

Banking Statistics - Summary Tables - March 1997 (Part 3 of 5)

**Table No.1.9 - Distribution of Outstanding Credit of Scheduled Commercial Banks
According to Occupation
MARCH 1997**

(Amount in Rupees Lakh)			
OCCUPATION	No. of Accounts	Credit Limit	Amount 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

**Table No.1.10 - Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997**

OCCUPATION	(Amount in Rupees Lakh)					
	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	145,25,253	18367,52	16050,34	66,63,136	10844,85	9143,82
1. Direct Finance	143,56,640	17087,57	15059,93	65,83,874	9620,80	8376,02
2. Indirect Finance	1,68,613	1279,95	990,41	79,262	1224,05	767,80
II. INDUSTRY	21,35,044	11894,44	9873,21	11,41,416	17177,66	14069,69
1. Mining & Quarrying	7,091	187,94	157,25	4,995	610,35	430,97
2. Manufacturing & Processing	21,23,380	11392,37	9427,44	11,27,381	16113,02	13301,14
3. Electricity, Gas & Water	1,740	207,71	186,75	2,463	220,98	137,71
4. Construction	2,833	106,43	101,77	6,577	233,30	199,88
III. TRANSPORT OPERATORS	5,39,414	1652,02	1357,98	3,16,157	1813,87	1473,17
IV. PROFESSIONAL AND OTHER SERVICES	9,67,110	1092,15	943,58	6,27,847	1573,69	1314,52
V. PERSONAL LOANS	28,05,612	4921,32	4317,08	30,23,145	7039,21	6216,40
1. Loans for Purchase of Consumer Durables	1,51,196	191,89	157,90	2,39,624	349,57	289,83
2. Loans for Housing	1,77,242	1084,20	956,59	2,82,156	1935,48	1725,23

3. Rest of the Personal Loans	24,77,174	3645,24	3202,59	25,01,365	4754,16	4201,35
VI. TRADE	46,85,521	6348,53	5613,33	25,90,880	6766,15	5635,30
1. Wholesale Trade	1,44,061	2132,39	1921,70	1,05,979	1901,42	1486,04
2. Retail Trade	45,41,460	4216,13	3691,63	24,84,901	4864,73	4149,26
VII. FINANCE	2,479	356,56	303,64	3,418	451,07	322,30
VIII. ALL OTHERS	16,19,738	2134,49	1799,71	14,72,790	2866,44	2426,82
TOTAL BANK CREDIT	272,80,171	46767,03	40258,88	158,38,789	48532,93	40602,02
OF WHICH: 1. Artisans & Village Industries	14,20,510	1009,82	887,16	4,60,975	545,64	486,08
2. Other Small Scale Industries	5,65,498	2614,84	2232,06	5,22,042	5233,83	4349,98

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	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

OCCUPATION	(Per cent)			
	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
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)	
		RURAL	SEMI-URBAN

OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	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
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

(Amount in Rupees Lakh)

OCCUPATION	URBAN/METROPOLITAN			ALL-INDIA		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
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

INTEREST RATE RANGE	(Amount in Rupees Lakh)		
	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**

ORGANISATION	(Amount in Rupees Lakh)		
	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	28,969 (0.5)	34837,97 (11.3)	27668,77 (11.2)
a) Central Government Owned Undertakings	17,933 (0.3)	24571,42 (8.0)	19734,19 (8.0)
b) State Government	1,431 (0.0)	1805,90 (0.6)	1449,41 (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	46748,93	40376,38
	(67.4)	(15.1)	(16.4)
b) Female	2,98,708	3237,42	2767,12
	(5.4)	(1.0)	(1.1)
6. FOREIGN GOVT./FOREIGN BANKS	6,152	201,22	153,74
	(0.1)	(0.1)	(0.1)
TOTAL	55,23,900	308885,08	246926,86
	(100.0)	(100.0)	(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	99304,88	77173,92
	(15.7)	(32.1)	(31.3)
Overdrafts	4,26,554	24479,25	18877,25

	(7.7)	(7.9)	(7.6)
Demand Loans	6,90,857	36007,61	30488,02
	(12.5)	(11.7)	(12.3)
Medium Term Loans	11,16,569	27844,95	25117,21
	(20.2)	(9.0)	(10.2)
Long Term Loans	23,07,922	60116,77	51923,66
	(41.8)	(19.5)	(21.0)
Packing Credit	28,074	21552,66	16382,15
	(0.5)	(7.0)	(6.6)
Export Trade Bills Purchased	13,001	10719,57	6646,83
	(0.2)	(3.5)	(2.7)
Export Trade Bills Discounted	5,821	6643,00	4493,77
	(0.1)	(2.2)	(1.8)
Export Trade Bills Advanced Against	3,010	3126,48	1949,61
	(0.1)	(1.0)	(0.8)
Advances against Export Cash Incentives and Duty Drawback Claims	924	187,80	141,34
	(0.0)	(0.1)	(0.1)
Inland (Trade) Bills Purchased	18,874	3896,75	2661,51
	(0.3)	(1.3)	(1.1)
Inland (Trade) Bills Discounted	14,758	6575,80	4873,98
	(0.3)	(2.1)	(2.0)
Inland (Others) Bills Purchased	13,249	2516,02	1753,76
	(0.2)	(0.8)	(0.7)
Inland (Others) Bills Discounted	5,896	2960,02	2281,90
	(0.1)	(1.0)	(0.9)
Advances Against Import Bills	2,457	2075,44	1418,72
	(0.0)	(0.7)	(0.6)
Foreign Currency Cheques/ TCs/DDs/TTs/MTs Purchased	6,340	878,08	743,23
	(0.1)	(0.3)	(0.3)
TOTAL	55,23,900	308885,08	246926,86
	(100.0)	(100.0)	(100.0)

Table No.-1.17: Population Group Wise Distribution of Deposits of Scheduled Commercial Banks According to Type March 1997

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