

BANKING STATISTICS

SUMMARY TABLES

MARCH 1997

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BANKING STATISTICS - SUMMARY TABLES - MARCH 1997

INTRODUCTION

This booklet presents summary tables on number of Offices, employees, deposits and credit of scheduled commercial banks at all-India and state level, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on the last day of March 1997. The BSR System has been revised with effect from March 1996 survey taking into consideration various developments in the banking sector. The revised system also provides gender-wise information on deposit and credit accounts of individual account holders as well as gender-wise classification of employees of scheduled commercial banks.

2. BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills rediscounted under the New Bill Market Scheme as also dues from banks. The return is divided into two parts - Part A and Part B. Part A of the BSR 1 return relates to accounts with individual credit limit of over Rs. 25,000. Information in respect of each of these 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 1- Part B, information in respect of accounts with individual credit limit upto Rs.25,000 is obtained in consolidated form for broad occupational categories.

3. 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.

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 46 days, or term deposits with a maturity period of less than 46 days; (ii) call deposits withdrawable not later than 45 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 bank under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 46 days or subject to notice of not less than 46 days. These would also include (i) deposits payable after 45 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. From March 1996 survey, under 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 this booklet, based on this data.

5. Out of the 65,111 offices of scheduled commercial banks functioning as on the last day of March 1997, BSR-1 returns were received from 59,030 offices. BSR-2 returns were received from 58,327 offices. In the case of non-reporting offices, the data have been estimated based on the previous round of the survey and the information as available in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) for March 1997.

6. Brief explanatory notes on some tables presented in this booklet are given below:

Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the 'Notes on Tables'. 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 credit according to both places of sanction and utilisation so as to facilitate comparison. Table 1.9 presents classification of outstanding credit according to detailed occupations. Table 1.12 gives population

group-wise classification of small borrowal accounts each with credit limit of Rs.25,000 and less reported under BSR-1B return. Table 1.13 gives distribution of credit according to the size of credit limit. Tables 1.9, 1.10 and 1.13 are based on the information collected in BSR-1A and BSR-1B together. On the other hand, Tables 1.14, 1.15 and 1.16 are based on the information collected through BSR-1A only. In view of this, the total credit presented in these tables would be less than that given in Tables 1.9, 1.10 and 1.13. Tables 1.20 to 1.22 give deposits of scheduled commercial banks according to broad ownership category. Tables 1.23 to 1.25 give maturity pattern of term deposits according to broad ownership category, population group and bank group respectively. Table 1.26 gives interest rate range-wise distribution of term deposit.

7. 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 to 1 lakh.
- iii) 'Urban' group includes centres with population of 1 lakh to 10 lakhs.
- iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

8. 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.

9. 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.

10. 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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DATED: March 31, 1999.

TABLE NO 1.1: PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March
	1969	1991	1992	1993	1994	1995	1996	1997	1998
	1	2	3	4	5	6	7	8	9
No. of Commercial Banks	89	276	276	276	276	284	293	299	300
(a) Scheduled Commercial Banks	73	272	272	272	272	281	291	297	299
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	3	2	2	1
Number of Bank Offices in India	8262	60220	60570	61169	61803	62367	63026	63550	64218
(a) Rural	1833	35206	35269	35389	35329	33004	32995	32915	32878
(b) Semi-Urban	3342	11344	11356	11465	11890	13341	13561	13766	13980
(c) Urban	1584	8046	8279	8562	8745	8868	9086	9340	9597
(d) Metropolitan	1503	5624	5666	5753	5839	7154	7384	7529	7763
Population per office (in thousands)	64	14	14	14	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	201199	237566	274938	323632	386859	433819	505599	605410
of which: (a) Demand	2104	38300	48893	49541	60700	76903	80614	90610	102513
(b) Time	2542	162898	188672	225397	262932	309956	353205	414989	502897
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	121865	131520	154838	166844	211560	254015	278401	324079
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	334	392	449	524	620	688	796	943
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	202	217	253	270	339	403	438	505
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	2368	2738	3111	3596	4242	4644	5323	6270
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1434	1516	1752	1854	2320	2719	2931	3356
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	44.5	44.3	47.9
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	44572	47318	51739	59097	69209	80831	93807	N.A.
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	N.A.
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	N.A.
Credit Deposit Ratio	77.5	60.6	55.4	56.3	51.6	54.7	58.6	55.1	53.5
Investment Deposit Ratio	29.3	37.7	38.0	38.0	41.2	38.6	38.0	37.7	36.1
Cash Deposit Ratio	8.2	17.6	18.2	13.6	17.2	16.3	12.4	10.5	10.1

N.A. = Not Available.
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	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4654	4629	451	452	37	37	3	3	5145	5121
Haryana	644	643	91	92	12	12	-	-	747	747
Himachal Pradesh	605	605	14	14	-	-	-	-	619	619
Jammu & Kashmir	490	482	22	22	2	2	-	-	514	506
Punjab	1030	1028	99	99	9	9	1	1	1139	1137
Rajasthan	1821	1807	211	211	13	13	1	1	2046	2032
Chandigarh	9	9	2	2	1	1	-	-	12	12
Delhi	55	55	12	12	-	-	1	1	68	68
NORTH-EASTERN REGION	1230	1227	118	118	8	8	-	-	1356	1353
Arunachal Pradesh	60	60	1	1	-	-	-	-	61	61
Assam	789	786	73	73	4	4	-	-	866	863
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	113	13	13	1	1	-	-	127	127
EASTERN REGION	7064	7064	774	774	67	67	1	1	7906	7906
Bihar	3318	3317	401	401	16	16	-	-	3735	3734
Orissa	1544	1545	93	93	6	6	-	-	1643	1644
Sikkim	32	32	1	1	-	-	-	-	33	33
West Bengal	2155	2155	277	277	45	45	1	1	2478	2478
Andaman & Nicobar Islands	15	15	2	2	-	-	-	-	17	17
CENTRAL REGION	7527	7488	802	803	60	60	4	4	8393	8355
Madhya Pradesh	2447	2414	286	286	21	21	2	2	2756	2723
Uttar Pradesh	5080	5074	516	517	39	39	2	2	5637	5632
WESTERN REGION	3834	3828	666	670	43	43	7	7	4550	4548
Goa	142	143	9	10	-	-	-	-	151	153
Gujarat	1473	1465	256	259	14	14	3	3	1746	1741
Maharashtra	2213	2214	398	398	29	29	4	4	2644	2645
Dadra & Nagar Haveli	5	5	1	1	-	-	-	-	6	6
Daman & Diu	1	1	2	2	-	-	-	-	3	3

SOUTHERN REGION	6561	6535	2218	2220	81	81	3	3	8863	8839
Andhra Pradesh	2332	2320	467	467	34	34	1	1	2834	2822
Karnataka	2122	2109	279	279	14	14	1	1	2416	2403
Kerala	309	308	1033	1035	7	7	-	-	1349	1350
Tamil Nadu	1767	1767	434	434	25	25	1	1	2227	2227
Lakshadweep	9	9	-	-	-	-	-	-	9	9
Pondicherry	22	22	5	5	1	1	-	-	28	28

ALL-INDIA	30870	30771	5029	5037	296	296	18	18	36213	36122

See Notes on Tables.

TABLE No 1.3 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO POPULATION GROUP
 MARCH 1997

(Amount in Rupees Lakh)

POPULATION GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
RURAL	32,909 (50.5)	73769,70 (14.7)	32525,22 (11.4)	32,244 (56.6)	68290,92 (21.2)	30282,32 (16.4)
SEMI-URBAN	13,931 (21.4)	98045,13 (19.6)	37383,60 (13.1)	10,487 (18.4)	58489,65 (18.2)	22692,30 (12.3)
URBAN	10,061 (15.5)	112577,67 (22.5)	49930,94 (17.6)	7,867 (13.8)	69784,28 (21.7)	27303,27 (14.8)
METROPOLITAN	8,210 (12.6)	216163,87 (43.2)	164533,54 (57.9)	6,345 (11.1)	125664,63 (39.0)	103845,85 (56.4)
ALL INDIA	65,111 (100.0)	500556,37 (100.0)	284373,30 (100.0)	56,943 (100.0)	322229,48 (100.0)	184123,74 (100.0)

TABLE No 1.4 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO BANK GROUP
 MARCH 1997

(Amount in Rupees Lakh)

BANK GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
STATE BANK OF INDIA AND ITS ASSOCIATES	13,148 (20.2)	124872,99 (24.9)	83032,21 (29.2)	10,650 (18.7)	72014,52 (22.3)	56762,49 (30.8)
NATIONALISED BANKS	32,522 (49.9)	276677,20 (55.3)	139125,48 (48.9)	27,765 (48.8)	187414,38 (58.2)	88384,23 (48.0)
FOREIGN BANKS	184 (0.3)	35620,76 (7.1)	26505,28 (9.3)	62 (0.1)	7187,48 (2.2)	7640,54 (4.1)
REGIONAL RURAL BANKS	14,639 (22.5)	17729,36 (3.5)	8655,30 (3.0)	14,639 (25.7)	17729,36 (5.5)	8655,30 (4.7)
OTHER SCHEDULED COMMERCIAL BANKS	4,618 (7.1)	45656,06 (9.1)	27055,02 (9.5)	3,827 (6.7)	37883,74 (11.8)	22681,19 (12.3)
ALL SCHEDULED COMMERCIAL BANKS	65,111 (100.0)	500556,37 (100.0)	284373,30 (100.0)	56,943 (100.0)	322229,48 (100.0)	184123,74 (100.0)

TABLE No 1.5 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 1997

(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	5
NORTHERN REGION	10,197	690,30,381	112335,41	59,79,400	54394,64
HARYANA	1,413	98,53,572	10616,58	9,53,370	4515,27
HIMACHAL PRADESH	772	36,00,096	4061,20	2,79,463	859,21
JAMMU & KASHMIR	810	41,83,719	4612,72	2,77,987	1185,13
PUNJAB	2,415	183,41,908	23902,14	13,97,142	9147,87
RAJASTHAN	3,306	143,43,546	14443,37	21,76,549	6746,08
CHANDIGARH	171	15,72,603	4124,84	78,651	2299,21
DELHI	1,310	171,34,937	50574,56	8,16,238	29641,86
NORTH-EASTERN REGION	1,941	111,17,669	8148,07	16,01,230	2618,70
ARUNACHAL PRADESH	69	4,96,778	402,53	29,463	49,82
ASSAM	1,271	78,84,919	5100,03	10,17,080	1852,37
MANIPUR	87	2,92,340	240,81	72,862	153,37
MEGHALAYA	180	7,74,298	906,80	83,121	137,35
MIZORAM	79	2,15,254	283,10	22,214	39,05
NAGALAND	72	3,72,844	508,03	49,747	112,99
TRIPURA	183	10,81,236	706,77	3,26,743	273,75
EASTERN REGION	11,716	700,69,172	65312,73	113,45,996	27949,94
BIHAR	5,016	265,73,079	21442,67	45,68,693	6191,08
ORISSA	2,183	88,46,845	7296,10	24,00,741	3350,40
SIKKIM	42	1,17,633	239,78	19,731	41,61
WEST BENGAL	4,444	343,74,298	36132,28	43,42,356	18339,09
ANDAMAN & NICOBAR Islands	31	1,57,317	201,90	14,475	27,75

CENTRAL REGION	13,414	808,94,424	67965,83	98,31,493	25521,09
MADHYA PRADESH	4,517	197,13,638	18706,30	31,07,779	9816,26
UTTAR PRADESH	8,897	611,80,786	49259,53	67,23,714	15704,83
WESTERN REGION	10,111	629,23,294	136098,00	63,21,816	91398,68
GOA	293	20,47,013	3843,22	1,04,624	944,43
GUJARAT	3,619	193,91,784	29776,44	19,94,409	14346,56
MAHARASHTRA	6,179	413,03,874	102190,08	42,13,756	76051,67
DADRA & NAGAR HAVELI	7	80,019	82,49	4,451	14,61
DAMAN & DIU	13	1,00,604	205,78	4,576	41,41
SOUTHERN REGION	17,732	1025,43,377	110696,33	205,37,982	82490,26
ANDHRA PRADESH	5,022	267,41,867	26580,30	66,23,385	20242,29
KARNATAKA	4,644	249,47,439	26819,60	44,19,932	19020,81
KERALA	3,198	196,41,059	23156,48	35,36,259	10523,93
TAMIL NADU	4,782	305,94,729	33265,96	58,65,768	32367,00
LAKSHADWEEP	9	20,268	31,98	1,643	2,67
PONDICHERRY	77	5,98,015	842,02	90,995	333,55
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ALL- INDIA	65,111	3965,78,317	500556,37	556,17,917	284373,30
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TABLE No.1.6 - POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1997

(Amount in Rupees Lakh)

POPULATION GROUP	AS PER SANCTION			AS PER UTILISATION		
	No. of Accounts	Amount outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	271,04,273	32525,22	44.1	272,80,171	40258,88	54.6
SEMI-URBAN	159,08,331	37383,60	38.1	158,38,789	40602,02	41.4
URBAN	75,00,608	49930,94	44.4	74,54,120	51796,03	46.0
METROPOLITAN	51,04,705	164533,54	76.1	50,44,837	151716,38	70.2
ALL-INDIA	556,17,917	284373,30	56.8	556,17,917	284373,30	56.8

TABLE No.1.7 - STATE-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1997

(Amount in Rupees Lakh)

REGION/STATE UNION TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but San- ctioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio ----- As per Sanction (per cent)		As per Utilisation (per cent)
	1	2	3	4	5	6	7	
NORTHERN REGION	54394,64	52084,01	2310,63	728,41	52812,42	48.4	47.0	
HARYANA	4515,27	4463,37	51,91	1183,31	5646,67	42.5	53.2	
HIMACHAL PRADESH	859,21	832,70	26,51	129,12	961,82	21.2	23.7	
JAMMU & KASHMIR	1185,13	1182,54	2,59	18,57	1201,11	25.7	26.0	
PUNJAB	9147,87	9056,01	91,86	587,85	9643,86	38.3	40.3	
RAJASTHAN	6746,08	6731,85	14,23	517,09	7248,95	46.7	50.2	
CHANDIGARH	2299,21	2091,10	208,11	205,61	2296,70	55.7	55.7	
DELHI	29641,86	25425,84	4216,02	387,47	25813,31	58.6	51.0	
NORTH-EASTERN REGION	2618,70	2549,49	69,21	391,91	2941,40	32.1	36.1	
ARUNACHAL PRADESH	49,82	49,49	32	21,53	71,02	12.4	17.6	
ASSAM	1852,37	1798,36	54,01	319,59	2117,95	36.3	41.5	
MANIPUR	153,37	149,01	4,36	3,68	152,70	63.7	63.4	
MEGHALAYA	137,35	119,63	17,72	8,59	128,22	15.1	14.1	
MIZORAM	39,05	37,89	1,16	3,76	41,65	13.8	14.7	
NAGALAND	112,99	111,78	1,21	40,14	151,92	22.2	29.9	
TRIPURA	273,75	272,00	1,75	5,94	277,94	38.7	39.3	
EASTERN REGION	27949,94	27092,82	857,12	427,76	27520,58	42.8	42.1	
BIHAR	6191,08	6156,98	34,09	209,13	6366,12	28.9	29.7	
ORISSA	3350,40	3331,94	18,46	175,87	3507,81	45.9	48.1	
SIKKIM	41,61	41,40	21	2,00	43,40	17.4	18.1	
WEST BENGAL	18339,09	17259,47	1079,62	312,67	17572,14	50.8	48.6	

ANDAMAN & NICOBAR Islands	27,75	27,25	50	3,86	31,10	13.7	15.4
CENTRAL REGION	25521,09	25394,41	126,67	2247,79	27642,20	37.5	40.7
MADHYA PRADESH	9816,26	9741,05	75,21	817,91	10558,96	52.5	56.4
UTTAR PRADESH	15704,83	15626,11	78,72	1457,13	17083,24	31.9	34.7
WESTERN REGION	91398,68	89441,06	1957,62	686,10	90127,16	67.2	66.2
GOA	944,43	937,20	7,23	38,69	975,90	24.6	25.4
GUJARAT	14346,56	14185,45	161,11	1400,25	15585,70	48.2	52.3
MAHARASHTRA	76051,67	72854,23	3197,44	544,29	73398,53	74.4	71.8
DADRA & NAGAR HAVELI	14,61	14,61	-	59,54	74,15	17.7	89.9
DAMAN & DIU	41,41	38,81	2,60	54,08	92,89	20.1	45.1
SOUTHERN REGION	82490,26	82064,11	426,15	1265,43	83329,54	74.5	75.3
ANDHRA PRADESH	20242,29	20114,93	127,36	457,13	20572,06	76.2	77.4
KARNATAKA	19020,81	18785,67	235,14	566,17	19351,84	70.9	72.2
KERALA	10523,93	10455,53	68,40	131,00	10586,54	45.4	45.7
TAMIL NADU	32367,00	31817,12	549,88	553,00	32370,11	97.3	97.3
LAKSHADWEEP	2,67	2,65	1	37	3,02	8.3	9.4
PONDICHERRY	333,55	330,59	2,96	115,38	445,97	39.6	53.0
ALL-INDIA	284373,30	284373,30			284373,30	56.8	56.8

TABLE No.1.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 1997

(Amount in Rupees Lakh)

REGION/STATE UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	5697,64	7046,61	5286,89	5430,36	9730,31	10478,64	33679,80	29856,81	54394,64	52812,42
HARYANA	965,44	1573,12	1147,87	1213,58	2401,96	2859,97	-	-	4515,27	5646,67
HIMACHAL PRADESH	588,58	632,83	270,63	328,99	-	-	-	-	859,21	961,82
JAMMU & KASHMIR	255,94	227,39	133,62	171,78	795,57	801,94	-	-	1185,13	1201,11
PUNJAB	2206,30	2562,92	2220,73	2161,36	2355,45	2578,27	2365,38	2341,31	9147,87	9643,86
RAJASTHAN	1489,22	1800,70	1433,86	1415,43	1956,58	2145,14	1866,43	1887,67	6746,08	7248,95
CHANDIGARH	28,55	113,54	49,91	89,85	2220,75	2093,32	-	-	2299,21	2296,70
DELHI	163,60	136,11	30,27	49,37	-	-	29447,99	25627,83	29641,86	25813,31
NORTH-EASTERN REGION	976,36	1194,54	720,93	923,18	921,40	823,68	-	-	2618,70	2941,40
ARUNACHAL PRADESH	49,50	70,78	31	24	-	-	-	-	49,82	71,02
ASSAM	666,65	832,60	499,28	663,61	686,44	621,75	-	-	1852,37	2117,95
MANIPUR	55,84	57,24	38,24	40,74	59,29	54,71	-	-	153,37	152,70
MEGHALAYA	49,83	55,57	22,10	21,40	65,42	51,25	-	-	137,35	128,22
MIZORAM	10,57	14,02	7,95	18,24	20,54	9,39	-	-	39,05	41,65
NAGALAND	20,73	35,17	92,26	116,76	-	-	-	-	112,99	151,92
TRIPURA	123,24	129,16	60,79	62,19	89,72	86,59	-	-	273,75	277,94
EASTERN REGION	5104,30	6117,93	3295,95	3825,97	5264,75	5341,26	14284,94	12235,42	27949,94	27520,58
BIHAR	2154,32	2567,14	1442,80	1487,82	2593,97	2311,16	-	-	6191,08	6366,12
ORISSA	1243,51	1253,59	830,23	937,29	1276,66	1316,93	-	-	3350,40	3507,81
SIKKIM	14,95	18,88	26,67	24,52	-	-	-	-	41,61	43,40
WEST BENGAL	1682,98	2265,87	977,05	1357,68	1394,13	1713,17	14284,94	12235,42	18339,09	17572,14
ANDAMAN & NICOBAR	8,54	12,45	19,21	18,65	-	-	-	-	27,75	31,10

Islands

CENTRAL REGION	5956,22	7295,41	5794,92	6688,60	8034,83	8339,37	5735,11	5318,82	25521,09	27642,20
MADHYA PRADESH	1869,50	2371,08	1978,85	2461,79	2911,98	3010,21	3055,93	2715,89	9816,26	10558,96
UTTAR PRADESH	4086,72	4924,34	3816,07	4226,81	5122,85	5329,16	2679,18	2602,93	15704,83	17083,24
WESTERN REGION	4654,88	6288,49	5320,51	6147,75	5898,08	6501,14	75525,21	71189,78	91398,68	90127,16
GOA	172,40	194,45	772,03	781,45	-	-	-	-	944,43	975,90
GUJARAT	1960,70	2640,05	2201,17	2688,02	1980,79	1887,19	8203,90	8370,44	14346,56	15585,70
MAHARASHTRA	2512,94	3380,08	2300,13	2585,16	3917,28	4613,95	67321,32	62819,34	76051,67	73398,53
DADRA & NAGAR HAVELI	8,00	73,00	6,61	1,15	-	-	-	-	14,61	74,15
DAMAN & DIU	84	92	40,56	91,97	-	-	-	-	41,41	92,89
SOUTHERN REGION	10135,81	12315,88	16964,40	17586,16	20081,57	20311,94	35308,48	33115,55	82490,26	83329,54
ANDHRA PRADESH	3413,53	4337,22	3859,60	3993,87	4820,02	4866,61	8149,14	7374,35	20242,29	20572,06
KARNATAKA	2793,89	3104,09	3076,90	2866,95	2893,46	3030,11	10256,56	10350,69	19020,81	19351,84
KERALA	691,80	790,32	5633,83	5717,74	4198,30	4078,48	-	-	10523,93	10586,54
TAMIL NADU	3196,32	4008,79	4341,01	4910,40	7926,89	8060,42	16902,78	15390,51	32367,00	32370,11
LAKSHADWEEP	2,67	3,02	-	-	-	-	-	-	2,67	3,02
PONDICHERRY	37,60	72,44	53,06	97,19	242,90	276,33	-	-	333,55	445,97
ALL- INDIA	32525,22	40258,88	37383,60	40602,02	49930,94	51796,03	164533,54	151716,38	284373,30	284373,30

TABLE No.1.9 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 1997

(Amount in Rupees Lakh)			
OCCUPATION	No. of	Credit	Amount
	Accounts	Limit	Outstanding
	1	2	3
I. AGRICULTURE	225,24,364	36980,55	31634,15
1. Direct Finance	222,24,763	30946,21	27217,36
2. Indirect Finance	2,99,601	6034,34	4416,80
II. INDUSTRY	44,27,994	178266,83	140313,60
1. Mining & Quarrying	17,631	5483,42	3787,07
2. Food Manufacturing & Processing	1,27,220	15190,12	11524,91
(a) Rice Mills, Flour & Dal Mills	38,284	2702,66	2103,62
(b) Sugar	1,579	2768,04	2276,47
(c) Edible Oils & Vanaspati	16,812	3019,00	2178,91
(d) Tea Processing	1,605	1764,32	1170,46
(e) Processing of Fruits & Vegetables	2,324	362,61	270,54
(f) Others	66,616	4573,49	3524,90
3. Beverage & Tobacco	6,084	2262,24	1709,81
4. Textiles	1,42,787	29068,36	22338,75
(a) Cotton Textiles	36,960	11831,74	9234,85
(b) Jute Textiles	1,759	559,95	426,74
(c) Handloom Textiles & Khadi	11,502	512,09	425,86
(d) Other Textiles	92,566	16164,58	12251,29
5. Paper, Paper Products & Printing	43,648	4650,91	3793,85
6. Leather & Leather Products	15,882	2738,56	2202,70
7. Rubber & Rubber Products	13,063	2811,05	2325,19
8. Chemicals & Chemical Products	76,599	25391,33	19521,58
(a) Heavy Industrial Chemicals	8,092	4764,46	3413,94
(b) Fertilisers	2,197	3338,86	2452,25
(c) Drugs & Pharmaceuticals	15,028	7317,25	5836,61
(d) Non-Edible Oils	1,749	339,25	294,99
(e) Other Chemicals & Chemical Products	49,533	9631,51	7523,79
9. Petroleum, Coal Products & Nuclear Fuels	5,785	3629,34	3042,47
10. Manufacture of Cement & Cement Products	9,541	2836,83	2331,07
11. Basic Metals & Metal Products	86,975	21294,90	17303,52
(a) Iron & Steel	28,676	15075,81	12388,83

(b) Non-Ferrous Metals	6,159	1570,15	1250,82
(c) Other Metal Products	52,140	4648,94	3663,87
12. Engineering	1,02,645	27446,94	21559,15
(a) Heavy Engineering	14,659	7618,37	5757,90
(b) Light Engineering	42,200	6607,72	5108,94
(c) Electrical Machinery & Goods	26,592	6998,66	5440,28
(d) Electronic Machinery & Goods	19,194	6222,19	5252,03
13. Vehicles, Vehicle Parts & Transport Equipment	33,009	6945,62	5372,62
14. Other Industries	37,11,536	19428,30	16187,34
15. Electricity, Gas & Water	11,393	4652,05	3452,86
(a) Electricity Generation & Transmission	9,809	4338,25	3204,04
(b) Non-Conventional Energy	503	155,69	125,27
(c) Gas, Steam & Water Supply	1,081	158,10	123,55
16. Construction	24,196	4436,86	3860,73
III. TRANSPORT OPERATORS	11,22,131	6302,64	5202,06
IV. PROFESSIONAL AND OTHER SERVICES	21,77,329	10854,51	8941,84
V. PERSONAL LOANS	114,32,406	33121,63	28201,32
1. Loans for Purchase of Consumer Durables	7,68,459	1189,49	973,61
2. Loans for Housing	10,33,802	8931,08	7945,99
3. Rest of the Personal Loans	96,30,145	23001,06	19281,73
VI. TRADE	89,47,094	45704,05	37440,43
1. Wholesale Trade	4,13,569	26755,94	21283,11
of which: Food Procurement	121	8749,98	7958,81
2. Retail Trade	85,33,525	18948,11	16157,32
VII. FINANCE	21,970	14043,12	11293,34
VIII. ALL OTHERS	49,64,629	25343,34	21346,56

TOTAL BANK CREDIT	556,17,917	350616,67	284373,30
OF WHICH:			
1. Artisans & Village Industries	20,66,264	2062,70	1824,65
2. Other Small Scale Industries	17,37,692	33638,90	26793,32

OCCUPATION	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	12,10,868	3977,81	3347,99	1,25,107	3790,36	3092,00
1. Direct Finance	11,72,852	2865,23	2545,63	1,11,397	1372,60	1235,76
2. Indirect Finance	38,016	1112,59	802,36	13,710	2417,76	1856,23
II. INDUSTRY	7,47,407	32668,63	26905,95	4,04,127	116526,09	89464,75
1. Mining & Quarrying	3,389	362,26	286,65	2,156	4322,87	2912,19
2. Manufacturing & Processing	7,34,252	31490,95	25957,22	3,89,761	104698,15	80527,15
3. Electricity, Gas & Water	3,336	344,35	233,87	3,854	3879,01	2894,53
4. Construction	6,430	471,07	428,21	8,356	3626,05	3130,87
III. TRANSPORT OPERATORS	1,86,126	1311,43	1105,42	80,434	1525,32	1265,49
IV. PROFESSIONAL AND OTHER SERVICES	3,96,976	2079,30	1761,66	1,85,396	6109,37	4922,09
V. PERSONAL LOANS	25,79,036	7926,75	6996,28	30,24,613	13234,35	10671,56
1. Loans for Purchase of Consumer Durables	2,52,764	397,43	325,73	1,24,875	250,60	200,14
2. Loans for Housing	3,17,951	2837,24	2547,41	2,56,453	3074,17	2716,75
3. Rest of the Personal Loans	20,08,321	4692,08	4123,13	26,43,285	9909,59	7754,66
VI. TRADE	12,34,516	8464,82	7060,41	4,36,177	24124,56	19131,38
1. Wholesale Trade	85,038	4305,26	3504,81	78,491	18416,86	14370,55
2. Retail Trade	11,49,478	4159,56	3555,60	3,57,686	5707,69	4760,83
VII. FINANCE	4,696	815,63	660,10	11,377	12419,87	10007,30
VIII. ALL OTHERS	10,94,495	4913,54	3958,21	7,77,606	15428,88	13161,82
TOTAL BANK CREDIT	74,54,120	62157,91	51796,03	50,44,837	193158,80	151716,38
OF WHICH:						
1. Artisans & Village Industries	1,59,157	353,95	313,72	25,622	153,29	137,69
2. Other Small Scale Industries	4,26,101	9526,60	7896,86	2,24,051	16263,62	12314,41

TABLE No.1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO POPULATION GROUP AND OCCUPATION
 MARCH 1997

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	39.9	22.5	6.5	2.0	11.1
1. Direct Finance	37.4	20.6	4.9	0.8	9.6
2. Indirect Finance	2.5	1.9	1.5	1.2	1.6
II. INDUSTRY	24.5	34.7	51.9	59.0	49.3
1. Mining & Quarrying	0.4	1.1	0.6	1.9	1.3
2. Manufacturing & Processing	23.4	32.8	50.1	53.1	45.4
3. Electricity, Gas & Water	0.5	0.3	0.5	1.9	1.2
4. Construction	0.3	0.5	0.8	2.1	1.4
III. TRANSPORT OPERATORS	3.4	3.6	2.1	0.8	1.8
IV. PROFESSIONAL AND OTHER SERVICES	2.3	3.2	3.4	3.2	3.1
V. PERSONAL LOANS	10.7	15.3	13.5	7.0	9.9
1. Loans for Purchase of Consumer Durables	0.4	0.7	0.6	0.1	0.3
2. Loans for Housing	2.4	4.2	4.9	1.8	2.8
3. Rest of the Personal Loans	8.0	10.3	8.0	5.1	6.8

VI. TRADE		13.9	13.9	13.6	12.6	13.2
1. Wholesale Trade		4.8	3.7	6.8	9.5	7.5
2. Retail Trade		9.2	10.2	6.9	3.1	5.7
VII. FINANCE		0.8	0.8	1.3	6.6	4.0
VIII. ALL OTHERS		4.5	6.0	7.6	8.7	7.5
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TOTAL BANK CREDIT		100.0	100.0	100.0	100.0	100.0
OF WHICH:						
1. Artisans & Village Industries		2.2	1.2	0.6	0.1	0.6
2. Other Small Scale Industries		5.5	10.7	15.2	8.1	9.4

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

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I. AGRICULTURE	50.7	28.9	10.6	9.8	100.0
1. Direct Finance	55.3	30.8	9.4	4.5	100.0
2. Indirect Finance	22.4	17.4	18.2	42.0	100.0
II. INDUSTRY	7.0	10.0	19.2	63.8	100.0
1. Mining & Quarrying	4.2	11.4	7.6	76.9	100.0
2. Manufacturing & Processing	7.3	10.3	20.1	62.3	100.0
3. Electricity, Gas & Water	5.4	4.0	6.8	83.8	100.0

4. Construction	2.6	5.2	11.1	81.1	100.0
III. TRANSPORT OPERATORS	26.1	28.3	21.2	24.3	100.0
IV. PROFESSIONAL AND OTHER SERVICES	10.6	14.7	19.7	55.0	100.0
V. PERSONAL LOANS	15.3	22.0	24.8	37.8	100.0
1. Loans for Purchase of Consumer Durables	16.2	29.8	33.5	20.6	100.0
2. Loans for Housing	12.0	21.7	32.1	34.2	100.0
3. Rest of the Personal Loans	16.6	21.8	21.4	40.2	100.0
VI. TRADE	15.0	15.1	18.9	51.1	100.0
1. Wholesale Trade	9.0	7.0	16.5	67.5	100.0
2. Retail Trade	22.8	25.7	22.0	29.5	100.0
VII. FINANCE	2.7	2.9	5.8	88.6	100.0
VIII. ALL OTHERS	8.4	11.4	18.5	61.7	100.0

TOTAL BANK CREDIT	14.2	14.3	18.2	53.4	100.0
OF WHICH:					
1. Artisans & Village Industries	48.6	26.6	17.2	7.5	100.0
2. Other Small Scale Industries	8.3	16.2	29.5	46.0	100.0

TABLE No.1.12 - POPULATION GROUP-WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1997

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	138,26,739	10149,94	9093,54	62,84,274	5187,01	4751,61
1. Direct Finance	136,74,696	10029,40	8981,42	62,19,303	5123,75	4693,33
2. Indirect Finance	1,52,043	120,55	112,12	64,971	63,25	58,28
II. INDUSTRY	19,69,518	1245,17	1121,52	9,16,946	769,69	716,76
1. Food Manufacturing & Processing	14,627	11,84	10,53	13,672	12,00	11,07
2. Other Industries	19,54,891	1233,33	1110,99	9,03,274	757,69	705,68
III. TRANSPORT OPERATORS	4,59,326	326,97	292,54	2,19,573	186,24	168,00
IV. PROFESSIONAL AND OTHER SERVICES	9,28,813	595,32	526,36	5,69,671	427,32	385,56
V. PERSONAL LOANS	24,97,775	2288,18	2007,43	25,68,001	2539,94	2276,79
1. Loans for Purchase of Consumer Durables	1,44,263	150,03	123,12	2,28,301	261,04	214,00
2. Loans for Housing	94,457	111,70	107,65	1,32,502	144,03	140,64
3. Rest of the Personal Loans	22,59,055	2026,45	1776,66	22,07,198	2134,88	1922,15
VI. TRADE	45,24,131	2974,16	2675,77	23,39,454	1829,88	1652,81
1. Wholesale Trade	1,27,794	113,30	101,05	64,985	67,25	60,67

2. Retail Trade	43,96,337	2860,86	2574,72	22,74,469	1762,62	1592,13
VII. ALL OTHERS	16,01,164	1194,10	1126,59	14,42,293	1314,72	1262,20
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TOTAL BANK CREDIT	258,07,466	18773,84	16843,74	143,40,212	12254,80	11213,73
OF WHICH:						
1. Artisans & Village Industries	13,87,758	805,72	712,73	4,34,605	306,10	274,50
2. Other Small Scale Industries	4,92,715	373,84	348,54	4,11,382	395,88	378,17
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		URBAN/METROPOLITAN			ALL-INDIA	
		No. of	Credit	Amount	No. of	Credit
OCCUPATION		Accounts	Limit	Outstanding	Accounts	Limit
		7	8	9	10	11
						Amount
						12
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I. AGRICULTURE	12,03,220	1057,66	1030,31	213,14,233	16394,61	14875,46
1. Direct Finance	11,61,734	1011,62	987,96	210,55,733	16164,77	14662,71
2. Indirect Finance	41,486	46,04	42,35	2,58,500	229,84	212,75
II. INDUSTRY	6,15,931	665,96	685,51	35,02,395	2680,82	2523,79
1. Food Manufacturing & Processing	6,588	7,58	7,31	34,887	31,42	28,91
2. Other Industries	6,09,343	658,38	678,20	34,67,508	2649,40	2494,88
III. TRANSPORT OPERATORS	1,56,454	154,04	139,19	8,35,353	667,25	599,73
IV. PROFESSIONAL AND OTHER SERVICES	4,54,746	393,18	367,65	19,53,230	1415,82	1279,56
V. PERSONAL LOANS	43,97,837	5221,20	4030,76	94,63,613	10049,32	8314,98
1. Loans for Purchase of Consumer Durables	3,54,308	411,91	329,82	7,26,872	822,98	666,94

2. Loans for Housing	2,14,721	258,34	248,68	4,41,680	514,07	496,97
3. Rest of the Personal Loans	38,28,808	4550,95	3452,25	82,95,061	8712,27	7151,07
VI. TRADE	13,36,874	1216,64	1130,76	82,00,459	6020,68	5459,34
1. Wholesale Trade	57,718	65,98	69,07	2,50,497	246,53	230,80
2. Retail Trade	12,79,156	1150,66	1061,69	79,49,962	5774,14	5228,54
VII. ALL OTHERS	17,81,277	1994,27	2004,80	48,24,734	4503,09	4393,60

TOTAL BANK CREDIT	99,46,339	10702,95	9388,97	500,94,017	41731,59	37446,45
OF WHICH:						
1. Artisans & Village Industries	1,53,411	128,44	119,98	19,75,774	1240,27	1107,22
2. Other Small Scale Industries	3,81,383	446,72	454,46	12,85,480	1216,44	1181,17

TABLE No.1.13 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO SIZE OF CREDIT LIMIT
 MARCH 1997

CREDIT LIMIT RANGE	(Amount in Rupees Lakh)		
	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 or Less	500,94,017 (90.1)	41731,59 (11.9)	37446,45 (13.2)
Above Rs.25,000 upto Rs.50,000	21,64,779 (3.9)	7992,89 (2.3)	7449,41 (2.6)
Above Rs.50,000 upto Rs.1 Lakh	12,90,212 (2.3)	10084,78 (2.9)	9079,26 (3.2)
Above Rs.1 Lakh upto Rs.2 Lakh	11,75,887 (2.1)	18111,69 (5.2)	15698,19 (5.5)
Above Rs.2 Lakh upto Rs.5 Lakh	5,22,332 (0.9)	17147,72 (4.9)	14701,39 (5.2)
Above Rs.5 Lakh upto Rs.10 Lakh	1,55,399 (0.3)	11724,92 (3.3)	9681,24 (3.4)
Above Rs.10 Lakh upto Rs.25 Lakh	1,00,367 (0.2)	16717,17 (4.8)	13201,33 (4.6)
Above Rs.25 Lakh upto Rs.50 Lakh	47,886 (0.1)	17935,43 (5.1)	14195,18 (5.0)
Above Rs.50 Lakh upto Rs.1 Crore	27,379 (0.0)	20552,47 (5.9)	16315,66 (5.7)
Above Rs.1 Crore upto Rs.4 Crore	28,813 (0.1)	59068,50 (16.8)	46561,90 (16.4)
Above Rs.4 Crore upto Rs.6 Crore	4,597 (0.0)	22897,15 (6.5)	17469,65 (6.1)
Above Rs.6 Crore upto Rs.10 Crore	3,397 (0.0)	27114,49 (7.7)	20245,90 (7.1)
Above 10 Crore	2,852 (0.0)	79537,87 (22.7)	62327,73 (21.9)
TOTAL	556,17,917 (100.0)	350616,67 (100.0)	284373,30 (100.0)

TABLE No.1.14 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO INTEREST RATE RANGE
 MARCH 1997

(Amount in Rupees Lakh)			
INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	2,47,771 (4.6)	2826,38 (1.0)	2481,63 (1.1)
6% and above but less than 10%	54,500 (1.0)	1352,71 (0.5)	1159,10 (0.5)
10% and above but less than 12%	1,59,633 (2.9)	3360,89 (1.2)	3017,35 (1.4)
12% and above but less than 14%	5,42,405 (10.0)	30440,20 (11.3)	23547,05 (10.7)
14% and above but less than 15%	21,23,672 (39.0)	29085,58 (10.8)	23889,69 (10.9)
15% and above but less than 16%	7,32,337 (13.5)	26556,86 (9.9)	21156,20 (9.6)
16% and above but less than 17%	2,47,449 (4.5)	22476,28 (8.3)	18304,15 (8.3)
17% and above but less than 18%	4,91,132 (9.0)	46370,04 (17.2)	37889,54 (17.2)
18% and above but less than 20%	5,00,665 (9.2)	72427,29 (26.9)	58800,77 (26.7)
20% and above	3,40,006 (6.3)	34409,89 (12.8)	29716,72 (13.5)
Total Loans & Advances	54,39,570 (100.0)	269306,12 (100.0)	219962,20 (100.0)
Inland & Foreign Bills Purchased/Discounted	84,330	39578,96	26964,66
TOTAL	55,23,900	308885,08	246926,86

TABLE No.1.15 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO ORGANISATION
 MARCH 1997

(Amount in Rupees Lakh)			
ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	28,969	34837,97	27668,77
	(0.5)	(11.3)	(11.2)
a) Central Government Owned Undertakings	17,933	24571,42	19734,19
	(0.3)	(8.0)	(8.0)
b) State Government	1,431	1805,90	1449,41
	(0.0)	(0.6)	(0.6)
c) State Government Owned Undertakings	5,385	4805,45	3809,84
	(0.1)	(1.6)	(1.5)
d) Quasi Government Bodies	4,220	3655,20	2675,33
	(0.1)	(1.2)	(1.1)
2. CO-OPERATIVE SECTOR	20,424	3686,44	2914,67
	(0.4)	(1.2)	(1.2)
3. PRIVATE SECTOR	14,45,913	219318,33	172529,94
	(26.2)	(71.0)	(69.9)
a) Public and Private Limited Companies not owned but managed by Government	5,889	3768,11	3107,22
	(0.1)	(1.2)	(1.3)
b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations	1,37,973	136296,03	106466,27
	(2.5)	(44.1)	(43.1)
c) Partnership Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	13,02,051	79254,19	62956,45
	(23.6)	(25.7)	(25.5)
4. JOINT SECTOR UNDERTAKINGS	1,672	854,77	516,22
	(0.0)	(0.3)	(0.2)
5. INDIVIDUALS	40,20,770	49986,35	43143,51
	(72.8)	(16.2)	(17.5)

a) Male	37,22,062 (67.4)	46748,93 (15.1)	40376,38 (16.4)
b) Female	2,98,708 (5.4)	3237,42 (1.0)	2767,12 (1.1)
6. FOREIGN GOVT./FOREIGN BANKS	6,152 (0.1)	201,22 (0.1)	153,74 (0.1)

TOTAL	55,23,900 (100.0)	308885,08 (100.0)	246926,86 (100.0)

TABLE No.1.16 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO TYPE OF ACCOUNT
 MARCH 1997

TYPE OF ACCOUNT	(Amount in Rupees Lakh)		
	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	8,69,594 (15.7)	99304,88 (32.1)	77173,92 (31.3)
Overdrafts	4,26,554 (7.7)	24479,25 (7.9)	18877,25 (7.6)
Demand Loans	6,90,857 (12.5)	36007,61 (11.7)	30488,02 (12.3)
Medium Term Loans	11,16,569 (20.2)	27844,95 (9.0)	25117,21 (10.2)
Long Term Loans	23,07,922 (41.8)	60116,77 (19.5)	51923,66 (21.0)
Packing Credit	28,074 (0.5)	21552,66 (7.0)	16382,15 (6.6)
Export Trade Bills Purchased	13,001 (0.2)	10719,57 (3.5)	6646,83 (2.7)
Export Trade Bills Discounted	5,821 (0.1)	6643,00 (2.2)	4493,77 (1.8)
Export Trade Bills Advanced Against	3,010 (0.1)	3126,48 (1.0)	1949,61 (0.8)
Advances against Export Cash Incentives and Duty Drawback Claims	924 (0.0)	187,80 (0.1)	141,34 (0.1)
Inland (Trade) Bills Purchased	18,874 (0.3)	3896,75 (1.3)	2661,51 (1.1)
Inland (Trade) Bills Discounted	14,758 (0.3)	6575,80 (2.1)	4873,98 (2.0)
Inland (Others) Bills Purchased	13,249 (0.2)	2516,02 (0.8)	1753,76 (0.7)
Inland (Others) Bills Discounted	5,896 (0.1)	2960,02 (1.0)	2281,90 (0.9)
Advances Against Import Bills	2,457 (0.0)	2075,44 (0.7)	1418,72 (0.6)

Foreign Currency Cheques/ TCs/DDs/TTs/MTs Purchased	6,340 (0.1)	878,08 (0.3)	743,23 (0.3)

TOTAL	55,23,900 (100.0)	308885,08 (100.0)	246926,86 (100.0)

TABLE NO.-1.17: POPULATION GROUP WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1997

(No. of Accounts in Thousands, Amount in Rs.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	19,98 (1.7)	3556,80 (4.8)	840,35 (72.0)	23337,44 (31.6)	306,60 (26.3)	46875,47 (63.5)	1166,93 (100.0)	73769,70 (100.0)
SEMI-URBAN	38,52 (3.5)	8049,97 (8.2)	772,14 (70.1)	27810,44 (28.4)	290,62 (26.4)	62184,71 (63.4)	1101,29 (100.0)	98045,13 (100.0)
URBAN	47,05 (5.3)	15648,49 (13.9)	577,59 (65.2)	28299,84 (25.1)	261,81 (29.5)	68629,34 (61.0)	886,45 (100.0)	112577,67 (100.0)
METROPOLITAN	60,72 (7.5)	45431,40 (21.0)	523,63 (64.6)	39967,17 (18.5)	226,77 (28.0)	130765,30 (60.5)	811,12 (100.0)	216163,87 (100.0)
ALL INDIA	166,27 (4.2)	72686,66 (14.5)	2713,71 (68.4)	119414,89 (23.9)	1085,80 (27.4)	308454,82 (61.6)	3965,78 (100.0)	500556,37 (100.0)

TABLE NO.-1.18: BANK GROUP WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1997

(No. of Accounts in Thousands, Amount in Rs.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	33,38 (3.3)	21740,33 (17.4)	682,22 (66.9)	32218,17 (25.8)	303,93 (29.8)	70914,49 (56.8)	1019,53 (100.0)	124872,99 (100.0)
NATIONALISED BANKS	99,50 (4.4)	37327,11 (13.5)	1549,72 (68.9)	70616,88 (25.5)	600,77 (26.7)	168733,21 (61.0)	2249,98 (100.0)	276677,20 (100.0)
FOREIGN BANKS	4,95 (20.7)	7072,91 (19.9)	8,21 (34.4)	2679,33 (7.5)	10,73 (44.9)	25868,51 (72.6)	23,88 (100.0)	35620,76 (100.0)
REGIONAL RURAL BANKS	7,70 (1.8)	776,30 (4.4)	326,93 (77.3)	7354,23 (41.5)	88,44 (20.9)	9598,83 (54.1)	423,08 (100.0)	17729,36 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	20,75 (8.3)	5770,01 (12.6)	146,63 (58.8)	6546,27 (14.3)	81,93 (32.9)	33339,77 (73.0)	249,31 (100.0)	45656,06 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	166,27 (4.2)	72686,66 (14.5)	2713,71 (68.4)	119414,89 (23.9)	1085,80 (27.4)	308454,82 (61.6)	3965,78 (100.0)	500556,37 (100.0)

TABLE NO.-1.19: STATE WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1997

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

REGION/STATE	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
NORTHERN REGION	34,27	16788,46	456,99	26155,48	199,05	69391,47	690,30	112335,41
HARYANA	3,63	876,63	67,97	2997,31	26,94	6742,64	98,54	10616,58
HIMACHAL PRADESH	76	269,26	22,16	872,37	13,08	2919,57	36,00	4061,20
JAMMU & KASHMIR	2,67	589,45	26,45	1497,58	12,72	2525,69	41,84	4612,72
PUNJAB	6,48	2228,68	127,78	5978,70	49,16	15694,76	183,42	23902,14
RAJASTHAN	6,43	1686,44	94,06	3447,33	42,94	9309,60	143,44	14443,37
CHANDIGARH	76	630,94	10,42	786,42	4,54	2707,48	15,73	4124,84
DELHI	13,53	10507,07	108,14	10575,77	49,68	29491,72	171,35	50574,56
NORTH-EASTERN REGION	6,14	1355,40	75,50	2675,54	29,54	4117,13	111,18	8148,07

ARUNACHAL PRADESH	18	73,14	3,09	118,26	1,70	211,12	4,97	402,53
ASSAM	4,73	792,99	52,75	1732,46	21,37	2574,58	78,85	5100,03
MANIPUR	19	36,14	2,23	93,30	50	111,37	2,92	240,81
MEGHALAYA	34	150,49	5,57	273,21	1,83	483,11	7,74	906,80
MIZORAM	12	103,28	1,68	80,86	36	98,97	2,15	283,10
NAGALAND	20	112,93	2,70	141,35	83	253,75	3,73	508,03
TRIPURA	38	86,43	7,48	236,10	2,95	384,24	10,81	706,77
EASTERN REGION	20,48	8718,60	469,09	19995,77	211,13	36598,36	700,69	65312,73
BIHAR	6,44	2114,52	189,24	8094,42	70,05	11233,73	265,73	21442,67
ORISSA	2,37	1254,52	60,85	1927,84	25,25	4113,74	88,47	7296,10
SIKKIM	3	22,37	72	52,08	42	165,33	1,18	239,78
WEST BENGAL	11,57	5293,32	217,14	9859,16	115,03	20979,79	343,74	36132,28
ANDAMAN & NICOBAR	6	33,87	1,14	62,26	37	105,77	1,57	201,90
CENTRAL REGION	22,75	6991,91	564,44	22438,00	221,76	38535,93	808,94	67965,83
MADHYA PRADESH	7,78	2258,46	132,35	5428,04	57,00	11019,80	197,14	18706,30
UTTAR PRADESH	14,96	4733,45	432,08	17009,96	164,76	27516,12	611,81	49259,53
WESTERN REGION	34,24	24824,04	430,14	25078,88	164,85	86195,08	629,23	136098,00
GOA	83	256,44	13,11	718,92	6,53	2867,86	20,47	3843,22

TABLE No 1.20 - POPULATION GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY

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

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	891,90 (76.4)	54365,86 (73.7)	256,20 (22.0)	14939,32 (20.3)	18,83 (1.6)	4464,53 (6.1)	1166,93 (100.0)	73769,70 (100.0)
SEMI-URBAN	814,29 (73.9)	67711,46 (69.1)	249,54 (22.7)	18953,76 (19.3)	37,45 (3.4)	11379,91 (11.6)	1101,29 (100.0)	98045,13 (100.0)
URBAN	649,46 (73.3)	70851,46 (62.9)	193,25 (21.8)	18551,33 (16.5)	43,74 (4.9)	23174,88 (20.6)	886,45 (100.0)	112577,67 (100.0)
METROPOLITAN	559,46 (69.0)	113360,13 (52.4)	195,20 (24.1)	28850,53 (13.3)	56,46 (7.0)	73953,21 (34.2)	811,12 (100.0)	216163,87 (100.0)
All India	2915,12 (73.5)	306288,91 (61.2)	894,19 (22.5)	81294,93 (16.2)	156,47 (3.9)	112972,53 (22.6)	3965,78 (100.0)	500556,37 (100.0)

TABLE No 1.21- BANK GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO BROAD OWNERSHIP CATEGORY
 MARCH 1997

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

BANK 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	
STATE BANK OF INDIA AND ITS ASSOCIATES	757,91 (74.3)	73649,76 (59.0)	214,42 (21.0)	18864,45 (15.1)	47,19 (4.6)	32358,78 (25.9)	1019,53 (100.0)	124872,99 (100.0)
NATIONALISED BANKS	1633,68 (72.6)	173735,01 (62.8)	530,41 (23.6)	48616,30 (17.6)	85,90 (3.8)	54325,89 (19.6)	2249,98 (100.0)	276677,20 (100.0)
FOREIGN BANKS	15,56 (65.2)	20774,40 (58.3)	4,93 (20.6)	3956,49 (11.1)	3,39 (14.2)	10889,87 (30.6)	23,88 (100.0)	35620,76 (100.0)
REGIONAL RURAL BANKS	335,25 (79.2)	13414,29 (75.7)	83,61 (19.8)	3107,35 (17.5)	4,22 (1.0)	1207,72 (6.8)	423,08 (100.0)	17729,36 (100.0)
OTHER SCHEDULED COMM ERCIAL BANKS	172,72 (69.3)	24715,45 (54.1)	60,82 (24.4)	6750,34 (14.8)	15,77 (6.3)	14190,27 (31.1)	249,31 (100.0)	45656,06 (100.0)
All Scheduled Commercial Banks	2915,12 (73.5)	306288,91 (61.2)	894,19 (22.5)	81294,93 (16.2)	156,47 (3.9)	112972,53 (22.6)	3965,78 (100.0)	500556,37 (100.0)

TABLE No 1.22 - STATE-WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO BROAD OWNERSHIP CATEGORY
 March 1997

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

REGION/STATE/ UNION TERRITORY	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	
NORTHERN REGION	493,97	65815,79	162,78	19189,12	33,55	27330,50	690,30	112335,41
HARYANA	71,72	7253,54	22,84	2101,00	3,98	1262,04	98,54	10616,58
HIMACHAL PRADESH	24,75	2582,04	10,25	806,78	1,00	672,39	36,00	4061,20
JAMMU & KASHMIR	30,79	3038,32	9,74	904,66	1,31	669,73	41,84	4612,72
PUNJAB	130,02	15961,55	46,76	5347,94	6,64	2592,66	183,42	23902,14
RAJASTHAN	109,24	9846,12	26,81	2241,98	7,38	2355,28	143,44	14443,37
CHANDIGARH	10,44	1913,88	4,52	651,05	77	1559,91	15,73	4124,84
DELHI	117,01	25220,35	41,87	7135,72	12,47	18218,49	171,35	50574,56
NORTH-EASTERN REGION	84,57	5496,60	22,58	1260,61	4,03	1390,86	111,18	8148,07
ARUNACHAL PRADESH	3,80	232,74	1,05	61,68	12	108,11	4,97	402,53
ASSAM	60,84	3629,22	15,06	758,48	2,95	712,33	78,85	5100,03
MANIPUR	2,09	154,41	60	35,49	23	50,92	2,92	240,81
MEGHALAYA	5,06	440,82	2,32	189,14	36	276,84	7,74	906,80

MIZORAM	1,57	171,62	50	30,97	8	80,51	2,15	283,10
NAGALAND	2,89	390,18	74	58,07	10	59,78	3,73	508,03
TRIPURA	8,32	477,61	2,31	126,78	19	102,38	10,81	706,77
EASTERN REGION	544,45	42776,09	133,34	9237,35	22,90	13299,30	700,69	65312,73
BIHAR	208,56	15368,94	50,80	3294,27	6,37	2779,46	265,73	21442,67
ORISSA	71,95	4725,45	14,07	831,65	2,45	1739,00	88,47	7296,10
SIKKIM	84	136,27	28	34,82	6	68,69	1,18	239,78
WEST BENGAL	261,92	22431,56	67,87	5052,95	13,95	8647,77	343,74	36132,28
ANDAMAN & NICOBAR ISLANDS	1,18	113,87	32	23,66	7	64,38	1,57	201,90
CENTRAL REGION	617,82	46922,68	165,01	11130,97	26,11	9912,18	808,94	67965,83
MADHYA PRADESH	154,69	12958,21	33,66	2665,27	8,79	3082,82	197,14	18706,30
UTTAR PRADESH	463,12	33964,47	131,36	8465,71	17,33	6829,36	611,81	49259,53
WESTERN REGION	454,69	78847,79	144,05	19199,07	30,49	38051,14	629,23	136098,00
GOA	13,21	2262,03	6,57	1032,37	69	548,81	20,47	3843,22
GUJARAT	147,17	20155,97	38,10	4463,49	8,65	5156,98	193,92	29776,44
MAHARASHTRA	293,06	56255,34	98,94	13618,82	21,04	32315,93	413,04	102190,08
DADRA & NAGAR HAVELI	63	58,52	12	12,49	5	11,48	80	82,49
DAMAN & DIU	61	115,93	33	71,90	6	17,94	1,01	205,78

SOUTHERN REGION	719,63	66429,96	266,42	21277,80	39,39	22988,56	1025,43	110696,33
ANDHRA PRADESH	196,97	15702,70	59,41	4431,99	11,04	6445,60	267,42	26580,30
KARNATAKA	176,09	16260,59	65,16	5136,16	8,22	5422,86	249,47	26819,60
KERALA	131,51	15136,59	60,77	5759,44	4,13	2260,45	196,41	23156,48
TAMIL NADU	210,71	18753,25	79,53	5819,76	15,71	8692,96	305,95	33265,96
LAKSHADWEEP	12	12,69	7	6,96		12,33	20	31,98
PONDICHERRY	4,22	564,15	1,47	123,51	28	154,36	5,98	842,02

All India	2915,12	306288,91	894,19	81294,93	156,47	112972,53	3965,78	500556,37

TABLE No 1.23 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO BROAD OWNERSHIP CATEGORY
 MARCH 1997

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6
Upto 90 Days	5835,049 (5.6)	19086,08 (7.5)	366,304 (8.5)	12986,47 (24.0)	6201,353 (5.7)	32072,55 (10.4)
91 Days & Above but Less than 6 Months	3731,424 (3.6)	10776,79 (4.2)	195,607 (4.5)	7015,89 (13.0)	3927,031 (3.6)	17792,69 (5.8)
6 Months & Above but Less than 1 Year	8558,491 (8.2)	28293,93 (11.1)	447,702 (10.4)	7130,63 (13.2)	9006,193 (8.3)	35424,55 (11.5)
1 Year & Above but Less than 2 Years	21662,527 (20.8)	54400,25 (21.4)	944,790 (21.9)	10795,09 (20.0)	22607,317 (20.8)	65195,34 (21.1)
2 Years & Above but Less than 3 Years	20924,079 (20.1)	50529,25 (19.9)	913,032 (21.1)	7531,95 (13.9)	21837,111 (20.1)	58061,20 (18.8)
3 Years & Above but Less than 5 Years	22328,723 (21.4)	55075,44 (21.6)	879,657 (20.4)	6045,05 (11.2)	23208,380 (21.4)	61120,49 (19.8)
5 Years & Above	21221,531 (20.4)	36251,28 (14.2)	570,830 (13.2)	2536,73 (4.7)	21792,361 (20.1)	38788,00 (12.6)
GRAND TOTAL	104261,824 (100.0)	254413,01 (100.0)	4317,922 (100.0)	54041,81 (100.0)	108579,746 (100.0)	308454,82 (100.0)

TABLE No 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO POPULATION GROUP
 MARCH 1997

PERIOD OF MATURITY	(Amount in Rupees Lakh)									
	RURAL		SEMI - URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing
1	2	3	4	5	6	7	8	9	10	
Upto 90 Days	955,430 (3.1)	2233,51 (4.8)	1516,170 (5.2)	4010,77 (6.4)	1733,472 (6.6)	6337,16 (9.2)	1996,281 (8.8)	19491,12 (14.9)	6201,353 (5.7)	32072,55 (10.4)
91 Days & Above but Less than 6 Months	694,684 (2.3)	1325,39 (2.8)	1003,645 (3.5)	2213,56 (3.6)	1125,968 (4.3)	3088,80 (4.5)	1102,734 (4.9)	11164,94 (8.5)	3927,031 (3.6)	17792,69 (5.8)
6 Months & Above but Less than 1 Year	1750,225 (5.7)	2849,94 (6.1)	2349,601 (8.1)	4932,18 (7.9)	2463,881 (9.4)	6144,96 (9.0)	2442,486 (10.8)	21497,48 (16.4)	9006,193 (8.3)	35424,55 (11.5)
1 Year & Above but Less than 2 Years	4929,653 (16.1)	7930,81 (16.9)	6026,164 (20.7)	12884,02 (20.7)	5936,136 (22.7)	15348,09 (22.4)	5715,364 (25.2)	29032,42 (22.2)	22607,317 (20.8)	65195,34 (21.1)
2 Years & Above but Less than 3 Years	5174,252 (16.9)	8202,71 (17.5)	5775,571 (19.9)	12435,98 (20.0)	5742,797 (21.9)	14781,29 (21.5)	5144,491 (22.7)	22641,21 (17.3)	21837,111 (20.1)	58061,20 (18.8)
3 Years & Above but Less than 5 Years	7046,766 (23.0)	10877,75 (23.2)	6491,761 (22.3)	15067,45 (24.2)	5532,251 (21.1)	14956,71 (21.8)	4137,602 (18.2)	20218,57 (15.5)	23208,380 (21.4)	61120,49 (19.8)
5 Years & Above	10108,555 (33.0)	13455,36 (28.7)	5899,221 (20.3)	10640,75 (17.1)	3646,051 (13.9)	7972,33 (11.6)	2138,534 (9.4)	6719,56 (5.1)	21792,361 (20.1)	38788,00 (12.6)
GRAND TOTAL	30659,565 (100.0)	46875,47 (100.0)	29062,133 (100.0)	62184,71 (100.0)	26180,556 (100.0)	68629,34 (100.0)	22677,492 (100.0)	130765,30 (100.0)	108579,746 (100.0)	308454,82 (100.0)

TABLE No 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
 ACCORDING TO BANK GROUP
 MARCH 1997

PERIOD OF MATURITY	(Amount in Rupees Lakh)									
	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS	
	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing	No. of Accounts	Amount out-standing
1	2	3	4	5	6	7	8	9	10	
Upto 90 Days	1496,412 (4.9)	5324,33 (7.5)	3098,079 (5.2)	14249,93 (8.4)	229,894 (21.4)	4996,02 (19.3)	267,594 (3.0)	658,28 (6.9)	1109,374 (13.5)	6843,98 (20.5)
91 Days & Above but Less than 6 Months	1221,263 (4.0)	3781,92 (5.3)	2100,965 (3.5)	8524,35 (5.1)	85,171 (7.9)	1860,74 (7.2)	155,018 (1.8)	298,96 (3.1)	364,614 (4.5)	3326,73 (10.0)
6 Months & Above but Less than 1 Year	2944,571 (9.7)	7507,78 (10.6)	4942,770 (8.2)	15427,25 (9.1)	240,804 (22.4)	8901,75 (34.4)	312,363 (3.5)	497,11 (5.2)	565,685 (6.9)	3090,66 (9.3)
1 Year & Above but Less than 2 Years	6407,494 (21.1)	15646,49 (22.1)	12971,430 (21.6)	36810,73 (21.8)	206,268 (19.2)	4553,33 (17.6)	1198,808 (13.6)	1352,70 (14.1)	1823,317 (22.3)	6832,08 (20.5)
2 Years & Above but Less than 3 Years	6537,018 (21.5)	14905,48 (21.0)	12617,030 (21.0)	35041,68 (20.8)	126,998 (11.8)	2119,54 (8.2)	1123,023 (12.7)	1261,18 (13.1)	1433,042 (17.5)	4733,33 (14.2)
3 Years & Above but Less than 5 Years	6513,318 (21.4)	14747,61 (20.8)	13221,900 (22.0)	36323,07 (21.5)	142,409 (13.3)	3069,05 (11.9)	1813,398 (20.5)	1714,62 (17.9)	1517,355 (18.5)	5266,15 (15.8)
5 Years & Above	5272,861 (17.3)	9000,89 (12.7)	11124,744 (18.5)	22356,21 (13.2)	41,343 (3.9)	368,09 (1.4)	3973,889 (44.9)	3815,98 (39.8)	1379,524 (16.8)	3246,84 (9.7)
GRAND TOTAL	30392,937 (100.0)	70914,49 (100.0)	60076,918 (100.0)	168733,21 (100.0)	1072,887 (100.0)	25868,51 (100.0)	8844,093 (100.0)	9598,83 (100.0)	8192,911 (100.0)	33339,77 (100.0)

TABLE No 1.26 - INTEREST RATE RANGE-WISE DISTRIBUTION OF TERM DEPOSITS
OF SCHEDULED COMMERCIAL BANKS
MARCH 1997

INTEREST RATE RANGE	(Per cent) Amount in Rupees Lakh	
	No. of Accounts	Amount out- standing
	1	2
Less than 6 per cent	1.5	4.1
6 per cent and Above but Less than 8 per cent	4.4	7.1
8 per cent and Above but Less than 9 per cent	4.3	5.2
9 per cent and Above but Less than 10 per cent	6.5	7.1
10 per cent and Above but Less than 11 per cent	15.6	14.1
11 per cent and Above but Less than 12 per cent	17.1	14.3
12 per cent and Above but Less than 13 per cent	24.6	20.9
13 per cent and Above	26.0	27.2
TOTAL	100.0	100.0

TABLE NO 1.27- STATE-WISE DISTRIBUTION OF EMPLOYEES OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1997

REGION/STATE/ UNION TERRITORY	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub- ordinates	Total	Officers	Clerks	Sub- ordinates	Total
	1	2	3	4	5	6	7	8
NORTHERN REGION	50,215	85,878	40,482	176,575	3,009	15,379	3,238	21,626
HARYANA	5,697	10,793	4,981	21,471	233	1,642	444	2,319
HIMACHAL PRADESH	2,164	3,425	2,051	7,640	56	353	183	592
JAMMU & KASHMIR	2,232	4,317	2,075	8,624	118	628	78	824
PUNJAB	10,263	20,187	10,081	40,531	355	3,248	1,053	4,656
RAJASTHAN	11,226	17,577	9,478	38,281	276	1,469	463	2,208
CHANDIGARH	2,559	3,256	1,451	7,266	232	956	124	1,312
DELHI	16,074	26,323	10,365	52,762	1,739	7,083	893	9,715
NORTH-EASTERN REGION	6,530	10,942	5,575	23,047	262	1,617	398	2,277
ARUNACHAL PRADESH	194	332	169	695	3	20	6	29
ASSAM	4,413	7,549	3,795	15,757	144	981	252	1,377
MANIPUR	232	459	211	902	8	55	12	75
MEGHALAYA	627	919	560	2,106	49	279	64	392
MIZORAM	142	226	129	497	15	71	12	98
NAGALAND	266	406	215	887	10	52	9	71

TRIPURA	656	1,051	496	2,203	33	159	43	235
EASTERN REGION	45,647	79,714	39,332	164,693	1,589	7,925	1,928	11,442
BIHAR	15,747	22,686	12,222	50,655	277	1,395	376	2,048
ORISSA	7,556	11,016	5,654	24,226	194	704	242	1,140
SIKKIM	107	169	97	373	7	25	7	39
WEST BENGAL	22,147	45,664	21,269	89,080	1,107	5,734	1,294	8,135
ANDAMAN & NICOBAR ISLANDS	90	179	90	359	4	67	9	80
CENTRAL REGION	47,037	73,922	38,691	159,650	1,410	6,754	2,157	10,321
MADHYA PRADESH	15,552	23,528	11,738	50,818	592	2,904	618	4,114
UTTAR PRADESH	31,485	50,394	26,953	108,832	818	3,850	1,539	6,207
WESTERN REGION	54,203	110,791	47,542	212,536	4,824	32,951	3,411	41,186
GOA	1,290	2,813	1,009	5,112	93	1,260	131	1,484
GUJARAT	15,690	31,771	14,437	61,898	599	5,246	1,116	6,961
MAHARASHTRA	37,155	76,073	32,017	145,245	4,131	26,429	2,159	32,719
DADRA & NAGAR HAVELI	22	44	22	88		8	2	10
DAMAN & DIU	46	90	57	193	1	8	3	12
SOUTHERN REGION	79,748	148,724	56,050	284,522	5,877	37,843	6,545	50,265

TABLE No 1.28-BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1997

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	13,134	19,708	14,472	47,314	228	1,403	689	2,320
NATIONALISED BANKS	26,480	42,144	26,746	95,370	644	2,983	1,731	5,358
FOREIGN BANKS	-	-	-	-	-	-	-	-
REGIONAL RURAL BANKS	19,725	16,662	12,083	48,470	182	595	23	800
OTHER SCHEDULED COMMERCIAL BANKS	1,650	3,259	1,488	6,397	36	266	45	347
All Scheduled Commercial Banks	60,989	81,773	54,789	197,551	1,090	5,247	2,488	8,825

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	20,575	48,415	24,310	93,300	972	7,432	2,143	10,547

NATIONALISED BANKS	26,103	53,026	23,304	102,433	890	7,673	2,204	10,767
FOREIGN BANKS	12	20	7	39	-	8	-	8
REGIONAL RURAL BANKS	5,962	6,142	2,720	14,824	224	848	51	1,123
OTHER SCHEDULED COMMERCIAL BANKS	4,467	9,065	3,384	16,916	248	1,861	305	2,414
All Scheduled Commercial Banks	57,119	116,668	53,725	227,512	2,334	17,822	4,703	24,859

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	43,050	90,552	35,861	169,463	2,914	21,672	3,360	27,946
NATIONALISED BANKS	102,749	195,127	74,523	372,399	7,610	50,219	6,550	64,379
FOREIGN BANKS	5,833	5,766	1,617	13,216	1,684	2,266	53	4,003
REGIONAL RURAL BANKS	2,363	2,424	910	5,697	131	582	30	743
OTHER SCHEDULED COMMERCIAL BANKS	11,277	17,661	6,247	35,185	1,208	4,661	493	6,362

All Scheduled Commercial Banks	165,272	311,530	119,158	595,960	13,547	79,400	10,486	103,433
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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	76,759	158,675	74,643	310,077	4,114	30,507	6,192	40,813
NATIONALISED BANKS	155,332	290,297	124,573	570,202	9,144	60,875	10,485	80,504
FOREIGN BANKS	5,845	5,786	1,624	13,255	1,684	2,274	53	4,011
REGIONAL RURAL BANKS	28,050	25,228	15,713	68,991	537	2,025	104	2,666
OTHER SCHEDULED COMMERCIAL BANKS	17,394	29,985	11,119	58,498	1,492	6,788	843	9,123
All Scheduled Commercial Banks	283,380	509,971	227,672	1021,023	16,971	102,469	17,677	137,117