

DEBITS TO DEPOSIT ACCOUNTS WITH SCHEDULED COMMERCIAL BANKS DURING 1995-96*

The Reserve Bank of India periodically conducts sample surveys on Debits to Deposit Accounts with Scheduled Commercial Banks to estimate the turnover rate of deposits. Debits to deposit accounts of banks represent withdrawals made by depositors either in the form of cheques or in cash. Comparison of the total of such withdrawals for a certain period with the average balances held by the depositors in such accounts provides a measure of the extent to which depositors make use of the funds in their bank accounts for making payments. This article analyses the results of the latest survey which was conducted on a sample basis with 1995-96 (April-March) as the reference year.

The sampling design is described below. All the bank branches of Scheduled Commercial Banks as at the end of March 1996 numbering 62,849 were arranged in descending order according to size of deposits. The top branches according to size of deposits together with the branches of some of the Union Territories where the number of branches was small (less than or equal to 10), were selected as certainty branches. The total number of such branches selected was 1525. Out of the remaining branches, 4475 branches were selected circularly systematically. Thus 6000 branches were selected for the survey. The population estimates of the different characteristics for all Scheduled Commercial Banks have been built up based on the above sampling design. The filled-in returns were received from 5369 branches forming 89.5 per cent of the

selected branches.

In the BSR-6 Return, the selected branches were required to report outstanding balances in current and savings accounts as well as sanctioned limits in cash credit and overdraft accounts as on the last Friday of each quarter for the reference year. They were also required to report the total withdrawals from each of these four types of accounts for each quarter of the reference year, which represented debit figures.

The deposit figures reported in the article relate to the averages of the estimated deposits as on the last Friday of each quarter in the reference year. The limits of cash credit and overdrafts also refer to averages over different quarters. Turnover of any particular type of deposit is worked out by dividing total debits charged to that category of deposit accounts during the reference year, by average of the corresponding deposits of the four quarters in the reference year.

Between the years 1993-94 and 1995-96, the current deposits of all Scheduled Commercial Banks, including Regional Rural Banks, registered a compound annual growth rate of 14.4 per cent while the debits to current deposits increased at the rate of 7.5 per cent (Table 1). The turnover rate of current deposits decreased from 66.6 to 58.8. The limits of cash credit and overdraft of all Scheduled Commercial Banks registered a compound annual growth rate of 17.4 per cent between the reference years. The turnover rate of cash credit and

* Prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services. The previous article covering the period 1993-94 was published in November 1996 issue of the Reserve Bank of India Bulletin.

overdraft accounts increased from 16.9 to 17.7. The combined rate of turnover of current deposits and credit limits decreased from 34.3 to 31.5 between 1993-94 and 1995-96 indicating reduction in use of bank funds by the business sector. Savings deposits predominantly held by the household sector, had turnover rate much less as compared to current deposits. Between 1993-94 and 1995-96, the savings deposits increased at a compound annual rate of 24.7 per cent while the debits to these accounts increased at the rate of 26.9 per cent. The turnover rate of savings deposits increased marginally from 5.3 to 5.5 between 1993-94 and 1995-96.

The population group-wise distribution of deposits and credit limits together with debits to these accounts is presented in Statement I and the corresponding turnover rates are given in Table 2. The Statement shows that the share of metropolitan centres in total current deposits had increased from 53.5 per cent in 1993-94 to 58.3 per cent in 1995-96, whereas the share of other population groups decreased marginally. The share of current deposits and corresponding debits in respect of urban and metropolitan areas together, was 82.5 per cent and 86.8 per cent respectively. Likewise, their share in respect of limits of cash credit and overdraft accounts and debits thereof were 83.1 per cent and 89.3 per cent respectively. Table 2 shows that the turnover rate of cash credit and overdraft limits decreased substantially from 19.2 to 7.1 for rural branches and from 15.3 to 13.4 in respect of semi-urban branches. As against this, the turnover for metropolitan branches increased marginally from 18.2 to 18.3 and from 14.4 to 21.3 for urban branches, which is indicative of increased business and financial activities in urban/metropolitan areas. The turnover rate of current deposits decreased

in respect of all areas. The turnover rate of savings deposits decreased marginally in rural (3.8 to 3.7) and metropolitan (6.9 to 6.5) areas but increased in other areas. The combined turnover rate of current, cash credit and overdraft accounts increased only in urban areas, while it showed a decrease for other population groups.

The average volume of business handled by the office in the population groups is shown in Table 3. The average amount of current deposits per office increased from Rs. 68.2 lakhs to Rs. 87.4 lakhs and the limits of cash credit and overdrafts increased from Rs. 127.3 lakhs to Rs. 171.7 lakhs between 1993-94 and 1995-96. In rural areas, average amount of deposit was very low for all types of accounts. Savings deposits per office in rural areas was only Rs. 85.6 lakhs. The average amount of current deposits per office increased from Rs. 401.7 lakhs to Rs. 461.1 lakhs in metropolitan areas and from Rs. 132 lakhs to Rs. 145.9 lakhs in urban areas between 1993-94 and 1995-96. The average amount of savings deposits of an office increased from Rs. 338.7 lakhs to Rs. 482.4 lakhs in metropolitan areas and from Rs. 203.3 lakhs to Rs. 261.9 lakhs in urban areas between the two periods under reference.

The average volume of business handled by an office also showed wide disparity among different bank groups (Table 4). The average business per office, as usual, was the lowest in respect of Regional Rural Banks. Foreign Banks, operating mostly in metropolitan and urban centres, showed the largest average amount of deposits per office and also for debits. The average amount of current deposits per office in respect of Foreign Banks increased at compound annual rate of 1.2 per cent and limits of cash credit and overdraft decreased at the rate of 6.1

per cent between 1993-94 and 1995-96. The current deposits and debits to current deposits showed an increase in 1995-96 over 1993-94 for all bank groups. In case of SBI and its' Associates, average amount of current deposits per office increased from Rs. 117.0 lakhs to Rs. 145.6 lakhs and limits of cash credit and overdraft increased from Rs. 290.0 lakhs to Rs. 369.1 lakhs between 1993-94 and 1995-96. In case of Nationalised Banks, average amount per office of current deposit increased from Rs. 82.3 lakhs to Rs. 98.3 lakhs and limits of cash credit and overdraft increased from Rs. 126.5 lakhs to Rs. 159.0 lakhs between the two periods under reference.

The turnover rates for major metropolitan centres are presented in Table 5. The turnover rate of current deposits was highest in Mumbai (72.1) while it was the lowest in New Delhi (46.1). As regards the turnover rate of cash credit and overdraft accounts, the highest rate was observed in Mumbai (21.3) and the lowest in Calcutta (15.1). The four major metropolitan centres viz., Mumbai, Calcutta, New Delhi and Chennai accounted for as much as 45.3 per cent of current deposits and 49.6 per cent of cash credit and overdraft limits of the all-India total. But the share of these four centres in respect of savings deposits was not high (20.5 per cent). In respect of debits to current deposits and debits to cash credit and overdraft limits, presented in Table 6, the shares of these centres were 47.5 and 52.8 per cent, respectively, in 1995-96. The corresponding figures for 1993-94 were 50.8 and 51.0, respectively.

The State-wise break-up of deposits and credit limits together with debits to these accounts are presented in Statement II and the corresponding turnover rates are given in Table 7. Table 7 shows that turnover rate of current deposits was the highest both in

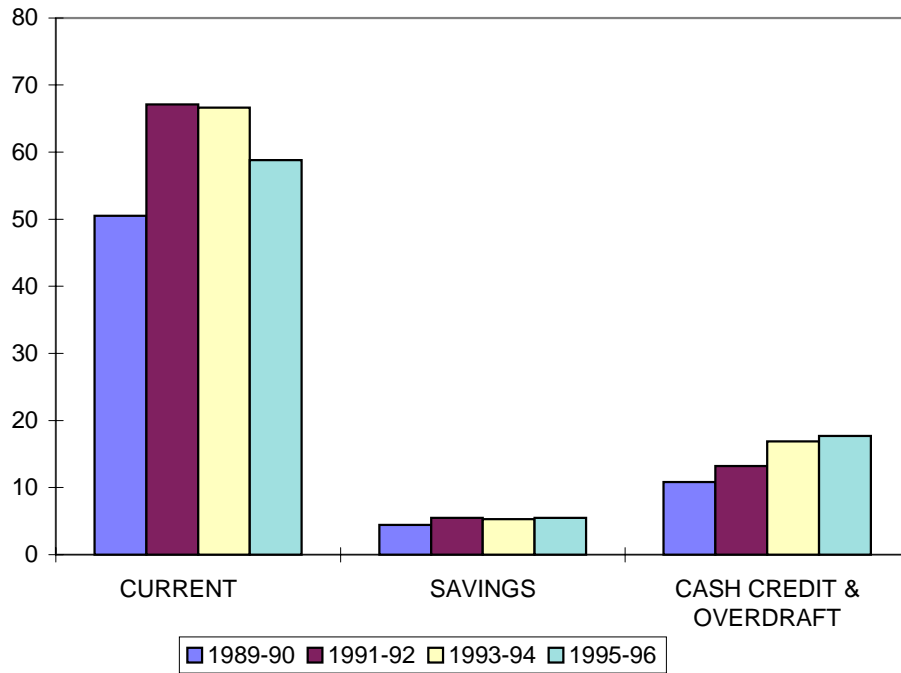
case of Haryana and Rajasthan (86.6), followed by Madhya Pradesh (73.9) and Maharashtra (71.2). The turnover rates showed a mixed variation between the two study periods, for all types of accounts. The turnover rates for current deposits dropped heavily for Punjab (78.2 to 40.5), Maharashtra (95.7 to 71.2) and Andhra Pradesh (75.8 to 55.2), whereas increase was high in West Bengal (39.0 to 58.6) and Madhya Pradesh (57.9 to 73.9). For cash credit and overdraft limits, increase was high in Orissa (9.5 to 25.6) and Kerala (6.9 to 20.7), whereas the highest drop in turnover rate took place in Punjab (19.7 to 9.3).

State and population group wise turnover rate for different types of accounts are presented in Table 8. It was observed in Table 7 that turnover rate of current deposit was highest both in case of Haryana and Rajasthan. Table 8, which gives further break-up, reveals that it was urban areas of Haryana (where turnover rate was 97.8) and urban areas of Rajasthan (where turnover rate was 126.9) which accounted for the highest turnover rate in the respective states. Among various states the turnover rate of current deposit was the highest in Haryana (68.5) for rural areas whereas the same for semi-urban areas was in Delhi (78.9). Similarly, the turnover rate was the highest in Rajasthan (126.9) for urban areas and in Madhya Pradesh (99.3) for metropolitan areas. In respect of cash credit and overdraft accounts, among various states the turnover rate was the highest in Gujarat (19.2) for rural areas whereas for semi-urban areas it was high in Madhya Pradesh (26.8). Similarly the turnover rate for both urban areas (48.0) and metropolitan areas (21.2) was the highest in Maharashtra. The turnover rate in respect of saving deposits did not show any significant variation among the population groups.

Bank group-wise turnover rates for different population groups and deposit accounts are given in Table 9. The turnover rates of current deposits were the highest in respect of the State Bank Group (88.4); the turnover rate of savings deposit was highest in respect of Other Indian Scheduled Commercial Banks (8.6); the turnover rate in respect of cash credit and overdraft was found highest for Foreign Banks (20.0). The turnover rate in respect of cash credit and overdraft limits was found to be the highest (24.1) for State Bank Group in urban areas, followed by Nationalised Banks in metropolitan areas (20.4).

The state and bank group-wise turnover rate data are presented in Table 10. In all the major states, the turnover rate of current deposits was found to be higher for State Bank Group, compared with those of Nationalised Banks and Regional Rural Banks. But the turnover rates of current deposits in Other Indian Scheduled Commercial Banks are comparable with State Bank Group for all major states. The turnover rate of savings deposits were comparatively higher for Other Indian Scheduled Commercial Banks. The turnover rates of cash credit and overdraft accounts were low in almost all states in respect of Regional Rural Banks.

TRENDS IN TURNOVER RATIOS (FIGURE-1)



PERCENTAGE SHARE OF DEBITS BY THE POPULATION GROUPS FOR 1995-96 (FIGURE-2)

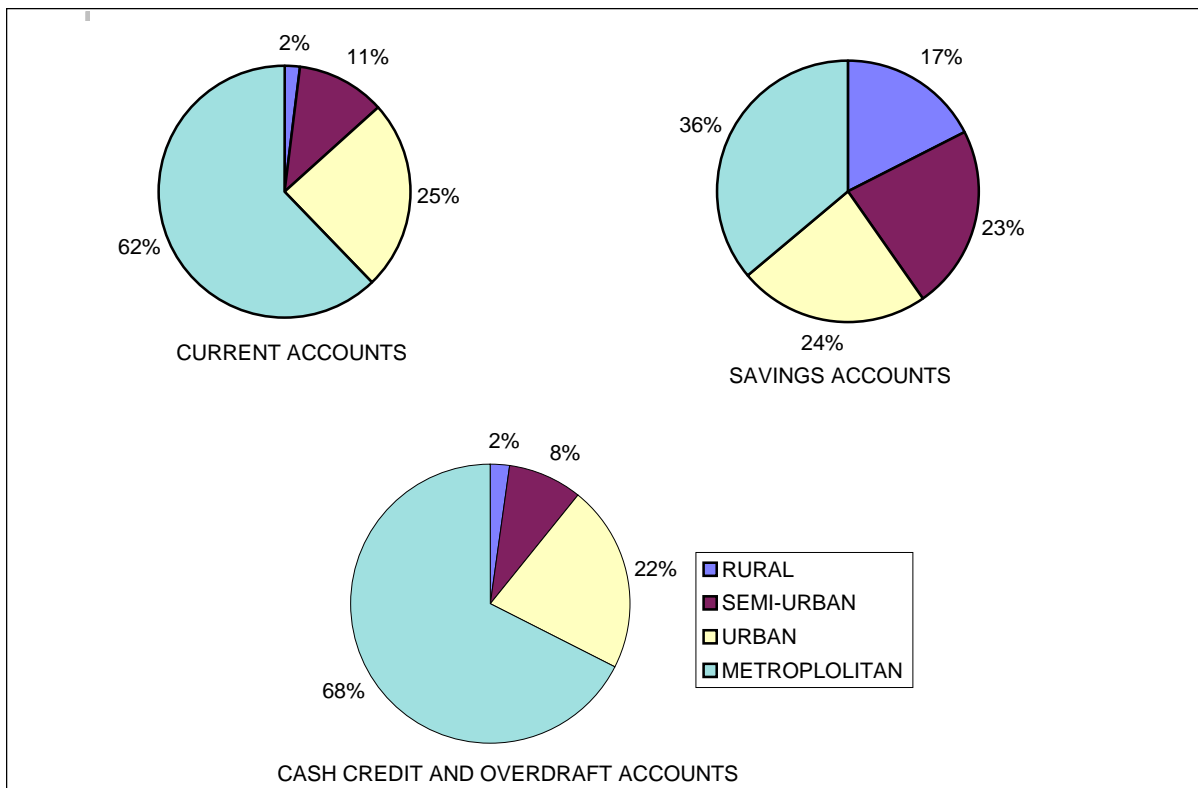


Table 1 : TRENDS IN DEPOSITS, DEBITS AND TURNOVER RATIO

(Rs. Crore)

	1989-90	1991-92	1993-94	1995-96
1	2	3	4	5
1 Current Deposits	24651	34825	42411	55544
2 Limits of Cash Credits and Overdrafts	54113	69272	79180	109106
3 Debits to Current Deposits	1243958	2336004	2826218	3263937
4 Debits to Cash Credits and Overdrafts	586201	915800	1340198	1928400
5 Turnover of Current Deposits (Ratio of 3 to 1)	50.5	67.1	66.6	58.8
6 Turnover of Cash Credits and Overdrafts (Ratio of 4 to 2)	10.8	13.2	16.9	17.7
7 Savings Deposits	43297	52457	70907	110266
8 Debits to savings Deposits	191398	290207	377114	607345
9 Turnover of Savings Deposits (Ratio of 8 to 7)	4.4	5.5	5.3	5.5
10. Turnover of Current Deposits Cash Credits and Overdrafts (Ratio of 3+4 to 1+2)	23.2	31.2	34.3	31.5
11. Overall Turnover	16.6	22.6	23.6	21.1

TABLE 2 - POPULATION GROUP-WISE TURNOVER OF CURRENT DEPOSITS, CASH CREDIT AND OVERDRAFTS

Population Group	Year	Turnover of				
		Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits, Cash Credits and Overdrafts	All Deposits and Limits
1	2	3	4	5	6	7
Rural	1993-94	26.8	3.8	19.2	21.7	10.0
	1995-96	20.6	3.7	7.1	11.5	5.6
Semi-urban	1993-94	64.8	4.6	15.3	36.5	17.4
	1995-96	54.6	5.9	13.4	28.2	15.7
Urban	1993-94	66.8	5.6	14.4	32.6	23.2
	1995-96	59.9	5.9	21.3	36.9	23.9
Metropolitan	1993-94	71.6	6.9	18.2	36.1	29.7
	1995-96	62.7	6.5	18.3	32.2	25.9
All-India	1993-94	66.6	5.3	16.9	34.3	23.6
	1995-96	58.8	5.5	17.7	31.5	21.1

TABLE 3 - AVERAGE AMOUNT PER OFFICE OF CURRENT AND SAVINGS DEPOSITS, CASH CREDIT AND
OVER DRAFT LIMITS AND DEBITS OF THESE ACCOUNTS

(Rs.Lakh)

POPULATION GROUP	Current Deposit A/cs.				Savings Deposits A/cs.				Cash credit & overdraft A/cs.			
	Deposits		Debits		Deposits		Debits		Approved Limits		Debits	
	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96
1	2	3	4	5	6	7	8	9	10	11	12	13
Rural	72	90	193.9	186.5	41.3	85.6	156.2	315.6	14.5	18.8	277.9	133.3
Semi-Urban	46.7	46.5	3026.3	2649.2	162.7	170.5	748.7	988.2	62.1	86.9	946.6	1167.5
Urban	132.0	145.9	8824.7	8733.4	203.3	261.9	1143.8	1555.6	249.5	213.8	3604.3	4552.5
Metropolitan	401.7	461.1	28744.8	28923.1	338.7	482.4	2347.0	3134.4	790.6	1012.6	14353.8	18562.1
ALL INDIA	68.2	87.4	4542.3	5136.0	114.0	173.5	606.1	955.7	127.3	171.7	2154.0	3034.4

TABLE 4 - AVERAGE AMOUNT PER OFFICE OF CURRENT DEPOSITS, CASH CREDIT AND OVER DRAFT LIMITS AND DEBITS TO THEM - BANK GROUP-WISE

(Rs.Lakh)

Bank Group	Year	Current Deposits	Cash Credit and Overdrafts	Debits to Current Deposits	Debit to Cash Credit and Overdrafts
1.	2	3	4	5	6
State Bank Of India and Associates	1993-94	117.0	290.0	11592.5	5447.5
	1995-96	145.6	369.1	12874.1	5747.1
Nationalised Banks	1993-94	82.3	126.5	4010.9	2003.9
	1995-96	98.3	159.0	4587.5	3061.0
Regional Rural Banks	1993-94	25	15	29.2	28
	1995-96	35	18	44.1	72
Other Indian Scheduled Commercial Banks	1993-94	50.1	67.9	3446.5	1330.1
	1995-96	79.7	166.9	5373.6	2564.3
Foreign Banks	1993-94	2349.3	7507.3	190897.7	68123.4
	1995-96	2407.2	6621.9	87984.7	132542.4
All Scheduled Commercial Banks	1993-94	68.2	127.3	4542.3	2154.0
	1995-96	87.4	171.7	5136.0	3034.4

TABLE 5 - DEPOSITS, CASH CREDIT AND OVERDRAFT AND TURNOVER RATES FOR MAJOR METROPOLITAN CENTRES, 1995-96

Metropolitan Centre	Current Deposits (Rs. Crore)	Savings Deposits (Rs. Crore)	Approved Limits for Cash Credit and Overdrafts (Rs. Crore)	Turnover of				
				Current Deposits	Savings Deposits	Cash Credit and Overdraft	Current Deposits, Cash credit & Overdraft	All Deposits and Limits
1	2	3	4	5	6	7	8	9
1 Calcutta	4966 (8.9)	4131 (3.7)	11380 (10.4)	62.0	8.2	15.1	29.3	25.1
2 Mumbai	10961 (19.7)	8410 (7.6)	27100 (24.8)	72.1	6.4	21.3	35.9	30.6
3 Chennai	2132 (3.8)	1624 (1.5)	5630 (5.2)	57.9	8.6	18.1	29.0	25.5
4 New Delhi	7130 (12.8)	8410 (7.6)	9963 (9.1)	46.1	5.2	16.8	29.1	21.2
Total of 4 Centres 1993-94	19484 (45.9)	15440 (21.8)	35315 (44.6)	73.7	6.8	19.3	38.7	31.7
1995-96	25188 (45.3)	22576 (20.5)	54073 (49.6)	61.6	6.4	18.8	32.4	26.7

Note : Figures in brackets indicate percentages to All India Total.

TABLE 6: DEBITS TO CURRENT DEPOSITS, CASH CREDITS AND OVERDRAFT FOR MAJOR METROPOLITAN CENTRES, 1995-96

(Rs.Crore)

Metropolitan Centre	DEBITS	
	Current Deposits	Cash credit & overdraft
1	2	3
1. Calcutta	308067 (9.4)	171573 (8.9)
2. Mumbai	790517 (24.2)	577524 (29.9)
3. Chennai	123423 (3.8)	101963 (5.3)
4. New Delhi	328735 (10.1)	167823 (8.7)
Total of 4 centres		
(a) 1993-94	1435650 (50.8)	683082 (51.0)
(b) 1995-96	1550742 (47.5)	1018883 (52.8)

Note : Figures in brackets indicate percentages to All-India Total.

TABLE 7 : STATE-WISE TURNOVER OF CURRENT DEPOSITS, SAVINGS DEPOSITS, CASH CREDIT AND OVERDRAFTS

STATE / UNION TERRITORY	TURNOVER OF									
	Current Deposits		Cash credit & Overdrafts		Current Deposits, Cash credits and Overdrafts		Savings Deposits		All Deposits and Limits	
	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96	1993-94	1995-96
1	2	3	4	5	6	7	8	9	10	11
Andhra Pradesh	75.8	55.2	18.5	20.4	36.2	31.8	95	10.6	27.2	23.7
Assam	45.3	25.6	10.4	14.8	29.2	20.2	33	3.7	14.5	10.6
Bihar	37.4	29.2	17.0	23.1	27.5	26.7	32	3.8	11.6	11.7
Gujarat	66.7	68.4	13.6	18.3	32.9	38.3	54	5.3	22.8	25.0
Haryana	80.9	86.6	18.8	15.1	40.9	35.2	47	5.2	18.9	18.3
Jammu & Kashmir	31.4	20.0	7.3	8.5	21.5	13.6	26	3.1	10.6	8.4
Karnataka	56.4	61.8	18.1	15.1	25.7	26.1	76	6.9	21.2	19.0
Kerala	69.9	65.8	6.9	20.7	18.0	37.3	6.0	9.3	13.3	21.5
Madhya Pradesh	57.9	73.9	18.8	15.6	35.5	35.1	4.5	6.4	21.4	22.5
Maharashtra	95.7	71.2	18.8	22.1	44.1	29.5	6.7	6.0	35.3	29.5
Orissa	34.3	32.7	9.5	25.6	18.4	15.6	4.9	4.9	13.8	15.6
Punjab	78.2	40.5	19.7	9.3	40.0	8.0	4.3	3.8	21.8	8.0
Rajasthan	82.1	86.6	9.9	16.4	32.5	26.1	4.8	5.5	22.3	26.1
Tamil Nadu	66.8	58.0	16.2	14.1	30.4	20.8	8.2	7.6	24.8	20.8
Uttar Pradesh	63.3	43.5	17.7	11.9	36.5	12.7	3.5	3.7	17.1	12.7
West Bengal	39.0	58.6	19.0	15.4	27.0	21.1	3.5	5.1	18.0	21.1
Delhi	53.8	46.2	21.0	16.6	36.2	21.0	7.2	5.2	27.3	21.0
Others	45.3	44.4	13.5	22.8	27.1	32.7	4.3	5.3	16.7	19.4
All-India	66.6	58.8	16.9	17.7	34.3	21.1	5.3	5.5	23.6	21.1

TABLE 8: STATE AND POPULATION GROUP-WISE TURNOVER OF DEPOSITS, CASH CREDIT AND OVERDRAFTS, 1995-96

STATE/ UNION TERRITORY	RURAL					SEMI-URBAN				
	TURNOVER OF									
	Current Deposits	Savings Deposits	Cash Credit and Overdra- fts	Current Deposits, Cash Credits and Over drafts	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdra- fts	Current Deposit- s, Cash Credits and Over drafts	All Deposits and Limits
ANDHRA PRADESH	20.5	74	51	96	83	53.5	92	20.5	32.0	19.9
ASSAM	15.0	29	55	11.1	5.0	38.8	51	13.7	23.3	12.2
BIHAR	9.8	26	49	7.7	3.3	14.4	47	6.7	11.7	6.8
GUJARAT	21.7	36	19.2	20.1	10.2	69.8	48	18.9	42.2	22.1
HARYANA	68.5	51	11.9	28.9	12.5	78.2	6.0	15.9	32.5	17.0
JAMMU & KASHMIR	16.2	27	82	13.5	4.9	32.4	3.3	6.1	9.0	7.6
KARNATAKA	38.6	60	11.1	20.2	10.5	63.8	9.4	22.1	39.6	22.3
KERALA	25.9	10.4	78	11.3	10.7	43.2	9.7	11.9	23.7	14.6
MADHYA PRADESH	25.4	46	73	10.0	7.8	56.2	4.4	26.8	44.1	19.8
MAHARASHTRA	24.0	41	29	6.5	5.2	64.9	4.4	11.2	35.0	16.0
ORISSA	6.9	3.3	15.1	9.7	4.6	42.4	5.6	26.7	33.2	20.3
PUNJAB	15.6	35	1.3	5.5	3.8	69.9	5.4	13.5	31.8	15.8
RAJASTHAN	25.7	42	16.6	19.7	8.7	64.4	4.6	11.3	29.5	18.9
TAMIL NADU	30.4	7.4	15.1	21.2	12.0	74.8	6.6	6.3	19.4	15.3
UTTAR PRADESH	16.6	31	8.6	13.0	4.4	47.0	3.6	11.1	21.3	10.6
WEST BENGAL	12.9	22	4.7	8.5	3.1	50.4	3.4	10.2	31.3	10.6
DELHI	16.6	4.2	1.9	3.7	3.9	78.9	4.6	20.7	72.8	25.4
OTHERS	19.6	4.0	7.5	12.4	7.1	45.5	5.8	41.1	43.3	24.9
ALL INDIA	20.6	3.7	7.1	11.5	5.6	54.6	5.9	13.4	28.2	15.7

TABLE 8: STATE AND POPULATION GROUP-WISE TURNOVER OF DEPOSITS, CASH CREDIT AND OVERDRAFTS, 1995-96 (Concl.d.)

STATE/ UNION TERRITORY	URBAN					METROPOLITAN				
	TURNOVER OF									
	Current Deposits	Savings Deposits	Cash Credit and Overdra- fts	Current Deposits, Cash Credits and Over drafts	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdra- fts	Current Deposit- s, Cash Credits and Over drafts	All Deposits and Limits
ANDHRA PRADESH	58.3	14.3	22.2	35.0	28.0	57.3	7.8	21.0	31.5	24.7
ASSAM	25.4	3.6	18.4	22.1	13.8	-	-	-	-	-
BIHAR	38.5	4.1	30.9	35.2	18.5	-	-	-	-	-
GUJARAT	66.4	4.9	14.1	34.6	22.9	76.0	7.0	19.8	41.9	32.0
HARYANA	97.8	4.2	15.3	38.9	22.0	-	-	-	-	-
JAMMU & KASHMIR	18.9	3.8	19.5	19.1	12.2	-	-	-	-	-
KARNATAKA	65.9	6.9	18.9	34.0	22.2	62.1	6.4	14.2	23.6	18.7
KERALA	92.0	7.9	30.8	53.4	35.0	-	-	-	-	-
MADHYA PRADESH	71.3	7.1	24.2	43.7	26.3	99.3	8.6	13.8	40.5	29.8
MAHARASHTRA	79.9	6.8	48.0	62.4	41.8	71.0	6.4	21.2	35.7	30.0
ORISSA	34.3	5.9	26.1	30.1	18.5	-	-	-	-	-
PUNJAB	43.4	4.3	17.2	28.6	17.5	65.9	4.5	13.2	22.0	16.2
RAJASTHAN	126.9	5.3	18.7	53.9	35.5	55.6	8.0	16.5	30.3	23.5
TAMIL NADU	52.3	7.7	14.6	25.2	20.6	57.9	8.6	18.1	29.0	25.5
UTTAR PRADESH	44.6	4.2	10.6	26.7	16.4	51.2	4.6	19.8	35.8	20.6
WEST BENGAL	49.0	3.3	26.4	38.2	16.7	62.0	8.2	15.1	29.3	25.1
DELHI	-	-	-	-	-	46.1	5.2	16.8	29.1	21.2
OTHERS	54.2	6.6	15.9	32.7	23.7	-	-	-	-	-
ALL INDIA	59.9	5.9	21.3	36.9	23.9	62.7	6.5	18.3	32.2	25.9

TABLE 9: BANK GROUP AND POPULATION GROUP-WISE TURNOVER OF DEPOSITS, CASH CREDIT AND OVERDRAFTS, 1995-96

Bank Group and Population Group		Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits, Cash Credits and Overdrafts	All Deposits and Limits
STATE BANK OF INDIA & ITS ASSOCIATES		88.4	5.5	15.6	36.2	25.0
	RURAL	22.2	3.6	5.7	9.7	5.3
	SEMI-URBAN	75.4	4.9	12.6	32.6	19.5
	URBAN	87.4	7.3	24.1	50.0	34.1
	METROPOLITAN	104.1	7.9	15.1	35.5	31.5
NATIONALISED BANKS		46.7	5.5	19.3	29.7	19.1
	RURAL	22.2	3.8	9.0	13.9	6.4
	SEMI-URBAN	37.8	6.1	15.1	24.5	13.2
	URBAN	43.3	5.2	20.2	29.6	18.4
	METROPOLITAN	51.4	6.2	20.4	31.8	23.7
REGIONAL RURAL BANKS		12.7	3.6	4.1	9.8	4.3
	RURAL	7.9	3.5	3.0	6.0	3.8
	SEMI-URBAN	18.7	3.6	5.3	13.8	5.0
	URBAN	23.2	4.6	13.2	21.8	9.5
OTHER SCHEDULED COMMERCIAL BANKS		67.5	8.6	15.4	32.2	25.5
	RURAL	21.4	4.3	8.8	13.4	7.3
	SEMI-URBAN	72.1	9.3	10.8	26.4	18.7
	URBAN	54.1	8.4	17.2	30.0	23.3
	METROPOLITAN	74.0	10.1	16.3	35.3	31.3
FOREIGN BANKS		36.6	4.4	20.0	24.4	21.3
	SEMI-URBAN	3.4	1.5	4.8	3.8	2.8
	URBAN	53.2	4.5	12.5	30.8	19.3
	METROPOLITAN	35.4	4.4	20.1	24.4	21.3

TABLE 10: STATE AND BANK GROUP-WISE TURNOVER OF DEPOSITS, CASH CREDIT AND OVERDRAFTS, 1995-96

STATE/ UNION TERRITORY	STATE BANK OF INDIA & ITS ASSOCIATES			NATIONALISED BANKS					REGIONAL RURAL BANKS										
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
	Current Deposits	Cash Credit and Overdrafts	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits			
1	63.6	17.4	32.0	112.6	219.3	-	92.3	93.7	110.7	134.0	34.0	46.5	131.0	56.6	78.2	73.0	57.6	58.2	88.4
ANDHRA PRADESH	13.7	29	34	64	33	-	71	65	88	74	58	35	49	75	42	42	55	37	5.5
ASSAM	21.3	24.6	42.3	16.1	17.4	-	94	31.8	13.9	19.9	41.6	51	16.3	73	16.4	10.3	18.1	35.8	15.6
BIHAR	33.6	20.1	36.5	49.2	72.6	-	24.9	53.2	37.2	48.5	38.1	17.8	53.4	15.5	48.4	24.7	36.0	45.3	36.2
GUJARAT	27.2	12.4	16.8	37.5	40.3	-	19.6	27.8	28.4	43.5	21.1	60	36.4	14.0	28.3	19.6	26.4	25.2	25.0
HARYANA	48.8	31.1	28.0	49.0	58.0	24.0	52.6	45.7	54	59	34.8	36.1	47.0	46.8	33.3	56.9	42.6	39.6	46.7
JAMMU & KASHMIR	85	11.5	43	50	57	46	67	12.8	54	27.9	15.8	19.7	49	71	37	49	60	5.5	19.3
KARNATAKA	22.0	20.7	97	19.2	14.6	21.4	19.6	15.8	19.7	32.4	19.2	32.4	16.3	19.0	11.2	12.4	15.2	17.7	19.3
KERALA	31.8	10.0	20.7	31.9	26.9	23.3	27.9	31.1	31.1	36.9	17.8	30.2	41	22	12.6	43	-	15.3	9.8
MADHYA PRADESH	20.7	15.1	15.1	15.1	15.1	13.8	19.4	30.2	40	24.9	14.6	68	30	21	10.4	11.0	20	40	4.1
MAHARASHTRA	11.1	12.7	17.5	17.5	17.5	9.2	68	79	23.5	20.2	11.5	19.3	25	68	11.6	42	-	15.3	9.8
ORISSA	10	11	12	12	12	10	58	30.2	40	24.9	14.6	68	30	21	10.4	11.0	20	40	4.1
PUNJAB	22.0	20.7	97	19.2	14.6	21.4	19.6	15.8	19.7	32.4	19.2	32.4	16.3	19.0	11.2	12.4	15.2	17.7	19.3
RAJASTHAN	31.8	10.0	20.7	31.9	26.9	23.3	27.9	31.1	31.1	36.9	17.8	30.2	41	22	12.6	43	-	15.3	9.8
TAMIL NADU	20.7	15.1	15.1	15.1	15.1	13.8	19.4	30.2	40	24.9	14.6	68	30	21	10.4	11.0	20	40	4.1
UTTAR PRADESH	11.1	12.7	17.5	17.5	17.5	9.2	68	79	23.5	20.2	11.5	19.3	25	68	11.6	42	-	15.3	9.8
WEST BENGAL	10	11	12	12	12	10	58	30.2	40	24.9	14.6	68	30	21	10.4	11.0	20	40	4.1
DELHI	22.0	20.7	97	19.2	14.6	21.4	19.6	15.8	19.7	32.4	19.2	32.4	16.3	19.0	11.2	12.4	15.2	17.7	19.3
OTHERS	31.8	10.0	20.7	31.9	26.9	23.3	27.9	31.1	31.1	36.9	17.8	30.2	41	22	12.6	43	-	15.3	9.8
ALL INDIA	22.0	20.7	97	19.2	14.6	21.4	19.6	15.8	19.7	32.4	19.2	32.4	16.3	19.0	11.2	12.4	15.2	17.7	19.3

TABLE 10: STATE AND BANK GROUP-WISE TURNOVER OF DEPOSITS, CASH CREDIT AND OVERDRAFTS, 1995-96 (concd.)

STATE/ UNION TERRITORY	OTHER SCHEDULED COMMERCIAL BANKS								FOREIGN BANKS							
	TURNOVER OF								TURNOVER OF							
	Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits	Current Deposits	Savings Deposits	Cash Credit and Overdrafts	Current Deposits	All Deposits and Limits	
1	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
ANDHRA PRADESH	53.5	10.5	13.8	28.3	24.1	68	47	15.8	10.4	82	10.4	47	15.8	10.4	82	
ASSAM	24.3	24.4	21.6	23.0	24.0	52.1	09	16.1	45.2	26.7	45.2	09	16.1	45.2	26.7	
BIHAR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GUJARAT	101.1	17.6	68.0	86.0	69.7	-	-	-	-	-	-	-	-	-	-	
HARYANA	62.6	11.4	26.4	35.5	26.0	-	-	-	-	-	-	-	-	-	-	
JAMMU & KASHMIR	17.3	27	66	10.2	68	91	1.2	39	82	21	82	1.2	39	82	21	
KARNATAKA	53.7	88	18.4	30.2	21.3	39	34	19	24	26	24	34	19	24	26	
KERALA	53.6	90	11.5	23.5	16.1	51.4	65	57	26.1	20.8	26.1	65	57	26.1	20.8	
MADHYA PRADESH	95.8	74	19.4	36.8	26.2	-	-	-	-	-	-	-	-	-	-	
MAHARASHTRA	76.9	92	16.5	32.0	28.5	36.8	29	12.9	18.0	16.4	18.0	29	12.9	18.0	16.4	
ORISSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PUNJAB	89.7	62	96	33.4	23.5	34.8	92	56	89	90	34.8	92	56	89	90	
RAJASTHAN	40.8	72	14.1	23.9	18.6	-	-	-	-	-	-	-	-	-	-	
TAMIL NADU	92.6	11.2	12.3	34.0	29.9	70.4	83	38.6	47.3	43.5	47.3	83	38.6	47.3	43.5	
UTTAR PRADESH	36.6	36	79	12.3	86	79.6	59	21.5	47.8	32.5	47.8	59	21.5	47.8	32.5	
WEST BENGAL	76.4	14.0	28.7	57.4	47.6	31.6	42	44.9	40.2	31.0	40.2	42	44.9	40.2	31.0	
DELHI	63.6	68	33.4	51.2	39.1	32.2	63	16.5	21.6	18.7	21.6	63	16.5	21.6	18.7	
OTHERS	99.0	10.8	17.4	35.4	28.3	34	15	48	38	28	38	15	48	38	28	
ALL INDIA	67.5	8.6	15.4	32.2	25.5	36.6	4.4	20.0	24.4	21.3	24.4	4.4	20.0	24.4	21.3	

STATEMENT I - DISTRIBUTION OF DEPOSITS AND APPROVED LIMITS IN CASH CREDIT,
OVERDRAFTS AND DEBITS BY POPULATION GROUP

(Rs.Crore)

Population Group	Year	Current Deposits A/cs.		Savings Deposits A/cs.		Cash credit & overdraft A/cs.	
		Deposits	Debits	Deposits	Debits	Limits	Debits
1.	2.	3.	4.	5.	6.	7.	8.
Rural	1993-94	2613 (6.2)	70050 (2.5)	14899 (21.0)	56418 (15.0)	5230 (6.6)	100358 (7.5)
	1995-96	3026 (5.4)	62337 (1.9)	28620 (26.0)	105500 (17.4)	6291 (5.8)	44558 (2.3)
Semi-Urban	1993-94	5425 (12.8)	351465 (12.4)	18899 (26.7)	86956 (23.1)	7207 (9.1)	109929 (8.2)
	1995-96	6737 (12.1)	368161 (11.3)	23692 (21.5)	138728 (22.8)	12080 (11.1)	162245 (8.4)
Urban	1993-94	11663 (27.5)	779623 (27.6)	17963 (25.3)	101051 (26.8)	22046 (27.8)	318424 (23.8)
	1995-96	13422 (24.2)	803647 (24.6)	24101 (21.9)	143148 (23.6)	19674 (18.0)	418925 (21.7)
Metropolitan	1993-94	22710 (53.5)	1625080 (57.5)	19146 (27.0)	132689 (35.2)	44697 (56.5)	811488 (60.5)
	1995-96	32358 (58.3)	2029792 (62.2)	33853 (30.7)	219970 (36.2)	71061 (65.1)	1302673 (67.6)
All-India	1993-94	42411 (100.0)	2826218 (100.0)	70907 (100.0)	377114 (100.0)	79180 (100.0)	1340198 (100.0)
	1995-96	55544 (100.0)	3263937 (100.0)	110266 (100.0)	607345 (100.0)	109106 (100.0)	1928400 (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 CREDITS AND OVERDRAFTS

(Rs.Crore)

State/ Union Territories	Year	Current Deposit A/cs.		Savings Deposit A/cs.		Cash credit & overdraft A/cs.	
		Deposits	Debits	Deposits	Debits	Limits	Debits
1.	2	3	4	5	6	7	8
Andhra Pradesh	1993-94	1716	130056	2849	27170	3843	71215
	1995-96	2232	123166	4267	45273	4567	93290
Assam	1993-94	397	17980	978	3269	341	3549
	1995-96	414	10590	1150	4264	405	5993
Bihar	1993-94	1334	49866	4863	15472	1245	21132
	1995-96	2153	62807	6930	26629	1500	34718
Gujarat	1993-94	3814	254268	6107	32763	6701	91203
	1995-96	3582	245084	6062	31961	5407	99123
Haryana	1993-94	346	27948	1493	6996	625	11723
	1995-96	548	47452	2515	12983	1403	21227
Jammu & Kashmir	1993-94	364	11406	835	2191	252	1833
	1995-96	281	5605	637	1992	355	3032
Karnataka	1993-94	1688	95167	2826	21478	6897	125153
	1995-96	2758	170419	6914	47656	8983	135648
Kerala	1993-94	946	66182	3464	20952	4413	30434
	1995-96	1284	84476	4538	42188	2191	45319
Madhya Pradesh	1993-94	1508	87371	2951	13206	2025	37971
	1995-96	1931	142747	4528	28949	3841	59351
Maharashtra	1993-94	9550	913891	8921	59360	19504	366251
	1995-96	13970	994710	14761	88777	31988	705608
Orissa	1993-94	827	28415	1170	5726	1491	14151
	1995-96	508	16617	1335	6513	555	14181

STATEMENT II - STATE-WISE CLASSIFICATION OF DEPOSITS, APPROVED LIMITS,
DEBITS TO DEPOSIT ACCOUNTS AND CASH CREDITS AND OVERDRAFTS (Concl.d.)

(Rs.Crore)

State/ Union Territories	Year	Current Deposit A/cs.		Savings Deposit A/cs.		Cash credit & overdraft A/cs.	
		Deposits	Debits	Deposits	Debits	Limits	Debits
1	2	3	4	5	6	7	8
Punjab	1993-94	1638	128075	4913	20903	3069	60308
	1995-96	1651	66819	13858	52425	3484	32475
Rajasthan	1993-94	1163	95481	2167	10449	2553	25294
	1995-96	1474	127587	2968	16205	2886	47223
Tamil Nadu	1993-94	2897	193485	3497	28701	7475	121334
	1995-96	4404	255312	6032	45746	12529	176947
Uttar Pradesh	1993-94	2762	174789	9611	33765	3926	69488
	1995-96	3754	163358	12508	46308	4838	57695
West Bengal	1993-94	3780	147393	5925	20810	5744	109347
	1995-96	6080	356298	9869	50060	12436	191691
Delhi	1993-94	6634	357054	6281	44965	7675	160942
	1995-96	7191	331879	8647	44854	10152	168251
Others	1993-94	1046	47393	2057	8939	1401	18868
	1995-96	1328	59011	2747	14562	1584	36127
All-India	1993-94	42411	2826218	70907	377114	79180	1340198
	1995-96	55544	3263937	110266	607345	109106	1928400