

**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
<b>NORTHERN REGION</b>	<b>4629</b>	<b>4622</b>	<b>452</b>	<b>451</b>	<b>37</b>	<b>37</b>	<b>3</b>	<b>3</b>	<b>5121</b>	<b>5113</b>
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
<b>NORTH-EASTERN REGION</b>	<b>1227</b>	<b>1221</b>	<b>118</b>	<b>118</b>	<b>8</b>	<b>8</b>	<b>—</b>	<b>—</b>	<b>1353</b>	<b>1347</b>
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
<b>EASTERN REGION</b>	<b>7064</b>	<b>7061</b>	<b>774</b>	<b>775</b>	<b>67</b>	<b>67</b>	<b>1</b>	<b>1</b>	<b>7906</b>	<b>7904</b>
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
<b>CENTRAL REGION</b>	<b>7488</b>	<b>7464</b>	<b>803</b>	<b>802</b>	<b>60</b>	<b>60</b>	<b>4</b>	<b>4</b>	<b>8355</b>	<b>8330</b>
Madhya Pradesh	2414	2398	286	285	21	21	2	2	2723	2706
Uttar Pradesh	5074	5066	517	517	39	39	2	2	5632	5624
<b>WESTERN REGION</b>	<b>3828</b>	<b>3811</b>	<b>670</b>	<b>670</b>	<b>43</b>	<b>42</b>	<b>7</b>	<b>7</b>	<b>4548</b>	<b>4530</b>
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
<b>SOUTHERN REGION</b>	<b>6535</b>	<b>6518</b>	<b>2220</b>	<b>2217</b>	<b>81</b>	<b>82</b>	<b>3</b>	<b>3</b>	<b>8839</b>	<b>8820</b>
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
<b>ALL-INDIA</b>	<b>30771</b>	<b>30697</b>	<b>5037</b>	<b>5033</b>	<b>296</b>	<b>296</b>	<b>18</b>	<b>18</b>	<b>36122</b>	<b>36044</b>

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)
<b>ALL-INDIA</b>	<b>66,677</b> <b>(100.0)</b>	<b>4059,07,925</b> <b>(100.0)</b>	<b>698169,08</b> <b>(100.0)</b>	<b>523,05,456</b> <b>(100.0)</b>	<b>382425,03</b> <b>(100.0)</b>

**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)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>66,677</b> <b>(100.0)</b>	<b>4059,07,925</b> <b>(100.0)</b>	<b>698169,08</b> <b>(100.0)</b>	<b>523,05,456</b> <b>(100.0)</b>	<b>382425,03</b> <b>(100.0)</b>

**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
<b>NORTHERN REGION</b>	<b>10,597</b>	<b>708,18,011</b>	<b>159846,47</b>	<b>60,06,664</b>	<b>81638,36</b>
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
<b>NORTH-EASTERN REGION</b>	<b>1,938</b>	<b>109,88,736</b>	<b>11198,67</b>	<b>13,00,773</b>	<b>3235,18</b>
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
<b>EASTERN REGION</b>	<b>11,874</b>	<b>700,51,801</b>	<b>93491,54</b>	<b>94,39,095</b>	<b>35678,35</b>
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
<b>CENTRAL REGION</b>	<b>13,621</b>	<b>845,70,813</b>	<b>96674,76</b>	<b>88,10,145</b>	<b>32556,01</b>
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
<b>WESTERN REGION</b>	<b>10,454</b>	<b>642,25,155</b>	<b>180036,05</b>	<b>68,42,858</b>	<b>122335,40</b>
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
<b>SOUTHERN REGION</b>	<b>18,193</b>	<b>1052,53,409</b>	<b>156921,59</b>	<b>199,05,921</b>	<b>106981,74</b>
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
<b>ALL-INDIA</b>	<b>66,677</b>	<b>4059,07,925</b>	<b>698169,08</b>	<b>523,05,456</b>	<b>382425,03</b>

**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 Sanc- tioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
						1	2
<b>NORTHERN REGION</b>	<b>81638,36</b>	<b>77633,29</b>	<b>4005,06</b>	<b>1330,32</b>	<b>78963,61</b>	<b>51.1</b>	<b>49.4</b>
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
<b>NORTH-EASTERN REGION</b>	<b>3235,18</b>	<b>3220,28</b>	<b>14,90</b>	<b>554,11</b>	<b>3774,39</b>	<b>28.9</b>	<b>33.7</b>
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
<b>EASTERN REGION</b>	<b>35678,35</b>	<b>34631,33</b>	<b>1047,03</b>	<b>940,21</b>	<b>35571,53</b>	<b>38.2</b>	<b>38.0</b>
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
<b>CENTRAL REGION</b>	<b>32556,01</b>	<b>32188,47</b>	<b>367,54</b>	<b>3411,14</b>	<b>35599,61</b>	<b>33.7</b>	<b>36.8</b>
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
<b>WESTERN REGION</b>	<b>122335,40</b>	<b>119586,03</b>	<b>2749,37</b>	<b>1125,96</b>	<b>120711,99</b>	<b>68.0</b>	<b>67.0</b>
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
<b>SOUTHERN REGION</b>	<b>106981,74</b>	<b>106464,68</b>	<b>517,06</b>	<b>1339,23</b>	<b>107803,91</b>	<b>68.2</b>	<b>68.7</b>
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
<b>ALL-INDIA</b>	<b>382425,03</b>				<b>382425,03</b>	<b>54.8</b>	<b>54.8</b>

**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
<b>NORTHERN REGION</b>	<b>7966,61</b>	<b>9568,02</b>	<b>7357,40</b>	<b>8257,46</b>	<b>15406,88</b>	<b>15926,68</b>	<b>50907,46</b>	<b>45211,45</b>	<b>81638,36</b>	<b>78963,61</b>
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
<b>NORTH-EASTERN REGION</b>	<b>1134,60</b>	<b>1549,10</b>	<b>882,61</b>	<b>1025,99</b>	<b>1217,97</b>	<b>1199,30</b>	<b>—</b>	<b>—</b>	<b>3235,18</b>	<b>3774,39</b>
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
<b>EASTERN REGION</b>	<b>6140,68</b>	<b>7703,88</b>	<b>4130,93</b>	<b>4747,36</b>	<b>7087,10</b>	<b>7181,06</b>	<b>18319,65</b>	<b>15939,24</b>	<b>35678,35</b>	<b>35571,53</b>
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
<b>CENTRAL REGION</b>	<b>7549,55</b>	<b>9803,56</b>	<b>7237,85</b>	<b>8687,51</b>	<b>10300,38</b>	<b>11042,37</b>	<b>7468,23</b>	<b>6066,17</b>	<b>32556,01</b>	<b>35599,61</b>
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
<b>WESTERN REGION</b>	<b>6281,03</b>	<b>8867,19</b>	<b>7170,25</b>	<b>8694,12</b>	<b>7836,70</b>	<b>9462,35</b>	<b>101047,42</b>	<b>93688,33</b>	<b>122335,40</b>	<b>120711,99</b>
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
<b>SOUTHERN REGION</b>	<b>13018,34</b>	<b>16416,88</b>	<b>21733,65</b>	<b>23407,59</b>	<b>26309,78</b>	<b>25904,93</b>	<b>45919,97</b>	<b>42074,51</b>	<b>106981,74</b>	<b>107803,91</b>
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
<b>ALL-INDIA</b>	<b>42090,81</b>	<b>53908,62</b>	<b>48512,70</b>	<b>54820,02</b>	<b>68158,81</b>	<b>70716,68</b>	<b>223662,72</b>	<b>202979,71</b>	<b>382425,03</b>	<b>382425,03</b>

**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
<b>I. AGRICULTURE</b>	<b>197,88,385</b>	<b>47656,40</b>	<b>40889,26</b>
1. Direct Finance	195,20,405	38899,16	33941,14
2. Indirect Finance	2,67,980	8757,24	6948,12
<b>II. INDUSTRY</b>	<b>47,52,329</b>	<b>239037,86</b>	<b>187946,88</b>
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 Equipments	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
<b>III. TRANSPORT OPERATORS</b>	<b>8,30,551</b>	<b>9056,62</b>	<b>7073,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16,84,165</b>	<b>15182,81</b>	<b>12545,47</b>
<b>V. PERSONAL LOANS</b>	<b>125,70,802</b>	<b>49024,41</b>	<b>39589,46</b>
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
<b>VI. TRADE</b>	<b>73,73,343</b>	<b>62777,64</b>	<b>52280,98</b>
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
<b>VII. FINANCE</b>	<b>53,389</b>	<b>21868,08</b>	<b>15813,48</b>
<b>VIII. ALL OTHERS</b>	<b>52,52,492</b>	<b>30847,56</b>	<b>26286,10</b>
<b>TOTAL BANK CREDIT</b>	<b>523,05,456</b>	<b>475451,38</b>	<b>382425,03</b>
<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
<b>I. AGRICULTURE</b>	<b>129,42,370</b>	<b>22759,32</b>	<b>19671,76</b>	<b>58,40,270</b>	<b>13982,27</b>	<b>12156,86</b>
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
<b>II. INDUSTRY</b>	<b>20,48,448</b>	<b>18225,34</b>	<b>14719,13</b>	<b>12,34,801</b>	<b>24372,17</b>	<b>19706,28</b>
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
<b>III. TRANSPORT OPERATORS</b>	<b>3,84,415</b>	<b>1948,92</b>	<b>1475,61</b>	<b>2,16,872</b>	<b>1962,85</b>	<b>1484,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,40,293</b>	<b>1416,13</b>	<b>1181,09</b>	<b>4,76,963</b>	<b>1921,93</b>	<b>1597,89</b>
<b>V. PERSONAL LOANS</b>	<b>29,31,147</b>	<b>6539,72</b>	<b>5713,55</b>	<b>30,31,413</b>	<b>9701,22</b>	<b>8488,45</b>
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
<b>VI. TRADE</b>	<b>38,02,680</b>	<b>8476,77</b>	<b>7532,05</b>	<b>21,54,699</b>	<b>8578,84</b>	<b>7055,49</b>
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
<b>VII. FINANCE</b>	<b>11,117</b>	<b>429,43</b>	<b>296,96</b>	<b>14,354</b>	<b>487,94</b>	<b>359,17</b>
<b>VIII. ALL OTHERS</b>	<b>16,12,570</b>	<b>3787,02</b>	<b>3318,48</b>	<b>14,88,196</b>	<b>4605,78</b>	<b>3970,93</b>
<b>TOTAL BANK CREDIT</b>	<b>244,73,040</b>	<b>63582,64</b>	<b>53908,62</b>	<b>144,57,568</b>	<b>65613,00</b>	<b>54820,02</b>
<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
<b>I. AGRICULTURE</b>	<b>9,40,817</b>	<b>4792,63</b>	<b>4064,65</b>	<b>64,928</b>	<b>6122,17</b>	<b>4995,98</b>
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
<b>II. INDUSTRY</b>	<b>7,90,537</b>	<b>43148,51</b>	<b>34990,02</b>	<b>6,78,543</b>	<b>153291,84</b>	<b>118531,46</b>
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
<b>III. TRANSPORT OPERATORS</b>	<b>1,35,957</b>	<b>1495,87</b>	<b>1188,18</b>	<b>93,307</b>	<b>3648,97</b>	<b>2924,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,95,027</b>	<b>4343,50</b>	<b>3851,72</b>	<b>1,71,882</b>	<b>7501,24</b>	<b>5914,78</b>
<b>V. PERSONAL LOANS</b>	<b>27,32,637</b>	<b>11605,73</b>	<b>10106,82</b>	<b>38,75,605</b>	<b>21177,75</b>	<b>15280,64</b>
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
<b>VI. TRADE</b>	<b>9,81,055</b>	<b>12955,29</b>	<b>10365,19</b>	<b>4,34,909</b>	<b>32766,74</b>	<b>27328,25</b>
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
<b>VII. FINANCE</b>	<b>8,651</b>	<b>1190,40</b>	<b>833,78</b>	<b>19,267</b>	<b>19760,31</b>	<b>14323,58</b>
<b>VIII. ALL OTHERS</b>	<b>11,07,804</b>	<b>6234,07</b>	<b>5316,34</b>	<b>10,43,922</b>	<b>16220,71</b>	<b>13680,35</b>
<b>TOTAL BANK CREDIT</b>	<b>69,92,485</b>	<b>85766,00</b>	<b>70716,68</b>	<b>63,82,363</b>	<b>260489,73</b>	<b>202979,71</b>
<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
<b>I. AGRICULTURE</b>	<b>36.5</b>	<b>22.2</b>	<b>5.7</b>	<b>2.5</b>	<b>10.7</b>
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
<b>II. INDUSTRY</b>	<b>27.3</b>	<b>35.9</b>	<b>49.5</b>	<b>58.4</b>	<b>49.2</b>
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
<b>III. TRANSPORT OPERATORS</b>	<b>2.7</b>	<b>2.7</b>	<b>1.7</b>	<b>1.4</b>	<b>1.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2.2</b>	<b>2.9</b>	<b>5.4</b>	<b>2.9</b>	<b>3.3</b>
<b>V. PERSONAL LOANS</b>	<b>10.6</b>	<b>15.5</b>	<b>14.3</b>	<b>7.5</b>	<b>10.3</b>
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
<b>VI. TRADE</b>	<b>14.0</b>	<b>12.9</b>	<b>14.7</b>	<b>13.5</b>	<b>13.7</b>
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
<b>VII. FINANCE</b>	<b>0.6</b>	<b>0.7</b>	<b>1.2</b>	<b>7.1</b>	<b>4.1</b>
<b>VIII. ALL OTHERS</b>	<b>6.1</b>	<b>7.2</b>	<b>7.5</b>	<b>6.7</b>	<b>6.9</b>
<b>TOTAL BANK CREDIT</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
<b>I. AGRICULTURE</b>	<b>48.1</b>	<b>29.7</b>	<b>10.0</b>	<b>12.2</b>	<b>100.0</b>
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
<b>II. INDUSTRY</b>	<b>7.8</b>	<b>10.5</b>	<b>18.6</b>	<b>63.1</b>	<b>100.0</b>
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
<b>III. TRANSPORT OPERATORS</b>	<b>20.9</b>	<b>21.0</b>	<b>16.8</b>	<b>41.3</b>	<b>100.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9.4</b>	<b>12.7</b>	<b>30.7</b>	<b>47.2</b>	<b>100.0</b>
<b>V. PERSONAL LOANS</b>	<b>14.4</b>	<b>21.5</b>	<b>25.5</b>	<b>38.6</b>	<b>100.0</b>
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
<b>VI. TRADE</b>	<b>14.4</b>	<b>13.5</b>	<b>19.8</b>	<b>52.3</b>	<b>100.0</b>
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
<b>VII. FINANCE</b>	<b>1.9</b>	<b>2.3</b>	<b>5.3</b>	<b>90.5</b>	<b>100.0</b>
<b>VIII. ALL OTHERS</b>	<b>12.6</b>	<b>15.1</b>	<b>20.2</b>	<b>52.1</b>	<b>100.0</b>
<b>TOTAL BANK CREDIT</b>	<b>14.1</b>	<b>14.3</b>	<b>18.5</b>	<b>53.1</b>	<b>100.0</b>
<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)
<b>TOTAL</b>	<b>523,05,456</b> <b>(100.0)</b>	<b>475451,38</b> <b>(100.0)</b>	<b>382425,03</b> <b>(100.0)</b>

**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)
<b>Total Loans &amp; Advances</b>	<b>12,47,413</b> <b>(100.0)</b>	<b>322190,51</b> <b>(100.0)</b>	<b>260504,23</b> <b>(100.0)</b>
Inland & Foreign Bills Purchased/Discounted	61,477	50322,93	33639,24
<b>TOTAL</b>	<b>13,08,890</b>	<b>372513,43</b>	<b>294143,47</b>

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	Credit	Amount
	Accounts	Limit	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)
<b>TOTAL</b>	<b>13,08,890</b> <b>(100.0)</b>	<b>372513,43</b> <b>(100.0)</b>	<b>294143,47</b> <b>(100.0)</b>

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
<b>1. PUBLIC SECTOR</b>	<b>10,533</b> <b>(0.8)</b>	<b>53341,64</b> <b>(14.3)</b>	<b>45271,58</b> <b>(15.4)</b>
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)
<b>2. CO-OPERATIVE SECTOR</b>	<b>8,386</b> <b>(0.7)</b>	<b>5697,90</b> <b>(1.5)</b>	<b>4442,73</b> <b>(1.5)</b>
<b>3. PRIVATE SECTOR</b>	<b>6,31,318</b> <b>(48.2)</b>	<b>275617,55</b> <b>(74.0)</b>	<b>213848,37</b> <b>(72.7)</b>
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)
<b>4. INDIVIDUALS</b>	<b>6,55,985</b> <b>(50.1)</b>	<b>32942,16</b> <b>(8.8)</b>	<b>26717,98</b> <b>(9.1)</b>
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)
<b>5. JOINT SECTOR UNDERTAKINGS</b>	<b>2,281</b> <b>(0.2)</b>	<b>4664,17</b> <b>(1.3)</b>	<b>3658,94</b> <b>(1.2)</b>
<b>6. FOREIGN GOVERNMENTS / FOREIGN BANKS</b>	<b>387</b> <b>(—)</b>	<b>250,01</b> <b>(0.1)</b>	<b>203,87</b> <b>(0.1)</b>
<b>TOTAL</b>	<b>13,08,890</b> <b>(100.0)</b>	<b>372513,43</b> <b>(100.0)</b>	<b>294143,47</b> <b>(100.0)</b>

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
<b>ALL-INDIA</b>	<b>82.4</b>	<b>82.3</b>	<b>14.5</b>	<b>12.1</b>	<b>3.1</b>	<b>5.6</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE No. 1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 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
<b>I. AGRICULTURE</b>	<b>128,49,937</b>	<b>18440,54</b>	<b>16165,51</b>	<b>57,91,329</b>	<b>10750,83</b>	<b>9572,47</b>
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
<b>II. INDUSTRY</b>	<b>20,14,305</b>	<b>2704,94</b>	<b>2389,83</b>	<b>11,62,381</b>	<b>2716,43</b>	<b>2425,63</b>
<b>III. TRANSPORT OPERATORS</b>	<b>3,56,573</b>	<b>923,84</b>	<b>741,67</b>	<b>1,90,218</b>	<b>872,57</b>	<b>709,08</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,36,260</b>	<b>910,06</b>	<b>778,01</b>	<b>4,66,596</b>	<b>894,46</b>	<b>761,69</b>
<b>V. PERSONAL LOANS</b>	<b>29,01,697</b>	<b>5406,93</b>	<b>4771,06</b>	<b>29,74,008</b>	<b>7351,88</b>	<b>6514,93</b>
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
<b>VI. TRADE</b>	<b>37,85,568</b>	<b>4641,02</b>	<b>3973,42</b>	<b>20,99,949</b>	<b>4245,82</b>	<b>3680,32</b>
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
<b>VII. FINANCE</b>	<b>10,555</b>	<b>23,21</b>	<b>20,36</b>	<b>13,008</b>	<b>32,43</b>	<b>28,28</b>
<b>VIII. ALL OTHERS</b>	<b>16,07,624</b>	<b>2163,30</b>	<b>1973,52</b>	<b>14,76,650</b>	<b>2673,74</b>	<b>2467,62</b>
<b>TOTAL BANK CREDIT</b>	<b>242,62,519</b>	<b>35213,84</b>	<b>30813,37</b>	<b>141,74,139</b>	<b>29538,15</b>	<b>26160,03</b>
<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
<b>I. AGRICULTURE</b>	<b>9,82,527</b>	<b>2284,56</b>	<b>2068,48</b>	<b>196,23,793</b>	<b>31475,93</b>	<b>27806,46</b>
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
<b>II. INDUSTRY</b>	<b>11,96,399</b>	<b>4160,45</b>	<b>3833,17</b>	<b>43,73,085</b>	<b>9581,81</b>	<b>8648,63</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,00,645</b>	<b>896,53</b>	<b>756,49</b>	<b>7,47,436</b>	<b>2692,94</b>	<b>2207,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,31,051</b>	<b>1322,65</b>	<b>1119,56</b>	<b>16,33,907</b>	<b>3127,17</b>	<b>2659,26</b>
<b>V. PERSONAL LOANS</b>	<b>63,38,672</b>	<b>20456,77</b>	<b>15253,75</b>	<b>122,14,377</b>	<b>33215,58</b>	<b>26539,73</b>
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
<b>VI. TRADE</b>	<b>12,87,284</b>	<b>3831,96</b>	<b>3376,85</b>	<b>71,72,801</b>	<b>12718,79</b>	<b>11030,58</b>
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
<b>VII. FINANCE</b>	<b>18,296</b>	<b>47,51</b>	<b>41,16</b>	<b>41,859</b>	<b>103,14</b>	<b>89,79</b>
<b>VIII. ALL OTHERS</b>	<b>21,05,034</b>	<b>5185,54</b>	<b>4858,73</b>	<b>51,89,308</b>	<b>10022,59</b>	<b>9299,86</b>
<b>TOTAL BANK CREDIT</b>	<b>125,59,908</b>	<b>38185,95</b>	<b>31308,17</b>	<b>509,96,566</b>	<b>102937,94</b>	<b>88281,57</b>
<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)
<b>ALL-INDIA</b>	<b>168,73 (4.2)</b>	<b>91081,96 (13.1)</b>	<b>2732,10 (67.3)</b>	<b>167018,56 (23.9)</b>	<b>1158,25 (28.5)</b>	<b>440068,56 (63.0)</b>	<b>4059,08 (100.0)</b>	<b>698169,08 (100.0)</b>

**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)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>168,73 (4.2)</b>	<b>91081,96 (13.1)</b>	<b>2732,10 (67.3)</b>	<b>167018,56 (23.9)</b>	<b>1158,25 (28.5)</b>	<b>440068,56 (63.0)</b>	<b>4059,08 (100.0)</b>	<b>698169,08 (100.0)</b>

**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
<b>NORTHERN REGION</b>	<b>39,59</b>	<b>22159,83</b>	<b>456,32</b>	<b>36228,54</b>	<b>212,26</b>	<b>101458,10</b>	<b>708,18</b>	<b>159846,47</b>
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
<b>NORTH-EASTERN REGION</b>	<b>5,57</b>	<b>1610,87</b>	<b>75,34</b>	<b>3687,48</b>	<b>28,99</b>	<b>5900,32</b>	<b>109,89</b>	<b>11198,67</b>
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
<b>EASTERN REGION</b>	<b>19,20</b>	<b>11329,34</b>	<b>455,91</b>	<b>28602,03</b>	<b>225,40</b>	<b>53560,18</b>	<b>700,52</b>	<b>93491,54</b>
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
<b>CENTRAL REGION</b>	<b>22,43</b>	<b>9331,96</b>	<b>589,28</b>	<b>32822,24</b>	<b>233,99</b>	<b>54520,56</b>	<b>845,71</b>	<b>96674,76</b>
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
<b>WESTERN REGION</b>	<b>33,90</b>	<b>28946,07</b>	<b>430,19</b>	<b>32950,63</b>	<b>178,16</b>	<b>118139,35</b>	<b>642,25</b>	<b>180036,05</b>
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
<b>SOUTHERN REGION</b>	<b>48,03</b>	<b>17703,90</b>	<b>725,06</b>	<b>32727,63</b>	<b>279,44</b>	<b>106490,07</b>	<b>1052,53</b>	<b>156921,59</b>
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
<b>ALL-INDIA</b>	<b>168,73</b>	<b>91081,96</b>	<b>2732,10</b>	<b>167018,56</b>	<b>1158,25</b>	<b>440068,56</b>	<b>4059,08</b>	<b>698169,08</b>



**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)
<b>ALL-INDIA</b>	<b>2951,53 (72.7)</b>	<b>411900,17 (59.0)</b>	<b>969,84 (23.9)</b>	<b>115261,21 (16.5)</b>	<b>137,72 (3.4)</b>	<b>171007,69 (24.5)</b>	<b>4059,08 (100.0)</b>	<b>698169,08 (100.0)</b>

See Notes on Tables.

**TABLE No. 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 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)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>2951,53 (72.7)</b>	<b>411900,17 (59.0)</b>	<b>969,84 (23.9)</b>	<b>115261,21 (16.5)</b>	<b>137,72 (3.4)</b>	<b>171007,69 (24.5)</b>	<b>4059,08 (100.0)</b>	<b>698169,08 (100.0)</b>

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
<b>NORTHERN REGION</b>	<b>501,48</b>	<b>87714,44</b>	<b>176,91</b>	<b>26909,32</b>	<b>29,79</b>	<b>45222,71</b>	<b>708,18</b>	<b>159846,47</b>
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
<b>NORTH-EASTERN REGION</b>	<b>83,53</b>	<b>7148,00</b>	<b>22,69</b>	<b>1813,93</b>	<b>3,67</b>	<b>2236,74</b>	<b>109,89</b>	<b>11198,67</b>
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
<b>EASTERN REGION</b>	<b>543,42</b>	<b>60810,25</b>	<b>139,98</b>	<b>13185,02</b>	<b>17,12</b>	<b>19496,27</b>	<b>700,52</b>	<b>93491,54</b>
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
<b>CENTRAL REGION</b>	<b>642,17</b>	<b>66635,53</b>	<b>182,54</b>	<b>15856,32</b>	<b>21,00</b>	<b>14182,91</b>	<b>845,71</b>	<b>96674,76</b>
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
<b>WESTERN REGION</b>	<b>452,72</b>	<b>98389,13</b>	<b>160,09</b>	<b>26720,16</b>	<b>29,43</b>	<b>54926,75</b>	<b>642,25</b>	<b>180036,05</b>
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
<b>SOUTHERN REGION</b>	<b>728,21</b>	<b>91202,83</b>	<b>287,62</b>	<b>30776,46</b>	<b>36,70</b>	<b>34942,30</b>	<b>1052,53</b>	<b>156921,59</b>
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
<b>ALL-INDIA</b>	<b>2951,53</b>	<b>411900,17</b>	<b>969,84</b>	<b>115261,21</b>	<b>137,72</b>	<b>171007,69</b>	<b>4059,08</b>	<b>698169,08</b>

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)
<b>GRAND TOTAL</b>	<b>111404,349 (100.0)</b>	<b>345091,91 (100.0)</b>	<b>4420,264 (100.0)</b>	<b>94976,65 (100.0)</b>	<b>115824,613 (100.0)</b>	<b>440068,56 (100.0)</b>

See Notes on Tables.

**TABLE No. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP  
MARCH 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)
<b>GRAND TOTAL</b>	<b>33174,449 (100.0)</b>	<b>64196,09 (100.0)</b>	<b>30708,512 (100.0)</b>	<b>85506,47 (100.0)</b>	<b>27913,667 (100.0)</b>	<b>99736,97 (100.0)</b>	<b>24027,985 (100.0)</b>	<b>190629,03 (100.0)</b>	<b>115824,613 (100.0)</b>	<b>440068,56 (100.0)</b>

**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)
<b>GRAND TOTAL</b>	<b>30022,711 (100.0)</b>	<b>100403,05 (100.0)</b>	<b>64698,354 (100.0)</b>	<b>237578,20 (100.0)</b>	<b>1277,820 (100.0)</b>	<b>31133,63 (100.0)</b>	<b>10118,773 (100.0)</b>	<b>14594,06 (100.0)</b>	<b>9706,955 (100.0)</b>	<b>56359,62 (100.0)</b>

**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
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>

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
<b>NORTHERN REGION</b>	<b>52,018</b>	<b>84,965</b>	<b>40,663</b>	<b>177,646</b>	<b>3,150</b>	<b>15,274</b>	<b>3,502</b>	<b>21,926</b>
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
<b>NORTH-EASTERN REGION</b>	<b>6,520</b>	<b>10,688</b>	<b>5,550</b>	<b>22,758</b>	<b>239</b>	<b>1,594</b>	<b>330</b>	<b>2,163</b>
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
<b>EASTERN REGION</b>	<b>45,971</b>	<b>78,722</b>	<b>38,604</b>	<b>163,297</b>	<b>1,320</b>	<b>6,680</b>	<b>1,743</b>	<b>9,743</b>
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
<b>CENTRAL REGION</b>	<b>46,630</b>	<b>72,219</b>	<b>37,525</b>	<b>156,374</b>	<b>1,126</b>	<b>6,299</b>	<b>2,073</b>	<b>9,498</b>
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
<b>WESTERN REGION</b>	<b>57,384</b>	<b>108,668</b>	<b>46,420</b>	<b>212,472</b>	<b>5,764</b>	<b>32,899</b>	<b>3,371</b>	<b>42,034</b>
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
<b>SOUTHERN REGION</b>	<b>82,294</b>	<b>146,212</b>	<b>56,437</b>	<b>284,943</b>	<b>6,672</b>	<b>39,161</b>	<b>6,720</b>	<b>52,553</b>
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
<b>ALL- INDIA</b>	<b>290,817</b>	<b>501,474</b>	<b>225,199</b>	<b>1017,490</b>	<b>18,271</b>	<b>101,907</b>	<b>17,739</b>	<b>137,917</b>

**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
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>59,858</b>	<b>81,771</b>	<b>53,683</b>	<b>195,312</b>	<b>1,082</b>	<b>5,521</b>	<b>2,775</b>	<b>9,378</b>

**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
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>57,103</b>	<b>113,104</b>	<b>53,153</b>	<b>223,360</b>	<b>2,201</b>	<b>17,473</b>	<b>4,584</b>	<b>24,258</b>

**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
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>173,856</b>	<b>306,599</b>	<b>118,363</b>	<b>598,818</b>	<b>14,988</b>	<b>78,913</b>	<b>10,380</b>	<b>104,281</b>

**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
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>290,817</b>	<b>501,474</b>	<b>225,199</b>	<b>1017,490</b>	<b>18,271</b>	<b>101,907</b>	<b>17,739</b>	<b>137,917</b>