

INTRODUCTION

This publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 44*', presents comprehensive data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31st March 2015. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR) - 1 & 2, from the offices of scheduled commercial banks 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.

Explanatory Notes

5. 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.

6. 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.

7. 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.

8. 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'.

9. 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'.

10. 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.

11. Only summary tables are released through RBI website and more detailed data are being released through DBIE: RBI's Data Warehouse. The data is released through the publication link '*Basic Statistical Returns of SCBs in India*', which is available in DBIE: <http://dbie.rbi.org.in>.

12. 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 44*' is based on data collected through BSR 1 and 2 surveys as on March 31, 2015, which covered 1,30,482 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 2015 gross outstanding credit of scheduled commercial banks amounted to ₹ 68,784 billion registering an increase of 9.5 per cent during the year as against an increase of 13.7 per cent in the previous year (Table No.1.3).
 - The number of borrowal accounts increased by 4.0 per cent to 144 million in 2015¹ from 139 million in 2014.
 - Rural and Semi-urban centres registered higher growth in credit in 2015 at 14.1 per cent and 14.3 per cent, respectively compared with Urban and Metropolitan centres at 9.8 per cent and 8.0 per cent, respectively.
3. Sectoral (Occupation-wise) credit growth:
 - Bank credit to 'Agriculture' sector witnessed a lower growth of 7.4 per cent in 2015 as compared to 24.5 per cent in 2014, bank credit to 'Industry' sector also recorded a lower growth of 8.4 per cent as compared to 13.0 per cent in 2014 (*Table 1.9*).
 - 'Personal Housing Loans' witnessed higher growth at 20.6 per cent in 2015 as against 14.2 per cent in 2014. Credit to 'Professional and Other Services' sector grew at 5.6 per cent in 2015 as compared to 16.3 per cent in the previous year.
 - Outstanding credit to 'Trade' sector in 2015 grew at the lower rate at 15.5 per cent as compared to 22.4 per cent in 2014. Credit to 'Transport operators' registered 3.4 per cent growth (5.1 per cent in 2014). 'Financial sector' witnessed 10.6 per cent growth in bank credit in 2015 as against 18.0 per cent in the previous year.

¹ All references to the periods 2014 and 2015 mean position as at the end of March 2014 and March 2015, respectively. Detailed data as at the end of March 2014 are available in the publication '*Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 43, March-2014*'.

4. Sectoral (occupation-wise) deployment of bank credit:

- The share of credit to 'Agriculture' sector in the gross bank credit moderated to 13.1 per cent from 13.4 per cent in 2014, where as for 'Industry' sector the share decreased marginally to 41.2 per cent from 41.6 per cent (*Table 1.11*).
- The shares of 'Finance' and 'Trade' increased to 8.2 and 9.6 per cent respectively from 8.1 and 9.1 per cent respectively in 2014. The share of 'Professional & Other Services' sector decreased to 7.2 per cent from 7.5 per cent in 2014.
- The share of 'Personal Housing loans' increased to 9.3 per cent from 8.4 per cent in the previous year.

5. Size-wise distribution of bank credit:

- Small borrowal accounts each with credit limit up to ₹ 0.2 million contributed 77.0 per cent of the total number of borrowal accounts in 2015 as against 78.7 per cent in 2014. The share of small borrowal accounts in outstanding credit declined to 8.2 per cent from 8.4 per cent in 2014 (*Table No.1.12*).
- Accounts with credit limit above ₹ one billion each, had a share of 31.5 per cent of the total outstanding credit in 2015 as compared to 32.8 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 11.76 per cent at the end of March 2015 compared to 12.01 per cent a year ago.

Aggregate Deposits:-

7. Growth in aggregate deposits:

- Aggregate deposits amounted to ₹ 89,221 billion, registering a growth of 12.1 per cent in 2015 as against 13.4 per cent in the previous year (*Table No.1.18*). Savings deposits grew at the rate of 11.5 per cent as compared to 14.2 per cent in the previous year. Current deposits registered a higher growth of 20.9 per cent as against 2.8 per cent in 2014. Growth in Term deposits declined to 11.2 per cent from 14.8 per cent in 2014.
- The number of deposit accounts increased by 17.4 per cent in 2015 to 1,440 million from about 1,227 million in 2014. Total number of savings bank accounts in 2015 was 1,170 million as compared to 978 million in 2014.
- Rural and Semi-urban centres registered higher growth in deposits in 2015 at 16.3 per cent and 15.4 per cent, respectively compared with Urban and Metropolitan centres at 14.6 per cent and 9.5 per cent, respectively.

8. Type of deposits and ownership:

- The share of term deposits and savings deposits in total deposits decreased slightly to 64.0 and 26.3 per cent, respectively in 2015 from 64.6 and 26.5 per cent in 2014. The share of current deposits increased to 9.7 per cent in 2015 from 9.0 per cent in 2014 (*Table No.1.18*).
- Deposits held by 'individual' depositors went up by 16.7 per cent in 2015, whereas those held by 'other than individuals' grew by 6.7 per cent. The share of deposits held by 'individuals' in total deposits increased to 56.7 per cent in 2015 from 54.5 per cent in 2014 (*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 increased to 40.4 per cent from 36.9 per cent in 2014 (*Table No.1.24*). On the other hand, the share of term deposits with longer maturity of 2 years and above decreased to 35.4 per cent in 2015 from 36.2 per cent in 2014. Also, the share of short-term deposits with maturity 'less than one year' decreased to 24.2 per cent in 2015 from 26.9 per cent in 2014.
- Average duration of term deposits (as per original maturity) declined to 2 years and 2.7 months at end March 2015 from 2 years and 3.6 months 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 increased to 48.5 per cent in 2015 from 28.7 per cent in the previous year. The share of deposits with interest rate '10.0 per cent and above' decreased to 4.7 per cent as compared to 9.0 per cent in 2014. About 46.8 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 worked out to 8.29 per cent in 2015, as compared to 8.77 per cent in 2014 (*Table No.1.28*) reflecting the impact of decrease in duration of term deposits.

Credit - Deposit Ratio:-

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

11. Population group-wise C-D Ratio:

- The All-India C-D ratio was at 77.1 per cent in 2015 compared to 79.0 per cent in 2014.

- As per place of sanction of credit, the C-D ratio in respect of Rural centers at the end of March 2015 was at 65.3 per cent as compared to 66.6 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 57.6, 56.2 and 93.5 per cent respectively compared to 58.2, 58.7 and 94.8 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 71.6, 60.5, 60.0 and 89.9 per cent, respectively, compared 72.0, 62.9, 61.9 and 91.3 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 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, Telangana and Tamil Nadu registered C-D ratio (as per place of utilisation) higher than 100 per cent. Also, Haryana, Rajasthan, Gujarat and Maharashtra had higher C-D ratios as compared to all-India C-D ratio.

CONTENTS

Summary tables

Table No.

- 1.1 Progress of Commercial Banking at a glance
- 1.2 Distribution of banking centres according to state and population group
- 1.3 Deposits and credit of scheduled commercial banks according to population group
- 1.4 Deposits and credit of scheduled commercial banks according to bank group
- 1.5 Deposits and credit of scheduled commercial banks according to state
- 1.6 Population group-wise outstanding credit of scheduled commercial banks according to place of sanction and utilisation
- 1.6A Population group-wise outstanding credit of scheduled commercial banks according to place of sanction and utilisation (Excluding Food Procurement)
- 1.7 State-wise outstanding credit of scheduled commercial banks according to place of sanction and utilisation
- 1.8 State and population group-wise outstanding credit of scheduled commercial banks according to place of sanction and utilisation
- 1.9 Outstanding credit of scheduled commercial banks according to occupation
- 1.10 Population group-wise outstanding credit of scheduled commercial banks according to occupation
- 1.11 Percentage distribution of outstanding credit of scheduled commercial banks according to population group and occupation
- 1.12 Outstanding credit of scheduled commercial banks according to size of credit limit
- 1.13 Outstanding credit of scheduled commercial banks according to interest rate range
- 1.14 Outstanding credit of scheduled commercial banks according to type of account
- 1.15 Outstanding credit of scheduled commercial banks according to organisation
- 1.16 Percentage distribution of outstanding credit of small borrowal accounts of scheduled commercial banks according to broad category of borrowers
- 1.17 Population group-wise outstanding credit of small borrowal accounts of scheduled commercial banks according to occupation

Table**No.**

- 1.18 Population group-wise deposits of scheduled commercial banks according to type of deposits
- 1.19 Bank group-wise deposits of scheduled commercial banks according to type of deposits
- 1.20 State-wise deposits of scheduled commercial banks according to type of deposits

- 1.21 Population group-wise deposits of scheduled commercial banks according to broad ownership category
- 1.22 Bank group-wise deposits of scheduled commercial banks according to broad ownership category
- 1.23 State-wise deposits of scheduled commercial banks according to broad ownership category
- 1.24 Maturity pattern of term deposits of scheduled commercial banks according to broad ownership category
- 1.25 Maturity pattern of term deposits of scheduled commercial banks according to population group
- 1.26 Maturity pattern of term deposits of scheduled commercial banks according to bank group
- 1.27 Percentage distribution of term deposits of scheduled commercial banks according to residual maturity and broad ownership category
- 1.28 Percentage distribution of term deposits of scheduled commercial banks according to interest rate range and broad ownership category
- 1.29 Percentage distribution of term deposits of scheduled commercial banks according to size of deposit and broad ownership category
- 1.30 State-wise distribution of employees of scheduled commercial banks according to category
- 1.31 Bank group and population group-wise distribution of employees of scheduled commercial banks according to category

Notes on Tables**Time-Series Data (All detailed tables)**

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

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March	March
	1969	2007	2008	2009	2010	2011	2012	2013	2014	2015
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	183	175	170	169	169	173	155	151	152
(a) Scheduled Commercial Banks	73	179	171	166	165	165	169	151	146	148
<i>Of which:</i> Regional Rural Banks	-	96	91	86	82	82	82	64	57	56
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	4	4	4	5	4
Number of Offices of Scheduled Commercial Banks in India ^	8262	71839	76050	80547	85393	90263	98330	105437	117280	125672
(a) Rural	1833	30551	31076	31667	32624	33683	36356	39195	45177	48498
(b) Semi-Urban	3342	16361	17675	18969	20740	22843	25797	28165	31442	33703
(c) Urban	1584	12970	14391	15733	17003	17490	18781	19902	21448	22997
(d) Metropolitan	1503	11957	12908	14178	15026	16247	17396	18175	19213	20474
Population per office (in thousands)	64.0	15.0	15.0	14.5	13.8	13.4	12.3	11.9	10.8	10.3
Deposits of Scheduled Commercial Banks in India (₹ Billion)	46.46	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82	69342.80	79134.43	88989.01
<i>Of which</i> (a) Demand	21.04	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30	7671.61	8272.11	7800.53
(b) Time	25.42	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52	61671.19	70862.32	81188.48
Credit of Scheduled Commercial Banks in India (₹ Billion)	36	19311.89	23619.14	27755.49	32447.88	39420.82	46118.52	53931.58	61390.45	64998.29
Deposits of Scheduled Commercial Banks per office (₹ Million)	5.6	363.1	420.4	476.0	526.1	577.0	600.9	657.7	674.7	708.1
Credit of Scheduled Commercial Banks per office (₹ Million)	4.4	268.5	310.6	344.6	380.0	436.7	469.0	511.5	523.5	517.2
Per Capita Deposits of Scheduled Commercial Banks (₹)	88	23468	28327	33471	38062	43034	48732	55445	62252	68576
Per Capita Credit of Scheduled Commercial Banks (₹)	68	17355	20928	24230	27489	32574	38033	43123	48294	50089
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	36.5	34.9	34.8	35.1	33.9	32.3	33.7	35.1	36.6
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	37.4	35.6	35.4	35.6	34.5	32.9	34.3	35.7	37.2
Credit Deposit Ratio	77.5	73.9	73.9	72.4	72.2	75.7	78.0	77.8	77.6	73.0
Investment Deposit Ratio	29.3	30.3	30.4	30.4	30.8	28.8	29.4	28.8	28.3	29.2
Cash Deposit Ratio	8.2	7.5	8.6	6.7	6.8	6.7	6.1	5.6	5.4	5.6
Deposits of Scheduled Commercial Banks as percentage of National Income (NNP at Market Prices, at current prices)	16	79	84	88	87	82	81	84	86	80
Scheduled Commercial Banks' Advances to Priority Sector (₹ Billion)	5.04	7037.56	8247.73	9674.14	11384.06	13373.33	14909.15	18179.70	21549.17	23781.71

^ 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 2014 and 2015)

Population Group	Rural		Semi-Urban		Urban		Metropolitan		ALL CENTRES	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
REGION/ STATE/ UNION TERRITORY	1	2	3	4	5	6	7	8	9	10
Northern Region	5,830	6,466	646	655	54	55	5	5	6,535	7,181
Haryana	1,023	1,199	152	155	19	19	1	1	1,195	1,374
Himachal Pradesh	704	749	14	14	1	1	-	-	719	764
Jammu & Kashmir	591	624	40	41	2	2	-	-	633	667
Punjab	1,482	1,670	133	135	12	13	2	2	1,629	1,820
Rajasthan	1,940	2,129	275	276	18	18	1	1	2,234	2,424
Chandigarh	10	11	-	-	1	1	-	-	11	12
Delhi	80	84	32	34	1	1	1	1	114	120
North-eastern Region	1,197	1,270	154	154	10	10	-	-	1,361	1,434
Arunachal Pradesh	51	57	10	10	-	-	-	-	61	67
Assam	750	809	72	72	5	5	-	-	827	886
Manipur	47	43	14	14	1	1	-	-	62	58
Meghalaya	123	123	13	13	2	2	-	-	138	138
Mizoram	54	60	8	8	1	1	-	-	63	69
Nagaland	43	44	12	12	-	-	-	-	55	56
Tripura	129	134	25	25	1	1	-	-	155	160
Eastern Region	7,671	8,190	989	1,082	90	89	4	4	8,754	9,365
Bihar	2,538	2,771	472	539	18	18	1	1	3,029	3,329
Jharkhand	987	1,034	88	90	6	6	1	1	1,082	1,131
Odisha	1,715	1,837	105	106	8	8	-	-	1,828	1,951
Sikkim	39	41	2	2	-	-	-	-	41	43
West Bengal	2,374	2,489	320	343	58	57	2	2	2,754	2,891
Andaman & Nicobar Islands	18	18	2	2	-	-	-	-	20	20
Central Region	8,716	9,374	1,094	1,107	81	82	8	8	9,899	10,571
Chhattisgarh	702	748	76	77	7	7	-	-	785	832
Madhya Pradesh	1,740	1,818	280	282	23	23	2	2	2,045	2,125
Uttar Pradesh	5,681	6,174	694	703	48	49	6	6	6,429	6,932
Uttarakhand	593	634	44	45	3	3	-	-	640	682
Western Region	4,383	4,713	812	822	54	54	11	11	5,260	5,600
Goa	144	151	25	25	-	-	-	-	169	176
Gujarat	1,828	1,976	285	287	21	21	4	4	2,138	2,288
Maharashtra	2,400	2,572	496	504	33	33	7	7	2,936	3,116
Dadra&nagar Haveli	9	11	2	2	-	-	-	-	11	13
Daman & Diu	2	3	4	4	-	-	-	-	6	7
Southern Region	7,598	8,267	2,591	2,655	95	98	5	4	10,289	11,024
Andhra Pradesh	2,715	1,773	575	394	38	28	3	1	3,331	2,196
Karnataka	2,501	2,714	309	311	23	24	1	1	2,834	3,050
Kerala	308	343	1,093	1,127	10	11	-	-	1,411	1,481
Tamil Nadu	2,036	2,206	605	623	22	23	1	1	2,664	2,853
Lakshadweep	7	7	2	2	-	-	-	-	9	9
Puducherry	31	35	7	7	2	2	-	-	40	44
Telangana	-	1,189	-	191	-	10	-	1	-	1,391
All India	35,395	38,280	6,286	6,475	384	388	33	32	42,098	45,175

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 2015**

(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	7
RURAL	48,536 (37.2)	493,969,524 (34.3)	9156764.6 (10.3)	49,927,765 (34.6)	5983459.9 (8.7)	49,927,607 (34.6)	5496483.8 (8.1)
SEMI-URBAN	34,131 (26.2)	404,661,314 (28.1)	13172506.8 (14.8)	40,469,781 (28.1)	7591878.8 (11.0)	40,469,656 (28.1)	7536968.5 (11.1)
URBAN	25,149 (19.3)	266,228,270 (18.5)	19649009.2 (22.0)	21,153,955 (14.7)	11039154.4 (16.0)	21,153,879 (14.7)	11014722.1 (16.2)
METROPOLITAN	22,666 (17.4)	275,033,175 (19.1)	47242831.5 (53.0)	32,688,135 (22.7)	44170232.1 (64.2)	32,688,073 (22.7)	43753478.8 (64.5)
ALL-INDIA	130,482 (100.0)	1,439,892,283 (100.0)	89221112.1 (100.0)	144,239,636 (100.0)	68784725.2 (100.0)	144,239,215 (100.0)	67801653.2 (100.0)

* Excluding credit extended for Food procurement

**TABLE NO. 1.4 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2015**

(Amount in ₹ Million)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
	1	2	3	4	5
STATE BANK OF INDIA AND ITS ASSOCIATES	23,947 (18.4)	388,034,612 (26.9)	19552169.7 (21.9)	26,928,225 (18.7)	14808717.7 (21.5)
NATIONALISED BANKS	65,764 (50.4)	708,285,313 (49.2)	45472836.3 (51.0)	52,921,946 (36.7)	34474392.7 (50.1)
FOREIGN BANKS	332 (0.3)	3,541,847 (0.2)	3944052.4 (4.4)	5,303,666 (3.7)	3355086.6 (4.9)
REGIONAL RURAL BANKS	20,005 (15.3)	181,882,984 (12.6)	2678906.6 (3.0)	22,228,383 (15.4)	1812305.0 (2.6)
PRIVATE SECTOR BANKS	20,434 (15.7)	158,147,527 (11.0)	17573147.0 (19.7)	36,857,416 (25.6)	14334223.2 (20.8)
ALL SCHEDULED COMMERCIAL BANKS	130,482 (100.0)	1,439,892,283 (100.0)	89221112.1 (100.0)	144,239,636 (100.0)	68784725.2 (100.0)

**TABLE NO. 1.5 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 2015**

(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
NORTHERN REGION	23,843	211,816,683	17935498.0	14,909,185	15867500.7
Haryana	4,407	36,332,023	2226845.1	2,488,066	1688930.9
Himachal Pradesh	1,466	10,497,958	598764.8	677,064	211148.2
Jammu & Kashmir	1,634	15,392,547	737205.0	1,139,925	310963.6
Punjab	6,024	45,969,344	2619723.4	2,869,022	1966442.3
Rajasthan	6,426	58,878,306	2354794.7	5,035,976	2029555.2
Chandigarh	439	3,477,529	554331.3	200,453	586988.4
Nct Of Delhi	3,447	41,268,976	8843833.6	2,498,679	9073472.2
NORTH-EASTERN REGION	3,345	38,432,313	1554802.0	3,299,465	536061.6
Arunachal Pradesh	135	1,061,508	80085.6	81,091	21456.0
Assam	2,103	27,155,896	973814.4	2,242,675	357149.1
Manipur	138	1,797,773	57300.7	110,783	19466.9
Meghalaya	294	2,032,101	166439.4	188,443	43081.9
Mizoram	151	893,508	53152.5	105,017	20076.8
Nagaland	145	1,063,026	69382.7	114,582	22685.7
Tripura	379	4,428,501	154626.7	456,874	52145.0
EASTERN REGION	20,893	242,920,667	11113496.6	16,908,155	5173267.8
Bihar	6,210	66,630,466	2168098.5	5,819,560	728622.4
Jharkhand	2,763	29,193,954	1421112.8	2,219,490	420294.7
Odisha	4,410	43,453,751	1900738.8	3,804,200	796964.0
Sikkim	122	729,561	57144.3	40,322	14651.2
West Bengal	7,327	102,390,287	5536916.1	4,985,390	3200914.4
Andaman & Nicobar Islands	61	522,648	29486.2	39,193	11821.2
CENTRAL REGION	25,926	307,069,833	11396700.1	20,064,326	5501695.9
Chhattisgarh	2,253	24,697,313	991656.2	1,210,010	610622.4
Madhya Pradesh	5,997	70,973,036	2793419.1	5,286,838	1530340.6
Uttar Pradesh	15,773	197,019,991	6725295.6	12,649,277	3054626.8
Uttarakhand	1,903	14,379,493	886329.2	918,201	306106.2
WESTERN REGION	19,821	236,006,719	26853629.8	24,185,241	23399305.2
Goa	670	5,196,070	515442.3	286,281	137474.5
Gujarat	7,241	75,374,658	4777581.9	4,341,296	3471167.6
Maharashtra	11,810	154,381,415	21500095.1	19,524,152	19772979.7
Dadra & Nagar Haveli	53	608,887	27172.8	21,313	9582.2
Daman & Diu	47	445,689	33337.8	12,199	8101.2
SOUTHERN REGION	36,654	403,646,068	20366985.5	64,873,264	18306894.1
Andhra Pradesh	6,290	82,197,725	1933489.3	11,383,208	1986138.7
Karnataka	9,365	96,759,817	6342916.2	9,652,281	4292248.4
Kerala	6,190	57,583,486	3283993.6	8,813,485	2121607.8
Tamil Nadu	9,847	111,612,470	5453170.4	27,956,406	6491637.0
Lakshadweep	13	87,176	7618.0	5,782	693.1
Puducherry	228	2,287,327	110639.3	394,711	79101.4
Telangana	4,721	53,118,067	3235158.7	6,667,391	3335467.7
ALL-INDIA	130,482	1,439,892,283	89221112.1	144,239,636	68784725.2

**TABLE NO. 1.6 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2015**

(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	49,927,765	5983459.9	65.3	52,776,684	6553610.8	71.6
SEMI-URBAN	40,469,781	7591878.8	57.6	39,525,599	7966091.3	60.5
URBAN	21,153,955	11039154.4	56.2	23,776,865	11790944.6	60
METROPOLITAN	32,688,135	44170232.1	93.5	28,160,488	42474078.6	89.9
ALL-INDIA	144,239,636	68784725.2	77.1	144,239,636	68784725.2	77.1

**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 2015**

(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	49,927,607	5496483.8	60	52,776,520	6031476.1	65.9
SEMI-URBAN	40,469,656	7536968.5	57.2	39,525,480	7938041.9	60.3
URBAN	21,153,879	11014722.1	56.1	23,776,789	11774809.9	59.9
METROPOLITAN	32,688,073	43753478.8	92.6	28,160,426	42057325.2	89
ALL-INDIA	144,239,215	67801653.2	76.0	144,239,215	67801653.2	76.0

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 2015**

(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
NORTHERN REGION	15867500.7	15790685.6	76815.1	676696.4	16467382.0	88.5	91.8
Haryana	1688930.9	1667354.8	21576.0	230855.1	1898210.0	75.8	85.2
Himachal Pradesh	211148.2	210097.4	1050.8	9084.9	219182.4	35.3	36.6
Jammu & Kashmir	310963.6	310365.1	598.4	3282.9	313648.0	42.2	42.5
Punjab	1966442.3	1959276.5	7165.8	53933.9	2013210.4	75.1	76.8
Rajasthan	2029555.2	2024438.1	5117.0	97384.2	2121822.3	86.2	90.1
Chandigarh	586988.4	581443.5	5545.0	29706.7	611150.1	105.9	110.2
Nct Of Delhi	9073472.2	8921834.6	151637.6	368324.3	9290158.8	102.6	105.0
NORTH-EASTERN REGION	536061.6	533418.3	2643.3	13845.8	547264.0	34.5	35.2
Arunachal Pradesh	21456.0	21274.7	181.3	2060.6	23335.3	26.8	29.1
Assam	357149.1	352178.6	4970.6	9707.5	361886.1	36.7	37.2
Manipur	19466.9	19440.9	26.0	347.5	19788.4	34.0	34.5
Meghalaya	43081.9	43056.1	25.8	1725.9	44782.0	25.9	26.9
Mizoram	20076.8	20054.3	22.5	1152.6	21206.9	37.8	39.9
Nagaland	22685.7	22658.3	27.4	978.2	23636.5	32.7	34.1
Tripura	52145.0	52116.3	28.7	512.5	52628.7	33.7	34.0
EASTERN REGION	5173267.8	5160156.3	13111.5	224173.0	5384329.3	46.5	48.4
Bihar	728622.4	726951.5	1670.8	16749.1	743700.7	33.6	34.3
Jharkhand	420294.7	417774.3	2520.4	16558.5	434332.8	29.6	30.6
Odisha	796964.0	793129.5	3834.5	42103.1	835232.7	41.9	43.9
Sikkim	14651.2	14640.2	10.9	6475.2	21115.4	25.6	37.0
West Bengal	3200914.4	3187917.2	12997.2	150448.5	3338365.7	57.8	60.3
Andaman & Nicobar Islands	11821.2	11494.9	326.3	87.2	11582.1	40.1	39.3
CENTRAL REGION	5501695.9	5477158.8	24537.1	365347.0	5842505.8	48.3	51.3
Chhattisgarh	610622.4	606265.9	4356.4	22502.3	628768.2	61.6	63.4
Madhya Pradesh	1530340.6	1526964.9	3375.7	83077.0	1610041.9	54.8	57.6
Uttar Pradesh	3054626.8	3037071.0	17555.8	254331.3	3291402.2	45.4	48.9
Uttarakhand	306106.2	305288.2	818.0	7005.3	312293.5	34.5	35.2
WESTERN REGION	23399305.2	21615843.8	1783461.4	101886.6	21717730.4	87.1	80.9
Goa	137474.5	137046.6	427.9	8332.4	145379.0	26.7	28.2
Gujarat	3471167.6	3464900.7	6266.9	310022.6	3774923.3	72.7	79.0
Maharashtra	19772979.7	17688626.9	2084352.8	87772.0	17776398.9	92.0	82.7
Dadra & Nagar Haveli	9582.2	8138.9	1443.4	1703.5	9842.3	35.3	36.2
Daman & Diu	8101.2	7975.1	126.1	3211.7	11186.9	24.3	33.6
SOUTHERN REGION	18306894.1	18139062.2	167831.9	686451.5	18825513.7	89.9	92.4
Andhra Pradesh	1986138.7	1980021.9	6116.9	63316.4	2043338.3	105.3	108.3
Karnataka	4292248.4	4276067.6	16180.8	330625.2	4606692.8	67.7	72.6
Kerala	2121607.8	2101420.9	20186.9	46078.1	2147499.0	64.6	65.4
Tamil Nadu	6491637.0	6204816.4	286820.7	201495.3	6406311.7	119.0	117.5
Lakshadweep	693.1	693.1	-	0.9	694.0	9.1	9.1
Puducherry	79101.4	78907.6	193.8	3437.4	82345.0	71.5	74.4
Telangana	3335467.7	3320589.5	14878.2	218043.5	3538633.0	101.6	107.8
ALL-INDIA	68784725.2				68784725.2	77.1	77.1

TABLE NO. 1.8 - STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2015

(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
NORTHERN REGION	1376706.3	1528830.5	1309044.1	1387642.9	2628388.4	2909518.7	10553362.0	10641389.9	15867500.7	16467382.0
Haryana	288027.2	310212.8	267206.0	306018.0	981830.2	1108669.8	151867.5	173309.4	1688930.9	1898210.0
Himachal Pradesh	119780.6	125682.8	56790.1	59090.2	34577.5	34409.3	-	-	211148.2	219182.4
Jammu & Kashmir	108844.9	166221.8	72360.6	77109.2	129758.1	70317.0	-	-	310963.6	313648.0
Punjab	441126.5	473272.8	512388.0	530431.7	420932.4	522294.1	591995.4	487211.8	1966442.3	2013210.4
Rajasthan	360150.1	367598.1	392274.9	397807.4	475374.4	507733.1	801755.7	848683.7	2029555.2	2121822.3
Chandigarh	1148.3	4480.1	-	-	585840.1	606670.0	-	-	586988.4	611150.1
Nct Of Delhi	57628.6	81362.0	8024.5	17186.4	75.7	59425.4	9007743.3	9132185.0	9073472.2	9290158.8
NORTH-EASTERN REGION	131707.7	135574.8	168456.3	218539.2	235897.5	193150.0	-	-	536061.6	547264.0
Arunachal Pradesh	5610.0	7472.0	15846.0	15863.2	-	-	-	-	21456.0	23335.3
Assam	85133.7	87296.3	104916.4	144499.3	167099.0	130090.5	-	-	357149.1	361886.1
Manipur	3600.3	4089.3	5409.9	5968.3	10456.8	9730.8	-	-	19466.9	19788.4
Meghalaya	12802.5	14640.3	6069.4	8762.1	24210.0	21379.7	-	-	43081.9	44782.0
Mizoram	5061.0	3019.8	4688.6	8746.8	10327.2	9440.4	-	-	20076.8	21206.9
Nagaland	4122.9	4840.0	18562.9	18796.5	-	-	-	-	22685.7	23636.5
Tripura	15377.3	14217.1	12963.2	15902.9	23804.4	22508.7	-	-	52145.0	52628.7
EASTERN REGION	716962.8	768579.7	559267.8	620424.6	1177299.9	1215261.6	2719737.4	2780063.5	5173267.8	5384329.3
Bihar	230105.7	248381.4	166746.4	174959.4	136336.6	142434.5	195433.8	177925.4	728622.4	743700.7
Jharkhand	79063.6	84818.9	91574.4	96655.5	212346.3	217726.2	37310.4	35132.2	420294.7	434332.8
Odisha	157322.8	180498.9	148770.0	165985.5	490871.2	488748.3	-	-	796964.0	835232.7
Sikkim	5931.6	10155.2	8719.5	10960.2	-	-	-	-	14651.2	21115.4
West Bengal	241720.7	241906.8	134454.6	163100.5	337745.9	366352.6	2486993.2	2567005.9	3200914.4	3338365.7
Andaman & Nicobar Islands	2818.3	2818.6	9002.9	8763.5	-	-	-	-	11821.2	11582.1
CENTRAL REGION	1090155.8	1141766.8	980811.7	1067444.5	1729265.2	1885568.3	1701463.1	1747726.2	5501695.9	5842505.8
Chhattisgarh	55124.1	57245.2	84028.6	88495.3	471469.6	483027.7	-	-	610622.4	628768.2
Madhya Pradesh	254104.9	277805.5	324636.7	360683.1	294391.0	296329.6	657208.0	675223.6	1530340.6	1610041.9
Uttar Pradesh	705894.7	725989.3	438836.8	486938.5	865640.2	1005971.8	1044255.1	1072502.6	3054626.8	3291402.2
Uttarakhand	75032.1	80726.7	133309.6	131327.6	97764.4	100239.2	-	-	306106.2	312293.5
WESTERN REGION	718779.4	853381.8	1137769.3	1201739.1	1106435.1	1256795.4	20436321.5	18405814.2	23399305.2	21717730.4
Goa	23107.1	26557.8	114367.4	118821.3	-	-	-	-	137474.5	145379.0
Gujarat	251566.9	318495.0	402617.6	450971.7	390332.8	439429.6	2426650.3	2566027.0	3471167.6	3774923.3
Maharashtra	442940.3	506965.7	604266.0	612280.2	716102.2	817365.8	18009671.2	15839787.2	19772979.7	17776398.9
Dadra & Nagar Haveli	914.7	1088.2	8667.6	8754.2	-	-	-	-	9582.2	9842.3
Daman & Diu	250.4	275.1	7850.8	10911.7	-	-	-	-	8101.2	11186.9
SOUTHERN REGION	1949148.0	2125477.3	3436529.6	3470301.0	4161868.3	4330650.7	8759348.1	8899084.7	18306894.1	18825513.7
Andhra Pradesh	429844.6	457259.6	502270.6	504785.2	823847.2	845834.1	230176.3	235459.5	1986138.7	2043338.3
Karnataka	471198.4	501099.9	487922.3	517731.1	669643.5	685943.7	2663484.1	2901918.0	4292248.4	4606692.8
Kerala	95651.4	131020.8	1028650.4	1029198.7	997306.0	987279.5	-	-	2121607.8	2147499.0
Tamil Nadu	635763.8	694038.2	1130064.8	1114884.0	1444518.4	1472665.8	3281290.1	3124723.7	6491637.0	6406311.7
Lakshadweep	334.6	361.4	358.4	332.5	-	-	-	-	693.1	694.0
Puducherry	9004.5	8917.0	14171.5	14434.0	55925.3	58994.1	-	-	79101.4	82345.0
Telangana	307350.7	332780.4	273091.5	288935.5	170627.9	279933.5	2584397.5	2636983.6	3335467.7	3538633.0
ALL-INDIA	5983459.9	6553610.8	7591878.8	7966091.3	11039154.4	11790944.6	44170232.1	42474078.6	68784725.2	68784725.2

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2015**

(Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	73,885,647	10598579.1	9042717.0
1. Direct Finance	70,080,993	9079129.4	7926911.2
2. Indirect Finance	3,804,654	1519449.7	1115805.8
II. INDUSTRY	3,172,571	45496788.0	28360497.2
1. Mining & Quarrying	50,539	849706.8	589782.9
2. Food Manufacturing & Processing	338,879	2992754.5	1916834.1
(a) Rice Mills, Flour & Dal Mills	107,252	780326.9	587054.8
(b) Sugar	4,431	565053.9	408083.5
(c) Edible Oils & Vanaspati	18,116	330653.3	220764.0
(d) Tea Processing	3,082	53189.5	27829.1
(e) Processing of Fruits & Vegetables	20,138	78577.8	40698.2
(f) Others	185,860	1184953.1	632404.6
3. Beverage & Tobacco	15,020	353824.8	233427.3
4. Textiles	503,793	4570114.2	2264297.4
(a) Cotton Textiles	95,938	1862922.7	1012011.5
(b) Jute & Other Natural Fibre Textiles	10,963	62941.2	51647.1
(c) Handloom Textiles & Khadi	98,083	71027.0	53023.1
(d) Other Textiles & Textile Products	298,809	2573223.4	1147615.6
5. Paper, Paper Products & Printing	69,056	686939.9	466605.3
6. Woods and Wood Products	30,768	120357.1	84614.1
7. Leather & Leather Products	45,906	300570.5	114243.0
8. Gems and Jewellery	25,842	1242283.2	713700.5
9. Rubber & Plastic Products	66,320	707575.0	428807.5
10. Chemicals & Chemical Products	99,482	2793019.9	1567738.1
(a) Heavy Industrial Chemicals	11,900	385334.4	224546.4
(b) Fertilisers	3,343	488619.7	295941.7
(c) Drugs & Pharmaceuticals	18,977	1092163.6	558410.0
(d) Non-Edible Oils	2,916	42958.2	26471.8
(e) Other Chemicals & Chemical Products	62,346	783944.0	462368.1
11. Petroleum, Coal Products & Nuclear Fuels	9,433	1729761.7	879140.1
12. Manufacture of Cement & Cement Products	47,003	873240.7	504305.8
13. Basic Metals & Metal Products	153,714	5900086.6	4048798.7
(a) Iron & Steel	69,474	4244557.3	2937350.5
(b) Non-Ferrous Metals	20,578	847060.4	641360.1
(c) Metal Products	63,662	808468.9	470088.2
14. Engineering	272,694	3123148.6	2061633.9
(a) Heavy Engineering	40,806	583862.3	371669.4
(b) Light Engineering	158,929	1223329.5	796459.4
(c) Electrical Machinery & Goods	59,121	924615.2	589215.3
(d) Electronic Machinery & Goods	13,838	391341.7	304289.8
15. Vehicles, Vehicle Parts & Transport Equipments	138,673	1544867.5	846965.8
16. Other Industries	806,227	2512423.5	814573.1
17. Electricity, Gas & Water	116,724	5701505.5	4193839.2
(a) Electricity Generation & Transmission	14,383	5314651.9	3908876.8
(b) Non-Conventional Energy	96,525	265915.0	212503.7
(c) Gas, Steam & Water Supply	5,816	120938.6	72458.7
18. Construction	382,498	9494607.9	6631190.6
(a) Other than Infrastructure	306,557	2169655.5	1464051.5
(b) Infrastructure Construction	75,941	7324952.4	5167139.1
III. TRANSPORT OPERATORS	2,071,376	1954303.4	1341184.3
IV. PROFESSIONAL AND OTHER SERVICES	3,728,918	7393310.0	4965798.7
1. Professional Services	419,322	591619.1	396905.4
2. Tourism, Hotel & Restaurants	187,064	791085.9	538831.0
3. Recreation services	33,669	275269.7	168425.8
4. IT and Telecommunications	53,901	1097036.8	719368.3
5. Others	3,034,962	4638298.5	3142268.2
V. PERSONAL LOANS	49,231,013	17307778.5	11439860.8
1. Housing	7,455,425	8180428.3	6398790.7
2. Consumer Durables	835,204	164993.0	124642.9
3. Vehicles	5,583,985	1637499.6	1143507.0
4. Education	2,682,972	802766.1	632024.5
5. Personal Credit Cards	16,927,795	1698938.4	365650.9
6. Others	15,745,632	4823153.1	2775244.8
VI. TRADE	6,638,708	10937014.3	6627360.9
1. Wholesale Trade	539,131	6577817.7	3320320.9
Of which: Food Procurement	421	3018365.3	983072.1
2. Retail Trade	6,099,577	4359196.6	3307040.0
VII. FINANCE	495,605	8196910.4	5606557.4
VIII. ALL OTHERS	5,015,798	2669832.6	1400748.9
TOTAL BANK CREDIT	144,239,636	104554516.5	68784725.2

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2015**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN			URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9	10	11	12
I. AGRICULTURE	40,568.697	4175555.0	3720445.6	25,309.273	3449475.8	3083116.6	7,129.878	1719983.3	1380438.4	877.799	1253565.0	858716.3
1. Direct Finance	38,627.163	3965516.5	3537591.9	24,051.073	3152156.2	2852383.9	6,588.960	1305970.4	1085155.5	813.797	655486.2	451779.9
2. Indirect Finance	1,941.534	210038.4	182853.7	1,258.200	297319.6	230732.8	540.918	414012.9	295282.9	64.002	598078.7	406936.4
II. INDUSTRY	894.644	841796.9	511533.1	745.198	2149665.8	1441229.2	709.063	6387766.6	4162990.7	823.666	36117558.7	22244744.3
1. Mining & Quarrying	11.979	30401.8	11026.2	11.253	76368.5	48703.1	13.664	146602.2	96080.0	13.643	596334.3	433973.6
2. Manufacturing & Processing	755.254	527364.5	349831.4	617.789	1654646.8	1094780.9	558.330	4574715.6	2917314.5	691.437	22694241.0	12583757.8
3. Electricity, Gas & Water	75.687	121022.8	63826.1	22.722	108529.1	80131.2	10.515	570938.9	421714.4	7.800	4901014.7	3628167.5
4. Construction	51.724	163007.9	86849.4	93.434	310121.4	217613.9	126.554	1095509.9	727881.8	110.786	7925968.7	5598845.4
III. TRANSPORT OPERATORS	261.393	120587.6	77672.1	422.608	184076.3	130753.7	729.022	365353.5	261086.4	658.353	1284286.0	871672.1
IV. PROFESSIONAL AND OTHER SERVICES	977.279	232805.0	168124.0	877.538	445997.2	332360.1	1,036.833	1298045.3	870914.6	837.268	5416462.5	3594400.1
V. PERSONAL LOANS	6,343.941	1339004.7	1042947.2	9,234.623	2686864.9	2063992.5	11,316.306	5310495.4	3102649.9	22,336.143	7971413.4	5230271.2
1. Loans for Housing	1,158.239	538596.6	431562.8	1,825.907	1214302.3	968290.8	2,146.124	2245012.7	1764894.9	2,325.155	4182516.7	3234042.2
2. Loans for Purchase of Consumer Durables	270.591	50075.2	37760.1	241.606	46679.2	35077.2	183.941	36440.9	26919.9	139.066	31797.7	24885.7
3. Rest of the Personal Loans	4,915.111	750332.9	573624.3	7,167.110	1425883.5	1060624.5	8,986.241	3029041.9	1310835.0	19,871.922	3757099.0	1971343.3
VI. TRADE	2,397.237	2778870.9	853511.5	1,891.495	925747.1	710060.5	1,448.314	1831345.6	1367183.9	901.662	5401050.8	3696605.1
1. Wholesale Trade	122.211	2427894.2	573387.7	140.908	258800.5	173015.4	139.070	675394.2	456365.2	136.942	3215728.8	2117552.6
2. Retail Trade	2,275.026	350976.7	280123.8	1,750.587	666946.6	537045.1	1,309.244	1155951.4	910818.7	764.720	2185322.0	1579052.5
VII. FINANCE	221.756	114356.5	78658.1	156.023	121044.2	84560.7	64.853	645129.5	389049.8	52.973	7316380.2	5054288.8
VIII. ALL OTHERS	1,111.737	130212.4	100719.2	888.841	200731.3	120018.0	1,342.596	438935.1	256631.0	1,672.624	1899953.8	923380.7
TOTAL BANK CREDIT	52,776,684	9733189.0	6553610.8	39,525,599	10163602.6	7966091.3	23,776,865	17997054.5	11790944.6	28,160,488	66660670.3	42474078.6

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2015**

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	56.8	38.7	11.7	2.0	13.1
1. Direct Finance	54.0	35.8	9.2	1.1	11.5
2. Indirect Finance	2.8	2.9	2.5	1.0	1.6
II. INDUSTRY	7.8	18.1	35.3	52.4	41.2
1. Mining & Quarrying	0.2	0.6	0.8	1.0	0.9
2. Manufacturing & Processing	5.3	13.7	24.7	29.6	24.6
3. Electricity, Gas & Water	1.0	1.0	3.6	8.5	6.1
4. Construction	1.3	2.7	6.2	13.2	9.6
III. TRANSPORT OPERATORS	1.2	1.6	2.2	2.1	1.9
IV. PROFESSIONAL AND OTHER SERVICES	2.6	4.2	7.4	8.5	7.2
V. PERSONAL LOANS	15.9	25.9	26.3	12.3	16.6
1. Loans for Housing	6.6	12.2	15.0	7.6	9.3
2. Loans for Purchase of Consumer Durables	0.6	0.4	0.2	0.1	0.2
3. Rest of the Personal Loans	8.8	13.3	11.1	4.6	7.1
VI. TRADE	13.0	8.9	11.6	8.7	9.6
1. Wholesale Trade	8.7	2.2	3.9	5.0	4.8
2. Retail Trade	4.3	6.7	7.7	3.7	4.8
VII. FINANCE	1.2	1.1	3.3	11.9	8.2
VIII. ALL OTHERS	1.5	1.5	2.2	2.2	2.0
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I. AGRICULTURE	41.1	34.1	15.3	9.5	100.0
1. Direct Finance	44.6	36.0	13.7	5.7	100.0
2. Indirect Finance	16.4	20.7	26.5	36.5	100.0
II. INDUSTRY	1.8	5.1	14.7	78.4	100.0
1. Mining & Quarrying	1.9	8.3	16.3	73.6	100.0
2. Manufacturing & Processing	2.1	6.5	17.2	74.3	100.0
3. Electricity, Gas & Water	1.5	1.9	10.1	86.5	100.0
4. Construction	1.3	3.3	11.0	84.4	100.0
III. TRANSPORT OPERATORS	5.8	9.7	19.5	65.0	100.0
IV. PROFESSIONAL AND OTHER SERVICES	3.4	6.7	17.5	72.4	100.0
V. PERSONAL LOANS	9.1	18.0	27.1	45.7	100.0
1. Loans for Housing	6.7	15.1	27.6	50.5	100.0
2. Loans for Purchase of Consumer Durables	30.3	28.1	21.6	20.0	100.0
3. Rest of the Personal Loans	11.7	21.6	26.7	40.1	100.0
VI. TRADE	12.9	10.7	20.6	55.8	100.0
1. Wholesale Trade	17.3	5.2	13.7	63.8	100.0
2. Retail Trade	8.5	16.2	27.5	47.7	100.0
VII. FINANCE	1.4	1.5	6.9	90.1	100.0
VIII. ALL OTHERS	7.2	8.6	18.3	65.9	100.0
TOTAL BANK CREDIT	9.5	11.6	17.1	61.7	100.0

**TABLE NO. 1.12 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2015**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
0.025 and Less	29,858,230 (20.7)	429595.3 (0.4)	359945.6 (0.5)
Above 0.025 and upto 0.2	81,267,021 (56.3)	6645861.6 (6.4)	5315041.7 (7.7)
Above 0.2 and upto 0.5	21,562,105 (14.9)	7187882.0 (6.9)	5322154.2 (7.7)
Above 0.5 and upto 1.0	6,054,649 (4.2)	4462183.5 (4.3)	3362715.6 (4.9)
Above 1.0 and upto 2.5	3,596,962 (2.5)	5895596.3 (5.6)	4597267.4 (6.7)
Above 2.5 and upto 5.0	1,063,615 (0.7)	3825027.6 (3.7)	3002058.1 (4.4)
Above 5.0 and upto 10.0	396,153 (0.3)	2925160.1 (2.8)	2228768.8 (3.2)
Above 10.0 and upto 40.0	272,748 (0.2)	5553648.9 (5.3)	4101285.8 (6.0)
Above 40.0 and upto 60.0	44,467 (0.0)	2228573.1 (2.1)	1630554.1 (2.4)
Above 60.0 and upto 100.0	38,895 (0.0)	3224110.0 (3.1)	2127306.7 (3.1)
Above 100.0 and upto 250.0	41,826 (0.0)	6985917.9 (6.7)	4471367.3 (6.5)
Above 250.0 and upto 1000.0	31,965 (0.0)	16574678.0 (15.9)	10590246.7 (15.4)
Above 1000.0	11,000 (0.0)	38616282.2 (36.9)	21676013.2 (31.5)
TOTAL	144,239,636 (100.0)	104554516.5 (100.0)	68784725.2 (100.0)

**TABLE NO. 1.13 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH - 2015**

(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%	2,827,853 (2.0)	2637381.1 (2.7)	1242481.6 (1.9)	192,924 (0.6)	2566862.7 (2.8)	1193909.3 (2.0)
6% and above but less than 9%	31,320,330 (21.8)	4318245.1 (4.4)	3475099.8 (5.2)	4,023,038 (12.2)	2455057.5 (2.7)	1738856.3 (2.9)
9% and Above but less than 10%	4,399,491 (3.1)	2505490.6 (2.6)	1511790.0 (2.3)	618,931 (1.9)	2271382.0 (2.5)	1287282.5 (2.1)
10% and above but less than 11%	18,251,102 (12.7)	27316130.0 (28.0)	18752174.5 (28.3)	7,043,345 (21.4)	26615080.6 (29.4)	18179575.5 (30.0)
11% and above but less than 12%	14,709,981 (10.2)	16770416.9 (17.2)	11221509.4 (16.9)	4,267,635 (13.0)	16090717.4 (17.8)	10594732.1 (17.5)
12% and above but less than 13%	20,578,995 (14.3)	16554619.0 (17.0)	12179623.8 (18.4)	4,722,793 (14.3)	15525470.9 (17.2)	11203577.2 (18.5)
13% and above but less than 14%	11,612,262 (8.1)	11243964.4 (11.5)	8473811.6 (12.8)	3,821,715 (11.6)	10701362.2 (11.8)	7990316.3 (13.2)
14% and above but less than 15%	9,350,723 (6.5)	7164166.7 (7.3)	5237419.3 (7.9)	2,739,848 (8.3)	6671612.9 (7.4)	4841374.7 (8.0)
15% and above but less than 16%	4,147,321 (2.9)	3501110.9 (3.6)	2146496.5 (3.2)	1,972,351 (6.0)	3280990.8 (3.6)	2003709.3 (3.3)
16% and above but less than 17%	1,478,112 (1.0)	1092403.7 (1.1)	726110.1 (1.1)	663,172 (2.0)	1011499.7 (1.1)	677583.5 (1.1)
17% and above but less than 18%	1,613,968 (1.1)	721888.7 (0.7)	440024.2 (0.7)	517,583 (1.6)	629337.3 (0.7)	404010.0 (0.7)
18% and above but less than 20%	4,120,532 (2.9)	1753483.0 (1.8)	353577.9 (0.5)	413,684 (1.3)	1668227.1 (1.8)	300728.4 (0.5)
20% and above	19,500,188 (13.6)	1996767.7 (2.0)	599212.0 (0.9)	1,945,351 (5.9)	1021223.9 (1.1)	278172.5 (0.5)
Total Loans & Advances	143,910,858 (100.0)	97576067.7 (100.0)	66359330.6 (100.0)	32,942,370 (100.0)	90508825.0 (100.0)	60693827.7 (100.0)
Inland & Foreign Bills Purchased/Discounted	328,778	6978448.8	2425394.6	172,015	6970234.5	2415910.2
TOTAL	144,239,636	104554516.5	68784725.2	33,114,385	97479059.6	63109737.9

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 2015**

(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	12,437,784 (8.6)	19613133.1 (18.8)	13397694.9 (19.5)	3,390,095 (10.2)	19003433.4 (19.5)	12847381.1 (20.4)
Overdraft	7,233,905 (5.0)	8485059.1 (8.1)	4568775.6 (6.6)	2,286,374 (6.9)	8320676.7 (8.5)	4436496.9 (7.0)
Demand Loans	70,222,444 (48.7)	13134444.0 (12.6)	9603980.9 (14.0)	7,826,703 (23.6)	9166496.9 (9.4)	6498059.0 (10.3)
Medium Term Loans	19,542,603 (13.5)	11754814.6 (11.2)	7665520.0 (11.1)	3,312,551 (10.0)	10866159.6 (11.1)	6939568.4 (11.0)
Long Term Loans	34,415,281 (23.9)	40145345.3 (38.4)	29563150.5 (43.0)	16,072,090 (48.5)	38709155.9 (39.7)	28418620.6 (45.0)
Packing Credit	58,841 (0.0)	4443271.7 (4.2)	1560208.6 (2.3)	54,557 (0.2)	4442902.6 (4.6)	1553701.7 (2.5)
Export Trade Bills Purchased	79,078 (0.1)	861302.4 (0.8)	305305.9 (0.4)	23,160 (0.1)	857565.6 (0.9)	300867.0 (0.5)
Export Trade Bills Discounted	45,720 (0.0)	1735350.3 (1.7)	425608.7 (0.6)	23,069 (0.1)	1734889.5 (1.8)	425016.9 (0.7)
Export Trade Bills Advanced Against	2,736 (0.0)	231002.6 (0.2)	66504.7 (0.1)	2,399 (0.0)	230969.1 (0.2)	65978.8 (0.1)
Advances Against Export Cash Incentives and Duty Drawback Claims	3,910 (0.0)	275502.6 (0.3)	34711.8 (0.1)	617 (0.0)	275271.9 (0.3)	34494.0 (0.1)
Inland Bills - Purchased	36,362 (0.0)	1133138.8 (1.1)	576846.5 (0.8)	27,359 (0.1)	1132548.7 (1.2)	576421.0 (0.9)
Inland Bills - Discounted	149,915 (0.1)	2656752.7 (2.5)	965314.0 (1.4)	89,989 (0.3)	2653868.7 (2.7)	962301.9 (1.5)
Advances Against Import Bills	1,353 (0.0)	30239.1 (0.0)	23412.0 (0.0)	746 (0.0)	30208.1 (0.0)	23381.5 (0.0)
Foreign Currency Cheques TCs/ DDs/MTs/TTs Purchased	9,704 (0.0)	55160.2 (0.1)	27690.9 (0.0)	4,676 (0.0)	54912.9 (0.1)	27449.2 (0.0)
TOTAL	144,239,636 (100.0)	104554516.5 (100.0)	68784725.2 (100.0)	33,114,385 (100.0)	97479059.6 (100.0)	63109737.9 (100.0)

* 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 - 2015**

(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
1. PUBLIC SECTOR	116,782	20178156.4	12183662.1	65,939	20175902.0	12180885.1
	(0.1)	(19.3)	(17.7)	(0.2)	(20.7)	(19.3)
a) Central Government Departments	12,720	541297.7	360203.3	3,847	540980.3	359953.5
	(0.0)	(0.5)	(0.5)	(0.0)	(0.6)	(0.6)
b) General State Government	14,912	468113.3	368646.9	2,564	467693.8	368267.1
	(0.0)	(0.4)	(0.5)	(0.0)	(0.5)	(0.6)
c) State Government Departments	4,992	1810518.5	1262062.8	2,723	1810434.8	1261877.5
	(0.0)	(1.7)	(1.8)	(0.0)	(1.9)	(2.0)
d) Local and Quasi-Government	14,906	260438.1	173904.0	4,167	259729.4	173351.9
	(0.0)	(0.2)	(0.3)	(0.0)	(0.3)	(0.3)
e) Public Financial Corporations	17,182	2553369.0	1594537.2	8,466	2553012.7	1593636.6
	(0.0)	(2.4)	(2.3)	(0.0)	(2.6)	(2.5)
f) Public Non-Financial Corporations	52,070	14544419.9	8424308.0	44,172	14544051.1	8423798.5
	(0.0)	(13.9)	(12.2)	(0.1)	(14.9)	(13.3)
2. CO-OPERATIVE SECTOR	139,460	695095.6	443260.5	64,154	691215.3	439448.6
	(0.1)	(0.7)	(0.6)	(0.2)	(0.7)	(0.7)
3. PRIVATE CORPORATE SECTOR	970,541	41950301.6	26815747.9	738,315	41932245.7	26784377.4
	(0.7)	(40.1)	(39.0)	(2.2)	(43.0)	(42.4)
a) Private Financial Corporations	93,593	7621790.5	5162398.5	78,216	7,620,831.8	5,156,932.73
	(0.0)	(7.3)	(7.5)	(0.2)	(7.8)	(8.2)
b) Private Non-Financial Corporations	876,948	34328511.2	21653349.4	660,099	34,311,413.88	21,627,444.65
	(0.6)	(32.8)	(31.5)	(2.0)	(35.2)	(34.3)
4. HOUSEHOLD SECTOR	140,493,271	40767999.0	28718823.6	31,232,823	33847814.4	23172676.6
	(97.4)	(39.0)	(41.8)	(94.3)	(34.7)	(36.7)
4.1 INDIVIDUALS	137,044,933	30247935.4	22325700.9	29,171,232	23425895.7	16860956.7
	(95.0)	(28.9)	(32.5)	(88.1)	(24.0)	(26.7)
a) Male	108,179,905	25119277.8	18333756.2	24,369,176	19,705,960.49	14,073,292.44
	(75.0)	(24.0)	(26.7)	(73.6)	(20.2)	(22.3)
b) Female	28,865,028	5128657.6	3991944.7	4,802,056	3,719,935.21	2,787,664.27
	(20.0)	(4.9)	(5.8)	(14.5)	(3.8)	(4.4)
4.2 HOUSEHOLD SECTOR-OTHERS	3,448,338	10520063.6	6393122.6	2,061,591	10421918.7	6311719.9
	(2.4)	(10.1)	(9.3)	(6.2)	(10.7)	(10.0)
a) Proprietary concerns, Joint families (HUF), Partnership Firms	2,643,588	9688919.1	5809978.0	1,947,719	9,628,491.91	5,756,275.39
	(1.8)	(9.3)	(8.4)	(5.9)	(9.9)	(9.1)
b) Joint Liability Groups, NGOs, Trusts and Groups	804,750	831144.5	583144.6	113,872	793,426.78	555,444.47
	(0.6)	(0.8)	(0.8)	(0.3)	(0.8)	(0.9)
5. MICRO FINANCE INSTITUTIONS	2,399,287	638630.0	408019.1	950,474	512768.6	322056.3
	(1.7)	(0.6)	(0.6)	(2.9)	(0.5)	(0.5)
6. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	98,687	282412.7	190213.4	46,926	277687.2	185748.1
	(0.1)	(0.3)	(0.3)	(0.1)	(0.3)	(0.3)
7. NON RESIDENTS	21,608	41921.1	24998.7	15,754	41426.4	24545.9
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
TOTAL	144,239,636	104554516.5	68784725.2	33,114,385	97479059.6	63109737.9
	(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 2015**

(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	77.1	78.5	20.0	18.6	2.9	2.8	100.0	100.0
Semi-urban	70.9	72.3	25.8	24.6	3.3	3.1	100.0	100.0
Urban	70.7	70.0	25.3	24.2	4.0	5.8	100.0	100.0
Metropolitan	81.4	77.0	16.7	16.6	1.9	6.5	100.0	100.0
ALL-INDIA	75.4	75.1	21.7	21.2	2.9	3.7	100.0	100.0

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 2015**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN			URBAN / METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	34,319,948	2085190.7	1964697.1	22,843,094	1541314.3	1486470.9	6,461,809	433163.7	401041.0
1. Direct Finance	32,669,166	1994886.5	1879548.1	21,600,963	1464814.3	1414957.7	5,968,672	404071.2	375188.9
2. Indirect Finance	1,650,782	90304.1	85149.0	1,242,131	76500.0	71513.3	493,137	29092.5	25852.1
II. INDUSTRY	668,549	33172.9	26039.4	438,515	25761.9	19808.6	510,837	33356.4	38897.9
III. TRANSPORT OPERATORS	109,263	12153.0	8778.2	164,952	17287.0	13946.9	761,742	54103.4	36236.6
IV. PROFESSIONAL AND OTHER SERVICES	769,857	42370.4	34171.4	654,674	37648.7	29872.0	1,186,636	60037.6	49470.8
V. PERSONAL LOANS	3,972,382	278917.8	221551.9	5,200,054	401533.0	309053.1	23,575,682	1614240.5	716236.8
1. Loans for Housing	555,603	44164.5	33056.5	546,962	48494.7	33191.9	767,788	75206.2	50086.8
2. Loans for Purchase of Consumer Durables	172,440	11941.2	8248.7	155,678	13006.3	9213.2	245,742	17157.8	11432.2
3. Rest of the Personal Loans	3,244,339	222812.1	180246.7	4,497,414	340032.0	266648.0	22,562,152	1521876.5	654717.8
VI. TRADE	1,984,635	104249.4	83409.0	1,406,739	84523.4	66287.3	1,386,793	83273.8	67440.8
1. Wholesale Trade	95,141	5265.0	4394.7	90,469	4674.6	3801.4	92,121	5084.7	7046.6
2. Retail Trade	1,889,494	98984.5	79014.3	1,316,270	79848.8	62485.9	1,294,672	78189.1	60394.2
VII. FINANCE	139,558	10267.4	7274.3	91,364	7181.9	4943.5	55,388	5020.7	4229.1
VIII. ALL OTHERS	958,187	39598.3	32233.5	807,567	24743.4	20203.9	2,657,026	46347.3	32693.2
TOTAL BANK CREDIT	42,922,379	2605919.8	2378154.7	31,606,959	2139993.6	1950586.2	36,595,913	2329543.5	1346246.4

See Notes on Tables.

**TABLE NO. 1.18 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2015**

(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
RURAL	12,139 (2.5)	478479.3 (5.2)	437,084 (88.5)	4403803.6 (48.1)	44,746 (9.1)	4274481.7 (46.7)	493,970 (100.0)	9156764.6 (100.0)
SEMI-URBAN	12,108 (3.0)	1014829.4 (7.7)	345,221 (85.3)	5480709.9 (41.6)	47,332 (11.7)	6676967.5 (50.7)	404,661 (100.0)	13172506.8 (100.0)
URBAN	12,072 (4.5)	1850777.1 (9.4)	198,141 (74.4)	5775743.0 (29.4)	56,015 (21.0)	12022489.1 (61.2)	266,228 (100.0)	19649009.2 (100.0)
METROPOLITAN	16,262 (5.9)	5295361.0 (11.2)	189,873 (69.0)	7806330.9 (16.5)	68,899 (25.1)	34141139.6 (72.3)	275,033 (100.0)	47242831.5 (100.0)
ALL-INDIA	52,581 (3.7)	8639446.8 (9.7)	1,170,319 (81.3)	23466587.3 (26.3)	216,992 (15.1)	57115078.0 (64.0)	1,439,892 (100.0)	89221112.1 (100.0)

**TABLE NO. 1.19 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2015**

(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
STATE BANK OF INDIA	4,466 (1.2)	2036381.4 (10.4)	329,345 (84.9)	6371732.8 (32.6)	54,224 (14.0)	11144055.4 (57.0)	388,035 (100.0)	19552169.7 (100.0)
NATIONALISED BANKS	36,149 (5.1)	3160055.0 (6.9)	554,547 (78.3)	10770489.4 (23.7)	117,590 (16.6)	31542292.0 (69.4)	708,285 (100.0)	45472836.3 (100.0)
FOREIGN BANKS	275 (7.8)	929662.6 (23.6)	2,416 (68.2)	470357.1 (11.9)	851 (24.0)	2544032.7 (64.5)	3,542 (100.0)	3944052.4 (100.0)
REGIONAL RURAL BANKS	1,882 (1.0)	110958.9 (4.1)	163,439 (89.9)	1306576.6 (48.8)	16,562 (9.1)	1261371.2 (47.1)	181,883 (100.0)	2678906.6 (100.0)
PRIVATE SECTOR BANKS	9,809 (6.2)	2402388.9 (13.7)	120,572 (76.2)	4547431.4 (25.9)	27,766 (17.6)	10623326.7 (60.5)	158,148 (100.0)	17573147.0 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	52,581 (3.7)	8639446.8 (9.7)	1,170,319 (81.3)	23466587.3 (26.3)	216,992 (15.1)	57115078.0 (64.0)	1,439,892 (100.0)	89221112.1 (100.0)

**TABLE NO. 1.20 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2015**

(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
NORTHERN REGION	13,799	1612510.4	159,646	4673086.6	38,371	11649901.1	211,817	17935498.0
Haryana	2,541	206390.5	28,470	794066.1	5,321	1226388.5	36,332	2226845.1
Himachal Pradesh	769	31841.6	7,103	190173.7	2,626	376749.5	10,498	598764.8
Jammu & Kashmir	965	73726.5	11,779	295715.9	2,648	367762.5	15,393	737205.0
Punjab	3,961	160207.0	33,654	893193.9	8,354	1566322.5	45,969	2619723.4
Rajasthan	2,481	186180.5	48,502	876505.8	7,895	1292108.4	58,878	2354794.7
Chandigarh	230	39601.7	2,215	149623.2	1,033	365106.5	3,478	554331.3
Nct Of Delhi	2,852	914562.6	27,924	1473807.9	10,493	6455463.1	41,269	8843833.6
NORTH-EASTERN REGION	1,002	210714.3	33,164	638914.0	4,266	705173.7	38,432	1554802.0
Arunachal Pradesh	29	13158.9	909	31221.9	123	35704.8	1,062	80085.6
Assam	716	114019.1	23,288	406477.9	3,152	453317.4	27,156	973814.4
Manipur	43	14417.8	1,698	30421.4	57	12461.4	1,798	57300.7
Meghalaya	59	25321.7	1,715	59555.5	258	81562.2	2,032	166439.4
Mizoram	14	9329.2	841	23498.7	39	20324.6	894	53152.5
Nagaland	26	14452.3	945	25616.4	92	29314.1	1,063	69382.7
Tripura	114	20015.3	3,770	62122.2	545	72489.2	4,429	154626.7
EASTERN REGION	6,920	939912.8	197,224	3892297.6	38,776	6281286.1	242,921	11113496.6
Bihar	2,655	191000.9	56,851	1165410.4	7,124	811687.1	66,630	2168098.5
Jharkhand	712	138836.4	23,972	481509.7	4,510	800766.7	29,194	1421112.8
Odisha	862	140599.3	36,423	660157.4	6,168	1099982.1	43,454	1900738.8
Sikkim	13	4121.7	621	16437.7	96	36584.8	730	57144.3
West Bengal	2,660	462879.3	78,925	1555484.0	20,806	3518552.8	102,390	5536916.1
Andaman & Nicobar Islands	19	2475.2	432	13298.5	72	13712.5	523	29486.2
CENTRAL REGION	10,546	885193.7	259,622	4463412.5	36,902	6048093.9	307,070	11396700.1
Chhattisgarh	668	92349.9	21,334	365029.8	2,695	534276.5	24,697	991656.2
Madhya Pradesh	1,923	219639.1	59,627	827018.0	9,422	1746761.9	70,973	2793419.1
Uttar Pradesh	7,158	503759.4	167,902	2968040.5	21,960	3253495.7	197,020	6725295.6
Uttarakhand	797	69445.3	10,758	303324.1	2,825	513559.8	14,379	886329.2
WESTERN REGION	8,919	3036598.9	182,185	4332411.5	44,902	19484619.4	236,007	26853629.8
Goa	150	26480.4	3,301	115130.6	1,745	373831.3	5,196	515442.3
Gujarat	2,375	460357.8	55,342	1266524.8	17,657	3050699.3	75,375	4777581.9
Maharashtra	6,354	2544188.6	122,696	2927778.7	25,331	16028127.9	154,381	21500095.1
Dadra & Nagar Haveli	26	2611.1	517	11059.0	66	13502.7	609	27172.8
Daman & Diu	13	2961.1	329	11918.5	103	18458.2	446	33337.8
SOUTHERN REGION	11,395	1954516.7	338,477	5466465.0	53,774	12946003.7	403,646	20366985.5
Andhra Pradesh	1,744	203242.7	68,848	589335.1	7,855	1093702.8	78,447	1886280.6
Karnataka	3,246	561385.3	77,754	1556909.6	15,760	4224621.3	96,760	6342916.2
Kerala	1,528	235953.5	47,690	905232.6	8,365	2142807.6	57,583	3283993.6
Tamil Nadu	3,428	542465.8	93,390	1518544.5	14,794	3392160.1	111,612	5453170.4
Lakshadweep	2	944.9	81	5036.8	3	1636.3	87	7618.0
Puducherry	72	7764.4	1,929	35491.8	286	67383.1	2,287	110639.3
Telangana	1,375	402760.1	48,784	855914.7	6,710	2023692.5	56,869	3282367.3
ALL-INDIA	52,581	8639446.8	1,170,319	23466587.3	216,992	57115078.0	1,439,892	89221112.1

**TABLE NO. 1.21 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2015**

(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
RURAL	289,486 (58.6)	5312896.4 (58.0)	141,347 (28.6)	2031118.0 (22.2)	63,137 (12.8)	1812750.3 (19.8)	493,970 (100.0)	9156764.6 (100.0)
SEMI-URBAN	254,574 (62.9)	7145203.1 (54.2)	115,251 (28.5)	2811760.5 (21.3)	34,836 (8.6)	3215543.2 (24.4)	404,661 (100.0)	13172506.8 (100.0)
URBAN	166,033 (62.4)	8441748.0 (43.0)	77,753 (29.2)	4031273.0 (20.5)	22,442 (8.4)	7175988.2 (36.5)	266,228 (100.0)	19649009.2 (100.0)
METROPOLITAN	165,849 (60.3)	13703634.7 (29.0)	85,966 (31.3)	7123398.6 (15.1)	23,218 (8.4)	26415798.1 (55.9)	275,033 (100.0)	47242831.5 (100.0)
ALL-INDIA	875,942 (60.8)	34603482.2 (38.8)	420,317 (29.2)	15997550.2 (17.9)	143,633 (10.0)	38620079.8 (43.3)	1,439,892 (100.0)	89221112.1 (100.0)

See Notes on Tables.

**TABLE NO. 1.22 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2015**

(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
STATE BANK OF INDIA AND ITS ASSOCIATES	283,515 (73.1)	9808258.2 (50.2)	91,083 (23.5)	3758722.8 (19.2)	13,436 (3.5)	5985188.6 (30.6)	388,034 (100.0)	19552169.7 (100.0)
NATIONALISED BANKS	395,231 (55.8)	15112107.8 (33.2)	234,088 (33.0)	8657792.9 (19.0)	78,966 (11.1)	21702935.6 (47.7)	708,285 (100.0)	45472836.3 (100.0)
FOREIGN BANKS	2,435 (68.8)	1318328.0 (33.4)	849 (24.0)	247203.2 (6.3)	257 (7.3)	2378521.3 (60.3)	3,541 (100.0)	3944052.4 (100.0)
REGIONAL RURAL BANKS	91,518 (50.3)	1436916.7 (53.6)	48,621 (26.7)	509740.5 (19.0)	41,744 (23.0)	732249.4 (27.3)	181,883 (100.0)	2678906.6 (100.0)
PRIVATE SECTOR BANKS	103,243 (65.3)	6927871.4 (39.4)	45,676 (28.9)	2824090.7 (16.1)	9,229 (5.8)	7821184.9 (44.5)	158,148 (100.0)	17573147.0 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	875,942 (60.8)	34603482.2 (38.8)	420,317 (29.2)	15997550.2 (17.9)	143,633 (10)	38620079.8 (43.3)	1,439,892 (100.0)	89221112.1 (100.0)

See Notes on Tables.

TABLE NO. 1.23 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 2015

(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
NORTHERN REGION		132,146	6805932.5	64,303	3438787.3	15,368	7690778.3	211,817	17935498.0
NORTHERN REGION	Haryana	23,179	1016029.0	10,576	516446.7	2,578	694369.4	36,332	2226845.1
	Himachal Pradesh	6,501	302534.4	3,057	134876.8	939	161353.6	10,498	598764.8
	Jammu & Kashmir	9,785	410488.9	4,528	147724.6	1,080	178991.5	15,393	737205.0
	Punjab	28,034	1416700.5	13,883	657089.3	4,052	545933.7	45,969	2619723.4
	Rajasthan	37,517	1174830.9	18,170	493115.8	3,191	686848.0	58,878	2354794.7
	Chandigarh	2,159	201575.7	1,074	97929.6	244	254826.0	3,477	554331.3
	Nct Of Delhi	24,972	2283773.0	13,014	1391604.5	3,283	5168456.1	41,269	8843833.6
NORTH-EASTERN REGION		24,014	698474.7	10,754	266597.9	3,664	589729.4	38,432	1554802.0
NORTH-EASTERN REGION	Arunachal Pradesh	582	35213.7	303	12826.2	177	32045.7	1,061	80085.6
	Assam	17,692	444007.6	7,243	165562.9	2,220	364243.9	27,156	973814.4
	Manipur	1,064	24032.1	595	7133.1	139	26135.5	1,798	57300.7
	Meghalaya	987	59025.2	674	31105.4	372	76308.8	2,033	166439.4
	Mizoram	291	17906.5	180	8624.3	423	26621.6	894	53152.5
	Nagaland	649	36790.2	316	11796.0	99	20796.6	1,063	69382.7
	Tripura	2,750	81499.4	1,444	29550.1	235	43577.2	4,429	154626.7
EASTERN REGION		154,287	5060300.2	62,377	1981180.8	26,257	4072015.6	242,921	11113496.6
EASTERN REGION	Bihar	42,524	1149860.0	17,414	310404.9	6,693	707833.5	66,631	2168098.5
	Jharkhand	17,535	645622.9	6,512	208521.0	5,147	566968.9	29,194	1421112.8
	Odisha	25,896	688312.5	10,621	302463.2	6,936	909963.1	43,453	1900738.8
	Sikkim	465	23398.6	232	11662.3	32	22083.3	730	57144.3
	West Bengal	67,526	2540835.8	27,446	1141115.3	7,419	1854965.0	102,390	5536916.1
	Andaman & Nicobar Island	341	12270.4	151	7014.1	30	10201.7	522	29486.2
CENTRAL REGION		193,419	5164627.4	70,898	2045828.9	42,753	4186243.8	307,070	11396700.1
CENTRAL REGION	Chhattisgarh	17,976	404295.7	4,697	161497.7	2,025	425862.9	24,697	991656.2
	Madhya Pradesh	47,041	1065393.5	13,737	458210.1	10,196	1269815.5	70,973	2793419.1
	Uttar Pradesh	118,929	3298322.1	48,601	1275934.1	29,489	2151039.4	197,020	6725295.6
	Uttarakhand	9,473	396616.1	3,864	150187.0	1,043	339526.1	14,380	886329.2
WESTERN REGION		143,443	8469930.9	68,539	3859597.6	24,024	14524101.4	236,007	26853629.8
WESTERN REGION	Goa	2,921	237703.5	1,943	143377.9	332	134360.9	5,196	515442.3
	Gujarat	47,814	2210442.3	21,595	1048988.7	5,966	1518150.8	75,375	4777581.9
	Maharashtra	91,988	5993388.5	44,750	2657256.8	17,644	12849449.8	154,382	21500095.1
	Dadra & Nagar Haveli	420	10670.3	133	3611.3	56	12891.2	609	27172.8
	Daman & Diu	300	17726.3	118	6362.9	27	9248.6	446	33337.8
SOUTHERN REGION		228,633	8404216.5	143,445	4405557.7	31,567	7557211.3	403,646	20366985.5
SOUTHERN REGION	Andhra Pradesh	43,366	832596.1	25,482	426845.9	9,598	626838.6	78,446	1886280.6
	Karnataka	55,001	2312396.0	34,366	1356398.7	7,393	2674121.6	96,760	6342916.2
	Kerala	32,994	1846912.7	22,314	778656.1	2,275	658424.9	57,583	3283993.6
	Tamil Nadu	62,607	2240518.4	42,832	1201403.0	6,174	2011249.1	111,613	5453170.4
	Lakshadweep	53	3020.2	33	2650.3	2	1947.4	88	7618.0
	Puducherry	1,301	51745.8	845	26404.1	142	32489.4	2,288	110639.3
	Telangana	33,312	1117027.3	17,573	613199.6	5,983	1552140.4	56,869	3282367.3
ALL-INDIA		875,942	34603482.2	420,317	15997550.2	143,633	38620079.8	1,439,892	89221112.1

**TABLE NO. 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2015**

(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	3,342,372 (1.7)	556104.4 (1.8)	505,731 (2.5)	3721119.4 (13.8)	3,848,103 (1.8)	4277223.8 (7.5)
91 Days & above but Less than 6 Months	2,099,626 (1.1)	428914.1 (1.4)	264,570 (1.3)	1917560.7 (7.1)	2,364,196 (1.1)	2346474.8 (4.1)
6 Months & above but Less than 1 Year	17,486,577 (8.9)	2312636.6 (7.7)	1,756,325 (8.7)	4887290.7 (18.1)	19,242,902 (8.9)	7199927.4 (12.6)
1 Year & above but Less than 2 Years	80,052,417 (40.7)	12264585.7 (40.8)	5,960,550 (29.5)	10836744.3 (40.1)	86,012,967 (39.6)	23101330.1 (40.4)
2 Years & above but Less than 3 Years	25,532,652 (13.0)	4214948.5 (14.0)	2,023,393 (10.0)	1526615.2 (5.6)	27,556,045 (12.7)	5741563.6 (10.1)
3 Years & above but Less than 5 Years	26,498,712 (13.5)	4871663.9 (16.2)	2,881,928 (14.2)	1665521.2 (6.2)	29,380,640 (13.5)	6537185.1 (11.4)
5 Years & above	41,754,091 (21.2)	5426844.6 (18.0)	6,833,086 (33.8)	2484528.6 (9.2)	48,587,177 (22.4)	7911373.1 (13.9)
GRAND TOTAL	196,766,447 (100.0)	30075697.8 (100.0)	20,225,583 (100.0)	27039380.1 (100.0)	216,992,030 (100.0)	57115078.0 (100.0)

See Notes on Tables.

**TABLE NO. 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2015**

(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	899,634 (2.0)	85791.5 (2.0)	881,548 (1.9)	187002.5 (2.8)	937,575 (1.7)	441651.3 (3.7)	1,129,346 (1.6)	3562778.6 (10.4)	3,848,103 (1.8)	4277223.8 (7.5)
91 Days & above but Less than 6 Months	352,555 (0.8)	69435.4 (1.6)	450,964 (1.0)	121790.9 (1.8)	620,929 (1.1)	297558.6 (2.5)	939,748 (1.4)	1857689.8 (5.4)	2,364,196 (1.1)	2346474.8 (4.1)
6 Months & above but Less than 1 Year	3,580,858 (8.0)	398818.6 (9.3)	3,673,267 (7.8)	558490.9 (8.4)	4,888,116 (8.7)	1304267.8 (10.8)	7,100,661 (10.3)	4938350.1 (14.5)	19,242,902 (8.9)	7199927.4 (12.6)
1 Year & above but Less than 2 Years	13,928,113 (31.1)	1591681.6 (37.2)	19,234,650 (40.6)	2948424.8 (44.2)	23,577,993 (42.1)	5390570.3 (44.8)	29,272,211 (42.5)	13170653.4 (38.6)	86,012,967 (39.6)	23101330.1 (40.4)
2 Years & above but Less than 3 Years	5,340,186 (11.9)	529058.2 (12.4)	5,493,441 (11.6)	858025.9 (12.9)	7,357,594 (13.1)	1381233.2 (11.5)	9,364,824 (13.6)	2973246.2 (8.7)	27,556,045 (12.7)	5741563.6 (10.1)
3 Years & above but Less than 5 Years	7,451,220 (16.7)	576703.7 (13.5)	6,724,607 (14.2)	880180.1 (13.2)	6,817,118 (12.2)	1285127.2 (10.7)	8,387,695 (12.2)	3795174.1 (11.1)	29,380,640 (13.5)	6537185.1 (11.4)
5 Years & above	13,193,273 (29.5)	1022992.7 (23.9)	10,873,906 (23.0)	1123052.4 (16.8)	11,815,962 (21.1)	1922080.6 (16.0)	12,704,036 (18.4)	3843247.3 (11.3)	48,587,177 (22.4)	7911373.1 (13.9)
GRAND TOTAL	44,745,839 (100.0)	4274481.7 (100.0)	47,332,383 (100.0)	6676967.5 (100.0)	56,015,287 (100.0)	12022489.1 (100.0)	68,898,521 (100.0)	34141139.6 (100.0)	216,992,030 (100.0)	57115078.0 (100.0)

**TABLE NO. 1.26 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2015**

(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	616,130 (1.1)	356843.5 (3.2)	1,923,857 (1.6)	1928265.6 (6.1)	129,141 (15.2)	956319.3 (37.6)	587,082 (3.5)	48046.7 (3.8)	591,893 (2.1)	987748.8 (9.3)
91 Days & above but Less than 6 Months	288,317 (0.5)	166916.2 (1.5)	1,358,951 (1.2)	1285856.6 (4.1)	76,326 (9.0)	346079.6 (13.6)	163,113 (1.0)	29121.8 (2.3)	477,489 (1.7)	518500.6 (4.9)
6 Months & above but Less than 1 Year	612,618 (1.1)	267247.3 (2.4)	14,163,168 (12.0)	4992110.7 (15.8)	223,550 (26.3)	182096.1 (7.2)	917,102 (5.5)	94027.1 (7.5)	3,326,464 (12.0)	1664446.2 (15.7)
1 Year & above but Less than 2 Years	27,029,212 (49.8)	5548763.2 (49.8)	40,018,023 (34.0)	12202312.8 (38.7)	297,235 (34.9)	398108.4 (15.6)	4,971,487 (30.0)	513318.7 (40.7)	13,697,010 (49.3)	4438826.9 (41.8)
2 Years & above but Less than 3 Years	8,027,923 (14.8)	1755219.4 (15.8)	12,679,782 (10.8)	2487147.6 (7.9)	45,759 (5.4)	32269.6 (1.3)	2,318,209 (14.0)	174814.1 (13.9)	4,484,372 (16.2)	1292113.0 (12.2)
3 Years & above but Less than 5 Years	8,848,301 (16.3)	1586618.4 (14.2)	14,906,550 (12.7)	3006089.4 (9.5)	40,593 (4.8)	601832.2 (23.7)	2,845,581 (17.2)	180601.5 (14.3)	2,739,615 (9.9)	1162043.6 (10.9)
5 Years & above	8,801,378 (16.2)	1462447.5 (13.1)	32,539,209 (27.7)	5640509.2 (17.9)	38,274 (4.5)	27327.5 (1.1)	4,758,942 (28.7)	221441.3 (17.6)	2,449,374 (8.8)	559647.6 (5.3)
GRAND TOTAL	54,223,879 (100.0)	11144055.4 (100.0)	117,589,540 (100.0)	31542292.0 (100.0)	850,878 (100.0)	2544032.7 (100.0)	16,561,516 (100.0)	1261371.2 (100.0)	27,766,217 (100.0)	10623326.7 (100.0)

**TABLE NO. 1.27 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO RESIDUAL MATURITY AND BROAD OWNERSHIP CATEGORY
MARCH 2015**

(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	4.9	3.0	4.9	12.2	4.9	7.5
15 days to 28 days	2.2	2.4	2.5	5.4	2.2	3.9
29 days to 90 days	9.1	9.3	8.4	18.9	9.0	14.0
91 days & above but less than 6 months	13.7	13.1	12.6	13.6	13.6	13.4
6 months & above but less than 1 year	27.2	25.4	23.6	28.3	26.9	26.9
1 year & above but less than 3 years	27.6	31.6	28.2	15.4	27.7	23.7
3 years & above but less than 5 years	6.9	7.2	7.7	2.3	7.0	4.8
5 years & above	8.4	7.9	12.1	3.8	8.7	5.9
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

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 2015**

(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	9.9	14.8	19.1	9.8	10.7	12.4
6 per cent and above but less than 8 per cent	3.5	2.9	6.4	6.8	3.7	4.8
8 per cent and above but less than 9 per cent	27.5	22.0	26.5	41.7	27.4	31.3
9 per cent and above but less than 10 per cent	53.5	53.2	44.2	39.6	52.6	46.8
10 per cent and above but less than 11 per cent	5.5	6.8	2.9	2.0	5.3	4.6
11 per cent and above but less than 12 per cent	0.1	0.2	0.6	0.0	0.2	0.1
12 per cent and above but less than 13 per cent	0.0	0.0	0.3	0.0	0.0	0.0
13 per cent and above	0.0	0.0	0.0	0.1	0.0	0.0
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

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 2015**

(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	31.5	2.4	36.6	0.3	32.0	1.4
0.025 and above but less than 0.1	36.4	13.1	29.5	1.6	35.7	7.7
0.1 and above but less than 1.5	31.3	55.7	28.7	7.6	31.0	33.0
1.5 and above but less than 10.0	0.8	15.9	4.0	13.7	1.1	14.9
10.0 and above	0.0	12.9	1.2	76.8	0.1	43.0
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

See Notes on Tables.

**TABLE NO. 1.30 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO CATEGORY
MARCH 2015**

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
NORTHERN REGION	142,547	67,097	34,507	244,151	29,294	15,062	4,375	48,731
Haryana	25,054	10,961	5,402	41,417	5,364	2,544	726	8,634
Himachal Pradesh	4,695	3,458	2,091	10,244	679	516	390	1,585
Jammu & Kashmir	9,571	5,082	3,378	18,031	1,917	845	188	2,950
Punjab	29,927	15,429	8,332	53,688	5,508	3,795	1,291	10,594
Rajasthan	29,776	15,400	8,458	53,634	3,728	2,406	746	6,880
Chandigarh	4,964	2,073	906	7,943	1,457	705	149	2,311
Nct Of Delhi	38,560	14,694	5,940	59,194	10,641	4,251	885	15,777
NORTH-EASTERN REGION	15,009	8,789	4,878	28,676	2,939	1,696	534	5,169
Arunachal Pradesh	536	326	139	1,001	114	43	22	179
Assam	9,836	5,757	3,315	18,908	1,801	1,098	300	3,199
Manipur	684	339	123	1,146	169	75	11	255
Meghalaya	1,114	801	475	2,390	331	218	108	657
Mizoram	546	292	164	1,002	173	87	31	291
Nagaland	680	357	250	1,287	194	76	30	300
Tripura	1,613	917	412	2,942	157	99	32	288
EASTERN REGION	92,312	58,709	32,948	183,969	15,716	8,482	2,312	26,510
Bihar	20,625	15,667	8,351	44,643	2,972	1,871	389	5,232
Jharkhand	10,970	7,285	4,039	22,294	2,251	1,429	223	3,903
Odisha	17,447	11,067	5,340	33,854	3,176	1,635	329	5,140
Sikkim	519	239	124	882	128	56	23	207
West Bengal	42,516	24,279	15,041	81,836	7,115	3,436	1,338	11,889
Andaman & Nicobar Islands	235	172	53	460	74	55	10	139
CENTRAL REGION	106,740	63,781	33,460	203,981	17,189	10,576	2,552	30,317
Chhattisgarh	8,956	4,835	2,052	15,843	1,582	962	159	2,703
Madhya Pradesh	26,345	15,075	7,979	49,399	4,708	3,244	506	8,458
Uttar Pradesh	64,358	38,753	20,717	123,828	9,496	5,465	1,612	16,573
Uttarakhand	7,081	5,118	2,712	14,911	1,403	905	275	2,583
WESTERN REGION	183,063	64,817	31,886	279,766	44,351	20,874	3,748	68,973
Goa	3,299	1,825	791	5,915	1,028	928	267	2,223
Gujarat	41,043	20,083	9,998	71,124	5,745	4,592	1,159	11,496
Maharashtra	138,226	42,722	21,016	201,964	37,513	15,335	2,311	55,159
Dadra & Nagar Haveli	261	103	39	403	35	14	5	54
Daman & Diu	234	84	42	360	30	5	6	41
SOUTHERN REGION	190,293	113,415	47,291	350,999	47,527	41,815	10,856	100,198
Andhra Pradesh	26,102	16,183	8,041	50,326	5,027	3,775	1,686	10,488
Karnataka	49,037	29,747	13,085	91,869	11,400	11,277	2,748	25,425
Kerala	30,448	20,500	7,558	58,506	11,185	9,694	2,418	23,297
Tamil Nadu	56,171	32,964	11,675	100,810	13,984	13,088	2,600	29,672
Lakshadweep	42	27	13	82	4	14	3	21
Puducherry	1,070	688	236	1,994	257	262	68	587
Telangana	27,423	13,306	6,683	47,412	5,670	3,705	1,333	10,708
ALL-INDIA	729,964	376,608	184,970	1,291,542	157,016	98,505	24,377	279,898

TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2015

(Amount in ₹ Million)

POPULATION GROUP	BANK GROUP	TOTAL EMPLOYEES				Of Which : FEMALES			
		Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
		2	3	4	4	2	3	4	4
Rural	STATE BANK OF INDIA AND ITS ASSOCIATES	20,543	17,752	10,895	49,190	2,654	2,265	867	5,786
	NATIONALISED BANKS	50,649	45,543	26,674	122,866	6,553	6,287	3,574	16,414
	FOREIGN BANKS	74	1	-	75	10			10
	REGIONAL RURAL BANKS	26,845	18,654	8,743	54,242	1,171	1,691	363	3,225
	PRIVATE SECTOR BANKS	18,093	3,967	1,693	23,753	2,187	734	243	3,164
Semi-urban	STATE BANK OF INDIA AND ITS ASSOCIATES	31,495	29,519	19,251	80,265	7,757	6,181	1,725	15,663
	NATIONALISED BANKS	52,701	46,877	22,324	121,902	9,084	11,783	3,597	24,464
	FOREIGN BANKS	79	1	-	80	15	1		16
	REGIONAL RURAL BANKS	11,033	6,896	2,508	20,437	1,205	1,660	199	3,064
	PRIVATE SECTOR BANKS	50,593	8,943	3,124	62,660	7,210	3,120	705	11,035
Urban/Metropolitan	STATE BANK OF INDIA AND ITS ASSOCIATES	68,120	61,965	25,561	155,646	23,668	14,554	2,673	40,895
	NATIONALISED BANKS	159,966	113,636	56,221	329,823	39,962	41,601	9,269	90,832
	FOREIGN BANKS	23,558	1,633	444	25,635	7,236	734	24	7,994
	REGIONAL RURAL BANKS	7,444	3,732	1,155	12,331	1,150	1,416	119	2,685
	PRIVATE SECTOR BANKS	208,771	17,489	6,377	232,637	47,154	6,478	1,019	54,651
	ALL SCHEDULED COMMERCIAL BANKS	729,964	376,608	184,970	1,291,542	157,016	98,505	24,377	279,898

Notes on Tables

Due to the revision in BSR-1 system in 2013 (see Introduction Para. 3), the classification of credit data presented in some of the tables in this Volume are not strictly comparable with those of the earlier years.

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 1st 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 2007 to 2008 is based on the series of National Income with 1993-94 as the base year; from year 2009 to 2014, it is based on the series with 2004-05 as base year. Since year 2015 the base year is 2011-12. Upto year 2014, NNP at Factor Cost (Current Price) was used as 'National Income', however from 2015 onwards, NNP at Market Price (Current Price) is used. 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, 4.1 to 4.6, 4.2A, 4.3A, 4.4A, 5.1 to 5.3, 5.1A, 5.2A and 5.3A

From year 2013, the data on outstanding credit presented in Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3 are based on all borrowal accounts. Till 2012, data in these tables were based only on Large Borrowal Accounts (accounts each with credit limit more than ₹ 0.2 million). To facilitate comparison with the earlier period, data based on Large Borrowal Accounts are presented separately in tables 1.13 to 1.15. Moreover, six new tables viz. Table Nos. 4.2A, 4.3A, 4.4A, 5.1A, 5.2A and 5.3A are also provided giving truncated distribution of outstanding credit according to various characteristics based on Large Borrowal Accounts.

For Table Nos. 4.1, 4.2, 4.2A, 4.3, 4.3A, 4.6, 5.3 and 5.3A the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table Nos. 5.2 and 5.2A, the total amount

includes figures for micro finance institutions, non-profit institutions serving households and non-residents.

Table Nos. 1.16, 1.17 and 5.8

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

Table Nos. 1.21 to 1.24 and 3.4

For Table Nos. 1.21 to 1.24 and 3.4, '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 and 3.4 & 3.5

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 1,21,918 branches.

The distribution of term deposits according to interest rate range in Table No. 1.28 is based on the data reported by 1,22,204 branches.

The distribution of term deposits according to size of deposits in Table No. 1.29 is based on the data reported by 1,21,918 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2, 2.3 & 2.4 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5, 5.6, 5.7, 5.8 and 5.9 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.
