

**Table No. 1.24 - Maturity Pattern of Term Deposits of Scheduled Commercial Banks according to Population Group March 1998**

(Amount in Rupees Lakh)

| PERIOD OF MATURITY                     | 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                           | 948,210<br>(3.0)             | 2474,30<br>(4.6)            | 1536,626<br>(5.2)            | 4711,87<br>(6.5)            | 1775,285<br>(6.6)            | 7819,58<br>(9.4)            | 2060,175<br>(8.9)            | 26629,41<br>(16.3)           | 6320,296<br>(5.7)             | 41635,16<br>(11.1)           |
| 91 Days & Above but Less than 6 Months | 760,133<br>(2.4)             | 1598,19<br>(3.0)            | 1099,876<br>(3.7)            | 2741,85<br>(3.8)            | 1269,607<br>(4.7)            | 4582,06<br>(5.5)            | 1221,364<br>(5.3)            | 12935,08<br>(7.9)            | 4350,980<br>(3.9)             | 21857,18<br>(5.8)            |
| 6 Months & Above but Less than 1 Year  | 1917,210<br>(6.1)            | 3394,12<br>(6.3)            | 2580,724<br>(8.7)            | 6110,28<br>(8.4)            | 2737,935<br>(10.2)           | 7825,56<br>(9.4)            | 2563,795<br>(11.1)           | 22061,88<br>(13.5)           | 9799,664<br>(8.8)             | 39391,84<br>(10.5)           |
| 1 Year & Above but Less than 2 Years   | 4808,972<br>(15.2)           | 8364,95<br>(15.4)           | 5693,406<br>(19.3)           | 14116,44<br>(19.3)          | 5653,947<br>(21.0)           | 17480,19<br>(20.9)          | 5531,480<br>(23.9)           | 39275,77<br>(24.0)           | 21687,805<br>(19.5)           | 79237,35<br>(21.2)           |
| 2 Years & Above but Less than 3 Years  | 5014,865<br>(15.9)           | 8777,70<br>(16.2)           | 5543,577<br>(18.8)           | 13509,14<br>(18.5)          | 5414,422<br>(20.1)           | 16128,15<br>(19.3)          | 4719,760<br>(20.4)           | 26426,23<br>(16.1)           | 20692,624<br>(18.6)           | 64841,22<br>(17.3)           |
| 3 Years & Above but Less than 5 Years  | 7790,988<br>(24.7)           | 14097,64<br>(26.0)          | 7185,480<br>(24.3)           | 19607,28<br>(26.9)          | 6325,475<br>(23.5)           | 19681,72<br>(23.6)          | 4861,155<br>(21.0)           | 27705,72<br>(16.9)           | 26163,098<br>(23.5)           | 81092,36<br>(21.7)           |
| 5 Years & Above                        | 10305,379<br>(32.7)          | 15447,64<br>(28.5)          | 5915,186<br>(20.0)           | 12167,22<br>(16.7)          | 3706,650<br>(13.8)           | 9964,63<br>(11.9)           | 2217,151<br>(9.6)            | 8651,83<br>(5.3)             | 22144,366<br>(19.9)           | 46231,31<br>(12.4)           |
| <b>GRAND TOTAL</b>                     | <b>31545,757<br/>(100.0)</b> | <b>54154,54<br/>(100.0)</b> | <b>29554,875<br/>(100.0)</b> | <b>72964,08<br/>(100.0)</b> | <b>26883,321<br/>(100.0)</b> | <b>83481,88<br/>(100.0)</b> | <b>23174,880<br/>(100.0)</b> | <b>163685,92<br/>(100.0)</b> | <b>111158,833<br/>(100.0)</b> | <b>374286,42<br/>(100.0)</b> |