

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

**Table No. 1.23 - Maturity Pattern of Term Deposits of Scheduled Commercial Banks
According to Broad Ownership Category
March 1997**

PERIOD OF MATURITY	(Amount in Rupees Lakh)					
	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 outstanding	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	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**

(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 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**

(Per cent)

INTEREST RATE RANGE	Amount in Rupees Lakh	
	No. of Accounts	Amount outstanding
	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
ANDHRA PRADESH	21,081	35,293	16,025	72,399	1,409	6,173	1,980	9,562
KARNATAKA	19,992	39,372	13,813	73,177	1,504	11,287	1,251	14,042
KERALA	13,000	26,935	9,746	49,681	1,264	8,879	1,505	11,648
TAMIL NADU	25,159	46,232	16,169	87,560	1,677	11,321	1,773	14,771
LAKSHADWEEP	17	27	13	57		4	2	6
PONDICHERRY	499	865	284	1,648	23	179	34	236
ALL INDIA	283,380	509,971	227,672	1021,023	16,971	102,469	17,677	137,117

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

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

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 1991 to 1994 it is based on 1981 census and for the subsequent years i.e. 1995 to 1998 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 projected estimate of population 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. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered. This ratio for the years 1994 to 1998 is based on the new series of National Income with 1993-94 as the base year.

For the years 1991 to 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, (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 and (12) net funds provided to sponsored Regional Rural Banks. 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 No.1.12

Data relate to accounts with credit limits of Rs. 25,000 and less.

Table Nos. 1.14 to 1.16

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit of over Rs. 25,000. For Table No. 1.15 the total amount includes figures for Foreign Governments / Banks.

Table Nos. 1.20 to 1.23

For table Nos. 1.20 to 1.23, '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. 1.26

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 53,393 branches.