

Table No. 3.5 - Maturity Pattern of Term Deposits of Scheduled Commercial Banks According to State March 1998

(Amount in Rupees Lakh)								
PERIOD OF MATURITY	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	1,270 (3.7)	9,99 (7.8)	590,428 (7.6)	2908,20 (13.4)	1,214 (0.9)	4,15 (1.9)	41,657 (1.9)	108,31 (3.6)
91 Days & Above but Less than 6 Months	1,401 (4.1)	6,64 (5.2)	371,866 (4.8)	1623,86 (7.5)	3,096 (2.4)	5,62 (2.6)	37,774 (1.7)	87,05 (2.9)
6 Months & Above but Less than 1 Year	3,245 (9.4)	9,74 (7.6)	730,116 (9.4)	2131,42 (9.8)	4,896 (3.7)	9,48 (4.3)	96,993 (4.4)	199,32 (6.6)
1 Year & Above but Less than 2 Years	5,928 (17.2)	24,74 (19.3)	1235,764 (16.0)	3635,73 (16.8)	21,279 (16.3)	47,44 (21.7)	329,615 (15.0)	421,89 (14.0)
2 Years & Above but Less than 3 Years	6,015 (17.5)	23,45 (18.3)	1383,362 (17.9)	3343,40 (15.4)	26,767 (20.5)	47,51 (21.7)	394,763 (18.0)	502,86 (16.7)
3 Years & Above but Less than 5 Years	8,777 (25.5)	29,00 (22.7)	1860,472 (24.0)	4671,07 (21.5)	40,886 (31.2)	69,94 (31.9)	623,675 (28.5)	847,63 (28.1)
5 Years & Above	7,787 (22.6)	24,46 (19.1)	1572,257 (20.3)	3366,66 (15.5)	32,733 (25.0)	34,85 (15.9)	667,377 (30.4)	846,70 (28.1)
GRAND TOTAL	34,423 (100.0)	128,02 (100.0)	7744,265 (100.0)	21680,34 (100.0)	130,871 (100.0)	218,99 (100.0)	2191,854 (100.0)	3013,77 (100.0)

PERIOD OF MATURITY	BIHAR		CHANDIGARH		DADRA & NAGAR HAVELI		DAMAN & DIU	
	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	162,630 (2.3)	459,74 (3.4)	56,895 (11.8)	657,41 (19.5)	999 (5.3)	4,22 (8.9)	1,068 (3.1)	2,37 (1.4)
91 Days & Above but Less than 6 Months	164,642 (2.4)	368,74 (2.8)	37,351 (7.8)	412,25 (12.2)	1,023 (5.4)	2,45 (5.2)	810 (2.3)	2,27 (1.3)
6 Months & Above but Less than 1 Year	547,266 (7.8)	1083,74 (8.1)	65,928 (13.7)	367,03 (10.9)	8,092 (42.7)	6,03 (12.7)	2,075 (6.0)	4,35 (2.6)
1 Year & Above but Less than 2 Years	1040,023 (14.9)	1876,87 (14.0)	124,246 (25.8)	795,13 (23.5)	3,136 (16.6)	5,60 (11.8)	6,116 (17.7)	18,77 (11.2)
2 Years & Above but Less than 3 Years	1175,634 (16.9)	2255,33 (16.8)	102,665 (21.3)	556,89 (16.5)	2,087 (11.0)	7,31 (15.4)	5,643 (16.3)	20,30 (12.1)
3 Years & Above but	1763,759	3491,29	72,671	446,33	2,394	13,01	11,693	41,52

Less than 5 Years	(25.3)	(26.1)	(15.1)	(13.2)	(12.6)	(27.5)	(33.8)	(24.7)
5 Years & Above	2120,598 (30.4)	3858,64 (28.8)	21,446 (4.5)	144,42 (4.3)	1,214 (6.4)	8,73 (18.4)	7,194 (20.8)	78,56 (46.7)
GRAND TOTAL	6974,552 (100.0)	13394,35 (100.0)	481,202 (100.0)	3379,45 (100.0)	18,945 (100.0)	47,36 (100.0)	34,599 (100.0)	168,14 (100.0)

PERIOD OF MATURITY	DELHI		GOA		GUJARAT		HARYANA	
	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	465,331 (9.4)	5820,89 (15.4)	34,382 (4.9)	251,92 (7.0)	281,302 (4.9)	1746,83 (7.6)	217,961 (7.7)	848,88 (11.0)
91 Days & Above but Less than 6 Months	282,155 (5.7)	2310,76 (6.1)	27,864 (4.0)	131,15 (3.6)	271,497 (4.8)	1107,72 (4.8)	143,910 (5.1)	462,42 (6.0)
6 Months & Above but Less than 1 Year	607,593 (12.2)	5268,47 (13.9)	80,604 (11.6)	334,26 (9.3)	562,651 (9.9)	2020,41 (8.8)	318,111 (11.3)	815,64 (10.5)
1 Year & Above but Less than 2 Years	1300,325 (26.1)	10162,22 (26.8)	146,383 (21.0)	700,20 (19.4)	1233,998 (21.7)	4693,33 (20.4)	647,374 (23.0)	1699,76 (22.0)
2 Years & Above but Less than 3 Years	1017,801 (20.5)	6633,83 (17.5)	148,512 (21.3)	849,86 (23.6)	1155,094 (20.3)	4280,51 (18.6)	577,766 (20.5)	1502,47 (19.4)
3 Years & Above but Less than 5 Years	880,618 (17.7)	5930,45 (15.6)	178,888 (25.7)	1002,33 (27.8)	1231,752 (21.6)	6030,35 (26.2)	587,916 (20.9)	1634,58 (21.1)
5 Years & Above	419,075 (8.4)	1784,85 (4.7)	80,727 (11.6)	330,97 (9.2)	957,180 (16.8)	3180,27 (13.8)	319,418 (11.4)	780,02 (10.1)
GRAND TOTAL	4972,898 (100.0)	37911,46 (100.0)	697,360 (100.0)	3600,67 (100.0)	5693,474 (100.0)	23059,42 (100.0)	2812,456 (100.0)	7743,77 (100.0)

PERIOD OF MATURITY	HIMACHAL PRADESH		JAMMU & KASHMIR		KARNATAKA		KERALA	
	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	52,498 (3.9)	182,70 (6.1)	59,731 (4.5)	250,58 (7.8)	459,858 (6.5)	3192,25 (15.2)	494,983 (12.5)	2214,11 (10.7)
91 Days & Above but Less than 6 Months	46,211 (3.4)	121,13 (4.0)	50,832 (3.9)	146,94 (4.6)	278,695 (3.9)	1284,97 (6.1)	200,765 (5.1)	924,00 (4.5)
6 Months & Above but Less than 1 Year	106,608 (7.9)	216,75 (7.2)	115,795 (8.8)	301,09 (9.3)	598,414 (8.4)	2042,50 (9.7)	414,637 (10.4)	2034,12 (9.8)
1 Year & Above but Less than 2 Years	256,389 (18.9)	533,73 (17.7)	201,847 (15.3)	490,37 (15.2)	1307,950 (18.5)	4282,55 (20.4)	939,290 (23.7)	4949,89 (23.9)
2 Years & Above but Less than 3 Years	255,237 (18.8)	557,42 (18.5)	193,960 (14.7)	484,61 (15.0)	1205,888 (17.0)	3218,02 (15.3)	640,071 (16.1)	3775,80 (18.3)
3 Years & Above but	373,977	917,15	247,642	548,87	1516,067	4099,05	788,188	5292,53

Less than 5 Years	(27.6)	(30.5)	(18.8)	(17.0)	(21.4)	(19.5)	(19.8)	(25.6)
5 Years & Above	264,260 (19.5)	482,52 (16.0)	446,036 (33.9)	1004,84 (31.1)	1720,390 (24.3)	2881,07 (13.7)	493,404 (12.4)	1481,83 (7.2)
GRAND TOTAL	1355,180 (100.0)	3011,39 (100.0)	1315,843 (100.0)	3227,30 (100.0)	7087,262 (100.0)	21000,41 (100.0)	3971,338 (100.0)	20672,28 (100.0)

(Amount in Rupees Lakh)

PERIOD OF MATURITY	LAKSHADWEEP		MADHYA PRADESH		MAHARASHTRA		MANIPUR	
	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	179 (8.4)	81 (10.4)	221,036 (3.7)	693,80 (5.3)	832,395 (7.9)	11504,53 (14.9)	2,953 (6.1)	18,02 (13.8)
91 Days & Above but Less than 6 Months	53 (2.5)	21 (2.6)	225,398 (3.8)	595,88 (4.6)	509,679 (4.8)	6577,40 (8.5)	1,649 (3.4)	5,30 (4.1)
6 Months & Above but Less than 1 Year	181 (8.5)	63 (8.1)	557,214 (9.4)	1193,22 (9.1)	1036,179 (9.9)	11569,12 (14.9)	3,569 (7.3)	7,70 (5.9)
1 Year & Above but Less than 2 Years	208 (9.8)	1,14 (14.7)	1207,185 (20.4)	2527,77 (19.4)	2279,360 (21.7)	18277,80 (23.6)	6,836 (14.1)	17,44 (13.3)
2 Years & Above but Less than 3 Years	429 (20.2)	1,57 (20.2)	1216,603 (20.6)	2611,69 (20.0)	1937,844 (18.4)	11953,47 (15.4)	6,975 (14.4)	17,52 (13.4)
3 Years & Above but Less than 5 Years	554 (26.1)	2,56 (32.9)	1417,117 (24.0)	3349,75 (25.7)	2294,635 (21.8)	12600,13 (16.3)	11,777 (24.2)	31,78 (24.3)
5 Years & Above	516 (24.3)	86 (11.1)	1066,596 (18.0)	2077,98 (15.9)	1620,321 (15.4)	4987,72 (6.4)	14,826 (30.5)	32,96 (25.2)
GRAND TOTAL	2,120 (100.0)	7,78 (100.0)	5911,149 (100.0)	13050,07 (100.0)	10510,413 (100.0)	77470,17 (100.0)	48,585 (100.0)	130,72 (100.0)

PERIOD OF MATURITY	MEGHALAYA		MIZORAM		NAGALAND		ORISSA	
	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	6,664 (3.8)	102,87 (17.6)	1,664 (12.0)	10,87 (9.5)	2,468 (4.2)	19,83 (7.5)	113,201 (4.3)	407,97 (7.9)
91 Days & Above but Less than 6 Months	4,176 (2.4)	24,31 (4.1)	877 (6.4)	8,40 (7.4)	2,612 (4.4)	20,31 (7.7)	91,235 (3.5)	261,83 (5.1)
6 Months & Above but Less than 1 Year	11,586 (6.6)	72,57 (12.4)	2,022 (14.6)	19,10 (16.8)	4,229 (7.2)	18,40 (7.0)	203,261 (7.8)	433,16 (8.4)
1 Year & Above but Less than 2 Years	39,510 (22.6)	110,99 (18.9)	3,632 (26.3)	28,81 (25.3)	9,756 (16.6)	47,33 (18.0)	384,481 (14.7)	761,34 (14.8)
2 Years & Above but Less than 3 Years	35,961 (20.6)	104,76 (17.9)	2,697 (19.5)	25,60 (22.5)	11,159 (19.0)	52,48 (20.0)	419,339 (16.1)	798,93 (15.5)

3 Years & Above but Less than 5 Years	46,006 (26.4)	118,41 (20.2)	2,187 (15.8)	16,94 (14.9)	15,646 (26.6)	62,63 (23.8)	663,421 (25.4)	1261,28 (24.5)
5 Years & Above	30,646 (17.6)	51,86 (8.9)	731 (5.3)	4,16 (3.7)	12,886 (21.9)	41,85 (15.9)	734,422 (28.1)	1226,34 (23.8)
GRAND TOTAL	174,549 (100.0)	585,77 (100.0)	13,810 (100.0)	113,87 (100.0)	58,756 (100.0)	262,84 (100.0)	2609,360 (100.0)	5150,85 (100.0)

PERIOD OF MATURITY	PONDICHERY		PUNJAB		RAJASTHAN		SIKKIM	
	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	15,252 (9.4)	68,44 (11.4)	341,138 (6.7)	1256,37 (6.8)	192,460 (4.2)	587,91 (5.3)	1,386 (3.1)	13,74 (6.9)
91 Days & Above but Less than 6 Months	11,702 (7.2)	43,10 (7.2)	223,898 (4.4)	707,67 (3.8)	147,533 (3.2)	427,92 (3.9)	896 (2.0)	6,84 (3.4)
6 Months & Above but Less than 1 Year	20,526 (12.7)	58,80 (9.8)	515,587 (10.1)	1538,01 (8.3)	351,041 (7.7)	821,58 (7.4)	6,649 (15.0)	44,35 (22.2)
1 Year & Above but Less than 2 Years	36,616 (22.7)	168,21 (28.0)	1288,896 (25.2)	4308,95 (23.3)	910,800 (20.0)	2100,55 (19.0)	7,582 (17.1)	28,17 (14.1)
2 Years & Above but Less than 3 Years	29,977 (18.6)	111,93 (18.6)	1129,009 (22.1)	4100,95 (22.2)	1069,607 (23.5)	2560,87 (23.2)	8,725 (19.7)	36,81 (18.4)
3 Years & Above but Less than 5 Years	31,198 (19.3)	101,33 (16.9)	1148,613 (22.5)	4876,90 (26.4)	1273,999 (28.0)	3238,28 (29.3)	12,733 (28.8)	49,68 (24.8)
5 Years & Above	16,229 (10.0)	48,59 (8.1)	467,146 (9.1)	1705,12 (9.2)	601,337 (13.2)	1321,99 (12.0)	6,285 (14.2)	20,64 (10.3)
GRAND TOTAL	161,500 (100.0)	600,40 (100.0)	5114,287 (100.0)	18493,98 (100.0)	4546,777 (100.0)	11059,10 (100.0)	44,256 (100.0)	200,22 (100.0)

PERIOD OF MATURITY	TAMIL NADU		TRIPURA		UTTAR PRADESH		WEST BENGAL	
	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	590,696 (8.3)	3552,80 (14.2)	6,593 (2.4)	19,41 (4.0)	529,909 (3.1)	1816,69 (5.5)	540,095 (4.5)	2898,56 (11.0)
91 Days & Above but Less than 6 Months	339,793 (4.8)	1595,64 (6.4)	5,557 (2.0)	15,27 (3.1)	489,856 (2.9)	1390,53 (4.2)	376,174 (3.2)	1178,62 (4.5)
6 Months & Above but Less than 1 Year	699,100 (9.8)	2430,28 (9.7)	14,314 (5.2)	26,22 (5.3)	1288,489 (7.5)	2458,90 (7.5)	822,693 (6.9)	1855,44 (7.0)
1 Year & Above but Less than 2 Years	1548,766 (21.7)	5786,74 (23.1)	31,654 (11.5)	55,97 (11.4)	2967,770 (17.4)	6048,47 (18.3)	2165,090 (18.2)	4629,44 (17.6)
2 Years & Above but Less than 3 Years	1313,763 (18.4)	4196,51 (16.7)	44,249 (16.0)	79,23 (16.1)	3018,029 (17.7)	5654,66 (17.1)	2156,993 (18.1)	4474,70 (17.0)
3 Years & Above but	1594,026	5090,72	81,811	158,17	4277,112	8372,96	3102,888	6695,74

Less than 5 Years	(22.3)	(20.3)	(29.7)	(32.2)	(25.0)	(25.4)	(26.0)	(25.4)
5 Years & Above	1064,132 (14.9)	2413,80 (9.6)	91,678 (33.2)	136,39 (27.8)	4520,791 (26.4)	7247,54 (22.0)	2764,728 (23.2)	4624,12 (17.5)
GRAND TOTAL	7150,276 (100.0)	25066,50 (100.0)	275,856 (100.0)	490,66 (100.0)	17091,956 (100.0)	32989,74 (100.0)	11928,661 (100.0)	26356,62 (100.0)