

# **BASIC STATISTICAL RETURNS OF SCHEDULED COMMERCIAL BANKS IN INDIA**

SUMMARY TABLES – MARCH 2000



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ANALYSIS AND COMPUTER SERVICES  
RESERVE BANK OF INDIA  
MUMBAI

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## INTRODUCTION

1. This booklet presents summary tables on number of 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 2000.

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 earlier years.

3. BSR-1 relates to gross 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. Whereas, the bank credit data, based on returns under Section 42(2) of the RBI Act, 1934 is exclusive of dues from banks and bills re-discounted under the New Bill Market Scheme. The BSR-1 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 is at Rs. 25,000. 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. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. However, the deposits presented in this booklet except in Table 1.1 exclude the proceeds of Resurgent India Bonds (RIBs) so as to reflect a balanced geographical distribution of deposits. 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 67,061 offices of scheduled commercial banks functioning as on the last day of March 2000, BSR-1 returns were received from 62,782 offices. BSR-2 returns were received from 63,357 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 2000.

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 1969	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000
	1	2	3	4	5	6	7	8	9
No. of Commercial Banks	89	276	276	284	293	299	300	303	297
(a) Scheduled Commercial Banks	73	272	272	281	291	297	299	302	297
of which: Regional Rural Banks	—	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	3	2	2	1	1	—
Number of Bank Offices in India	8262	61169	61803	62367	63026	63550	64218	64939	65412
(a) Rural	1833	35389	35329	33004	32995	32915	32878	32857	32734
(b) Semi-Urban	3342	11465	11890	13341	13561	13766	13980	14168	14407
(c) Urban	1584	8562	8745	8868	9086	9340	9597	9898	10052
(d) Metropolitan	1503	5753	5839	7154	7384	7529	7763	8016	8219
Population per office (in thousands)	64	14	15	15	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	274938	323632	386859	429003	499763	598485	714025 @	851593 @
of which: (a) Demand	2104	49541	60700	76903	80614	90610	102513	117423	145283
(b) Time	2542	225397	262932	309956	348389	409153	495972	596602	706310
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	154838	166844	211560	254015	278401	324079	368837	454069
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	449	524	620	681	786	932	1100	1302
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	253	270	339	403	438	505	568	694
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	3111	3596	4242	4613	5261	6170	7237	8498
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1752	1854	2320	2719	2931	3356	3738	4531
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	50.4	46.0	46.4	44.0	43.8	47.3	48.7	54.1
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	51739	59097	69209	80831	93807	108905	126309	127807*
Share of Priority sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	34.4	36.5	33.7	32.8	34.8	34.6	35.3	36.8*
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	36.1	38.8	35.8	34.1	35.8	36.1	37.0	39.7*
Credit Deposit Ratio	77.5	56.3	51.6	54.7	59.2	55.7	54.2	51.7	53.3
Investment Deposit Ratio	29.3	38.0	41.2	38.6	38.4	38.1	36.5	35.7	36.6
Cash Deposit Ratio	8.2	13.6	17.2	16.3	12.5	10.6	10.2	9.5	9.8

@ 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	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	1	2	3	4	5	6	7	8	9	10
<b>NORTHERN REGION</b>	<b>4622</b>	<b>4607</b>	<b>451</b>	<b>455</b>	<b>37</b>	<b>37</b>	<b>3</b>	<b>3</b>	<b>5113</b>	<b>5102</b>
Haryana	643	644	92	92	12	12	-	-	747	748
Himachal Pradesh	605	605	14	14	-	-	-	-	619	619
Jammu & Kashmir	483	478	22	22	2	2	-	-	507	502
Punjab	1029	1027	98	101	9	9	1	1	1137	1138
Rajasthan	1798	1789	211	212	13	13	1	1	2023	2015
Chandigarh	9	9	2	2	1	1	-	-	12	12
Delhi	55	55	12	12	-	-	1	1	68	68
<b>NORTH-EASTERN REGION</b>	<b>1221</b>	<b>1189</b>	<b>118</b>	<b>118</b>	<b>8</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>1347</b>	<b>1315</b>
Arunachal Pradesh	60	60	1	1	-	-	-	-	61	61
Assam	782	756	73	73	4	4	-	-	859	833
Manipur	49	49	11	11	1	1	-	-	61	61
Meghalaya	124	122	7	7	1	1	-	-	132	130
Mizoram	60	60	5	5	1	1	-	-	66	66
Nagaland	35	34	8	8	-	-	-	-	43	42
Tripura	111	108	13	13	1	1	-	-	125	122
<b>EASTERN REGION</b>	<b>7061</b>	<b>7024</b>	<b>775</b>	<b>775</b>	<b>67</b>	<b>67</b>	<b>1</b>	<b>1</b>	<b>7904</b>	<b>7867</b>
Bihar	3313	3277	402	402	16	16	-	-	3731	3695
Orissa	1546	1546	93	93	6	6	-	-	1645	1645
Sikkim	32	32	1	1	-	-	-	-	33	33
West Bengal	2155	2154	277	277	45	45	1	1	2478	2477
Andaman & Nicobar Islands	15	15	2	2	-	-	-	-	17	17
<b>CENTRAL REGION</b>	<b>7464</b>	<b>7420</b>	<b>802</b>	<b>806</b>	<b>60</b>	<b>60</b>	<b>4</b>	<b>4</b>	<b>8330</b>	<b>8290</b>
Madhya Pradesh	2398	2371	285	286	21	21	2	2	2706	2680
Uttar Pradesh	5066	5049	517	520	39	39	2	2	5624	5610
<b>WESTERN REGION</b>	<b>3811</b>	<b>3800</b>	<b>670</b>	<b>671</b>	<b>42</b>	<b>42</b>	<b>7</b>	<b>7</b>	<b>4530</b>	<b>4520</b>
Goa	143	143	10	10	-	-	-	-	153	153
Gujarat	1453	1450	259	260	14	14	3	3	1729	1727
Maharashtra	2209	2201	398	398	28	28	4	4	2639	2631
Dadra & Nagar Haveli	5	5	1	1	-	-	-	-	6	6
Daman & Diu	1	1	2	2	-	-	-	-	3	3
<b>SOUTHERN REGION</b>	<b>6518</b>	<b>6491</b>	<b>2217</b>	<b>2217</b>	<b>82</b>	<b>82</b>	<b>3</b>	<b>3</b>	<b>8820</b>	<b>8793</b>
Andhra Pradesh	2322	2308	467	467	34	34	1	1	2824	2810
Karnataka	2099	2095	276	277	15	15	1	1	2391	2388
Kerala	308	308	1036	1036	7	7	-	-	1351	1351
Tamil Nadu	1758	1749	433	432	25	25	1	1	2217	2207
Lakshadweep	9	9	-	-	-	-	-	-	9	9
Pondicherry	22	22	5	5	1	1	-	-	28	28
<b>ALL-INDIA</b>	<b>30697</b>	<b>30531</b>	<b>5033</b>	<b>5042</b>	<b>296</b>	<b>296</b>	<b>18</b>	<b>18</b>	<b>36044</b>	<b>35887</b>

See Notes on Tables.



**TABLE No. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP  
MARCH 2000**

(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	32,673 (48.7)	1258,52,006 (30.5)	120539,19 (14.7)	250,38,199 (46.1)	48753,39 (10.6)
SEMI-URBAN	14,580 (21.7)	1141,08,694 (27.6)	161972,42 (19.7)	148,57,984 (27.3)	56127,44 (12.2)
URBAN	10,851 (16.2)	898,31,312 (21.8)	188963,44 (23.0)	78,16,995 (14.4)	79089,16 (17.2)
METROPOLITAN	8,957 (13.4)	830,22,656 (20.1)	349944,64 (42.6)	66,57,219 (12.2)	276110,69 (60.0)
<b>ALL-INDIA</b>	<b>67,061</b> <b>(100.00)</b>	<b>4128,14,668</b> <b>(100.00)</b>	<b>821419,69</b> <b>(100.00)</b>	<b>543,70,397</b> <b>(100.00)</b>	<b>460080,68</b> <b>(100.00)</b>

**TABLE No. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL  
BANKS ACCORDING TO BANK GROUP  
MARCH 2000**

(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	13,481 (20.1)	989,85,278 (24.0)	203048,77 (24.7)	133,69,961 (24.6)	127146,62 (27.6)
NATIONALISED BANKS	33,623 (50.1)	2346,40,687 (56.8)	442492,78 (53.9)	247,88,353 (45.6)	224236,19 (48.7)
FOREIGN BANKS	187 (0.3)	26,82,849 (0.7)	46842,22 (5.7)	15,64,799 (2.9)	38694,39 (8.4)
REGIONAL RURAL BANKS	14,639 (21.8)	474,25,707 (11.5)	32034,68 (3.9)	118,58,434 (21.8)	13126,10 (2.9)
OTHER SCHEDULED COMMERCIAL BANKS	5,131 (7.7)	290,80,147 (7.0)	97001,24 (11.8)	27,88,850 (5.1)	56877,38 (12.4)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>67,061</b> <b>(100.0)</b>	<b>4128,14,668</b> <b>(100.0)</b>	<b>821419,69</b> <b>(100.0)</b>	<b>543,70,397</b> <b>(100.0)</b>	<b>460080,68</b> <b>(100.0)</b>

**TABLE No. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE  
MARCH 2000**

(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>10,676</b>	<b>725,53,079</b>	<b>190414,22</b>	<b>64,74,801</b>	<b>97394,86</b>
Haryana	1,508	105,50,625	17053,24	10,57,667	7223,07
Himachal Pradesh	787	38,88,075	6220,61	3,54,441	1477,68
Jammu & Kashmir	827	45,55,215	8615,72	3,00,884	2882,57
Punjab	2,548	192,97,314	38715,31	15,56,704	15243,86
Rajasthan	3,365	158,16,879	23838,83	20,98,779	11133,65
Chandigarh	197	17,13,788	6293,87	1,48,863	5161,31
Delhi	1,444	167,31,183	89676,65	9,57,463	54272,73
<b>NORTH-EASTERN REGION</b>	<b>1,933</b>	<b>103,90,729</b>	<b>13208,54</b>	<b>13,00,379</b>	<b>3706,19</b>
Arunachal Pradesh	69	2,82,454	537,45	39,046	84,26
Assam	1,263	77,48,201	8444,15	7,27,915	2701,16
Manipur	88	2,98,906	459,44	50,387	172,04
Meghalaya	181	6,44,962	1402,83	80,097	228,62
Mizoram	79	1,29,835	321,36	23,335	74,75
Nagaland	70	2,86,842	769,67	32,463	118,05
Tripura	183	9,99,529	1273,63	3,47,136	327,31
<b>EASTERN REGION</b>	<b>11,927</b>	<b>708,84,238</b>	<b>110721,92</b>	<b>98,13,343</b>	<b>41004,30</b>
Bihar	5,078	257,62,347	37403,45	34,09,541	8399,07
Orissa	2,247	92,82,607	12744,01	23,74,523	5292,69
Sikkim	46	1,24,708	462,59	16,661	69,82
West Bengal	4,525	355,44,314	59776,11	40,00,462	27186,45
Andaman & Nicobar Islands	31	1,70,262	335,76	12,156	56,27
<b>CENTRAL REGION</b>	<b>13,625</b>	<b>852,24,883</b>	<b>113563,28</b>	<b>89,29,913</b>	<b>38474,99</b>
Madhya Pradesh	4,562	200,03,424	30888,38	26,89,703	15163,74
Uttar Pradesh	9,063	652,21,459	82674,90	62,40,210	23311,26
<b>WESTERN REGION</b>	<b>10,515</b>	<b>657,40,258</b>	<b>205562,21</b>	<b>69,38,975</b>	<b>155069,82</b>
Goa	323	22,64,717	6518,37	1,27,467	1552,13
Gujarat	3,732	207,65,721	48327,09	20,38,227	23679,81
Maharashtra	6,434	425,32,573	150184,78	47,65,492	129749,14
Dadra & Nagar Haveli	11	60,886	166,79	3,000	31,35
Daman & Diu	15	1,16,361	365,17	4,789	57,40
<b>SOUTHERN REGION</b>	<b>18,385</b>	<b>1080,21,481</b>	<b>187949,52</b>	<b>209,12,986</b>	<b>124430,52</b>
Andhra Pradesh	5,226	296,02,876	46359,25	65,94,493	29778,88
Karnataka	4,840	257,26,937	45910,65	50,88,644	29079,38
Kerala	3,318	205,60,944	39044,94	35,48,910	16214,89
Tamil Nadu	4,906	314,03,863	55174,93	55,85,934	48882,89
Lakshadweep	9	72,280	62,72	1,961	4,67
Pondicherry	86	6,54,581	1397,02	93,044	469,81
<b>ALL-INDIA</b>	<b>67,061</b>	<b>4128,14,668</b>	<b>821419,69</b>	<b>543,70,397</b>	<b>460080,68</b>

**TABLE No. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2000**

(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
<b>RURAL</b>	250,38,199	48753,39	40.4	250,79,582	59425,76	49.3
<b>SEMI-URBAN</b>	148,57,984	56127,44	34.7	148,65,267	64790,48	40.0
<b>URBAN</b>	78,16,995	79089,16	41.9	77,94,586	79590,45	42.1
<b>METROPOLITAN</b>	66,57,219	276110,69	78.9	66,30,962	256273,99	73.2
<b>ALL-INDIA</b>	<b>543,70,397</b>	<b>460080,68</b>	<b>56.0</b>	<b>543,70,397</b>	<b>460080,68</b>	<b>56.0</b>

**TABLE No. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2000**

(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>97394,86</b>	<b>93122,54</b>	<b>4272,32</b>	<b>1267,06</b>	<b>94389,60</b>	<b>51.1</b>	<b>49.6</b>
Haryana	7223,07	7096,35	126,72	2002,98	9099,33	42.4	53.4
Himachal Pradesh	1477,68	1449,22	28,45	216,88	1666,11	23.8	26.8
Jammu & Kashmir	2882,57	2646,12	236,44	12,91	2659,03	33.5	30.9
Punjab	15243,86	15147,19	96,67	671,55	15818,75	39.4	40.9
Rajasthan	11133,65	11086,43	47,23	857,60	11944,03	46.7	50.1
Chandigarh	5161,31	4835,52	325,79	166,11	5001,62	82.0	79.5
Delhi	54272,73	47474,02	6798,71	726,71	48200,73	60.5	53.7
<b>NORTH-EASTERN REGION</b>	<b>3706,19</b>	<b>3689,51</b>	<b>16,68</b>	<b>357,11</b>	<b>4046,62</b>	<b>28.1</b>	<b>30.6</b>
Arunachal Pradesh	84,26	84,18	8	35,57	119,75	15.7	22.3
Assam	2701,16	2682,32	18,85	311,70	2994,02	32.0	35.5
Manipur	172,04	171,29	75	2,64	173,93	37.4	37.9
Meghalaya	228,62	224,02	4,61	4,05	228,07	16.3	16.3
Mizoram	74,75	74,66	9	8,89	83,55	23.3	26.0
Nagaland	118,05	115,72	2,33	4,45	120,17	15.3	15.6
Tripura	327,31	326,85	46	28	327,14	25.7	25.7
<b>EASTERN REGION</b>	<b>41004,30</b>	<b>40360,60</b>	<b>643,70</b>	<b>810,42</b>	<b>41171,02</b>	<b>37.0</b>	<b>37.2</b>
Bihar	8399,07	8294,33	104,74	395,23	8689,56	22.5	23.2
Orissa	5292,69	5280,06	12,63	172,46	5452,52	41.5	42.8
Sikkim	69,82	69,82	—	57	70,40	15.1	15.2
West Bengal	27186,45	26566,53	619,92	299,47	26866,00	45.5	44.9
Andaman & Nicobar Islands	56,27	56,14	13	36,41	92,54	16.8	27.6
<b>CENTRAL REGION</b>	<b>38474,99</b>	<b>38362,45</b>	<b>112,54</b>	<b>3379,28</b>	<b>41741,73</b>	<b>33.9</b>	<b>36.8</b>
Madhya Pradesh	15163,74	15106,90	56,84	1121,10	16228,00	49.1	52.5
Uttar Pradesh	23311,26	23236,44	74,81	2277,28	25513,73	28.2	30.9
<b>WESTERN REGION</b>	<b>155069,82</b>	<b>152031,75</b>	<b>3038,08</b>	<b>1221,84</b>	<b>153253,58</b>	<b>75.4</b>	<b>74.6</b>
Goa	1552,13	1536,66	15,46	117,62	1654,28	23.8	25.4
Gujarat	23679,81	23470,36	209,45	2376,82	25847,18	49.0	53.5
Maharashtra	129749,14	124223,90	5525,24	982,00	125205,90	86.4	83.4
Dadra & Nagar Haveli	31,35	31,35	—	194,89	226,23	18.8	135.6
Daman & Diu	57,40	55,74	1,66	264,24	319,99	15.7	87.6
<b>SOUTHERN REGION</b>	<b>124430,52</b>	<b>123733,99</b>	<b>696,53</b>	<b>1744,15</b>	<b>125478,13</b>	<b>66.2</b>	<b>66.8</b>
Andhra Pradesh	29778,88	29689,53	89,34	655,11	30344,65	64.2	65.5
Karnataka	29079,38	28744,62	334,76	1308,97	30053,59	63.3	65.5
Kerala	16214,89	16134,87	80,02	146,59	16281,46	41.5	41.7
Tamil Nadu	48882,89	47596,98	1285,91	654,93	48251,91	88.6	87.5
Lakshadweep	4,67	4,58	9	1,13	5,71	7.5	9.1
Pondicherry	469,81	462,88	6,93	77,94	540,82	33.6	38.7
<b>ALL-INDIA</b>	<b>460080,68</b>				<b>460080,68</b>	<b>56.0</b>	<b>56.0</b>

**TABLE No. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2000**

(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>9544,97</b>	<b>11679,64</b>	<b>8838,71</b>	<b>9652,54</b>	<b>17512,94</b>	<b>17969,52</b>	<b>61498,25</b>	<b>55087,90</b>	<b>97394,86</b>	<b>94389,60</b>
Haryana	1477,76	2418,51	2153,11	2356,11	3592,19	4324,72	-	-	7223,07	9099,33
Himachal Pradesh	996,74	1063,83	480,93	602,27	-	-	-	-	1477,68	1666,11
Jammu & Kashmir	473,79	405,51	237,85	311,70	2170,92	1941,81	-	-	2882,57	2659,03
Punjab	4081,63	4504,44	3672,15	3838,58	3698,97	3658,46	3791,12	3817,27	15243,86	15818,75
Rajasthan	2294,76	2769,05	2205,77	2384,63	2973,39	3240,87	3659,74	3549,47	11133,65	11944,03
Chandigarh	35,44	159,33	48,40	38,63	5077,47	4803,67	-	-	5161,31	5001,62
Delhi	184,85	358,97	40,49	120,61	-	-	54047,39	47721,15	54272,73	48200,73
<b>NORTH-EASTERN REGION</b>	<b>1116,65</b>	<b>1472,71</b>	<b>980,70</b>	<b>1250,38</b>	<b>1608,84</b>	<b>1323,53</b>	<b>-</b>	<b>-</b>	<b>3706,19</b>	<b>4046,62</b>
Arunachal Pradesh	46,01	92,46	38,25	27,29	-	-	-	-	84,26	119,75
Assam	747,37	1044,38	682,62	949,71	1271,17	999,93	-	-	2701,16	2994,02
Manipur	56,82	58,78	41,38	42,19	73,84	72,95	-	-	172,04	173,93
Meghalaya	76,14	80,04	29,62	28,63	122,85	119,40	-	-	228,62	228,07
Mizoram	22,72	24,44	15,62	29,73	36,40	29,38	-	-	74,75	83,55
Nagaland	23,61	28,26	94,44	91,91	-	-	-	-	118,05	120,17
Tripura	143,98	144,35	78,76	80,92	104,58	101,87	-	-	327,31	327,14
<b>EASTERN REGION</b>	<b>6763,84</b>	<b>7896,73</b>	<b>4643,07</b>	<b>5240,91</b>	<b>7841,48</b>	<b>7795,43</b>	<b>21755,91</b>	<b>20237,95</b>	<b>41004,30</b>	<b>41171,02</b>
Bihar	2643,97	3078,99	2028,11	2097,08	3726,99	3513,49	-	-	8399,07	8689,56
Orissa	1907,23	2035,16	1293,65	1451,54	2091,81	1965,82	-	-	5292,69	5452,52
Sikkim	25,02	25,55	44,80	44,84	-	-	-	-	69,82	70,40
West Bengal	2172,03	2710,63	1235,82	1601,31	2022,68	2316,11	21755,91	20237,95	27186,45	26866,00
Andaman & Nicobar Islands	15,58	46,41	40,69	46,14	-	-	-	-	56,27	92,54
<b>CENTRAL REGION</b>	<b>8684,91</b>	<b>10443,74</b>	<b>8284,51</b>	<b>11181,79</b>	<b>11983,68</b>	<b>12227,08</b>	<b>9521,90</b>	<b>7889,12</b>	<b>38474,99</b>	<b>41741,73</b>
Madhya Pradesh	2725,28	3359,31	2912,46	3610,36	4275,09	4499,55	5250,90	4758,78	15163,74	16228,00
Uttar Pradesh	5959,63	7084,43	5372,04	7571,43	7708,58	7727,53	4271,00	3130,34	23311,26	25513,73
<b>WESTERN REGION</b>	<b>7230,28</b>	<b>9879,35</b>	<b>8314,44</b>	<b>10078,84</b>	<b>9170,29</b>	<b>10663,53</b>	<b>130354,82</b>	<b>122631,86</b>	<b>155069,82</b>	<b>153253,58</b>
Goa	262,77	372,46	1289,36	1281,83	-	-	-	-	1552,13	1654,28
Gujarat	3364,93	4507,88	3133,94	4252,86	3000,00	3117,43	14180,93	13969,01	23679,81	25847,18
Maharashtra	3588,87	4775,45	3816,10	4221,50	6170,28	7546,11	116173,89	108662,85	129749,14	125205,90
Dadra & Nagar Haveli	12,78	222,61	18,56	3,62	-	-	-	-	31,35	226,23
Daman & Diu	93	95	56,47	319,04	-	-	-	-	57,40	319,99
<b>SOUTHERN REGION</b>	<b>15412,74</b>	<b>18053,60</b>	<b>25066,02</b>	<b>27386,02</b>	<b>30971,94</b>	<b>29611,36</b>	<b>52979,82</b>	<b>50427,16</b>	<b>124430,52</b>	<b>125478,13</b>
Andhra Pradesh	5269,42	6240,11	5570,45	5979,03	7198,76	6805,63	11740,25	11319,87	29778,88	30344,65
Karnataka	4871,51	5482,83	4879,89	5013,66	4847,30	5069,72	14480,68	14487,39	29079,38	30053,59
Kerala	1092,89	1377,03	8465,69	8838,34	6656,31	6066,09	-	-	16214,89	16281,46
Tamil Nadu	4129,32	4883,20	6063,53	7457,81	11931,15	11291,00	26758,88	24619,90	48882,89	48251,91
Lakshadweep	4,67	5,71	-	-	-	-	-	-	4,67	5,71
Pondicherry	44,94	64,72	86,46	97,18	338,42	378,91	-	-	469,81	540,82
<b>ALL-INDIA</b>	<b>48753,39</b>	<b>59425,76</b>	<b>56127,44</b>	<b>64790,48</b>	<b>79089,16</b>	<b>79590,45</b>	<b>276110,69</b>	<b>256273,99</b>	<b>460080,68</b>	<b>460080,68</b>

**TABLE No. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2000**

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>I. AGRICULTURE</b>	<b>205,32,891</b>	<b>53553,80</b>	<b>45638,27</b>
1. Direct Finance	202,14,350	44492,35	38560,79
2. Indirect Finance	3,18,541	9061,45	7077,48
<b>II. INDUSTRY</b>	<b>53,54,140</b>	<b>271867,39</b>	<b>213778,82</b>
1. Mining & Quarrying	6,611	6376,76	4852,22
2. Food Manufacturing & Processing	1,08,750	22803,53	17623,52
(a) Rice Mills, Flour & Dal Mills	47,147	6364,58	4937,22
(b) Sugar	1,852	4435,91	3701,05
(c) Edible Oils & Vanaspati	15,961	3065,28	2369,92
(d) Tea Processing	1,482	1820,46	1290,54
(e) Processing of Fruits & Vegetables	1,158	630,60	579,56
(f) Others	41,150	6486,70	4745,23
3. Beverage & Tobacco	2,899	2973,95	2330,46
4. Textiles	1,86,917	38887,47	30586,33
(a) Cotton Textiles	45,397	15944,70	12583,10
(b) Jute Textiles	775	480,06	312,57
(c) Handloom Textiles & Khadi	13,540	765,77	566,31
(d) Other Textiles	1,27,205	21696,94	17124,34
5. Paper, Paper Products & Printing	45,509	6033,23	4906,84
6. Leather & Leather Products	19,693	3607,39	2730,92
7. Rubber & Rubber Products	14,395	3686,71	2766,51
8. Chemicals & Chemical Products	94,993	35782,80	26758,30
(a) Heavy Industrial Chemicals	5,244	5315,78	4072,36
(b) Fertilisers	1,456	5900,05	5010,63
(c) Drugs & Pharmaceuticals	20,113	9505,18	6562,27
(d) Non-Edible Oils	733	509,35	414,13
(e) Other Chemicals & Chemical Products	67,447	14552,44	10698,91
9. Petroleum, Coal Products & Nuclear Fuels	3,818	17013,86	14509,71
10. Manufacture of Cement & Cement Products	9,124	4791,36	3946,30
11. Basic Metals & Metal Products	93,764	29842,46	24792,01
(a) Iron & Steel	17,035	20807,49	17704,38
(b) Non-Ferrous Metals	3,425	2118,23	1669,07
(c) Other Metal Products	73,304	6916,74	5418,56
12. Engineering	1,12,711	33734,18	25138,09
(a) Heavy Engineering	9,191	9196,14	6522,45
(b) Light Engineering	54,884	7602,32	5756,61
(c) Electrical Machinery & Goods	39,396	9415,42	7039,24
(d) Electronic Machinery & Goods	9,240	7520,31	5819,79
13. Vehicles, Vehicle Parts & Transport Equipment	41,942	11713,46	8055,73
14. Other Industries	45,46,356	36707,75	30608,94
15. Electricity, Gas & Water	2,686	11296,01	8573,75
(a) Electricity Generation & Transmission	1,760	10682,08	8112,20
(b) Non-Conventional Energy	253	218,42	154,54
(c) Gas, Steam & Water Supply	673	395,52	307,01
16. Construction	63,972	6616,47	5599,21
<b>III. TRANSPORT OPERATORS</b>	<b>9,74,401</b>	<b>10523,66</b>	<b>8075,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,31,185</b>	<b>18422,26</b>	<b>14653,07</b>
<b>V. PERSONAL LOANS</b>	<b>144,20,051</b>	<b>61076,53</b>	<b>51638,52</b>
1. Loans for Purchase of Consumer Durables	11,87,325	3425,68	2781,20
2. Loans for Housing	22,53,390	21000,68	18524,87
3. Rest of the Personal Loans	109,79,336	36650,17	30332,45
<b>VI. TRADE</b>	<b>70,72,533</b>	<b>85881,90</b>	<b>71617,92</b>
1. Wholesale Trade	4,77,017	54684,71	45956,20
<i>Of which : Food procurement</i>	157	27859,85	26233,36
2. Retail Trade	65,95,516	31197,19	25661,71
<b>VII. FINANCE</b>	<b>70,485</b>	<b>30166,22</b>	<b>21872,75</b>
<b>VIII. ALL OTHERS</b>	<b>41,14,711</b>	<b>37603,81</b>	<b>32806,11</b>
<b>TOTAL BANK CREDIT</b>	<b>543,70,397</b>	<b>569095,57</b>	<b>460080,68</b>
<i>OF WHICH :</i>			
1. Artisans & Village Industries	20,13,171	3015,88	2676,88
2. Other Small Scale Industries	21,26,150	43599,85	35069,87

**TABLE NO. 1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2000**

(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>134,46,981</b>	<b>25945,77</b>	<b>22235,01</b>	<b>60,28,331</b>	<b>16167,72</b>	<b>13874,64</b>
1. Direct Finance	132,62,040	24436,10	21080,66	59,46,533	14590,86	12617,65
2. Indirect Finance	1,84,941	1509,67	1154,35	81,798	1576,86	1256,99
<b>II. INDUSTRY</b>	<b>19,88,156</b>	<b>18069,21</b>	<b>14802,91</b>	<b>12,56,690</b>	<b>26694,96</b>	<b>21634,07</b>
1. Mining & Quarrying	1,228	341,58	275,20	1,906	829,25	691,85
2. Manufacturing & Processing	19,73,590	17079,21	13987,94	12,39,877	24873,18	20241,54
3. Electricity, Gas & Water	274	332,65	281,70	455	588,11	366,90
4. Construction	13,064	315,77	258,06	14,452	404,41	333,77
<b>III. TRANSPORT OPERATORS</b>	<b>4,40,357</b>	<b>2123,01</b>	<b>1567,74</b>	<b>2,64,881</b>	<b>2140,19</b>	<b>1587,41</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,70,849</b>	<b>1578,41</b>	<b>1339,02</b>	<b>5,15,050</b>	<b>2395,17</b>	<b>1959,36</b>
<b>V. PERSONAL LOANS</b>	<b>35,74,024</b>	<b>8577,68</b>	<b>7422,42</b>	<b>36,19,102</b>	<b>12852,99</b>	<b>11074,28</b>
1. Loans for Purchase of Consumer Durables	2,97,094	654,25	525,85	3,27,119	828,61	670,42
2. Loans for Housing	3,75,187	2165,83	1906,97	6,23,667	4757,90	4145,78
3. Rest of the Personal Loans	29,01,743	5757,59	4989,60	26,68,316	7266,48	6258,08
<b>VI. TRADE</b>	<b>35,19,169</b>	<b>9618,75</b>	<b>8458,92</b>	<b>20,49,869</b>	<b>11068,59</b>	<b>9347,89</b>
1. Wholesale Trade	1,04,927	3768,63	3580,69	1,07,290	3194,64	2754,13
2. Retail Trade	34,14,242	5850,12	4878,23	19,42,579	7873,95	6593,76
<b>VII. FINANCE</b>	<b>12,167</b>	<b>241,27</b>	<b>179,70</b>	<b>16,274</b>	<b>606,20</b>	<b>422,45</b>
<b>VIII. ALL OTHERS</b>	<b>13,27,879</b>	<b>3795,78</b>	<b>3420,04</b>	<b>11,15,070</b>	<b>5477,32</b>	<b>4890,37</b>
<b>TOTAL BANK CREDIT</b>	<b>250,79,582</b>	<b>69949,87</b>	<b>59425,76</b>	<b>148,65,267</b>	<b>77403,14</b>	<b>64790,48</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	11,65,241	1184,09	1028,04	4,73,379	858,27	758,21
2. Other Small Scale Industries	6,02,203	3442,23	2823,32	5,57,140	8229,75	6588,53

  

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>9,60,819</b>	<b>5429,35</b>	<b>4550,79</b>	<b>96,760</b>	<b>6010,96</b>	<b>4977,83</b>
1. Direct Finance	9,27,835	3697,34	3243,26	77,942	1768,05	1619,22
2. Indirect Finance	32,984	1732,00	1307,52	18,818	4242,91	3358,61
<b>II. INDUSTRY</b>	<b>10,74,528</b>	<b>45815,56</b>	<b>35995,83</b>	<b>10,34,766</b>	<b>181287,67</b>	<b>141346,02</b>
1. Mining & Quarrying	2,010	828,32	581,62	1,467	4377,61	3303,56
2. Manufacturing & Processing	10,57,264	43190,95	33873,04	10,10,140	162434,81	126651,11
3. Electricity, Gas & Water	634	1008,73	838,96	1,323	9366,51	7086,18
4. Construction	14,620	787,55	702,20	21,836	5108,73	4305,17
<b>III. TRANSPORT OPERATORS</b>	<b>1,70,184</b>	<b>1699,25</b>	<b>1298,04</b>	<b>98,979</b>	<b>4561,22</b>	<b>3622,04</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,35,558</b>	<b>4472,27</b>	<b>3967,89</b>	<b>2,09,728</b>	<b>9976,41</b>	<b>7386,81</b>
<b>V. PERSONAL LOANS</b>	<b>33,27,040</b>	<b>15578,20</b>	<b>13376,67</b>	<b>38,99,885</b>	<b>24067,66</b>	<b>19765,16</b>
1. Loans for Purchase of Consumer Durables	3,40,120	1038,67	833,87	2,22,992	904,15	751,07
2. Loans for Housing	7,07,274	6350,81	5581,69	5,47,262	7726,14	6890,43
3. Rest of the Personal Loans	22,79,646	8188,73	6961,10	31,29,631	15437,37	12123,67
<b>VI. TRADE</b>	<b>10,43,725</b>	<b>15934,20</b>	<b>13005,99</b>	<b>4,59,770</b>	<b>49260,37</b>	<b>40805,11</b>
1. Wholesale Trade	1,15,953	7812,54	6158,24	1,48,847	39908,91	33463,14
2. Retail Trade	9,27,772	8121,66	6847,75	3,10,923	9351,46	7341,97
<b>VII. FINANCE</b>	<b>13,006</b>	<b>1152,20</b>	<b>932,00</b>	<b>29,038</b>	<b>28166,55</b>	<b>20338,60</b>
<b>VIII. ALL OTHERS</b>	<b>8,69,726</b>	<b>7315,31</b>	<b>6463,27</b>	<b>8,02,036</b>	<b>21015,40</b>	<b>18032,42</b>
<b>TOTAL BANK CREDIT</b>	<b>77,94,586</b>	<b>97396,32</b>	<b>79590,45</b>	<b>66,30,962</b>	<b>324346,23</b>	<b>256273,99</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	2,77,152	614,30	563,54	97,399	359,23	327,09
2. Other Small Scale Industries	5,17,148	12067,74	9602,16	4,49,659	19860,13	16055,85

**TABLE No. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND OCCUPATION  
MARCH 2000**

**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>37.4</b>	<b>21.4</b>	<b>5.7</b>	<b>1.9</b>	<b>9.9</b>
1. Direct Finance	35.5	19.5	4.1	0.6	8.4
2. Indirect Finance	1.9	1.9	1.6	1.3	1.5
<b>II. INDUSTRY</b>	<b>24.9</b>	<b>33.4</b>	<b>45.3</b>	<b>55.2</b>	<b>46.5</b>
1. Mining & Quarrying	0.5	1.1	0.7	1.3	1.1
2. Manufacturing & Processing	23.5	31.2	42.6	49.4	42.3
3. Electricity, Gas & Water	0.5	0.6	1.1	2.8	1.9
4. Construction	0.4	0.5	0.9	1.7	1.2
<b>III. TRANSPORT OPERATORS</b>	<b>2.6</b>	<b>2.5</b>	<b>1.6</b>	<b>1.4</b>	<b>1.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2.3</b>	<b>3.0</b>	<b>5.0</b>	<b>2.9</b>	<b>3.2</b>
<b>V. PERSONAL LOANS</b>	<b>12.5</b>	<b>17.1</b>	<b>16.8</b>	<b>7.7</b>	<b>11.2</b>
1. Loans for Purchase of Consumer Durables	0.9	1.0	1.1	0.3	0.6
2. Loans for Housing	3.2	6.4	7.0	2.7	4.0
3. Rest of the Personal Loans	8.4	9.7	8.7	4.7	6.6
<b>VI. TRADE</b>	<b>14.2</b>	<b>14.4</b>	<b>16.3</b>	<b>16.0</b>	<b>15.6</b>
1. Wholesale Trade	6.0	4.2	7.7	13.1	10.0
2. Retail Trade	8.2	10.2	8.6	2.9	5.6
<b>VII. FINANCE</b>	<b>0.3</b>	<b>0.7</b>	<b>1.2</b>	<b>7.9</b>	<b>4.7</b>
<b>VIII. ALL OTHERS</b>	<b>5.8</b>	<b>7.5</b>	<b>8.1</b>	<b>7.0</b>	<b>7.1</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	1.7	1.2	0.7	0.1	0.6
2. Other Small Scale Industries	4.8	10.2	12.1	6.3	7.6

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>48.7</b>	<b>30.4</b>	<b>10.0</b>	<b>10.9</b>	<b>100.0</b>
1. Direct Finance	54.7	32.7	8.4	4.2	100.0
2. Indirect Finance	16.3	17.8	18.5	47.4	100.0
<b>II. INDUSTRY</b>	<b>6.9</b>	<b>10.1</b>	<b>16.9</b>	<b>66.1</b>	<b>100.0</b>
1. Mining & Quarrying	5.7	14.2	12.0	68.1	100.0
2. Manufacturing & Processing	7.2	10.4	17.4	65.0	100.0
3. Electricity, Gas & Water	3.3	4.3	9.8	82.6	100.0
4. Construction	4.6	6.0	12.5	76.9	100.0
<b>III. TRANSPORT OPERATORS</b>	<b>19.4</b>	<b>19.7</b>	<b>16.1</b>	<b>44.8</b>	<b>100.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9.1</b>	<b>13.4</b>	<b>27.1</b>	<b>50.4</b>	<b>100.0</b>
<b>V. PERSONAL LOANS</b>	<b>14.4</b>	<b>21.4</b>	<b>25.9</b>	<b>38.3</b>	<b>100.0</b>
1. Loans for Purchase of Consumer Durables	18.9	24.1	30.0	27.0	100.0
2. Loans for Housing	10.3	22.4	30.1	37.2	100.0
3. Rest of the Personal Loans	16.4	20.6	23.0	40.0	100.0
<b>VI. TRADE</b>	<b>11.8</b>	<b>13.0</b>	<b>18.2</b>	<b>57.0</b>	<b>100.0</b>
1. Wholesale Trade	7.8	6.0	13.4	72.8	100.0
2. Retail Trade	19.0	25.7	26.7	28.6	100.0
<b>VII. FINANCE</b>	<b>0.8</b>	<b>1.9</b>	<b>4.3</b>	<b>93.0</b>	<b>100.0</b>
<b>VIII. ALL OTHERS</b>	<b>10.4</b>	<b>14.9</b>	<b>19.7</b>	<b>55.0</b>	<b>100.0</b>
<b>TOTAL BANK CREDIT</b>	<b>12.9</b>	<b>14.1</b>	<b>17.3</b>	<b>55.7</b>	<b>100.0</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	38.4	28.3	21.1	12.2	100.0
2. Other Small Scale Industries	8.0	18.8	27.4	45.8	100.0



**TABLE No. 1.12 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF CREDIT LIMIT  
MARCH 2000**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	392,75,614 (72.2)	41514,12 (7.3)	36408,66 (7.9)
Above Rs.25,000 and upto Rs.2 Lakh	135,80,225 (25.0)	77390,01 (13.6)	66336,06 (14.4)
Above Rs.2 Lakh and upto Rs.5 Lakh	10,02,793 (1.8)	32145,01 (5.6)	28602,05 (6.2)
Above Rs.5 Lakh and upto Rs.10 Lakh	2,26,577 (0.4)	17390,61 (3.0)	14552,60 (3.2)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,39,569 (0.3)	23658,02 (4.2)	19471,53 (4.2)
Above Rs.25 Lakh and upto Rs.50 Lakh	60,115 (0.1)	22589,07 (4.0)	18124,96 (4.0)
Above Rs.50 Lakh and upto Rs.1 Crore	35,931 (0.1)	27238,62 (4.8)	21654,16 (4.7)
Above Rs.1 Crore and upto Rs.4 Crore	34,009 (0.1)	70314,40 (12.4)	56414,33 (12.3)
Above Rs.4 Crore and upto Rs.6 Crore	5,736 (—)	28586,51 (5.0)	21793,32 (4.7)
Above Rs.6 Crore and upto Rs.10 Crore	4,595 (—)	36933,25 (6.5)	27906,29 (6.1)
Above Rs.10 Crore and upto Rs.25 Crore	3,584 (—)	57874,23 (10.2)	43395,02 (9.4)
Above Rs. 25 Crore	1,649 (—)	133461,72 (23.4)	105421,72 (22.9)
<b>TOTAL</b>	<b>543,70,397</b> <b>(100.0)</b>	<b>569095,57</b> <b>(100.0)</b>	<b>460080,68</b> <b>(100.0)</b>

**TABLE No. 1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE  
MARCH 2000**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	20,932 (1.5)	902,56 (0.2)	786,09 (0.2)
6% and above but less than 10%	6,443 (0.4)	4324,87 (1.1)	3291,32 (1.0)
10% and above but less than 12%	1,19,690 (8.3)	31876,32 (8.1)	25451,84 (7.9)
12% and above but less than 13%	78,649 (5.4)	62408,88 (15.9)	52681,37 (16.5)
13% and above but less than 14%	1,79,446 (12.4)	40439,97 (10.3)	32889,84 (10.3)
14% and above but less than 15%	1,90,126 (13.1)	45804,87 (11.7)	36758,01 (11.5)
15% and above but less than 16%	2,61,321 (18.0)	73156,89 (18.6)	57179,18 (17.9)
16% and above but less than 17%	2,85,178 (19.7)	68447,04 (17.4)	54603,32 (17.1)
17% and above but less than 18%	1,49,315 (10.3)	32077,07 (8.2)	27498,27 (8.6)
18% and above but less than 20%	1,16,936 (8.1)	22867,20 (5.8)	19877,21 (6.2)
20% and above	40,175 (2.8)	10671,55 (2.7)	8834,90 (2.8)
<b>Total Loans &amp; Advances</b>	<b>14,48,211</b> <b>(100.0)</b>	<b>392977,22</b> <b>(100.0)</b>	<b>319851,37</b> <b>(100.0)</b>
Inland & Foreign Bills Purchased/Discounted	66,347	57214,22	37484,60
<b>TOTAL</b>	<b>15,14,558</b>	<b>450191,45</b>	<b>357335,97</b>

See Notes on Tables.

**TABLE No. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF ACCOUNT  
MARCH 2000**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of	Credit	Amount
	Accounts	Limit	Outstanding
	1	2	3
Cash Credit	4,11,072 (27.1)	150704,40 (33.5)	122634,78 (34.3)
Overdrafts	1,46,810 (9.7)	34482,52 (7.7)	23762,30 (6.6)
Demand Loans	85,698 (5.7)	55485,77 (12.3)	45416,33 (12.7)
Medium Term Loans	2,00,615 (13.3)	34404,96 (7.6)	29908,09 (8.4)
Long Term Loans	5,85,284 (38.6)	90925,90 (20.2)	78153,31 (21.9)
Packing Credit	18,732 (1.2)	26973,68 (6.0)	19976,55 (5.6)
Export Trade Bills Purchased	15,840 (1.1)	16897,64 (3.8)	11223,49 (3.1)
Export Trade Bills Discounted	6,277 (0.4)	8271,39 (1.8)	5207,92 (1.5)
Export Trade Bills Advanced Against	3,252 (0.2)	5300,90 (1.2)	3845,30 (1.1)
Advances Against Export Cash Incentives and Duty Drawback Claims	236 (—)	213,54 (—)	97,52 (—)
Inland (Trade) Bills – Purchased	9,130 (0.6)	6428,88 (1.4)	3684,77 (1.0)
Inland (Trade) Bills – Discounted	17,551 (1.2)	10941,34 (2.4)	7657,49 (2.1)
Inland (Others) Bills – Purchased	5,843 (0.4)	1813,05 (0.4)	1143,63 (0.3)
Inland (Others) Bills – Discounted	4,894 (0.3)	2519,01 (0.6)	2021,98 (0.6)
Advances Against Import Bills	1,507 (0.1)	4132,64 (0.9)	2053,00 (0.6)
Foreign Currency Cheques / TCs / DDs / MTs / TTs Purchased	1,817 (0.1)	695,84 (0.2)	549,50 (0.2)
<b>TOTAL</b>	<b>15,14,558</b> <b>(100.0)</b>	<b>450191,45</b> <b>(100.0)</b>	<b>357335,97</b> <b>(100.0)</b>

See Notes on Tables.

**TABLE No. 1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION  
MARCH 2000**

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>1. PUBLIC SECTOR</b>	<b>10,092</b> <b>(0.7)</b>	<b>74881,61</b> <b>(16.6)</b>	<b>62948,48</b> <b>(17.6)</b>
a) Central Government Owned Undertakings	3,728 (0.3)	54658,98 (12.1)	46593,22 (13.0)
b) State Government	787 (0.1)	5355,16 (1.2)	5052,12 (1.4)
c) State Government Owned Undertakings	3,404 (0.2)	10143,25 (2.3)	7968,21 (2.2)
d) Quasi Government Bodies	2,173 (0.1)	4724,22 (1.0)	3334,94 (1.0)
<b>2. CO-OPERATIVE SECTOR</b>	<b>10,681</b> <b>(0.7)</b>	<b>6187,09</b> <b>(1.4)</b>	<b>4827,24</b> <b>(1.4)</b>
<b>3. PRIVATE SECTOR</b>	<b>6,95,826</b> <b>(46.0)</b>	<b>323551,78</b> <b>(71.9)</b>	<b>251601,64</b> <b>(70.4)</b>
a) Public and Private Limited Companies not owned but managed by Government	6,252 (0.4)	8343,96 (1.9)	6910,35 (1.9)
b) Public and Private Limited Companies other than Government owned and / or managed Companies & Corporations	1,49,989 (9.9)	220764,20 (49.0)	168872,23 (47.3)
c) Partnership, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	5,39,585 (35.7)	94443,61 (21.0)	75819,06 (21.2)
<b>4. INDIVIDUALS</b>	<b>7,95,549</b> <b>(52.5)</b>	<b>40392,14</b> <b>(9.0)</b>	<b>33680,40</b> <b>(9.4)</b>
a) Males	7,24,150 (47.8)	36637,96 (8.2)	30630,14 (8.6)
b) Females	71,399 (4.7)	3754,18 (0.8)	3050,27 (0.8)
<b>5. JOINT SECTOR UNDERTAKINGS</b>	<b>2,076</b> <b>(0.1)</b>	<b>4707,20</b> <b>(1.0)</b>	<b>3882,48</b> <b>(1.1)</b>
<b>6. FOREIGN GOVERNMENTS / FOREIGN BANKS</b>	<b>334</b> <b>(—)</b>	<b>471,63</b> <b>(0.1)</b>	<b>395,73</b> <b>(0.1)</b>
<b>TOTAL</b>	<b>15,14,558</b> <b>(100.0)</b>	<b>450191,45</b> <b>(100.0)</b>	<b>357335,97</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 2000**

(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	80.3	82.6	18.5	14.3	1.2	3.1	100.0	100.0
SEMI-URBAN	79.8	81.9	18.5	13.8	1.7	4.3	100.0	100.0
URBAN	82.3	81.8	14.5	11.7	3.2	6.5	100.0	100.0
METROPOLITAN	78.3	77.7	13.7	12.4	8.0	9.9	100.0	100.0
<b>ALL-INDIA</b>	<b>80.2</b>	<b>81.5</b>	<b>17.5</b>	<b>13.4</b>	<b>2.3</b>	<b>5.1</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 2000**

(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>133,26,614</b>	<b>20885,66</b>	<b>18014,09</b>	<b>59,64,715</b>	<b>12232,47</b>	<b>10590,97</b>
1. Direct Finance	131,47,310	20586,09	17751,83	58,89,464	12010,11	10400,05
2. Indirect Finance	1,79,304	299,57	262,26	75,251	222,36	190,92
<b>II. INDUSTRY</b>	<b>19,52,502</b>	<b>2495,51</b>	<b>2165,67</b>	<b>11,75,136</b>	<b>2632,59</b>	<b>2337,55</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,10,505</b>	<b>1011,76</b>	<b>779,14</b>	<b>2,36,224</b>	<b>938,99</b>	<b>724,83</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,66,143</b>	<b>996,83</b>	<b>825,88</b>	<b>5,02,648</b>	<b>1042,94</b>	<b>859,13</b>
<b>V. PERSONAL LOANS</b>	<b>35,32,574</b>	<b>7059,23</b>	<b>6116,76</b>	<b>35,32,594</b>	<b>9341,64</b>	<b>8062,82</b>
1. Loans for Purchase of Consumer Durables	2,95,740	612,23	492,14	3,24,367	737,09	596,68
2. Loans for Housing	3,54,663	1399,90	1227,27	5,74,382	2769,64	2399,02
3. Rest of the Personal Loans	28,82,171	5047,09	4397,34	26,33,845	5834,91	5067,12
<b>VI. TRADE</b>	<b>34,98,257</b>	<b>5052,69</b>	<b>4268,58</b>	<b>19,83,128</b>	<b>4732,12</b>	<b>4029,39</b>
1. Wholesale Trade	99,383	179,84	151,39	86,399	299,85	251,83
2. Retail Trade	33,98,874	4872,85	4117,19	18,96,729	4432,27	3777,56
<b>VII. FINANCE</b>	<b>11,487</b>	<b>21,24</b>	<b>17,55</b>	<b>14,716</b>	<b>37,10</b>	<b>31,28</b>
<b>VIII. ALL OTHERS</b>	<b>13,22,229</b>	<b>2583,93</b>	<b>2427,07</b>	<b>11,00,713</b>	<b>3183,57</b>	<b>3074,71</b>
<b>TOTAL BANK CREDIT</b>	<b>248,20,311</b>	<b>40106,85</b>	<b>34614,73</b>	<b>145,09,874</b>	<b>34141,42</b>	<b>29710,69</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	11,63,827	1091,62	945,23	4,70,291	672,31	612,15
2. Other Small Scale Industries	5,85,969	1018,56	904,26	5,15,639	1395,99	1251,28

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>10,28,572</b>	<b>2579,25</b>	<b>2249,27</b>	<b>203,19,901</b>	<b>35697,38</b>	<b>30854,33</b>
1. Direct Finance	9,83,289	2448,44	2140,87	200,20,063	35044,64	30292,75
2. Indirect Finance	45,283	130,81	108,40	2,99,838	652,74	561,58
<b>II. INDUSTRY</b>	<b>18,22,464</b>	<b>4643,39</b>	<b>4201,55</b>	<b>49,50,102</b>	<b>9771,49</b>	<b>8704,76</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,39,349</b>	<b>986,84</b>	<b>789,65</b>	<b>8,86,078</b>	<b>2937,59</b>	<b>2293,62</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,03,398</b>	<b>1582,43</b>	<b>1280,62</b>	<b>17,72,189</b>	<b>3622,20</b>	<b>2965,64</b>
<b>V. PERSONAL LOANS</b>	<b>69,31,331</b>	<b>24181,18</b>	<b>20005,23</b>	<b>139,96,499</b>	<b>40582,06</b>	<b>34184,80</b>
1. Loans for Purchase of Consumer Durables	5,50,901	1539,23	1247,98	11,71,008	2888,55	2336,80
2. Loans for Housing	11,15,947	6544,75	5747,13	20,44,992	10714,29	9373,42
3. Rest of the Personal Loans	52,64,483	16097,21	13010,12	107,80,499	26979,21	22474,58
<b>VI. TRADE</b>	<b>13,51,640</b>	<b>4357,55</b>	<b>3716,18</b>	<b>68,33,025</b>	<b>14142,36</b>	<b>12014,15</b>
1. Wholesale Trade	1,95,131	612,37	533,11	3,80,913	1092,06	936,32
2. Retail Trade	11,56,509	3745,18	3183,07	64,52,112	13050,31	11077,83
<b>VII. FINANCE</b>	<b>30,000</b>	<b>66,99</b>	<b>58,50</b>	<b>56,203</b>	<b>125,32</b>	<b>107,33</b>
<b>VIII. ALL OTHERS</b>	<b>16,18,900</b>	<b>6258,22</b>	<b>6118,30</b>	<b>40,41,842</b>	<b>12025,72</b>	<b>11620,09</b>
<b>TOTAL BANK CREDIT</b>	<b>135,25,654</b>	<b>44655,85</b>	<b>38419,29</b>	<b>528,55,839</b>	<b>118904,12</b>	<b>102744,71</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	3,70,445	613,11	581,45	20,04,563	2377,04	2138,83
2. Other Small Scale Industries	8,39,896	2625,54	2364,30	19,41,504	5040,09	4519,84

See Notes on Tables.

**TABLE No. 1.18 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2000**

(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	21,57 (1.7)	6198,17 (5.1)	884,34 (70.3)	38993,15 (32.3)	352,61 (28.0)	75347,87 (62.5)	1258,52 (100.0)	120539,19 (100.0)
SEMI-URBAN	37,73 (3.3)	12847,06 (7.9)	781,13 (68.5)	47780,53 (29.5)	322,23 (28.2)	101344,83 (62.6)	1141,09 (100.0)	161972,42 (100.0)
URBAN	45,84 (5.1)	23298,27 (12.3)	560,33 (62.4)	48483,84 (25.7)	292,14 (32.5)	117181,33 (62.0)	898,31 (100.0)	188963,44 (100.0)
METROPOLITAN	57,49 (6.9)	63114,51 (18.0)	517,96 (62.4)	64476,17 (18.4)	254,78 (30.7)	222353,95 (63.5)	830,23 (100.0)	349944,64 (100.0)
<b>ALL-INDIA</b>	<b>162,63 (3.9)</b>	<b>105458,02 (12.8)</b>	<b>2743,76 (66.5)</b>	<b>199733,68 (24.3)</b>	<b>1221,75 (29.6)</b>	<b>516227,98 (62.8)</b>	<b>4128,15 (100.0)</b>	<b>821419,69 (100.0)</b>

**TABLE No. 1.19 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2000**

(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	30,81 (3.1)	29561,74 (14.6)	649,11 (65.6)	54630,05 (26.9)	309,93 (31.3)	118856,98 (58.5)	989,85 (100.0)	203048,77 (100.0)
NATIONALISED BANKS	99,42 (4.2)	49720,15 (11.2)	1571,38 (67.0)	114958,88 (26.0)	675,62 (28.8)	277813,75 (62.8)	2346,41 (100.0)	442492,78 (100.0)
FOREIGN BANKS	1,98 (7.4)	10428,31 (22.3)	11,27 (42.0)	4991,76 (10.7)	13,58 (50.6)	31422,15 (67.1)	26,83 (100.0)	46842,22 (100.0)
REGIONAL RURAL BANKS	8,37 (1.8)	1308,98 (4.1)	353,93 (74.6)	12777,25 (39.9)	111,96 (23.6)	17948,44 (56.0)	474,26 (100.0)	32034,68 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	22,06 (7.6)	14438,85 (14.9)	158,08 (54.4)	12375,74 (12.8)	110,66 (38.1)	70186,66 (72.4)	290,80 (100.0)	97001,24 (100.0)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>162,63 (3.9)</b>	<b>105458,02 (12.8)</b>	<b>2743,76 (66.5)</b>	<b>199733,68 (24.3)</b>	<b>1221,75 (29.6)</b>	<b>516227,98 (62.8)</b>	<b>4128,15 (100.0)</b>	<b>821419,69 (100.0)</b>

**TABLE No.1.20 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2000**

(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>34,99</b>	<b>25098,80</b>	<b>470,02</b>	<b>43499,71</b>	<b>220,53</b>	<b>121815,72</b>	<b>725,53</b>	<b>190414,22</b>
Haryana	3,45	1458,26	72,51	5146,58	29,55	10448,39	105,51	17053,24
Himachal Pradesh	83	419,80	23,05	1608,21	15,00	4192,60	38,88	6220,61
Jammu & Kashmir	2,58	1298,94	27,22	2525,14	15,75	4791,64	45,55	8615,72
Punjab	7,76	3591,45	130,91	10263,57	54,31	24860,29	192,97	38715,31
Rajasthan	6,72	2513,11	101,21	6032,10	50,24	15293,62	158,17	23838,83
Chandigarh	76	867,69	11,25	1385,21	5,13	4040,97	17,14	6293,87
Delhi	12,88	14949,54	103,88	16538,91	50,55	58188,20	167,31	89676,65
<b>NORTH-EASTERN REGION</b>	<b>5,66</b>	<b>2048,27</b>	<b>70,04</b>	<b>4405,18</b>	<b>28,21</b>	<b>6755,09</b>	<b>103,91</b>	<b>13208,54</b>
Arunachal Pradesh	15	109,79	1,87	150,46	81	277,21	2,82	537,45
Assam	4,52	1218,59	51,61	2983,98	21,36	4241,58	77,48	8444,15
Manipur	14	111,71	2,36	174,41	49	173,33	2,99	459,44
Meghalaya	26	180,73	4,49	411,95	1,69	810,15	6,45	1402,83
Mizoram	5	55,05	1,11	113,91	14	152,40	1,30	321,36
Nagaland	15	217,15	2,08	180,60	64	371,92	2,87	769,67
Tripura	39	155,25	6,52	389,88	3,09	728,50	10,00	1273,63
<b>EASTERN REGION</b>	<b>18,74</b>	<b>13952,62</b>	<b>450,69</b>	<b>33907,27</b>	<b>239,42</b>	<b>62862,04</b>	<b>708,84</b>	<b>110721,92</b>
Bihar	4,98	3851,07	174,66	13782,66	77,99	19769,73	257,62	37403,45
Orissa	2,26	1610,76	59,41	3679,36	31,16	7453,89	92,83	12744,01
Sikkim	4	37,60	82	88,67	39	336,32	1,25	462,59
West Bengal	11,32	8409,01	214,64	16260,73	129,48	35106,37	355,44	59776,11
Andaman & Nicobar Islands	13	44,19	1,17	95,85	40	195,72	1,70	335,76
<b>CENTRAL REGION</b>	<b>22,10</b>	<b>11075,98</b>	<b>588,11</b>	<b>38560,93</b>	<b>242,03</b>	<b>63926,37</b>	<b>852,25</b>	<b>113563,28</b>
Madhya Pradesh	7,28	3336,90	131,03	9084,57	61,73	18466,91	200,03	30888,38
Uttar Pradesh	14,83	7739,08	457,08	29476,36	180,31	45459,45	652,21	82674,90
<b>WESTERN REGION</b>	<b>32,62</b>	<b>32813,75</b>	<b>435,79</b>	<b>39583,60</b>	<b>189,00</b>	<b>133164,87</b>	<b>657,40</b>	<b>205562,21</b>
Goa	98	354,12	13,47	1067,89	8,19	5096,36	22,65	6518,37
Gujarat	9,22	5451,39	134,77	10451,17	63,67	32424,53	207,66	48327,09
Maharashtra	22,31	26929,78	286,48	27935,74	116,53	95319,26	425,33	150184,78
Dadra & Nagar Haveli	5	44,03	40	53,58	16	69,18	61	166,79
Daman & Diu	5	34,42	66	75,21	45	255,54	1,16	365,17
<b>SOUTHERN REGION</b>	<b>48,52</b>	<b>20468,61</b>	<b>729,13</b>	<b>39777,00</b>	<b>302,56</b>	<b>127703,91</b>	<b>1080,21</b>	<b>187949,52</b>
Andhra Pradesh	10,94	5331,80	193,70	9580,32	91,39	31447,13	296,03	46359,25
Karnataka	10,77	5016,25	165,49	9822,66	81,02	31071,75	257,27	45910,65
Kerala	5,66	2224,85	155,84	8005,43	44,11	28814,66	205,61	39044,94
Tamil Nadu	20,82	7715,70	208,89	11991,47	84,33	35467,76	314,04	55174,93
Lakshadweep	–	14,02	70	35,23	2	13,47	72	62,72
Pondicherry	33	165,99	4,52	341,90	1,69	889,13	6,55	1397,02
<b>ALL-INDIA</b>	<b>162,63</b>	<b>105458,02</b>	<b>2743,76</b>	<b>199733,68</b>	<b>1221,75</b>	<b>516227,98</b>	<b>4128,15</b>	<b>821419,69</b>

**TABLE No. 1.21 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2000**

(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	929,80 (73.9)	86832,41 (72.0)	307,23 (24.4)	25327,99 (21.0)	21,49 (1.7)	8378,79 (7.0)	1258,52 (100.0)	120539,19 (100.0)
SEMI-URBAN	819,29 (71.8)	110088,39 (68.0)	280,31 (24.6)	31671,42 (19.6)	41,49 (3.6)	20212,61 (12.5)	1141,09 (100.0)	161972,42 (100.0)
URBAN	640,36 (71.3)	117602,91 (62.2)	215,21 (24.0)	31965,77 (16.9)	42,74 (4.8)	39394,76 (20.8)	898,31 (100.0)	188963,44 (100.0)
METROPOLITAN	550,16 (66.3)	166019,65 (47.4)	220,81 (26.6)	47861,53 (13.7)	59,26 (7.1)	136063,45 (38.9)	830,23 (100.0)	349944,64 (100.0)
ALL-INDIA	2939,61 (71.2)	480543,36 (58.5)	1023,56 (24.8)	136826,72 (16.7)	164,98 (4.0)	204049,61 (24.8)	4128,15 (100.0)	821419,69 (100.0)

See Notes on Tables.

**TABLE No. 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2000**

(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	714,16 (72.1)	117186,33 (57.7)	226,86 (22.9)	31310,14 (15.4)	48,82 (4.9)	54552,31 (26.9)	989,85 (100.0)	203048,77 (100.0)
NATIONALISED BANKS	1646,80 (70.2)	268465,90 (60.7)	610,09 (26.0)	80619,65 (18.2)	89,52 (3.8)	93407,23 (21.1)	2346,41 (100.0)	442492,78 (100.0)
FOREIGN BANKS	17,40 (64.8)	24380,99 (52.0)	7,24 (27.0)	4867,18 (10.4)	2,19 (8.2)	17594,05 (37.6)	26,83 (100.0)	46842,22 (100.0)
REGIONAL RURAL BANKS	362,83 (76.5)	23924,71 (74.7)	105,67 (22.3)	5951,00 (18.6)	5,75 (1.2)	2158,96 (6.7)	474,26 (100.0)	32034,68 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	198,42 (68.2)	46585,43 (48.0)	73,69 (25.3)	14078,75 (14.5)	18,69 (6.4)	36337,06 (37.5)	290,80 (100.0)	97001,24 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	2939,61 (71.2)	480543,36 (58.5)	1023,56 (24.8)	136826,72 (16.7)	164,98 (4.0)	204049,61 (24.8)	4128,15 (100.0)	821419,69 (100.0)

See Notes on Tables.

**TABLE No. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2000**

(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>505,95</b>	<b>105289,62</b>	<b>185,31</b>	<b>31515,87</b>	<b>34,27</b>	<b>53608,74</b>	<b>725,53</b>	<b>190414,22</b>
Haryana	75,25	11490,45	26,26	3417,14	4,00	2145,64	105,51	17053,24
Himachal Pradesh	26,19	3870,38	11,46	1379,46	1,23	970,77	38,88	6220,61
Jammu & Kashmir	33,22	5771,45	11,07	1500,27	1,27	1344,00	45,55	8615,72
Punjab	131,85	25658,16	53,80	8729,24	7,33	4327,90	192,97	38715,31
Rajasthan	118,04	16062,25	32,71	3951,54	7,42	3825,04	158,17	23838,83
Chandigarh	11,91	3355,96	4,51	1108,14	72	1829,76	17,14	6293,87
Delhi	109,50	39080,96	45,51	11430,07	12,31	39165,62	167,31	89676,65
<b>NORTH-EASTERN REGION</b>	<b>76,26</b>	<b>8238,62</b>	<b>22,74</b>	<b>2053,25</b>	<b>4,91</b>	<b>2916,66</b>	<b>103,91</b>	<b>13208,54</b>
Arunachal Pradesh	2,04	382,42	52	58,36	26	96,67	2,82	537,45
Assam	57,98	5469,68	15,88	1246,08	3,63	1728,39	77,48	8444,15
Manipur	2,23	277,17	59	50,67	16	131,60	2,99	459,44
Meghalaya	3,86	649,26	2,37	349,39	22	404,18	6,45	1402,83
Mizoram	83	213,48	41	62,03	6	45,85	1,30	321,36
Nagaland	1,92	399,21	66	98,79	29	271,67	2,87	769,67
Tripura	7,39	847,41	2,31	187,93	29	238,30	10,00	1273,63
<b>EASTERN REGION</b>	<b>539,41</b>	<b>70856,33</b>	<b>148,24</b>	<b>16426,83</b>	<b>21,20</b>	<b>23438,77</b>	<b>708,84</b>	<b>110721,92</b>
Bihar	201,21	25802,11	50,48	5264,48	5,93	6336,85	257,62	37403,45
Orissa	72,89	8212,08	17,23	1608,85	2,71	2923,09	92,83	12744,01
Sikkim	92	264,73	30	87,48	3	110,38	1,25	462,59
West Bengal	263,34	36404,89	79,80	9411,16	12,31	13960,06	355,44	59776,11
Andaman & Nicobar Islands	1,06	172,52	44	54,86	21	108,38	1,70	335,76
<b>CENTRAL REGION</b>	<b>630,26</b>	<b>77402,50</b>	<b>196,01</b>	<b>19367,87</b>	<b>25,98</b>	<b>16792,91</b>	<b>852,25</b>	<b>113563,28</b>
Madhya Pradesh	149,74	21309,38	42,46	4988,17	7,83	4590,83	200,03	30888,38
Uttar Pradesh	480,52	56093,13	153,55	14379,70	18,15	12202,07	652,21	82674,90
<b>WESTERN REGION</b>	<b>454,19</b>	<b>110850,01</b>	<b>169,40</b>	<b>30551,96</b>	<b>33,81</b>	<b>64160,23</b>	<b>657,40</b>	<b>205562,21</b>
Goa	14,18	3853,22	7,60	1548,52	86	1116,63	22,65	6518,37
Gujarat	150,52	30960,64	47,34	7448,50	9,79	9917,95	207,66	48327,09
Maharashtra	288,32	75770,95	113,98	21380,91	23,03	53032,93	425,33	150184,78
Dadra & Nagar Haveli	50	114,65	8	11,31	3	40,84	61	166,79
Daman & Diu	67	150,56	41	162,72	9	51,89	1,16	365,17
<b>SOUTHERN REGION</b>	<b>733,54</b>	<b>107906,27</b>	<b>301,87</b>	<b>36910,95</b>	<b>44,81</b>	<b>43132,30</b>	<b>1080,21</b>	<b>187949,52</b>
Andhra Pradesh	210,08	26243,24	73,52	8109,35	12,43	12006,67	296,03	46359,25
Karnataka	173,93	25190,11	73,40	8952,38	9,94	11768,16	257,27	45910,65
Kerala	133,84	25077,94	66,75	9320,55	5,01	4646,46	205,61	39044,94
Tamil Nadu	210,72	30480,53	86,27	10243,44	17,05	14450,96	314,04	55174,93
Lakshadweep	64	23,83	7	11,64	1	27,26	72	62,72
Pondicherry	4,32	890,63	1,85	273,59	38	232,80	6,55	1397,02
<b>ALL-INDIA</b>	<b>2939,61</b>	<b>480543,36</b>	<b>1023,56</b>	<b>136826,72</b>	<b>164,98</b>	<b>204049,61</b>	<b>4128,15</b>	<b>821419,69</b>

See Notes on Tables.



**TABLE No. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2000**

(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	5686,361 (4.8)	25527,31 (6.4)	313,991 (6.8)	23541,89 (20.4)	6000,352 (4.9)	49069,20 (9.5)
91 Days & Above but Less than 6 Months	5300,134 (4.5)	20976,38 (5.2)	262,895 (5.7)	12180,78 (10.6)	5563,029 (4.6)	33157,16 (6.4)
6 Months & Above but Less than 1 Year	13227,886 (11.3)	49143,09 (12.3)	589,188 (12.7)	17934,62 (15.5)	13817,074 (11.3)	67077,71 (13.0)
1 Year & Above but Less than 2 Years	23593,774 (20.1)	89987,40 (22.5)	1017,754 (21.9)	26675,88 (23.1)	24611,528 (20.1)	116663,27 (22.6)
2 Years & Above but Less than 3 Years	20305,581 (17.3)	68142,42 (17.0)	828,621 (17.9)	12422,80 (10.8)	21134,202 (17.3)	80565,22 (15.6)
3 Years & Above but Less than 5 Years	28342,355 (24.1)	95900,12 (23.9)	1070,909 (23.1)	17992,37 (15.6)	29413,264 (24.1)	113892,49 (22.1)
5 Years & Above	21081,517 (17.9)	51106,78 (12.8)	554,405 (12.0)	4696,15 (4.1)	21635,922 (17.7)	55802,93 (10.8)
<b>GRAND TOTAL</b>	<b>117537,608 (100.0)</b>	<b>400783,50 (100.0)</b>	<b>4637,763 (100.0)</b>	<b>115444,48 (100.0)</b>	<b>122175,371 (100.0)</b>	<b>516227,98 (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 2000**

(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	1040,365 (3.0)	3253,95 (4.3)	1534,707 (4.8)	5791,58 (5.7)	1730,857 (5.9)	9764,11 (8.3)	1694,423 (6.7)	30259,56 (13.6)	6000,352 (4.9)	49069,20 (9.5)
91 Days & Above but Less than 6 Months	1061,636 (3.0)	2798,04 (3.7)	1447,545 (4.5)	4849,47 (4.8)	1601,455 (5.5)	7747,43 (6.6)	1452,393 (5.7)	17762,21 (8.0)	5563,029 (4.6)	33157,16 (6.4)
6 Months & Above but Less than 1 Year	2808,237 (8.0)	6176,63 (8.2)	3593,232 (11.2)	10862,65 (10.7)	3860,487 (13.2)	15789,96 (13.5)	3555,118 (14.0)	34248,48 (15.4)	13817,074 (11.3)	67077,71 (13.0)
1 Year & Above but Less than 2 Years	5612,251 (15.9)	12586,25 (16.7)	6359,960 (19.7)	20829,92 (20.6)	6312,317 (21.6)	25060,54 (21.4)	6327,000 (24.8)	58186,56 (26.2)	24611,528 (20.1)	116663,27 (22.6)
2 Years & Above but Less than 3 Years	5451,402 (15.5)	11879,54 (15.8)	5665,155 (17.6)	17992,68 (17.8)	5298,228 (18.1)	20013,60 (17.1)	4719,417 (18.5)	30679,41 (13.8)	21134,202 (17.3)	80565,22 (15.6)
3 Years & Above but Less than 5 Years	9093,179 (25.8)	20097,12 (26.7)	8049,850 (25.0)	26845,44 (26.5)	6800,840 (23.3)	27393,04 (23.4)	5469,395 (21.5)	39556,90 (17.8)	29413,264 (24.1)	113892,49 (22.1)
5 Years & Above	10193,545 (28.9)	18556,35 (24.6)	5572,985 (17.3)	14173,10 (14.0)	3609,522 (12.4)	11412,65 (9.7)	2259,870 (8.9)	11660,84 (5.2)	21635,922 (17.7)	55802,93 (10.8)
<b>GRAND TOTAL</b>	<b>35260,615 (100.0)</b>	<b>75347,87 (100.0)</b>	<b>32223,434 (100.0)</b>	<b>101344,83 (100.0)</b>	<b>29213,706 (100.0)</b>	<b>117181,33 (100.0)</b>	<b>25477,616 (100.0)</b>	<b>222353,95 (100.0)</b>	<b>122175,371 (100.0)</b>	<b>516227,98 (100.0)</b>

**TABLE No. 1.26 – MATURITY PATTERN OF TERM DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP  
MARCH 2000**

(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	1238,768 (4.0)	7280,69 (6.1)	3416,797 (5.1)	23467,72 (8.4)	185,221 (13.6)	5616,63 (17.9)	222,188 (2.0)	645,54 (3.6)	937,378 (8.5)	12058,63 (17.2)
91 Days & Above but Less than 6 Months	1345,342 (4.3)	6198,03 (5.2)	3168,826 (4.7)	17483,72 (6.3)	73,582 (5.4)	2581,60 (8.2)	231,355 (2.1)	615,96 (3.4)	743,924 (6.7)	6277,86 (8.9)
6 Months & Above but Less than 1 Year	3994,769 (12.9)	15937,60 (13.4)	7708,334 (11.4)	34006,14 (12.2)	131,863 (9.7)	3765,82 (12.0)	460,185 (4.1)	920,28 (5.1)	1521,923 (13.8)	12447,88 (17.7)
1 Year & Above but Less than 2 Years	6321,407 (20.4)	26144,55 (22.0)	13950,885 (20.6)	61768,13 (22.2)	415,504 (30.6)	10743,90 (34.2)	1437,289 (12.8)	2422,10 (13.5)	2486,443 (22.5)	15584,58 (22.2)
2 Years & Above but Less than 3 Years	5731,606 (18.5)	20659,10 (17.4)	12415,596 (18.4)	47386,47 (17.1)	203,955 (15.0)	3123,84 (9.9)	1268,500 (11.3)	1878,34 (10.5)	1514,545 (13.7)	7517,47 (10.7)
3 Years & Above but Less than 5 Years	7971,380 (25.7)	30745,94 (25.9)	16224,253 (24.0)	64001,48 (23.0)	239,294 (17.6)	3959,18 (12.6)	2703,838 (24.2)	4322,55 (24.1)	2274,499 (20.6)	10863,33 (15.5)
5 Years & Above	4389,932 (14.2)	11891,08 (10.0)	10676,866 (15.8)	29700,09 (10.7)	108,763 (8.0)	1631,19 (5.2)	4872,604 (43.5)	7143,67 (39.8)	1587,757 (14.3)	5436,91 (7.7)
<b>GRAND TOTAL</b>	<b>30993,204 (100.0)</b>	<b>118856,98 (100.0)</b>	<b>67561,557 (100.0)</b>	<b>277813,75 (100.0)</b>	<b>1358,182 (100.0)</b>	<b>31422,15 (100.0)</b>	<b>11195,959 (100.0)</b>	<b>17948,44 (100.0)</b>	<b>11066,469 (100.0)</b>	<b>70186,66 (100.0)</b>

**TABLE No. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE  
MARCH 2000**

(Per cent)

INTEREST RATE RANGE	No. of Accounts	Amount
	1	2
Less than 6 per cent	3.4	6.9
6 per cent and above but less than 8 per cent	8.4	9.9
8 per cent and above but less than 9 per cent	7.0	6.5
9 per cent and above but less than 10 per cent	14.6	14.3
10 per cent and above but less than 11 per cent	21.8	20.9
11 per cent and above but less than 12 per cent	18.8	19.2
12 per cent and above but less than 13 per cent	15.8	13.9
13 per cent and above	10.2	8.4
<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 2000**

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>53,396</b>	<b>84,216</b>	<b>39,499</b>	<b>177,111</b>	<b>3,374</b>	<b>15,263</b>	<b>3,444</b>	<b>22,081</b>
Haryana	5,752	10,902	4,950	21,604	219	1,690	442	2,351
Himachal Pradesh	2,074	3,399	1,976	7,449	56	342	193	591
Jammu & Kashmir	2,483	4,464	2,257	9,204	195	712	89	996
Punjab	10,811	19,689	9,728	40,228	395	3,237	1,182	4,814
Rajasthan	11,519	17,370	9,118	38,007	265	1,344	468	2,077
Chandigarh	2,970	3,436	1,541	7,947	275	926	154	1,355
Delhi	17,787	24,956	9,929	52,672	1,969	7,012	916	9,897
<b>NORTH-EASTERN REGION</b>	<b>6,548</b>	<b>10,768</b>	<b>5,654</b>	<b>22,970</b>	<b>238</b>	<b>1,604</b>	<b>355</b>	<b>2,197</b>
Arunachal Pradesh	180	335	188	703	1	27	16	44
Assam	4,507	7,418	3,848	15,773	141	940	192	1,273
Manipur	237	483	222	942	3	52	8	63
Meghalaya	579	896	541	2,016	55	289	65	409
Mizoram	146	211	130	487	10	67	11	88
Nagaland	243	365	212	820	6	71	18	95
Tripura	656	1,060	513	2,229	22	158	45	225
<b>EASTERN REGION</b>	<b>45,742</b>	<b>78,096</b>	<b>38,420</b>	<b>162,258</b>	<b>1,510</b>	<b>6,654</b>	<b>1,937</b>	<b>10,101</b>
Bihar	15,696	22,596	12,127	50,419	217	1,218	434	1,869
Orissa	7,762	10,879	5,723	24,364	125	629	240	994
Sikkim	120	189	122	431	7	26	8	41
West bengal	22,077	44,251	20,362	86,690	1,159	4,703	1,249	7,111
Andaman & Nicobar Islands	87	181	86	354	2	78	6	86
<b>CENTRAL REGION</b>	<b>46,460</b>	<b>70,875</b>	<b>36,923</b>	<b>154,258</b>	<b>1,031</b>	<b>5,947</b>	<b>1,935</b>	<b>8,913</b>
Madhya Pradesh	15,665	22,584	11,569	49,818	421	2,776	545	3,742
Uttar Pradesh	30,795	48,291	25,354	104,440	610	3,171	1,390	5,171
<b>WESTERN REGION</b>	<b>56,963</b>	<b>105,927</b>	<b>45,137</b>	<b>208,027</b>	<b>5,898</b>	<b>31,717</b>	<b>3,417</b>	<b>41,032</b>
Goa	1,390	2,785	991	5,166	123	1,290	128	1,541
Gujarat	15,526	30,578	14,033	60,137	581	5,039	1,140	6,760
Maharashtra	39,956	72,401	30,035	142,392	5,193	25,369	2,142	32,704
Dadra & Nagar Haveli	40	55	23	118	1	8	2	11
Daman & Diu	51	108	55	214	-	11	5	16
<b>SOUTHERN REGION</b>	<b>82,280</b>	<b>144,199</b>	<b>55,528</b>	<b>282,007</b>	<b>6,882</b>	<b>39,692</b>	<b>6,914</b>	<b>53,488</b>
Andhra Pradesh	21,604	34,377	15,523	71,504	1,306	6,427	1,978	9,711
Karnataka	21,824	38,806	14,313	74,943	1,902	12,147	1,541	15,590
Kerala	13,178	26,031	9,438	48,647	1,521	9,221	1,465	12,207
Tamil Nadu	25,170	44,112	15,946	85,228	2,124	11,715	1,890	15,729
Lakshadweep	18	28	16	62	-	4	2	6
Pondicherry	486	845	292	1,623	29	178	38	245
<b>ALL-INDIA</b>	<b>291,389</b>	<b>494,081</b>	<b>221,161</b>	<b>1006,631</b>	<b>18,933</b>	<b>100,877</b>	<b>18,002</b>	<b>137,812</b>

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY  
MARCH 2000**

**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	12,662	19,907	14,601	47,170	332	1,527	880	2,739
NATIONALISED BANKS	26,047	42,373	25,117	93,537	645	3,277	1,901	5,823
FOREIGN BANKS	—	—	—	—	—	—	—	—
REGIONAL RURAL BANKS	18,964	16,245	11,789	46,998	181	642	42	865
OTHER SCHEDULED COMMERCIAL BANKS	1,802	3,356	1,522	6,680	81	296	48	425
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>59,475</b>	<b>81,881</b>	<b>53,029</b>	<b>194,385</b>	<b>1,239</b>	<b>5,742</b>	<b>2,871</b>	<b>9,852</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	19,877	46,748	24,390	91,015	616	7,014	1,853	9,483
NATIONALISED BANKS	26,078	51,718	22,394	100,190	1,078	8,002	2,334	11,414
FOREIGN BANKS	10	12	5	27	1	4	—	5
REGIONAL RURAL BANKS	5,883	5,931	2,577	14,391	246	849	71	1,166
OTHER SCHEDULED COMMERCIAL BANKS	5,291	8,949	3,517	17,757	406	2,015	347	2,768
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>57,139</b>	<b>113,358</b>	<b>52,883</b>	<b>223,380</b>	<b>2,347</b>	<b>17,884</b>	<b>4,605</b>	<b>24,836</b>

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF  
EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY  
MARCH 2000**

**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	42,913	88,886	36,214	168,013	2,168	20,606	2,923	25,697
NATIONALISED BANKS	105,481	185,722	70,826	362,029	8,341	48,898	7,092	64,331
FOREIGN BANKS	8,867	4,447	1,261	14,575	2,403	1,988	37	4,428
REGIONAL RURAL BANKS	2,358	2,356	903	5,617	143	566	42	751
OTHER SCHEDULED COMMERCIAL BANKS	15,156	17,431	6,045	38,632	2,292	5,193	432	7,917
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>174,775</b>	<b>298,842</b>	<b>115,249</b>	<b>588,866</b>	<b>15,347</b>	<b>77,251</b>	<b>10,526</b>	<b>103,124</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	75,452	155,541	75,205	306,198	3,116	29,147	5,656	37,919
NATIONALISED BANKS	157,606	279,813	118,337	555,756	10,064	60,177	11,327	81,568
FOREIGN BANKS	8,877	4,459	1,266	14,602	2,404	1,992	37	4,433
REGIONAL RURAL BANKS	27,205	24,532	15,269	67,006	570	2,057	155	2,782
OTHER SCHEDULED COMMERCIAL BANKS	22,249	29,736	11,084	63,069	2,779	7,504	827	11,110
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>291,389</b>	<b>494,081</b>	<b>221,161</b>	<b>1006,631</b>	<b>18,933</b>	<b>100,877</b>	<b>18,002</b>	<b>137,812</b>

## 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 1993 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 2000 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 estimated mid-year population figures 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 years 1999 and 2000 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.4,816 crore in 1996, Rs.5,836 crore in 1997, Rs.6,925 crore in 1998 and Rs.8,178 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 earlier Volumes. The ratio of bank deposits to National Income for the years 1994 to 2000 is based on the new series of National Income with 1993-94 as the base year. For the year 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 and allied activities, (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 (15) Credit offered to weaker sections under different schemes and (16) 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 58,985 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 59,839 branches.