

**TABLE No 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2005**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
Upto 90 Days	3,128 (7.9)	83,11 (22.2)	1024,143 (9.3)	9353,74 (15.2)	8,975 (12.1)	82,16 (15.4)	99,290 (5.1)	591,49 (7.8)
91 Days & Above but Less than 6 Months	2,501 (6.3)	32,11 (8.6)	625,074 (5.7)	5527,13 (9.0)	5,058 (6.8)	29,72 (5.6)	84,462 (4.3)	429,91 (5.7)
6 Months & Above but Less than 1 Year	4,979 (12.5)	26,40 (7.1)	988,835 (9.0)	7912,06 (12.8)	9,521 (12.9)	88,98 (16.6)	170,803 (8.8)	1070,42 (14.1)
1 Year & Above but Less than 2 Years	6,452 (16.2)	51,76 (13.9)	1999,035 (18.1)	16145,57 (26.2)	16,821 (22.8)	110,73 (20.7)	332,056 (17.0)	1468,73 (19.3)
2 Years & Above but Less than 3 Years	8,203 (20.6)	63,94 (17.1)	1350,442 (12.2)	6477,14 (10.5)	14,399 (19.5)	86,55 (16.2)	348,370 (17.9)	1201,20 (15.8)
3 Years & Above but Less than 5 Years	9,884 (24.8)	66,54 (17.8)	2357,468 (21.4)	10695,78 (17.3)	14,531 (19.7)	103,28 (19.3)	561,801 (28.8)	1769,44 (23.3)
5 Years & Above	4,656 (11.7)	49,77 (13.3)	2684,168 (24.3)	5539,12 (9.0)	4,625 (6.3)	33,84 (6.3)	354,777 (18.2)	1068,93 (14.1)
GRAND TOTAL	39,803 (100.0)	373,62 (100.0)	11029,165 (100.0)	61650,52 (100.0)	73,930 (100.0)	535,27 (100.0)	1951,559 (100.0)	7600,12 (100.0)

PERIOD OF MATURITY (Original)	BIHAR		CHANDIGARH		CHHATTISGARH		DADRA & NAGAR HAVELI	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	9	10	11	12	13	14	15	16
Upto 90 Days	362,952 (7.4)	1314,60 (7.9)	53,082 (9.9)	1722,17 (20.7)	113,112 (8.3)	1398,04 (16.4)	2,578 (12.3)	9,60 (6.9)
91 Days & Above but Less than 6 Months	263,870 (5.4)	936,42 (5.6)	36,265 (6.7)	676,90 (8.1)	80,581 (5.9)	1110,56 (13.1)	528 (2.5)	2,24 (1.6)
6 Months & Above but Less than 1 Year	487,302 (10.0)	1817,39 (10.9)	91,086 (16.9)	1298,05 (15.6)	161,554 (11.8)	1570,68 (18.5)	2,964 (14.2)	20,58 (14.9)
1 Year & Above but Less than 2 Years	837,920 (17.2)	3045,27 (18.3)	162,431 (30.2)	1990,53 (23.9)	273,126 (19.9)	1335,72 (15.7)	6,234 (29.8)	41,50 (30.0)
2 Years & Above but Less than 3 Years	854,275 (17.5)	2726,67 (16.4)	73,607 (13.7)	1143,37 (13.7)	245,036 (17.9)	1033,18 (12.2)	2,187 (10.4)	12,01 (8.7)
3 Years & Above but Less than 5 Years	1212,599 (24.9)	4060,88 (24.4)	86,181 (16.0)	1042,00 (12.5)	295,356 (21.6)	1312,47 (15.4)	3,696 (17.7)	41,87 (30.3)
5 Years & Above	860,552 (17.6)	2753,62 (16.5)	34,943 (6.5)	453,30 (5.4)	200,783 (14.7)	738,70 (8.7)	2,748 (13.1)	10,54 (7.6)
GRAND TOTAL	4879,470 (100.0)	16654,85 (100.0)	537,595 (100.0)	8326,30 (100.0)	1369,548 (100.0)	8499,34 (100.0)	20,935 (100.0)	138,34 (100.0)

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ACCORDING TO STATE
MARCH 2005**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	DAMAN & DIU		DELHI		GOA		GUJARAT	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	17	18	19	20	21	22	23	24
Upto 90 Days	8,092 (14.5)	55,27 (11.7)	462,473 (8.4)	23159,37 (15.0)	62,345 (6.2)	820,13 (9.8)	853,310 (11.1)	7381,15 (11.7)
91 Days & Above but Less than 6 Months	3,358 (6.0)	23,43 (5.0)	375,306 (6.8)	27271,61 (17.7)	57,612 (5.7)	540,04 (6.5)	529,716 (6.9)	6204,84 (9.8)
6 Months & Above but Less than 1 Year	6,728 (12.1)	48,13 (10.2)	712,571 (12.9)	25812,99 (16.8)	106,644 (10.6)	1076,70 (12.9)	958,326 (12.4)	8530,45 (13.5)
1 Year & Above but Less than 2 Years	12,583 (22.6)	103,52 (22.0)	1662,856 (30.1)	37676,98 (24.5)	275,226 (27.4)	1911,78 (22.9)	1926,467 (25.0)	17023,51 (27.0)
2 Years & Above but Less than 3 Years	10,557 (19.0)	104,41 (22.2)	777,444 (14.1)	11039,12 (7.2)	167,326 (16.7)	1141,27 (13.7)	951,831 (12.3)	7137,72 (11.3)
3 Years & Above but Less than 5 Years	10,596 (19.0)	94,61 (20.1)	1086,253 (19.6)	22460,15 (14.6)	237,441 (23.6)	2170,37 (26.0)	1693,300 (22.0)	12506,14 (19.8)
5 Years & Above	3,736 (6.7)	41,56 (8.8)	451,635 (8.2)	6562,73 (4.3)	97,894 (9.7)	696,70 (8.3)	800,837 (10.4)	4321,60 (6.8)
GRAND TOTAL	55,650 (100.0)	470,92 (100.0)	5528,538 (100.0)	153982,95 (100.0)	1004,488 (100.0)	8357,00 (100.0)	7713,787 (100.0)	63105,40 (100.0)

PERIOD OF MATURITY (Original)	HARYANA		HIMACHAL PRADESH		JAMMU & KASHMIR		JHARKHAND	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	25	26	27	28	29	30	31	32
Upto 90 Days	350,360 (12.1)	2316,63 (12.2)	163,886 (10.4)	922,32 (11.9)	209,466 (12.8)	1092,78 (14.7)	160,500 (6.5)	990,49 (7.6)
91 Days & Above but Less than 6 Months	251,733 (8.7)	2030,38 (10.7)	124,380 (7.9)	714,30 (9.3)	138,271 (8.4)	692,61 (9.3)	123,992 (5.0)	648,97 (5.0)
6 Months & Above but Less than 1 Year	430,863 (14.9)	2798,32 (14.8)	223,762 (14.2)	1136,44 (14.7)	220,875 (13.5)	1201,58 (16.1)	227,714 (9.2)	1398,93 (10.8)
1 Year & Above but Less than 2 Years	727,610 (25.1)	5220,51 (27.6)	347,264 (22.0)	1640,18 (21.2)	318,694 (19.4)	1502,25 (20.1)	435,268 (17.6)	2430,97 (18.7)
2 Years & Above but Less than 3 Years	432,428 (14.9)	2347,30 (12.4)	297,809 (18.8)	1593,27 (20.6)	253,875 (15.5)	1049,49 (14.1)	392,200 (15.9)	1916,83 (14.7)
3 Years & Above but Less than 5 Years	491,151 (16.9)	2928,41 (15.5)	332,065 (21.0)	1410,04 (18.3)	281,651 (17.2)	1113,58 (14.9)	627,833 (25.4)	3199,82 (24.6)
5 Years & Above	216,595 (7.5)	1282,25 (6.8)	91,402 (5.8)	303,62 (3.9)	218,717 (13.3)	803,09 (10.8)	505,752 (20.4)	2419,27 (18.6)
GRAND TOTAL	2900,740 (100.0)	18923,81 (100.0)	1580,568 (100.0)	7720,17 (100.0)	1641,549 (100.0)	7455,37 (100.0)	2473,259 (100.0)	13005,29 (100.0)

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(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	KARNATAKA		KERALA		LAKSHADWEEP		MADHYA PRADESH	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	33	34	35	36	37	38	39	40
Upto 90 Days	707,366 (8.7)	11421,15 (17.1)	431,235 (6.9)	7274,96 (15.8)	40 (2.2)	2,33 (12.2)	543,853 (10.1)	3289,67 (12.3)
91 Days & Above but Less than 6 Months	426,866 (5.3)	6750,58 (10.1)	290,808 (4.7)	2677,84 (5.8)	26 (1.5)	4,19 (21.9)	345,645 (6.4)	2476,78 (9.3)
6 Months & Above but Less than 1 Year	788,324 (9.7)	9278,61 (13.9)	721,626 (11.5)	6161,57 (13.4)	15 (0.8)	15 (0.8)	679,750 (12.7)	4234,97 (15.9)
1 Year & Above but Less than 2 Years	1893,395 (23.4)	16474,59 (24.6)	1088,509 (17.4)	8319,20 (18.1)	200 (11.2)	2,10 (11.0)	1116,810 (20.8)	5660,93 (21.2)
2 Years & Above but Less than 3 Years	1031,218 (12.7)	5916,30 (8.8)	1938,250 (31.0)	6821,58 (14.8)	287 (16.0)	1,39 (7.3)	882,906 (16.5)	3760,60 (14.1)
3 Years & Above but Less than 5 Years	1988,634 (24.5)	11937,86 (17.8)	1079,598 (17.3)	11277,05 (24.5)	866 (48.4)	6,35 (33.3)	1145,923 (21.4)	4913,05 (18.4)
5 Years & Above	1271,154 (15.7)	5150,14 (7.7)	700,318 (11.2)	3553,39 (7.7)	356 (19.9)	2,57 (13.5)	647,761 (12.1)	2320,98 (8.7)
GRAND TOTAL	8106,957 (100.0)	66929,24 (100.0)	6250,344 (100.0)	46085,59 (100.0)	1,790 (100.0)	19,09 (100.0)	5362,648 (100.0)	26656,99 (100.0)

PERIOD OF MATURITY (Original)	MAHARASHTRA		MANIPUR		MEGHALAYA		MIZORAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	41	42	43	44	45	46	47	48
Upto 90 Days	1027,463 (6.5)	38046,00 (14.4)	4,159 (10.2)	73,45 (22.8)	12,891 (8.2)	273,20 (16.9)	3,291 (18.0)	117,04 (32.3)
91 Days & Above but Less than 6 Months	784,998 (5.0)	30974,26 (11.7)	2,768 (6.8)	23,15 (7.2)	7,682 (4.9)	108,12 (6.7)	1,540 (8.4)	32,11 (8.8)
6 Months & Above but Less than 1 Year	1509,886 (9.6)	45348,28 (17.1)	3,993 (9.7)	46,68 (14.5)	19,472 (12.4)	293,68 (18.1)	2,481 (13.6)	51,67 (14.2)
1 Year & Above but Less than 2 Years	3326,780 (21.2)	64708,69 (24.5)	5,948 (14.5)	63,05 (19.6)	45,484 (28.9)	333,00 (20.6)	5,102 (27.9)	73,50 (20.3)
2 Years & Above but Less than 3 Years	1762,981 (11.2)	20677,96 (7.8)	5,933 (14.5)	39,62 (12.3)	23,902 (15.2)	187,01 (11.5)	2,318 (12.7)	31,67 (8.7)
3 Years & Above but Less than 5 Years	4998,485 (31.9)	41002,74 (15.5)	9,363 (22.9)	45,07 (14.0)	33,765 (21.5)	293,11 (18.1)	2,392 (13.1)	38,90 (10.7)
5 Years & Above	2277,213 (14.5)	23830,26 (9.0)	8,806 (21.5)	31,20 (9.7)	13,955 (8.9)	131,37 (8.1)	1,147 (6.3)	18,00 (5.0)
GRAND TOTAL	15687,806 (100.0)	264588,19 (100.0)	40,970 (100.0)	322,22 (100.0)	157,151 (100.0)	1619,49 (100.0)	18,271 (100.0)	362,89 (100.0)

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PERIOD OF MATURITY (Original)	NAGALAND		ORISSA		PONDICHERRY		PUNJAB	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	49	50	51	52	53	54	55	56
Upto 90 Days	7,345 (12.5)	144,84 (21.5)	207,381 (6.2)	1462,42 (9.9)	21,117 (10.1)	238,72 (14.3)	585,010 (11.7)	3629,18 (10.1)
91 Days & Above but Less than 6 Months	3,074 (5.2)	48,55 (7.2)	149,266 (4.4)	1067,44 (7.2)	15,124 (7.2)	116,81 (7.0)	398,637 (7.9)	2541,58 (7.1)
6 Months & Above but Less than 1 Year	6,263 (10.7)	69,97 (10.4)	254,267 (7.5)	1671,20 (11.3)	34,858 (16.7)	239,89 (14.4)	731,420 (14.6)	5284,21 (14.7)
1 Year & Above but Less than 2 Years	10,720 (18.3)	95,41 (14.2)	599,834 (17.8)	3660,96 (24.7)	51,483 (24.6)	378,43 (22.7)	1340,429 (26.7)	9313,29 (26.0)
2 Years & Above but Less than 3 Years	10,372 (17.7)	107,50 (16.0)	530,323 (15.7)	1813,98 (12.2)	30,291 (14.5)	221,94 (13.3)	752,442 (15.0)	5448,10 (15.2)
3 Years & Above but Less than 5 Years	15,163 (25.8)	126,59 (18.8)	834,326 (24.8)	3117,99 (21.0)	37,807 (18.1)	344,94 (20.7)	870,731 (17.4)	7463,53 (20.8)
5 Years & Above	5,801 (9.9)	80,35 (11.9)	792,864 (23.5)	2040,74 (13.8)	18,575 (8.9)	125,14 (7.5)	336,017 (6.7)	2195,22 (6.1)
GRAND TOTAL	58,738 (100.0)	673,22 (100.0)	3368,261 (100.0)	14834,73 (100.0)	209,255 (100.0)	1665,87 (100.0)	5014,686 (100.0)	35875,11 (100.0)

PERIOD OF MATURITY (Original)	RAJASTHAN		SIKKIM		TAMIL NADU		TRIPURA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	57	58	59	60	61	62	63	64
Upto 90 Days	446,560 (9.4)	2429,41 (10.8)	2,959 (6.8)	165,68 (18.7)	772,272 (8.1)	9342,12 (14.2)	21,282 (6.8)	84,54 (6.6)
91 Days & Above but Less than 6 Months	328,179 (6.9)	1614,86 (7.2)	3,608 (8.3)	31,03 (3.5)	613,077 (6.5)	5502,11 (8.4)	10,241 (3.3)	61,13 (4.8)
6 Months & Above but Less than 1 Year	550,923 (11.6)	2610,26 (11.6)	6,224 (14.2)	189,68 (21.4)	1296,681 (13.7)	10127,23 (15.4)	19,132 (6.1)	101,85 (8.0)
1 Year & Above but Less than 2 Years	1102,322 (23.2)	5249,34 (23.3)	7,982 (18.3)	135,05 (15.2)	2363,720 (24.9)	16183,73 (24.6)	42,039 (13.4)	224,42 (17.6)
2 Years & Above but Less than 3 Years	820,337 (17.3)	3641,76 (16.2)	9,431 (21.6)	118,17 (13.3)	1480,175 (15.6)	7886,52 (12.0)	41,339 (13.1)	172,39 (13.5)
3 Years & Above but Less than 5 Years	1099,003 (23.2)	5176,52 (23.0)	9,027 (20.6)	163,34 (18.4)	1882,727 (19.9)	12354,63 (18.8)	94,977 (30.2)	339,62 (26.7)
5 Years & Above	399,588 (8.4)	1787,25 (7.9)	4,502 (10.3)	84,99 (9.6)	1069,820 (11.3)	4295,46 (6.5)	85,491 (27.2)	290,27 (22.8)
GRAND TOTAL	4746,912 (100.0)	22509,40 (100.0)	43,733 (100.0)	887,94 (100.0)	9478,472 (100.0)	65691,79 (100.0)	314,501 (100.0)	1274,23 (100.0)

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PERIOD OF MATURITY (Original)	UTTAR PRADESH		UTTARANCHAL		WEST BENGAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	65	66	67	68	69	70
Upto 90 Days	1047,562 (7.2)	5813,11 (9.2)	160,956 (10.5)	4837,60 (40.6)	639,190 (5.7)	8040,99 (12.9)
91 Days & Above but Less than 6 Months	848,360 (5.8)	4443,47 (7.0)	121,266 (7.9)	796,74 (6.7)	544,886 (4.8)	5745,81 (9.2)
6 Months & Above but Less than 1 Year	1559,299 (10.7)	8130,06 (12.9)	214,981 (14.0)	1070,34 (9.0)	1060,182 (9.4)	8405,61 (13.5)
1 Year & Above but Less than 2 Years	2906,500 (19.9)	13931,53 (22.1)	373,704 (24.4)	1810,10 (15.2)	2122,285 (18.8)	10773,92 (17.3)
2 Years & Above but Less than 3 Years	2392,485 (16.4)	8998,64 (14.2)	254,140 (16.6)	1196,30 (10.0)	1836,750 (16.3)	7627,06 (12.3)
3 Years & Above but Less than 5 Years	3518,325 (24.1)	13729,86 (21.7)	296,521 (19.4)	1568,44 (13.2)	3109,799 (27.6)	13738,22 (22.1)
5 Years & Above	2350,160 (16.1)	8127,27 (12.9)	109,028 (7.1)	636,30 (5.3)	1946,785 (17.3)	7929,17 (12.7)
GRAND TOTAL	14622,691 (100.0)	63173,94 (100.0)	1530,596 (100.0)	11915,82 (100.0)	11259,877 (100.0)	62260,78 (100.0)