

**Table No. 3.5-Maturity Pattern of Term Deposits of Scheduled
Commercial Banks According to State
March 1996**

PERIOD OF MATURITY	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	1	2	3	4	5	6	7	8
Upto 90 Days	1,504 (4.3)	6,12 (8.0)	624,460 (8.9)	2114,82 (14.6)	1,382 (0.7)	5,64 (3.1)	44,354 (2.2)	129,54 (6.0)
91 Days & Above but	1,179	2,65	288,728	942,04	2,083	1,63	25,938	45,10
Less than 6 Months	(3.4)	(3.5)	(4.1)	(6.5)	(1.0)	(0.9)	(1.3)	(2.1)
6 Months & Above but	2,907	5,03	559,812	1250,38	2,628	2,06	79,378	97,07
Less than 1 Year	(8.3)	(6.6)	(8.0)	(8.6)	(1.3)	(1.1)	(4.0)	(4.5)
1 Year & Above but	7,106	19,09	1460,427	2879,90	20,687	38,47	313,374	348,45
Less than 2 Years	(20.3)	(25.0)	(20.9)	(19.9)	(10.3)	(21.2)	(15.7)	(16.2)
2 Years & Above but	5,280	14,88	1460,162	2957,32	87,168	74,94	367,391	397,65
Less than 3 Years	(15.1)	(19.5)	(20.9)	(20.4)	(43.2)	(41.2)	(18.4)	(18.5)
3 Years & Above but	6,022	10,10	1291,365	2353,41	41,951	32,17	504,186	499,37
Less than 5 Years	(17.2)	(13.2)	(18.5)	(16.2)	(20.8)	(17.7)	(25.3)	(23.2)
5 Years & Above	10,978 (31.4)	18,47 (24.2)	1311,284 (18.7)	1994,95 (13.8)	45,723 (22.7)	26,97 (14.8)	660,882 (33.1)	636,09 (29.5)
GRAND TOTAL	34,976 (100.0)	76,34 (100.0)	6996,238 (100.0)	14492,83 (100.0)	201,622 (100.0)	181,89 (100.0)	1995,503 (100.0)	2153,26 (100.0)

PERIOD OF MATURITY	BIHAR		CHANDIGARH		DADRA & NAGAR HAVELI		DAMAN & DIU	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	9	10	11	12	13	14	15	16
Upto 90 Days	195,682 (3.0)	457,99 (5.0)	49,847 (12.7)	723,45 (28.8)	918 (8.2)	1,63 (7.3)	977 (2.7)	1,69 (1.5)
91 Days & Above but	119,622	210,68	23,631	268,11	876	1,84	1,398	3,09
Less than 6 Months	(1.8)	(2.3)	(6.0)	(10.7)	(7.8)	(8.2)	(3.9)	(2.7)
6 Months & Above but	357,515	464,42	49,048	306,94	1,410	4,31	2,089	3,08
Less than 1 Year	(5.5)	(5.1)	(12.5)	(12.2)	(12.6)	(19.2)	(5.8)	(2.7)
1 Year & Above but	1263,321	1796,41	120,478	607,75	1,642	4,46	7,877	20,48
Less than 2 Years	(19.5)	(19.7)	(30.6)	(24.2)	(14.7)	(19.9)	(21.8)	(17.6)
2 Years & Above but	1349,182	1935,14	70,039	303,42	2,007	3,80	8,259	24,39
Less than 3 Years	(20.8)	(21.2)	(17.8)	(12.1)	(17.9)	(16.9)	(22.8)	(21.0)
3 Years & Above but	1411,072	1903,61	61,896	230,77	1,693	2,89	7,337	46,44
Less than 5 Years	(21.8)	(20.8)	(15.7)	(9.2)	(15.1)	(12.9)	(20.3)	(40.0)
5 Years & Above	1775,523 (27.4)	2372,70 (26.0)	18,719 (4.8)	73,72 (2.9)	2,656 (23.7)	3,49 (15.6)	8,212 (22.7)	16,88 (14.5)
GRAND TOTAL	6471,917 (100.0)	9140,95 (100.0)	393,658 (100.0)	2514,15 (100.0)	11,202 (100.0)	22,43 (100.0)	36,149 (100.0)	116,05 (100.0)

PERIOD OF MATURITY	DELHI		GOA		GUJARAT		HARYANA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	17	18	19	20	21	22	23	24
Upto 90 Days	439,551 (9.2)	4673,94 (19.3)	30,227 (4.7)	148,01 (6.2)	271,255 (5.4)	1328,97 (8.2)	234,996 (8.7)	744,76 (13.3)
91 Days & Above but Less than 6 Months	233,580 (4.9)	1757,41 (7.2)	15,698 (2.5)	93,14 (3.9)	216,413 (4.3)	778,86 (4.8)	127,821 (4.7)	301,85 (5.4)
6 Months & Above but Less than 1 Year	458,448 (9.6)	2625,53 (10.8)	44,981 (7.1)	198,38 (8.3)	352,402 (7.0)	1122,49 (7.0)	279,175 (10.4)	544,84 (9.8)
1 Year & Above but Less than 2 Years	1407,610 (29.6)	6817,47 (28.1)	172,342 (27.0)	622,78 (26.1)	1431,302 (28.5)	4295,46 (26.6)	732,417 (27.2)	1500,82 (26.9)
2 Years & Above but Less than 3 Years	1111,852 (23.4)	4376,85 (18.1)	167,894 (26.3)	563,87 (23.7)	1109,809 (22.1)	3321,63 (20.6)	591,172 (21.9)	1155,75 (20.7)
3 Years & Above but Less than 5 Years	677,923 (14.3)	2849,04 (11.8)	122,867 (19.3)	477,76 (20.1)	834,059 (16.6)	3221,59 (20.0)	411,296 (15.2)	807,17 (14.5)
5 Years & Above	424,727 (8.9)	1145,60 (4.7)	83,251 (13.1)	277,78 (11.7)	815,634 (16.2)	2075,70 (12.9)	320,401 (11.9)	525,84 (9.4)
GRAND TOTAL	4753,691 (100.0)	24245,83 (100.0)	637,260 (100.0)	2381,71 (100.0)	5030,874 (100.0)	16144,71 (100.0)	2697,278 (100.0)	5581,04 (100.0)

PERIOD OF MATURITY	HIMACHAL PRADESH		JAMMU & KASHMIR		KARNATAKA		KERALA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	25	26	27	28	29	30	31	32
Upto 90 Days	61,702 (4.8)	177,86 (8.2)	49,946 (4.5)	118,30 (6.1)	458,787 (6.7)	2027,29 (13.4)	538,466 (14.6)	1930,50 (13.3)
91 Days & Above but Less than 6 Months	39,561 (3.1)	82,96 (3.8)	45,238 (4.1)	90,92 (4.7)	237,574 (3.5)	1515,49 (10.0)	137,730 (3.7)	511,78 (3.5)
6 Months & Above but Less than 1 Year	72,458 (5.7)	145,45 (6.7)	93,235 (8.5)	182,05 (9.4)	474,208 (6.9)	1317,88 (8.7)	311,110 (8.4)	1306,27 (9.0)
1 Year & Above but Less than 2 Years	283,668 (22.3)	515,82 (23.7)	187,937 (17.0)	386,91 (19.9)	1480,285 (21.5)	3452,96 (22.9)	931,844 (25.3)	3904,00 (26.9)
2 Years & Above but Less than 3 Years	291,760 (22.9)	452,75 (20.8)	197,063 (17.9)	366,69 (18.8)	1283,032 (18.6)	2741,30 (18.2)	609,631 (16.5)	2629,49 (18.1)
3 Years & Above but Less than 5 Years	289,086 (22.7)	475,25 (21.8)	177,085 (16.1)	275,42 (14.2)	1207,266 (17.5)	2136,75 (14.2)	633,527 (17.2)	3079,30 (21.2)
5 Years & Above	236,314 (18.5)	327,59 (15.0)	352,188 (31.9)	525,91 (27.0)	1739,459 (25.3)	1896,52 (12.6)	526,385 (14.3)	1132,71 (7.8)
GRAND TOTAL	1274,549 (100.0)	2177,68 (100.0)	1102,692 (100.0)	1946,19 (100.0)	6880,611 (100.0)	15088,19 (100.0)	3688,693 (100.0)	14494,04 (100.0)

(Amount in Rupees Lakh)

PERIOD OF MATURITY	LAKSHADWEEP		MADHYA PRADESH		MAHARASHTRA		MANIPUR	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	33	34	35	36	37	38	39	40

Upto 90 Days	86 (4.4)	20 (2.7)	252,872 (4.7)	657,19 (7.2)	786,639 (7.8)	7680,74 (14.2)	1,136 (2.4)	11,89 (12.4)
91 Days & Above but	20	3	220,192	349,70	432,163	4179,61	661	3,51
Less than 6 Months	(1.0)	(0.4)	(4.1)	(3.9)	(4.3)	(7.7)	(1.4)	(3.7)
6 Months & Above but	36	35	391,452	712,98	914,103	10388,57	2,452	609
Less than 1 Year	(1.8)	(4.8)	(7.3)	(7.9)	(9.0)	(19.2)	(5.1)	(6.3)
1 Year & Above but	235	3,06	1347,751	2351,14	2669,306	11770,40	10,720	22,63
Less than 2 Years	(12.1)	(41.8)	(25.1)	(25.9)	(26.4)	(21.7)	(22.8)	(23.6)
2 Years & Above but	357	62	1122,956	1898,42	2112,282	7927,50	7,159	15,56
Less than 3 Years	(18.3)	(8.4)	(20.9)	(20.9)	(20.9)	(14.6)	(15.2)	(16.2)
3 Years & Above but	658	1,48	1067,349	1716,65	1669,671	8416,48	13,711	17,61
Less than 5 Years	(33.7)	(20.3)	(19.8)	(18.9)	(16.5)	(15.5)	(29.1)	(18.4)
5 Years & Above	558	1,58	976,701	1389,59	1538,206	3884,34	11,278	18,61
	(28.6)	(21.6)	(18.2)	(15.3)	(15.2)	(7.2)	(23.9)	(19.4)
GRAND TOTAL	1,950 (100.0)	7,31 (100.0)	5379,273 (100.0)	9075,66 (100.0)	10122,370 (100.0)	54247,64 (100.0)	47,090 (100.0)	95,89 (100.0)

PERIOD OF MATURITY	MEGHALAYA		MIZORAM		NAGALAND		ORISSA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	41	42	43	44	45	46	47	48
Upto 90 Days	5,951 (3.4)	44,60 (12.0)	1,293 (3.6)	6,28 (8.1)	3,914 (4.1)	17,83 (8.9)	120,196 (5.4)	394,34 (11.7)
91 Days & Above but	2,720	10,93	1,515	5,95	1,355	4,24	75,382	193,74
Less than 6 Months	(1.6)	(2.9)	(4.2)	(7.7)	(1.4)	(2.1)	(3.4)	(5.7)
6 Months & Above but	13,460	42,52	1,264	3,48	3,356	7,66	152,468	221,85
Less than 1 Year	(7.7)	(11.5)	(3.5)	(4.5)	(3.5)	(3.8)	(6.9)	(6.6)
1 Year & Above but	39,569	99,41	6,570	20,50	23,507	56,09	409,653	671,74
Less than 2 Years	(22.7)	(26.8)	(18.1)	(26.4)	(24.5)	(27.9)	(18.4)	(19.9)
2 Years & Above but	38,207	69,24	19,824	23,35	31,869	55,07	408,604	607,36
Less than 3 Years	(22.0)	(18.7)	(54.5)	(30.1)	(33.2)	(27.4)	(18.4)	(18.0)
3 Years & Above but	32,369	48,75	4,736	11,63	22,210	36,84	480,756	607,93
Less than 5 Years	(18.6)	(13.1)	(13.0)	(15.0)	(23.1)	(18.3)	(21.6)	(18.0)
5 Years & Above	41,670	55,27	1,177	6,34	9,811	23,59	575,118	686,10
	(24.0)	(14.9)	(3.2)	(8.2)	(10.2)	(11.7)	(25.9)	(20.3)
GRAND TOTAL	173,946 (100.0)	370,73 (100.0)	36,379 (100.0)	77,53 (100.0)	96,022 (100.0)	201,31 (100.0)	2222,195 (100.0)	3383,05 (100.0)

(Amount in Rupees Lakh)

PERIOD OF MATURITY	PONDICHERRY		PUNJAB		RAJASTHAN		SIKKIM	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts	
	49	50	51	52	53	54	55	56
Upto 90 Days	13,857 (11.1)	70,35 (15.2)	397,347 (8.7)	1509,45 (11.8)	201,137 (5.0)	532,96 (7.1)	3,213 (7.2)	21,71 (16.7)
91 Days & Above but	4,961	26,68	177,865	528,25	126,199	300,76	1,406	2,79
Less than 6 Months	(4.0)	(5.8)	(3.9)	(4.1)	(3.1)	(4.0)	(3.1)	(2.1)
6 Months & Above but	9,292	30,00	361,919	904,68	263237	469,85	3,853	12,48
Less than 1 Year	(7.4)	(6.5)	(8.0)	(7.1)	(6.5)	(6.2)	(8.6)	(9.6)
1 Year & Above but	31,430	131,57	1290,233	3255,64	1067,554	1896,97	13,712	31,69

