

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2008**

(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	2,863 (8.7)	29,22 (5.2)	380,370 (3.7)	9961,54 (9.2)	9,489 (11.0)	60,30 (5.5)	73,236 (3.8)	1015,91 (7.0)
91 Days & Above but Less than 6 Months	950 (2.9)	11,14 (2.0)	295,230 (2.9)	7888,83 (7.3)	4,210 (4.9)	79,34 (7.2)	60,505 (3.1)	803,45 (5.5)
6 Months & Above but Less than 1 Year	2,500 (7.6)	74,68 (13.3)	406,946 (4.0)	7989,63 (7.4)	9,852 (11.4)	76,51 (6.9)	128,208 (6.7)	858,49 (5.9)
1 Year & Above but Less than 2 Years	6,686 (20.2)	208,26 (37.1)	2674,165 (26.2)	49701,98 (46.0)	18,311 (21.2)	277,23 (25.1)	374,777 (19.4)	4631,17 (31.9)
2 Years & Above but Less than 3 Years	3,193 (9.7)	42,51 (7.6)	789,144 (7.7)	6029,89 (5.6)	12,189 (14.1)	88,99 (8.1)	293,673 (15.2)	1785,18 (12.3)
3 Years & Above but Less than 5 Years	10,598 (32.0)	132,15 (23.5)	2418,955 (23.7)	17749,84 (16.4)	23,830 (27.6)	196,71 (17.8)	646,028 (33.5)	4006,89 (27.6)
5 Years & Above	6,298 (19.0)	64,10 (11.4)	3226,861 (31.7)	8758,24 (8.1)	8,359 (9.7)	324,22 (29.4)	351,159 (18.2)	1414,74 (9.7)
GRAND TOTAL	33,088 (100.0)	562,05 (100.0)	10191,671 (100.0)	108079,94 (100.0)	86,240 (100.0)	1103,31 (100.0)	1927,586 (100.0)	14515,82 (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	300,749 (6.9)	1572,10 (6.7)	41,464 (7.1)	1319,79 (8.0)	85,223 (6.2)	608,87 (4.0)	1,912 (7.9)	8,22 (4.1)
91 Days & Above but Less than 6 Months	133,303 (3.1)	1389,97 (5.9)	27,352 (4.7)	1835,76 (11.2)	51,405 (3.8)	740,05 (4.9)	1,815 (7.5)	8,80 (4.4)
6 Months & Above but Less than 1 Year	286,876 (6.6)	1875,40 (8.0)	39,501 (6.7)	2005,90 (12.2)	102,317 (7.5)	2044,23 (13.6)	2,407 (9.9)	20,68 (10.3)
1 Year & Above but Less than 2 Years	824,808 (18.9)	6050,22 (25.8)	210,617 (35.9)	7403,28 (45.0)	286,953 (21.0)	6139,82 (40.7)	6,647 (27.4)	63,81 (31.8)
2 Years & Above but Less than 3 Years	576,862 (13.2)	2312,59 (9.9)	55,280 (9.4)	768,36 (4.7)	151,173 (11.1)	1157,40 (7.7)	2,161 (8.9)	34,11 (17.0)
3 Years & Above but Less than 5 Years	1334,590 (30.6)	6485,80 (27.6)	86,428 (14.7)	1550,74 (9.4)	382,941 (28.0)	2981,53 (19.8)	4,408 (18.1)	28,42 (14.1)
5 Years & Above	899,499 (20.6)	3789,93 (16.1)	126,458 (21.5)	1572,18 (9.6)	305,899 (22.4)	1397,60 (9.3)	4,953 (20.4)	36,85 (18.3)
GRAND TOTAL	4356,687 (100.0)	23475,99 (100.0)	587,100 (100.0)	16456,01 (100.0)	1365,911 (100.0)	15069,50 (100.0)	24,303 (100.0)	200,90 (100.0)

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(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	3,470 (5.2)	38,40 (5.9)	214,079 (3.7)	24984,99 (8.2)	29,680 (2.8)	515,49 (4.1)	522,502 (5.7)	6765,84 (7.4)
91 Days & Above but Less than 6 Months	2,499 (3.7)	35,96 (5.5)	195,914 (3.4)	25005,78 (8.2)	19,795 (1.9)	332,22 (2.6)	472,727 (5.2)	6969,56 (7.6)
6 Months & Above but Less than 1 Year	7,484 (11.2)	87,39 (13.3)	379,918 (6.5)	57043,34 (18.7)	47,118 (4.5)	651,19 (5.2)	769,369 (8.5)	8676,22 (9.5)
1 Year & Above but Less than 2 Years	19,526 (29.2)	196,97 (30.0)	2306,779 (39.7)	137791,40 (45.2)	325,368 (31.1)	4910,84 (39.0)	3350,490 (36.8)	35989,05 (39.5)
2 Years & Above but Less than 3 Years	9,188 (13.7)	105,11 (16.0)	670,949 (11.6)	14947,18 (4.9)	126,337 (12.1)	1298,99 (10.3)	903,756 (9.9)	7874,13 (8.6)
3 Years & Above but Less than 5 Years	15,550 (23.2)	132,97 (20.3)	1278,389 (22.0)	33355,38 (10.9)	354,663 (33.9)	3784,70 (30.0)	1966,571 (21.6)	18199,62 (20.0)
5 Years & Above	9,238 (13.8)	59,04 (9.0)	758,413 (13.1)	12016,16 (3.9)	142,304 (13.6)	1105,10 (8.8)	1118,678 (12.3)	6733,43 (7.4)
GRAND TOTAL	66,955 (100.0)	655,84 (100.0)	5804,441 (100.0)	305144,23 (100.0)	1045,265 (100.0)	12598,53 (100.0)	9104,093 (100.0)	91207,86 (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	214,940 (7.3)	3497,12 (9.0)	131,152 (8.2)	895,74 (7.5)	116,607 (6.8)	656,79 (6.0)	93,489 (3.8)	679,20 (3.4)
91 Days & Above but Less than 6 Months	142,097 (4.8)	4850,96 (12.5)	78,221 (4.9)	698,81 (5.8)	103,062 (6.0)	615,11 (5.6)	57,909 (2.4)	507,52 (2.5)
6 Months & Above but Less than 1 Year	243,733 (8.3)	4940,52 (12.7)	146,366 (9.2)	1139,01 (9.5)	208,227 (12.2)	1452,33 (13.2)	111,758 (4.6)	979,58 (4.9)
1 Year & Above but Less than 2 Years	1003,357 (34.1)	14947,34 (38.4)	406,352 (25.4)	4198,71 (35.0)	478,800 (28.0)	3364,32 (30.6)	417,007 (17.1)	5864,46 (29.1)
2 Years & Above but Less than 3 Years	283,682 (9.6)	2733,24 (7.0)	181,432 (11.4)	1130,36 (9.4)	227,740 (13.3)	1268,26 (11.5)	239,980 (9.9)	1542,17 (7.6)
3 Years & Above but Less than 5 Years	501,580 (17.0)	4481,14 (11.5)	365,777 (22.9)	2526,67 (21.0)	359,399 (21.0)	2379,20 (21.6)	769,881 (31.6)	5525,07 (27.4)
5 Years & Above	553,179 (18.8)	3441,93 (8.8)	288,058 (18.0)	1414,12 (11.8)	216,366 (12.7)	1275,73 (11.6)	743,770 (30.6)	5067,36 (25.1)
GRAND TOTAL	2942,568 (100.0)	38892,23 (100.0)	1597,358 (100.0)	12003,42 (100.0)	1710,201 (100.0)	11011,73 (100.0)	2433,794 (100.0)	20165,36 (100.0)

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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	408,339 (4.8)	12774,76 (9.4)	207,543 (3.3)	3133,37 (4.4)	93 (3.4)	62,59 (32.4)	243,074 (4.4)	2006,22 (4.7)
91 Days & Above but Less than 6 Months	210,758 (2.5)	10252,17 (7.5)	145,034 (2.3)	2452,62 (3.4)	35 (1.3)	50,56 (26.2)	170,207 (3.1)	1862,30 (4.3)
6 Months & Above but Less than 1 Year	397,375 (4.6)	16018,29 (11.8)	298,805 (4.8)	6456,47 (9.0)	98 (3.6)	9,41 (4.9)	386,197 (7.1)	5298,88 (12.3)
1 Year & Above but Less than 2 Years	2719,120 (31.7)	60716,83 (44.7)	2071,060 (33.1)	27828,60 (38.7)	359 (13.3)	60,34 (31.2)	1500,659 (27.5)	15342,83 (35.6)
2 Years & Above but Less than 3 Years	968,033 (11.3)	9048,35 (6.7)	523,531 (8.4)	5607,63 (7.8)	284 (10.5)	1,62 (0.8)	574,869 (10.5)	3682,21 (8.6)
3 Years & Above but Less than 5 Years	2006,867 (23.4)	15936,69 (11.7)	1861,290 (29.7)	20162,30 (28.1)	1,094 (40.4)	6,17 (3.2)	1544,411 (28.3)	10357,12 (24.1)
5 Years & Above	1874,595 (21.8)	11152,62 (8.2)	1152,889 (18.4)	6189,89 (8.6)	743 (27.5)	2,44 (1.3)	1043,265 (19.1)	4499,59 (10.5)
GRAND TOTAL	8585,087 (100.0)	135899,72 (100.0)	6260,152 (100.0)	71830,87 (100.0)	2,706 (100.0)	193,15 (100.0)	5462,682 (100.0)	43049,16 (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	764,608 (4.9)	45937,06 (7.9)	2,790 (7.1)	32,34 (8.0)	10,264 (6.8)	343,95 (14.1)	2,568 (17.0)	80,14 (14.5)
91 Days & Above but Less than 6 Months	546,133 (3.5)	71421,86 (12.3)	2,085 (5.3)	30,21 (7.4)	5,997 (4.0)	141,91 (5.8)	841 (5.6)	33,03 (6.0)
6 Months & Above but Less than 1 Year	1008,470 (6.4)	121340,61 (21.0)	2,760 (7.0)	38,06 (9.4)	13,291 (8.8)	183,03 (7.5)	1,917 (12.7)	37,04 (6.7)
1 Year & Above but Less than 2 Years	5011,495 (31.9)	216132,20 (37.3)	6,672 (17.0)	74,44 (18.3)	48,692 (32.2)	788,89 (32.4)	3,951 (26.1)	281,24 (51.0)
2 Years & Above but Less than 3 Years	1651,331 (10.5)	31206,63 (5.4)	4,514 (11.5)	41,62 (10.2)	18,911 (12.5)	166,54 (6.8)	1,396 (9.2)	19,85 (3.6)
3 Years & Above but Less than 5 Years	3641,444 (23.2)	50086,94 (8.7)	10,614 (27.0)	108,40 (26.7)	37,569 (24.9)	551,88 (22.7)	3,056 (20.2)	76,55 (13.9)
5 Years & Above	3095,446 (19.7)	42666,06 (7.4)	9,898 (25.2)	81,41 (20.0)	16,305 (10.8)	257,01 (10.6)	1,400 (9.3)	23,94 (4.3)
GRAND TOTAL	15718,927 (100.0)	578791,37 (100.0)	39,333 (100.0)	406,49 (100.0)	151,029 (100.0)	2433,21 (100.0)	15,129 (100.0)	551,79 (100.0)

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PERIOD OF MATURITY (Original)	NAGALAND		ORISSA		PUDUCHERRY		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	5,178 (8.2)	119,81 (11.5)	154,189 (4.5)	1552,04 (5.2)	8,812 (5.2)	169,45 (6.4)	352,979 (6.4)	3450,34 (6.3)
91 Days & Above but Less than 6 Months	2,010 (3.2)	52,50 (5.0)	95,019 (2.8)	1365,20 (4.6)	5,270 (3.1)	199,00 (7.5)	218,629 (4.0)	2324,33 (4.2)
6 Months & Above but Less than 1 Year	4,708 (7.5)	102,44 (9.8)	168,736 (5.0)	2382,58 (8.0)	13,624 (8.0)	365,21 (13.7)	430,081 (7.8)	4935,73 (9.0)
1 Year & Above but Less than 2 Years	14,646 (23.3)	303,20 (29.0)	687,306 (20.2)	14141,81 (47.4)	64,736 (37.9)	1006,98 (37.8)	1843,870 (33.4)	21594,01 (39.4)
2 Years & Above but Less than 3 Years	7,490 (11.9)	105,66 (10.1)	401,143 (11.8)	1791,70 (6.0)	14,921 (8.7)	221,48 (8.3)	543,851 (9.8)	5404,85 (9.9)
3 Years & Above but Less than 5 Years	18,295 (29.1)	252,11 (24.1)	1114,198 (32.8)	5744,94 (19.2)	38,061 (22.3)	539,22 (20.2)	872,406 (15.8)	9709,44 (17.7)
5 Years & Above	10,639 (16.9)	108,59 (10.4)	774,848 (22.8)	2872,25 (9.6)	25,565 (15.0)	165,24 (6.2)	1264,708 (22.9)	7398,76 (13.5)
GRAND TOTAL	62,966 (100.0)	1044,31 (100.0)	3395,439 (100.0)	29850,54 (100.0)	170,989 (100.0)	2666,58 (100.0)	5526,524 (100.0)	54817,44 (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	214,706 (4.4)	2525,79 (6.6)	4,891 (11.1)	279,69 (19.4)	381,359 (3.9)	11161,83 (9.4)	6,818 (2.1)	38,14 (1.8)
91 Days & Above but Less than 6 Months	232,843 (4.8)	2925,12 (7.6)	1,503 (3.4)	87,50 (6.1)	255,985 (2.6)	9058,46 (7.7)	5,039 (1.5)	24,09 (1.2)
6 Months & Above but Less than 1 Year	298,203 (6.1)	2881,75 (7.5)	2,977 (6.8)	57,90 (4.0)	621,384 (6.4)	10547,44 (8.9)	15,574 (4.7)	92,47 (4.5)
1 Year & Above but Less than 2 Years	1517,100 (31.1)	13630,46 (35.4)	11,390 (25.9)	541,19 (37.6)	3591,874 (37.0)	49938,20 (42.2)	52,818 (15.9)	602,57 (29.0)
2 Years & Above but Less than 3 Years	624,141 (12.8)	4336,03 (11.3)	5,370 (12.2)	122,50 (8.5)	1094,451 (11.3)	9820,19 (8.3)	33,639 (10.2)	259,84 (12.5)
3 Years & Above but Less than 5 Years	1292,240 (26.5)	8495,79 (22.1)	11,345 (25.8)	256,91 (17.8)	2342,224 (24.1)	20169,28 (17.1)	125,385 (37.8)	664,16 (32.0)
5 Years & Above	697,464 (14.3)	3678,65 (9.6)	6,428 (14.6)	94,29 (6.5)	1432,466 (14.7)	7574,76 (6.4)	92,131 (27.8)	394,94 (19.0)
GRAND TOTAL	4876,697 (100.0)	38473,60 (100.0)	43,904 (100.0)	1439,98 (100.0)	9719,743 (100.0)	118270,15 (100.0)	331,404 (100.0)	2076,21 (100.0)

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PERIOD OF MATURITY (Original)	UTTAR PRADESH		UTTARAKHAND		WEST BENGAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	65	66	67	68	69	70
Upto 90 Days	772,965 (5.7)	6736,57 (6.7)	103,608 (7.3)	778,82 (3.3)	555,133 (4.5)	7250,73 (6.4)
91 Days & Above but Less than 6 Months	521,384 (3.9)	5505,44 (5.5)	71,625 (5.0)	737,86 (3.1)	370,698 (3.0)	7101,77 (6.2)
6 Months & Above but Less than 1 Year	963,957 (7.2)	8695,37 (8.6)	129,035 (9.1)	1496,35 (6.4)	760,906 (6.2)	11136,33 (9.8)
1 Year & Above but Less than 2 Years	3441,570 (25.5)	37448,78 (37.1)	405,515 (28.6)	15213,88 (64.6)	2602,565 (21.2)	37194,84 (32.6)
2 Years & Above but Less than 3 Years	1589,886 (11.8)	9379,50 (9.3)	159,293 (11.2)	1222,61 (5.2)	1701,643 (13.9)	10864,11 (9.5)
3 Years & Above but Less than 5 Years	3569,853 (26.5)	20927,50 (20.7)	385,097 (27.1)	2909,62 (12.4)	3741,950 (30.6)	24487,99 (21.5)
5 Years & Above	2619,324 (19.4)	12231,65 (12.1)	165,955 (11.7)	1186,40 (5.0)	2514,821 (20.5)	15950,38 (14.0)
GRAND TOTAL	13478,939 (100.0)	100924,81 (100.0)	1420,128 (100.0)	23545,54 (100.0)	12247,716 (100.0)	113986,15 (100.0)