

Debits to Deposit Accounts with Scheduled Commercial Banks During 1997-98 (Part 2 of 2)

**Table 9 : Bank Group and Population Group-Wise Turnover of Deposits,
Cash Credit and Overdrafts, 1997-98**

BANK GROUP AND POPULATION GROUP	Current Deposits	Savings Deposits Overdrafts	Cash Credit and Cash Credit	Current Deposits, & Limits and Overdrafts	All Deposits	
1	2	3	4	5	6	7
STATE BANK OF INDIA & ITS ASSOCIATES	RURAL	42.7	3.9	6.3	14.0	9.4
	SEMI-URBAN	50.0	4.5	12.0	32.7	17.8
	URBAN	70.7	5.7	12.5	33.3	24.8
	METROPOLITAN	73.5	7.2	12.8	28.3	23.6
NATIONALISED BANKS	RURAL	19.1	3.9	9.8	13.8	6.8
	SEMI-URBAN	38.1	4.8	14.5	23.4	11.6
	URBAN	39.2	5.1	16.2	25.1	16.4
	METROPOLITAN	58.4	6.1	10.8	23.7	18.9
REGIONAL RURAL BANKS	RURAL	1.7	3.3	6.9	2.3	3.2
	SEMI-URBAN	16.2	4.0	7.8	12.5	5.5
	URBAN	21.6	5.6	11.9	19.2	9.7
	METROPOLITAN	0.0	0.0	2.9	2.2	0.4
OTHER SCHEDULED COMMERCIAL BANKS	RURAL	15.7	4.4	5.5	9.5	6.0
	SEMI-URBAN	27.7	6.8	11.7	17.5	12.5
	URBAN	52.1	10.1	15.1	25.9	21.5
	METROPOLITAN	81.2	10.3	14.9	34.9	30.1
FOREIGN BANKS	SEMI-URBAN	1.1	1.1	4.2	1.3	1.2
	URBAN	27.9	5.7	20.8	24.7	16.6
	METROPOLITAN	66.3	20.8	12.9	28.3	27.1

Table 10 : State and Bank Group-Wise Turnover of Deposits, Cash Credit and Overdrafts, 1997-98

STATE / UNION TERRITORY	STATE BANK AND ITS ASSOCIATES					NATIONALISED BANKS						
	TURNOVER OF											
	CURRENT DEPOSITS	SAVINGS DEPOSITS	CASH CREDIT AND OVER-DRAFTS	CURRENT DEPOSITS, CASH CREDIT AND OVER-DRAFTS	ALL CURRENT DEPOSITS AND LIMITS	CURRENT DEPOSITS, CASH CREDIT AND OVER-DRAFTS	SAVINGS DEPOSITS	CASH CREDIT AND OVER-DRAFTS	CURRENT DEPOSITS, CASH CREDIT AND OVER-DRAFTS	ALL CURRENT DEPOSIT, DEPOSITS AND LIMITS		
1	2	3	4	5	6	7	8	9	10	11	12	
ANDHRA PRADESH	39.9	8.4	10.4	21.7	18.3	27.5	7.9	28.1	27.8	20.6	23.5	
ASSAM	45.8	6.3	10.5	33.0	20.2	27.5	2.7	11.9	23.4	11.4	10.2	
BIHAR	31.4	3.3	16.0	26.1	11.0	29.5	2.8	13.2	21.8	8.0	6.9	

GUJARAT	70.8	5.8	19.5	44.5	31.8	45.3	4.7	25.9	33.5	21.7	29.3
HARYANA	142.0	5.0	22.7	72.4	31.8	49.4	5.0	13.9	23.6	14.0	14.3
JAMMU & KASHMIR	13.8	2.5	16.7	14.6	9.0	20.5	3.7	12.8	16.2	10.4	9.6
KARNATAKA	64.0	6.9	13.6	26.3	20.5	34.7	6.7	19.8	26.0	18.1	6.1
KERALA	57.1	6.2	13.0	30.7	18.1	32.8	5.6	10.4	19.6	11.0	20.4
MADHYA PRADESH	84.0	7.7	25.5	55.8	36.1	34.4	4.9	9.2	15.5	10.9	14.0
MAHARASHTRA	82.5	4.1	14.2	35.5	25.6	81.0	6.1	6.3	18.4	15.9	14.7
ORISSA	27.9	5.8	6.3	12.8	9.8	31.4	5.3	20.5	25.9	14.9	0.9
PUNJAB	46.7	5.3	19.0	36.0	24.7	51.1	4.1	16.2	28.3	14.6	97.1
RAJASTHAN	53.4	3.6	11.4	29.0	18.5	46.5	6.4	18.3	28.4	17.7	26.6
TAMIL NADU	65.5	8.5	8.4	15.7	14.6	42.2	7.1	17.4	29.0	18.8	57.9
UTTAR PRADESH	93.7	2.9	32.6	68.8	31.7	40.6	4.0	14.5	25.2	12.0	3.7
WEST BENGAL	53.5	6.4	13.9	26.6	18.9	42.5	3.8	15.5	28.4	16.2	13.0
DELHI	74.0	6.3	9.1	23.0	19.5	44.6	5.7	22.1	33.0	21.9	-
OTHERS	32.2	5.6	2.5	6.8	6.6	35.0	5.2	15.9	22.8	14.5	4.0
ALL-INDIA	64.4	5.4	11.9	29.0	21.0	49.4	5.2	12.0	23.5	16.3	4.6

STATE / UNION TERRITORY	OTHER SCHEDULED COMMERCIAL BANKS								FOREIGN BA
	TURNOVER OF								CASI CREDIT ANI OVERDRAFT
	CURRENT DEPOSITS	SAVINGS DEPOSITS	CASH CREDIT AND OVER- DRAFTS	CURRENT DEPOSITS, CASH CREDIT AND OVER- DRAFTS	ALL DEPOSITS AND LIMITS	CURRENT DEPOSITS	SAVINGS DEPOSITS		
17	18	19	20	21	22	23	2		
ANDHRA PRADESH	44.8	10.9	17.7	30.0	25.4	17.0	3.3	47.	
ASSAM	32.0	5.1	12.5	22.6	10.4	103.8	1.4	155.	
BIHAR	-	-	-	-	-	-	-	-	
GUJARAT	36.9	47.7	16.5	27.0	29.0	86.7	66.8	4.	
HARYANA	84.8	10.8	34.0	55.9	42.9	-	-	-	
JAMMU & KASHMIR	23.7	3.1	8.2	13.5	8.2	10.0	12.6	2.	
KARNATAKA	72.8	12.6	17.4	32.2	26.9	41.8	8.6	20.	
KERALA	38.7	8.7	8.6	15.0	12.1	14.3	8.5	2.	
MADHYA PRADESH	13.9	9.0	15.1	14.3	13.4	-	-	-	
MAHARASHTRA	121.6	7.4	11.9	35.5	29.4	93.4	11.6	19.	
ORISSA	-	-	-	-	-	-	-	-	
PUNJAB	26.1	10.7	48.1	32.9	27.6	38.8	6.2	26.	
RAJASTHAN	45.0	7.2	17.6	25.9	20.7	-	-	-	
TAMIL NADU	68.6	9.0	11.6	25.0	22.0	9.0	25.8	32.	
UTTAR PRADESH	37.2	5.6	23.1	31.2	17.2	5.4	4.6	15.	

WEST BENGAL	63.7	10.4	29.0	51.2	40.5	33.3	7.8	17.
DELHI	74.4	10.0	37.7	55.1	42.1	64.1	3.1	10.
OTHERS	56.5	17.9	20.4	40.3	30.4	1.1	1.3	6.
ALL-INDIA	62.7	8.4	14.3	29.3	23.2	63.8	7.4	18.

Statement I: Distribution of Deposits and Approved Limits in Cash Credit, Overdrafts and Debits by Population Group

(Rupees Crore)

POPULATION GROUP	YEAR	CURRENT DEPOSITS A/CS		SAVING DEPOSITS A/CS		CASH CREDIT AND OVERDRAFT A/CS	
		DEPOSITS	DEBITS	DEPOSITS	DEBITS	LIMITS	DEBITS
1	2	3	4	5	6	7	8
Rural	1995-96	3,026 (5.4)	62,337 (1.9)	28,620 (26.0)	1,05,500 (17.4)	6,291 (5.8)	44,558 (2.3)
	1997-98	6,738 (8.8)	1,16,332 (2.8)	44,615 (28.8)	1,57,652 (18.7)	9,370 (5.8)	68,928 (3.5)
Semi-Urban	1995-96	6,737 (12.1)	3,68,161 (11.3)	23,692 (21.5)	1,38,728 (22.8)	12,080 (11.1)	1,62,245 (8.4)
	1997-98	11,535 (15.1)	5,04,327 (12.1)	34,602 (22.3)	1,64,742 (19.5)	13,567 (8.4)	1,77,058 (9.0)
Urban	1995-96	13,422 (24.2)	8,03,647 (24.6)	24,101 (21.9)	1,43,148 (23.6)	19,674 (18.0)	4,18,925 (21.7)
	1997-98	18,009 (23.6)	9,53,651 (22.9)	29,541 (19.1)	1,67,031 (19.8)	30,755 (19.1)	4,44,404 (22.7)
Metropolitan	1995-96	32,358 (58.3)	20,29,792 (62.2)	33,853 (30.7)	2,19,970 (36.2)	71,061 (65.1)	13,02,673 (67.6)
	1997-98	39,870 (52.4)	25,82,380 (62.1)	46,207 (29.8)	3,55,443 (42.1)	1,07,045 (66.6)	12,69,074 (64.8)
All-India	1995-96	6,06,715 (100.0)	32,63,937 (100.0)	1,10,266 (100.0)	6,07,345 (100.0)	1,09,106 (100.0)	19,28,400 (100.0)
	1997-98	76,152 (100.0)	41,56,690 (100.0)	1,54,965 (100.0)	8,44,868 (100.0)	1,60,736 (100.0)	19,59,464 (100.0)

Notes: 1. Figures in brackets indicate percentages to total.

2. "Rural" group includes all centres with population less than 10,000, "Semi-urban" group includes centres with population between 10,000 and 1 lakh. "Urban" group includes centres having population over 1 lakh and upto 10 lakhs and "metropolitan" group includes centres with population over 10 lakhs.

Statement II : State-Wise Classification of Deposits, Approved Limits, Debits to Deposit Accounts and Cash Credit and Overdrafts

(Rupees Crore)

STATE/ UNION TERRITORY	YEAR	CURRENT DEPOSIT ACCOUNTS		SAVINGS DEPOSIT ACCOUNTS		CASH CREDIT AND OVERDRAFTS ACCOUNTS	
		DEPOSITS	DEBITS	DEPOSITS	DEBITS	LIMITS	DEBITS
1	2	3	4	5	6	7	8
Andhra Pradesh	1995-96	2,232	1,23,166	4,267	45,273	4,567	93,290
	1997-98	5,116	1,72,902	5,607	46,353	10,779	1,23,660
Assam	1995-96	414	10,590	1,150	4,264	405	5,993
	1997-98	824	27,157	1,761	6,732	379	4,892
Bihar	1995-96	2,153	62,807	6,930	26,629	1,500	34,718
	1997-98	2,079	62,171	8,704	25,931	1,415	20,049

Gujarat	1995-96	3,582	2,45,084	6,062	31,961	5,407	99,123
	1997-98	4,973	2,75,758	7,001	37,380	6,622	1,56,387
Haryana	1995-96	548	47,452	2,515	12,983	1,403	21,227
	1997-98	962	80,617	3,491	17,731	2,039	33,997
Jammu & Kashmir	1995-96	281	5,605	637	1,992	355	3,032
	1997-98	862	17,798	2,104	6,897	1,208	11,732
Karnataka	1995-96	2,758	1,70,419	6,914	47,656	8,983	1,35,648
	1997-98	4,204	2,05,138	6,933	50,905	8,892	1,46,121
Kerala	1995-96	1,284	84,476	4,538	42,188	2,191	45,319
	1997-98	1,728	79,072	5,700	38,394	3,401	35,614
Madhya Pradesh	1995-96	1,931	1,42,747	4,528	28,949	3,841	59,351
	1997-98	3,374	2,09,246	16,108	77,397	5,012	77,774
Maharashtra	1995-96	13,970	9,94,710	14,761	88,777	31,988	7,05,608
	1997-98	15,231	13,01,831	20,365	1,19,990	59,513	5,21,485
Orissa	1995-96	508	16,617	1,335	6,513	555	14,181
	1997-98	2,001	24,172	2,147	11,292	1,213	14,679
Punjab	1995-96	1,651	66,819	13,858	52,425	3,484	32,475
	1997-98	3,832	1,81,588	8,258	36,848	4,474	79,185
Rajasthan	1995-96	1,474	1,27,587	2,968	16,205	2,886	47,223
	1997-98	1,867	94,680	3,652	17,579	2,959	41,777
Tamil Nadu	1995-96	4,404	2,55,312	6,032	45,746	12,529	1,76,947
	1997-98	6,958	3,34,540	10,086	1,28,017	17,701	2,09,554
Uttar Pradesh	1995-96	3,754	1,63,358	12,508	46,308	4,838	57,695
	1997-98	6,273	3,17,202	28,455	90,283	5,154	1,02,695
West Bengal	1995-96	6,080	3,56,298	9,869	50,060	12,436	1,91,691
	1997-98	5,467	2,47,097	9,593	48,178	7,937	1,23,869
Delhi	1995-96	7,191	3,31,879	8,647	44,854	10,152	1,68,251
	1997-98	8,150	4,51,306	10,883	61,301	13,652	2,11,566
Others	1995-96	1,328	59,011	2,747	14,562	1,584	36,127
	1997-98	2,252	74,416	4,119	23,660	8,386	44,429
All-India	1995-96	55,544	32,63,937	1,10,266	6,07,345	1,09,106	19,28,400
	1997-98	76,152	41,56,690	1,54,965	8,44,868	1,60,736	19,59,464