

Table No. 3.5 - Maturity Pattern of Term Deposits of Scheduled Commercial Banks According to State March 1999

(Amount in Rupees Lakh)								
PERIOD OF MATURITY	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
Upto 90 Days	1,338 (4.0)	9,39 (5.7)	487,847 (5.8)	2437,00 (9.4)	6,755 (6.5)	28,84 (10.8)	77,554 (3.6)	302,67 (8.1)
91 Days & Above but Less than 6 Months	1,371 (4.1)	4,62 (2.8)	416,465 (5.0)	1840,84 (7.1)	1,647 (1.6)	4,61 (1.7)	36,806 (1.7)	99,04 (2.7)
6 Months & Above but Less than 1 Year	2,431 (7.2)	11,87 (7.3)	895,923 (10.7)	3231,46 (12.5)	4,290 (4.1)	20,55 (7.7)	102,643 (4.8)	224,83 (6.0)
1 Year & Above but Less than 2 Years	5,556 (16.5)	34,39 (21.0)	1468,580 (17.6)	4918,21 (19.0)	22,531 (21.7)	71,51 (26.8)	332,826 (15.4)	642,97 (17.2)
2 Years & Above but Less than 3 Years	6,866 (20.4)	23,04 (14.1)	1419,917 (17.0)	3830,43 (14.8)	22,712 (21.8)	50,58 (19.0)	373,167 (17.3)	593,23 (15.9)
3 Years & Above but Less than 5 Years	10,215 (30.4)	58,17 (35.5)	2047,658 (24.5)	5901,69 (22.8)	29,451 (28.3)	58,92 (22.1)	663,653 (30.8)	1044,62 (28.0)
5 Years & Above	5,832 (17.4)	22,24 (13.6)	1626,574 (19.4)	3695,82 (14.3)	16,660 (16.0)	31,64 (11.9)	568,868 (26.4)	820,75 (22.0)
GRAND TOTAL	33,609 (100.0)	163,73 (100.0)	8362,964 (100.0)	25855,46 (100.0)	104,046 (100.0)	266,65 (100.0)	2155,517 (100.0)	3728,11 (100.0)

PERIOD OF MATURITY	BIHAR		CHANDIGARH		DADRA & NAGAR HAVELI		DAMAN & DIU	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	9	10	11	12	13	14	15	16
Upto 90 Days	144,883 (2.0)	432,77 (2.7)	48,961 (9.6)	399,18 (11.6)	714 (5.1)	1,90 (3.2)	1,122 (2.8)	4,53 (2.3)
91 Days & Above but Less than 6 Months	171,512 (2.3)	428,29 (2.7)	43,532 (8.5)	315,18 (9.1)	891 (6.3)	2,43 (4.0)	1,303 (3.2)	5,00 (2.5)
6 Months & Above but Less than 1 Year	536,400 (7.3)	1169,76 (7.3)	77,001 (15.1)	538,07 (15.6)	2,354 (16.7)	10,60 (17.6)	6,595 (16.2)	21,67 (10.9)
1 Year & Above but Less than 2 Years	1068,148 (14.6)	2322,72 (14.5)	146,788 (28.8)	922,66 (26.8)	2,467 (17.5)	10,75 (17.9)	9,356 (23.0)	29,29 (14.8)
2 Years & Above but Less than 3 Years	1178,245 (16.1)	2492,38 (15.5)	90,979 (17.8)	546,72 (15.9)	2,597 (18.5)	15,70 (26.1)	5,847 (14.4)	21,58 (10.9)
3 Years & Above but	1983,351	4624,30	80,733	577,44	3,058	10,82	9,077	43,92

Less than 5 Years	(27.2)	(28.8)	(15.8)	(16.8)	(21.8)	(18.0)	(22.3)	(22.1)
5 Years & Above	2220,165 (30.4)	4569,17 (28.5)	22,203 (4.4)	148,04 (4.3)	1,977 (14.1)	7,96 (13.2)	7,336 (18.1)	72,53 (36.5)
GRAND TOTAL	7302,704 (100.0)	16039,38 (100.0)	510,197 (100.0)	3447,27 (100.0)	14,058 (100.0)	60,15 (100.0)	40,636 (100.0)	198,53 (100.0)

PERIOD OF MATURITY	DELHI		GOA		GUJARAT		HARYANA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	17	18	19	20	21	22	23	24
Upto 90 Days	358,192 (7.2)	5353,52 (11.3)	29,013 (3.8)	193,36 (4.5)	247,477 (4.1)	1592,09 (5.8)	181,740 (6.4)	727,49 (8.2)
91 Days & Above but Less than 6 Months	300,498 (6.1)	3521,43 (7.5)	33,379 (4.4)	152,03 (3.5)	256,199 (4.3)	1377,60 (5.0)	154,820 (5.4)	528,88 (5.9)
6 Months & Above but Less than 1 Year	739,676 (14.9)	8352,32 (17.7)	79,524 (10.5)	541,24 (12.6)	615,652 (10.3)	2763,76 (10.1)	372,515 (13.0)	1128,14 (12.6)
1 Year & Above but Less than 2 Years	1315,878 (26.5)	13262,92 (28.1)	173,930 (23.0)	936,05 (21.8)	1301,519 (21.8)	5676,38 (20.7)	697,080 (24.4)	2076,13 (23.3)
2 Years & Above but Less than 3 Years	967,558 (19.5)	6985,30 (14.8)	167,051 (22.1)	927,26 (21.6)	1190,550 (19.9)	5149,97 (18.8)	557,107 (19.5)	1609,21 (18.0)
3 Years & Above but Less than 5 Years	931,976 (18.8)	8091,36 (17.1)	190,912 (25.2)	1200,32 (27.9)	1388,408 (23.2)	6702,76 (24.5)	616,344 (21.6)	2062,21 (23.1)
5 Years & Above	351,368 (7.1)	1637,25 (3.5)	83,749 (11.1)	346,63 (8.1)	974,927 (16.3)	4119,78 (15.0)	279,851 (9.8)	786,93 (8.8)
GRAND TOTAL	4965,146 (100.0)	47204,10 (100.0)	757,558 (100.0)	4296,88 (100.0)	5974,732 (100.0)	27382,35 (100.0)	2859,457 (100.0)	8918,99 (100.0)

PERIOD OF MATURITY	HIMACHAL PRADESH		JAMMU & KASHMIR		KARNATAKA		KERALA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	25	26	27	28	29	30	31	32
Upto 90 Days	50,663 (3.6)	175,02 (4.9)	64,381 (4.6)	339,99 (8.7)	427,017 (5.7)	3117,95 (12.0)	430,535 (10.3)	2082,38 (8.5)
91 Days & Above but Less than 6 Months	51,593 (3.6)	151,81 (4.3)	63,595 (4.5)	204,84 (5.2)	337,253 (4.5)	2180,72 (8.4)	266,036 (6.3)	1313,83 (5.4)
6 Months & Above but Less than 1 Year	119,284 (8.4)	301,83 (8.5)	143,161 (10.2)	383,84 (9.8)	723,372 (9.6)	3363,68 (13.0)	511,447 (12.2)	2892,81 (11.8)
1 Year & Above but Less than 2 Years	315,160 (22.1)	708,23 (20.0)	243,770 (17.4)	735,63 (18.7)	1444,189 (19.1)	5140,53 (19.9)	1009,365 (24.1)	5955,19 (24.3)
2 Years & Above but Less than 3 Years	259,492 (18.2)	612,72 (17.3)	203,613 (14.5)	532,34 (13.6)	1217,056 (16.1)	3622,02 (14.0)	659,026 (15.7)	4101,78 (16.7)
3 Years & Above but	391,872	1111,10	273,570	815,30	1637,443	5076,05	836,246	6458,75

Less than 5 Years	(27.5)	(31.4)	(19.5)	(20.8)	(21.7)	(19.6)	(20.0)	(26.4)
5 Years & Above	237,170 (16.6)	481,81 (13.6)	407,575 (29.1)	913,10 (23.3)	1764,470 (23.4)	3384,28 (13.1)	477,268 (11.4)	1687,99 (6.9)
GRAND TOTAL	1425,234 (100.0)	3542,53 (100.0)	1399,665 (100.0)	3925,03 (100.0)	7550,800 (100.0)	25885,23 (100.0)	4189,923 (100.0)	24492,72 (100.0)

(Amount in Rupees Lakh)

PERIOD OF MATURITY	LAKSHADWEE EP		MADHYA PRADESH		MAHARASHTRA		MANIPUR	
	No. of Amount		No. of Amount		No. of Amount		No. of Amount	
	t		t		t		t	
	Accounts		Accounts		Accounts		Accounts	
	s		s		s		s	
	33	34	35	36	37	38	39	40
Upto 90 Days	88 (3.8)	45 (3.9)	213,193 (3.6)	678,85 (4.3)	643,885 (5.8)	11226,12 (13.0)	4,187 (6.2)	21,90 (12.6)
91 Days & Above but Less than 6 Months	44 (1.9)	1,03 (9.0)	228,812 (3.9)	637,10 (4.0)	549,506 (5.0)	6052,00 (7.0)	2,531 (3.7)	10,30 (5.9)
6 Months & Above but Less than 1 Year	89 (3.8)	73 (6.4)	594,615 (10.0)	1477,42 (9.4)	1250,598 (11.3)	13876,36 (16.1)	5,061 (7.4)	9,85 (5.7)
1 Year & Above but Less than 2 Years	276 (11.9)	1,35 (11.8)	1228,907 (20.8)	3494,97 (22.1)	2532,736 (23.0)	22738,83 (26.4)	10,648 (15.6)	25,97 (15.0)
2 Years & Above but Less than 3 Years	270 (11.6)	1,43 (12.5)	1132,136 (19.1)	2831,11 (17.9)	2008,971 (18.2)	11295,53 (13.1)	9,971 (14.6)	21,10 (12.2)
3 Years & Above but Less than 5 Years	1,063 (45.9)	4,61 (40.2)	1508,474 (25.5)	4228,04 (26.8)	2484,511 (22.5)	115273,50 (17.7)	16,829 (24.7)	40,17 (23.2)
5 Years & Above	488 (21.1)	1,87 (16.3)	1014,810 (17.1)	2450,52 (15.5)	1559,026 (14.1)	5739,09 (6.7)	18,852 (27.7)	44,14 (25.5)
GRAND TOTAL	2,318 (100.0)	11,485 (100.0)	920,947 (100.0)	15798,00 (100.0)	11029,233 (100.0)	86201,44 (100.0)	68,079 (100.0)	173,43 (100.0)
	MEGHALAYA		MIZORAM		NAGALAND		ORISSA	

PERIOD OF MATURITY	No. of Amount		No. of Amount		No. of Amount		No. of Amount	
	t		t		t		t	
	Accounts		Accounts		Accounts		Accounts	
	41	42	43	44	45	46	47	48
Upto 90 Days	7,180 (3.8)	89,78 (13.4)	1,427 (9.5)	20,19 (13.2)	2,581 (3.6)	33,31 (10.4)	112,787 (4.0)	491,38 (7.6)
91 Days & Above but Less than 6 Months	6,468 (3.4)	43,09 (6.4)	835 (5.5)	7,61 (5.0)	4,261 (6.0)	23,81 (7.4)	99,814 (3.5)	310,14 (4.8)
6 Months & Above but Less than 1 Year	17,752 (9.3)	75,72 (11.3)	2,537 (16.8)	20,81 (13.6)	5,036 (7.1)	25,59 (8.0)	228,282 (8.0)	674,28 (10.5)
1 Year & Above but Less than 2 Years	42,029 (22.0)	136,23 (20.3)	4,492 (29.8)	42,65 (27.8)	12,636 (17.9)	59,89 (18.7)	439,521 (15.4)	1062,48 (16.5)
2 Years & Above but Less than 3 Years	40,174 (21.1)	116,79 (17.4)	2,372 (15.7)	30,85 (20.1)	12,558 (17.7)	45,02 (14.1)	441,512 (15.5)	933,43 (14.5)
3 Years & Above but Less than 5 Years	48,867 (25.6)	156,01 (23.3)	2,439 (16.2)	23,15 (15.1)	18,414 (26.0)	81,30 (25.4)	769,223 (27.0)	1679,66 (26.1)
5 Years & Above	28,196 (14.8)	52,99 (7.9)	995 (6.6)	8,20 (5.3)	15,283 (21.6)	50,90 (15.9)	756,434 (26.6)	1294,16 (20.1)
GRAND TOTAL	190,666	670,61	15,097	153,46	70,769	319,832	847,573	6445,52
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

PERIOD OF MATURITY	PONDICHERRY		PUNJAB		RAJASTHAN		SIKKIM	
	Y							
	No. of Amount		No. of Amount		No. of Amount		No. of Amount	
	t		t		t		t	
PERIOD OF MATURITY	Accounts		Accounts		Accounts		Accounts	
	ts		ts		s		s	
	49	50	51	52	53	54	55	56
Upto 90 Days	11,024 (7.6)	70,43 (9.5)	286,599 (5.4)	1110,32 (5.2)	155,196 (3.2)	521,29 (4.0)	494 (1.1)	6,77 (2.8)
91 Days & Above but Less than 6 Months	10,376 (7.1)	56,06 (7.5)	274,148 (5.2)	903,59 (4.2)	159,514 (3.3)	449,81 (3.5)	498 (1.1)	3,10 (1.3)
6 Months & Above but Less than 1 Year	22,204 (15.3)	138,88 (18.7)	650,241 (12.4)	2252,16 (10.5)	416,529 (8.7)	1084,14 (8.3)	4,740 (10.6)	43,36 (18.0)
1 Year & Above but	32,963	177,27	1357,55	5196,92	964,685	2618,28	8,027	34,81

			0					
Less than 2 Years	(22.7)	(23.9)	(25.8)	(24.3)	(20.1)	(20.2)	(18.0)	(14.4)
2 Years & Above but	25,561	133,161	1130,77	4666,01	1029,414	2686,50	9,416	53,42
			0					
Less than 3 Years	(17.6)	(17.9)	(21.5)	(21.8)	(21.4)	(20.7)	(21.1)	(22.2)
3 Years & Above but	27,770	113,171	1134,21	5616,75	1454,418	4144,36	15,692	75,26
			5					
Less than 5 Years	(19.1)	(15.2)	(21.6)	(26.2)	(30.3)	(31.9)	(35.2)	(31.2)
5 Years & Above	15,471	53,59	427,381	1683,67	626,023	1486,38	5,725	24,30
	(10.6)	(7.2)	(8.1)	(7.9)	(13.0)	(11.4)	(12.8)	(10.1)
GRAND TOTAL	145,369	742,555	260,90	21429,4	4805,779	12990,7	44,592	241,02
			4	1		6		
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

	TAMIL NADU		TRIPURA		UTTAR PRADESH		WEST BENGAL	
PERIOD OF MATURITY	No. of Amount		No. of Amount		No. of Amount		No. of Amount	
	t		t		t		t	
	Accounts	Accounts	Accounts	Accounts	Accounts	Accounts	Accounts	Accounts
	57	58	59	60	61	62	63	64
Upto 90 Days	482,908	2919,94	6,357	22,13	517,769	1844,03	429,957	2713,09
	(6.3)	(9.9)	(2.2)	(3.8)	(3.0)	(4.8)	(3.5)	(8.8)
91 Days & Above but Less than 6 Months	401,316	1952,25	5,353	13,01	512,752	1513,49	388,530	1502,83
	(5.2)	(6.6)	(1.8)	(2.2)	(2.9)	(3.9)	(3.2)	(4.9)
6 Months & Above but Less than 1 Year	882,967	3971,43	12,470	30,76	1421,365	3449,35	915,232	2638,81
	(11.5)	(13.5)	(4.2)	(5.2)	(8.1)	(8.9)	(7.4)	(8.6)
1 Year & Above but	1757,33	7156,32	35,614	70,40	3131,573	7364,86	2247,25	5494,84
	2						5	
Less than 2 Years	(22.8)	(24.3)	(12.1)	(12.0)	(17.9)	(19.0)	(18.3)	(17.9)
2 Years & Above but	1352,42	4609,74	48,720	94,54	3031,261	6363,70	2018,58	4643,87
	4						4	
Less than 3 Years	(17.6)	(15.6)	(16.6)	(16.1)	(17.3)	(16.4)	(16.4)	(15.1)
3 Years & Above but	1730,37	6130,71	88,088	190,48	4436,368	10016,6	3455,71	8486,63
	1					4	2	
Less than 5 Years	(22.5)	(20.8)	(29.9)	(32.4)	(25.4)	(25.9)	(28.1)	(27.7)

5 Years & Above	1085,26	2762,22	97,750	166,894	27,061	8170,49	2856,68	5190,47
	5						7	
	(14.1)	(9.4)	(33.2)	(28.4)	(25.3)	(21.1)	(23.2)	(16.9)
GRAND TOTAL	7692,58	29502,6	294,352	588,221	7478,14	38722,5	12311,9	30670,5
	3	3			9	5	57	3
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)