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TABLE No. 1.1 - PROGRESS OF COMMERCIAL BANKING AT A GLANCE

| IMPORTANT INDICATORS | June | March | March | March | March | March | March | March | March |
|---|------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 1969 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| No. of Commercial Banks | 89 | 276 | 276 | 276 | 276 | 284 | 293 | 299 | 300 |
| (a) Scheduled Commercial Banks | 73 | 272 | 272 | 272 | 272 | 281 | 291 | 297 | 299 |
| of which : Regional Rural Banks | — | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 |
| (b) Non-Scheduled Commercial Banks | 16 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 1 |
| Number of Bank Offices in India | 8262 | 60220 | 60570 | 61169 | 61803 | 62367 | 63026 | 63550 | 64218 |
| (a) Rural | 1833 | 35206 | 35269 | 35389 | 35329 | 33004 | 32995 | 32915 | 32878 |
| (b) Semi-Urban | 3342 | 11344 | 11356 | 11465 | 11890 | 13341 | 13561 | 13766 | 13980 |
| (c) Urban | 1584 | 8046 | 8279 | 8562 | 8745 | 8868 | 9086 | 9340 | 9597 |
| (d) Metropolitan | 1503 | 5624 | 5666 | 5753 | 5839 | 7154 | 7384 | 7529 | 7763 |
| Population per office (in thousands) | 64 | 14 | 14 | 14 | 15 | 15 | 15 | 15 | 15 |
| Deposits of Scheduled Commercial Banks in India (Rs. Crore) | 4646 | 201199 | 237566 | 274938 | 323632 | 386859 | 433819 | 505599 | 605410 |
| (a) Demand | 2104 | 38300 | 48893 | 49541 | 60700 | 76903 | 80614 | 90610 | 102513 |
| (b) Time | 2542 | 162898 | 188672 | 225397 | 262932 | 309956 | 353205 | 414989 | 502897 |
| Credit of Scheduled Commercial Banks in India (Rs. Crore) | 3599 | 121865 | 131520 | 154838 | 166844 | 211560 | 254015 | 278401 | 324079 |
| Deposits of Scheduled Commercial Banks per office (Rs. Lakh) | 56 | 334 | 392 | 449 | 524 | 620 | 688 | 796 | 943 |
| Credit of Scheduled Commercial Banks per office (Rs. Lakh) | 44 | 202 | 217 | 253 | 270 | 339 | 403 | 438 | 505 |
| Per Capita Deposits of Scheduled Commercial Banks (Rs.) | 88 | 2368 | 2738 | 3111 | 3596 | 4242 | 4644 | 5323 | 6270 |
| Per Capita Credit of Scheduled Commercial Banks (Rs.) | 68 | 1434 | 1516 | 1752 | 1854 | 2320 | 2719 | 2931 | 3356 |
| Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices) | 15.5 | 48.1 | 49.5 | 50.4 | 46.0 | 46.4 | 44.5 | 44.3 | 47.9 |
| Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore) | 504 | 44572 | 47318 | 51739 | 59097 | 69209 | 80831 | 93807 | 108905 |
| Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent) | 14.0 | 37.7 | 37.1 | 34.4 | 36.5 | 33.7 | 32.8 | 34.8 | 34.6 |
| Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent) | 15.0 | 39.2 | 38.6 | 36.1 | 38.8 | 35.8 | 34.1 | 35.8 | 36.1 |
| Credit Deposit Ratio | 77.5 | 60.6 | 55.4 | 56.3 | 51.6 | 54.7 | 58.6 | 55.1 | 53.5 |
| Investment Deposit Ratio | 29.3 | 37.7 | 38.0 | 38.0 | 41.2 | 38.6 | 38.0 | 37.7 | 36.1 |
| Cash Deposit Ratio | 8.2 | 17.6 | 18.2 | 13.6 | 17.2 | 16.3 | 12.4 | 10.5 | 10.1 |

See Notes on Tables.

**TABLE No. 1.2 - DISTRIBUTION OF BANKING CENTRES ACCORDING TO
STATE AND POPULATION GROUP (AS AT THE END OF MARCH)**

| POPULATION GROUP REGION/STATE/ UNION TERRITORY | RURAL | | SEMI-URBAN | | URBAN | | METROPOLITAN | | ALL - CENTRES | |
|--|--------------|--------------|-------------|-------------|------------|------------|--------------|-----------|---------------|--------------|
| | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| NORTHERN REGION | 4654 | 4629 | 451 | 452 | 37 | 37 | 3 | 3 | 5145 | 5121 |
| Haryana | 644 | 643 | 91 | 92 | 12 | 12 | — | — | 747 | 747 |
| Himachal Pradesh | 605 | 605 | 14 | 14 | — | — | — | — | 619 | 619 |
| Jammu & Kashmir | 490 | 482 | 22 | 22 | 2 | 2 | — | — | 514 | 506 |
| Punjab | 1030 | 1028 | 99 | 99 | 9 | 9 | 1 | 1 | 1139 | 1137 |
| Rajasthan | 1821 | 1807 | 211 | 211 | 13 | 13 | 1 | 1 | 2046 | 2032 |
| Chandigarh | 9 | 9 | 2 | 2 | 1 | 1 | — | — | 12 | 12 |
| Delhi | 55 | 55 | 12 | 12 | — | — | 1 | 1 | 68 | 68 |
| NORTH-EASTERN REGION | 1230 | 1227 | 118 | 118 | 8 | 8 | — | — | 1356 | 1353 |
| Arunachal Pradesh | 60 | 60 | 1 | 1 | — | — | — | — | 61 | 61 |
| Assam | 789 | 786 | 73 | 73 | 4 | 4 | — | — | 866 | 863 |
| Manipur | 49 | 49 | 11 | 11 | 1 | 1 | — | — | 61 | 61 |
| Meghalaya | 124 | 124 | 7 | 7 | 1 | 1 | — | — | 132 | 132 |
| Mizoram | 60 | 60 | 5 | 5 | 1 | 1 | — | — | 66 | 66 |
| Nagaland | 35 | 35 | 8 | 8 | — | — | — | — | 43 | 43 |
| Tripura | 113 | 113 | 13 | 13 | 1 | 1 | — | — | 127 | 127 |
| EASTERN REGION | 7064 | 7064 | 774 | 774 | 67 | 67 | 1 | 1 | 7906 | 7906 |
| Bihar | 3318 | 3317 | 401 | 401 | 16 | 16 | — | — | 3735 | 3734 |
| Orissa | 1544 | 1545 | 93 | 93 | 6 | 6 | — | — | 1643 | 1644 |
| Sikkim | 32 | 32 | 1 | 1 | — | — | — | — | 33 | 33 |
| West Bengal | 2155 | 2155 | 277 | 277 | 45 | 45 | 1 | 1 | 2478 | 2478 |
| Andaman & Nicobar Islands | 15 | 15 | 2 | 2 | — | — | — | — | 17 | 17 |
| CENTRAL REGION | 7527 | 7488 | 802 | 803 | 60 | 60 | 4 | 4 | 8393 | 8355 |
| Madhya Pradesh | 2447 | 2414 | 286 | 286 | 21 | 21 | 2 | 2 | 2756 | 2723 |
| Uttar Pradesh | 5080 | 5074 | 516 | 517 | 39 | 39 | 2 | 2 | 5637 | 5632 |
| WESTERN REGION | 3834 | 3828 | 666 | 670 | 43 | 43 | 7 | 7 | 4550 | 4548 |
| Goa | 142 | 143 | 9 | 10 | — | — | — | — | 151 | 153 |
| Gujarat | 1473 | 1465 | 256 | 259 | 14 | 14 | 3 | 3 | 1746 | 1741 |
| Maharashtra | 2213 | 2214 | 398 | 398 | 29 | 29 | 4 | 4 | 2644 | 2645 |
| Dadra & Nagar Haveli | 5 | 5 | 1 | 1 | — | — | — | — | 6 | 6 |
| Daman & Diu | 1 | 1 | 2 | 2 | — | — | — | — | 3 | 3 |
| SOUTHERN REGION | 6561 | 6535 | 2218 | 2220 | 81 | 81 | 3 | 3 | 8863 | 8839 |
| Andhra Pradesh | 2332 | 2320 | 467 | 467 | 34 | 34 | 1 | 1 | 2834 | 2822 |
| Karnataka | 2122 | 2109 | 279 | 279 | 14 | 14 | 1 | 1 | 2416 | 2403 |
| Kerala | 309 | 308 | 1033 | 1035 | 7 | 7 | — | — | 1349 | 1350 |
| Tamil Nadu | 1767 | 1767 | 434 | 434 | 25 | 25 | 1 | 1 | 2227 | 2227 |
| Lakshadweep | 9 | 9 | — | — | — | — | — | — | 9 | 9 |
| Pondicherry | 22 | 22 | 5 | 5 | 1 | 1 | — | — | 28 | 28 |
| ALL INDIA | 30870 | 30771 | 5029 | 5037 | 296 | 296 | 18 | 18 | 36213 | 36122 |

See Notes on Tables.

**TABLE No. 1.3 - DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP
MARCH 1998**

(Amount in Rupees Lakh)

| POPULATION GROUP | ALL OFFICES | | | OFFICES OPENED AFTER JUNE 1969 | | |
|------------------|---------------------------------|------------------------------------|------------------------------------|---------------------------------|------------------------------------|------------------------------------|
| | No. of Offices | Deposits | Credit | No. of Offices | Deposits | Credit |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| RURAL | 32,854 (49.9) | 86706,41 (14.5) | 37598,08 (11.4) | 32,188 (55.8) | 80402,98 (20.5) | 34840,87 (15.8) |
| SEMI-URBAN | 14,174 (21.5) | 115644,26 (19.4) | 42360,13 (12.8) | 10,734 (18.6) | 70285,65 (17.9) | 26437,60 (12.0) |
| URBAN | 10,341 (15.7) | 134897,34 (22.6) | 58008,45 (17.6) | 8,150 (14.1) | 86443,28 (22.0) | 33606,84 (15.2) |
| METROPOLITAN | 8,459 (12.9) | 259220,60 (43.5) | 191977,78 (58.2) | 6,595 (11.5) | 155692,27 (39.6) | 125697,20 (57.0) |
| ALL-INDIA | 65,828 (100.0) | 596468,60 (100.0) | 329944,44 (100.0) | 57,667 (100.0) | 392824,19 (100.0) | 220582,50 (100.0) |

**TABLE No. 1.4 - DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP
MARCH 1998**

(Amount in Rupees Lakh)

| BANK GROUP | ALL OFFICES | | | OFFICES OPENED AFTER JUNE 1969 | | |
|---|---------------------------------|------------------------------------|------------------------------------|---------------------------------|------------------------------------|------------------------------------|
| | No. of Offices | Deposits | Credit | No. of Offices | Deposits | Credit |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| STATE BANK OF INDIA AND ITS ASSOCIATES | 13,268 (20.1) | 145861,63 (24.4) | 94142,11 (28.6) | 10,770 (18.7) | 86939,20 (22.1) | 67484,11 (30.6) |
| NATIONALISED BANKS | 32,896 (50.0) | 326236,65 (54.7) | 160773,82 (48.7) | 28,143 (48.8) | 223062,16 (56.8) | 104288,95 (47.3) |
| FOREIGN BANKS | 194 (0.3) | 41158,95 (6.9) | 29767,19 (9.0) | 71 (0.1) | 8979,11 (2.3) | 8547,45 (3.9) |
| REGIONAL RURAL BANKS | 14,619 (22.2) | 21939,03 (3.7) | 10199,77 (3.1) | 14,619 (25.4) | 21939,03 (5.6) | 10199,77 (4.6) |
| OTHER SCHEDULED COMMERCIAL BANKS | 4,851 (7.4) | 61272,33 (10.3) | 35061,55 (10.6) | 4,064 (7.0) | 51904,69 (13.2) | 30062,21 (13.6) |
| ALL SCHEDULED COMMERCIAL BANKS | 65,828 (100.0) | 596468,60 (100.0) | 329944,44 (100.0) | 57,667 (100.0) | 392824,19 (100.0) | 220582,50 (100.0) |

**TABLE No. 1.5 - DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 1998**

(Amount in Rupees Lakh)

| REGION/STATE/ UNION TERRITORY | DEPOSITS | | | CREDIT | |
|----------------------------------|-------------------|--------------------|------------------|--------------------|-----------------------|
| | No. of Offices | No. of Accounts | Amount | No. of Accounts | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 |
| NORTHERN REGION | 10,401 | 697,28,274 | 134239,82 | 55,54,671 | 65471,56 |
| Haryana | 1,461 | 100,56,578 | 12273,04 | 8,84,012 | 5269,51 |
| Himachal Pradesh | 781 | 36,73,120 | 4418,60 | 2,72,958 | 946,97 |
| Jammu & Kashmir | 816 | 42,68,977 | 5793,52 | 2,81,828 | 2182,70 |
| Punjab | 2,476 | 185,80,746 | 27849,56 | 12,46,001 | 10170,76 |
| Rajasthan | 3,329 | 149,26,569 | 17220,40 | 20,51,326 | 8130,75 |
| Chandigarh | 180 | 15,94,564 | 4928,05 | 63,214 | 2852,29 |
| Delhi | 1,358 | 166,27,720 | 61756,66 | 7,55,332 | 35918,58 |
| NORTH-EASTERN REGION | 1,939 | 107,82,467 | 9483,13 | 15,36,064 | 2879,49 |
| Arunachal Pradesh | 69 | 3,94,778 | 418,07 | 37,611 | 55,62 |
| Assam | 1,269 | 80,38,254 | 6111,16 | 9,62,195 | 2053,20 |
| Manipur | 87 | 2,85,640 | 281,17 | 67,501 | 163,73 |
| Meghalaya | 180 | 6,71,673 | 1039,99 | 79,036 | 159,96 |
| Mizoram | 79 | 1,25,929 | 214,69 | 21,197 | 49,75 |
| Nagaland | 71 | 2,88,029 | 555,43 | 46,254 | 105,77 |
| Tripura | 184 | 9,78,164 | 862,62 | 3,22,270 | 291,47 |
| EASTERN REGION | 11,802 | 696,51,445 | 79065,29 | 112,47,034 | 32344,40 |
| Bihar | 5,048 | 252,64,055 | 25794,91 | 44,33,493 | 7308,09 |
| Orissa | 2,209 | 89,09,660 | 8709,07 | 24,47,754 | 4143,53 |
| Sikkim | 42 | 1,27,146 | 280,58 | 19,027 | 59,71 |
| West Bengal | 4,472 | 351,97,420 | 44047,58 | 43,31,850 | 20797,86 |
| Andaman & Nicobar Islands | 31 | 1,53,164 | 233,15 | 14,910 | 35,22 |
| CENTRAL REGION | 13,498 | 834,27,351 | 82208,10 | 92,75,943 | 29407,61 |
| Madhya Pradesh | 4,520 | 200,25,272 | 22216,40 | 28,35,158 | 11731,12 |
| Uttar Pradesh | 8,978 | 634,02,079 | 59991,70 | 64,40,785 | 17676,48 |
| WESTERN REGION | 10,267 | 633,53,267 | 158900,75 | 59,68,454 | 105645,98 |
| Goa | 309 | 21,00,876 | 4681,94 | 1,00,197 | 1157,55 |
| Gujarat | 3,650 | 197,66,039 | 34804,51 | 19,53,094 | 17067,83 |
| Maharashtra | 6,285 | 412,79,269 | 119063,61 | 3905,732 | 87344,70 |
| Dadra & Nagar Haveli | 10 | 1,07,003 | 108,05 | 4,779 | 24,23 |
| Daman & Diu | 13 | 1,00,080 | 242,64 | 4,652 | 51,68 |
| SOUTHERN REGION | 17,921 | 1030,89,942 | 132571,51 | 200,01,790 | 94195,40 |
| Andhra Pradesh | 5,077 | 272,96,990 | 32033,84 | 62,68,479 | 22772,71 |
| Karnataka | 4,703 | 248,05,927 | 31900,19 | 41,92,875 | 21834,09 |
| Kerala | 3,239 | 201,40,346 | 27649,78 | 36,37,058 | 12218,21 |
| Tamil Nadu | 4,816 | 301,87,493 | 39975,29 | 58,15,416 | 37011,51 |
| Lakshadweep | 9 | 22,128 | 38,31 | 1,771 | 2,99 |
| Pondicherry | 77 | 6,37,058 | 974,10 | 86,191 | 355,88 |
| ALL-INDIA | 65,828 | 4000,32,746 | 596468,60 | 535,83,956 | 329944,44 |

TABLE No. 1.6 - POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 1998

(Amount in Rupees Lakh)

| POPULATION GROUP | AS PER SANCTION | | | AS PER UTILISATION | | |
|------------------|-------------------|--------------------|----------------------|--------------------|--------------------|----------------------|
| | No. of Accounts | Amount Outstanding | Credit Deposit Ratio | No. of Accounts | Amount Outstanding | Credit Deposit Ratio |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| RURAL | 265,68,062 | 37598,08 | 43.4 | 267,61,082 | 48132,14 | 55.5 |
| SEMI-URBAN | 151,44,681 | 42360,13 | 36.6 | 150,82,849 | 46510,29 | 40.2 |
| URBAN | 69,45,847 | 58008,45 | 43.0 | 69,02,505 | 59803,99 | 44.3 |
| METROPOLITAN | 49,25,366 | 191977,78 | 74.1 | 48,37,520 | 175498,03 | 67.7 |
| ALL-INDIA | 535,83,956 | 329944,44 | 55.3 | 535,83,956 | 329944,44 | 55.3 |

**TABLE No. 1.7 - STATE-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1998**

(Amount in Rupees Lakh)

| REGION/STATE/ UNION TERRITORY | Total Credit Sanctioned in the State | Credit Utilised in the State of Sanction | Credit Sanctioned in the State but Utilised in Other States | Credit Utilised in the State but San- ctioned in Other States | Total Credit Utilised in the State | Credit-Deposit Ratio | |
|----------------------------------|---|---|--|--|---|----------------------------------|-------------------------------------|
| | 1 | 2 | 3 | 4 | 5 | As per Sanction (per cent) | As per Utilisation (per cent) |
| | | | | | | 6 | 7 |
| NORTHERN REGION | 65471,56 | 62547,89 | 2923,67 | 1254,65 | 63802,54 | 48.8 | 47.5 |
| Haryana | 5269,51 | 5204,84 | 64,67 | 1562,01 | 6766,86 | 42.9 | 55.1 |
| Himachal Pradesh | 946,97 | 920,43 | 26,53 | 199,67 | 1120,10 | 21.4 | 25.3 |
| Jammu & Kashmir | 2182,70 | 2052,88 | 129,82 | 13,67 | 2066,55 | 37.7 | 35.7 |
| Punjab | 10170,76 | 10062,27 | 108,49 | 781,37 | 10843,64 | 36.5 | 38.9 |
| Rajasthan | 8130,75 | 8091,35 | 39,39 | 816,84 | 8908,19 | 47.2 | 51.7 |
| Chandigarh | 2852,29 | 2526,83 | 325,46 | 241,71 | 2768,55 | 57.9 | 56.2 |
| Delhi | 35918,58 | 30639,84 | 5278,74 | 688,80 | 31328,65 | 58.2 | 50.7 |
| NORTH-EASTERN REGION | 2879,49 | 2845,65 | 33,83 | 334,27 | 3179,92 | 30.4 | 33.5 |
| Arunachal Pradesh | 55,62 | 55,52 | 10 | 14,60 | 70,11 | 13.3 | 16.8 |
| Assam | 2053,20 | 2016,67 | 36,53 | 290,59 | 2307,26 | 33.6 | 37.8 |
| Manipur | 163,73 | 161,07 | 2,66 | 3,79 | 164,86 | 58.2 | 58.6 |
| Meghalaya | 159,96 | 158,17 | 1,79 | 4,98 | 163,14 | 15.4 | 15.7 |
| Mizoram | 49,75 | 49,54 | 20 | 4,66 | 54,20 | 23.2 | 25.2 |
| Nagaland | 105,77 | 104,82 | 95 | 13,10 | 117,92 | 19.0 | 21.2 |
| Tripura | 291,47 | 291,12 | 35 | 11,30 | 302,42 | 33.8 | 35.1 |
| EASTERN REGION | 32344,40 | 31555,17 | 789,24 | 384,42 | 31939,59 | 40.9 | 40.4 |
| Bihar | 7308,09 | 7251,74 | 56,35 | 161,60 | 7413,34 | 28.3 | 28.7 |
| Orissa | 4143,53 | 4127,07 | 16,47 | 175,02 | 4302,08 | 47.6 | 49.4 |
| Sikkim | 59,71 | 50,06 | 9,65 | 32 | 50,38 | 21.3 | 18.0 |
| West Bengal | 20797,86 | 19865,21 | 932,65 | 270,12 | 20135,33 | 47.2 | 45.7 |
| Andaman & Nicobar Islands | 35,22 | 34,08 | 1,13 | 4,37 | 38,45 | 15.1 | 16.5 |
| CENTRAL REGION | 29407,61 | 29261,72 | 145,89 | 2971,76 | 32233,48 | 35.8 | 39.2 |
| Madhya Pradesh | 11731,12 | 11632,98 | 98,14 | 964,05 | 12597,03 | 52.8 | 56.7 |
| Uttar Pradesh | 17676,48 | 17604,64 | 71,84 | 2031,80 | 19636,45 | 29.5 | 32.7 |
| WESTERN REGION | 105645,98 | 102368,13 | 3277,86 | 945,70 | 103313,82 | 66.5 | 65.0 |
| Goa | 1157,55 | 1142,05 | 15,50 | 58,71 | 1200,76 | 24.7 | 25.6 |
| Gujarat | 17067,83 | 16829,00 | 238,82 | 1878,74 | 18707,74 | 49.0 | 53.8 |
| Maharashtra | 87344,70 | 82350,06 | 4994,64 | 747,72 | 83097,78 | 73.4 | 69.8 |
| Dadra & Nagar Haveli | 24,23 | 24,23 | — | 113,64 | 137,88 | 22.4 | 127.6 |
| Daman & Diu | 51,68 | 49,83 | 1,85 | 119,82 | 169,65 | 21.3 | 69.9 |
| SOUTHERN REGION | 94195,40 | 93825,60 | 369,80 | 1649,49 | 95475,09 | 71.1 | 72.0 |
| Andhra Pradesh | 22772,71 | 22642,23 | 130,48 | 543,59 | 23185,81 | 71.1 | 72.4 |
| Karnataka | 21834,09 | 21608,86 | 225,23 | 808,05 | 22416,91 | 68.4 | 70.3 |
| Kerala | 12218,21 | 12171,21 | 47,00 | 190,66 | 12361,87 | 44.2 | 44.7 |
| Tamil Nadu | 37011,51 | 36329,86 | 681,65 | 706,21 | 37036,07 | 92.6 | 92.6 |
| Lakshadweep | 2,99 | 2,99 | — | 74 | 3,74 | 7.8 | 9.8 |
| Pondicherry | 355,88 | 336,84 | 19,05 | 133,85 | 470,69 | 36.5 | 48.3 |
| ALL-INDIA | 329944,44 | | | | 329944,44 | 55.3 | 55.3 |

TABLE No. 1.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 1998

(Amount in Rupees Lakh)

| REGION/STATE/ UNION TERRITORY | RURAL | | SEMI-URBAN | | URBAN | | METROPOLITAN | | TOTAL | |
|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| | Sanction | Utilisation | Sanction | Utilisation | Sanction | Utilisation | Sanction | Utilisation | Sanction | Utilisation |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| NORTHERN REGION | 6626,75 | 8519,39 | 5893,31 | 6140,33 | 12089,43 | 13000,26 | 40862,07 | 36142,56 | 65471,56 | 63802,54 |
| Haryana | 1097,09 | 1727,59 | 1338,10 | 1422,60 | 2834,32 | 3616,66 | — | — | 5269,51 | 6766,86 |
| Himachal Pradesh | 675,76 | 748,73 | 271,20 | 371,38 | — | — | — | — | 946,97 | 1120,10 |
| Jammu & Kashmir | 326,36 | 291,54 | 161,46 | 212,79 | 1694,88 | 1562,21 | — | — | 2182,70 | 2066,55 |
| Punjab | 2545,79 | 3024,74 | 2423,13 | 2345,84 | 2524,84 | 2805,77 | 2677,00 | 2667,29 | 10170,76 | 10843,64 |
| Rajasthan | 1802,72 | 2338,66 | 1640,27 | 1573,49 | 2243,22 | 2500,16 | 2444,54 | 2495,88 | 8130,75 | 8908,19 |
| Chandigarh | 29,54 | 161,18 | 30,59 | 91,91 | 2792,17 | 2515,46 | — | — | 2852,29 | 2768,55 |
| Delhi | 149,48 | 226,94 | 28,56 | 122,32 | — | — | 35740,54 | 30979,39 | 35918,58 | 31328,65 |
| NORTH-EASTERN REGION | 1045,95 | 1240,04 | 775,59 | 995,34 | 1057,95 | 944,55 | — | — | 2879,49 | 3179,92 |
| Arunachal Pradesh | 55,31 | 69,68 | 30 | 43 | — | — | — | — | 55,62 | 70,11 |
| Assam | 702,69 | 867,34 | 548,60 | 682,56 | 801,91 | 757,37 | — | — | 2053,20 | 2307,26 |
| Manipur | 60,20 | 59,87 | 41,59 | 60,94 | 61,94 | 44,05 | — | — | 163,73 | 164,86 |
| Meghalaya | 59,01 | 63,13 | 25,42 | 47,08 | 75,53 | 52,93 | — | — | 159,96 | 163,14 |
| Mizoram | 14,25 | 18,47 | 9,64 | 11,15 | 25,85 | 24,58 | — | — | 49,75 | 54,20 |
| Nagaland | 21,74 | 25,69 | 84,03 | 92,23 | — | — | — | — | 105,77 | 117,92 |
| Tripura | 132,75 | 135,85 | 66,00 | 100,94 | 92,72 | 65,63 | — | — | 291,47 | 302,42 |
| EASTERN REGION | 5929,63 | 6908,59 | 3795,17 | 4458,83 | 6340,23 | 6347,53 | 16279,38 | 14224,64 | 32344,40 | 31939,59 |
| Bihar | 2571,56 | 2879,54 | 1690,18 | 1936,17 | 3046,35 | 2597,63 | — | — | 7308,09 | 7413,34 |
| Orissa | 1490,88 | 1550,48 | 981,20 | 1060,39 | 1671,45 | 1691,21 | — | — | 4143,53 | 4302,08 |
| Sikkim | 18,51 | 20,73 | 41,20 | 29,65 | — | — | — | — | 59,71 | 50,38 |
| West Bengal | 1838,39 | 2443,95 | 1057,65 | 1408,05 | 1622,43 | 2058,69 | 16279,38 | 14224,64 | 20797,86 | 20135,33 |
| Andaman & Nicobar Islands | 10,29 | 13,89 | 24,93 | 24,56 | — | — | — | — | 35,22 | 38,45 |
| CENTRAL REGION | 6844,86 | 9051,70 | 6403,82 | 7122,80 | 9081,00 | 9634,37 | 7077,93 | 6424,60 | 29407,61 | 32233,48 |
| Madhya Pradesh | 2148,88 | 3156,04 | 2214,85 | 2533,52 | 3410,75 | 3489,35 | 3956,64 | 3418,12 | 11731,12 | 12597,03 |
| Uttar Pradesh | 4695,98 | 5895,66 | 4188,97 | 4589,28 | 5670,25 | 6145,01 | 3121,29 | 3006,48 | 17676,48 | 19636,45 |
| WESTERN REGION | 5503,22 | 7737,07 | 6264,86 | 7467,96 | 6973,04 | 7875,66 | 86904,86 | 80233,13 | 105645,98 | 103313,82 |
| Goa | 216,21 | 259,08 | 941,34 | 941,69 | — | — | — | — | 1157,55 | 1200,76 |
| Gujarat | 2325,07 | 3306,94 | 2504,22 | 3122,34 | 2240,37 | 2328,31 | 9998,18 | 9950,16 | 17067,83 | 18707,74 |
| Maharashtra | 2949,96 | 4034,93 | 2755,38 | 3232,53 | 4732,67 | 5547,35 | 76906,69 | 70282,97 | 87344,70 | 83097,78 |
| Dadra & Nagar Haveli | 11,14 | 134,91 | 13,09 | 2,97 | — | — | — | — | 24,23 | 137,88 |
| Daman & Diu | 84 | 1,21 | 50,83 | 168,45 | — | — | — | — | 51,68 | 169,65 |
| SOUTHERN REGION | 11647,67 | 14675,34 | 19227,38 | 20325,03 | 22466,81 | 22001,62 | 40853,54 | 38473,10 | 94195,40 | 95475,09 |
| Andhra Pradesh | 3904,59 | 5190,64 | 4193,89 | 4276,26 | 5365,64 | 5237,76 | 9308,60 | 8481,16 | 22772,71 | 23185,81 |
| Karnataka | 3285,28 | 3825,46 | 3519,75 | 3486,90 | 3359,84 | 3330,56 | 11669,23 | 11774,00 | 21834,09 | 22416,91 |
| Kerala | 834,00 | 994,60 | 6582,10 | 6697,57 | 4802,11 | 4669,70 | — | — | 12218,21 | 12361,87 |
| Tamil Nadu | 3581,95 | 4592,74 | 4876,22 | 5755,82 | 8677,64 | 8469,57 | 19875,71 | 18217,95 | 37011,51 | 37036,07 |
| Lakshadweep | 2,99 | 3,74 | — | — | — | — | — | — | 2,99 | 3,74 |
| Pondicherry | 38,86 | 68,17 | 55,44 | 108,49 | 261,58 | 294,03 | — | — | 355,88 | 470,69 |
| ALL-INDIA | 37598,08 | 48132,14 | 42360,13 | 46510,29 | 58008,45 | 59803,99 | 191977,78 | 175498,03 | 329944,44 | 329944,44 |

**TABLE No.1.9 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

| OCCUPATION | No. of | Credit | Amount |
|---|-------------------|------------------|------------------|
| | Accounts | Limit | Outstanding |
| | 1 | 2 | 3 |
| I. AGRICULTURE | 217,20,055 | 40318,25 | 35262,52 |
| 1. Direct Finance | 214,07,723 | 34234,31 | 30508,90 |
| 2. Indirect Finance | 3,12,332 | 6083,94 | 4753,62 |
| II. INDUSTRY | 43,68,415 | 200728,43 | 161095,94 |
| 1. Mining & Quarrying | 15,583 | 3742,13 | 3109,31 |
| 2. Food Manufacturing & Processing | 1,32,687 | 16024,06 | 12477,73 |
| (a) Rice Mills, Flour & Dal Mills | 38,735 | 3162,54 | 2527,23 |
| (b) Sugar | 1,688 | 3525,10 | 2861,39 |
| (c) Edible Oils & Vanaspati | 16,640 | 2825,58 | 2173,18 |
| (d) Tea Processing | 1,660 | 1653,32 | 1116,34 |
| (e) Processing of Fruits & Vegetables | 2,403 | 356,24 | 278,56 |
| (f) Others | 71,561 | 4501,28 | 3521,02 |
| 3. Beverage & Tobacco | 6,049 | 2400,15 | 1948,83 |
| 4. Textiles | 1,39,345 | 32010,19 | 24743,16 |
| (a) Cotton Textiles | 37,543 | 13429,52 | 10403,15 |
| (b) Jute Textiles | 1,631 | 598,52 | 415,42 |
| (c) Handloom Textiles & Khadi | 10,270 | 483,21 | 409,37 |
| (d) Other Textiles | 89,901 | 17498,94 | 13515,22 |
| 5. Paper, Paper Products & Printing | 42,752 | 5302,53 | 4585,54 |
| 6. Leather & Leather Products | 15,296 | 2985,67 | 2307,31 |
| 7. Rubber & Rubber Products | 12,574 | 2885,73 | 2363,88 |
| 8. Chemicals & Chemical Products | 72,452 | 27964,50 | 21994,23 |
| (a) Heavy Industrial Chemicals | 7,028 | 4767,61 | 3818,90 |
| (b) Fertilisers | 1,748 | 4006,09 | 2910,52 |
| (c) Drugs & Pharmaceuticals | 13,832 | 7621,42 | 6111,61 |
| (d) Non-Edible Oils | 1,626 | 435,66 | 381,36 |
| (e) Other Chemicals & Chemical Products | 48,218 | 11133,73 | 8771,85 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 5,570 | 8011,08 | 6036,66 |
| 10. Manufacture of Cement & Cement Products | 9,602 | 3125,85 | 2706,77 |
| 11. Basic Metals & Metal Products | 86,890 | 24060,30 | 20170,05 |
| (a) Iron & Steel | 25,161 | 16895,30 | 14451,57 |
| (b) Non-Ferrous Metals | 4,834 | 1897,94 | 1417,06 |
| (c) Other Metal Products | 56,895 | 5267,06 | 4301,42 |
| 12. Engineering | 1,00,722 | 29632,55 | 23514,11 |
| (a) Heavy Engineering | 15,230 | 8488,42 | 6485,16 |
| (b) Light Engineering | 41,164 | 7285,82 | 5827,43 |
| (c) Electrical Machinery & Goods | 25,141 | 7128,24 | 5517,54 |
| (d) Electronic Machinery & Goods | 19,187 | 6730,07 | 5683,98 |
| 13. Vehicles, Vehicle Parts & Transport Equipment | 31,798 | 8064,22 | 6077,05 |
| 14. Other Industries | 36,62,325 | 24040,44 | 20430,32 |
| 15. Electricity, Gas & Water | 9,566 | 5221,33 | 4089,26 |
| (a) Electricity Generation & Transmission | 7,681 | 4729,30 | 3679,87 |
| (b) Non-Conventional Energy | 459 | 136,43 | 108,34 |
| (c) Gas, Steam & Water Supply | 1,426 | 355,60 | 301,06 |
| 16. Construction | 25,204 | 5257,71 | 4541,73 |
| III. TRANSPORT OPERATORS | 11,42,619 | 8025,74 | 6468,49 |
| IV. PROFESSIONAL AND OTHER SERVICES | 20,26,955 | 13313,13 | 11445,48 |
| V. PERSONAL LOANS | 112,60,151 | 40399,77 | 34752,64 |
| 1. Loans for Purchase of Consumer Durables | 8,26,982 | 1553,89 | 1322,42 |
| 2. Loans for Housing | 10,80,164 | 10852,68 | 9631,51 |
| 3. Rest of the Personal Loans | 93,53,005 | 27993,19 | 23798,71 |
| VI. TRADE | 84,01,494 | 53679,13 | 45804,43 |
| 1. Wholesale Trade | 4,48,016 | 32423,39 | 27481,26 |
| of which: Food Procurement | 121 | 13843,58 | 13106,34 |
| 2. Retail Trade | 79,53,478 | 21255,74 | 18323,17 |
| VII. FINANCE | 19,850 | 15135,35 | 12236,80 |
| VIII. ALL OTHERS | 46,44,417 | 25730,28 | 22878,14 |
| TOTAL BANK CREDIT | 535,83,956 | 397330,09 | 329944,44 |
| OF WHICH: | | | |
| 1. Artisans & Village Industries | 20,28,074 | 2140,42 | 1942,14 |
| 2. Other Small Scale Industries | 16,05,370 | 35026,53 | 28628,29 |

**TABLE No. 1.10 - POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

| OCCUPATION | RURAL | | | SEMI-URBAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 142,52,137 | 20602,70 | 18127,79 | 62,61,685 | 11525,78 | 10129,19 |
| 1. Direct Finance | 140,73,109 | 19095,06 | 17001,47 | 61,80,117 | 10412,32 | 9313,12 |
| 2. Indirect Finance | 1,79,028 | 1507,65 | 1126,31 | 81,568 | 1113,46 | 816,08 |
| II. INDUSTRY | 21,85,517 | 15429,05 | 12461,27 | 10,97,054 | 18669,92 | 15739,33 |
| 1. Mining & Quarrying | 4,760 | 531,05 | 477,04 | 4,706 | 525,87 | 425,25 |
| 2. Manufacturing & Processing | 21,76,405 | 14444,86 | 11628,11 | 10,82,694 | 17657,92 | 14908,53 |
| 3. Electricity, Gas & Water | 1,398 | 288,29 | 213,87 | 2,546 | 215,47 | 171,29 |
| 4. Construction | 2,954 | 164,86 | 142,25 | 7,108 | 270,67 | 234,26 |
| III. TRANSPORT OPERATORS | 5,58,352 | 2046,00 | 1599,42 | 3,15,915 | 2065,32 | 1594,45 |
| IV. PROFESSIONAL AND OTHER SERVICES | 9,24,772 | 1381,05 | 1161,08 | 5,87,435 | 1874,47 | 1572,27 |
| V. PERSONAL LOANS | 27,86,125 | 5931,01 | 5275,92 | 30,05,645 | 8701,09 | 7719,56 |
| 1. Loans for Purchase of Consumer Durables | 1,82,095 | 288,27 | 242,42 | 2,47,015 | 435,32 | 371,21 |
| 2. Loans for Housing | 1,96,714 | 1346,82 | 1185,32 | 2,91,124 | 2500,06 | 2197,09 |
| 3. Rest of the Personal Loans | 24,07,316 | 4295,92 | 3848,17 | 24,67,506 | 5765,71 | 5151,25 |
| VI. TRADE | 44,93,467 | 7686,43 | 7057,34 | 24,10,731 | 7781,27 | 6603,77 |
| 1. Wholesale Trade | 1,60,452 | 2756,54 | 2670,87 | 1,23,318 | 2144,04 | 1721,69 |
| 2. Retail Trade | 43,33,015 | 4929,89 | 4386,47 | 22,87,413 | 5637,23 | 4882,07 |
| VII. FINANCE | 2,171 | 305,29 | 257,06 | 3,149 | 428,26 | 337,19 |
| VIII. ALL OTHERS | 15,58,541 | 2469,46 | 2192,25 | 14,01,235 | 3200,30 | 2814,53 |
| TOTAL BANK CREDIT | 267,61,082 | 55851,00 | 48132,14 | 150,82,849 | 54246,41 | 46510,29 |
| OF WHICH: 1. Artisans & Village Industries | 14,21,566 | 1060,49 | 957,00 | 4,40,375 | 580,75 | 527,29 |
| 2. Other Small Scale Industries | 5,64,178 | 2800,12 | 2434,08 | 4,70,216 | 5970,51 | 5035,04 |

| OCCUPATION | URBAN | | | METROPOLITAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|------------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 10,66,929 | 4453,73 | 3838,82 | 1,39,304 | 3736,04 | 3166,72 |
| 1. Direct Finance | 10,30,789 | 3273,81 | 2939,07 | 1,23,708 | 1453,11 | 1255,24 |
| 2. Indirect Finance | 36,140 | 1179,91 | 899,75 | 15,596 | 2282,93 | 1911,48 |
| II. INDUSTRY | 6,87,430 | 36646,06 | 30271,32 | 3,98,414 | 129983,40 | 102624,03 |
| 1. Mining & Quarrying | 3,465 | 440,15 | 348,72 | 2,652 | 2245,07 | 1858,29 |
| 2. Manufacturing & Processing | 6,73,628 | 35227,65 | 29102,50 | 3,85,335 | 119176,84 | 93716,50 |
| 3. Electricity, Gas & Water | 3,154 | 393,86 | 283,20 | 2,468 | 4323,71 | 3420,90 |
| 4. Construction | 7,183 | 584,40 | 536,89 | 7,959 | 4237,78 | 3628,34 |
| III. TRANSPORT OPERATORS | 1,84,077 | 1506,06 | 1220,76 | 84,275 | 2408,36 | 2053,87 |
| IV. PROFESSIONAL AND OTHER SERVICES | 3,39,294 | 3394,35 | 3013,79 | 1,75,454 | 6663,25 | 5698,34 |
| V. PERSONAL LOANS | 25,44,902 | 9567,79 | 8422,99 | 29,23,479 | 16199,89 | 13334,17 |
| 1. Loans for Purchase of Consumer Durables | 2,58,918 | 501,19 | 429,26 | 1,38,954 | 329,12 | 279,52 |
| 2. Loans for Housing | 3,22,941 | 3343,60 | 2978,28 | 2,69,385 | 3662,20 | 3270,82 |
| 3. Rest of the Personal Loans | 19,63,043 | 5723,00 | 5015,45 | 25,15,140 | 12208,56 | 9783,84 |
| VI. TRADE | 10,89,085 | 9514,76 | 8033,47 | 4,08,211 | 28696,67 | 24109,85 |
| 1. Wholesale Trade | 84,523 | 4505,17 | 3782,77 | 79,723 | 23017,63 | 19305,93 |
| 2. Retail Trade | 10,04,562 | 5009,59 | 4250,71 | 3,28,488 | 5679,04 | 4803,91 |
| VII. FINANCE | 4,729 | 910,19 | 731,97 | 9,801 | 13491,60 | 10910,58 |
| VIII. ALL OTHERS | 9,86,059 | 4843,76 | 4270,88 | 6,98,582 | 15216,76 | 13600,48 |
| TOTAL BANK CREDIT | 69,02,505 | 70836,71 | 59803,99 | 48,37,520 | 216395,97 | 175498,03 |
| OF WHICH: 1. Artisans & Village Industries | 1,41,915 | 333,00 | 306,82 | 24,218 | 166,18 | 151,03 |
| 2. Other Small Scale Industries | 3,67,216 | 9857,89 | 8295,96 | 2,03,760 | 16398,01 | 12863,21 |

**TABLE No.1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 1998**

A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION

(Per cent)

| OCCUPATION | RURAL | SEMI-URBAN | URBAN | METROPOLITAN | ALL-INDIA |
|--|--------------|--------------|--------------|--------------|--------------|
| | 1 | 2 | 3 | 4 | 5 |
| I. AGRICULTURE | 37.6 | 21.8 | 6.4 | 1.8 | 10.7 |
| 1. Direct Finance | 35.3 | 20.0 | 4.9 | 0.7 | 9.3 |
| 2. Indirect Finance | 2.3 | 1.8 | 1.5 | 1.1 | 1.4 |
| II. INDUSTRY | 25.9 | 33.8 | 50.7 | 58.5 | 48.8 |
| 1. Mining & Quarrying | 1.0 | 0.9 | 0.6 | 1.1 | 0.9 |
| 2. Manufacturing & Processing | 24.2 | 32.0 | 48.7 | 53.4 | 45.3 |
| 3. Electricity, Gas & Water | 0.4 | 0.4 | 0.5 | 1.9 | 1.2 |
| 4. Construction | 0.3 | 0.5 | 0.9 | 2.1 | 1.4 |
| III. TRANSPORT OPERATORS | 3.3 | 3.4 | 2.0 | 1.2 | 2.0 |
| IV. PROFESSIONAL AND OTHER SERVICES | 2.4 | 3.4 | 5.0 | 3.2 | 3.5 |
| V. PERSONAL LOANS | 11.0 | 16.6 | 14.1 | 7.7 | 10.5 |
| 1. Loans for Purchase of Consumer Durables | 0.5 | 0.8 | 0.7 | 0.2 | 0.4 |
| 2. Loans for Housing | 2.5 | 4.7 | 5.0 | 1.9 | 2.9 |
| 3. Rest of the Personal Loans | 8.0 | 11.1 | 8.4 | 5.6 | 7.2 |
| VI. TRADE | 14.7 | 14.2 | 13.4 | 13.7 | 13.9 |
| 1. Wholesale Trade | 5.6 | 3.7 | 6.3 | 11.0 | 8.3 |
| 2. Retail Trade | 9.1 | 10.5 | 7.1 | 2.7 | 5.6 |
| VII. FINANCE | 0.5 | 0.7 | 1.2 | 6.2 | 3.7 |
| VIII. ALL OTHERS | 4.6 | 6.1 | 7.2 | 7.7 | 6.9 |
| TOTAL BANK CREDIT | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| OF WHICH: | | | | | |
| 1. Artisans & Village Industries | 2.0 | 1.1 | 0.5 | 0.1 | 0.6 |
| 2. Other Small Scale Industries | 5.1 | 10.8 | 13.9 | 7.3 | 8.7 |

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 | 51.4 | 28.7 | 10.9 | 9.0 | 100.0 |
| 1. Direct Finance | 55.7 | 30.5 | 9.7 | 4.1 | 100.0 |
| 2. Indirect Finance | 23.7 | 17.2 | 18.9 | 40.2 | 100.0 |
| II. INDUSTRY | 7.7 | 9.8 | 18.8 | 63.7 | 100.0 |
| 1. Mining & Quarrying | 15.3 | 13.7 | 11.2 | 59.8 | 100.0 |
| 2. Manufacturing & Processing | 7.8 | 10.0 | 19.5 | 62.7 | 100.0 |
| 3. Electricity, Gas & Water | 5.2 | 4.2 | 6.9 | 83.7 | 100.0 |
| 4. Construction | 3.1 | 5.2 | 11.8 | 79.9 | 100.0 |
| III. TRANSPORT OPERATORS | 24.7 | 24.6 | 18.9 | 31.8 | 100.0 |
| IV. PROFESSIONAL AND OTHER SERVICES | 10.2 | 13.7 | 26.3 | 49.8 | 100.0 |
| V. PERSONAL LOANS | 15.2 | 22.2 | 24.2 | 38.4 | 100.0 |
| 1. Loans for Purchase of Consumer Durables | 18.3 | 28.1 | 32.5 | 21.1 | 100.0 |
| 2. Loans for Housing | 12.3 | 22.8 | 30.9 | 34.0 | 100.0 |
| 3. Rest of the Personal Loans | 16.2 | 21.6 | 21.1 | 41.1 | 100.0 |
| VI. TRADE | 15.4 | 14.4 | 17.6 | 52.6 | 100.0 |
| 1. Wholesale Trade | 9.7 | 6.3 | 13.8 | 70.2 | 100.0 |
| 2. Retail Trade | 23.9 | 26.7 | 23.2 | 26.2 | 100.0 |
| VII. FINANCE | 2.1 | 2.7 | 6.0 | 89.2 | 100.0 |
| VIII. ALL OTHERS | 9.6 | 12.3 | 18.7 | 59.4 | 100.0 |
| TOTAL BANK CREDIT | 14.6 | 14.1 | 18.1 | 53.2 | 100.0 |
| OF WHICH: | | | | | |
| 1. Artisans & Village Industries | 49.3 | 27.1 | 15.8 | 7.8 | 100.0 |
| 2. Other Small Scale Industries | 8.5 | 17.6 | 29.0 | 44.9 | 100.0 |

**TABLE No. 1.12 - POPULATION GROUP-WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

| OCCUPATION | RURAL | | | SEMI-URBAN | | |
|--|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 134,21,890 | 10963,75 | 10100,14 | 58,09,638 | 5427,90 | 5121,12 |
| 1. Direct Finance | 132,71,520 | 10824,68 | 9967,88 | 57,47,678 | 5357,38 | 5054,35 |
| 2. Indirect Finance | 1,50,370 | 139,07 | 132,27 | 61,960 | 70,52 | 66,77 |
| II. INDUSTRY | 20,16,680 | 1389,38 | 1277,28 | 8,61,503 | 838,53 | 804,25 |
| 1. Food Manufacturing & Processing | 17,683 | 16,32 | 15,92 | 13,493 | 14,10 | 13,59 |
| 2. Other Industries | 19,98,997 | 1373,07 | 1261,36 | 8,48,010 | 824,42 | 790,66 |
| III. TRANSPORT OPERATORS | 4,62,291 | 367,48 | 333,54 | 2,06,827 | 207,36 | 193,39 |
| IV. PROFESSIONAL AND OTHER SERVICES | 8,83,523 | 640,37 | 585,19 | 5,19,352 | 451,33 | 424,52 |
| V. PERSONAL LOANS | 23,95,354 | 2585,25 | 2361,06 | 24,14,764 | 2849,01 | 2653,30 |
| 1. Loans for Purchase of Consumer Durables | 1,68,727 | 208,20 | 175,40 | 2,29,180 | 296,80 | 257,14 |
| 2. Loans for Housing | 1,00,179 | 150,06 | 144,61 | 1,17,090 | 192,67 | 185,79 |
| 3. Rest of the Personal Loans | 21,26,448 | 2226,99 | 2041,05 | 20,68,494 | 2359,54 | 2210,38 |
| VI. TRADE | 42,75,854 | 3240,55 | 2968,50 | 21,00,635 | 1963,71 | 1828,98 |
| 1. Wholesale Trade | 1,41,071 | 149,63 | 138,93 | 77,789 | 99,32 | 93,26 |
| 2. Retail Trade | 41,34,783 | 3090,92 | 2829,57 | 20,22,846 | 1864,40 | 1735,72 |
| VII. ALL OTHERS | 15,37,547 | 1268,34 | 1205,10 | 13,65,213 | 1422,94 | 1371,21 |
| TOTAL BANK CREDIT | 249,93,139 | 20455,12 | 18830,81 | 132,77,932 | 13160,77 | 12396,77 |
| OF WHICH: 1. Artisans & Village Industries | 13,93,449 | 862,97 | 779,08 | 4,12,472 | 327,50 | 308,58 |
| 2. Other Small Scale Industries | 4,86,958 | 416,65 | 395,18 | 3,51,980 | 413,69 | 402,01 |

| OCCUPATION | URBAN / METROPOLITAN | | | ALL-INDIA | | |
|--|----------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 10,38,447 | 1086,19 | 1062,97 | 202,69,975 | 17477,84 | 16284,23 |
| 1. Direct Finance | 10,03,988 | 1039,04 | 1017,05 | 200,23,186 | 17221,10 | 16039,28 |
| 2. Indirect Finance | 34,459 | 47,15 | 45,92 | 2,46,789 | 256,74 | 244,95 |
| II. INDUSTRY | 5,61,153 | 759,89 | 766,72 | 34,39,336 | 2987,80 | 2848,25 |
| 1. Food Manufacturing & Processing | 7,228 | 11,29 | 10,86 | 38,404 | 41,71 | 40,37 |
| 2. Other Industries | 5,53,925 | 748,60 | 755,86 | 34,00,932 | 2946,09 | 2807,89 |
| III. TRANSPORT OPERATORS | 1,39,807 | 177,16 | 166,22 | 8,08,925 | 752,00 | 693,15 |
| IV. PROFESSIONAL AND OTHER SERVICES | 3,73,216 | 413,61 | 396,96 | 17,76,091 | 1505,30 | 1406,67 |
| V. PERSONAL LOANS | 37,36,280 | 4723,45 | 4235,08 | 85,46,398 | 10157,71 | 9249,45 |
| 1. Loans for Purchase of Consumer Durables | 3,59,535 | 469,32 | 412,91 | 7,57,442 | 974,32 | 845,45 |
| 2. Loans for Housing | 1,99,563 | 321,42 | 308,41 | 4,16,832 | 664,15 | 638,80 |
| 3. Rest of the Personal Loans | 31,77,182 | 3932,71 | 3513,77 | 73,72,124 | 8519,24 | 7765,20 |
| VI. TRADE | 11,22,195 | 1257,70 | 1198,93 | 74,98,684 | 6461,97 | 5996,41 |
| 1. Wholesale Trade | 58,158 | 90,26 | 88,99 | 2,77,018 | 339,21 | 321,19 |
| 2. Retail Trade | 10,64,037 | 1167,44 | 1109,94 | 72,21,666 | 6122,76 | 5675,22 |
| VII. ALL OTHERS | 15,86,224 | 2045,01 | 2040,74 | 44,88,984 | 4736,29 | 4617,05 |
| TOTAL BANK CREDIT | 85,57,322 | 10463,02 | 9867,62 | 468,28,393 | 44078,91 | 41095,20 |
| OF WHICH: 1. Artisans & Village Industries | 1,36,187 | 135,22 | 132,10 | 19,42,108 | 1325,70 | 1219,76 |
| 2. Other Small Scale Industries | 3,08,169 | 471,62 | 477,29 | 11,47,107 | 1301,95 | 1274,48 |

See Notes on Tables.

**TABLE No. 1.13 - DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 1998**

(Amount in Rupees Lakh)

| CREDIT LIMIT RANGE | No. of | Credit | Amount |
|---------------------------------------|------------------------------|-----------------------------|-----------------------------|
| | Accounts | Limit | Outstanding |
| | 1 | 2 | 3 |
| Rs.25,000 and Less | 468,28,393 (87.4) | 44078,91 (11.1) | 41095,20 (12.5) |
| Above Rs.25,000 and upto Rs.50,000 | 26,65,126 (5.0) | 9975,37 (2.5) | 9060,74 (2.7) |
| Above Rs.50,000 and upto Rs.1 Lakh | 15,83,753 (3.0) | 12348,96 (3.1) | 10630,17 (3.2) |
| Above Rs.1 Lakh and upto Rs.2 Lakh | 14,78,986 (2.8) | 23024,98 (5.8) | 19766,39 (6.0) |
| Above Rs.2 Lakh and upto Rs.5 Lakh | 6,37,722 (1.2) | 20752,86 (5.2) | 17503,99 (5.3) |
| Above Rs.5 Lakh and upto Rs.10 Lakh | 1,60,825 (0.3) | 12233,67 (3.1) | 10163,19 (3.1) |
| Above Rs.10 Lakh and upto Rs.25 Lakh | 1,07,254 (0.2) | 18016,01 (4.5) | 14840,24 (4.5) |
| Above Rs.25 Lakh and upto Rs.50 Lakh | 48,466 (0.1) | 18070,11 (4.6) | 14403,88 (4.4) |
| Above Rs.50 Lakh and upto Rs.1 Crore | 30,958 (—) | 23192,59 (5.8) | 18504,32 (5.6) |
| Above Rs.1 Crore and upto Rs.4 Crore | 30,591 (—) | 62628,38 (15.8) | 50054,77 (15.2) |
| Above Rs.4 Crore and upto Rs.6 Crore | 4,894 (—) | 24318,70 (6.1) | 19189,17 (5.8) |
| Above Rs.6 Crore and upto Rs.10 Crore | 3,670 (—) | 29236,94 (7.4) | 22481,04 (6.8) |
| Above Rs. 10 Crore | 3,318 (—) | 99452,63 (25.0) | 82251,34 (24.9) |
| TOTAL | 535,83,956 (100.0) | 397330,09 (100.0) | 329944,44 (100.0) |

**TABLE No. 1.14 - DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE
MARCH 1998**

(Amount in Rupees Lakh)

| INTEREST RATE RANGE | No. of | Credit | Amount |
|---|-----------------------------|-----------------------------|-----------------------------|
| | Accounts | Limit | Outstanding |
| | 1 | 2 | 3 |
| Less than 6% | 2,68,269 (4.0) | 3103,67 (1.0) | 2692,16 (1.0) |
| 6% and above but less than 10% | 60,187 (0.9) | 1349,09 (0.4) | 1089,38 (0.4) |
| 10% and above but less than 12% | 2,00,396 (3.0) | 6944,82 (2.2) | 5940,12 (2.3) |
| 12% and above but less than 14% | 16,51,686 (24.7) | 41514,66 (13.4) | 34111,57 (13.2) |
| 14% and above but less than 15% | 16,93,850 (25.4) | 46051,71 (14.8) | 38595,93 (14.9) |
| 15% and above but less than 16% | 8,90,305 (13.3) | 35718,73 (11.5) | 30356,48 (11.7) |
| 16% and above but less than 17% | 7,05,967 (10.6) | 42982,38 (13.9) | 35416,40 (13.7) |
| 17% and above but less than 18% | 4,44,994 (6.7) | 45243,90 (14.6) | 37021,98 (14.3) |
| 18% and above but less than 20% | 4,72,916 (7.1) | 62338,62 (20.1) | 52413,62 (20.2) |
| 20% and above | 2,85,112 (4.3) | 25186,73 (8.1) | 21531,94 (8.3) |
| Total Loans & Advances | 66,73,682 (100.0) | 310434,30 (100.0) | 259169,57 (100.0) |
| Inland & Foreign Bills Purchased/Discounted | 81,881 | 42816,88 | 29679,66 |
| TOTAL | 67,55,563 | 353251,18 | 288849,24 |

See Notes on Tables.

**TABLE No. 1.15 - DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH 1998**

(Amount in Rupees Lakh)

| ORGANISATION | No. of Accounts | Credit Limit | Amount Outstanding |
|---|-----------------------------|-----------------------------|-----------------------------|
| | 1 | 2 | 3 |
| 1. PUBLIC SECTOR | 13,828 (0.2) | 42918,44 (12.1) | 36723,29 (12.7) |
| a) Central Government Owned Undertakings | 3,261 (—) | 30190,17 (8.5) | 26240,18 (9.1) |
| b) State Government | 1,466 (—) | 3411,43 (1.0) | 2988,54 (1.0) |
| c) State Government Owned Undertakings | 4,989 (0.1) | 5630,91 (1.6) | 4612,53 (1.6) |
| d) Quasi Government Bodies | 4,112 (0.1) | 3685,92 (1.0) | 2882,05 (1.0) |
| 2. CO-OPERATIVE SECTOR | 21,163 (0.3) | 3821,19 (1.1) | 3227,01 (1.1) |
| 3. PRIVATE SECTOR | 14,90,681 (22.1) | 241765,25 (68.5) | 194166,52 (67.2) |
| a) Public and Private Limited Companies not owned but managed by Government | 6,640 (0.1) | 4209,50 (1.2) | 3473,16 (1.2) |
| b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations | 1,43,236 (2.1) | 154698,77 (43.8) | 123146,06 (42.6) |
| c) Partnership, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups | 13,40,805 (19.9) | 82856,98 (23.5) | 67547,30 (23.4) |
| 4. JOINT SECTOR UNDERTAKINGS | 2,319 (—) | 1199,32 (0.3) | 995,01 (0.4) |
| 5. INDIVIDUALS | 52,23,926 (77.4) | 63391,60 (18.0) | 53602,22 (18.6) |
| a) Males | 47,52,609 (70.4) | 58265,85 (16.5) | 49370,54 (17.1) |
| b) Females | 4,71,317 (7.0) | 5125,76 (1.5) | 4231,68 (1.5) |
| TOTAL | 67,55,563 (100.0) | 353251,18 (100.0) | 288849,24 (100.0) |

See Notes on Tables.

**TABLE No.1.16 - DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF ACCOUNT
MARCH 1998**

(Amount in Rupees Lakh)

| TYPE OF ACCOUNT | No. of | Credit | Amount |
|---|------------------------------------|------------------------------------|------------------------------------|
| | Accounts | Limit | Outstanding |
| | 1 | 2 | 3 |
| Cash Credit | 8,89,132 (13.2) | 105937,40 (30.0) | 85150,80 (29.5) |
| Overdrafts | 5,24,749 (7.8) | 26879,83 (7.6) | 21160,34 (7.3) |
| Demand Loans | 9,53,994 (14.1) | 47780,34 (13.5) | 41692,41 (14.4) |
| Medium Term Loans | 16,14,963 (23.9) | 36423,69 (10.3) | 32272,33 (11.2) |
| Long Term Loans | 26,68,327 (39.5) | 71304,06 (20.2) | 61684,35 (21.3) |
| Packing Credit | 22,517 (0.3) | 22108,99 (6.2) | 17209,35 (6.0) |
| Export Trade Bills Purchased | 12,232 (0.2) | 9973,47 (2.8) | 6475,49 (2.2) |
| Export Trade Bills Discounted | 5,592 (0.1) | 6968,92 (2.0) | 4835,60 (1.7) |
| Export Trade Bills Advanced Against | 2,701 (—) | 3549,13 (1.0) | 2518,47 (0.9) |
| Advances Against Export Cash Incentives and Duty Drawback Claims | 963 (—) | 229,07 (0.1) | 204,46 (0.1) |
| Inland (Trade) Bills Purchased | 17,654 (0.3) | 4557,60 (1.3) | 2841,05 (1.0) |
| Inland (Trade) Bills Discounted | 14,842 (0.2) | 8470,84 (2.4) | 6160,54 (2.1) |
| Inland (Others) Bills Purchased | 13,653 (0.2) | 2830,81 (0.8) | 2145,54 (0.7) |
| Inland (Others) Bills Discounted | 5,770 (0.1) | 2640,27 (0.7) | 1836,13 (0.6) |
| Advances Against Import Bills | 2,663 (—) | 2681,90 (0.8) | 1905,25 (0.7) |
| Foreign Currency Cheques/ TCs/DDs/TTs/MTs Purchased | 5,811 (0.1) | 914,86 (0.3) | 757,13 (0.3) |
| TOTAL | 67,55,563 (100.0) | 353251,18 (100.0) | 288849,24 (100.0) |

See Notes on Tables.

**TABLE NO. 1.17 - POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| POPULATION GROUP | 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 | 21,05 (1.8) | 4245,94 (4.9) | 864,09 (72.0) | 28305,93 (32.6) | 315,46 (26.3) | 54154,54 (62.5) | 1200,60 (100.0) | 86706,41 (100.0) |
| SEMI-URBAN | 38,49 (3.5) | 9118,70 (7.9) | 773,02 (69.8) | 33561,49 (29.0) | 295,55 (26.7) | 72964,08 (63.1) | 1107,05 (100.0) | 115644,26 (100.0) |
| URBAN | 47,17 (5.3) | 17591,52 (13.0) | 569,36 (64.3) | 33823,94 (25.1) | 268,83 (30.4) | 83481,88 (61.9) | 885,36 (100.0) | 134897,34 (100.0) |
| METROPOLITAN | 58,36 (7.2) | 48814,03 (18.8) | 517,20 (64.1) | 46720,65 (18.0) | 231,75 (28.7) | 163685,92 (63.1) | 807,31 (100.0) | 259220,60 (100.0) |
| ALL-INDIA | 165,06 (4.1) | 79770,18 (13.4) | 2723,67 (68.1) | 142412,00 (23.9) | 1111,59 (27.8) | 374286,42 (62.8) | 4000,33 (100.0) | 596468,60 (100.0) |

**TABLE NO. 1.18 - BANK GROUP-WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| BANK GROUP | 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 |
| STATE BANK OF INDIA AND ITS ASSOCIATES | 31,53 (3.2) | 22858,94 (15.7) | 656,31 (66.5) | 38823,80 (26.6) | 298,46 (30.3) | 84178,89 (57.7) | 986,30 (100.0) | 145861,63 (100.0) |
| NATIONALISED BANKS | 103,06 (4.5) | 41095,44 (12.6) | 1565,94 (68.5) | 83820,24 (25.7) | 616,84 (27.0) | 201320,96 (61.7) | 2285,84 (100.0) | 326236,65 (100.0) |
| FOREIGN BANKS | 1,82 (7.7) | 7311,30 (17.8) | 10,13 (43.0) | 3210,14 (7.8) | 11,61 (49.3) | 30637,52 (74.4) | 23,57 (100.0) | 41158,95 (100.0) |
| REGIONAL RURAL BANKS | 8,17 (1.8) | 959,55 (4.4) | 343,69 (77.0) | 9241,99 (42.1) | 94,54 (21.2) | 11737,49 (53.5) | 446,40 (100.0) | 21939,03 (100.0) |
| OTHER SCHEDULED COMMERCIAL BANKS | 20,48 (7.9) | 7544,95 (12.3) | 147,60 (57.2) | 7315,83 (11.9) | 90,13 (34.9) | 46411,55 (75.7) | 258,22 (100.0) | 61272,33 (100.0) |
| ALL SCHEDULED COMMERCIAL BANKS | 165,06 (4.1) | 79770,18 (13.4) | 2723,67 (68.1) | 142412,00 (23.9) | 1111,59 (27.8) | 374286,42 (62.8) | 4000,33 (100.0) | 596468,60 (100.0) |

**TABLE NO. 1.19 - STATE-WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| REGION/STATE/ UNION TERRITORY | 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 |
| NORTHERN REGION | 34,94 | 18542,12 | 456,35 | 30871,25 | 205,99 | 84826,45 | 697,28 | 134239,82 |
| Haryana | 3,79 | 981,45 | 68,65 | 3547,82 | 28,12 | 7743,77 | 100,57 | 12273,04 |
| Himachal Pradesh | 78 | 311,58 | 22,40 | 1095,62 | 13,55 | 3011,39 | 36,73 | 4418,60 |
| Jammu & Kashmir | 2,64 | 847,43 | 26,89 | 1718,79 | 13,16 | 3227,30 | 42,69 | 5793,52 |
| Punjab | 6,61 | 2263,70 | 128,05 | 7091,88 | 51,14 | 18493,98 | 185,81 | 27849,56 |
| Rajasthan | 6,62 | 1911,07 | 97,18 | 4250,22 | 45,47 | 11059,10 | 149,27 | 17220,40 |
| Chandigarh | 82 | 672,11 | 10,32 | 876,49 | 4,81 | 3379,45 | 15,95 | 4928,05 |
| Delhi | 13,68 | 11554,77 | 102,87 | 12290,43 | 49,73 | 37911,46 | 166,28 | 61756,66 |
| NORTH-EASTERN REGION | 5,92 | 1472,86 | 72,96 | 3193,64 | 28,94 | 4816,62 | 107,82 | 9483,13 |
| Arunachal Pradesh | 16 | 69,08 | 2,48 | 129,99 | 1,31 | 218,99 | 3,95 | 418,07 |
| Assam | 4,75 | 944,92 | 53,71 | 2152,47 | 21,92 | 3013,77 | 80,38 | 6111,16 |
| Manipur | 12 | 41,31 | 2,25 | 109,13 | 49 | 130,72 | 2,86 | 281,17 |
| Meghalaya | 31 | 160,63 | 4,66 | 293,60 | 1,75 | 585,77 | 6,72 | 1039,99 |
| Mizoram | 5 | 26,80 | 1,07 | 74,02 | 14 | 113,87 | 1,26 | 214,69 |
| Nagaland | 16 | 135,32 | 2,13 | 157,28 | 59 | 262,84 | 2,88 | 555,43 |
| Tripura | 37 | 94,80 | 6,66 | 277,16 | 2,76 | 490,66 | 9,78 | 862,62 |
| EASTERN REGION | 18,90 | 9394,42 | 461,70 | 24440,81 | 215,91 | 45230,06 | 696,51 | 79065,29 |
| Bihar | 5,38 | 2411,15 | 177,51 | 9989,41 | 69,75 | 13394,35 | 252,64 | 25794,91 |
| Orissa | 2,24 | 1260,75 | 60,76 | 2297,47 | 26,09 | 5150,85 | 89,10 | 8709,07 |
| Sikkim | 4 | 20,12 | 79 | 60,23 | 44 | 200,22 | 1,27 | 280,58 |
| West Bengal | 11,16 | 5668,56 | 221,53 | 12022,40 | 119,29 | 26356,62 | 351,97 | 44047,58 |
| Andaman & Nicobar Islands | 8 | 33,84 | 1,11 | 71,29 | 34 | 128,02 | 1,53 | 233,15 |
| CENTRAL REGION | 23,08 | 8544,86 | 581,17 | 27623,43 | 230,03 | 46039,82 | 834,27 | 82208,10 |
| Madhya Pradesh | 7,87 | 2439,99 | 133,27 | 6726,34 | 59,11 | 13050,07 | 200,25 | 22216,40 |
| Uttar Pradesh | 15,21 | 6104,86 | 447,90 | 20897,09 | 170,92 | 32989,74 | 634,02 | 59991,70 |
| WESTERN REGION | 33,05 | 25882,69 | 430,94 | 28672,30 | 169,55 | 104345,75 | 633,53 | 158900,75 |
| Goa | 88 | 316,24 | 13,16 | 765,02 | 6,97 | 3600,67 | 21,01 | 4681,94 |
| Gujarat | 10,14 | 4148,35 | 130,59 | 7596,74 | 56,93 | 23059,42 | 197,66 | 34804,51 |
| Maharashtra | 21,83 | 21369,31 | 285,86 | 20224,12 | 105,10 | 77470,17 | 412,79 | 119063,61 |
| Dadra & Nagar Haveli | 12 | 25,40 | 76 | 35,30 | 19 | 47,36 | 1,07 | 108,05 |
| Daman & Diu | 8 | 23,38 | 58 | 51,12 | 35 | 168,14 | 1,00 | 242,64 |
| SOUTHERN REGION | 49,18 | 15933,23 | 720,55 | 27610,57 | 261,17 | 89027,71 | 1030,90 | 132571,51 |
| Andhra Pradesh | 11,19 | 3829,49 | 184,34 | 6524,01 | 77,44 | 21680,34 | 272,97 | 32033,84 |
| Karnataka | 11,72 | 3869,95 | 165,46 | 7029,82 | 70,87 | 21000,41 | 248,06 | 31900,19 |
| Kerala | 5,70 | 1613,67 | 155,99 | 5363,83 | 39,71 | 20672,28 | 201,40 | 27649,78 |
| Tamil Nadu | 20,19 | 6484,25 | 210,18 | 8424,54 | 71,50 | 25066,50 | 301,87 | 39975,29 |
| Lakshadweep | — | 6,59 | 20 | 23,94 | 2 | 7,78 | 22 | 38,31 |
| Pondicherry | 37 | 129,27 | 4,38 | 244,43 | 1,62 | 600,40 | 6,37 | 974,10 |
| ALL-INDIA | 165,06 | 79770,18 | 2723,67 | 142412,00 | 1111,59 | 374286,42 | 4000,33 | 596468,60 |

**TABLE No 1.20 - POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| POPULATION GROUP | INDIVIDUALS | | | | OTHERS | | TOTAL | |
|------------------|---------------------------------|-----------------------------------|--------------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|------------------------------------|
| | MALE | | FEMALE | | 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 |
| RURAL | 909,37 (75.7) | 63464,55 (73.2) | 273,07 (22.7) | 17853,46 (20.6) | 18,16 (1.5) | 5388,40 (6.2) | 1200,60 (100.0) | 86706,41 (100.0) |
| SEMI-URBAN | 814,91 (73.6) | 80160,04 (69.3) | 256,20 (23.1) | 22207,57 (19.2) | 35,95 (3.2) | 13276,65 (11.5) | 1107,05 (100.0) | 115644,26 (100.0) |
| URBAN | 644,97 (72.8) | 86214,24 (63.9) | 198,27 (22.4) | 22250,11 (16.5) | 42,12 (4.8) | 26432,99 (19.6) | 885,36 (100.0) | 134897,34 (100.0) |
| METROPOLITAN | 552,86 (68.5) | 129926,03 (50.1) | 199,09 (24.7) | 33087,82 (12.8) | 55,36 (6.9) | 96206,76 (37.1) | 807,31 (100.0) | 259220,60 (100.0) |
| ALL-INDIA | 2922,10 (73.0) | 359764,86 (60.3) | 926,64 (23.2) | 95398,96 (16.0) | 151,59 (3.8) | 141304,79 (23.7) | 4000,33 (100.0) | 596468,60 (100.0) |

See Notes on Tables.

**TABLE No 1.21 - BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| BANK GROUP | INDIVIDUALS | | | | OTHERS | | TOTAL | |
|---|---------------------------------|-----------------------------------|--------------------------------|----------------------------------|-------------------------------|-----------------------------------|----------------------------------|------------------------------------|
| | MALE | | FEMALE | | 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 |
| STATE BANK OF INDIA AND ITS ASSOCIATES | 731,58 (74.2) | 88014,52 (60.3) | 210,22 (21.3) | 21138,88 (14.5) | 44,50 (4.5) | 36708,23 (25.2) | 986,30 (100.0) | 145861,63 (100.0) |
| NATIONALISED BANKS | 1647,06 (72.1) | 203697,17 (62.4) | 556,28 (24.3) | 57394,55 (17.6) | 82,50 (3.6) | 65144,93 (20.0) | 2285,84 (100.0) | 326236,65 (100.0) |
| FOREIGN BANKS | 15,35 (65.1) | 20945,76 (50.9) | 5,45 (23.1) | 3713,93 (9.0) | 2,77 (11.7) | 16499,26 (40.1) | 23,57 (100.0) | 41158,95 (100.0) |
| REGIONAL RURAL BANKS | 349,75 (78.3) | 16511,72 (75.3) | 91,78 (20.6) | 3866,53 (17.6) | 4,87 (1.1) | 1560,79 (7.1) | 446,40 (100.0) | 21939,03 (100.0) |
| OTHER SCHEDULED COMMERCIAL BANKS | 178,36 (69.1) | 30595,68 (49.9) | 62,91 (24.4) | 9285,07 (15.2) | 16,95 (6.6) | 21391,58 (34.9) | 258,22 (100.0) | 61272,33 (100.0) |
| ALL SCHEDULED COMMERCIAL BANKS | 2922,10 (73.0) | 359764,86 (60.3) | 926,64 (23.2) | 95398,96 (16.0) | 151,59 (3.8) | 141304,79 (23.7) | 4000,33 (100.0) | 596468,60 (100.0) |

See Notes on Tables.

**TABLE No. 1.22 - STATE-WISE DISTRIBUTION OF DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1998**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

| REGION / STATE UNION TERRITORY | INDIVIDUALS | | | | OTHERS | | TOTAL | |
|-----------------------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|
| | MALE | | FEMALE | | 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 |
| NORTHERN REGION | 496,45 | 76315,07 | 169,28 | 22518,30 | 31,56 | 35406,45 | 697,28 | 134239,82 |
| Haryana | 73,09 | 8341,22 | 23,42 | 2462,62 | 4,05 | 1469,20 | 100,57 | 12273,04 |
| Himachal Pradesh | 25,55 | 2786,18 | 10,31 | 945,88 | 87 | 686,54 | 36,73 | 4418,60 |
| Jammu & Kashmir | 30,83 | 3883,63 | 10,66 | 1180,98 | 1,20 | 728,91 | 42,69 | 5793,52 |
| Punjab | 130,58 | 18691,69 | 49,09 | 6347,28 | 6,14 | 2810,59 | 185,81 | 27849,56 |
| Rajasthan | 113,36 | 11769,42 | 29,09 | 2739,20 | 6,81 | 2711,77 | 149,27 | 17220,40 |
| Chandigarh | 10,72 | 2308,26 | 4,43 | 737,65 | 80 | 1882,15 | 15,95 | 4928,05 |
| Delhi | 112,31 | 28534,68 | 42,27 | 8104,69 | 11,69 | 25117,29 | 166,28 | 61756,66 |
| NORTH-EASTERN REGION | 81,28 | 6283,60 | 22,22 | 1480,30 | 4,32 | 1719,23 | 107,82 | 9483,13 |
| Arunachal Pradesh | 3,07 | 275,42 | 72 | 56,73 | 16 | 85,92 | 3,95 | 418,07 |
| Assam | 61,54 | 4232,04 | 15,51 | 885,70 | 3,33 | 993,42 | 80,38 | 6111,16 |
| Manipur | 2,16 | 185,34 | 56 | 35,24 | 14 | 60,58 | 2,86 | 281,17 |
| Meghalaya | 4,14 | 474,11 | 2,32 | 229,98 | 26 | 335,90 | 6,72 | 1039,99 |
| Mizoram | 82 | 150,99 | 36 | 37,22 | 8 | 26,48 | 1,26 | 214,69 |
| Nagaland | 2,17 | 395,32 | 55 | 79,07 | 16 | 81,04 | 2,88 | 555,43 |
| Tripura | 7,39 | 570,38 | 2,20 | 156,36 | 20 | 135,89 | 9,78 | 862,62 |
| EASTERN REGION | 540,24 | 52395,18 | 136,06 | 11067,00 | 20,21 | 15603,10 | 696,51 | 79065,29 |
| Bihar | 200,06 | 19029,10 | 47,97 | 3768,98 | 4,61 | 2996,84 | 252,64 | 25794,91 |
| Orissa | 71,40 | 5741,19 | 15,41 | 1069,73 | 2,29 | 1898,15 | 89,10 | 8709,07 |
| Sikkim | 87 | 159,71 | 32 | 49,39 | 9 | 71,48 | 1,27 | 280,58 |
| West Bengal | 266,79 | 27313,49 | 72,02 | 6152,39 | 13,16 | 10581,70 | 351,97 | 44047,58 |
| Andaman & Nicobar Islands | 1,13 | 151,70 | 33 | 26,51 | 7 | 54,94 | 1,53 | 233,15 |
| CENTRAL REGION | 630,95 | 57417,50 | 176,75 | 13323,63 | 26,58 | 11466,97 | 834,27 | 82208,10 |
| Madhya Pradesh | 154,07 | 15688,64 | 36,00 | 3182,69 | 10,19 | 3345,07 | 200,25 | 22216,40 |
| Uttar Pradesh | 476,89 | 41728,86 | 140,75 | 10140,94 | 16,39 | 8121,90 | 634,02 | 59991,70 |
| WESTERN REGION | 455,08 | 89667,31 | 148,91 | 21905,23 | 29,54 | 47328,20 | 633,53 | 158900,75 |
| Goa | 13,10 | 2706,04 | 7,16 | 1276,44 | 74 | 699,46 | 21,01 | 4681,94 |
| Gujarat | 150,76 | 23658,98 | 39,40 | 5377,24 | 7,49 | 5768,29 | 197,66 | 34804,51 |
| Maharashtra | 289,66 | 63061,86 | 101,90 | 15172,30 | 21,23 | 40829,45 | 412,79 | 119063,61 |
| Dadra & Nagar Haveli | 90 | 79,79 | 14 | 16,28 | 3 | 11,98 | 1,07 | 108,05 |
| Daman & Diu | 65 | 160,65 | 30 | 62,97 | 5 | 19,02 | 1,00 | 242,64 |
| SOUTHERN REGION | 718,10 | 77686,18 | 273,42 | 25104,50 | 39,38 | 29780,82 | 1030,90 | 132571,51 |
| Andhra Pradesh | 200,52 | 18984,36 | 61,73 | 5248,89 | 10,72 | 7800,60 | 272,97 | 32033,84 |
| Karnataka | 173,77 | 18819,31 | 65,84 | 5970,33 | 8,45 | 7110,54 | 248,06 | 31900,19 |
| Kerala | 134,21 | 17748,30 | 62,74 | 6685,92 | 4,46 | 3215,56 | 201,40 | 27649,78 |
| Tamil Nadu | 205,07 | 21480,42 | 81,44 | 7030,00 | 15,37 | 11464,87 | 301,87 | 39975,29 |
| Lakshadweep | 16 | 21,28 | 6 | 7,68 | — | 9,34 | 22 | 38,31 |
| Pondicherry | 4,38 | 632,52 | 1,61 | 161,68 | 38 | 179,90 | 6,37 | 974,10 |
| ALL-INDIA | 2922,10 | 359764,86 | 926,64 | 95398,96 | 151,59 | 141304,79 | 4000,33 | 596468,60 |

See Notes on Tables.

**TABLE No. 1.23 - MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 1998**

(Amount in Rupees Lakh)

| PERIOD OF MATURITY | 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 | 5924,400 (5.6) | 23008,12 (7.7) | 395,896 (8.7) | 18627,04 (24.6) | 6320,296 (5.7) | 41635,16 (11.1) |
| 91 Days & Above but Less than 6 Months | 4125,807 (3.9) | 13678,23 (4.6) | 225,173 (5.0) | 8178,95 (10.8) | 4350,980 (3.9) | 21857,18 (5.8) |
| 6 Months & Above but Less than 1 Year | 9320,558 (8.7) | 30510,58 (10.2) | 479,106 (10.6) | 8881,27 (11.7) | 9799,664 (8.8) | 39391,84 (10.5) |
| 1 Year & Above but Less than 2 Years | 20731,022 (19.4) | 61635,46 (20.6) | 956,783 (21.1) | 17601,88 (23.2) | 21687,805 (19.5) | 79237,35 (21.2) |
| 2 Years & Above but Less than 3 Years | 19814,322 (18.6) | 55862,29 (18.7) | 878,302 (19.4) | 8978,93 (11.9) | 20692,624 (18.6) | 64841,22 (17.3) |
| 3 Years & Above but Less than 5 Years | 25168,355 (23.6) | 71133,95 (23.8) | 994,743 (22.0) | 9958,41 (13.1) | 26163,098 (23.5) | 81092,36 (21.7) |
| 5 Years & Above | 21545,487 (20.2) | 42722,40 (14.3) | 598,879 (13.2) | 3508,90 (4.6) | 22144,366 (19.9) | 46231,31 (12.4) |
| GRAND TOTAL | 106629,951 (100.0) | 298551,04 (100.0) | 4528,882 (100.0) | 75735,38 (100.0) | 111158,833 (100.0) | 374286,42 (100.0) |

See Notes on Tables.

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

**TABLE No. 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP
MARCH 1998**

(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 | 1306,289 (4.4) | 5690,80 (6.8) | 3160,767 (5.1) | 17415,30 (8.7) | 279,769 (24.1) | 7497,83 (24.5) | 271,024 (2.9) | 705,62 (6.0) | 1302,447 (14.5) | 10325,61 (22.2) |
| 91 Days & Above but Less than 6 Months | 1168,674 (3.9) | 4078,01 (4.8) | 2386,286 (3.9) | 10276,11 (5.1) | 96,605 (8.3) | 2737,54 (8.9) | 170,278 (1.8) | 378,14 (3.2) | 529,137 (5.9) | 4387,38 (9.5) |
| 6 Months & Above but Less than 1 Year | 3185,736 (10.7) | 8549,45 (10.2) | 5376,893 (8.7) | 19577,94 (9.7) | 160,513 (13.8) | 6054,31 (19.8) | 342,306 (3.6) | 577,11 (4.9) | 734,216 (8.1) | 4633,04 (10.0) |
| 1 Year & Above but Less than 2 Years | 5912,703 (19.8) | 18098,25 (21.5) | 12586,696 (20.4) | 42223,43 (21.0) | 276,282 (23.8) | 7781,29 (25.4) | 1217,593 (12.9) | 1551,69 (13.2) | 1694,531 (18.8) | 9582,69 (20.6) |
| 2 Years & Above but Less than 3 Years | 5926,628 (19.9) | 16353,82 (19.4) | 12145,221 (19.7) | 38159,02 (19.0) | 150,847 (13.0) | 3278,85 (10.7) | 1134,788 (12.0) | 1384,94 (11.8) | 1335,140 (14.8) | 5664,60 (12.2) |
| 3 Years & Above but Less than 5 Years | 7283,028 (24.4) | 20720,58 (24.6) | 14797,797 (24.0) | 47919,43 (23.8) | 165,799 (14.3) | 2802,61 (9.1) | 2045,897 (21.6) | 2347,26 (20.0) | 1870,577 (20.8) | 7302,49 (15.7) |
| 5 Years & Above | 5063,282 (17.0) | 10687,98 (12.7) | 11230,738 (18.2) | 25749,72 (12.8) | 31,226 (2.7) | 485,10 (1.6) | 4271,872 (45.2) | 4792,74 (40.8) | 1547,248 (17.2) | 4515,77 (9.7) |
| GRAND TOTAL | 29846,340 (100.0) | 84178,89 (100.0) | 61684,398 (100.0) | 201320,96 (100.0) | 1161,041 (100.0) | 30637,52 (100.0) | 9453,758 (100.0) | 11737,49 (100.0) | 9013,296 (100.0) | 46411,55 (100.0) |

**TABLE No. 1.26 - INTEREST RATE RANGE-WISE DISTRIBUTION
OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(Per cent)

| INTEREST RATE RANGE | No. of Amounts | Amount Outstanding |
|---|-------------------|-----------------------|
| | 1 | 2 |
| Less than 6 per cent | 2.1 | 4.6 |
| 6 per cent and Above but Less than 8 per cent | 6.3 | 6.9 |
| 8 per cent and Above but Less than 9 per cent | 4.9 | 4.8 |
| 9 per cent and Above but Less than 10 per cent | 7.0 | 6.4 |
| 10 per cent and Above but Less than 11 per cent | 16.1 | 13.7 |
| 11 per cent and Above but Less than 12 per cent | 18.9 | 16.3 |
| 12 per cent and Above but Less than 13 per cent | 24.2 | 22.3 |
| 13 per cent and Above | 20.5 | 25.0 |
| TOTAL | 100.0 | 100.0 |

See Notes on Tables.

**TABLE No. 1.27 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1998**

| 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 | 50,875 | 85,307 | 41,332 | 177,514 | 2,950 | 15,159 | 3,393 | 21,502 |
| Haryana | 5,714 | 10,881 | 5,154 | 21,749 | 185 | 1,684 | 458 | 2,327 |
| Himachal Pradesh | 2,133 | 3,426 | 2,134 | 7,693 | 45 | 348 | 213 | 606 |
| Jammu & Kashmir | 2,549 | 4,518 | 2,361 | 9,428 | 149 | 682 | 102 | 933 |
| Punjab | 10,330 | 19,938 | 10,233 | 40,501 | 314 | 3,193 | 1,137 | 4,644 |
| Rajasthan | 11,592 | 17,441 | 9,513 | 38,546 | 243 | 1,348 | 473 | 2,064 |
| Chandigarh | 2,754 | 3,425 | 1,498 | 7,677 | 247 | 915 | 142 | 1,304 |
| Delhi | 15,803 | 25,678 | 10,439 | 51,920 | 1,767 | 6,989 | 868 | 9,624 |
| NORTH-EASTERN REGION | 6,465 | 10,780 | 5,593 | 22,838 | 226 | 1,520 | 340 | 2,086 |
| Arunachal Pradesh | 178 | 334 | 188 | 700 | 5 | 22 | 6 | 33 |
| Assam | 4,389 | 7,402 | 3,801 | 15,592 | 123 | 891 | 198 | 1,212 |
| Manipur | 235 | 464 | 202 | 901 | 7 | 57 | 10 | 74 |
| Meghalaya | 619 | 928 | 556 | 2,103 | 50 | 269 | 60 | 379 |
| Mizoram | 140 | 226 | 127 | 493 | 13 | 71 | 8 | 92 |
| Nagaland | 252 | 385 | 214 | 851 | 8 | 59 | 16 | 83 |
| Tripura | 652 | 1,041 | 505 | 2,198 | 20 | 151 | 42 | 213 |
| EASTERN REGION | 46,643 | 80,892 | 39,739 | 167,274 | 1,282 | 7,014 | 1,716 | 10,012 |
| Bihar | 15,631 | 22,462 | 12,441 | 50,534 | 199 | 1,171 | 416 | 1,786 |
| Orissa | 7,678 | 11,004 | 5,773 | 24,455 | 97 | 591 | 217 | 905 |
| Sikkim | 111 | 183 | 107 | 401 | 7 | 30 | 6 | 43 |
| West Bengal | 23,133 | 47,064 | 21,339 | 91,536 | 975 | 5,160 | 1,072 | 7,207 |
| Andaman & Nicobar Islands | 90 | 179 | 79 | 348 | 4 | 62 | 5 | 71 |
| CENTRAL REGION | 46,449 | 72,879 | 38,371 | 157,699 | 1,078 | 6,174 | 2,043 | 9,295 |
| Madhya Pradesh | 15,236 | 23,009 | 11,718 | 49,963 | 445 | 2,743 | 560 | 3,748 |
| Uttar Pradesh | 31,213 | 49,870 | 26,653 | 107,736 | 633 | 3,431 | 1,483 | 5,547 |
| WESTERN REGION | 55,584 | 110,611 | 47,181 | 213,376 | 5,269 | 33,843 | 3,305 | 42,417 |
| Goa | 1,310 | 2,833 | 1,045 | 5,188 | 103 | 1,282 | 134 | 1,519 |
| Gujarat | 15,466 | 31,351 | 14,244 | 61,061 | 522 | 5,174 | 1,111 | 6,807 |
| Maharashtra | 38,727 | 76,283 | 31,810 | 146,820 | 4,642 | 27,367 | 2,053 | 34,062 |
| Dadra & Nagar Haveli | 33 | 49 | 26 | 108 | — | 8 | 2 | 10 |
| Daman & Diu | 48 | 95 | 56 | 199 | 2 | 12 | 5 | 19 |
| SOUTHERN REGION | 81,685 | 147,108 | 56,477 | 285,270 | 5,914 | 38,799 | 6,549 | 51,262 |
| Andhra Pradesh | 21,149 | 34,804 | 16,033 | 71,986 | 1,104 | 5,838 | 1,835 | 8,777 |
| Karnataka | 21,471 | 39,836 | 14,388 | 75,695 | 1,638 | 12,021 | 1,335 | 14,994 |
| Kerala | 12,993 | 26,404 | 9,708 | 49,105 | 1,350 | 9,075 | 1,523 | 11,948 |
| Tamil Nadu | 25,568 | 45,171 | 16,053 | 86,792 | 1,798 | 11,674 | 1,821 | 15,293 |
| Lakshadweep | 17 | 31 | 15 | 63 | — | 4 | 1 | 5 |
| Pondicherry | 487 | 862 | 280 | 1,629 | 24 | 187 | 34 | 245 |
| ALL-INDIA | 287,701 | 507,577 | 228,693 | 1023,971 | 16,719 | 102,509 | 17,346 | 136,574 |

**TABLE No. 1.28 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF
EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1998**

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 | 12,262 | 19,825 | 14,770 | 46,857 | 213 | 1,436 | 802 | 2,451 |
| NATIONALISED BANKS | 26,487 | 41,973 | 26,753 | 95,213 | 624 | 3,042 | 1,965 | 5,631 |
| FOREIGN BANKS | — | — | — | — | — | — | — | — |
| REGIONAL RURAL BANKS | 19,417 | 16,483 | 12,028 | 47,928 | 187 | 601 | 35 | 823 |
| OTHER SCHEDULED COMMERCIAL BANKS | 2,733 | 3,263 | 1,537 | 7,533 | 42 | 272 | 51 | 365 |
| ALL SCHEDULED COMMERCIAL BANKS | 60,899 | 81,544 | 55,088 | 197,531 | 1,066 | 5,351 | 2,853 | 9,270 |

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 | 20,035 | 47,369 | 24,596 | 92,000 | 566 | 6,951 | 1,796 | 9,313 |
| NATIONALISED BANKS | 25,913 | 52,471 | 23,169 | 101,553 | 930 | 7,994 | 2,358 | 11,282 |
| FOREIGN BANKS | 11 | 16 | 7 | 34 | — | 4 | — | 4 |
| REGIONAL RURAL BANKS | 5,696 | 5,858 | 2,505 | 14,059 | 236 | 818 | 55 | 1,109 |
| OTHER SCHEDULED COMMERCIAL BANKS | 4,701 | 8,831 | 3,457 | 16,989 | 280 | 1,811 | 330 | 2,421 |
| ALL SCHEDULED COMMERCIAL BANKS | 56,356 | 114,545 | 53,734 | 224,635 | 2,012 | 17,578 | 4,539 | 24,129 |

**TABLE No 1.28 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF
EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1998**

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 | 43,093 | 90,405 | 36,462 | 169,960 | 2,060 | 21,059 | 2,689 | 25,808 |
| NATIONALISED BANKS | 104,622 | 194,533 | 74,674 | 373,829 | 7,581 | 50,142 | 6,744 | 64,467 |
| FOREIGN BANKS | 7,738 | 5,961 | 1,621 | 15,320 | 2,292 | 2,528 | 46 | 4,866 |
| REGIONAL RURAL BANKS | 2,328 | 2,345 | 875 | 5,548 | 144 | 591 | 30 | 765 |
| OTHER SCHEDULED COMMERCIAL BANKS | 12,665 | 18,244 | 6,239 | 37,148 | 1,564 | 5,260 | 445 | 7,269 |
| ALL SCHEDULED COMMERCIAL BANKS | 170,446 | 311,488 | 119,871 | 601,805 | 13,641 | 79,580 | 9,954 | 103,175 |

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 | 75,390 | 157,599 | 75,828 | 308,817 | 2,839 | 29,446 | 5,287 | 37,572 |
| NATIONALISED BANKS | 157,022 | 288,977 | 124,596 | 570,595 | 9,135 | 61,178 | 11,067 | 81,380 |
| FOREIGN BANKS | 7,749 | 5,977 | 1,628 | 15,354 | 2,292 | 2,532 | 46 | 4,870 |
| REGIONAL RURAL BANKS | 27,441 | 24,686 | 15,408 | 67,535 | 567 | 2,010 | 120 | 2,697 |
| OTHER SCHEDULED COMMERCIAL BANKS | 20,099 | 30,338 | 11,233 | 61,670 | 1,886 | 7,343 | 826 | 10,055 |
| ALL SCHEDULED COMMERCIAL BANKS | 287,701 | 507,577 | 228,693 | 1023,971 | 16,719 | 102,509 | 17,346 | 136,574 |

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 re-discounted 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 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-Deposits 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 54,336 branches.