

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

IMPORTANT INDICATORS	June 1969	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	276	276	284	293	299	300	303	297	296
(a) Scheduled Commercial Banks	73	272	272	281	291	297	299	302	297	296
<i>Of which:</i> Regional Rural Banks	–	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	3	2	2	1	1	–	–
Number of Bank Offices in India	8262	61169	61803	62367	63026	63550	64218	64939	65412	66004
(a) Rural	1833	35389	35329	33004	32995	32915	32878	32857	32734	32640
(b) Semi-Urban	3342	11465	11890	13341	13561	13766	13980	14168	14407	14571
(c) Urban	1584	8562	8745	8868	9086	9340	9597	9898	10052	10304
(d) Metropolitan	1503	5753	5839	7154	7384	7529	7763	8016	8219	8489
Population per office (in thousands)	64	14	15	15	15	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	274938	323632	386859	429003	499763	598485	714025 @	851593 @	989141 @@
<i>of which:</i> (a) Demand	2104	49541	60700	76903	80614	90610	102513	117423	145283	159407
(b) Time	2542	225397	262932	309956	348389	409153	495972	596602	706310	829734
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	154838	166844	211560	254015	278401	324079	368837	454069	529272
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	449	524	620	681	786	932	1100	1302	1499
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	253	270	339	403	438	505	568	694	802
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	3111	3596	4242	4613	5261	6170	7237	8498	9721
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1752	1854	2320	2719	2931	3356	3738	4531	5201
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	50.4	46.0	46.4	44.0	43.8	47.3	49.8	53.5	56.0
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	51739	59097	69209	80831	93807	108905	126309	155779	146546 *
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	34.4	36.5	33.7	32.8	34.8	34.6	35.3	35.4	36.5 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	36.1	38.8	35.8	34.1	35.8	36.1	37.0	37.4	40.5 *
Credit Deposit Ratio	77.5	56.3	51.6	54.7	59.2	55.7	54.2	51.7	53.3	53.5
Investment Deposit Ratio	29.3	38.0	41.2	38.6	38.4	38.1	36.5	35.7	36.6	37.1
Cash Deposit Ratio	8.2	13.6	17.2	16.3	12.5	10.6	10.2	9.5	9.8	8.4

@ Includes Resurgent India Bonds (RIB) (Rs.17,945 crore)

@@ Includes Resurgent India Bonds (RIB) (Rs.17,945 crore) and also India Millennium Deposits (IMD) (Rs.25,662 Crore)

* Provisional figures relate to only Public Sector Banks.

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	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4592	4583	458	458	36	36	3	3	5089	5080
Haryana	644	644	94	94	11	11	–	–	749	749
Himachal Pradesh	605	605	14	14	–	–	–	–	619	619
Jammu & Kashmir	478	478	22	22	2	2	–	–	502	502
Punjab	1026	1023	102	102	9	9	1	1	1138	1135
Rajasthan	1775	1768	212	212	13	13	1	1	2001	1994
Chandigarh	9	9	2	2	1	1	–	–	12	12
Delhi	55	56	12	12	–	–	1	1	68	69
NORTH-EASTERN REGION	1181	1172	123	123	8	8	–	–	1312	1303
Arunachal Pradesh	53	53	6	6	–	–	–	–	59	59
Assam	756	754	73	73	4	4	–	–	833	831
Manipur	48	41	11	11	1	1	–	–	60	53
Meghalaya	122	122	7	7	1	1	–	–	130	130
Mizoram	60	60	5	5	1	1	–	–	66	66
Nagaland	34	34	8	8	–	–	–	–	42	42
Tripura	108	108	13	13	1	1	–	–	122	122
EASTERN REGION	6998	6988	775	774	67	67	1	1	7841	7830
Bihar	3261	2353	401	313	16	12	–	–	3678	2678
Jharkhand	–	906	–	88	–	4	–	–	–	998
Orissa	1542	1535	93	93	6	6	–	–	1641	1634
Sikkim	32	32	1	1	–	–	–	–	33	33
West Bengal	2148	2147	278	277	45	45	1	1	2472	2470
Andaman & Nicobar Islands	15	15	2	2	–	–	–	–	17	17
CENTRAL REGION	7406	7389	805	805	60	60	4	4	8275	8258
Chhattisgarh	–	643	–	61	–	6	–	–	–	710
Madhya Pradesh	2361	1709	286	225	21	15	2	2	2670	1951
Uttar Pradesh	5045	4541	519	480	39	36	2	2	5605	5059
Uttaranchal	–	496	–	39	–	3	–	–	–	538
WESTERN REGION	3784	3786	673	673	42	42	7	7	4506	4508
Goa	142	142	11	11	–	–	–	–	153	153
Gujarat	1448	1450	260	260	14	14	3	3	1725	1727
Maharashtra	2188	2188	399	399	28	28	4	4	2619	2619
Dadra & Nagar Haveli	5	5	1	1	–	–	–	–	6	6
Daman & Diu	1	1	2	2	–	–	–	–	3	3
SOUTHERN REGION	6465	6440	2219	2219	83	83	3	3	8770	8745
Andhra Pradesh	2303	2292	467	466	35	35	1	1	2806	2794
Karnataka	2078	2071	277	277	15	15	1	1	2371	2364
Kerala	305	304	1039	1040	7	7	–	–	1351	1351
Tamil Nadu	1748	1742	431	431	25	25	1	1	2205	2199
Lakshadweep	9	9	–	–	–	–	–	–	9	9
Pondicherry	22	22	5	5	1	1	–	–	28	28
ALL-INDIA	30426	30358	5052	5055	296	296	18	18	35793	35724

The data are based on Master Office File of bank branches, which is regularly updated, as such, the information presented in this table is the latest and may not match with those published earlier.

See Notes on Tables.

**TABLE No. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2001**

(Amount in Rupees Lakh)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
	1	2	3	4	5
RURAL	32,640 (48.3)	1317,22,762 (30.8)	139431,36 (14.7)	224,57,677 (42.9)	54431,25 (10.1)
SEMI-URBAN	14,700 (21.8)	1164,00,070 (27.2)	186188,00 (19.6)	140,43,306 (26.8)	61737,15 (11.5)
URBAN	11,026 (16.3)	927,69,171 (21.7)	217832,75 (22.9)	79,50,758 (15.2)	93705,80 (17.4)
METROPOLITAN	9,159 (13.6)	871,37,194 (20.3)	405981,19 (42.8)	79,12,654 (15.1)	328559,59 (61.0)
ALL-INDIA	67,525 (100.0)	4280,29,197 (100.0)	949433,29 (100.0)	523,64,395 (100.0)	538433,79 (100.0)

**TABLE No. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO BANK GROUP
MARCH 2001**

(Amount in Rupees Lakh)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
	1	2	3	4	5
STATE BANK OF INDIA AND ITS ASSOCIATES	13,578 (20.1)	1024,80,024 (24.0)	236392,75 (24.9)	127,92,069 (24.4)	144050,53 (26.8)
NATIONALISED BANKS	33,799 (50.1)	2397,30,610 (56.0)	508032,14 (53.5)	221,00,496 (42.2)	261379,67 (48.6)
FOREIGN BANKS	198 (0.3)	30,96,993 (0.7)	50230,16 (5.3)	21,21,322 (4.1)	45355,41 (8.4)
REGIONAL RURAL BANKS	14,651 (21.7)	497,04,835 (11.6)	37953,23 (4.0)	122,02,865 (23.3)	16351,61 (3.0)
OTHER SCHEDULED COMMERCIAL BANKS	5,299 (7.8)	330,16,735 (7.7)	116825,01 (12.3)	31,47,643 (6.0)	71296,57 (13.2)
ALL SCHEDULED COMMERCIAL BANKS	67,525 (100.0)	4280,29,197 (100.0)	949433,29 (100.0)	523,64,395 (100.0)	538433,79 (100.0)

**TABLE No. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 2001**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
					5
NORTHERN REGION	10,788	742,94,097	223031,75	74,27,159	122035,78
Haryana	1,529	106,73,117	19886,54	10,76,452	8154,86
Himachal Pradesh	787	39,29,198	7412,72	3,47,837	1575,64
Jammu & Kashmir	829	47,86,790	9892,43	3,45,318	3409,63
Punjab	2,571	192,54,656	44298,41	16,19,930	18185,80
Rajasthan	3,379	163,79,866	27538,83	21,09,408	12840,50
Chandigarh	201	16,18,664	7564,85	1,71,381	7520,07
Delhi	1,492	176,51,806	106437,96	17,56,833	70349,29
NORTH-EASTERN REGION	1,935	105,11,200	15408,51	10,60,340	4249,89
Arunachal Pradesh	69	3,60,246	614,24	37,295	89,26
Assam	1,268	77,70,927	9857,65	6,38,060	3159,87
Manipur	84	2,90,457	431,98	38,510	173,33
Meghalaya	181	6,55,612	1646,24	74,743	280,84
Mizoram	79	1,39,110	395,76	25,917	95,30
Nagaland	71	2,93,288	897,44	25,817	111,72
Tripura	183	10,01,560	1565,19	2,19,998	339,58
EASTERN REGION	11,950	731,57,706	126262,89	83,98,817	46350,51
Bihar	3,620	183,23,903	26800,73	20,68,181	5542,38
Jharkhand	1,468	83,94,357	15464,14	8,77,829	4334,65
Orissa	2,249	98,08,335	15071,60	19,97,515	6065,31
Sikkim	47	1,34,191	609,29	13,862	87,89
West Bengal	4,535	363,42,012	67931,08	34,31,788	30257,26
Andaman & Nicobar Islands	31	1,54,908	386,04	9,642	63,03
CENTRAL REGION	13,681	894,31,331	131330,65	91,38,932	42888,39
Chhattisgarh	1,056	45,25,238	7518,05	5,46,263	2895,17
Madhya Pradesh	3,524	161,89,903	29084,30	21,73,850	13846,71
Uttar Pradesh	8,254	634,49,204	85372,63	59,61,758	24120,49
Uttaranchal	847	52,66,986	9355,68	4,57,061	2026,02
WESTERN REGION	10,633	687,49,387	235306,25	65,52,525	177641,08
Goa	332	23,88,076	7142,01	1,14,911	1864,63
Gujarat	3,777	218,43,748	55049,47	20,81,183	26701,81
Maharashtra	6,498	443,35,964	172489,18	43,48,516	148989,12
Dadra & Nagar Haveli	11	69,794	221,51	3,347	31,67
Daman & Diu	15	1,11,805	404,08	4,568	53,84
SOUTHERN REGION	18,538	1118,85,476	218093,25	197,86,622	145268,13
Andhra Pradesh	5,268	309,25,209	54445,52	62,82,108	35127,65
Karnataka	4,881	270,58,630	54742,49	44,37,128	33368,77
Kerala	3,362	205,52,762	44178,14	37,00,406	19108,33
Tamil Nadu	4,932	326,27,332	63064,88	52,77,270	57119,62
Lakshadweep	9	48,429	55,09	1,637	5,75
Pondicherry	86	6,73,114	1607,14	88,073	538,01
ALL-INDIA	67,525	4280,29,197	949433,29	523,64,395	538433,79

**TABLE No. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2001**

(Amount in Rupees Lakh)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	224,57,677	54431,25	39.0	225,10,707	68881,94	49.4
SEMI-URBAN	140,43,306	61737,15	33.2	140,46,994	71105,88	38.2
URBAN	79,50,758	93705,80	43.0	79,33,614	95302,89	43.8
METROPOLITAN	79,12,654	328559,59	80.9	78,73,080	303143,07	74.7
ALL-INDIA	523,64,395	538433,79	56.7	523,64,395	538433,79	56.7

**TABLE No. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2001**

(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	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	122035,78	114751,07	7284,72	2409,83	117160,89	54.7	52.5
Haryana	8154,86	8029,76	125,09	2717,65	10747,41	41.0	54.0
Himachal Pradesh	1575,64	1546,79	28,84	356,58	1903,38	21.3	25.7
Jammu & Kashmir	3409,63	3022,52	387,11	290,69	3313,21	34.5	33.5
Punjab	18185,80	17957,26	228,54	761,51	18718,77	41.1	42.3
Rajasthan	12840,50	12694,18	146,32	967,87	13662,06	46.6	49.6
Chandigarh	7520,07	7167,62	352,45	341,65	7509,27	99.4	99.3
Delhi	70349,29	59628,94	10720,35	1677,85	61306,79	66.1	57.6
NORTH-EASTERN REGION	4249,89	4241,82	8,08	690,87	4932,69	27.6	32.0
Arunachal Pradesh	89,26	88,95	31	46,57	135,51	14.5	22.1
Assam	3159,87	3149,29	10,58	610,50	3759,79	32.1	38.1
Manipur	173,33	172,27	1,06	3,49	175,76	40.1	40.7
Meghalaya	280,84	277,37	3,47	7,98	285,35	17.1	17.3
Mizoram	95,30	95,27	3	19,47	114,74	24.1	29.0
Nagaland	111,72	111,31	41	11,15	122,45	12.4	13.6
Tripura	339,58	338,69	89	39	339,08	21.7	21.7
EASTERN REGION	46350,51	44581,22	1769,29	1631,61	46212,83	36.7	36.6
Bihar	5542,38	5328,39	213,99	218,79	5547,18	20.7	20.7
Jharkhand	4334,65	4193,91	140,74	539,44	4733,35	28.0	30.6
Orissa	6065,31	6048,75	16,56	213,59	6262,34	40.2	41.6
Sikkim	87,89	87,74	14	35	88,10	14.4	14.5
West Bengal	30257,26	28550,57	1706,69	925,02	29475,59	44.5	43.4
Andaman & Nicobar Islands	63,03	62,92	11	43,34	106,26	16.3	27.5
CENTRAL REGION	42888,39	42704,30	184,09	5734,77	48439,08	32.7	36.9
Chhattisgarh	2895,17	2882,10	13,07	866,87	3748,97	38.5	49.9
Madhya Pradesh	13846,71	13758,59	88,12	1505,60	15264,19	47.6	52.5
Uttar Pradesh	24120,49	23995,40	125,08	3197,18	27192,58	28.3	31.9
Uttaranchal	2026,02	2009,94	16,08	223,39	2233,33	21.7	23.9
WESTERN REGION	177641,08	172709,28	4931,80	3388,85	176098,13	75.5	74.8
Goa	1864,63	1838,40	26,23	108,86	1947,27	26.1	27.3
Gujarat	26701,81	26392,16	309,65	3090,83	29482,99	48.5	53.6
Maharashtra	148989,12	141250,72	7738,40	2813,50	144064,22	86.4	83.5
Dadra & Nagar Haveli	31,67	30,68	1,00	268,73	299,41	14.3	135.2
Daman & Diu	53,84	48,69	5,15	255,55	304,24	13.3	75.3
SOUTHERN REGION	145268,13	142797,31	2470,82	2792,86	145590,17	66.6	66.8
Andhra Pradesh	35127,65	34446,36	681,29	902,40	35348,76	64.5	64.9
Karnataka	33368,77	32396,07	972,70	1459,97	33856,03	61.0	61.8
Kerala	19108,33	18515,64	592,70	181,42	18697,06	43.3	42.3
Tamil Nadu	57119,62	55613,15	1506,47	1493,64	57106,80	90.6	90.6
Lakshadweep	5,75	5,68	7	81	6,49	10.4	11.8
Pondicherry	538,01	491,52	46,49	83,51	575,03	33.5	35.8
ALL-INDIA	538433,79				538433,79	56.7	56.7

**TABLE No. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2001**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	11424,44	14925,71	9732,80	11046,93	21909,94	22291,77	78968,61	68896,48	122035,78	117160,89
Haryana	1613,98	2883,00	2444,59	2805,94	4096,28	5058,47	—	—	8154,86	10747,41
Himachal Pradesh	1038,98	1128,66	536,66	774,72	—	—	—	—	1575,64	1903,38
Jammu & Kashmir	595,31	689,61	316,04	515,05	2498,29	2108,55	—	—	3409,63	3313,21
Punjab	5222,36	5841,15	4030,04	4115,07	4486,56	4308,06	4446,84	4454,48	18185,80	18718,77
Rajasthan	2627,12	3163,03	2309,54	2495,50	3402,02	3694,22	4501,81	4309,31	12840,50	13662,06
Chandigarh	38,05	326,25	55,23	60,55	7426,78	7122,47	—	—	7520,07	7509,27
Delhi	288,63	894,01	40,70	280,10	—	—	70019,96	60132,69	70349,29	61306,79
NORTH-EASTERN REGION	1112,39	1655,11	1005,50	1310,29	2132,00	1967,29	—	—	4249,89	4932,69
Arunachal Pradesh	48,34	105,75	40,92	29,77	—	—	—	—	89,26	135,51
Assam	730,71	1193,49	700,96	1002,39	1728,20	1563,91	—	—	3159,87	3759,79
Manipur	55,48	59,84	42,01	42,56	75,85	73,35	—	—	173,33	175,76
Meghalaya	75,14	77,24	34,83	38,90	170,88	169,21	—	—	280,84	285,35
Mizoram	31,60	34,89	16,62	21,63	47,08	58,22	—	—	95,30	114,74
Nagaland	18,93	25,32	92,78	97,13	—	—	—	—	111,72	122,45
Tripura	152,19	158,59	77,38	77,90	110,00	102,60	—	—	339,58	339,08
EASTERN REGION	7195,64	8709,18	5140,71	5657,03	9959,04	9766,26	24055,13	22080,36	46350,51	46212,83
Bihar	1926,24	2069,31	1391,53	1433,08	2224,61	2044,78	—	—	5542,38	5547,18
Jharkhand	854,93	1318,30	761,63	827,56	2718,08	2587,49	—	—	4334,65	4733,35
Orissa	1995,98	2230,07	1455,82	1558,78	2613,50	2473,50	—	—	6065,31	6262,34
Sikkim	27,13	27,93	60,76	60,17	—	—	—	—	87,89	88,10
West Bengal	2374,46	3012,95	1424,83	1721,79	2402,84	2660,49	24055,13	22080,36	30257,26	29475,59
Andaman & Nicobar Islands	16,89	50,62	46,14	55,64	—	—	—	—	63,03	106,26
CENTRAL REGION	9549,05	11845,05	8785,50	11537,88	13571,43	14675,97	10982,41	10380,17	42888,39	48439,08
Chhattisgarh	550,78	774,34	510,83	1145,68	1833,57	1828,95	—	—	2895,17	3748,97
Madhya Pradesh	2342,47	3646,53	2548,57	2981,10	3138,79	3330,12	5816,89	5306,45	13846,71	15264,19
Uttar Pradesh	6140,91	6817,60	4733,20	6500,84	8080,86	8800,42	5165,52	5073,72	24120,49	27192,58
Uttaranchal	514,90	606,58	992,91	910,26	518,21	716,49	—	—	2026,02	2233,33
WESTERN REGION	8227,65	11645,00	8963,19	10771,02	10082,49	12323,70	150367,75	141358,40	177641,08	176098,13
Goa	265,35	361,70	1599,29	1585,57	—	—	—	—	1864,63	1947,27
Gujarat	3176,52	5197,60	3324,59	4497,76	3372,62	3668,81	16828,08	16118,83	26701,81	29482,99
Maharashtra	4770,74	5790,46	3968,84	4379,29	6709,87	8654,89	133539,67	125239,57	148989,12	144064,22
Dadra & Nagar Haveli	14,13	294,15	17,55	5,26	—	—	—	—	31,67	299,41
Daman & Diu	92	1,10	52,92	303,15	—	—	—	—	53,84	304,24
SOUTHERN REGION	16922,09	20101,88	28109,45	30782,74	36050,90	34277,89	64185,69	60427,67	145268,13	145590,17
Andhra Pradesh	6092,30	7020,33	6226,35	7089,89	8523,82	8123,72	14285,19	13114,82	35127,65	35348,76
Karnataka	5128,60	5933,31	4990,54	5133,60	5418,98	5517,91	17830,65	17271,21	33368,77	33856,03
Kerala	1201,11	1548,74	9897,28	9824,12	8009,95	7324,19	—	—	19108,33	18697,06
Tamil Nadu	4449,22	5527,09	6902,00	8634,10	13698,54	12903,98	32069,85	30041,64	57119,62	57106,80
Lakshadweep	5,75	6,49	—	—	—	—	—	—	5,75	6,49
Pondicherry	45,12	65,92	93,28	101,02	399,61	408,09	—	—	538,01	575,03
ALL-INDIA	54431,25	68881,94	61737,15	71105,88	93705,80	95302,89	328559,59	303143,07	538433,79	538433,79

**TABLE No. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2001**

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	198,43,289	61974,48	51730,35
1. Direct Finance	195,64,089	50508,85	43420,26
2. Indirect Finance	2,79,200	11465,63	8310,08
II. INDUSTRY	47,12,767	318916,89	236430,41
1. Mining & Quarrying	8,090	10069,04	6518,04
2. Food Manufacturing & Processing	94,503	25153,51	19242,71
(a) Rice Mills, Flour & Dal Mills	39,595	6739,51	5075,28
(b) Sugar	1,253	4675,72	3852,67
(c) Edible Oils & Vanaspati	13,245	3112,82	2470,74
(d) Tea Processing	1,509	2009,75	1469,01
(e) Processing of Fruits & Vegetables	1,155	722,40	587,14
(f) Others	37,746	7893,32	5787,87
3. Beverage & Tobacco	2,892	3074,48	2533,74
4. Textiles	1,72,341	41120,31	31830,20
(a) Cotton Textiles	36,935	16654,53	13059,17
(b) Jute Textiles	764	522,13	340,93
(c) Handloom Textiles & Khadi	11,462	810,67	797,13
(d) Other Textiles	1,23,180	23132,99	17632,96
5. Paper, Paper Products & Printing	41,204	6541,98	5207,34
6. Leather & Leather Products	16,420	3982,36	2937,20
7. Rubber & Rubber Products	12,568	4097,97	2872,18
8. Chemicals & Chemical Products	86,983	40693,24	29442,50
(a) Heavy Industrial Chemicals	4,891	5543,33	4055,21
(b) Fertilisers	1,543	6424,20	4969,30
(c) Drugs & Pharmaceuticals	18,877	11357,94	7705,05
(d) Non-Edible Oils	764	544,73	433,12
(e) Other Chemicals & Chemical Products	60,908	16823,04	12279,83
9. Petroleum, Coal Products & Nuclear Fuels	3,213	18621,02	13170,65
10. Manufacture of Cement & Cement Products	8,383	6006,22	5006,87
11. Basic Metals & Metal Products	89,893	38212,73	27531,86
(a) Iron & Steel	16,999	27235,75	19636,81
(b) Non-Ferrous Metals	3,597	2924,51	1786,38
(c) Other Metal Products	69,297	8052,46	6108,66
12. Engineering	1,06,925	41606,15	28968,10
(a) Heavy Engineering	8,808	12547,28	8460,68
(b) Light Engineering	51,191	8761,87	6012,12
(c) Electrical Machinery & Goods	37,640	11324,52	8009,40
(d) Electronic Machinery & Goods	9,286	8972,49	6485,90
13. Vehicles, Vehicle Parts & Transport Equipments	40,246	13087,44	8900,36
14. Other Industries	39,76,838	42995,97	33772,35
15. Electricity, Gas & Water	2,767	15526,21	12002,86
(a) Electricity Generation & Transmission	1,806	14444,85	11288,83
(b) Non-Conventional Energy	238	323,58	229,34
(c) Gas, Steam & Water Supply	723	757,78	484,69
16. Construction	49,501	8128,26	6493,45
III. TRANSPORT OPERATORS	6,43,494	10961,56	8700,62
IV. PROFESSIONAL AND OTHER SERVICES	17,31,300	24514,98	19232,45
V. PERSONAL LOANS	162,72,488	81315,41	65940,11
1. Loans for Purchase of Consumer Durables	13,48,184	4287,44	3463,09
2. Loans for Housing	24,82,797	28369,01	25412,41
3. Rest of the Personal Loans	124,41,507	48658,96	37064,60
VI. TRADE	53,88,515	103502,24	89534,08
1. Wholesale Trade	5,34,481	72500,51	64126,51
Of which : Food procurement	210	40048,35	39818,66
2. Retail Trade	48,54,034	31001,73	25407,57
VII. FINANCE	36,668	37121,30	26455,63
VIII. ALL OTHERS	37,35,874	48644,22	40410,14
TOTAL BANK CREDIT	523,64,395	686951,07	538433,79
OF WHICH : 1. Artisans & Village Industries	13,45,168	2396,12	2072,05
2. Other Small Scale Industries	17,42,544	47287,22	36904,87

**TABLE NO. 1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2001**

(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	125,89,034	28976,69	24961,52	60,54,194	17754,53	15177,77
1. Direct Finance	124,37,708	27401,29	23774,86	59,71,742	16063,88	13880,87
2. Indirect Finance	1,51,326	1575,40	1186,66	82,452	1690,65	1296,90
II. INDUSTRY	17,64,842	25914,28	17278,78	10,10,644	30540,54	23877,67
1. Mining & Quarrying	1,321	620,41	498,68	2,376	714,02	505,18
2. Manufacturing & Processing	17,55,127	24203,29	16058,05	9,94,892	28319,93	22116,85
3. Electricity, Gas & Water	296	779,40	461,51	419	1036,48	883,05
4. Construction	8,098	311,18	260,54	12,957	470,12	372,59
III. TRANSPORT OPERATORS	3,00,833	1728,60	1265,05	1,55,554	1896,34	1453,86
IV. PROFESSIONAL AND OTHER SERVICES	6,67,558	2045,25	1646,37	4,91,979	2901,59	2357,11
V. PERSONAL LOANS	36,40,665	10627,50	9286,69	39,24,002	16092,44	13952,46
1. Loans for Purchase of Consumer Durables	3,52,458	868,19	706,50	3,71,635	1018,92	827,60
2. Loans for Housing	3,72,374	2835,47	2533,83	6,99,501	6245,19	5506,17
3. Rest of the Personal Loans	29,15,833	6923,83	6046,36	28,52,866	8828,34	7618,68
VI. TRADE	24,79,013	11623,34	10255,56	15,04,517	10297,77	8488,56
1. Wholesale Trade	1,00,813	6901,62	6363,04	1,05,540	3487,15	2671,83
2. Retail Trade	23,78,200	4721,72	3892,52	13,98,977	6810,62	5816,73
VII. FINANCE	4,259	609,64	428,33	4,977	810,59	645,93
VIII. ALL OTHERS	10,64,503	4660,41	3759,64	9,01,127	6160,22	5152,54
TOTAL BANK CREDIT	225,10,707	86185,70	68881,94	140,46,994	86454,02	71105,88
OF WHICH: 1. Artisans & Village Industries	8,99,157	1088,32	916,68	2,71,114	629,81	547,06
2. Other Small Scale Industries	4,41,361	3533,97	2821,82	4,44,586	8514,20	6622,51

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	9,85,564	6443,68	5409,42	2,14,497	8799,58	6181,64
1. Direct Finance	9,49,998	4357,91	3678,14	2,04,641	2685,77	2086,39
2. Indirect Finance	35,566	2085,77	1731,28	9,856	6113,81	4095,26
II. INDUSTRY	9,03,143	52879,63	41356,47	10,34,138	209582,43	153917,49
1. Mining & Quarrying	2,381	1010,19	707,30	2,012	7724,42	4806,89
2. Manufacturing & Processing	8,86,564	49195,77	38520,62	10,15,826	183474,37	134720,53
3. Electricity, Gas & Water	684	1433,93	1184,10	1,368	12276,41	9474,20
4. Construction	13,514	1239,75	944,45	14,932	6107,22	4915,88
III. TRANSPORT OPERATORS	1,08,431	1469,28	1085,98	78,676	5867,34	4895,73
IV. PROFESSIONAL AND OTHER SERVICES	3,48,824	5654,78	4726,26	2,22,939	13913,37	10502,72
V. PERSONAL LOANS	38,21,862	19689,09	16993,66	48,85,959	34906,38	25707,29
1. Loans for Purchase of Consumer Durables	3,96,486	1277,09	1029,03	2,27,605	1123,24	899,96
2. Loans for Housing	7,94,929	8309,37	7425,86	6,15,993	10978,97	9946,56
3. Rest of the Personal Loans	26,30,447	10102,62	8538,78	40,42,361	22804,17	14860,78
VI. TRADE	8,91,310	19141,95	16093,86	5,13,675	62439,18	54696,10
1. Wholesale Trade	1,19,222	10621,68	9214,51	2,08,906	51490,07	45877,13
2. Retail Trade	7,72,088	8520,27	6879,35	3,04,769	10949,11	8818,97
VII. FINANCE	4,923	1694,37	1321,96	22,509	34006,70	24059,40
VIII. ALL OTHERS	8,69,557	9852,47	8315,26	9,00,687	27971,12	23182,70
TOTAL BANK CREDIT	79,33,614	116825,25	95302,89	78,73,080	397486,10	303143,07
OF WHICH: 1. Artisans & Village Industries	1,28,140	423,08	375,66	46,757	254,91	232,64
2. Other Small Scale Industries	4,60,772	13515,95	10680,63	3,95,825	21723,10	16779,92

**TABLE No. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2001**

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	36.2	21.4	5.7	2.1	9.7
1. Direct Finance	34.5	19.6	3.9	0.7	8.2
2. Indirect Finance	1.7	1.8	1.8	1.4	1.5
II. INDUSTRY	25.1	33.5	43.4	50.8	43.9
1. Mining & Quarrying	0.7	0.7	0.7	1.6	1.2
2. Manufacturing & Processing	23.3	31.1	40.4	44.5	39.3
3. Electricity, Gas & Water	0.7	1.2	1.2	3.1	2.2
4. Construction	0.4	0.5	1.1	1.6	1.2
III. TRANSPORT OPERATORS	1.8	2.0	1.1	1.6	1.6
IV. PROFESSIONAL AND OTHER SERVICES	2.4	3.3	5.0	3.5	3.6
V. PERSONAL LOANS	13.5	19.7	17.8	8.5	12.2
1. Loans for Purchase of Consumer Durables	1.0	1.2	1.1	0.3	0.6
2. Loans for Housing	3.7	7.7	7.8	3.3	4.7
3. Rest of the Personal Loans	8.8	10.8	9.0	4.9	6.9
VI. TRADE	14.9	12.0	16.9	18.0	16.6
1. Wholesale Trade	9.2	3.8	9.7	15.1	11.9
2. Retail Trade	5.7	8.2	7.2	2.9	4.7
VII. FINANCE	0.6	0.9	1.4	7.9	4.9
VIII. ALL OTHERS	5.5	7.2	8.7	7.6	7.5
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
OF WHICH: 1. Artisans & Village Industries	1.3	0.8	0.4	0.1	0.4
2. Other Small Scale Industries	4.1	9.3	11.2	5.5	6.9

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I. AGRICULTURE	48.3	29.3	10.5	11.9	100.0
1. Direct Finance	54.8	32.0	8.5	4.7	100.0
2. Indirect Finance	14.3	15.6	20.8	49.3	100.0
II. INDUSTRY	7.3	10.1	17.5	65.1	100.0
1. Mining & Quarrying	7.7	7.8	10.9	73.6	100.0
2. Manufacturing & Processing	7.6	10.5	18.2	63.7	100.0
3. Electricity, Gas & Water	3.8	7.4	9.9	78.9	100.0
4. Construction	4.0	5.7	14.5	75.8	100.0
III. TRANSPORT OPERATORS	14.5	16.7	12.5	56.3	100.0
IV. PROFESSIONAL AND OTHER SERVICES	8.5	12.3	24.6	54.6	100.0
V. PERSONAL LOANS	14.1	21.2	25.7	39.0	100.0
1. Loans for Purchase of Consumer Durables	20.4	23.9	29.7	26.0	100.0
2. Loans for Housing	10.0	21.7	29.2	39.1	100.0
3. Rest of the Personal Loans	16.3	20.6	23.0	40.1	100.0
VI. TRADE	11.5	9.5	18.0	61.0	100.0
1. Wholesale Trade	9.9	4.2	14.4	71.5	100.0
2. Retail Trade	15.3	22.9	27.1	34.7	100.0
VII. FINANCE	1.7	2.4	5.0	90.9	100.0
VIII. ALL OTHERS	9.3	12.8	20.6	57.3	100.0
TOTAL BANK CREDIT	12.8	13.2	17.7	56.3	100.0
OF WHICH: 1. Artisans & Village Industries	44.3	26.4	18.1	11.2	100.0
2. Other Small Scale Industries	7.7	17.9	28.9	45.5	100.0

**TABLE No. 1.12 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2001**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	372,52,319 (71.1)	42941,66 (6.3)	37816,32 (7.0)
Above Rs.25,000 and upto Rs.2 Lakh	132,03,909 (25.2)	83403,52 (12.1)	68477,86 (12.7)
Above Rs.2 Lakh and upto Rs.5 Lakh	13,07,244 (2.5)	42253,28 (6.2)	37170,13 (6.9)
Above Rs.5 Lakh and upto Rs.10 Lakh	2,76,192 (0.5)	21087,96 (3.0)	17812,71 (3.3)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,57,426 (0.3)	26703,85 (3.9)	21577,28 (4.0)
Above Rs.25 Lakh and upto Rs.50 Lakh	72,271 (0.2)	27390,92 (4.0)	21474,75 (4.0)
Above Rs.50 Lakh and upto Rs.1 Crore	38,896 (0.1)	29569,57 (4.3)	22714,52 (4.2)
Above Rs.1 Crore and upto Rs.4 Crore	37,987 (0.1)	78685,36 (11.5)	60897,14 (11.3)
Above Rs.4 Crore and upto Rs.6 Crore	6,338 (–)	31602,57 (4.6)	23989,82 (4.5)
Above Rs.6 Crore and upto Rs.10 Crore	5,302 (–)	43141,28 (6.3)	31500,26 (5.9)
Above Rs.10 Crore and upto Rs.25 Crore	4,230 (–)	68866,04 (10.0)	50114,42 (9.3)
Above Rs.25 Crore	2,281 (–)	191305,06 (27.8)	144888,58 (26.9)
TOTAL	523,64,395 (100.0)	686951,07 (100.0)	538433,79 (100.0)

**TABLE No. 1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE
MARCH 2001**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	18,972 (1.0)	824,88 (0.2)	704,30 (0.2)
6% and above but less than 10%	5,406 (0.3)	2759,47 (0.6)	2162,77 (0.6)
10% and above but less than 12%	1,64,262 (8.9)	82362,85 (16.7)	65740,99 (17.0)
12% and above but less than 13%	1,58,856 (8.6)	82503,22 (16.7)	68758,80 (17.7)
13% and above but less than 14%	2,69,803 (14.7)	55258,34 (11.2)	42123,16 (10.9)
14% and above but less than 15%	2,90,965 (15.8)	63433,47 (12.9)	48660,24 (12.6)
15% and above but less than 16%	3,26,733 (17.7)	78613,29 (15.9)	60847,86 (15.7)
16% and above but less than 17%	3,51,564 (19.1)	72240,21 (14.7)	54762,70 (14.1)
17% and above but less than 18%	1,20,076 (6.5)	25335,87 (5.1)	20299,90 (5.2)
18% and above but less than 20%	88,664 (4.8)	19208,15 (3.9)	15748,74 (4.0)
20% and above	47,080 (2.6)	10450,08 (2.1)	7810,80 (2.0)
Total Loans & Advances	18,42,381 (100.0)	492989,83 (100.0)	387620,26 (100.0)
Inland & Foreign Bills Purchased/Discounted	65,786	67616,06	44519,35
TOTAL	19,08,167	560605,89	432139,61

See Notes on Tables.

**TABLE No. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 2001**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	4,60,952 (24.2)	194492,29 (34.7)	153174,98 (35.4)
Overdrafts	1,63,260 (8.6)	39744,53 (7.0)	27007,56 (6.2)
Demand Loans	1,00,036 (5.2)	66732,37 (11.9)	52286,65 (12.1)
Medium Term Loans	2,42,360 (12.7)	45949,30 (8.2)	37489,61 (8.7)
Long Term Loans	8,56,527 (44.9)	117500,60 (21.0)	96626,88 (22.4)
Packing Credit	19,246 (1.0)	28570,74 (5.1)	21034,58 (4.9)
Export Trade Bills Purchased	16,232 (0.9)	20977,25 (3.7)	13446,00 (3.1)
Export Trade Bills Discounted	5,995 (0.3)	9197,01 (1.6)	5857,58 (1.3)
Export Trade Bills Advanced Against	3,362 (0.2)	5525,29 (1.0)	3581,34 (0.8)
Advances Against Export Cash Incentives and Duty Drawback Claims	244 (–)	359,55 (0.1)	197,17 (–)
Inland (Trade) Bills – Purchased	9,310 (0.5)	4427,50 (0.8)	2993,57 (0.7)
Inland (Trade) Bills – Discounted	15,896 (0.8)	14858,08 (2.7)	10592,02 (2.5)
Inland (Others) Bills – Purchased	6,328 (0.3)	2681,58 (0.5)	1757,28 (0.4)
Inland (Others) Bills – Discounted	4,504 (0.2)	3467,77 (0.6)	2440,68 (0.6)
Advances Against Import Bills	1,617 (0.1)	5072,93 (0.9)	2858,93 (0.7)
Foreign Currency Cheques TCs/DDs/MTs/TTs Purchased	2,298 (0.1)	1049,11 (0.2)	794,78 (0.2)
TOTAL	19,08,167 (100.0)	560605,89 (100.0)	432139,61 (100.0)

See Notes on Tables.

**TABLE No. 1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH 2001**

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	10,227	102402,18	83634,77
	(0.5)	(18.3)	(19.4)
a) Central Government Owned Undertakings	4,551	74149,67	59699,76
	(0.2)	(13.2)	(13.8)
b) State Government	808	10770,30	10309,27
	(–)	(1.9)	(2.4)
c) State Government Owned Undertakings	2,749	12043,86	9314,14
	(0.2)	(2.1)	(2.2)
d) Quasi Government Bodies	2,119	5438,34	4311,61
	(0.1)	(1.0)	(1.0)
2. CO-OPERATIVE SECTOR	16,377	8462,90	6719,52
	(0.9)	(1.5)	(1.6)
3. PRIVATE SECTOR	7,54,538	387248,49	289830,90
	(39.5)	(69.1)	(67.0)
a) Public and Private Limited Companies not owned but managed by Government	6,103	9605,49	6617,98
	(0.3)	(1.7)	(1.5)
b) Public and Private Limited Companies other than Government owned and / or managed Companies & Corporations	1,55,122	266284,62	196338,92
	(8.1)	(47.5)	(45.4)
c) Partnership, Proprietary Concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	5,93,313	111358,38	86874,00
	(31.1)	(19.9)	(20.1)
4. INDIVIDUALS	11,22,700	55738,38	46341,65
	(58.9)	(9.9)	(10.7)
a) Males	10,14,958	50554,00	42276,49
	(53.2)	(9.0)	(9.8)
b) Females	1,07,742	5184,38	4065,16
	(5.7)	(0.9)	(0.9)
5. JOINT SECTOR UNDERTAKINGS	3,971	5864,40	4786,40
	(0.2)	(1.0)	(1.1)
6. FOREIGN GOVERNMENTS / FOREIGN BANKS	354	889,55	826,36
	(–)	(0.2)	(0.2)
TOTAL	19,08,167	560605,89	432139,61
	(100.0)	(100.0)	(100.0)

See Notes on Tables.

**TABLE No.1.16 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL
ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD CATEGORY OF BORROWERS
MARCH 2001**

(Per cent)

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	82.0	85.2	17.4	13.6	0.6	1.2	100.0	100.0
SEMI- URBAN	81.5	84.4	17.5	13.7	1.0	1.9	100.0	100.0
URBAN	83.3	84.4	14.4	12.4	2.3	3.2	100.0	100.0
METROPOLITAN	81.3	82.4	14.7	12.7	4.0	4.9	100.0	100.0
ALL-INDIA	82.0	84.4	16.7	13.2	1.3	2.4	100.0	100.0

See Notes on Tables.

**TABLE NO. 1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2001**

(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	124,46,100	23134,98	20081,00	59,77,133	13237,26	11509,55
1. Direct Finance	123,01,152	22820,59	19805,55	59,01,635	13005,26	11308,30
2. Indirect Finance	1,44,948	314,39	275,46	75,498	232,00	201,25
II. INDUSTRY	17,25,669	2661,37	2258,51	9,26,858	2567,89	2232,13
III. TRANSPORT OPERATORS	2,70,734	590,62	465,33	1,27,237	416,21	345,00
IV. PROFESSIONAL AND OTHER SERVICES	6,61,729	1083,81	897,91	4,76,479	1171,47	979,89
V. PERSONAL LOANS	35,79,480	8342,28	7306,54	38,02,414	11031,01	9596,82
1. Loans for Purchase of Consumer Durables	3,50,292	802,13	652,21	3,68,042	903,88	732,01
2. Loans for Housing	3,41,670	1654,83	1470,31	6,28,529	3307,72	2914,58
3. Rest of the Personal Loans	28,87,518	5885,33	5184,02	28,05,843	6819,41	5950,23
VI. TRADE	24,52,101	3618,44	3077,56	14,27,379	3142,42	2757,13
1. Wholesale Trade	94,143	198,36	168,65	82,030	309,45	263,28
2. Retail Trade	23,57,958	3420,08	2908,91	13,45,349	2832,97	2493,85
VII. FINANCE	1,688	4,75	4,03	2,350	4,86	4,59
VIII. ALL OTHERS	10,55,587	2186,44	1958,15	8,81,226	2539,77	2303,51
TOTAL BANK CREDIT	221,93,088	41622,70	36049,04	136,21,076	34110,88	29728,63
OF WHICH: 1. Artisans & Village Industries	8,97,640	1005,01	845,39	2,69,170	491,60	425,17
2. Other Small Scale Industries	4,24,093	928,56	801,11	4,00,013	1230,71	1082,59

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	11,64,712	2910,13	2560,56	195,87,945	39282,36	34151,11
1. Direct Finance	11,25,564	2754,34	2415,05	193,28,351	38580,18	33528,90
2. Indirect Finance	39,148	155,80	145,51	2,59,594	702,18	622,21
II. INDUSTRY	16,47,041	4871,60	4417,41	42,99,568	10100,87	8908,05
III. TRANSPORT OPERATORS	1,56,099	553,75	479,77	5,54,070	1560,58	1290,10
IV. PROFESSIONAL AND OTHER SERVICES	5,13,591	1712,54	1404,56	16,51,799	3967,82	3282,35
V. PERSONAL LOANS	82,13,843	30108,05	22092,87	155,95,737	49481,35	38996,23
1. Loans for Purchase of Consumer Durables	6,07,295	1833,35	1468,04	13,25,629	3539,36	2852,26
2. Loans for Housing	11,86,652	6493,95	5711,18	21,56,851	11456,49	10096,07
3. Rest of the Personal Loans	64,19,896	21780,76	14913,65	121,13,257	34485,50	26047,90
VI. TRADE	12,26,267	3518,10	3121,38	51,05,747	10278,96	8956,08
1. Wholesale Trade	2,46,786	700,32	624,10	4,22,959	1208,14	1056,03
2. Retail Trade	9,79,481	2817,78	2497,28	46,82,788	9070,83	7900,04
VII. FINANCE	17,097	24,30	22,98	21,135	33,91	31,61
VIII. ALL OTHERS	17,03,414	6913,12	6416,99	36,40,227	11639,33	10678,65
TOTAL BANK CREDIT	146,42,064	50611,60	40516,51	504,56,228	126345,18	106294,18
OF WHICH: 1. Artisans & Village Industries	1,71,228	383,16	356,92	13,38,038	1879,76	1627,47
2. Other Small Scale Industries	7,27,146	2395,21	2157,28	15,51,252	4554,47	4040,98

See Notes on Tables.

**TABLE No. 1.18 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2001**

(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	25,64 (2.0)	6638,22 (4.8)	914,42 (69.4)	44842,39 (32.2)	377,16 (28.6)	87950,75 (63.0)	1317,23 (100.0)	139431,36 (100.0)
SEMI-URBAN	41,61 (3.6)	14393,32 (7.7)	783,78 (67.3)	54808,69 (29.5)	338,61 (29.1)	116986,00 (62.8)	1164,00 (100.0)	186188,00 (100.0)
URBAN	48,95 (5.3)	26476,49 (12.1)	567,97 (61.2)	57045,55 (26.2)	310,78 (33.5)	134310,71 (61.7)	927,69 (100.0)	217832,75 (100.0)
METROPOLITAN	58,19 (6.7)	68228,44 (16.8)	534,09 (61.3)	75544,08 (18.6)	279,09 (32.0)	262208,67 (64.6)	871,37 (100.0)	405981,19 (100.0)
ALL-INDIA	174,39 (4.1)	115736,46 (12.2)	2800,26 (65.4)	232240,71 (24.5)	1305,65 (30.5)	601456,12 (63.3)	4280,29 (100.0)	949433,29 (100.0)

**TABLE No. 1.19 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2001**

(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	32,44 (3.2)	34158,29 (14.4)	665,39 (64.9)	63522,60 (26.9)	326,97 (31.9)	138711,86 (58.7)	1024,80 (100.0)	236392,75 (100.0)
NATIONALISED BANKS	109,06 (4.6)	54326,00 (10.7)	1578,11 (65.8)	131949,42 (26.0)	710,14 (29.6)	321756,72 (63.3)	2397,31 (100.0)	508032,14 (100.0)
FOREIGN BANKS	2,22 (7.2)	10919,28 (21.7)	13,90 (44.9)	5969,81 (11.9)	14,85 (47.9)	33341,07 (66.4)	30,97 (100.0)	50230,16 (100.0)
REGIONAL RURAL BANKS	8,20 (1.6)	1502,35 (4.0)	366,75 (73.8)	14731,77 (38.8)	122,09 (24.6)	21719,12 (57.2)	497,05 (100.0)	37953,23 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	22,47 (6.8)	14830,54 (12.7)	176,10 (53.3)	16067,11 (13.8)	131,59 (39.9)	85927,36 (73.5)	330,17 (100.0)	116825,01 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	174,39 (4.1)	115736,46 (12.2)	2800,26 (65.4)	232240,71 (24.5)	1305,65 (30.5)	601456,12 (63.3)	4280,29 (100.0)	949433,29 (100.0)

**TABLE No.1.20 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2001**

(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	44,45	28406,47	464,98	50479,48	233,51	144145,81	742,94	223031,75
Haryana	7,66	1843,62	68,09	6032,94	30,99	12009,99	106,73	19886,54
Himachal Pradesh	2,03	448,15	22,06	1896,49	15,20	5068,09	39,29	7412,72
Jammu & Kashmir	3,08	1529,48	27,26	2960,56	17,52	5402,39	47,87	9892,43
Punjab	11,33	4018,51	126,50	11782,12	54,72	28497,78	192,55	44298,41
Rajasthan	6,75	2970,92	104,29	7120,62	52,75	17447,29	163,80	27538,83
Chandigarh	1,07	931,84	10,01	1481,29	5,11	5151,73	16,19	7564,85
Delhi	12,53	16663,96	106,78	19205,45	57,21	70568,55	176,52	106437,96
NORTH-EASTERN REGION	5,24	2280,43	70,11	5184,92	29,76	7943,16	105,11	15408,51
Arunachal Pradesh	12	110,64	2,38	186,01	1,10	317,59	3,60	614,24
Assam	4,13	1398,52	51,39	3528,16	22,19	4930,97	77,71	9857,65
Manipur	15	74,15	2,31	161,76	45	196,07	2,90	431,98
Meghalaya	25	179,16	4,57	486,39	1,74	980,70	6,56	1646,24
Mizoram	6	58,52	1,17	132,35	16	204,89	1,39	395,76
Nagaland	13	236,53	2,09	203,60	71	457,31	2,93	897,44
Tripura	40	222,91	6,21	486,66	3,41	855,63	10,02	1565,19
EASTERN REGION	18,30	14557,65	460,06	39479,03	253,21	72226,21	731,58	126262,89
Bihar	3,03	2437,24	125,28	10685,96	54,93	13677,54	183,24	26800,73
Jharkhand	1,72	1393,83	54,95	5155,38	27,27	8914,92	83,94	15464,14
Orissa	2,29	1667,62	61,90	4301,17	33,89	9102,81	98,08	15071,60
Sikkim	4	80,61	88	108,40	42	420,28	1,34	609,29
West Bengal	11,13	8912,54	216,00	19125,24	136,30	39893,30	363,42	67931,08
Andaman & Nicobar Islands	11	65,81	1,05	102,88	39	217,36	1,55	386,04
CENTRAL REGION	24,33	12493,62	610,66	44896,40	259,32	73940,63	894,31	131330,65
Chhattisgarh	2,05	898,10	29,35	2406,91	13,85	4213,04	45,25	7518,05
Madhya Pradesh	5,93	2865,37	102,87	8381,97	53,09	17836,95	161,90	29084,30
Uttar Pradesh	14,93	8052,15	444,64	31066,19	174,92	46254,28	634,49	85372,63
Uttaranchal	1,41	677,99	33,80	3041,33	17,46	5636,36	52,67	9355,68
WESTERN REGION	32,01	34644,66	449,19	46033,87	206,29	154627,72	687,49	235306,25
Goa	91	419,98	13,88	1195,43	9,08	5526,60	23,88	7142,01
Gujarat	9,60	6273,47	139,24	12407,06	69,60	36368,94	218,44	55049,47
Maharashtra	21,40	27844,54	295,00	32279,75	126,96	112364,88	443,36	172489,18
Dadra & Nagar Haveli	5	70,61	47	64,86	18	86,04	70	221,51
Daman & Diu	5	36,06	60	86,76	47	281,26	1,12	404,08
SOUTHERN REGION	50,06	23353,64	745,24	46167,01	323,55	148572,60	1118,85	218093,25
Andhra Pradesh	10,98	6363,62	199,72	11223,85	98,55	36858,05	309,25	54445,52
Karnataka	12,40	5905,08	172,50	11777,34	85,68	37060,06	270,59	54742,49
Kerala	5,59	2764,29	154,22	8804,83	45,72	32609,01	205,53	44178,14
Tamil Nadu	20,75	8139,64	213,83	13942,46	91,69	40982,78	326,27	63064,88
Lakshadweep	1	5,19	41	35,67	7	14,22	48	55,09
Pondicherry	33	175,81	4,57	382,85	1,83	1048,48	6,73	1607,14
ALL-INDIA	174,39	115736,46	2800,26	232240,71	1305,65	601456,12	4280,29	949433,29

**TABLE No. 1.21 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2001**

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

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		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	970,02 (73.6)	101437,66 (72.8)	325,20 (24.7)	29560,65 (21.2)	22,01 (1.7)	8433,05 (6.0)	1317,23 (100.0)	139431,36 (100.0)
SEMI-URBAN	833,41 (71.6)	127154,32 (68.3)	288,94 (24.8)	37206,42 (20.0)	41,65 (3.6)	21827,26 (11.7)	1164,00 (100.0)	186188,00 (100.0)
URBAN	658,53 (71.0)	138985,02 (63.8)	226,06 (24.4)	38310,91 (17.6)	43,09 (4.6)	40536,82 (18.6)	927,69 (100.0)	217832,75 (100.0)
METROPOLITAN	587,75 (67.4)	199227,45 (49.1)	226,50 (26.0)	54501,13 (13.4)	57,12 (6.6)	152252,61 (37.5)	871,37 (100.0)	405981,19 (100.0)
ALL-INDIA	3049,72 (71.3)	566804,45 (59.7)	1066,70 (24.9)	159579,10 (16.8)	163,87 (3.8)	223049,74 (23.5)	4280,29 (100.0)	949433,29 (100.0)

See Notes on Tables

**TABLE No. 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2001**

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

BANK GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		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	748,41 (73.0)	142182,86 (60.1)	228,23 (22.3)	37819,06 (16.0)	48,16 (4.7)	56390,83 (23.9)	1024,80 (100.0)	236392,75 (100.0)
NATIONALISED BANKS	1677,12 (70.0)	311462,84 (61.3)	633,00 (26.4)	91634,48 (18.0)	87,18 (3.6)	104934,82 (20.7)	2397,31 (100.0)	508032,14 (100.0)
FOREIGN BANKS	20,61 (66.5)	24755,87 (49.3)	7,89 (25.5)	5432,66 (10.8)	2,47 (8.0)	20041,63 (39.9)	30,97 (100.0)	50230,16 (100.0)
REGIONAL RURAL BANKS	376,50 (75.7)	28278,90 (74.5)	114,34 (23.0)	7226,00 (19.0)	6,21 (1.3)	2448,33 (6.5)	497,05 (100.0)	37953,23 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	227,08 (68.8)	60123,97 (51.5)	83,24 (25.2)	17466,90 (14.9)	19,85 (6.0)	39234,13 (33.6)	330,17 (100.0)	116825,01 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	3049,72 (71.3)	566804,45 (59.7)	1066,70 (24.9)	159579,10 (16.8)	163,87 (3.8)	223049,74 (23.5)	4280,29 (100.0)	949433,29 (100.0)

See Notes on Tables

**TABLE No. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2001**

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

REGION / STATE / UNION TERRITORY	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		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	517,30	123220,93	192,77	36862,73	32,87	62948,09	742,94	223031,75
Haryana	76,47	13403,37	26,44	4076,90	3,83	2406,27	106,73	19886,54
Himachal Pradesh	26,68	4720,86	11,46	1573,22	1,15	1118,64	39,29	7412,72
Jammu & Kashmir	34,01	6670,49	12,52	1878,12	1,35	1343,82	47,87	9892,43
Punjab	131,16	29687,30	55,15	10244,35	6,23	4366,77	192,55	44298,41
Rajasthan	121,17	18493,83	35,45	4681,13	7,18	4363,87	163,80	27538,83
Chandigarh	11,47	4011,03	4,07	1269,81	64	2284,01	16,19	7564,85
Delhi	116,34	46234,05	47,69	13139,20	12,49	47064,72	176,52	106437,96
NORTH-EASTERN REGION	76,45	9666,35	23,79	2418,52	4,87	3323,63	105,11	15408,51
Arunachal Pradesh	2,59	329,70	75	87,45	26	197,09	3,60	614,24
Assam	57,54	6501,47	16,57	1400,91	3,60	1955,28	77,71	9857,65
Manipur	2,17	276,41	57	60,34	16	95,22	2,90	431,98
Meghalaya	3,91	811,94	2,38	433,53	26	400,77	6,56	1646,24
Mizoram	92	302,83	44	57,00	4	35,93	1,39	395,76
Nagaland	2,02	480,80	66	107,99	26	308,65	2,93	897,44
Tripura	7,30	963,19	2,42	271,32	30	330,68	10,02	1565,19
EASTERN REGION	560,58	86479,60	150,45	19047,03	20,54	20736,26	731,58	126262,89
Bihar	141,04	19615,25	38,36	4240,67	3,83	2944,81	183,24	26800,73
Jharkhand	64,22	10901,04	17,84	2463,83	1,89	2099,27	83,94	15464,14
Orissa	76,60	9908,22	18,62	2002,00	2,87	3161,39	98,08	15071,60
Sikkim	1,05	377,03	25	102,55	4	129,72	1,34	609,29
West Bengal	276,49	45440,07	75,15	10188,65	11,78	12302,37	363,42	67931,08
Andaman & Nicobar Islands	1,19	238,00	23	49,34	13	98,70	1,55	386,04
CENTRAL REGION	662,26	91647,73	207,73	22738,13	24,33	16944,79	894,31	131330,65
Chhattisgarh	34,06	5079,91	9,18	1088,13	2,01	1350,01	45,25	7518,05
Madhya Pradesh	121,47	20924,32	35,52	4881,58	4,91	3278,39	161,90	29084,30
Uttar Pradesh	468,50	59404,07	150,25	15058,10	15,75	10910,45	634,49	85372,63
Uttaranchal	38,23	6239,43	12,79	1710,31	1,66	1405,94	52,67	9355,68
WESTERN REGION	477,93	129224,34	176,56	34557,39	33,00	71524,52	687,49	235306,25
Goa	14,81	4102,36	8,14	1901,19	94	1138,46	23,88	7142,01
Gujarat	156,88	35967,98	51,53	9079,86	10,03	10001,64	218,44	55049,47
Maharashtra	305,04	88837,73	116,42	23392,26	21,90	60259,18	443,36	172489,18
Dadra & Nagar Haveli	52	120,54	11	17,51	7	83,46	70	221,51
Daman & Diu	69	195,73	36	166,56	7	41,79	1,12	404,08
SOUTHERN REGION	755,19	126565,51	315,41	43955,30	48,26	47572,44	1118,85	218093,25
Andhra Pradesh	219,51	31886,70	77,36	9527,04	12,38	13031,78	309,25	54445,52
Karnataka	183,26	30560,26	76,80	10179,04	10,53	14003,19	270,59	54742,49
Kerala	130,40	27243,03	67,20	11061,49	7,93	5873,61	205,53	44178,14
Tamil Nadu	217,21	35898,68	92,02	12822,12	17,04	14344,08	326,27	63064,88
Lakshadweep	40	28,31	8	11,05	-	15,72	48	55,09
Pondicherry	4,41	948,52	1,95	354,56	37	304,06	6,73	1607,14
ALL-INDIA	3049,72	566804,45	1066,70	159579,10	163,87	223049,74	4280,29	949433,29

See Notes on Tables

**TABLE No. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2001**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	6580,740 (5.2)	33067,80 (7.0)	379,035 (8.1)	25513,16 (19.8)	6959,775 (5.3)	58580,96 (9.7)
91 Days & Above but Less than 6 Months	6157,035 (4.9)	28114,51 (6.0)	282,313 (6.1)	13250,98 (10.3)	6439,348 (5.0)	41365,49 (6.9)
6 Months & Above but Less than 1 Year	15820,700 (12.6)	64439,22 (13.6)	644,886 (13.8)	22932,47 (17.8)	16465,586 (12.6)	87371,68 (14.5)
1 Year & Above but Less than 2 Years	24819,755 (19.7)	102544,41 (21.7)	1004,425 (21.5)	31591,68 (24.6)	25824,180 (19.8)	134136,09 (22.3)
2 Years & Above but Less than 3 Years	20509,233 (16.3)	77010,66 (16.3)	762,545 (16.4)	12649,30 (9.8)	21271,778 (16.3)	89659,96 (14.9)
3 Years & Above but Less than 5 Years	29282,155 (23.3)	108390,96 (22.9)	1036,582 (22.2)	17612,98 (13.7)	30318,737 (23.2)	126003,94 (21.0)
5 Years & Above	22728,645 (18.0)	59190,62 (12.5)	556,574 (11.9)	5147,39 (4.0)	23285,219 (17.8)	64338,01 (10.7)
GRAND TOTAL	125898,263 (100.0)	472758,18 (100.0)	4666,360 (100.0)	128697,95 (100.0)	130564,623 (100.0)	601456,12 (100.0)

See Notes on Tables

**TABLE No. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP
MARCH 2001**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 days	1281,308 (3.4)	4109,52 (4.7)	1766,673 (5.2)	8078,81 (6.9)	1936,522 (6.2)	11993,14 (8.9)	1975,272 (7.1)	34399,48 (13.1)	6959,775 (5.3)	58580,96 (9.7)
91 Days & Above but Less than 6 Months	1267,986 (3.4)	3765,10 (4.3)	1679,595 (5.0)	6190,40 (5.3)	1825,524 (5.9)	9319,70 (6.9)	1666,243 (6.0)	22090,29 (8.4)	6439,348 (4.9)	41365,49 (6.9)
6 Months & Above but Less than 1 Year	3302,700 (8.8)	8193,75 (9.3)	4183,163 (12.4)	14205,26 (12.1)	4469,809 (14.4)	19098,06 (14.2)	4509,914 (16.1)	45874,62 (17.5)	16465,586 (12.6)	87371,68 (14.5)
1 Year & Above but Less than 2 Years	5980,521 (15.8)	14610,98 (16.6)	6581,465 (19.4)	23708,33 (20.3)	6623,115 (21.3)	28045,42 (20.9)	6639,079 (23.8)	67771,36 (25.9)	25824,180 (19.8)	134136,09 (22.3)
2 Years & Above but Less than 3 Years	5641,160 (14.9)	13427,80 (15.2)	5604,490 (16.5)	19500,77 (16.7)	5292,013 (17.0)	21771,67 (16.2)	4734,115 (17.0)	34959,72 (13.3)	21271,778 (16.3)	89659,96 (14.9)
3 Years & Above but Less than 5 Years	9544,058 (25.3)	22761,57 (25.9)	7946,071 (23.5)	28829,20 (24.6)	6978,843 (22.5)	30586,71 (22.8)	5849,765 (20.9)	43826,45 (16.7)	30318,737 (23.2)	126003,94 (21.0)
5 Years & Above	10698,693 (28.4)	21082,02 (24.0)	6099,880 (18.0)	16473,22 (14.1)	3952,180 (12.7)	13496,02 (10.1)	2534,466 (9.1)	13286,75 (5.1)	23285,219 (17.9)	64338,01 (10.7)
GRAND TOTAL	37716,426 (100.0)	87950,75 (100.0)	33861,337 (100.0)	116986,00 (100.0)	31078,006 (100.0)	134310,71 (100.0)	27908,854 (100.0)	262208,67 (100.0)	130564,623 (100.0)	601456,12 (100.0)

**TABLE No. 1.26 – MATURITY PATTERN OF TERM DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP
MARCH 2001**

(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	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	1721,424 (5.3)	11874,91 (8.6)	3877,724 (5.5)	28497,07 (8.8)	204,009 (13.7)	6232,17 (18.7)	206,989 (1.7)	672,23 (3.1)	949,629 (7.2)	11304,58 (13.1)
91 Days & Above but Less than 6 Months	1591,602 (4.9)	8211,75 (5.9)	3663,835 (5.2)	21440,91 (6.7)	78,852 (5.3)	3675,13 (11.0)	251,364 (2.1)	742,07 (3.4)	853,695 (6.5)	7295,63 (8.5)
6 Months & Above but Less than 1 Year	4646,502 (14.2)	21877,77 (15.8)	8564,043 (12.1)	42740,67 (13.3)	166,652 (11.2)	3995,48 (12.0)	516,492 (4.2)	1151,90 (5.3)	2571,897 (19.5)	17605,86 (20.5)
1 Year & Above but Less than 2 Years	6896,802 (21.1)	28757,30 (20.7)	13789,024 (19.4)	69550,48 (21.6)	458,425 (30.9)	10934,37 (32.8)	1619,922 (13.3)	3017,44 (13.9)	3060,007 (23.3)	21876,50 (25.5)
2 Years & Above but Less than 3 Years	5890,285 (18.0)	24506,25 (17.7)	12022,013 (16.9)	49943,29 (15.5)	216,624 (14.6)	3315,85 (9.9)	1422,424 (11.6)	2381,43 (11.0)	1720,432 (13.1)	9513,14 (11.1)
3 Years & Above but Less than 5 Years	7180,023 (21.9)	29836,21 (21.5)	17290,189 (24.3)	74535,69 (23.2)	238,357 (16.0)	3703,48 (11.1)	3197,516 (26.2)	5624,49 (25.9)	2412,652 (18.3)	12304,07 (14.3)
5 Years & Above	4770,335 (14.6)	13647,68 (9.8)	11806,762 (16.6)	35048,61 (10.9)	122,534 (8.3)	1484,58 (4.5)	4994,739 (40.9)	8129,56 (37.4)	1590,849 (12.1)	6027,58 (7.0)
GRAND TOTAL	32696,973 (100.0)	138711,86 (100.0)	71013,590 (100.0)	321756,72 (100.0)	1485,453 (100.0)	33341,07 (100.0)	12209,446 (100.0)	21719,12 (100.0)	13159,161 (100.0)	85927,36 (100.0)

**TABLE No. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH 2001**

(Per cent)

INTEREST RATE RANGE	No. of Accounts	Amount
	1	2
Less than 6 per cent	3.5	5.0
6 per cent and Above but less than 8 per cent	9.9	11.9
8 per cent and Above but less than 9 per cent	11.2	10.5
9 per cent and Above but less than 10 per cent	17.1	16.1
10 per cent and Above but less than 11 per cent	23.7	23.9
11 per cent and Above but less than 12 per cent	15.7	17.9
12 per cent and Above but less than 13 per cent	11.4	9.1
13 per cent and Above	7.5	5.6
TOTAL	100.0	100.0

See Notes on Tables

**TABLE No. 1.28 – STATE-WISE DISTRIBUTION OF EMPLOYEES OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 2001**

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	48,373	76,406	36,394	161,173	3,196	14,263	3,333	20,792
Haryana	5,377	10,290	4,676	20,343	234	1,706	435	2,375
Himachal Pradesh	1,942	3,215	1,873	7,030	65	358	182	605
Jammu & Kashmir	2,495	4,156	2,160	8,811	235	679	95	1,009
Punjab	9,547	17,726	8,859	36,132	386	3,048	1,131	4,565
Rajasthan	10,248	15,361	8,314	33,923	228	1,208	437	1,873
Chandigarh	2,706	3,147	1,308	7,161	250	852	149	1,251
Delhi	16,058	22,511	9,204	47,773	1,798	6,412	904	9,114
NORTH-EASTERN REGION	6,246	10,139	5,325	21,710	232	1,564	360	2,156
Arunachal Pradesh	180	328	178	686	2	28	12	42
Assam	4,308	6,966	3,634	14,908	142	929	200	1,271
Manipur	202	416	175	793	1	47	7	55
Meghalaya	543	836	526	1,905	48	276	67	391
Mizoram	144	209	124	477	10	64	11	85
Nagaland	236	353	198	787	6	70	21	97
Tripura	633	1,031	490	2,154	23	150	42	215
EASTERN REGION	42,671	73,491	36,498	152,660	1,524	6,161	1,954	9,639
Bihar	10,438	14,500	8,043	32,981	91	523	253	867
Jharkhand	4,575	7,249	3,749	15,573	113	641	181	935
Orissa	7,343	10,550	5,532	23,425	116	616	237	969
Sikkim	130	184	123	437	6	21	8	35
West Bengal	20,097	40,839	18,973	79,909	1,196	4,324	1,270	6,790
Andaman & Nicobar Islands	88	169	78	335	2	36	5	43
CENTRAL REGION	43,370	67,013	35,087	145,470	991	5,710	1,961	8,662
Chhattisgarh	2,997	4,094	2,167	9,258	83	429	124	636
Madhya Pradesh	11,619	17,291	9,014	37,924	346	2,242	431	3,019
Uttar Pradesh	26,165	41,459	21,475	89,099	509	2,713	1,192	4,414
Uttaranchal	2,589	4,169	2,431	9,189	53	326	214	593
WESTERN REGION	51,957	94,331	41,694	187,982	5,450	28,474	3,247	37,171
Goa	1,293	2,483	915	4,691	127	1,170	146	1,443
Gujarat	14,156	27,370	13,033	54,559	565	4,468	1,036	6,069
Maharashtra	36,436	64,352	27,675	128,463	4,756	22,819	2,057	29,632
Dadra & Nagar Haveli	32	40	18	90	2	7	2	11
Daman & Diu	40	86	53	179	-	10	6	16
SOUTHERN REGION	75,622	129,682	52,219	257,523	6,555	36,017	6,829	49,401
Andhra Pradesh	20,146	31,456	14,610	66,212	1,257	5,840	1,928	9,025
Karnataka	20,480	34,733	13,569	68,782	1,963	10,833	1,580	14,376
Kerala	11,869	23,456	8,740	44,065	1,442	8,583	1,448	11,473
Tamil Nadu	22,676	39,260	15,006	76,942	1,870	10,585	1,832	14,287
Lakshadweep	19	23	14	56	-	3	2	5
Pondicherry	432	754	280	1,466	23	173	39	235
ALL-INDIA	268,239	451,062	207,217	926,518	17,948	92,189	17,684	127,821

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 2001**

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	11,939	19,498	14,042	45,479	362	1,507	890	2,759
NATIONALISED BANKS	24,115	39,892	24,457	88,464	558	3,117	1,908	5,583
REGIONAL RURAL BANKS	18,475	15,875	11,684	46,034	181	688	43	912
OTHER SCHEDULED COMMERCIAL BANKS	1,848	3,157	1,489	6,494	100	291	53	444
ALL SCHEDULED COMMERCIAL BANKS	56,377	78,422	51,672	186,471	1,201	5,603	2,894	9,698

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	18,494	43,974	23,325	85,793	619	6,737	1,891	9,247
NATIONALISED BANKS	23,583	47,324	20,811	91,718	914	7,514	2,309	10,737
FOREIGN BANKS	7	11	5	23	1	4	-	5
REGIONAL RURAL BANKS	5,593	5,632	2,482	13,707	243	822	69	1,134
OTHER SCHEDULED COMMERCIAL BANKS	5,297	8,527	3,327	17,151	417	1,942	325	2,684
ALL SCHEDULED COMMERCIAL BANKS	52,974	105,468	49,950	208,392	2,194	17,019	4,594	23,807

**TABLE No. 1.29 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF
EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 2001**

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	39,763	82,206	34,004	155,973	2,202	19,197	2,868	24,267
NATIONALISED BANKS	91,985	162,512	63,902	318,399	7,020	43,042	6,808	56,870
FOREIGN BANKS	8,192	3,877	1,140	13,209	2,352	1,727	39	4,118
REGIONAL RURAL BANKS	2,190	2,244	847	5,281	137	554	46	737
OTHER SCHEDULED COMMERCIAL BANKS	16,758	16,333	5,702	38,793	2,842	5,047	435	8,324
ALL SCHEDULED COMMERCIAL BANKS	158,888	267,172	105,595	531,655	14,553	69,567	10,196	94,316

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	70,196	145,678	71,371	287,245	3,183	27,441	5,649	36,273
NATIONALISED BANKS	139,683	249,728	109,170	498,581	8,492	53,673	11,025	73,190
FOREIGN BANKS	8,199	3,888	1,145	13,232	2,353	1,731	39	4,123
REGIONAL RURAL BANKS	26,258	23,751	15,013	65,022	561	2,064	158	2,783
OTHER SCHEDULED COMMERCIAL BANKS	23,903	28,017	10,518	62,438	3,359	7,280	813	11,452
ALL SCHEDULED COMMERCIAL BANKS	268,239	451,062	207,217	926,518	17,948	92,189	17,684	127,821