Professional & Other Services' increased to 8.1 and 7.5 per cent respectively from 7.8 and 7.3 per cent respectively in 2013. The share of 'Trade' sector decreased to 9.1 per cent from 10.4 per cent in 2013.
  - The share of 'Personal Housing loans' remained unchanged at 8.4 per cent.
5. Size-wise distribution of bank credit:
- Small borrowal accounts each with credit limit up to ₹ 0.2 million contributed 78.7 per cent of the total number of borrowal accounts in 2014 as against 79.8 per cent in 2013. The share of small borrowal accounts in outstanding credit declined to 8.4 per cent from 9.3 per cent in 2013 (*Table No. 1.12*).
  - Accounts with credit limit above ₹ one billion each, had a share of 32.8 per cent of the total outstanding credit in 2014 as compared to 31.4 per cent in the previous year.
6. Interest rate on bank credit:
- The weighted average interest rate of all loans and advances worked out to be 12.01 per cent as at the end of March 2014, at same level as a year ago.

**Aggregate Deposits:-**

7. Growth in aggregate deposits:
- Aggregate deposits amounted to ₹ 79,557 billion, registering a growth of 13.4 per cent in 2014 as against 15.4 per cent in the previous year (*Table No.1.18*). Savings deposits grew at the rate of 14.2 per cent as compared to 14.7 per cent in the previous year. Current deposits registered a lower growth of 2.8 per cent as against 6.6 per cent in 2013. Growth in Term deposits also declined to 14.8 per cent from 17.1 per cent in 2013.
  - The number of deposit accounts increased by 17.4 per cent in 2014 to 1,227 million from about 1,045 million in 2013. Total number of savings bank accounts in 2014 was 978 million as compared to 823 million in 2013.
  - Rural and Semi-urban centres registered higher growth in deposits in 2014 at 17.5 per cent and 16.5 per cent, respectively compared with Urban and Metropolitan centres at 14.5 per cent and 11.6 per cent, respectively.

8. Type of deposits and ownership:

- The share of term deposits and savings deposits in total deposits increased to 64.6 and 26.5 per cent, respectively in 2014 from 63.8 and 26.3 per cent in 2013. The share of current deposits declined to 9.0 per cent in 2014 from 9.9 per cent in 2013 (*Table No.1.18*).
- Deposits held by 'individual' depositors went up by 22.8 per cent in 2014, whereas those held by 'other than individuals' grew by 4.0 per cent. The share of deposits held by 'individuals' in total deposits increased to 54.5 per cent in 2014 from 50.4 per cent in 2013 (*Table No.1.21*).

9. Maturity pattern of term deposits:

- The share of term deposits with original maturity period '1 year to less than 2 years' in total term deposits declined to 36.9 per cent from 39.5 per cent in 2013 (*Table No.1.24*). On the other hand, the share of term deposits with longer maturity of 2 years and above increased to 36.2 per cent in 2014 from 32.0 per cent in 2013. Also, the share of short-term deposits with maturity 'less than one year' decreased to 26.9 per cent in 2014 from 28.5 per cent in 2013.
- Weighted average maturity (contractual) of term deposits increased to 2 years and 4 months as at end March 2014 from 2 years and one month a year ago.

10. Interest rate on term deposits:

- The share of term deposits with interest rate 'less than 9.0 per cent' in total term deposits declined to 28.7 per cent in 2014 from 34.4 per cent in the previous year. The share of deposits with interest rate '10.0 per cent and above' marginally increased to 9.0 per cent as compared to 8.9 per cent in 2013. About 62.3 per cent of deposits were in the interest rate range 9.0-10.0 per cent (*Table No.1.28*).
- The weighted average interest rate of term deposits increased to 8.77 per cent in 2014 from 8.63 per cent in 2013 (*Table No.1.28*) reflecting the impact of increase in weighted average maturity of term deposits.

**Credit - Deposit Ratio:-**

*(As per Place of Sanction and Place of Utilisation of Credit)*

11. Population group-wise Credit-Deposit (C-D) Ratio:

- The All-India C-D ratio was at 79.0 per cent in 2014, which was marginally higher than 78.8 per cent in 2013.
- As per place of sanction of credit, the C-D ratio in respect of Rural centers at the end of March 2014 was at 66.6 per cent as compared to 68.1 per cent in the previous

year. In the case of Semi-urban, Urban and Metropolitan centers, the C-D ratios (as per place of sanction) were 58.2, 58.7 and 94.8 per cent respectively compared to 56.8, 60.7 and 93.2 per cent in the previous year.

- The C-D ratios as per place of utilization of credit for Rural, Semi-urban, Urban and Metropolitan centers were at 72.0, 62.9, 61.9 and 91.3 per cent, respectively, compared to 78.2, 69.0, 66.0 and 86.3 per cent, respectively in the previous year (*Table No. 1.6*).

12. Migration of credit among the states:

- State-level Credit-Deposit ratio, calculated as per the place of sanction and place of utilisation of credit, revealed that Haryana, Sikkim, Dadra & Nagar Haveli and Daman & Diu had significantly higher C-D ratio as per place of utilisation than place of sanction indicating migration of credit to these States/UTs (*Table No. 1.7*).
- Chandigarh, Delhi, Andhra Pradesh and Tamil Nadu registered C-D ratio (as per place of utilisation) higher than 100 per cent. Also, Haryana, Punjab, Rajasthan, Gujarat, Maharashtra, and Puducherry had higher C-D ratios as compared to all-India C-D ratio.

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**TABLE NO. 1.1 – PROGRESS OF COMMERCIAL BANKING AT A GLANCE**

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March	March
	1969	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	222	183	175	170	169	169	173	155	151
(a) Scheduled Commercial Banks	73	218	179	171	166	165	165	169	151	146
<i>Of which:</i> Regional Rural Banks	-	133	96	91	86	82	82	82	64	57
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	4	4	4	4	5
Number of Offices of Scheduled Commercial Banks in India ^	8262	69471	71839	76050	80547	85393	90263	98330	105437	117280
(a) Rural	1833	30579	30551	31076	31667	32624	33683	36356	39195	45177
(b) Semi-Urban	3342	15556	16361	17675	18969	20740	22843	25797	28165	31442
(c) Urban	1584	12032	12970	14391	15733	17003	17490	18781	19902	21448
(d) Metropolitan	1503	11304	11957	12908	14178	15026	16247	17396	18175	19213
Population per office (in thousands)	64.0	16.0	15.0	15.0	14.5	13.8	13.4	12.3	11.9	10.8
Deposits of Scheduled Commercial Banks in India ( ₹ Billion )	46.46	21090.49	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82	69342.80	79134.43
<i>of which:</i> (a) Demand	21.04	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30	7671.61	8272.11
(b) Time	25.42	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52	61671.19	70862.32
Credit of Scheduled Commercial Banks in India ( ₹ Billion )	36	15070.77	19311.89	23619.14	27755.49	32447.88	39420.82	46118.52	53931.58	61390.45
Deposits of Scheduled Commercial Banks per office ( ₹ Million )	5.6	303.6	363.1	420.4	476.0	526.1	577.0	600.9	657.7	674.7
Credit of Scheduled Commercial Banks per office ( ₹ Million )	4.4	216.9	268.5	310.6	344.6	380.0	436.7	469.0	511.5	523.5
Per Capita Deposits of Scheduled Commercial Banks ( ₹ )	88	19276	23468	28327	33471	38062	43034	48732	55445	62252
Per Capita Credit of Scheduled Commercial Banks ( ₹ )	68	13774	17355	20928	24230	27489	32574	38033	43123	48294
Deposits of Scheduled Commercial Banks as percentage of National Income (NNP at Factor Cost, at current prices)	15.5	73.8	79.1	84.4	88.1	86.6	82.3	81.1	84.0	86.3
Scheduled Commercial Banks' Advances to Priority Sector ( ₹ Billion )	5	5468	7038	8248	9674	11384	13373	14909	18180	21549
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	37.2	36.5	34.9	34.8	35.1	33.9	32.3	33.7	35.1
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	38.2	37.4	35.6	35.4	35.6	34.5	32.9	34.3	35.7
Credit Deposit Ratio	77.5	71.5	73.9	73.9	72.4	72.2	75.7	78.0	77.8	77.6
Investment Deposit Ratio	29.3	35.5	30.3	30.4	30.4	30.8	28.8	29.4	28.8	28.3
Cash Deposit Ratio	8.2	6.6	7.5	8.6	6.7	6.8	6.7	6.1	5.6	5.4

^ Excludes Administrative Offices  
See Notes on Tables.

**TABLE NO. 1.2 – DISTRIBUTION OF BANKING CENTRES ACCORDING TO STATE AND POPULATION GROUP (AS AT THE END OF MARCH 2013 and 2014)**

Population Group	Rural		Semi-Urban		Urban		Metropolitan		ALL CENTRES	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
REGION/ STATE/ UNION TERRITORY	1	2	3	4	5	6	7	8	9	10
<b>Northern Region</b>	<b>5,236</b>	<b>6,035</b>	<b>641</b>	<b>651</b>	<b>55</b>	<b>55</b>	<b>5</b>	<b>5</b>	<b>5,937</b>	<b>6,746</b>
Haryana	882	1,075	148	153	19	19	1	1	1,050	1,248
Himachal Pradesh	676	716	14	14	1	1			691	731
Jammu & Kashmir	538	602	40	41	3	3			581	646
Punjab	1,249	1,556	132	134	12	12	2	2	1,395	1,704
Rajasthan	1,809	1,994	275	275	18	18	1	1	2,103	2,288
Chandigarh	10	10			1	1			11	11
Delhi	72	82	32	34	1	1	1	1	106	118
<b>North-eastern Region</b>	<b>1,180</b>	<b>1,248</b>	<b>151</b>	<b>154</b>	<b>10</b>	<b>10</b>			<b>1,341</b>	<b>1,412</b>
Arunachal Pradesh	56	57	10	10					66	67
Assam	734	786	71	72	5	5			810	863
Manipur	39	43	14	14	1	1			54	58
Meghalaya	121	123	13	13	2	2			136	138
Mizoram	60	61	8	8	1	1			69	70
Nagaland	43	44	12	12					55	56
Tripura	127	134	23	25	1	1			151	160
<b>Eastern Region</b>	<b>7,341</b>	<b>7,828</b>	<b>1,010</b>	<b>1,052</b>	<b>89</b>	<b>89</b>	<b>4</b>	<b>4</b>	<b>8,444</b>	<b>8,973</b>
Bihar	2,453	2,645	505	534	18	18	1	1	2,977	3,198
Jharkhand	952	998	86	89	6	6	1	1	1,045	1,094
Odisha	1,609	1,744	103	105	8	8			1,720	1,857
Sikkim	39	39	2	2					41	41
West Bengal	2,271	2,384	312	320	57	57	2	2	2,642	2,763
Andaman & Nicobar Islands	17	18	2	2					19	20
<b>Central Region</b>	<b>7,971</b>	<b>8,994</b>	<b>1,075</b>	<b>1,096</b>	<b>80</b>	<b>81</b>	<b>8</b>	<b>8</b>	<b>9,134</b>	<b>10,179</b>
Chhattisgarh	674	721	75	77	7	7			756	805
Madhya Pradesh	1,610	1,763	278	280	23	23	2	2	1,913	2,068
Uttar Pradesh	5,122	5,908	679	696	47	48	6	6	5,854	6,658
Uttarakhand	565	602	43	43	3	3			611	648
<b>Western Region</b>	<b>3,923</b>	<b>4,496</b>	<b>802</b>	<b>814</b>	<b>54</b>	<b>54</b>	<b>12</b>	<b>12</b>	<b>4,791</b>	<b>5,376</b>
Goa	138	147	24	25	0	0	0	0	162	172
Gujarat	1,599	1,868	283	286	21	21	4	4	1,907	2,179
Maharashtra	2,176	2,469	489	497	33	33	8	8	2,706	3,007
Dadra&nagar Haveli	8	10	2	2					10	12
Daman & Diu	2	2	4	4					6	6
<b>Southern Region</b>	<b>7,093</b>	<b>7,880</b>	<b>2,562</b>	<b>2,616</b>	<b>96</b>	<b>98</b>	<b>5</b>	<b>5</b>	<b>9,756</b>	<b>10,599</b>
Andhra Pradesh	2,621	2,837	572	582	37	38	3	3	3,233	3,460
Karnataka	2,281	2,571	306	310	23	24	1	1	2,611	2,906
Kerala	286	337	1,085	1,106	10	10			1,381	1,453
Tamil Nadu	1,867	2,096	590	609	24	24	1	1	2,482	2,730
Lakshadweep	7	7	2	2					9	9
Puducherry	31	32	7	7	2	2			40	41
<b>All India</b>	<b>32,744</b>	<b>36,481</b>	<b>6,241</b>	<b>6,383</b>	<b>384</b>	<b>387</b>	<b>34</b>	<b>34</b>	<b>39,403</b>	<b>43,285</b>

The data are based on Master Office File of bank branches, which is regularly updated, as such, the information presented in this table is the latest and may not match with those published earlier.

See Notes on Tables.

**TABLE NO. 1.3 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP  
MARCH 2014**

(Amount in ₹ Million)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT		CREDIT (Non Food Credit)*	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
		1	2	3	4	5	6
RURAL	44,653 (36.9)	406,624,148 (33.1)	7871511.1 (9.9)	47,896,289 (34.5)	5246133.8 (8.4)	47,896,170 (34.5)	4754154.5 (7.7)
SEMI-URBAN	31,663 (26.2)	340,522,129 (27.8)	11410772.1 (14.3)	38,289,872 (27.6)	6640959.4 (10.6)	38,289,836 (27.6)	6580224.0 (10.6)
URBAN	23,386 (19.3)	231,521,152 (18.9)	17140100.3 (21.5)	19,800,527 (14.3)	10053428.4 (16.0)	19,800,497 (14.3)	10032992.9 (16.2)
METROPOLITAN	21,263 (17.6)	248,042,742 (20.2)	43134828.7 (54.2)	32,764,194 (23.6)	40880302.6 (65.1)	32,764,152 (23.6)	40478050.4 (65.5)
<b>ALL-INDIA</b>	<b>120,965</b> <b>(100.0)</b>	<b>1,226,710,171</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>	<b>138,750,882</b> <b>(100.0)</b>	<b>62820824.3</b> <b>(100.0)</b>	<b>138,750,655</b> <b>(100.0)</b>	<b>61845421.8</b> <b>(100.0)</b>

\* Excluding credit extended for Food procurement

**TABLE NO. 1.4 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BANK GROUP  
MARCH 2014**

(Amount in ₹ Million)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
STATE BANK OF INDIA AND ITS ASSOCIATES	22,893 (18.9)	318,212,117 (25.9)	17116908.6 (21.5)	27,023,883 (19.5)	13905695.8 (22.1)
NATIONALISED BANKS	60,825 (50.3)	613,103,772 (50.0)	41685282.1 (52.4)	49,760,544 (35.9)	32075065.4 (51.1)
FOREIGN BANKS	315 (0.3)	3,661,272 (0.3)	3454359.0 (4.3)	5,103,947 (3.7)	3037902.9 (4.8)
REGIONAL RURAL BANKS	18,539 (15.3)	150,562,832 (12.3)	2332723.4 (2.9)	21,483,349 (15.5)	1588818.8 (2.5)
PRIVATE SECTOR BANKS	18,393 (15.2)	141,170,178 (11.5)	14967939.0 (18.8)	35,379,159 (25.5)	12213341.4 (19.4)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>120,965</b> <b>(100.0)</b>	<b>1,226,710,171</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>	<b>138,750,882</b> <b>(100.0)</b>	<b>62820824.3</b> <b>(100.0)</b>

**TABLE NO. 1.5 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE  
MARCH 2014**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
<b>NORTHERN REGION</b>	<b>22,000</b>	<b>182,248,984</b>	<b>16060697.0</b>	<b>13,891,094</b>	<b>14558459.0</b>
Haryana	3,962	31,330,053	1933145.0	2,267,864	1508857.0
Himachal Pradesh	1,386	9,326,095	519925.6	649,349	185980.7
Jammu & Kashmir	1,535	12,881,657	665573.5	998,359	267156.8
Punjab	5,547	40,729,024	2300211.4	2,666,595	1820030.3
Rajasthan	5,907	47,707,878	2012574.2	4,749,591	1753306.3
Chandigarh	408	3,172,863	482622.0	188,112	578970.7
Delhi	3,255	37,101,414	8146645.2	2,371,224	8444157.2
<b>NORTH-EASTERN REGION</b>	<b>3,129</b>	<b>30,862,228</b>	<b>1357371.7</b>	<b>3,152,019</b>	<b>472935.9</b>
Arunachal Pradesh	128	859,311	75251.9	77,802	17840.7
Assam	1,945	21,657,313	838395.9	2,134,777	316303.3
Manipur	134	1,295,026	50625.3	107,304	17010.9
Meghalaya	286	1,749,193	145832.0	176,044	39972.9
Mizoram	141	742,554	47147.0	98,348	17844.4
Nagaland	141	859,420	65443.0	114,634	20314.3
Tripura	354	3,699,411	134676.6	443,110	43649.3
<b>EASTERN REGION</b>	<b>19,376</b>	<b>200,364,650</b>	<b>9632553.8</b>	<b>16,074,069</b>	<b>4723440.5</b>
Bihar	5,696	54,658,936	1904342.1	5,334,173	624617.1
Jharkhand	2,582	24,689,308	1203411.7	2,108,435	382477.4
Odisha	3,995	35,467,522	1646289.4	3,746,041	733429.0
Sikkim	113	625,896	51521.0	40,298	13640.7
West Bengal	6,931	84,484,607	4801084.3	4,808,124	2959138.4
Andaman & Nicobar Islands	59	438,381	25905.4	36,998	10137.9
<b>CENTRAL REGION</b>	<b>24,096</b>	<b>255,337,045</b>	<b>9870977.3</b>	<b>19,121,157</b>	<b>4821294.4</b>
Chhattisgarh	2,062	17,364,301	884997.9	1,149,074	526170.6
Madhya Pradesh	5,601	57,107,413	2249099.9	4,777,270	1357883.5
Uttar Pradesh	14,694	168,725,775	5976791.9	12,291,025	2666302.3
Uttarakhand	1,739	12,139,556	760087.7	903,788	270938.0
<b>WESTERN REGION</b>	<b>18,673</b>	<b>206,479,529</b>	<b>24939833.5</b>	<b>23,458,907</b>	<b>21455149.4</b>
Goa	632	4,833,835	451254.9	272,731	129393.9
Gujarat	6,743	64,687,612	4147921.3	4,064,039	3098187.9
Maharashtra	11,203	136,062,389	20288450.4	19,095,076	18211857.8
Dadra & Nagar Haveli	51	499,499	22511.4	16,313	9192.4
Daman & Diu	44	396,194	29695.6	10,748	6517.4
<b>SOUTHERN REGION</b>	<b>33,691</b>	<b>351,417,735</b>	<b>17695778.8</b>	<b>63,053,636</b>	<b>16789545.0</b>
Andhra Pradesh	9,900	117,335,475	4409985.8	18,020,166	4908433.7
Karnataka	8,625	81,076,651	5369086.8	9,050,151	3814379.2
Kerala	5,858	52,613,944	2815929.8	8,280,908	1905567.5
Tamil Nadu	9,090	98,247,330	4999735.0	27,325,038	6087416.6
Lakshadweep	13	80,323	7105.5	6,258	612.9
Puducherry	205	2,064,012	93936.0	371,115	73135.2
<b>ALL-INDIA</b>	<b>120,965</b>	<b>1,226,710,171</b>	<b>79557212.2</b>	<b>138,750,882</b>	<b>62820824.3</b>

**TABLE NO. 1.6 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2014**

(Amount in ₹ Million)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	47,896,289	5246133.8	66.6	48,343,293	5667048.8	72
SEMI-URBAN	38,289,872	6640959.4	58.2	39,094,345	7177637.2	62.9
URBAN	19,800,527	10053428.4	58.7	25,379,060	10614699.7	61.9
METROPOLITAN	32,764,194	40880302.6	94.8	25,934,184	39361438.5	91.3
<b>ALL-INDIA</b>	<b>138,750,882</b>	<b>62820824.3</b>	<b>79.0</b>	<b>138,750,882</b>	<b>62820824.3</b>	<b>79.0</b>

**TABLE NO. 1.6A - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION AND UTILISATION  
(Excluding Food Procurement Credit) - MARCH 2014**

(Amount in ₹ Million)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	47,896,170	4754154.5	60.4	48,343,171	5136953.3	65.3
SEMI-URBAN	38,289,836	6580224.0	57.7	39,094,310	7146450.4	62.6
URBAN	19,800,497	10032992.9	58.5	25,379,032	10602832.0	61.9
METROPOLITAN	32,764,152	40478050.4	93.8	25,934,142	38959186.2	90.3
<b>ALL-INDIA</b>	<b>138,750,655</b>	<b>61845421.8</b>	<b>77.7</b>	<b>138,750,655</b>	<b>61845421.8</b>	<b>77.7</b>

Note: Excluding credit extended for Food procurement.

**TABLE NO. 1.7 - STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2014**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but Sanctioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
						1	2
<b>NORTHERN REGION</b>	<b>14558459.0</b>	<b>14460687.6</b>	<b>97771.4</b>	<b>579307.0</b>	<b>15039994.6</b>	<b>90.6</b>	<b>93.6</b>
Haryana	1508857.0	1499159.9	9697.1	211263.1	1710423.0	78.1	88.5
Himachal Pradesh	185980.7	185361.2	619.5	11170.7	196531.8	35.8	37.8
Jammu & Kashmir	267156.8	266131.6	1025.2	3039.7	269171.3	40.1	40.4
Punjab	1820030.3	1817966.6	2063.7	51789.2	1869755.8	79.1	81.3
Rajasthan	1753306.3	1749773.1	3533.2	90278.0	1840051.1	87.1	91.4
Chandigarh	578970.7	572781.7	6189.0	17811.6	590593.3	120.0	122.4
Delhi	8444157.2	8245589.4	198567.8	317878.8	8563468.2	103.7	105.1
<b>NORTH-EASTERN REGION</b>	<b>472935.9</b>	<b>469937.6</b>	<b>2998.3</b>	<b>26778.1</b>	<b>496715.8</b>	<b>34.8</b>	<b>36.6</b>
Arunachal Pradesh	17840.7	17679.3	161.4	983.5	18662.8	23.7	24.8
Assam	316303.3	310863.0	5440.2	23964.2	334827.3	37.7	39.9
Manipur	17010.9	16978.7	32.2	244.9	17223.6	33.6	34.0
Meghalaya	39972.9	39611.7	361.2	2154.8	41766.5	27.4	28.6
Mizoram	17844.4	17838.9	5.6	1275.6	19114.4	37.8	40.5
Nagaland	20314.3	20281.4	32.9	1003.8	21285.1	31.0	32.5
Tripura	43649.3	43600.1	49.2	235.8	43835.9	32.4	32.5
<b>EASTERN REGION</b>	<b>4723440.5</b>	<b>4711364.7</b>	<b>12075.9</b>	<b>208270.4</b>	<b>4919635.0</b>	<b>49.0</b>	<b>51.1</b>
Bihar	624617.1	622687.2	1929.8	40516.1	663203.3	32.8	34.8
Jharkhand	382477.4	379881.3	2596.2	16678.4	396559.7	31.8	33.0
Odisha	733429.0	730013.9	3415.1	30835.2	760849.1	44.6	46.2
Sikkim	13640.7	13628.8	11.9	5563.9	19192.7	26.5	37.3
West Bengal	2959138.4	2948727.0	10411.4	121124.6	3069851.6	61.6	63.9
Andaman & Nicobar Islands	10137.9	9896.0	241.9	82.6	9978.6	39.1	38.5
<b>CENTRAL REGION</b>	<b>4821294.4</b>	<b>4792825.1</b>	<b>28469.3</b>	<b>320415.5</b>	<b>5113240.6</b>	<b>48.8</b>	<b>51.8</b>
Chhattisgarh	526170.6	521976.3	4194.3	21862.0	543838.3	59.5	61.5
Madhya Pradesh	1357883.5	1351672.6	6210.9	71161.4	1422833.9	60.4	63.3
Uttar Pradesh	2666302.3	2644778.7	21523.5	223139.9	2867918.7	44.6	48.0
Uttarakhand	270938.0	269846.0	1092.1	8803.7	278649.7	35.6	36.7
<b>WESTERN REGION</b>	<b>21455149.4</b>	<b>19909193.5</b>	<b>1545956.0</b>	<b>105731.3</b>	<b>20014924.8</b>	<b>86.0</b>	<b>80.3</b>
Goa	129393.9	129084.7	309.1	7032.3	136117.0	28.7	30.2
Gujarat	3098187.9	3086570.9	11617.0	273434.7	3360005.6	74.7	81.0
Maharashtra	18211857.8	16416099.3	1795758.4	80681.9	16496781.2	89.8	81.3
Dadra & Nagar Haveli	9192.4	8557.9	634.4	3359.2	11917.1	40.8	52.9
Daman & Diu	6517.4	6379.8	137.7	3724.0	10103.8	21.9	34.0
<b>SOUTHERN REGION</b>	<b>16789545.0</b>	<b>16622382.0</b>	<b>167163.0</b>	<b>613931.6</b>	<b>17236313.5</b>	<b>94.9</b>	<b>97.4</b>
Andhra Pradesh	4908433.7	4868857.2	39576.4	243274.4	5112131.7	111.3	115.9
Karnataka	3814379.2	3797731.3	16647.8	311410.9	4109142.2	71.0	76.5
Kerala	1905567.5	1871155.5	34412.0	37554.0	1908709.5	67.7	67.8
Tamil Nadu	6087416.6	5848636.8	238779.8	181200.0	6029836.7	121.8	120.6
Lakshadweep	612.9	612.9	-	1.3	614.1	8.6	8.6
Puducherry	73135.2	73057.1	78.1	2822.2	75879.3	77.9	80.8
<b>ALL-INDIA</b>	<b>62820824.3</b>				<b>62820824.3</b>	<b>79</b>	<b>79</b>



**TABLE NO. 1.8 - STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2014**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation
	1	2	3	4	5	6	7	8	9	10
<b>NORTHERN REGION</b>	<b>1176521.6</b>	<b>1328904.4</b>	<b>1106621.1</b>	<b>1208603.2</b>	<b>2471462.7</b>	<b>2686075.6</b>	<b>9803853.6</b>	<b>9816411.4</b>	<b>14558459.0</b>	<b>15039994.6</b>
Haryana	261633.4	279907.7	217966.4	257118.7	895222.8	1023832.4	134034.3	149564.4	1508857.0	1710423.0
Himachal Pradesh	105173.8	109184.0	51578.0	57972.6	29228.9	29375.2	-	-	185980.7	196531.8
Jammu & Kashmir	88289.1	138396.9	61523.3	65907.7	117344.4	64866.7	-	-	267156.8	269171.3
Punjab	377826.7	401166.9	441168.3	477171.6	432631.5	496557.4	568403.9	494860.0	1820030.3	1869755.8
Rajasthan	293416.6	312718.6	326723.6	337991.6	419082.6	449063.0	714083.6	740277.9	1753306.3	1840051.1
Chandigarh	1053.4	2897.4	-	-	577917.3	587695.9	-	-	578970.7	590593.3
Delhi	49128.6	84632.9	7661.6	12441.0	35.3	34685.1	8387331.8	8431709.3	8444157.2	8563468.2
<b>NORTH-EASTERN REGION</b>	<b>115327.6</b>	<b>120271.6</b>	<b>146528.5</b>	<b>210100.9</b>	<b>211079.7</b>	<b>166343.3</b>	-	-	<b>472935.9</b>	<b>496715.8</b>
Arunachal Pradesh	4777.9	5278.5	13062.9	13384.4	-	-	-	-	17840.7	18662.8
Assam	74355.9	76910.6	90735.2	145795.1	151212.1	112121.5	-	-	316303.3	334827.3
Manipur	3156.5	3539.6	4886.6	5118.9	8967.8	8565.2	-	-	17010.9	17223.6
Meghalaya	11197.9	13542.1	5191.4	6660.9	23583.6	21563.5	-	-	39972.9	41766.5
Mizoram	4332.6	3537.7	4412.9	8284.0	9098.9	7292.7	-	-	17844.4	19114.4
Nagaland	3678.5	4354.6	16635.8	16930.5	-	-	-	-	20314.3	21285.1
Tripura	13828.3	13108.4	11603.6	13927.1	18217.4	16800.4	-	-	43649.3	43835.9
<b>EASTERN REGION</b>	<b>647686.5</b>	<b>677686.1</b>	<b>499528.3</b>	<b>569899.5</b>	<b>1064313.1</b>	<b>1108502.9</b>	<b>2511912.7</b>	<b>2563546.5</b>	<b>4723440.5</b>	<b>4919635.0</b>
Bihar	199225.0	206928.9	146167.7	176110.4	111561.1	120852.9	167663.3	159311.2	624617.1	663203.3
Jharkhand	68121.1	70843.6	88054.7	96621.6	195317.5	203122.8	30984.2	25971.8	382477.4	396559.7
Odisha	146691.4	163608.5	125514.0	133903.1	461223.6	463337.5	-	-	733429.0	760849.1
Sikkim	5433.9	9119.3	8206.9	10073.4	-	-	-	-	13640.7	19192.7
West Bengal	225680.4	224656.2	123981.9	145742.3	296210.9	321189.7	2313265.2	2378263.4	2959138.4	3069851.6
Andaman & Nicobar Islands	2534.7	2529.8	7603.2	7448.8	-	-	-	-	10137.9	9978.6
<b>CENTRAL REGION</b>	<b>928178.7</b>	<b>917518.9</b>	<b>833787.4</b>	<b>934054.8</b>	<b>1514521.9</b>	<b>1679175.9</b>	<b>1544806.4</b>	<b>1582491.0</b>	<b>4821294.4</b>	<b>5113240.6</b>
Chhattisgarh	51626.4	54288.9	70497.4	77288.6	404046.8	412260.7	-	-	526170.6	543838.3
Madhya Pradesh	215645.3	221841.5	273386.6	293514.3	256512.3	272541.7	612339.3	634936.5	1357883.5	1422833.9
Uttar Pradesh	595624.0	571784.2	370404.2	444483.0	767807.0	904097.0	932467.1	947554.5	2666302.3	2867918.7
Uttarakhand	65283.0	69604.3	119499.2	118768.8	86155.8	90276.5	-	-	270938.0	278649.7
<b>WESTERN REGION</b>	<b>628247.1</b>	<b>739122.8</b>	<b>980659.0</b>	<b>1068730.6</b>	<b>971010.8</b>	<b>1123984.3</b>	<b>18875232.5</b>	<b>17083087.0</b>	<b>21455149.4</b>	<b>20014924.8</b>
Goa	20949.6	24433.5	108444.2	111683.5	-	-	-	-	129393.9	136117.0
Gujarat	216692.5	274348.1	343408.0	404336.8	351881.8	432335.5	2186205.6	2248985.2	3098187.9	3360005.6
Maharashtra	389686.9	437033.6	514015.0	533997.0	619129.0	691648.8	16689026.9	14834101.8	18211857.8	16496781.2
Dadra & Nagar Haveli	727.4	3062.2	8465.0	8855.0	-	-	-	-	9192.4	11917.1
Daman & Diu	190.7	245.5	6326.7	9858.3	-	-	-	-	6517.4	10103.8
<b>SOUTHERN REGION</b>	<b>1750172.3</b>	<b>1883544.9</b>	<b>3073835.1</b>	<b>3186248.2</b>	<b>3821040.2</b>	<b>3850617.7</b>	<b>8144497.5</b>	<b>8315902.6</b>	<b>16789545.0</b>	<b>17236313.5</b>
Andhra Pradesh	673138.8	715740.1	709113.0	753223.8	911386.3	949086.3	2614795.6	2694081.5	4908433.7	5112131.7
Karnataka	408338.7	440913.3	413398.0	453058.6	581349.8	596085.5	2411292.6	2619084.8	3814379.2	4109142.2
Kerala	88226.3	126395.6	899407.3	903669.1	917933.9	878644.8	-	-	1905567.5	1908709.5
Tamil Nadu	571698.2	591715.7	1039061.4	1062922.2	1358247.8	1372462.6	3118409.2	3002736.3	6087416.6	6029836.7
Lakshadweep	296.5	312.5	316.3	301.7	-	-	-	-	612.9	614.1
Puducherry	8473.7	8467.7	12539.1	13073.0	52122.4	54338.6	-	-	73135.2	75879.3
<b>ALL-INDIA</b>	<b>5246133.8</b>	<b>5667048.8</b>	<b>6640959.4</b>	<b>7177637.2</b>	<b>10053428.4</b>	<b>10614699.7</b>	<b>40880302.6</b>	<b>39361438.5</b>	<b>62820824.3</b>	<b>62820824.3</b>

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**MARCH 2014** (Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>I. AGRICULTURE</b>	<b>68,950,644</b>	<b>11805305.7</b>	<b>8418470.8</b>
1. Direct Finance	64,692,263	10003543.0	7092984.9
2. Indirect Finance	4,258,381	1801762.7	1325485.9
<b>II. INDUSTRY</b>	<b>3,005,289</b>	<b>41306870.9</b>	<b>26162579.0</b>
1. Mining & Quarrying	53,445	1068691.9	602918.4
2. Food Manufacturing & Processing	310,806	2616087.9	1735451.5
(a) Rice Mills, Flour & Dal Mills	101,785	686011.7	492955.8
(b) Sugar	3,837	510863.5	350987.7
(c) Edible Oils & Vanaspati	16,786	332869.9	225323.1
(d) Tea Processing	2,907	40039.2	19518.2
(e) Processing of Fruits & Vegetables	20,271	60939.4	38273.5
(f) Others	165,220	985364.3	608393.1
3. Beverage & Tobacco	15,730	314674.1	220986.8
4. Textiles	460,665	4171011.3	2137093.9
(a) Cotton Textiles	90,237	1675781.3	994620.5
(b) Jute & Other Natural Fibre Textiles	11,196	66315.8	49291.4
(c) Handloom Textiles & Khadi	84,228	51980.8	39734.7
(d) Other Textiles & Textile Products	275,004	2376933.4	1053447.3
5. Paper, Paper Products & Printing	63,650	644783.0	440953.9
6. Woods and Wood Products	30,328	124099.6	80097.1
7. Leather & Leather Products	42,827	236291.1	110195.9
8. Gems and Jewellery	24,975	1036318.5	659036.3
9. Rubber & Plastic Products	60,975	627953.4	399641.1
10. Chemicals & Chemical Products	96,658	2705786.4	1506985.7
(a) Heavy Industrial Chemicals	11,021	382310.0	215804.6
(b) Fertilisers	3,170	485153.2	320504.2
(c) Drugs & Pharmaceuticals	17,302	1029181.0	510061.5
(d) Non-Edible Oils	2,924	51222.1	25941.5
(e) Other Chemicals & Chemical Products	62,241	757920.0	434673.8
11. Petroleum, Coal Products & Nuclear Fuels	10,743	1760393.1	1038159.7
12. Manufacture of Cement & Cement Products	35,222	778844.5	470931.4
13. Basic Metals & Metal Products	149,754	5614806.5	3694287.9
(a) Iron & Steel	67,647	3909883.8	2678134.9
(b) Non-Ferrous Metals	21,092	981370.5	595402.9
(c) Metal Products	61,015	723552.2	420750.0
14. Engineering	288,757	2842202.2	1851575.2
(a) Heavy Engineering	38,408	553462.3	359527.4
(b) Light Engineering	183,429	1086678.1	710806.4
(c) Electrical Machinery & Goods	52,489	829616.0	507617.8
(d) Electronic Machinery & Goods	14,431	372445.8	273623.6
15. Vehicles, Vehicle Parts & Transport Equipments	133,623	1405769.0	810123.4
16. Other Industries	723,066	1909516.9	1081287.5
17. Electricity, Gas & Water	123,286	5024301.2	3543637.9
(a) Electricity Generation & Transmission	14,936	4662787.6	3271034.6
(b) Non-Conventional Energy	102,309	215720.8	169746.6
(c) Gas, Steam & Water Supply	6,041	145792.9	102856.6
18. Construction	380,779	8425340.5	5779215.6
(a) Other than Infrastructure	319,031	1981509.7	1324031.7
(b) Infrastructure Construction	61,748	6443830.8	4455183.9
<b>III. TRANSPORT OPERATORS</b>	<b>2,103,842</b>	<b>2090818.8</b>	<b>1296942.2</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,082,154</b>	<b>6768061.7</b>	<b>4704366.7</b>
1. Professional Services	412,872	602238.7	401953.5
2. Tourism, Hotel & Restaurants	169,357	767839.7	541825.1
3. Recreation services	35,502	231888.6	160325.2
4. IT and Telecommunications	48,656	956836.9	726705.5
5. Others	2,415,767	4209257.7	2873557.4
<b>V. PERSONAL LOANS</b>	<b>49,694,701</b>	<b>14452905.5</b>	<b>10171003.6</b>
1. Housing	6,636,858	6767249.1	5306054.6
2. Consumer Durables	843,784	166306.4	127505.7
3. Vehicles	5,448,545	1425500.6	979923.7
4. Education	2,430,711	690584.1	541095.0
5. Personal Credit Cards	17,292,751	1368707.9	300520.2
6. Others	17,042,052	4034557.4	2915904.3
<b>VI. TRADE</b>	<b>6,516,585</b>	<b>9559746.6</b>	<b>5740331.8</b>
1. Wholesale Trade	383,667	5557157.9	2838752.3
Of which: Food Procurement	227	2840514.1	975402.4
2. Retail Trade	6,132,918	4002588.7	2901579.5
<b>VII. FINANCE</b>	<b>500,166</b>	<b>7050545.8</b>	<b>5067537.0</b>
<b>VIII. ALL OTHERS</b>	<b>4,897,501</b>	<b>2060191.5</b>	<b>1259593.2</b>
<b>TOTAL BANK CREDIT</b>	<b>138,750,882</b>	<b>95094446.6</b>	<b>62820824.3</b>

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO OCCUPATION  
MARCH 2014**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>37,149,454</b>	<b>3789592.6</b>	<b>3203152.9</b>	<b>24,128,150</b>	<b>3236257.4</b>	<b>2804901.2</b>
1. Direct Finance	35,265,237	3572097.1	3015964.3	22,666,548	2879476.1	2520718.1
2. Indirect Finance	1,884,217	217495.5	187188.6	1,461,602	356781.3	284183.1
<b>II. INDUSTRY</b>	<b>785,428</b>	<b>800785.3</b>	<b>430934.5</b>	<b>705,223</b>	<b>2000358.9</b>	<b>1285921.9</b>
1. Mining & Quarrying	10,646	42045.9	12952.9	10,638	84664.0	56821.6
2. Manufacturing & Processing	672,748	469086.1	312292.5	558,323	1475421.2	972292.8
3. Electricity, Gas & Water	56,127	153571.3	39526.8	47,193	175728.7	86798.0
4. Construction	45,907	136082.0	66162.4	89,069	264545.0	170009.5
<b>III. TRANSPORT OPERATORS</b>	<b>252,735</b>	<b>114212.7</b>	<b>73662.2</b>	<b>434,637</b>	<b>192585.0</b>	<b>126701.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>911,402</b>	<b>203352.1</b>	<b>151001.3</b>	<b>791,818</b>	<b>421207.5</b>	<b>302263.5</b>
<b>V. PERSONAL LOANS</b>	<b>5,934,970</b>	<b>1157075.2</b>	<b>890996.6</b>	<b>9,611,219</b>	<b>2405371.7</b>	<b>1852513.3</b>
1. Loans for Housing	942,340	429397.5	341342.1	1,641,637	1011267.9	804666.8
2. Loans for Purchase of Consumer Durables	273,351	54661.5	43043.1	249,269	45512.9	36062.1
3. Rest of the Personal Loans	4,719,279	673016.2	506611.4	7,720,313	1348590.9	1011784.4
<b>VI. TRADE</b>	<b>2,314,729</b>	<b>2618319.2</b>	<b>813840.0</b>	<b>2,046,249</b>	<b>891888.4</b>	<b>622293.5</b>
1. Wholesale Trade	65,867	2309348.5	567980.6	93,607	292041.7	157820.6
2. Retail Trade	2,248,862	308970.6	245859.4	1,952,642	599846.7	464472.9
<b>VII. FINANCE</b>	<b>227,323</b>	<b>143766.1</b>	<b>39107.8</b>	<b>145,229</b>	<b>121470.2</b>	<b>63119.0</b>
<b>VIII. ALL OTHERS</b>	<b>767,252</b>	<b>103338.5</b>	<b>64353.6</b>	<b>1,231,820</b>	<b>188989.3</b>	<b>119923.6</b>
<b>TOTAL BANK CREDIT</b>	<b>48,343,293</b>	<b>8930441.6</b>	<b>5667048.8</b>	<b>39,094,345</b>	<b>9458128.3</b>	<b>7177637.2</b>

  

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>6,572,723</b>	<b>1687478.6</b>	<b>1293598.2</b>	<b>1,100,317</b>	<b>3091977.1</b>	<b>1116818.5</b>
1. Direct Finance	5,907,760	1199261.6	945939.4	852,718	2352708.1	610363.0
2. Indirect Finance	664,963	488217.0	347658.8	247,599	739269.0	506455.4
<b>II. INDUSTRY</b>	<b>728,556</b>	<b>5953468.0</b>	<b>3865337.2</b>	<b>786,082</b>	<b>32552258.8</b>	<b>20580385.5</b>
1. Mining & Quarrying	15,227	104732.4	75868.3	16,934	837249.6	457275.5
2. Manufacturing & Processing	568,913	4328541.2	2755190.6	647,795	20515488.8	12197031.3
3. Electricity, Gas & Water	12,292	530817.3	368661.2	7,674	4164183.9	3048651.9
4. Construction	132,124	989377.0	665617.0	113,679	7035336.5	4877426.7
<b>III. TRANSPORT OPERATORS</b>	<b>730,726</b>	<b>346257.7</b>	<b>241970.3</b>	<b>685,744</b>	<b>1437763.5</b>	<b>854608.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>778,206</b>	<b>1098160.9</b>	<b>783608.8</b>	<b>600,728</b>	<b>5045341.2</b>	<b>3467493.0</b>
<b>V. PERSONAL LOANS</b>	<b>13,708,775</b>	<b>3759290.3</b>	<b>2664870.6</b>	<b>20,439,737</b>	<b>7131168.4</b>	<b>4762623.2</b>
1. Loans for Housing	1,933,425	1818017.4	1427350.6	2,119,456	3508566.4	2732695.2
2. Loans for Purchase of Consumer Durables	187,727	33363.1	24614.3	133,437	32768.9	23786.3
3. Rest of the Personal Loans	11,587,623	1907909.8	1212905.7	18,186,844	3589833.1	2006141.7
<b>VI. TRADE</b>	<b>1,410,131</b>	<b>1554990.6</b>	<b>1194582.6</b>	<b>745,476</b>	<b>4494548.4</b>	<b>3109615.7</b>
1. Wholesale Trade	108,028	536822.8	401064.6	116,165	2418944.8	1711886.4
2. Retail Trade	1,302,103	1018167.7	793518.0	629,311	2075603.6	1397729.3
<b>VII. FINANCE</b>	<b>72,577</b>	<b>520541.9</b>	<b>332423.7</b>	<b>55,037</b>	<b>6264767.6</b>	<b>4632886.5</b>
<b>VIII. ALL OTHERS</b>	<b>1,377,366</b>	<b>378106.8</b>	<b>238308.3</b>	<b>1,521,063</b>	<b>1389756.9</b>	<b>837007.8</b>
<b>TOTAL BANK CREDIT</b>	<b>25,379,060</b>	<b>15298294.8</b>	<b>10614699.7</b>	<b>25,934,184</b>	<b>61407581.9</b>	<b>39361438.5</b>

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION  
MARCH 2014**

**A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION**

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
<b>I. AGRICULTURE</b>	<b>56.5</b>	<b>39.1</b>	<b>12.2</b>	<b>2.8</b>	<b>13.4</b>
1. Direct Finance	53.2	35.1	8.9	1.6	11.3
2. Indirect Finance	3.3	4.0	3.3	1.3	2.1
<b>II. INDUSTRY</b>	<b>7.6</b>	<b>17.9</b>	<b>36.4</b>	<b>52.3</b>	<b>41.6</b>
1. Mining & Quarrying	0.2	0.8	0.7	1.2	1.0
2. Manufacturing & Processing	5.5	13.5	26.0	31.0	25.8
3. Electricity, Gas & Water	0.7	1.2	3.5	7.7	5.6
4. Construction	1.2	2.4	6.3	12.4	9.2
<b>III. TRANSPORT OPERATORS</b>	<b>1.3</b>	<b>1.8</b>	<b>2.3</b>	<b>2.2</b>	<b>2.1</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2.7</b>	<b>4.2</b>	<b>7.4</b>	<b>8.8</b>	<b>7.5</b>
<b>V. PERSONAL LOANS</b>	<b>15.7</b>	<b>25.8</b>	<b>25.1</b>	<b>12.1</b>	<b>16.2</b>
1. Loans for Housing	6.0	11.2	13.4	6.9	8.4
2. Loans for Purchase of Consumer Durables	0.8	0.5	0.2	0.1	0.2
3. Rest of the Personal Loans	8.9	14.1	11.4	5.1	7.5
<b>VI. TRADE</b>	<b>14.4</b>	<b>8.7</b>	<b>11.3</b>	<b>7.9</b>	<b>9.1</b>
1. Wholesale Trade	10.0	2.2	3.8	4.3	4.5
2. Retail Trade	4.3	6.5	7.5	3.6	4.6
<b>VII. FINANCE</b>	<b>0.7</b>	<b>0.9</b>	<b>3.1</b>	<b>11.8</b>	<b>8.1</b>
<b>VIII. ALL OTHERS</b>	<b>1.1</b>	<b>1.7</b>	<b>2.2</b>	<b>2.1</b>	<b>2.0</b>
<b>TOTAL BANK CREDIT</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP**

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>38.0</b>	<b>33.3</b>	<b>15.4</b>	<b>13.3</b>	<b>100.0</b>
1. Direct Finance	42.5	35.5	13.3	8.6	100.0
2. Indirect Finance	14.1	21.4	26.2	38.2	100.0
<b>II. INDUSTRY</b>	<b>1.6</b>	<b>4.9</b>	<b>14.8</b>	<b>78.7</b>	<b>100.0</b>
1. Mining & Quarrying	2.1	9.4	12.6	75.8	100.0
2. Manufacturing & Processing	1.9	6.0	17.0	75.1	100.0
3. Electricity, Gas & Water	1.1	2.4	10.4	86.0	100.0
4. Construction	1.1	2.9	11.5	84.4	100.0
<b>III. TRANSPORT OPERATORS</b>	<b>5.7</b>	<b>9.8</b>	<b>18.7</b>	<b>65.9</b>	<b>100.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3.2</b>	<b>6.4</b>	<b>16.7</b>	<b>73.7</b>	<b>100.0</b>
<b>V. PERSONAL LOANS</b>	<b>8.8</b>	<b>18.2</b>	<b>26.2</b>	<b>46.8</b>	<b>100.0</b>
1. Loans for Housing	6.4	15.2	26.9	51.5	100.0
2. Loans for Purchase of Consumer Durables	33.8	28.3	19.3	18.7	100.0
3. Rest of the Personal Loans	10.7	21.4	25.6	42.3	100.0
<b>VI. TRADE</b>	<b>14.2</b>	<b>10.8</b>	<b>20.8</b>	<b>54.2</b>	<b>100.0</b>
1. Wholesale Trade	20.0	5.6	14.1	60.3	100.0
2. Retail Trade	8.5	16.0	27.3	48.2	100.0
<b>VII. FINANCE</b>	<b>0.8</b>	<b>1.2</b>	<b>6.6</b>	<b>91.4</b>	<b>100.0</b>
<b>VIII. ALL OTHERS</b>	<b>5.1</b>	<b>9.5</b>	<b>18.9</b>	<b>66.5</b>	<b>100.0</b>
<b>TOTAL BANK CREDIT</b>	<b>9.0</b>	<b>11.4</b>	<b>16.9</b>	<b>62.7</b>	<b>100.0</b>

**TABLE NO. 1.12 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF CREDIT LIMIT  
MARCH 2014**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 0.025	32,567,062 (23.5)	436317.9 (0.5)	371659.5 (0.6)
Above 0.025 and upto 0.2	76,658,335 (55.2)	6170673.3 (6.5)	4895251.5 (7.8)
Above 0.2 and upto 0.5	19,677,888 (14.2)	6497580.8 (6.8)	4758323.6 (7.6)
Above 0.5 and upto 1.0	5,126,155 (3.7)	3777560.5 (4.0)	2826423.1 (4.5)
Above 1.0 and upto 2.5	3,098,846 (2.2)	5053710.2 (5.3)	3861226.1 (6.1)
Above 2.5 and upto 5.0	881,738 (0.6)	3165265.1 (3.3)	2443236.9 (3.9)
Above 5.0 and upto 10.0	336,094 (0.2)	2489669.1 (2.6)	1890651.7 (3.0)
Above 10.0 and upto 40.0	246,263 (0.2)	5045706.5 (5.3)	3671639.5 (5.8)
Above 40.0 and upto 60.0	41,939 (0.0)	2105441.9 (2.2)	1462285.8 (2.3)
Above 60.0 and upto 100.0	37,743 (0.0)	3145010.8 (3.3)	2001066.5 (3.2)
Above 100.0 and upto 250.0	38,164 (0.0)	6374399.5 (6.7)	4190618.6 (6.7)
Above 250.0 and upto 1000.0	29,714 (0.0)	15567107.2 (16.4)	9871986.6 (15.7)
Above 1000.0	10,941 (0.0)	35266003.8 (37.1)	20576455.0 (32.8)
<b>TOTAL</b>	<b>138,750,882</b> <b>(100.0)</b>	<b>95094446.6</b> <b>(100.0)</b>	<b>62820824.3</b> <b>(100.0)</b>

**TABLE NO. 1.13 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE  
MARCH - 2014**

(Amount in ₹ Million)

INTEREST RATE RANGE	Total Credit			Of Which: Large Borrowal Accounts*		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
Less than 6%	3,762,522 (2.7)	2002550.7 (2.3)	989528.7 (1.6)	209,450 (0.7)	1911601.9 (2.3)	930981.5 (1.7)
6% and above but less than 9%	29,185,841 (21.1)	4614456.1 (5.2)	3395639.4 (5.6)	3,707,634 (12.6)	2936784.8 (3.6)	1832368.8 (3.3)
9% and Above but less than 10%	2,114,855 (1.5)	1615276.6 (1.8)	1067560.8 (1.8)	507,964 (1.7)	1538849.9 (1.9)	1008265.2 (1.8)
10% and above but less than 11%	16,663,847 (12.0)	22584466.6 (25.4)	15437692.6 (25.5)	5,146,713 (17.5)	21967408.0 (26.7)	14947491.7 (27.1)
11% and above but less than 12%	14,172,272 (10.2)	14072047.8 (15.8)	9387198.3 (15.5)	3,800,271 (12.9)	13429198.9 (16.3)	8802320.8 (15.9)
12% and above but less than 13%	18,913,273 (13.7)	15755527.3 (17.7)	11160221.6 (18.5)	4,254,815 (14.5)	14811268.4 (18.0)	10282070.9 (18.6)
13% and above but less than 14%	11,885,231 (8.6)	11653722.6 (13.1)	8562304.0 (14.2)	3,628,553 (12.4)	11126607.7 (13.5)	8098373.8 (14.7)
14% and above but less than 15%	10,210,620 (7.4)	7730247.7 (8.7)	5545665.0 (9.2)	2,765,983 (9.4)	7195863.0 (8.7)	5116381.2 (9.3)
15% and above but less than 16%	4,506,092 (3.3)	4045902.7 (4.6)	2391688.2 (4.0)	1,977,238 (6.7)	3791710.7 (4.6)	2228571.1 (4.0)
16% and above but less than 17%	1,672,770 (1.2)	1286868.0 (1.4)	854248.5 (1.4)	632,851 (2.2)	1190225.8 (1.4)	795035.6 (1.4)
17% and above but less than 18%	1,658,882 (1.2)	794116.6 (0.9)	473833.8 (0.8)	513,305 (1.7)	697664.1 (0.8)	428638.8 (0.8)
18% and above but less than 20%	6,502,477 (4.7)	918570.8 (1.0)	562008.5 (0.9)	636,699 (2.2)	681750.1 (0.8)	362810.0 (0.7)
20% and above	17,192,891 (12.4)	1846500.8 (2.1)	639985.3 (1.1)	1,580,425 (5.4)	1042586.1 (1.3)	375690.9 (0.7)
<b>Total Loans &amp; Advances</b>	<b>138,441,573</b> (100.0)	<b>88920254.4</b> (100.0)	<b>60467574.7</b> (100.0)	<b>29,361,901</b> (100.0)	<b>82321519.3</b> (100.0)	<b>55209000.3</b> (100.0)
Inland & Foreign Bills Purchased/Discounted	309,309	6174192.2	2353249.6	163,584	6165936.1	2344913.0
<b>TOTAL</b>	<b>138,750,882</b>	<b>95094446.6</b>	<b>62820824.3</b>	<b>29,525,485</b>	<b>88487455.4</b>	<b>57553913.3</b>

See Notes on tables.

\* Accounts with Credit limit more than ₹ 200,000

**TABLE NO. 1.14 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF ACCOUNT  
MARCH 2014**

(Amount in ₹ Million)

TYPE OF ACCOUNT	Total Credit			Of Which: Large Borrowal Accounts*		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
Cash Credit	9,691,829 (7.0)	17888043.4 (18.8)	12332418.1 (19.6)	2,288,389 (7.8)	17447468.9 (19.7)	11946491.6 (20.8)
Overdraft	6,824,142 (4.9)	6333598.6 (6.7)	3973756.5 (6.3)	2,035,033 (6.9)	6173544.3 (7.0)	3851874.7 (6.7)
Demand Loans	69,393,822 (50.0)	12643330.4 (13.3)	8855379.7 (14.1)	6,738,175 (22.8)	8949570.3 (10.1)	5897383.2 (10.2)
Medium Term Loans	19,459,346 (14.0)	11389235.7 (12.0)	7973179.3 (12.7)	3,568,955 (12.1)	10499953.6 (11.9)	7270861.5 (12.6)
Long Term Loans	33,012,972 (23.8)	36248846.5 (38.1)	25817727.3 (41.1)	14,678,745 (49.7)	34834463.4 (39.4)	24733680.6 (43.0)
Packing Credit	59,462 (0.0)	4417199.7 (4.6)	1515113.9 (2.4)	52,604 (0.2)	4416518.8 (5.0)	1508708.6 (2.6)
Export Trade Bills Purchased	76,867 (0.1)	892821.4 (0.9)	353290.5 (0.6)	23,196 (0.1)	889508.1 (1.0)	349856.2 (0.6)
Export Trade Bills Discounted	36,837 (0.0)	1319072.9 (1.4)	425446.6 (0.7)	24,864 (0.1)	1318145.2 (1.5)	424460.8 (0.7)
Export Trade Bills Advanced Against	3,747 (0.0)	78304.6 (0.1)	55537.6 (0.1)	3,165 (0.0)	78242.1 (0.1)	55475.0 (0.1)
Advances Against Export Cash Incentives and Duty Drawback Claims	3,544 (0.0)	300877.8 (0.3)	34454.6 (0.1)	760 (0.0)	300703.2 (0.3)	34298.2 (0.1)
Inland Bills - Purchased	36,541 (0.0)	962726.9 (1.0)	493376.1 (0.8)	26,134 (0.1)	962013.5 (1.1)	492924.9 (0.9)
Inland Bills - Discounted	146,140 (0.1)	2558704.6 (2.7)	948869.6 (1.5)	83,030 (0.3)	2555807.9 (2.9)	945789.5 (1.6)
Advances Against Import Bills	1,005 (0.0)	31018.0 (0.0)	25668.3 (0.0)	859 (0.0)	31009.5 (0.0)	25660.5 (0.0)
Foreign Currency Cheques TCs/ DDs/MTs/TTs Purchased	4,628 (0.0)	30666.0 (0.0)	16606.2 (0.0)	1,576 (0.0)	30506.7 (0.0)	16447.9 (0.0)
<b>TOTAL</b>	<b>138,750,882</b> <b>(100.0)</b>	<b>95094446.6</b> <b>(100.0)</b>	<b>62820824.3</b> <b>(100.0)</b>	<b>29,525,485</b> <b>(100.0)</b>	<b>88487455.4</b> <b>(100.0)</b>	<b>57553913.3</b> <b>(100.0)</b>

\* Accounts with Credit limit more than ₹ 200,000

See Notes on Tables.

**TABLE NO. 1.15 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION  
MARCH - 2014**

(Amount in ₹ Million)

ORGANISATION	Total Credit			Of Which: Large Borrowal Accounts*		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>1. PUBLIC SECTOR</b>	<b>167,393</b>	<b>18923470.2</b>	<b>11430081.2</b>	<b>58,892</b>	<b>18918000.4</b>	<b>11425520.5</b>
	(0.1)	(19.9)	(18.2)	(0.2)	(21.4)	(19.9)
a) Central Government Departments	23,454	763321.9	530931.1	6,934	762121.2	529913.7
	(0.0)	(0.8)	(0.8)	(0.0)	(0.9)	(0.9)
b) General State Government	12,821	549939.7	414816.4	3,786	549281.4	414213.7
	(0.0)	(0.6)	(0.7)	(0.0)	(0.6)	(0.7)
c) State Government Departments	3,605	1632748.3	1168406.5	2,483	1632675.4	1168347.9
	(0.0)	(1.7)	(1.9)	(0.0)	(1.8)	(2.0)
d) Local and Quasi-Government	10,318	212422.4	143506.4	2,634	211881.5	143100.1
	(0.0)	(0.2)	(0.2)	(0.0)	(0.2)	(0.2)
e) Public Financial Corporations	73,777	1548908.3	1127992.9	10,323	1546580.5	1126206.0
	(0.0)	(1.6)	(1.8)	(0.0)	(1.7)	(2.0)
f) Public Non-Financial Corporations	43,418	14216129.7	8044427.9	32,732	14215460.3	8043739.1
	(0.0)	(14.9)	(12.8)	(0.1)	(16.1)	(14.0)
<b>2. CO-OPERATIVE SECTOR</b>	<b>114,443</b>	<b>611604.4</b>	<b>417926.8</b>	<b>49,446</b>	<b>607967.2</b>	<b>415188.0</b>
	(0.1)	(0.6)	(0.7)	(0.2)	(0.7)	(0.7)
<b>3. PRIVATE CORPORATE SECTOR</b>	<b>961,086</b>	<b>37627337.5</b>	<b>23602212.0</b>	<b>696,143</b>	<b>37611357.0</b>	<b>23579569.4</b>
	(0.7)	(39.6)	(37.6)	(2.4)	(42.5)	(41.0)
a) Private Financial Corporations	139,945	4535536.1	3227906.5	49,580	4,531,414.17	3,224,487.07
	(0.1)	(4.8)	(5.1)	(0.1)	(5.1)	(5.6)
b) Private Non-Financial Corporations	821,141	33091801.4	20374305.5	646,563	33,079,942.82	20,355,082.3
	(0.5)	(34.8)	(32.4)	(2.2)	(37.4)	(35.4)
<b>4. HOUSEHOLD SECTOR</b>	<b>135,389,469</b>	<b>36964552.6</b>	<b>26786495.9</b>	<b>27,949,521</b>	<b>30494521.3</b>	<b>21624045.1</b>
	(97.6)	(38.9)	(42.6)	(94.7)	(34.5)	(37.6)
<b>4.1 INDIVIDUALS</b>	<b>132,315,546</b>	<b>28447028.9</b>	<b>20975719.6</b>	<b>25,996,927</b>	<b>22061892.3</b>	<b>15879310.5</b>
	(95.4)	(29.9)	(33.4)	(88.0)	(24.9)	(27.6)
a) Male	105,126,918	23113947.0	16902048.3	21,599,732	18,025,584.23	12,913,823.26
	(75.8)	(24.3)	(26.9)	(73.2)	(20.4)	(22.4)
b) Female	27,188,628	5333081.9	4073671.3	4,397,195	4,036,308.1	2,965,487.27
	(19.6)	(5.6)	(6.5)	(14.9)	(4.6)	(5.2)
<b>4.2 HOUSEHOLD SECTOR-OTHERS</b>	<b>3,073,923</b>	<b>8517523.6</b>	<b>5810776.3</b>	<b>1,952,594</b>	<b>8432629.0</b>	<b>5744734.6</b>
	(2.2)	(9.0)	(9.2)	(6.6)	(9.5)	(10.0)
a) Proprietary concerns, Joint families (HUF), Partnership Firms	2,586,903	7719201.1	5277446.8	1,864,392	7,655,381.86	5,226,924.64
	(1.9)	(8.1)	(8.4)	(6.3)	(8.7)	(9.1)
b) Joint Liability Groups, NGOs, Trusts and Groups	487,020	798322.6	533329.4	88,202	777,247.1	517,809.94
	(0.4)	(0.8)	(0.8)	(0.3)	(0.9)	(0.9)
<b>5. MICRO FINANCE INSTITUTIONS</b>	<b>1,986,073</b>	<b>589449.4</b>	<b>317502.7</b>	<b>709,365</b>	<b>483391.6</b>	<b>247012.1</b>
	(1.4)	(0.6)	(0.5)	(2.4)	(0.5)	(0.4)
<b>6. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>103,039</b>	<b>297553.5</b>	<b>195065.8</b>	<b>46,537</b>	<b>292367.1</b>	<b>191572.0</b>
	(0.1)	(0.3)	(0.3)	(0.2)	(0.3)	(0.3)
<b>7. NON RESIDENTS</b>	<b>29,379</b>	<b>80479.1</b>	<b>71540.0</b>	<b>15,581</b>	<b>79850.8</b>	<b>71006.2</b>
	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
<b>TOTAL</b>	<b>138,750,882</b>	<b>95094446.6</b>	<b>62820824.3</b>	<b>29,525,485</b>	<b>88487455.4</b>	<b>57553913.3</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

\* Accounts with Credit limit more than ₹ 200,000

See Notes on Tables.



**TABLE NO. 1.16 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD CATEGORY OF BORROWERS  
MARCH 2014**

(Per cent)

POPULATION GROUP	INDIVIDUAL				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1	2	3	4	5	6	7	8
Rural	77.9	78.7	19.2	18.5	2.8	2.7	100.0	100.0
Semi-urban	72.1	73.1	25.0	24.1	2.9	2.8	100.0	100.0
Urban	72.5	71.3	23.7	23.7	3.8	5.1	100.0	100.0
Metropolitan	81.8	78.4	16.8	17.2	1.4	4.5	100.0	100.0
<b>ALL-INDIA</b>	<b>76.5</b>	<b>75.7</b>	<b>20.9</b>	<b>21.0</b>	<b>2.7</b>	<b>3.2</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE NO.1.17 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2014**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>33,144,749</b>	<b>1903956.8</b>	<b>1790299.6</b>	<b>20,850,606</b>	<b>1372655.0</b>	<b>1320592.8</b>
1. Direct Finance	31,407,879	1811564.3	1703976.7	19,592,784	1292467.9	1247095.9
2. Indirect Finance	1,736,870	92392.6	86322.9	1,257,822	80187.2	73496.9
<b>II. INDUSTRY</b>	<b>622,599</b>	<b>30514.1</b>	<b>23695.0</b>	<b>380,856</b>	<b>23189.5</b>	<b>17940.6</b>
<b>III. TRANSPORT OPERATORS</b>	<b>105,217</b>	<b>10998.0</b>	<b>7847.5</b>	<b>157,156</b>	<b>15943.6</b>	<b>12601.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>740,629</b>	<b>39939.3</b>	<b>31860.4</b>	<b>584,180</b>	<b>35764.1</b>	<b>28382.3</b>
<b>V. PERSONAL LOANS</b>	<b>3,982,419</b>	<b>277234.5</b>	<b>218180.8</b>	<b>6,040,465</b>	<b>453314.6</b>	<b>355810.1</b>
1. Loans for Housing	429,823	34697.6	24658.3	487,110	43768.9	29051.1
2. Loans for Purchase of Consumer Durables	182,808	12945.4	9182.1	165,303	13494.8	9753.4
3. Rest of the Personal Loans	3,369,788	229591.5	184340.5	5,388,052	396050.9	317005.7
<b>VI. TRADE</b>	<b>2,030,051</b>	<b>101660.8</b>	<b>80598.6</b>	<b>1,542,171</b>	<b>88656.8</b>	<b>69364.6</b>
1. Wholesale Trade	50,347	2862.8	2355.6	52,124	3064.5	2472.4
2. Retail Trade	1,979,704	98798.1	78243.0	1,490,047	85592.3	66892.2
<b>VII. FINANCE</b>	<b>166,052</b>	<b>10515.9</b>	<b>8024.7</b>	<b>105,365</b>	<b>6647.7</b>	<b>5010.7</b>
<b>VIII. ALL OTHERS</b>	<b>988,865</b>	<b>41848.0</b>	<b>30469.7</b>	<b>838,657</b>	<b>27807.6</b>	<b>22490.2</b>
<b>TOTAL BANK CREDIT</b>	<b>41,780,581</b>	<b>2416667.4</b>	<b>2190976.3</b>	<b>30,499,456</b>	<b>2023978.8</b>	<b>1832192.6</b>

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5,692,519</b>	<b>395480.8</b>	<b>354682.1</b>	<b>59,687,874</b>	<b>3672092.7</b>	<b>3465574.5</b>
1. Direct Finance	5,091,338	351138.8	319273.1	56,092,001	3455171.0	3270345.7
2. Indirect Finance	601,181	44341.9	35409.0	3,595,873	216921.7	195228.9
<b>II. INDUSTRY</b>	<b>528,732</b>	<b>33403.3</b>	<b>32240.6</b>	<b>1,532,187</b>	<b>87106.9</b>	<b>73876.2</b>
<b>III. TRANSPORT OPERATORS</b>	<b>818,067</b>	<b>54855.5</b>	<b>33021.3</b>	<b>1,080,440</b>	<b>81797.1</b>	<b>53470.1</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>775,255</b>	<b>50982.7</b>	<b>37872.1</b>	<b>2,100,064</b>	<b>126686.1</b>	<b>98114.8</b>
<b>V. PERSONAL LOANS</b>	<b>25,166,372</b>	<b>1503793.5</b>	<b>686615.4</b>	<b>35,189,256</b>	<b>2234342.6</b>	<b>1260606.3</b>
1. Loans for Housing	739,458	72434.0	47044.3	1,656,391	150900.4	100753.6
2. Loans for Purchase of Consumer Durables	252,466	16804.0	10648.0	600,577	43244.3	29583.5
3. Rest of the Personal Loans	24,174,448	1414555.5	628923.0	32,932,288	2040197.9	1130269.2
<b>VI. TRADE</b>	<b>1,303,734</b>	<b>79487.0</b>	<b>60425.6</b>	<b>4,875,956</b>	<b>269804.6</b>	<b>210388.8</b>
1. Wholesale Trade	64,660	4360.4	6511.4	167,131	10287.6	11339.3
2. Retail Trade	1,239,074	75126.6	53914.2	4,708,825	259517.0	199049.5
<b>VII. FINANCE</b>	<b>67,417</b>	<b>5856.3</b>	<b>4268.2</b>	<b>338,834</b>	<b>23019.9</b>	<b>17303.6</b>
<b>VIII. ALL OTHERS</b>	<b>2,593,264</b>	<b>42485.9</b>	<b>34616.8</b>	<b>4,420,786</b>	<b>112141.4</b>	<b>87576.6</b>
<b>TOTAL BANK CREDIT</b>	<b>36,945,360</b>	<b>2166345.0</b>	<b>1243742.1</b>	<b>109,225,397</b>	<b>6606991.2</b>	<b>5266911.0</b>

See Notes on Tables.

**TABLE NO. 1.18 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

POPULATION GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
<b>RURAL</b>	11,018 (2.7)	341700.2 (4.3)	353,948 (87.0)	3922589.8 (49.8)	41,657 (10.2)	3607221.0 (45.8)	406,624 (100.0)	7871511.1 (100.0)
<b>SEMI-URBAN</b>	11,032 (3.2)	794684.2 (7.0)	285,803 (83.9)	4933890.1 (43.2)	43,687 (12.8)	5682197.8 (49.8)	340,522 (100.0)	11410772.1 (100.0)
<b>URBAN</b>	11,417 (4.9)	1536581.2 (9.0)	168,410 (72.7)	5211649.4 (30.4)	51,695 (22.3)	10391869.7 (60.6)	231,521 (100.0)	17140100.3 (100.0)
<b>METROPOLITAN</b>	14,901 (6.0)	4472703.1 (10.4)	169,594 (68.4)	6975369.4 (16.2)	63,548 (25.6)	31686756.2 (73.5)	248,043 (100.0)	43134828.7 (100.0)
<b>ALL-INDIA</b>	<b>48,368</b> <b>(3.9)</b>	<b>7145668.8</b> <b>(9.0)</b>	<b>977,755</b> <b>(79.7)</b>	<b>21043498.6</b> <b>(26.5)</b>	<b>200,587</b> <b>(16.4)</b>	<b>51368044.7</b> <b>(64.6)</b>	<b>1,226,710</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>

**TABLE NO. 1.19 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

BANK GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	4,299 (1.4)	1414701.2 (8.3)	263,898 (82.9)	5795864.1 (33.9)	50,015 (15.7)	9906343.4 (57.9)	318,212 (100.0)	17116908.6 (100.0)
<b>NATIONALISED BANKS</b>	33,239 (5.4)	2862977.1 (6.9)	470,902 (76.8)	9724023.6 (23.3)	108,963 (17.8)	29098281.4 (69.8)	613,104 (100.0)	41685282.1 (100.0)
<b>FOREIGN BANKS</b>	255 (7.0)	770449.0 (22.3)	2,680 (73.2)	444566.2 (12.9)	726 (19.8)	2239343.8 (64.8)	3,661 (100.0)	3454359.0 (100.0)
<b>REGIONAL RURAL BANKS</b>	1,960 (1.3)	84951.3 (3.6)	132,768 (88.2)	1204191.7 (51.6)	15,834 (10.5)	1043580.4 (44.7)	150,563 (100.0)	2332723.4 (100.0)
<b>PRIVATE SECTOR BANKS</b>	8,615 (6.1)	2012590.2 (13.4)	107,506 (76.2)	3874853.0 (25.9)	25,049 (17.7)	9080495.8 (60.7)	141,170 (100.0)	14967939.0 (100.0)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>48,368</b> <b>(3.9)</b>	<b>7145668.8</b> <b>(9.0)</b>	<b>977,755</b> <b>(79.7)</b>	<b>21043498.6</b> <b>(26.5)</b>	<b>200,587</b> <b>(16.4)</b>	<b>51368044.7</b> <b>(64.6)</b>	<b>1,226,710</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>

**TABLE NO. 1.20 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>12,787</b>	<b>1417396.6</b>	<b>133,891</b>	<b>4178967.0</b>	<b>35,571</b>	<b>10464333.3</b>	<b>182,249</b>	<b>16060697.0</b>
Haryana	2,273	180072.2	24,282	727582.8	4,775	1025490.0	31,330	1933145.0
Himachal Pradesh	713	23004.9	6,186	175450.3	2,427	321470.4	9,326	519925.6
Jammu & Kashmir	884	65603.1	9,400	277871.6	2,598	322098.8	12,882	665573.5
Punjab	3,683	128448.3	29,246	818787.4	7,800	1352975.7	40,729	2300211.4
Rajasthan	2,278	153549.8	38,070	775534.1	7,359	1083490.4	47,708	2012574.2
Chandigarh	214	33556.1	2,003	107858.3	956	341207.6	3,173	482622.0
Delhi	2,742	833162.3	24,704	1295882.5	9,656	6017600.4	37,101	8146645.2
<b>NORTH-EASTERN REGION</b>	<b>908</b>	<b>177360.0</b>	<b>26,119</b>	<b>580324.6</b>	<b>3,835</b>	<b>599687.2</b>	<b>30,862</b>	<b>1357371.7</b>
Arunachal Pradesh	26	10311.6	725	31567.2	109	33373.2	859	75251.9
Assam	656	98093.5	18,204	360519.0	2,798	379783.4	21,657	838395.9
Manipur	38	11936.6	1,201	27209.2	56	11479.5	1,295	50625.3
Meghalaya	50	22029.0	1,448	56231.3	251	67571.6	1,749	145832.0
Mizoram	13	6157.8	694	22761.3	36	18227.8	743	47147.0
Nagaland	25	14334.6	745	25866.3	89	25242.0	859	65443.0
Tripura	101	14496.8	3,102	56170.2	496	64009.7	3,699	134676.6
<b>EASTERN REGION</b>	<b>6,381</b>	<b>755156.7</b>	<b>158,850</b>	<b>3491570.0</b>	<b>35,134</b>	<b>5385827.2</b>	<b>200,365</b>	<b>9632553.8</b>
Bihar	2,345	152493.4	45,826	1061804.0	6,488	690044.6	54,659	1904342.1
Jharkhand	649	110066.9	19,959	425559.1	4,081	667785.7	24,689	1203411.7
Odisha	844	121516.8	29,131	600965.4	5,493	923807.2	35,468	1646289.4
Sikkim	12	2841.7	531	14838.0	83	33841.3	626	51521.0
West Bengal	2,514	366080.4	63,048	1376818.8	18,923	3058185.1	84,485	4801084.3
Andaman & Nicobar Islands	18	2157.4	354	11584.7	66	12163.3	438	25905.4
<b>CENTRAL REGION</b>	<b>9,799</b>	<b>729388.0</b>	<b>210,870</b>	<b>4078188.4</b>	<b>34,668</b>	<b>5063400.8</b>	<b>255,337</b>	<b>9870977.3</b>
Chhattisgarh	589	70559.0	14,241	336629.7	2,535	477809.3	17,364	884997.9
Madhya Pradesh	1,706	170925.2	46,903	799746.5	8,499	1278428.2	57,107	2249099.9
Uttar Pradesh	6,780	440660.5	140,945	2673072.9	21,001	2863058.5	168,726	5976791.9
Uttarakhand	724	47243.4	8,781	268739.3	2,634	444104.9	12,140	760087.7
<b>WESTERN REGION</b>	<b>8,420</b>	<b>2553357.7</b>	<b>156,497</b>	<b>3889432.7</b>	<b>41,563</b>	<b>18497043.1</b>	<b>206,480</b>	<b>24939833.5</b>
Goa	148	21078.3	3,043	103217.9	1,642	326958.7	4,834	451254.9
Gujarat	2,225	346841.4	46,180	1134485.1	16,283	2666594.7	64,688	4147921.3
Maharashtra	6,009	2180375.2	106,572	2630628.6	23,481	15477446.7	136,062	20288450.4
Dadra & Nagar Haveli	24	2592.1	416	10077.3	59	9842.0	499	22511.4
Daman & Diu	14	2470.7	286	11023.9	97	16201.0	396	29695.6
<b>SOUTHERN REGION</b>	<b>10,073</b>	<b>1513009.8</b>	<b>291,529</b>	<b>4825015.9</b>	<b>49,817</b>	<b>11357753.1</b>	<b>351,418</b>	<b>17695778.8</b>
Andhra Pradesh	2,838	386830.7	100,584	1243808.4	13,914	2779346.7	117,335	4409985.8
Karnataka	2,449	468622.3	64,442	1388184.1	14,185	3512280.4	81,077	5369086.8
Kerala	1,442	178963.4	43,329	801415.1	7,843	1835551.3	52,614	2815929.8
Tamil Nadu	3,270	471422.5	81,367	1355785.2	13,610	3172527.3	98,247	4999735.0
Lakshadweep	2	984.4	75	4644.8	3	1476.2	80	7105.5
Puducherry	72	6186.5	1,732	31178.3	260	56571.1	2,064	93936.0
<b>ALL-INDIA</b>	<b>48,368</b>	<b>7145668.8</b>	<b>977,755</b>	<b>21043498.6</b>	<b>200,587</b>	<b>51368044.7</b>	<b>1,226,710</b>	<b>79557212.2</b>

**TABLE NO. 1.21 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>RURAL</b>	257,200 (63.3)	4764705.4 (60.5)	109,280 (26.9)	1667004.1 (21.2)	40,144 (9.9)	1439801.6 (18.3)	406,624 (100.0)	7871511.1 (100.0)
<b>SEMI-URBAN</b>	221,710 (65.1)	6268838.6 (54.9)	90,997 (26.7)	2289817.1 (20.1)	27,815 (8.2)	2852116.4 (25.0)	340,522 (100.0)	11410772.1 (100.0)
<b>URBAN</b>	148,178 (64.0)	7352759.6 (42.9)	62,872 (27.2)	3209660.4 (18.7)	20,471 (8.8)	6577680.2 (38.4)	231,521 (100.0)	17140100.3 (100.0)
<b>METROPOLITAN</b>	151,133 (60.9)	12210945.3 (28.3)	73,704 (29.7)	5602903.4 (13.0)	23,206 (9.4)	25320980.0 (58.7)	248,043 (100.0)	43134828.7 (100.0)
<b>ALL-INDIA</b>	<b>778,221</b> <b>(63.4)</b>	<b>30597248.8</b> <b>(38.5)</b>	<b>336,854</b> <b>(27.5)</b>	<b>12769385.0</b> <b>(16.1)</b>	<b>111,636</b> <b>(9.1)</b>	<b>36190578.3</b> <b>(45.5)</b>	<b>1,226,710</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>

See Notes on Tables.

**TABLE NO. 1.22 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

BANK GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	237,868 (74.8)	8767892.5 (51.2)	71,150 (22.4)	3063774.2 (17.9)	9,194 (2.9)	5285242.0 (30.9)	318,212 (100.0)	17116908.6 (100.0)
<b>NATIONALISED BANKS</b>	348,267 (56.8)	14090338.0 (33.8)	192,184 (31.3)	6798968.6 (16.3)	72,652 (11.8)	20795975.5 (49.9)	613,104 (100.0)	41685282.1 (100.0)
<b>FOREIGN BANKS</b>	2,593 (70.8)	1259924.7 (36.5)	822 (22.4)	205697.4 (6.0)	247 (6.7)	1988737.0 (57.6)	3,661 (100.0)	3454359.0 (100.0)
<b>REGIONAL RURAL BANKS</b>	98,699 (65.6)	1468855.2 (63.0)	34,423 (22.9)	423643.7 (18.2)	17,441 (11.6)	440224.6 (18.9)	150,563 (100.0)	2332723.4 (100.0)
<b>PRIVATE SECTOR BANKS</b>	90,794 (64.3)	5010238.6 (33.5)	38,274 (27.1)	2277301.3 (15.2)	12,101 (8.6)	7680399.2 (51.3)	141,170 (100.0)	14967939.0 (100.0)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>778,221</b> <b>(63.4)</b>	<b>30597248.8</b> <b>(38.5)</b>	<b>336,854</b> <b>(27.5)</b>	<b>12769385.0</b> <b>(16.1)</b>	<b>111,636</b> <b>(9.1)</b>	<b>36190578.3</b> <b>(45.5)</b>	<b>1,226,710</b> <b>(100.0)</b>	<b>79557212.2</b> <b>(100.0)</b>

See Notes on Tables.

**TABLE NO. 1.23 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>115,829</b>	<b>6122254.5</b>	<b>49,678</b>	<b>2682067.4</b>	<b>16,742</b>	<b>7256375.1</b>	<b>182,249</b>	<b>16060697.0</b>
Haryana	20,990	883329.7	7,730	388746.1	2,610	661069.2	31,330	1933145.0
Himachal Pradesh	5,610	258087.0	2,544	106649.3	1,173	155189.3	9,326	519925.6
Jammu & Kashmir	8,358	372024.8	3,445	124937.3	1,079	168611.4	12,882	665573.5
Punjab	24,778	1243805.2	11,161	542971.2	4,790	513435.0	40,729	2300211.4
Rajasthan	31,692	1009144.6	12,758	410038.2	3,258	593391.4	47,708	2012574.2
Chandigarh	1,982	169318.9	896	78660.0	295	234643.1	3,173	482622.0
Delhi	22,420	2186544.3	11,144	1030065.3	3,538	4930035.7	37,102	8146645.2
<b>NORTH-EASTERN REGION</b>	<b>20,359</b>	<b>633034.9</b>	<b>8,110</b>	<b>219667.6</b>	<b>2,393</b>	<b>504669.2</b>	<b>30,862</b>	<b>1357371.7</b>
Arunachal Pradesh	578	34185.9	225	12168.9	57	28897.1	860	75251.9
Assam	14,552	387071.5	5,365	129711.6	1,741	321612.8	21,657	838395.9
Manipur	779	23202.5	387	5877.1	129	21545.6	1,295	50625.3
Meghalaya	1,085	60796.5	535	27769.3	129	57266.3	1,749	145832.0
Mizoram	439	21706.2	255	10184.4	49	15256.4	743	47147.0
Nagaland	558	34888.7	227	10536.2	75	20018.1	860	65443.0
Tripura	2,367	71183.7	1,118	23420.0	215	40073.0	3,700	134676.6
<b>EASTERN REGION</b>	<b>131,792</b>	<b>4465169.4</b>	<b>48,761</b>	<b>1574732.1</b>	<b>19,812</b>	<b>3592652.3</b>	<b>200,365</b>	<b>9632553.8</b>
Bihar	35,473	1007730.1	13,246	254817.9	5,941	641794.1	54,659	1904342.1
Jharkhand	15,780	554240.6	5,321	165673.9	3,588	483497.2	24,689	1203411.7
Odisha	24,059	654976.6	8,260	222209.2	3,149	769103.5	35,468	1646289.4
Sikkim	408	20899.9	191	8199.0	27	22422.2	626	51521.0
West Bengal	55,777	2216085.3	21,628	918393.3	7,080	1666605.7	84,485	4801084.3
Andaman & Nicobar Islands	296	11237.0	115	5438.8	27	9229.7	438	25905.4
<b>CENTRAL REGION</b>	<b>169,863</b>	<b>4665832.9</b>	<b>58,622</b>	<b>1663643.8</b>	<b>26,852</b>	<b>3541500.6</b>	<b>255,337</b>	<b>9870977.3</b>
Chhattisgarh	12,760	378903.3	3,153	114693.2	1,451	391401.4	17,364	884997.9
Madhya Pradesh	38,359	963607.5	11,942	370538.3	6,807	914954.1	57,107	2249099.9
Uttar Pradesh	110,449	2983632.6	40,583	1054569.2	17,694	1938590.1	168,726	5976791.9
Uttarakhand	8,295	339689.4	2,945	123843.1	900	296555.1	12,140	760087.7
<b>WESTERN REGION</b>	<b>126,659</b>	<b>7306171.3</b>	<b>57,444</b>	<b>3104856.5</b>	<b>22,377</b>	<b>14528805.8</b>	<b>206,480</b>	<b>24939833.5</b>
Goa	2,728	207736.5	1,748	115628.8	358	127889.6	4,833	451254.9
Gujarat	41,659	1932038.0	17,588	854132.8	5,441	1361750.5	64,688	4147921.3
Maharashtra	81,643	5141666.7	37,922	2126846.9	16,498	13019936.8	136,063	20288450.4
Dadra & Nagar Haveli	356	9127.7	89	2878.6	55	10505.1	500	22511.4
Daman & Diu	273	15602.4	97	5369.4	25	8723.7	396	29695.6
<b>SOUTHERN REGION</b>	<b>213,719</b>	<b>7404785.8</b>	<b>114,239</b>	<b>3524417.7</b>	<b>23,459</b>	<b>6766575.3</b>	<b>351,417</b>	<b>17695778.8</b>
Andhra Pradesh	77,389	1782643.1	30,090	787675.2	9,857	1839667.4	117,336	4409985.8
Karnataka	47,656	2039645.3	28,143	1081821.4	5,278	2247620.1	81,076	5369086.8
Kerala	30,798	1552294.3	19,491	644055.1	2,325	619580.3	52,614	2815929.8
Tamil Nadu	56,609	1981723.9	35,769	986030.5	5,869	2031980.6	98,248	4999735.0
Lakshadweep	50	2607.6	29	2432.2	1	2065.7	80	7105.5
Puducherry	1,219	45871.6	717	22403.2	129	25661.1	2,064	93936.0
<b>ALL-INDIA</b>	<b>778,221</b>	<b>30597248.8</b>	<b>336,854</b>	<b>12769385.0</b>	<b>111,636</b>	<b>36190578.3</b>	<b>1,226,710</b>	<b>79557212.2</b>

See Notes on Tables.

**TABLE NO. 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	3,364,158 (1.9)	444652.7 (1.8)	530,422 (2.6)	3204440.4 (12.3)	3,894,580 (1.9)	3649093.1 (7.1)
91 Days & above but Less than 6 Months	2,154,537 (1.2)	434501.2 (1.7)	281,562 (1.4)	2411357.6 (9.3)	2,436,099 (1.2)	2845858.8 (5.5)
6 Months & above but Less than 1 Year	16,089,381 (8.9)	2143268.0 (8.5)	1,620,251 (8.0)	5203760.7 (20.0)	17,709,632 (8.8)	7347028.7 (14.3)
1 Year & above but Less than 2 Years	65,049,844 (36.1)	9226756.1 (36.5)	5,896,723 (29.1)	9743845.5 (37.4)	70,946,567 (35.4)	18970601.6 (36.9)
2 Years & above but Less than 3 Years	22,899,165 (12.7)	3411513.6 (13.5)	2,055,447 (10.1)	1366746.0 (5.2)	24,954,612 (12.4)	4778259.6 (9.3)
3 Years & above but Less than 5 Years	26,631,390 (14.8)	4366069.9 (17.2)	2,720,169 (13.4)	1674937.4 (6.4)	29,351,559 (14.6)	6041007.3 (11.8)
5 Years & above	44,124,684 (24.5)	5284507.7 (20.9)	7,169,371 (35.4)	2451688.0 (9.4)	51,294,055 (25.6)	7736195.7 (15.1)
<b>GRAND TOTAL</b>	<b>180,313,159</b> <b>(100.0)</b>	<b>25311269.2</b> <b>(100.0)</b>	<b>20,273,945</b> <b>(100.0)</b>	<b>26056775.6</b> <b>(100.0)</b>	<b>200,587,104</b> <b>(100.0)</b>	<b>51368044.7</b> <b>(100.0)</b>

See Notes on Tables.

**TABLE NO. 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP  
MARCH 2014**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	857,809 (2.1)	72909.0 (2.0)	897,542 (2.1)	162183.4 (2.9)	982,167 (1.9)	401620.7 (3.9)	1,157,062 (1.8)	3012380.1 (9.5)	3,894,580 (1.9)	3649093.1 (7.1)
91 Days & above but Less than 6 Months	402,906 (1.0)	64118.9 (1.8)	464,407 (1.1)	118336.7 (2.1)	642,100 (1.2)	334503.9 (3.2)	926,686 (1.5)	2328899.4 (7.3)	2,436,099 (1.2)	2845858.8 (5.5)
6 Months & above but Less than 1 Year	3,316,525 (8.0)	347265.5 (9.6)	3,340,331 (7.6)	504459.2 (8.9)	4,495,816 (8.7)	1205489.3 (11.6)	6,556,960 (10.3)	5289814.8 (16.7)	17,709,632 (8.8)	7347028.7 (14.3)
1 Year & above but Less than 2 Years	11,860,057 (28.5)	1204202.3 (33.4)	15,526,514 (35.5)	2233316.8 (39.3)	19,350,966 (37.4)	4202481.8 (40.4)	24,209,030 (38.1)	11330600.6 (35.8)	70,946,567 (35.4)	18970601.6 (36.9)
2 Years & above but Less than 3 Years	4,818,601 (11.6)	422355.5 (11.7)	5,107,566 (11.7)	719865.3 (12.7)	6,579,398 (12.7)	1137165.7 (10.9)	8,449,047 (13.3)	2498873.0 (7.9)	24,954,612 (12.4)	4778259.6 (9.3)
3 Years & above but Less than 5 Years	6,886,795 (16.5)	526271.9 (14.6)	6,448,022 (14.8)	791583.2 (13.9)	7,112,023 (13.8)	1249173.3 (12.0)	8,904,719 (14.0)	3473978.9 (11.0)	29,351,559 (14.6)	6041007.3 (11.8)
5 Years & above	13,514,719 (32.4)	970097.9 (26.9)	11,902,197 (27.2)	1152453.2 (20.3)	12,532,238 (24.2)	1861434.9 (17.9)	13,344,901 (21.0)	3752209.6 (11.8)	51,294,055 (25.6)	7736195.7 (15.1)
<b>GRAND TOTAL</b>	<b>41,657,412</b> <b>(100.0)</b>	<b>3607221.0</b> <b>(100.0)</b>	<b>43,686,579</b> <b>(100.0)</b>	<b>5682197.8</b> <b>(100.0)</b>	<b>51,694,708</b> <b>(100.0)</b>	<b>10391869.7</b> <b>(100.0)</b>	<b>63,548,405</b> <b>(100.0)</b>	<b>31686756.2</b> <b>(100.0)</b>	<b>200,587,104</b> <b>(100.0)</b>	<b>51368044.7</b> <b>(100.0)</b>

**TABLE NO. 1.26 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BANK GROUP  
MARCH 2014**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		PRIVATE SECTOR BANKS	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	553,343 (1.1)	423177.1 (4.3)	2,132,990 (2.0)	1511399.6 (5.2)	102,621 (14.1)	699871.7 (31.3)	489,358 (3.1)	33696.6 (3.2)	616,268 (2.5)	980948.2 (10.8)
91 Days & above but Less than 6 Months	331,294 (0.7)	205476.2 (2.1)	1,435,019 (1.3)	1901786.5 (6.5)	45,359 (6.2)	231516.4 (10.3)	241,475 (1.5)	30138.6 (2.9)	382,952 (1.5)	476941.1 (5.3)
6 Months & above but Less than 1 Year	616,970 (1.2)	342513.3 (3.5)	12,663,443 (11.6)	5064635.2 (17.4)	161,481 (22.2)	183876.1 (8.2)	1,046,808 (6.6)	95806.0 (9.2)	3,220,930 (12.9)	1660198.1 (18.3)
1 Year & above but Less than 2 Years	16,196,255 (32.4)	3496285.1 (35.3)	37,132,476 (34.1)	11047827.1 (38.0)	285,720 (39.4)	466542.7 (20.8)	4,886,845 (30.9)	406663.8 (39.0)	12,445,271 (49.7)	3553282.9 (39.1)
2 Years & above but Less than 3 Years	7,483,693 (15.0)	1366667.8 (13.8)	11,493,358 (10.5)	2183185.7 (7.5)	47,059 (6.5)	86561.4 (3.9)	2,123,936 (13.4)	145789.3 (14.0)	3,806,566 (15.2)	996055.3 (11.0)
3 Years & above but Less than 5 Years	9,741,573 (19.5)	1780464.4 (18.0)	14,264,755 (13.1)	2538625.2 (8.7)	47,641 (6.6)	547600.2 (24.5)	2,733,767 (17.3)	157436.1 (15.1)	2,563,823 (10.2)	1016881.4 (11.2)
5 Years & above	15,092,024 (30.2)	2291759.5 (23.1)	29,840,495 (27.4)	4850822.0 (16.7)	36,095 (5.0)	23375.3 (1.0)	4,311,867 (27.2)	174050.0 (16.7)	2,013,574 (8.0)	396188.9 (4.4)
<b>GRAND TOTAL</b>	<b>50,015,152</b> <b>(100.0)</b>	<b>9906343.4</b> <b>(100.0)</b>	<b>108,962,536</b> <b>(100.0)</b>	<b>29098281.4</b> <b>(100.0)</b>	<b>725,976</b> <b>(100.0)</b>	<b>2239343.8</b> <b>(100.0)</b>	<b>15,834,056</b> <b>(100.0)</b>	<b>1043580.4</b> <b>(100.0)</b>	<b>25,049,384</b> <b>(100.0)</b>	<b>9080495.8</b> <b>(100.0)</b>



**TABLE NO. 1.27 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO RESIDUAL MATURITY AND BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(Per cent)

RESIDUAL PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
1 day to 14 days	4.4	3.3	4.6	6.5	4.4	4.8
15 days to 28 days	24.4	3.4	8.7	5.2	22.9	4.2
29 days to 90 days	7.2	14.2	8.2	22.6	7.3	18.0
91 days & above but less than 6 months	9.8	3.8	9.2	6.5	9.7	5.0
6 months & above but less than 1 year	19.3	9.3	18.3	8.3	19.2	8.9
1 year & above but less than 3 years	22.6	38.4	32.1	32.2	23.5	35.6
3 years & above but less than 5 years	5.1	5.4	7.2	4.3	5.3	4.9
5 years & above	7.2	22.1	11.7	14.3	7.6	18.6
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE NO. 1.28 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE AND BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(Per cent)

INTEREST RATE RANGE	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 6 per cent	4.2	10.3	5.0	7.0	4.3	8.6
6 per cent and above but less than 8 per cent	4.5	3.0	7.7	4.7	4.8	3.9
8 per cent and above but less than 9 per cent	20.8	14.9	22.2	17.4	20.9	16.2
9 per cent and above but less than 10 per cent	62.9	62.7	59.3	61.9	62.6	62.3
10 per cent and above but less than 11 per cent	7.3	8.7	4.1	8.8	7.0	8.8
11 per cent and above but less than 12 per cent	0.2	0.3	1.1	0.1	0.3	0.2
12 per cent and above but less than 13 per cent	0.0	0.0	0.6	0.0	0.1	0.0
13 per cent and above	0.1	0.0	0.1	0.0	0.1	0.0
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE NO. 1.29 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF DEPOSITS AND BROAD OWNERSHIP CATEGORY  
MARCH 2014**

(Per cent)

SIZE OF DEPOSITS (In ₹ Million)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 0.025	33.3	2.2	37.5	1.1	33.7	1.7
0.025 and above but less than 0.1	37.2	14.2	30.0	7.0	36.5	11.0
0.1 and above but less than 1.5	28.8	52.5	28.0	22.8	28.7	39.1
1.5 and above but less than 10.0	0.7	12.6	3.4	16.1	1.0	14.2
10.0 and above	0.1	18.5	1.2	52.8	0.2	34.0
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE NO. 1.30 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO CATEGORY  
MARCH 2014**

REGION / STATE / UNION TERRITORY	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>129,631</b>	<b>70,335</b>	<b>31,752</b>	<b>231,718</b>	<b>26,742</b>	<b>17,892</b>	<b>4,255</b>	<b>48,889</b>
Haryana	21,766	11,224	4,876	37,866	4,922	2,891	667	8,480
Himachal Pradesh	4,036	3,406	1,823	9,265	494	606	375	1,475
Jammu & Kashmir	8,474	4,378	3,034	15,886	1,683	958	169	2,810
Punjab	26,991	15,536	7,302	49,829	5,066	4,456	1,262	10,784
Rajasthan	25,407	16,672	7,377	49,456	3,356	2,708	722	6,786
Chandigarh	4,998	2,151	939	8,088	1,293	877	153	2,323
Delhi	37,959	16,968	6,401	61,328	9,928	5,396	907	16,231
<b>NORTH-EASTERN REGION</b>	<b>12,988</b>	<b>10,615</b>	<b>4,927</b>	<b>28,530</b>	<b>2,045</b>	<b>2,701</b>	<b>514</b>	<b>5,260</b>
Arunachal Pradesh	392	461	150	1,003	31	118	20	169
Assam	8,718	6,664	3,345	18,727	1,373	1,581	280	3,234
Manipur	492	521	122	1,135	101	152	11	264
Meghalaya	1,048	891	466	2,405	244	343	106	693
Mizoram	425	389	164	978	114	152	33	299
Nagaland	566	530	263	1,359	88	178	36	302
Tripura	1,347	1,159	417	2,923	94	177	28	299
<b>EASTERN REGION</b>	<b>82,601</b>	<b>64,040</b>	<b>32,086</b>	<b>178,727</b>	<b>13,076</b>	<b>10,967</b>	<b>2,222</b>	<b>26,265</b>
Bihar	19,689	14,855	7,657	42,201	2,675	2,189	373	5,237
Jharkhand	10,294	7,581	3,861	21,736	1,728	1,810	219	3,757
Odisha	15,799	11,848	5,388	33,035	2,383	2,207	314	4,904
Sikkim	413	337	120	870	90	95	24	209
West Bengal	36,205	29,206	15,000	80,411	6,165	4,573	1,281	12,019
Andaman & Nicobar Islands	201	213	60	474	35	93	11	139
<b>CENTRAL REGION</b>	<b>93,177</b>	<b>67,902</b>	<b>31,949</b>	<b>193,028</b>	<b>13,076</b>	<b>13,700</b>	<b>2,461</b>	<b>29,237</b>
Chhattisgarh	7,823	5,049	2,021	14,893	1,105	1,385	148	2,638
Madhya Pradesh	23,088	16,788	7,829	47,705	3,490	4,458	501	8,449
Uttar Pradesh	56,070	40,981	19,476	116,527	7,552	6,637	1,534	15,723
Uttarakhand	6,196	5,084	2,623	13,903	929	1,220	278	2,427
<b>WESTERN REGION</b>	<b>154,003</b>	<b>90,365</b>	<b>32,322</b>	<b>276,690</b>	<b>35,280</b>	<b>31,325</b>	<b>3,560</b>	<b>70,165</b>
Goa	2,873	2,157	732	5,762	737	1,215	196	2,148
Gujarat	34,503	24,405	9,778	68,686	5,098	5,942	1,108	12,148
Maharashtra	116,199	63,571	21,732	201,502	29,375	24,135	2,247	55,757
Dadra & Nagar Haveli	239	115	36	390	41	21	4	66
Daman & Diu	189	117	44	350	29	12	5	46
<b>SOUTHERN REGION</b>	<b>168,469</b>	<b>128,585</b>	<b>48,208</b>	<b>345,262</b>	<b>39,126</b>	<b>49,210</b>	<b>9,640</b>	<b>97,976</b>
Andhra Pradesh	48,676	34,561	16,613	99,850	8,839	9,415	2,936	21,190
Karnataka	42,430	32,987	12,242	87,659	9,486	13,157	2,161	24,804
Kerala	27,014	22,616	7,447	57,077	9,296	10,894	2,118	22,308
Tamil Nadu	49,345	37,580	11,654	98,579	11,261	15,408	2,359	29,028
Lakshadweep	37	32	14	83	3	14	3	20
Puducherry	967	809	238	2,014	241	322	63	626
<b>ALL-INDIA</b>	<b>640,869</b>	<b>431,842</b>	<b>181,244</b>	<b>1,253,955</b>	<b>129,345</b>	<b>125,795</b>	<b>22,652</b>	<b>277,792</b>

**TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2014**

<b>RURAL</b>								
<b>BANK GROUP</b>	<b>TOTAL EMPLOYEES</b>				<b>OF WHICH : FEMALES</b>			
	<b>Officers</b>	<b>Clerks</b>	<b>Sub-ordinates</b>	<b>Total</b>	<b>Officers</b>	<b>Clerks</b>	<b>Sub-ordinates</b>	<b>Total</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	16,682	23,439	11,031	51,152	1,587	2,941	933	5,461
<b>NATIONALISED BANKS</b>	45,571	40,558	23,712	109,841	5,516	5,817	3,118	14,451
<b>FOREIGN BANKS</b>	45	-	-	45	6	-	-	6
<b>REGIONAL RURAL BANKS</b>	24,257	18,367	10,107	52,731	950	1,494	334	2,778
<b>PRIVATE SECTOR BANKS</b>	13,775	5,358	1,483	20,616	2,450	1,076	210	3,736
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>100,330</b>	<b>87,722</b>	<b>46,333</b>	<b>234,385</b>	<b>10,509</b>	<b>11,328</b>	<b>4,595</b>	<b>26,432</b>

<b>SEMI - URBAN</b>								
<b>BANK GROUP</b>	<b>TOTAL EMPLOYEES</b>				<b>OF WHICH : FEMALES</b>			
	<b>Officers</b>	<b>Clerks</b>	<b>Sub-ordinates</b>	<b>Total</b>	<b>Officers</b>	<b>Clerks</b>	<b>Sub-ordinates</b>	<b>Total</b>
	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	26,383	38,504	19,419	84,306	3,559	10,345	1,863	15,767
<b>NATIONALISED BANKS</b>	47,422	42,821	20,093	110,336	7,044	10,926	3,029	20,999
<b>FOREIGN BANKS</b>	102	1	-	103	17	-	-	17
<b>REGIONAL RURAL BANKS</b>	9,418	6,581	3,038	19,037	1,403	1,341	220	2,964
<b>PRIVATE SECTOR BANKS</b>	41,185	15,826	2,934	59,945	9,701	4,497	555	14,753
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>124,510</b>	<b>103,733</b>	<b>45,484</b>	<b>273,727</b>	<b>21,724</b>	<b>27,109</b>	<b>5,667</b>	<b>54,500</b>

**TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2014**

**URBAN/METROPOLITAN**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	TotalSub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	17	18	19	20	21	22	23	24
STATE BANK OF INDIA AND ITS ASSOCIATES	65,399	73,917	26,697	166,013	11,200	29,076	2,850	43,126
NATIONALISED BANKS	151,555	114,344	55,266	321,165	34,347	41,307	8,490	84,144
FOREIGN BANKS	22,091	1,863	625	24,579	6,788	825	126	7,739
REGIONAL RURAL BANK	6,139	3,416	1,236	10,791	827	1,138	128	2,093
PRIVATE SECTOR BANK	170,845	46,847	5,603	223,295	43,950	15,012	796	59,758
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>416,029</b>	<b>240,387</b>	<b>89,427</b>	<b>745,843</b>	<b>97,112</b>	<b>87,358</b>	<b>12,390</b>	<b>196,860</b>

**ALL - INDIA**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	TotalSub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	25	26	27	28	29	30	31	32
STATE BANK OF INDIA AND ITS ASSOCIATES	108,464	135,860	57,147	301,471	16,346	42,362	5,646	64,354
NATIONALISED BANKS	244,548	197,723	99,071	541,342	46,907	58,050	14,637	119,594
FOREIGN BANKS	22,238	1,864	625	24,727	6,811	825	126	7,762
REGIONAL RURAL BANK	39,814	28,364	14,381	82,559	3,180	3,973	682	7,835
PRIVATE SECTOR BANK	225,805	68,031	10,020	303,856	56,101	20,585	1,561	78,247
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>640,869</b>	<b>431,842</b>	<b>181,244</b>	<b>1,253,955</b>	<b>129,345</b>	<b>125,795</b>	<b>22,652</b>	<b>277,792</b>

## Notes on Tables

### Table No. 1.1

Classification of bank offices according to population groups is based on 2001 census. For the year 1969, it is based on 1961 census. The number of bank offices of scheduled commercial banks excludes administrative offices. Population per office, per capita deposits and per capita credit are based on provisional population figures as on 1<sup>st</sup> March 2011 obtained from Census of India Website.

Deposits and credit of scheduled commercial banks in India are as per return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the Bill Market Scheme. The ratio of bank deposits to National Income for the years 2006 to 2008 is based on the series of National Income with 1993-94 as the base year; from 2009 onwards it is based on the series with 2004-05 as base year. For the year 1969, the base year is 1970-71.

Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span.

Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities. For working out Cash-Deposit ratio, Cash includes cash in hand and balances with Reserve Bank of India.

### Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 2001 census.

### Table Nos. 1.13 to 1.15

The data on outstanding credit presented in these tables is based on all borrowal accounts. Data based on large borrowal accounts (accounts with credit limit more than ₹0.2 million) are also presented separately as 'Of which' item to facilitate comparison with the earlier years.

### Table Nos. 1.16 and 1.17

Data relate to accounts with credit limits of ₹ 0.2 million and less.

### Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16 & 1.17 are based on place of sanction of credit.

### Tables on credit based on Place of Utilisation

Table Nos. 1.10 & 1.11 are based on place of utilisation of credit.

## **Tables on credit based on Place of Sanction as well as Utilisation**

Table Nos. 1.6, 1.6A, 1.7 and 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

### **Table Nos. 1.21 to 1.24**

For Table Nos. 1.21 to 1.24, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

### **Table Nos. 1.24 to 1.26**

These tables present the data on term deposits according to original maturity.

### **Table Nos. 1.27 to 1.29**

Distribution of term deposits according to residual maturity, broad interest rate ranges and size of deposits are also collected through BSR-2 return. However, data on these items have not been uniformly reported by all the branches. Based on reported data, percentage distribution of term deposits according to these classifications are worked out and presented in Table Nos. 1.27 to 1.29.

The distribution of term deposits according to residual maturity in Table No. 1.27 is based on the data reported by 1,10,692 branches.

The distribution of term deposits according to interest rate range in Table No. 1.28 is based on the data reported by 1,05,101 branches.

The distribution of term deposits according to size of deposits in Table No. 1.29 is based on the data reported by 1,10,692 branches.

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