

INTRODUCTION

1. This booklet presents summary tables on number of offices, employees, deposits and credit of scheduled commercial banks at all-India and State level, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on 31st March 1999.

2. The BSR-1 & 2 returns have been revised with effect from March 1999 Survey in line with policy changes and developments in the banking sector. The significant features of the revision are:

- (i) the cut-off credit limit for classifying borrowal accounts of scheduled commercial banks under '*small borrowal accounts*' is raised to Rs.2 lakh from Rs.25,000 earlier;
- (ii) minimum maturity period of term deposits is reduced to 15 days from 30 days; and
- (iii) rate of interest of borrowal accounts is presented exclusive of interest tax.

As a result of these changes, the data presented in some of the tables in this booklet are not comparable with those of the previous years.

3. BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme as also dues from banks. The return is divided into two parts - Part A and Part B (BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over Rs. 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for banks other than regional rural banks covers accounts with individual credit limit of over Rs. 2 lakh. In the case of regional rural banks, the cut-off credit limit remains the same at Rs. 25,000

as in the previous year. In BSR-1A, information in respect of each of the borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of accounts with individual credit limit upto Rs. 2 lakh (Rs. 25,000 for regional rural banks) is obtained in consolidated form for broad occupational categories. The information on small borrowal accounts are obtained from BSR-1B returns of scheduled commercial banks (including regional rural banks) together with the accounts having credit limit above Rs. 25,000 and upto Rs. 2 lakh in BSR-1A returns of regional rural banks.

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 also given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 also provides information on staff strength, classified according to gender and category (i.e. supervisory, clerical and subordinates), in individual bank offices as on the reference date of the survey. 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 15 days, or term deposits with a maturity period of less than 15 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 15 days or subject to notice of not less than 15 days. These would also include (i) deposits payable after 14 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. The term deposits presented in this booklet except in Table 1.1 exclude the proceeds of Resurgent India Bonds (RIBs). In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges. A table giving percentage distribution of term deposits according to interest rate range is presented in the booklet, based on this data.

5. Out of the 66,677 offices of scheduled commercial banks functioning as on the last day of March 1999, BSR-1 returns were received from 61,168 offices. BSR-2 returns were received from 61,553 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as on 31st March 1999.

6. BSR-1A return provides for identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected; it is presumed that in respect of these accounts the credit is utilised in the same place where it has been sanctioned. State and population group-wise data on credit are presented both according to place of sanction and place of utilisation of credit. When presented with deposits (Tables 1.3, 1.4 and 1.5), credit is as per place of sanction and when presented separately (Tables 1.10 and 1.11), it is based on place of utilisation. Tables 1.6 to 1.8 give the information on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison.

7. Brief explanatory notes on some of the tables presented in this booklet are given below:

Table 1.1 in this booklet 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*'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of Rs.2 lakh and less. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers and gender-wise classification. Tables 1.13, 1.14 and 1.15 provide truncated distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation respectively, for accounts having individual credit limit above Rupees two lakh. 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 maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 gives interest rate range-wise distribution of term deposits.

8. Population groups of the banked centres presented in this booklet are based on the 1991 census. The population groups are defined as under:

- 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 1 lakh.
- iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs.

iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

9. Banks have been grouped as under:

- i) State Bank of India and its Associates
- ii) Nationalised banks
- iii) Foreign banks
- iv) Regional rural banks
- v) Other scheduled commercial banks.

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 lakh is equal to 1,00,000. Throughout this booklet, the symbol ' - ' indicates nil or negligible. Figures

in brackets indicate percentage to totals. Notes on tables as appropriate to each table are given at the end.

11. This booklet is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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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	1991	1992	1993	1994	1995	1996	1997	1998	1999
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	276	276	276	276	284	293	299	300	303
(a) Scheduled Commercial Banks	73	272	272	272	272	281	291	297	299	302
<i>Of which:</i> Regional Rural Banks	—	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	3	2	2	1	1
Number of Bank Offices in India	8262	60220	60570	61169	61803	62367	63026	63550	64218	64939
(a) Rural	1833	35206	35269	35389	35329	33004	32995	32915	32878	32857
(b) Semi-Urban	3342	11344	11356	11465	11890	13341	13561	13766	13980	14168
(c) Urban	1584	8046	8279	8562	8745	8868	9086	9340	9597	9898
(d) Metropolitan	1503	5624	5666	5753	5839	7154	7384	7529	7763	8016
Population per office (in thousands)	64	14	14	14	15	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs. Crore)	4646	201199	237566	274938	323632	386859	429003	499763	598485	714025 @
<i>Of which:</i> (a) Demand	2104	38300	48893	49541	60700	76903	80614	90610	102513	117423
(b) Time	2542	162898	188672	225397	262932	309956	348389	409153	495972	596602
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	121865	131520	154838	166844	211560	254015	278401	324079	368837
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	334	392	449	524	620	681	786	932	1100
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	202	217	253	270	339	403	438	505	568
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	2368	2738	3111	3596	4242	4613	5261	6170	7286
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1434	1516	1752	1854	2320	2719	2931	3356	3763
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	48.1	49.5	50.4	46.0	46.4	44.0	43.8	47.3	48.7
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	44572	47318	51739	59097	69209	80831	93807	108905	107200 *
Share of Priority sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	37.7	37.1	34.4	36.5	33.7	32.8	34.8	34.6	37.3 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	39.2	38.6	36.1	38.8	35.8	34.1	35.8	36.1	39.6 *
Credit Deposit Ratio	77.5	60.6	55.4	56.3	51.6	54.7	59.2	55.7	54.2	51.7
Investment Deposit Ratio	29.3	37.7	38.0	38.0	41.2	38.6	38.4	38.1	36.5	35.7
Cash Deposit Ratio	8.2	17.6	18.2	13.6	17.2	16.3	12.5	10.6	10.2	9.5

@ Including Resurgent India Bonds (Rs.17,945 crore).

* Provisional figures relate to only public sector banks.

See Notes on Tables.

TABLE No. 1.2 – DISTRIBUTION OF BANKING CENTRES ACCORDING TO STATE AND POPULATION GROUP (AS AT THE END OF MARCH)

POPULATION GROUP REGION/STATE/ UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4629	4622	452	451	37	37	3	3	5121	5113
Haryana	643	643	92	92	12	12	—	—	747	747
Himachal Pradesh	605	605	14	14	—	—	—	—	619	619
Jammu & Kashmir	482	483	22	22	2	2	—	—	506	507
Punjab	1028	1029	99	98	9	9	1	1	1137	1137
Rajasthan	1807	1798	211	211	13	13	1	1	2032	2023
Chandigarh	9	9	2	2	1	1	—	—	12	12
Delhi	55	55	12	12	—	—	1	1	68	68
NORTH-EASTERN REGION	1227	1221	118	118	8	8	—	—	1353	1347
Arunachal Pradesh	60	60	1	1	—	—	—	—	61	61
Assam	786	782	73	73	4	4	—	—	863	859
Manipur	49	49	11	11	1	1	—	—	61	61
Meghalaya	124	124	7	7	1	1	—	—	132	132
Mizoram	60	60	5	5	1	1	—	—	66	66
Nagaland	35	35	8	8	—	—	—	—	43	43
Tripura	113	111	13	13	1	1	—	—	127	125
EASTERN REGION	7064	7061	774	775	67	67	1	1	7906	7904
Bihar	3317	3313	401	402	16	16	—	—	3734	3731
Orissa	1545	1546	93	93	6	6	—	—	1644	1645
Sikkim	32	32	1	1	—	—	—	—	33	33
West Bengal	2155	2155	277	277	45	45	1	1	2478	2478
Andaman & Nicobar Islands	15	15	2	2	—	—	—	—	17	17
CENTRAL REGION	7488	7464	803	802	60	60	4	4	8355	8330
Madhya Pradesh	2414	2398	286	285	21	21	2	2	2723	2706
Uttar Pradesh	5074	5066	517	517	39	39	2	2	5632	5624
WESTERN REGION	3828	3811	670	670	43	42	7	7	4548	4530
Goa	143	143	10	10	—	—	—	—	153	153
Gujarat	1465	1453	259	259	14	14	3	3	1741	1729
Maharashtra	2214	2209	398	398	29	28	4	4	2645	2639
Dadra & Nagar Haveli	5	5	1	1	—	—	—	—	6	6
Daman & Diu	1	1	2	2	—	—	—	—	3	3
SOUTHERN REGION	6535	6518	2220	2217	81	82	3	3	8839	8820
Andhra Pradesh	2320	2322	467	467	34	34	1	1	2822	2824
Karnataka	2109	2099	279	276	14	15	1	1	2403	2391
Kerala	308	308	1035	1036	7	7	—	—	1350	1351
Tamil Nadu	1767	1758	434	433	25	25	1	1	2227	2217
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	22	5	5	1	1	—	—	28	28
ALL-INDIA	30771	30697	5037	5033	296	296	18	18	36122	36044

See Notes on Tables.

**TABLE No. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 1999**

(Amount in Rupees Lakh)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
RURAL	32,840 (49.2)	1226,60,091 (30.2)	102697,07 (14.7)	244,33,632 (46.7)	42090,81 (11.0)
SEMI-URBAN	14,348 (21.5)	1123,75,849 (27.7)	136052,49 (19.5)	144,54,804 (27.6)	48512,70 (12.7)
URBAN	10,706 (16.1)	895,32,565 (22.1)	160181,05 (22.9)	70,09,551 (13.4)	68158,81 (17.8)
METROPOLITAN	8,783 (13.2)	813,39,420 (20.0)	299238,47 (42.9)	64,07,469 (12.3)	223662,72 (58.5)
ALL-INDIA	66,677 (100.0)	4059,07,925 (100.0)	698169,08 (100.0)	523,05,456 (100.0)	382425,03 (100.0)

**TABLE No. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO BANK GROUP
MARCH 1999**

(Amount in Rupees Lakh)

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	13,374 (20.0)	978,11,865 (24.1)	171827,34 (24.6)	133,60,251 (25.5)	107544,59 (28.1)
NATIONALISED BANKS	33,400 (50.1)	2332,40,457 (57.4)	381815,29 (54.7)	234,59,792 (44.9)	188108,98 (49.2)
FOREIGN BANKS	184 (0.3)	24,19,552 (0.6)	43281,63 (6.2)	18,36,923 (3.5)	31331,62 (8.2)
REGIONAL RURAL BANKS	14,640 (22.0)	453,53,011 (11.2)	26683,42 (3.8)	111,38,411 (21.3)	11278,59 (3.0)
OTHER SCHEDULED COMMERCIAL BANKS	5,079 (7.6)	270,83,040 (6.7)	74561,39 (10.7)	25,10,079 (4.8)	44161,26 (11.5)
ALL SCHEDULED COMMERCIAL BANKS	66,677 (100.0)	4059,07,925 (100.0)	698169,08 (100.0)	523,05,456 (100.0)	382425,03 (100.0)

**TABLE No. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
NORTHERN REGION	10,597	708,18,011	159846,47	60,06,664	81638,36
Haryana	1,495	101,80,354	14251,73	9,23,463	6171,88
Himachal Pradesh	785	37,95,542	5264,09	3,41,448	1195,78
Jammu & Kashmir	825	43,68,441	6984,40	3,04,387	2764,50
Punjab	2,523	190,27,236	32821,50	13,83,282	12739,47
Rajasthan	3,362	153,62,907	20490,06	20,05,237	9425,83
Chandigarh	190	16,69,915	5126,76	93,947	4360,60
Delhi	1,417	164,13,616	74907,92	9,54,900	44980,29
NORTH-EASTERN REGION	1,938	109,88,736	11198,67	13,00,773	3235,18
Arunachal Pradesh	69	4,28,514	486,27	49,733	71,11
Assam	1,268	79,73,756	7072,25	7,59,534	2266,59
Manipur	88	3,63,450	400,40	67,018	191,49
Meghalaya	180	7,11,326	1147,58	72,628	207,74
Mizoram	79	1,40,567	305,88	25,852	63,77
Nagaland	71	3,21,480	740,55	37,722	118,05
Tripura	183	10,49,643	1045,73	2,88,286	316,43
EASTERN REGION	11,874	700,51,801	93491,54	94,39,095	35678,35
Bihar	5,070	253,85,823	30962,70	36,26,295	7941,91
Orissa	2,238	91,86,201	10359,36	21,81,699	4486,51
Sikkim	42	1,27,885	337,46	15,076	70,58
West Bengal	4,493	351,97,447	51547,47	36,04,086	23133,92
Andaman & Nicobar Islands	31	1,54,445	284,55	11,939	45,43
CENTRAL REGION	13,621	845,70,813	96674,76	88,10,145	32556,01
Madhya Pradesh	4,549	197,59,672	26316,67	25,94,407	12833,99
Uttar Pradesh	9,072	648,11,141	70358,09	62,15,738	19722,02
WESTERN REGION	10,454	642,25,155	180036,05	68,42,858	122335,40
Goa	318	21,78,901	5542,71	1,09,823	1360,82
Gujarat	3,699	200,27,978	41020,33	19,05,212	20007,74
Maharashtra	6,411	418,45,629	133054,16	48,20,037	100884,28
Dadra & Nagar Haveli	11	61,124	132,60	3,593	29,11
Daman & Diu	15	1,11,523	286,25	4,193	53,45
SOUTHERN REGION	18,193	1052,53,409	156921,59	199,05,921	106981,74
Andhra Pradesh	5,149	283,45,361	38414,18	64,09,734	26083,01
Karnataka	4,786	251,66,593	38295,17	43,29,852	25049,48
Kerala	3,286	204,23,355	33159,41	34,58,039	13830,61
Tamil Nadu	4,882	306,77,562	45857,15	56,11,559	41609,92
Lakshadweep	9	22,281	53,55	1,879	4,26
Pondicherry	81	6,18,257	1142,13	94,858	404,46
ALL-INDIA	66,677	4059,07,925	698169,08	523,05,456	382425,03

**TABLE No. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1999**

(Amount in Rupees Lakh)

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	244,33,632	42090,81	41.0	244,73,040	53908,62	52.5
SEMI-URBAN	144,54,804	48512,70	35.7	144,57,568	54820,02	40.3
URBAN	70,09,551	68158,81	42.6	69,92,485	70716,68	44.1
METROPOLITAN	64,07,469	223662,72	74.7	63,82,363	202979,71	67.8
ALL-INDIA	523,05,456	382425,03	54.8	523,05,456	382425,03	54.8

**TABLE No. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1999**

(Amount in Rupees Lakh)

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 San- ctioned 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	81638,36	77633,29	4005,06	1330,32	78963,61	51.1	49.4
Haryana	6171,88	6024,48	147,41	1794,79	7819,26	43.3	54.9
Himachal Pradesh	1195,78	1147,43	48,35	223,04	1370,47	22.7	26.0
Jammu & Kashmir	2764,50	2589,69	174,81	7,41	2597,10	39.6	37.2
Punjab	12739,47	12638,12	101,35	779,56	13417,68	38.8	40.9
Rajasthan	9425,83	9415,05	10,78	681,44	10096,49	46.0	49.3
Chandigarh	4360,60	3995,83	364,77	179,59	4175,41	85.1	81.4
Delhi	44980,29	38660,49	6319,81	826,71	39487,20	60.0	52.7
NORTH-EASTERN REGION	3235,18	3220,28	14,90	554,11	3774,39	28.9	33.7
Arunachal Pradesh	71,11	70,69	42	19,38	90,07	14.6	18.5
Assam	2266,59	2249,86	16,73	490,06	2739,92	32.0	38.7
Manipur	191,49	189,00	2,49	2,39	191,39	47.8	47.8
Meghalaya	207,74	199,11	8,62	22,04	221,15	18.1	19.3
Mizoram	63,77	63,24	53	8,81	72,05	20.8	23.6
Nagaland	118,05	117,68	37	16,69	134,37	15.9	18.1
Tripura	316,43	315,84	59	9,61	325,44	30.3	31.1
EASTERN REGION	35678,35	34631,33	1047,03	940,21	35571,53	38.2	38.0
Bihar	7941,91	7817,27	124,64	676,33	8493,60	25.6	27.4
Orissa	4486,51	4472,74	13,76	109,34	4582,09	43.3	44.2
Sikkim	70,58	63,19	7,39	20	63,39	20.9	18.8
West Bengal	23133,92	22054,03	1079,89	314,99	22369,02	44.9	43.4
Andaman & Nicobar Islands	45,43	44,26	1,18	19,19	63,44	16.0	22.3
CENTRAL REGION	32556,01	32188,47	367,54	3411,14	35599,61	33.7	36.8
Madhya Pradesh	12833,99	12550,45	283,55	1176,97	13727,42	48.8	52.2
Uttar Pradesh	19722,02	19616,36	105,65	2255,82	21872,19	28.0	31.1
WESTERN REGION	122335,40	119586,03	2749,37	1125,96	120711,99	68.0	67.0
Goa	1360,82	1352,20	8,62	106,62	1458,82	24.6	26.3
Gujarat	20007,74	19826,35	181,38	2393,77	22220,12	48.8	54.2
Maharashtra	100884,28	95712,04	5172,25	913,36	96625,39	75.8	72.6
Dadra & Nagar Haveli	29,11	29,11	—	107,81	136,92	22.0	103.3
Daman & Diu	53,45	51,93	1,52	218,81	270,73	18.7	94.6
SOUTHERN REGION	106981,74	106464,68	517,06	1339,23	107803,91	68.2	68.7
Andhra Pradesh	26083,01	25913,66	169,34	643,76	26557,42	67.9	69.1
Karnataka	25049,48	24668,26	381,22	859,57	25527,83	65.4	66.7
Kerala	13830,61	13765,63	64,98	84,56	13850,18	41.7	41.8
Tamil Nadu	41609,92	40685,46	924,46	705,13	41390,59	90.7	90.3
Lakshadweep	4,26	4,26	—	87	5,14	8.0	9.6
Pondicherry	404,46	389,61	14,85	83,13	472,74	35.4	41.4
ALL-INDIA	382425,03				382425,03	54.8	54.8

**TABLE No. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1999**

(Amount in Rupees Lakh)

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	7966,61	9568,02	7357,40	8257,46	15406,88	15926,68	50907,46	45211,45	81638,36	78963,61
Haryana	1255,51	1930,17	1716,62	1964,13	3199,76	3924,96	—	—	6171,88	7819,26
Himachal Pradesh	810,33	879,77	385,45	490,70	—	—	—	—	1195,78	1370,47
Jammu & Kashmir	419,51	364,86	210,41	271,15	2134,58	1961,10	—	—	2764,50	2597,10
Punjab	3271,96	3728,71	3049,35	3180,88	3216,22	3327,25	3201,93	3180,84	12739,47	13417,68
Rajasthan	2014,22	2371,30	1915,87	2002,49	2567,08	2818,52	2928,67	2904,17	9425,83	10096,49
Chandigarh	30,42	141,91	40,94	138,65	4289,24	3894,85	—	—	4360,60	4175,41
Delhi	164,67	151,30	38,77	209,46	—	—	44776,85	39126,44	44980,29	39487,20
NORTH-EASTERN REGION	1134,60	1549,10	882,61	1025,99	1217,97	1199,30	—	—	3235,18	3774,39
Arunachal Pradesh	70,75	89,70	36	37	—	—	—	—	71,11	90,07
Assam	742,12	1128,21	619,64	731,90	904,82	879,80	—	—	2266,59	2739,92
Manipur	66,82	67,85	50,44	51,16	74,23	72,38	—	—	191,49	191,39
Meghalaya	69,31	65,57	26,91	29,74	111,52	125,84	—	—	207,74	221,15
Mizoram	17,77	22,58	14,43	22,60	31,57	26,87	—	—	63,77	72,05
Nagaland	22,20	28,10	95,85	106,28	—	—	—	—	118,05	134,37
Tripura	145,63	147,09	74,98	83,95	95,82	94,40	—	—	316,43	325,44
EASTERN REGION	6140,68	7703,88	4130,93	4747,36	7087,10	7181,06	18319,65	15939,24	35678,35	35571,53
Bihar	2506,95	3315,84	1809,23	1874,16	3625,73	3303,61	—	—	7941,91	8493,60
Orissa	1647,65	1693,85	1109,43	1244,00	1729,42	1644,23	—	—	4486,51	4582,09
Sikkim	20,87	23,02	49,71	40,36	—	—	—	—	70,58	63,39
West Bengal	1952,98	2641,81	1129,35	1554,74	1731,94	2233,22	18319,65	15939,24	23133,92	22369,02
Andaman & Nicobar Islands	12,24	29,35	33,20	34,09	—	—	—	—	45,43	63,44
CENTRAL REGION	7549,55	9803,56	7237,85	8687,51	10300,38	11042,37	7468,23	6066,17	32556,01	35599,61
Madhya Pradesh	2385,97	3306,70	2483,05	3312,58	3757,13	4002,98	4207,85	3105,15	12833,99	13727,42
Uttar Pradesh	5163,58	6496,85	4754,80	5374,93	6543,26	7039,39	3260,38	2961,02	19722,02	21872,19
WESTERN REGION	6281,03	8867,19	7170,25	8694,12	7836,70	9462,35	101047,42	93688,33	122335,40	120711,99
Goa	231,62	348,76	1129,20	1110,05	—	—	—	—	1360,82	1458,82
Gujarat	2814,03	4102,24	2816,49	3745,77	2561,80	2656,76	11815,41	11715,34	20007,74	22220,12
Maharashtra	3221,76	4282,57	3155,61	3564,25	5274,90	6805,59	89232,01	81972,99	100884,28	96625,39
Dadra & Nagar Haveli	13,19	130,09	15,92	6,83	—	—	—	—	29,11	136,92
Daman & Diu	43	3,53	53,02	267,21	—	—	—	—	53,45	270,73
SOUTHERN REGION	13018,34	16416,88	21733,65	23407,59	26309,78	25904,93	45919,97	42074,51	106981,74	107803,91
Andhra Pradesh	4552,77	5686,41	4872,61	5164,23	6110,10	6134,85	10547,53	9571,93	26083,01	26557,42
Karnataka	3773,99	4844,90	3960,87	4048,53	3920,95	3997,69	13393,67	12636,72	25049,48	25527,83
Kerala	893,73	1008,28	7340,14	7546,47	5596,73	5295,43	—	—	13830,61	13850,18
Tamil Nadu	3752,41	4811,25	5488,78	6569,90	10389,96	10143,59	21978,77	19865,86	41609,92	41390,59
Lakshadweep	4,26	5,14	—	—	—	—	—	—	4,26	5,14
Pondicherry	41,17	60,91	71,25	78,45	292,04	333,38	—	—	404,46	472,74
ALL-INDIA	42090,81	53908,62	48512,70	54820,02	68158,81	70716,68	223662,72	202979,71	382425,03	382425,03

**TABLE No. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	197,88,385	47656,40	40889,26
1. Direct Finance	195,20,405	38899,16	33941,14
2. Indirect Finance	2,67,980	8757,24	6948,12
II. INDUSTRY	47,52,329	239037,86	187946,88
1. Mining & Quarrying	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	72,800	18818,26	14506,13
(a) Rice Mills, Flour & Dal Mills	32,540	4420,68	3407,01
(b) Sugar	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	10,617	3129,66	2222,90
(d) Tea Processing	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	971	529,67	450,58
(f) Others	26,101	5227,05	4007,14
3. Beverage & Tobacco	2,757	2698,84	1879,65
4. Textiles	1,29,611	37187,51	29147,20
(a) Cotton Textiles	31,733	14876,83	11779,19
(b) Jute Textiles	752	614,56	381,23
(c) Handloom Textiles & Khadi	11,559	756,79	617,27
(d) Other Textiles	85,567	20939,32	16369,51
5. Paper, Paper Products & Printing	34,629	5958,95	4768,59
6. Leather & Leather Products	13,357	3183,13	2531,92
7. Rubber & Rubber Products	11,616	3361,35	2557,29
8. Chemicals & Chemical Products	67,567	31110,59	23729,26
(a) Heavy Industrial Chemicals	5,127	4956,08	3614,39
(b) Fertilisers	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	13,552	8497,63	6425,86
(d) Non-Edible Oils	784	505,36	418,14
(e) Other Chemicals & Chemical Products	46,706	12745,48	9641,17
9. Petroleum, Coal Products & Nuclear Fuels	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	7,219	3633,05	3016,86
11. Basic Metals & Metal Products	66,424	29241,68	24649,45
(a) Iron & Steel	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	3,600	2491,34	1919,39
(c) Other Metal Products	45,471	6376,17	4949,80
12. Engineering	86,780	31200,60	23789,15
(a) Heavy Engineering	8,510	8319,23	5969,22
(b) Light Engineering	40,374	7420,11	5630,96
(c) Electrical Machinery & Goods	29,111	8140,11	6268,20
(d) Electronic Machinery & Goods	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipment	31,186	10590,37	7913,47
14. Other Industries	41,60,461	33692,08	26892,89
15. Electricity, Gas & Water	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	2,670	8346,62	6392,94
(b) Non-Conventional Energy	172	128,92	103,86
(c) Gas, Steam & Water Supply	619	411,26	314,76
16. Construction	54,773	5752,34	4856,10
III. TRANSPORT OPERATORS	8,30,551	9056,62	7073,39
IV. PROFESSIONAL AND OTHER SERVICES	16,84,165	15182,81	12545,47
V. PERSONAL LOANS	125,70,802	49024,41	39589,46
1. Loans for Purchase of Consumer Durables	9,75,815	2288,65	1906,43
2. Loans for Housing	12,75,149	14076,76	12376,73
3. Rest of the Personal Loans	103,19,838	32659,00	25306,30
VI. TRADE	73,73,343	62777,64	52280,98
1. Wholesale Trade	4,29,400	38977,36	33011,61
<i>Of which : Food procurement</i>	149	18047,29	17484,01
2. Retail Trade	69,43,943	23800,28	19269,38
VII. FINANCE	53,389	21868,08	15813,48
VIII. ALL OTHERS	52,52,492	30847,56	26286,10
TOTAL BANK CREDIT	523,05,456	475451,38	382425,03
<i>OF WHICH :</i>			
1. Artisans & Village Industries	18,97,714	2908,30	2518,74
2. Other Small Scale Industries	20,29,920	39569,43	31428,43

**TABLE No. 1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	129,42,370	22759,32	19671,76	58,40,270	13982,27	12156,86
1. Direct Finance	127,77,003	21246,87	18544,80	57,76,211	12589,95	11062,91
2. Indirect Finance	1,65,367	1512,46	1126,96	64,059	1392,32	1093,95
II. INDUSTRY	20,48,448	18225,34	14719,13	12,34,801	24372,17	19706,28
1. Mining & Quarrying	1,156	342,03	271,37	1,807	626,55	443,03
2. Manufacturing & Processing	20,34,819	17274,76	14000,31	12,18,306	23037,40	18716,59
3. Electricity, Gas & Water	340	336,32	273,03	456	372,70	265,02
4. Construction	12,133	272,22	174,42	14,232	335,51	281,64
III. TRANSPORT OPERATORS	3,84,415	1948,92	1475,61	2,16,872	1962,85	1484,94
IV. PROFESSIONAL AND OTHER SERVICES	7,40,293	1416,13	1181,09	4,76,963	1921,93	1597,89
V. PERSONAL LOANS	29,31,147	6539,72	5713,55	30,31,413	9701,22	8488,45
1. Loans for Purchase of Consumer Durables	2,11,081	415,05	341,84	2,77,005	567,52	471,38
2. Loans for Housing	1,95,260	1530,51	1360,39	3,27,134	3255,38	2870,04
3. Rest of the Personal Loans	25,24,806	4594,16	4011,32	24,27,274	5878,31	5147,04
VI. TRADE	38,02,680	8476,77	7532,05	21,54,699	8578,84	7055,49
1. Wholesale Trade	1,12,087	3196,99	3064,63	1,03,027	2267,89	1726,89
2. Retail Trade	36,90,593	5279,77	4467,42	20,51,672	6310,95	5328,60
VII. FINANCE	11,117	429,43	296,96	14,354	487,94	359,17
VIII. ALL OTHERS	16,12,570	3787,02	3318,48	14,88,196	4605,78	3970,93
TOTAL BANK CREDIT	244,73,040	63582,64	53908,62	144,57,568	65613,00	54820,02
<i>OF WHICH :</i> 1. Artisans & Village Industries	12,57,072	1330,37	1156,15	4,50,831	812,48	709,27
2. Other Small Scale Industries	6,37,479	3567,27	2989,82	6,18,622	7292,24	5814,25

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	9,40,817	4792,63	4064,65	64,928	6122,17	4995,98
1. Direct Finance	9,10,974	3402,78	2997,78	56,217	1659,56	1335,65
2. Indirect Finance	29,843	1389,85	1066,87	8,711	4462,62	3660,34
II. INDUSTRY	7,90,537	43148,51	34990,02	6,78,543	153291,84	118531,46
1. Mining & Quarrying	1,888	824,82	554,62	1,490	2784,80	2031,81
2. Manufacturing & Processing	7,76,276	40750,43	33120,97	6,58,353	138757,93	107140,54
3. Electricity, Gas & Water	751	718,71	608,89	1,914	7459,06	5664,61
4. Construction	11,622	854,55	705,54	16,786	4290,05	3694,50
III. TRANSPORT OPERATORS	1,35,957	1495,87	1188,18	93,307	3648,97	2924,66
IV. PROFESSIONAL AND OTHER SERVICES	2,95,027	4343,50	3851,72	1,71,882	7501,24	5914,78
V. PERSONAL LOANS	27,32,637	11605,73	10106,82	38,75,605	21177,75	15280,64
1. Loans for Purchase of Consumer Durables	3,07,555	757,33	629,85	1,80,174	548,74	463,37
2. Loans for Housing	4,19,187	4523,16	4020,98	3,33,568	4767,70	4125,32
3. Rest of the Personal Loans	20,05,895	6325,23	5455,99	33,61,863	15861,30	10691,96
VI. TRADE	9,81,055	12955,29	10365,19	4,34,909	32766,74	27328,25
1. Wholesale Trade	88,965	7003,73	5385,92	1,25,321	26508,75	22834,16
2. Retail Trade	8,92,090	5951,56	4979,27	3,09,588	6258,00	4494,09
VII. FINANCE	8,651	1190,40	833,78	19,267	19760,31	14323,58
VIII. ALL OTHERS	11,07,804	6234,07	5316,34	10,43,922	16220,71	13680,35
TOTAL BANK CREDIT	69,92,485	85766,00	70716,68	63,82,363	260489,73	202979,71
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,55,743	521,68	453,69	34,068	243,77	199,65
2. Other Small Scale Industries	4,60,631	11779,95	9401,78	3,13,188	16929,98	13222,59

**TABLE No. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 1999**

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	36.5	22.2	5.7	2.5	10.7
1. Direct Finance	34.4	20.2	4.2	0.7	8.9
2. Indirect Finance	2.1	2.0	1.5	1.8	1.8
II. INDUSTRY	27.3	35.9	49.5	58.4	49.2
1. Mining & Quarrying	0.5	0.8	0.8	1.0	0.9
2. Manufacturing & Processing	26.0	34.1	46.8	52.8	45.2
3. Electricity, Gas & Water	0.5	0.5	0.9	2.8	1.8
4. Construction	0.3	0.5	1.0	1.8	1.3
III. TRANSPORT OPERATORS	2.7	2.7	1.7	1.4	1.8
IV. PROFESSIONAL AND OTHER SERVICES	2.2	2.9	5.4	2.9	3.3
V. PERSONAL LOANS	10.6	15.5	14.3	7.5	10.3
1. Loans for Purchase of Consumer Durables	0.6	0.9	0.9	0.2	0.5
2. Loans for Housing	2.5	5.2	5.7	2.0	3.2
3. Rest of the Personal Loans	7.5	9.4	7.7	5.3	6.6
VI. TRADE	14.0	12.9	14.7	13.5	13.7
1. Wholesale Trade	5.7	3.2	7.6	11.3	8.6
2. Retail Trade	8.3	9.7	7.1	2.2	5.1
VII. FINANCE	0.6	0.7	1.2	7.1	4.1
VIII. ALL OTHERS	6.1	7.2	7.5	6.7	6.9
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
<i>OF WHICH :</i> 1. Artisans & Village Industries	2.1	1.3	0.6	0.1	0.7
2. Other Small Scale Industries	5.5	10.6	13.3	6.5	8.2

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

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I. AGRICULTURE	48.1	29.7	10.0	12.2	100.0
1. Direct Finance	54.7	32.6	8.8	3.9	100.0
2. Indirect Finance	16.2	15.7	15.4	52.7	100.0
II. INDUSTRY	7.8	10.5	18.6	63.1	100.0
1. Mining & Quarrying	8.2	13.4	16.8	61.6	100.0
2. Manufacturing & Processing	8.1	10.8	19.2	61.9	100.0
3. Electricity, Gas & Water	4.0	3.9	8.9	83.2	100.0
4. Construction	3.6	5.8	14.5	76.1	100.0
III. TRANSPORT OPERATORS	20.9	21.0	16.8	41.3	100.0
IV. PROFESSIONAL AND OTHER SERVICES	9.4	12.7	30.7	47.2	100.0
V. PERSONAL LOANS	14.4	21.5	25.5	38.6	100.0
1. Loans for Purchase of Consumer Durables	17.9	24.7	33.1	24.3	100.0
2. Loans for Housing	11.0	23.2	32.5	33.3	100.0
3. Rest of the Personal Loans	15.9	20.3	21.6	42.2	100.0
VI. TRADE	14.4	13.5	19.8	52.3	100.0
1. Wholesale Trade	9.3	5.2	16.3	69.2	100.0
2. Retail Trade	23.2	27.7	25.8	23.3	100.0
VII. FINANCE	1.9	2.3	5.3	90.5	100.0
VIII. ALL OTHERS	12.6	15.1	20.2	52.1	100.0
TOTAL BANK CREDIT	14.1	14.3	18.5	53.1	100.0
<i>OF WHICH :</i> 1. Artisans & Village Industries	45.9	28.2	18.0	7.9	100.0
2. Other Small Scale Industries	9.5	18.5	29.9	42.1	100.0

**TABLE No. 1.12 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 1999**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	427,47,346 (81.7)	43739,53 (9.2)	38284,97 (10.0)
Above Rs.25,000 and upto Rs.2 Lakh	82,49,220 (15.8)	59198,42 (12.4)	49996,59 (13.1)
Above Rs.2 Lakh and upto Rs.5 Lakh	8,58,498 (1.6)	27370,03 (5.8)	22427,88 (5.9)
Above Rs.5 Lakh and upto Rs.10 Lakh	1,92,024 (0.4)	14573,01 (3.1)	11532,58 (3.0)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,22,435 (0.2)	20541,58 (4.3)	16139,31 (4.2)
Above Rs.25 Lakh and upto Rs.50 Lakh	57,211 (0.1)	21319,04 (4.5)	16829,29 (4.4)
Above Rs.50 Lakh and upto Rs.1 Crore	33,545 (0.1)	25180,43 (5.3)	19903,02 (5.2)
Above Rs.1 Crore and upto Rs.4 Crore	31,746 (0.1)	65577,97 (13.8)	51812,03 (13.6)
Above Rs.4 Crore and upto Rs.6 Crore	5,146 (—)	25733,15 (5.4)	19605,64 (5.1)
Above Rs.6 Crore and upto Rs.10 Crore	4,103 (—)	32942,86 (6.9)	24508,16 (6.4)
Above Rs.10 Crore and upto Rs.25 Crore	2,958 (—)	46983,49 (9.9)	35173,61 (9.2)
Above Rs.25 Crore	1,224 (—)	92291,87 (19.4)	76211,96 (19.9)
TOTAL	523,05,456 (100.0)	475451,38 (100.0)	382425,03 (100.0)

**TABLE No. 1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE
MARCH 1999**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	18,360 (1.5)	807,26 (0.3)	697,85 (0.3)
6% and above but less than 10%	11,147 (0.9)	12859,59 (4.0)	9674,50 (3.7)
10% and above but less than 12%	69,025 (5.5)	10783,10 (3.3)	8663,86 (3.3)
12% and above but less than 13%	36,492 (2.9)	27548,79 (8.6)	22511,92 (8.6)
13% and above but less than 14%	95,747 (7.7)	37080,28 (11.5)	30583,33 (11.7)
14% and above but less than 15%	1,26,090 (10.1)	31873,54 (9.9)	25280,58 (9.7)
15% and above but less than 16%	2,14,827 (17.2)	44298,46 (13.7)	36508,50 (14.0)
16% and above but less than 17%	2,55,053 (20.5)	67325,19 (20.9)	52545,44 (20.2)
17% and above but less than 18%	1,87,686 (15.0)	42254,86 (13.1)	34024,84 (13.1)
18% and above but less than 20%	1,63,091 (13.1)	32816,56 (10.2)	27356,68 (10.5)
20% and above	69,895 (5.6)	14542,89 (4.5)	12656,72 (4.9)
Total Loans & Advances	12,47,413 (100.0)	322190,51 (100.0)	260504,23 (100.0)
Inland & Foreign Bills Purchased/Discounted	61,477	50322,93	33639,24
TOTAL	13,08,890	372513,43	294143,47

See Notes on Tables.

**TABLE No. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 1999**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	3,59,601 (27.5)	117958,70 (31.7)	92739,28 (31.5)
Overdrafts	1,25,627 (9.6)	29376,83 (7.9)	21518,32 (7.3)
Demand Loans	78,660 (6.0)	48966,57 (13.1)	40648,65 (13.8)
Medium Term Loans	2,07,947 (15.9)	30468,96 (8.2)	26555,27 (9.0)
Long Term Loans	4,57,317 (34.9)	70941,79 (19.0)	60859,78 (20.7)
Packing Credit	18,261 (1.4)	24477,65 (6.6)	18182,94 (6.2)
Export Trade Bills Purchased	13,370 (1.0)	12756,24 (3.4)	7969,96 (2.7)
Export Trade Bills Discounted	6,261 (0.5)	8647,07 (2.3)	5743,69 (2.0)
Export Trade Bills Advanced Against	3,226 (0.2)	4456,70 (1.2)	3057,39 (1.0)
Advances Against Export Cash Incentives and Duty Drawback Claims	305 (—)	232,16 (0.1)	178,97 (0.1)
Inland (Trade) Bills – Purchased	10,149 (0.8)	5012,24 (1.3)	3089,13 (1.1)
Inland (Trade) Bills – Discounted	14,483 (1.1)	9701,81 (2.6)	6779,74 (2.3)
Inland (Others) Bills – Purchased	6,169 (0.5)	3540,33 (1.0)	2717,79 (0.9)
Inland (Others) Bills – Discounted	3,766 (0.3)	2612,21 (0.7)	1856,69 (0.6)
Advances Against Import Bills	1,657 (0.1)	2628,00 (0.7)	1665,71 (0.6)
Foreign Currency Cheques / TCs / DDs / MTs / TTs Purchased	2,091 (0.2)	736,17 (0.2)	580,15 (0.2)
TOTAL	13,08,890 (100.0)	372513,43 (100.0)	294143,47 (100.0)

See Notes on Tables.

**TABLE No. 1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH 1999**

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	10,533 (0.8)	53341,64 (14.3)	45271,58 (15.4)
a) Central Government Owned Undertakings	3,009 (0.2)	37761,98 (10.1)	32509,51 (11.1)
b) State Government	797 (0.1)	4070,82 (1.1)	3997,78 (1.4)
c) State Government Owned Undertakings	4,045 (0.3)	7006,98 (1.9)	5348,47 (1.8)
d) Quasi Government Bodies	2,682 (0.2)	4501,87 (1.2)	3415,81 (1.2)
2. CO-OPERATIVE SECTOR	8,386 (0.7)	5697,90 (1.5)	4442,73 (1.5)
3. PRIVATE SECTOR	6,31,318 (48.2)	275617,55 (74.0)	213848,37 (72.7)
a) Public and Private Limited Companies not owned but managed by Government	6,821 (0.5)	8875,74 (2.4)	6755,75 (2.3)
b) Public and Private Limited Companies other than Government owned and / or managed Companies & Corporations	1,33,756 (10.2)	183024,46 (49.1)	141397,99 (48.1)
c) Partnership, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	4,90,741 (37.5)	83717,35 (22.5)	65694,63 (22.3)
4. INDIVIDUALS	6,55,985 (50.1)	32942,16 (8.8)	26717,98 (9.1)
a) Males	6,00,212 (45.9)	30158,73 (8.1)	24481,45 (8.3)
b) Females	55,773 (4.3)	2783,42 (0.7)	2236,52 (0.8)
5. JOINT SECTOR UNDERTAKINGS	2,281 (0.2)	4664,17 (1.3)	3658,94 (1.2)
6. FOREIGN GOVERNMENTS / FOREIGN BANKS	387 (—)	250,01 (0.1)	203,87 (0.1)
TOTAL	13,08,890 (100.0)	372513,43 (100.0)	294143,47 (100.0)

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 1999**

(Per cent)

POPULATION GROUP	INDIVIDUALS				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	83.6	84.4	13.3	11.5	3.1	4.1	100.0	100.0
SEMI-URBAN	80.4	81.7	16.8	13.4	2.8	4.9	100.0	100.0
URBAN	81.8	81.3	14.6	11.8	3.6	6.9	100.0	100.0
METROPOLITAN	83.1	80.3	13.4	11.0	3.5	8.7	100.0	100.0
ALL-INDIA	82.4	82.3	14.5	12.1	3.1	5.6	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 1999**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	128,49,937	18440,54	16165,51	57,91,329	10750,83	9572,47
1. Direct Finance	126,90,490	18163,55	15919,24	57,32,753	10551,78	9397,04
2. Indirect Finance	1,59,447	276,99	246,27	58,576	199,06	175,43
II. INDUSTRY	20,14,305	2704,94	2389,83	11,62,381	2716,43	2425,63
III. TRANSPORT OPERATORS	3,56,573	923,84	741,67	1,90,218	872,57	709,08
IV. PROFESSIONAL AND OTHER SERVICES	7,36,260	910,06	778,01	4,66,596	894,46	761,69
V. PERSONAL LOANS	29,01,697	5406,93	4771,06	29,74,008	7351,88	6514,93
1. Loans for Purchase of Consumer Durables	2,10,279	390,30	322,30	2,75,681	526,06	440,16
2. Loans for Housing	1,81,562	1023,69	916,37	2,98,615	2116,70	1884,18
3. Rest of the Personal Loans	25,09,856	3992,93	3532,39	23,99,712	4709,12	4190,59
VI. TRADE	37,85,568	4641,02	3973,42	20,99,949	4245,82	3680,32
1. Wholesale Trade	1,07,025	191,54	167,60	85,033	293,22	253,26
2. Retail Trade	36,78,543	4449,48	3805,82	20,14,916	3952,60	3427,05
VII. FINANCE	10,555	23,21	20,36	13,008	32,43	28,28
VIII. ALL OTHERS	16,07,624	2163,30	1973,52	14,76,650	2673,74	2467,62
TOTAL BANK CREDIT	242,62,519	35213,84	30813,37	141,74,139	29538,15	26160,03
<i>OF WHICH :</i> 1. Artisans & Village Industries	12,56,284	1278,84	1114,64	4,49,313	702,33	621,87
2. Other Small Scale Industries	6,21,444	1110,95	1000,23	5,81,976	1560,59	1401,16

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
I. AGRICULTURE	9,82,527	2284,56	2068,48	196,23,793	31475,93	27806,46
1. Direct Finance	9,49,694	2181,18	1973,48	193,72,937	30896,50	27289,76
2. Indirect Finance	32,833	103,38	95,00	2,50,856	579,42	516,70
II. INDUSTRY	11,96,399	4160,45	3833,17	43,73,085	9581,81	8648,63
III. TRANSPORT OPERATORS	2,00,645	896,53	756,49	7,47,436	2692,94	2207,24
IV. PROFESSIONAL AND OTHER SERVICES	4,31,051	1322,65	1119,56	16,33,907	3127,17	2659,26
V. PERSONAL LOANS	63,38,672	20456,77	15253,75	122,14,377	33215,58	26539,73
1. Loans for Purchase of Consumer Durables	4,82,094	1115,71	941,71	9,68,054	2032,07	1704,17
2. Loans for Housing	6,66,899	4699,86	4192,28	11,47,076	7840,25	6992,83
3. Rest of the Personal Loans	51,89,679	14641,21	10119,76	100,99,247	23343,26	17842,74
VI. TRADE	12,87,284	3831,96	3376,85	71,72,801	12718,79	11030,58
1. Wholesale Trade	1,51,330	552,06	484,15	3,43,388	1036,81	905,01
2. Retail Trade	11,35,954	3279,90	2892,69	68,29,413	11681,98	10125,57
VII. FINANCE	18,296	47,51	41,16	41,859	103,14	89,79
VIII. ALL OTHERS	21,05,034	5185,54	4858,73	51,89,308	10022,59	9299,86
TOTAL BANK CREDIT	125,59,908	38185,95	31308,17	509,96,566	102937,94	88281,57
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,86,422	452,92	408,66	18,92,019	2434,09	2145,17
2. Other Small Scale Industries	6,54,018	2516,45	2296,16	18,57,438	5188,00	4697,54

See Notes on Tables.

**TABLE No. 1.18 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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	22,85 (1.9)	4990,84 (4.9)	872,00 (71.1)	33510,14 (32.6)	331,74 (27.0)	64196,09 (62.5)	1226,60 (100.0)	102697,07 (100.0)
SEMI-URBAN	39,52 (3.5)	10780,59 (7.9)	777,16 (69.2)	39765,43 (29.2)	307,09 (27.3)	85506,47 (62.9)	1123,76 (100.0)	136052,49 (100.0)
URBAN	47,34 (5.3)	20092,12 (12.5)	568,85 (63.5)	40351,96 (25.2)	279,14 (31.2)	99736,97 (62.3)	895,33 (100.0)	160181,05 (100.0)
METROPOLITAN	59,02 (7.3)	55218,41 (18.5)	514,10 (63.2)	53391,03 (17.8)	240,28 (29.5)	190629,03 (63.7)	813,39 (100.0)	299238,47 (100.0)
ALL-INDIA	168,73 (4.2)	91081,96 (13.1)	2732,10 (67.3)	167018,56 (23.9)	1158,25 (28.5)	440068,56 (63.0)	4059,08 (100.0)	698169,08 (100.0)

**TABLE No. 1.19 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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 AND ITS ASSOCIATES	31,27 (3.2)	26216,43 (15.3)	646,62 (66.1)	45207,86 (26.3)	300,23 (30.7)	100403,05 (58.4)	978,12 (100.0)	171827,34 (100.0)
NATIONALISED BANKS	107,24 (4.6)	46484,51 (12.2)	1578,18 (67.7)	97752,59 (25.6)	646,98 (27.7)	237578,20 (62.2)	2332,40 (100.0)	381815,29 (100.0)
FOREIGN BANKS	1,85 (7.7)	8297,51 (19.2)	9,56 (39.5)	3850,50 (8.9)	12,78 (52.8)	31133,63 (71.9)	24,20 (100.0)	43281,63 (100.0)
REGIONAL RURAL BANKS	8,01 (1.8)	1187,29 (4.4)	344,33 (75.9)	10902,07 (40.9)	101,19 (22.3)	14594,06 (54.7)	453,53 (100.0)	26683,42 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	20,35 (7.5)	8896,23 (11.9)	153,41 (56.7)	9305,54 (12.5)	97,07 (35.8)	56359,62 (75.6)	270,83 (100.0)	74561,39 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	168,73 (4.2)	91081,96 (13.1)	2732,10 (67.3)	167018,56 (23.9)	1158,25 (28.5)	440068,56 (63.0)	4059,08 (100.0)	698169,08 (100.0)

**TABLE No.1.20 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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	39,59	22159,83	456,32	36228,54	212,26	101458,10	708,18	159846,47
Haryana	6,64	1149,26	66,57	4183,49	28,59	8918,99	101,80	14251,73
Himachal Pradesh	1,93	359,45	21,77	1362,12	14,25	3542,53	37,96	5264,09
Jammu & Kashmir	3,09	1013,32	26,60	2046,04	14,00	3925,03	43,68	6984,40
Punjab	6,91	2876,97	130,75	8515,12	52,61	21429,41	190,27	32821,50
Rajasthan	6,62	2280,44	98,95	5218,86	48,06	12990,76	153,63	20490,06
Chandigarh	1,05	673,91	10,55	1005,58	5,10	3447,27	16,70	5126,76
Delhi	13,37	13806,49	101,12	13897,32	49,65	47204,10	164,14	74907,92
NORTH-EASTERN REGION	5,57	1610,87	75,34	3687,48	28,99	5900,32	109,89	11198,67
Arunachal Pradesh	12	75,93	3,12	143,70	1,04	266,65	4,29	486,27
Assam	4,39	898,03	53,79	2446,10	21,56	3728,11	79,74	7072,25
Manipur	16	75,51	2,80	151,46	68	173,43	3,63	400,40
Meghalaya	26	141,63	4,94	335,34	1,91	670,61	7,11	1147,58
Mizoram	8	52,17	1,18	100,25	15	153,46	1,41	305,88
Nagaland	16	236,59	2,35	184,13	71	319,83	3,21	740,55
Tripura	40	131,00	7,16	326,51	2,94	588,22	10,50	1045,73
EASTERN REGION	19,20	11329,34	455,91	28602,03	225,40	53560,18	700,52	93491,54
Bihar	4,96	3128,35	175,87	11794,96	73,03	16039,38	253,86	30962,70
Orissa	2,29	1178,26	61,10	2735,59	28,48	6445,52	91,86	10359,36
Sikkim	4	23,45	79	72,99	45	241,02	1,28	337,46
West Bengal	11,78	6962,27	217,07	13914,68	123,12	30670,53	351,97	51547,47
Andaman & Nicobar Islands	14	37,01	1,07	83,81	34	163,73	1,54	284,55
CENTRAL REGION	22,43	9331,96	589,28	32822,24	233,99	54520,56	845,71	96674,76
Madhya Pradesh	7,37	2793,00	131,02	7725,67	59,21	15798,00	197,60	26316,67
Uttar Pradesh	15,06	6538,96	458,27	25096,58	174,78	38722,55	648,11	70358,09
WESTERN REGION	33,90	28946,07	430,19	32950,63	178,16	118139,35	642,25	180036,05
Goa	99	328,66	13,22	917,17	7,58	4296,88	21,79	5542,71
Gujarat	9,72	4986,44	130,81	8651,55	59,75	27382,35	200,28	41020,33
Maharashtra	23,02	23575,07	285,14	23277,66	110,29	86201,44	418,46	133054,16
Dadra & Nagar Haveli	12	29,64	35	42,80	14	60,15	61	132,60
Daman & Diu	5	26,27	66	61,45	41	198,53	1,12	286,25
SOUTHERN REGION	48,03	17703,90	725,06	32727,63	279,44	106490,07	1052,53	156921,59
Andhra Pradesh	11,28	4757,73	188,54	7800,99	83,63	25855,46	283,45	38414,18
Karnataka	10,78	4298,03	165,38	8111,91	75,51	25885,23	251,67	38295,17
Kerala	5,65	1947,14	156,68	6719,54	41,90	24492,72	204,23	33159,41
Tamil Nadu	19,98	6574,79	209,87	9779,73	76,93	29502,63	306,78	45857,15
Lakshadweep	—	13,67	20	28,40	2	11,48	22	53,55
Pondicherry	33	112,54	4,40	287,05	1,45	742,55	6,18	1142,13
ALL-INDIA	168,73	91081,96	2732,10	167018,56	1158,25	440068,56	4059,08	698169,08

**TABLE No. 1.21 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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	924,42 (75.4)	74908,30 (72.9)	288,82 (23.5)	21381,50 (20.8)	13,36 (1.1)	6407,27 (6.2)	1226,60 (100.0)	102697,07 (100.0)
SEMI-URBAN	824,42 (73.4)	93539,89 (68.8)	268,64 (23.9)	26675,61 (19.6)	30,70 (2.7)	15836,99 (11.6)	1123,76 (100.0)	136052,49 (100.0)
URBAN	650,49 (72.7)	100175,72 (62.5)	206,04 (23.0)	26811,78 (16.7)	38,79 (4.3)	33193,55 (20.7)	895,33 (100.0)	160181,05 (100.0)
METROPOLITAN	552,20 (67.9)	143276,26 (47.9)	206,33 (25.4)	40392,33 (13.5)	54,86 (6.7)	115569,88 (38.6)	813,39 (100.0)	299238,47 (100.0)
ALL-INDIA	2951,53 (72.7)	411900,17 (59.0)	969,84 (23.9)	115261,21 (16.5)	137,72 (3.4)	171007,69 (24.5)	4059,08 (100.0)	698169,08 (100.0)

See Notes on Tables.

**TABLE No. 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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	724,05 (74.0)	99952,88 (58.2)	214,97 (22.0)	25809,40 (15.0)	39,10 (4.0)	46065,05 (26.8)	978,12 (100.0)	171827,34 (100.0)
NATIONALISED BANKS	1671,48 (71.7)	232678,22 (60.9)	585,08 (25.1)	68789,02 (18.0)	75,85 (3.3)	80348,05 (21.0)	2332,40 (100.0)	381815,29 (100.0)
FOREIGN BANKS	16,11 (66.6)	21557,35 (49.8)	5,50 (22.7)	4290,79 (9.9)	2,59 (10.7)	17433,50 (40.3)	24,20 (100.0)	43281,63 (100.0)
REGIONAL RURAL BANKS	353,79 (78.0)	20172,50 (75.6)	96,43 (21.3)	4768,97 (17.9)	3,32 (0.7)	1741,95 (6.5)	453,53 (100.0)	26683,42 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	186,11 (68.7)	37539,22 (50.3)	67,86 (25.1)	11603,04 (15.6)	16,86 (6.2)	25419,14 (34.1)	270,83 (100.0)	74561,39 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	2951,53 (72.7)	411900,17 (59.0)	969,84 (23.9)	115261,21 (16.5)	137,72 (3.4)	171007,69 (24.5)	4059,08 (100.0)	698169,08 (100.0)

See Notes on Tables.

**TABLE No. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1999**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

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	501,48	87714,44	176,91	26909,32	29,79	45222,71	708,18	159846,47
Haryana	73,88	9670,99	24,58	2882,98	3,34	1697,76	101,80	14251,73
Himachal Pradesh	26,25	3293,45	10,84	1139,59	87	831,06	37,96	5264,09
Jammu & Kashmir	31,62	4526,99	11,02	1371,70	1,05	1085,70	43,68	6984,40
Punjab	132,91	21836,12	51,71	7506,39	5,64	3479,00	190,27	32821,50
Rajasthan	116,51	13847,22	31,06	3282,78	6,06	3360,06	153,63	20490,06
Chandigarh	11,57	2605,48	4,50	878,10	63	1643,18	16,70	5126,76
Delhi	108,74	31934,20	43,19	9847,78	12,21	33125,94	164,14	74907,92
NORTH-EASTERN REGION	83,53	7148,00	22,69	1813,93	3,67	2236,74	109,89	11198,67
Arunachal Pradesh	3,51	292,91	68	73,69	9	119,68	4,29	486,27
Assam	61,65	4726,96	15,38	1070,58	2,71	1274,71	79,74	7072,25
Manipur	2,78	251,37	71	50,47	14	98,56	3,63	400,40
Meghalaya	4,45	548,45	2,43	278,78	23	320,35	7,11	1147,58
Mizoram	89	204,68	42	60,63	10	40,57	1,41	305,88
Nagaland	2,35	448,02	67	97,16	20	195,38	3,21	740,55
Tripura	7,91	675,62	2,38	182,62	21	187,49	10,50	1045,73
EASTERN REGION	543,42	60810,25	139,98	13185,02	17,12	19496,27	700,52	93491,54
Bihar	201,16	22131,07	48,60	4552,01	4,09	4279,63	253,86	30962,70
Orissa	73,73	6791,43	16,21	1259,54	1,91	2308,40	91,86	10359,36
Sikkim	86	181,88	34	67,37	8	88,20	1,28	337,46
West Bengal	266,54	31544,03	74,54	7267,83	10,90	12735,62	351,97	51547,47
Andaman & Nicobar Islands	1,12	161,85	29	38,28	13	84,42	1,54	284,55
CENTRAL REGION	642,17	66635,53	182,54	15856,32	21,00	14182,91	845,71	96674,76
Madhya Pradesh	154,13	18298,09	35,96	3729,72	7,51	4288,87	197,60	26316,67
Uttar Pradesh	488,04	48337,44	146,58	12126,60	13,49	9894,04	648,11	70358,09
WESTERN REGION	452,72	98389,13	160,09	26720,16	29,43	54926,75	642,25	180036,05
Goa	12,99	3170,53	7,79	1450,15	1,01	922,03	21,79	5542,71
Gujarat	149,05	26969,08	43,81	6616,08	7,42	7435,17	200,28	41020,33
Maharashtra	289,50	67994,86	108,06	18548,87	20,90	46510,43	418,46	133054,16
Dadra & Nagar Haveli	48	84,46	10	22,47	4	25,67	61	132,60
Daman & Diu	71	170,20	35	82,59	6	33,46	1,12	286,25
SOUTHERN REGION	728,21	91202,83	287,62	30776,46	36,70	34942,30	1052,53	156921,59
Andhra Pradesh	206,17	22378,75	67,34	6557,76	9,94	9477,67	283,45	38414,18
Karnataka	174,56	21497,14	69,28	7559,06	7,83	9238,97	251,67	38295,17
Kerala	134,66	21172,39	65,49	8007,49	4,09	3979,53	204,23	33159,41
Tamil Nadu	208,34	25408,59	83,90	8446,10	14,54	12002,46	306,78	45857,15
Lakshadweep	15	22,46	6	9,25	1	21,84	22	53,55
Pondicherry	4,33	723,50	1,55	196,81	30	221,83	6,18	1142,13
ALL-INDIA	2951,53	411900,17	969,84	115261,21	137,72	171007,69	4059,08	698169,08

See Notes on Tables.

**TABLE No. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1999**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	5102,133 (4.6)	20340,86 (5.9)	331,691 (7.5)	18627,19 (19.6)	5433,824 (4.7)	38968,05 (8.9)
91 Days & Above but Less than 6 Months	4560,185 (4.1)	16361,91 (4.7)	221,473 (5.0)	9248,45 (9.7)	4781,658 (4.1)	25610,36 (5.8)
6 Months & Above but Less than 1 Year	10847,912 (9.7)	40161,55 (11.6)	514,074 (11.6)	14564,53 (15.3)	11361,986 (9.8)	54726,08 (12.4)
1 Year & Above but Less than 2 Years	22386,288 (20.1)	74307,20 (21.5)	977,099 (22.1)	24812,45 (26.1)	23363,387 (20.2)	99119,65 (22.5)
2 Years & Above but Less than 3 Years	19815,172 (17.8)	60431,24 (17.5)	800,725 (18.1)	9209,21 (9.7)	20615,897 (17.8)	69640,46 (15.8)
3 Years & Above but Less than 5 Years	27278,364 (24.5)	85812,33 (24.9)	1008,057 (22.8)	14285,83 (15.0)	28286,421 (24.4)	100098,17 (22.8)
5 Years & Above	21414,295 (19.2)	47676,81 (13.8)	567,145 (12.8)	4228,99 (4.5)	21981,440 (19.0)	51905,80 (11.8)
GRAND TOTAL	111404,349 (100.0)	345091,91 (100.0)	4420,264 (100.0)	94976,65 (100.0)	115824,613 (100.0)	440068,56 (100.0)

See Notes on Tables.

**TABLE No. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP
MARCH 1999**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	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	834,431 (2.5)	2295,90 (3.6)	1372,439 (4.5)	4551,90 (5.3)	1578,159 (5.7)	7476,62 (7.5)	1648,795 (6.9)	24643,63 (12.9)	5433,824 (4.7)	38968,05 (8.9)
91 Days & Above but Less than 6 Months	851,605 (2.6)	2018,20 (3.1)	1215,379 (4.0)	3440,82 (4.0)	1395,299 (5.0)	5496,41 (5.5)	1319,375 (5.5)	14654,93 (7.7)	4781,658 (4.1)	25610,36 (5.8)
6 Months & Above but Less than 1 Year	2152,763 (6.5)	4320,74 (6.7)	2969,204 (9.7)	7978,82 (9.3)	3214,583 (11.5)	11364,99 (11.4)	3025,436 (12.6)	31061,53 (16.3)	11361,986 (9.8)	54726,08 (12.4)
1 Year & Above but Less than 2 Years	5198,182 (15.7)	10342,96 (16.1)	6063,313 (19.7)	17122,62 (20.0)	6147,925 (22.0)	22214,59 (22.3)	5953,967 (24.8)	49439,48 (25.9)	23363,387 (20.2)	99119,65 (22.5)
2 Years & Above but Less than 3 Years	5053,514 (15.2)	9722,28 (15.1)	5544,285 (18.1)	15177,62 (17.8)	5383,316 (19.3)	17813,49 (17.9)	4634,782 (19.3)	26927,07 (14.1)	20615,897 (17.8)	69640,46 (15.8)
3 Years & Above but Less than 5 Years	8597,351 (25.9)	17634,18 (27.5)	7771,253 (25.3)	23726,39 (27.7)	6676,152 (23.9)	24567,29 (24.6)	5241,665 (21.8)	34170,31 (17.9)	28286,421 (24.4)	100098,17 (22.8)
5 Years & Above	10486,603 (31.6)	17861,83 (27.8)	5772,639 (18.8)	13508,31 (15.8)	3518,233 (12.6)	10803,58 (10.8)	2203,965 (9.2)	9732,08 (5.1)	21981,440 (19.0)	51905,80 (11.8)
GRAND TOTAL	33174,449 (100.0)	64196,09 (100.0)	30708,512 (100.0)	85506,47 (100.0)	27913,667 (100.0)	99736,97 (100.0)	24027,985 (100.0)	190629,03 (100.0)	115824,613 (100.0)	440068,56 (100.0)

**TABLE No. 1.26 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP
MARCH 1999**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL 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	1152,944 (3.8)	5662,14 (5.6)	2786,512 (4.3)	17003,81 (7.2)	236,644 (18.5)	6270,31 (20.1)	232,429 (2.3)	703,70 (4.8)	1025,295 (10.6)	9328,09 (16.6)
91 Days & Above but Less than 6 Months	1171,268 (3.9)	4118,91 (4.1)	2655,634 (4.1)	12788,91 (5.4)	92,465 (7.2)	2596,26 (8.3)	194,484 (1.9)	491,14 (3.4)	667,807 (6.9)	5615,14 (10.0)
6 Months & Above but Less than 1 Year	3346,124 (11.1)	11535,78 (11.5)	6364,369 (9.8)	27395,61 (11.5)	188,050 (14.7)	6217,42 (20.0)	379,682 (3.8)	722,27 (4.9)	1083,761 (11.2)	8855,01 (15.7)
1 Year & Above but Less than 2 Years	6163,580 (20.5)	22945,04 (22.9)	13555,162 (21.0)	53606,86 (22.6)	330,649 (25.9)	8568,83 (27.5)	1335,357 (13.2)	2069,02 (14.2)	1978,639 (20.4)	11929,90 (21.2)
2 Years & Above but Less than 3 Years	5681,477 (18.9)	17673,71 (17.6)	12228,862 (18.9)	41069,47 (17.3)	185,410 (14.5)	3182,35 (10.2)	1132,116 (11.2)	1544,57 (10.6)	1388,032 (14.3)	6170,36 (10.9)
3 Years & Above but Less than 5 Years	7764,112 (25.9)	26727,50 (26.6)	16106,346 (24.9)	57511,79 (24.2)	196,432 (15.4)	3412,56 (11.0)	2263,025 (22.4)	3121,67 (21.4)	1956,506 (20.2)	9324,66 (16.5)
5 Years & Above	4743,206 (15.8)	11739,97 (11.7)	11001,469 (17.0)	28201,76 (11.9)	48,170 (3.8)	885,90 (2.8)	4581,680 (45.3)	5941,70 (40.7)	1606,915 (16.6)	5136,46 (9.1)
GRAND TOTAL	30022,711 (100.0)	100403,05 (100.0)	64698,354 (100.0)	237578,20 (100.0)	1277,820 (100.0)	31133,63 (100.0)	10118,773 (100.0)	14594,06 (100.0)	9706,955 (100.0)	56359,62 (100.0)

**TABLE No. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH 1999**

(Per cent)

INTEREST RATE RANGE	No. of Accounts	Amount
	1	2
Less than 6 per cent	2.6	5.9
6 per cent and above but less than 8 per cent	7.0	7.4
8 per cent and above but less than 9 per cent	5.8	6.1
9 per cent and above but less than 10 per cent	9.6	9.0
10 per cent and above but less than 11 per cent	19.2	17.7
11 per cent and above but less than 12 per cent	21.0	20.2
12 per cent and above but less than 13 per cent	20.2	19.2
13 per cent and above	14.6	14.5
TOTAL	100.0	100.0

See Notes on Tables.

**TABLE No. 1.28 – STATE-WISE DISTRIBUTION OF EMPLOYEES OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1999**

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	52,018	84,965	40,663	177,646	3,150	15,274	3,502	21,926
Haryana	5,801	10,883	5,139	21,823	220	1,739	496	2,455
Himachal Pradesh	2,114	3,380	2,077	7,571	58	373	225	656
Jammu & Kashmir	2,455	4,455	2,264	9,174	170	710	75	955
Punjab	10,549	20,133	10,133	40,815	338	3,237	1,152	4,727
Rajasthan	11,493	17,372	9,310	38,175	240	1,327	492	2,059
Chandigarh	2,886	3,534	1,569	7,989	271	925	165	1,361
Delhi	16,720	25,208	10,171	52,099	1,853	6,963	897	9,713
NORTH-EASTERN REGION	6,520	10,688	5,550	22,758	239	1,594	330	2,163
Arunachal Pradesh	190	335	193	718	4	33	17	54
Assam	4,422	7,314	3,784	15,520	135	925	180	1,240
Manipur	234	467	193	894	6	56	9	71
Meghalaya	620	939	541	2,100	51	280	54	385
Mizoram	143	221	127	491	14	72	8	94
Nagaland	260	382	213	855	7	72	19	98
Tripura	651	1,030	499	2,180	22	156	43	221
EASTERN REGION	45,971	78,722	38,604	163,297	1,320	6,680	1,743	9,743
Bihar	15,771	22,666	12,142	50,579	210	1,237	434	1,881
Orissa	7,617	10,965	5,647	24,229	105	615	229	949
Sikkim	106	179	107	392	10	31	7	48
West Bengal	22,392	44,727	20,629	87,748	994	4,726	1,070	6,790
Andaman & Nicobar Islands	85	185	79	349	1	71	3	75
CENTRAL REGION	46,630	72,219	37,525	156,374	1,126	6,299	2,073	9,498
Madhya Pradesh	15,419	22,685	11,642	49,746	442	2,787	547	3,776
Uttar Pradesh	31,211	49,534	25,883	106,628	684	3,512	1,526	5,722
WESTERN REGION	57,384	108,668	46,420	212,472	5,764	32,899	3,371	42,034
Goa	1,392	2,891	994	5,277	115	1,234	123	1,472
Gujarat	15,704	30,904	14,143	60,751	553	4,981	1,102	6,636
Maharashtra	40,202	74,715	31,204	146,121	5,095	26,662	2,140	33,897
Dadra & Nagar Haveli	35	50	22	107	—	8	1	9
Daman & Diu	51	108	57	216	1	14	5	20
SOUTHERN REGION	82,294	146,212	56,437	284,943	6,672	39,161	6,720	52,553
Andhra Pradesh	21,284	34,364	15,756	71,404	1,247	6,316	1,980	9,543
Karnataka	22,293	39,632	14,451	76,376	1,882	11,654	1,425	14,961
Kerala	13,228	26,341	9,689	49,258	1,474	9,094	1,449	12,017
Tamil Nadu	24,994	45,014	16,237	86,245	2,043	11,916	1,830	15,789
Lakshadweep	19	28	14	61	—	4	2	6
Pondicherry	476	833	290	1,599	26	177	34	237
ALL- INDIA	290,817	501,474	225,199	1017,490	18,271	101,907	17,739	137,917

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1999**

RURAL

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	12,595	19,634	14,721	46,950	254	1,453	830	2,537
NATIONALISED BANKS	26,264	42,379	25,560	94,203	577	3,128	1,861	5,566
FOREIGN BANKS	—	—	—	—	—	—	—	—
REGIONAL RURAL BANKS	19,219	16,404	11,892	47,515	186	651	41	878
OTHER SCHEDULED COMMERCIAL BANKS	1,780	3,354	1,510	6,644	65	289	43	397
ALL SCHEDULED COMMERCIAL BANKS	59,858	81,771	53,683	195,312	1,082	5,521	2,775	9,378

SEMI-URBAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	20,108	46,541	24,506	91,155	602	6,844	1,873	9,319
NATIONALISED BANKS	26,053	51,718	22,620	100,391	1,005	7,881	2,309	11,195
FOREIGN BANKS	13	23	7	43	—	8	—	8
REGIONAL RURAL BANKS	5,705	5,805	2,481	13,991	249	828	66	1,143
OTHER SCHEDULED COMMERCIAL BANKS	5,224	9,017	3,539	17,780	345	1,912	336	2,593
ALL SCHEDULED COMMERCIAL BANKS	57,103	113,104	53,153	223,360	2,201	17,473	4,584	24,258

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF
EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1999**

URBAN / METROPOLITAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	43,439	89,986	36,332	169,757	2,095	20,931	2,704	25,730
NATIONALISED BANKS	105,085	191,106	73,405	369,596	8,523	50,032	7,103	65,658
FOREIGN BANKS	8,538	5,427	1,497	15,462	2,261	2,273	47	4,581
REGIONAL RURAL BANKS	2,327	2,348	908	5,583	152	571	42	765
OTHER SCHEDULED COMMERCIAL BANKS	14,467	17,732	6,221	38,420	1,957	5,106	484	7,547
ALL SCHEDULED COMMERCIAL BANKS	173,856	306,599	118,363	598,818	14,988	78,913	10,380	104,281

ALL-INDIA

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	76,142	156,161	75,559	307,862	2,951	29,228	5,407	37,586
NATIONALISED BANKS	157,402	285,203	121,585	564,190	10,105	61,041	11,273	82,419
FOREIGN BANKS	8,551	5,450	1,504	15,505	2,261	2,281	47	4,589
REGIONAL RURAL BANKS	27,251	24,557	15,281	67,089	587	2,050	149	2,786
OTHER SCHEDULED COMMERCIAL BANKS	21,471	30,103	11,270	62,844	2,367	7,307	863	10,537
ALL SCHEDULED COMMERCIAL BANKS	290,817	501,474	225,199	1017,490	18,271	101,907	17,739	137,917

NOTES ON TABLES

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the period 1991 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 1999 it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices.

Population per office and per capita deposits and credit are based on projected estimate of population supplied by the office of the Registrar General, Government of India.

Deposits and credit of Scheduled Commercial Banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting 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 New Bill Market Scheme. Aggregate deposits for the year 1999 include the proceeds of Resurgent India Bonds amounting to Rs.17,945 crore. The figures of aggregate deposits are revised from 1996 onwards after excluding banks' pension and provident funds amounting to Rs.4816 crore in 1996, Rs.5836 crore in 1997, Rs.6925 crore in 1998 and Rs.8178 crore in 1999. The ratios based on aggregate deposits presented in this table for the years 1996 to 1998 are also revised and therefore may not tally with those published in the previous Volumes. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered. This ratio for the years 1994 to 1999 is based on the new series of National Income with 1993-94 as the base year. For the years 1991 to 1993, it is based on 1980-81 base and for 1969, the base year is 1970-71.

Advances to Priority Sector consist of the advances to (1) agriculture, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit upto Rs.1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms and (15) investment in venture capitals. With effect from July 1993 the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled Commercial Banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sector at different times, the data are not strictly comparable for the entire time period.

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 is taken to construe 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 1991 census.

Table Nos. 1.13 to 1.15

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit of over Rs.2 lakh.

Table Nos. 1.16 and 1.17

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is compiled on the basis of data reported by 54,780 branches under BSR-1B returns.

Table Nos. 1.21 to 1.24

For table Nos. 1.21 to 1.24, 'Individuals' include Hindu Undivided Families. In 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 No. 1.27

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches which have submitted BSR-2 returns. This table is compiled on the basis of data reported by 56,115 branches.