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

IMPORTANT INDICATORS	June 1969	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001	March 2002
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	276	284	293	299	300	303	297	301	298
(a) Scheduled Commercial Banks	73	272	281	291	297	299	302	297	296	294
Of which: Regional Rural Banks	—	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	3	2	2	1	1	—	5	4
Number of Bank Offices in India	8262	61803	62367	63026	63550	64218	64939	65412	65919	66208
(a) Rural	1833	35329	33004	32995	32915	32878	32857	32734	32562	32481
(b) Semi-Urban	3342	11890	13341	13561	13766	13980	14168	14407	14597	14723
(c) Urban	1584	8745	8868	9086	9340	9597	9898	10052	10293	10447
(d) Metropolitan	1503	5839	7154	7384	7529	7763	8016	8219	8467	8557
Population per office (in thousands)	64	15	15	15	15	15	15	15	15	16
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	323632	386859	429003	499763	598485	714025 @	851593 @	989141 #	1131187 #
of which: (a) Demand	2104	60700	76903	80614	90610	102513	117423	145283	159407	169103
(b) Time	2542	262932	309956	348389	409153	495972	596602	706310	829734	962085
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	166844	211560	254015	278401	324079	368837	454069	529272	609053
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	524	620	681	786	932	1100	1302	1501	1709
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	270	339	403	438	505	568	694	803	920
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	3596	4242	4613	5261	6170	7237	8498	9758	10994
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1854	2320	2719	2931	3356	3738	4531	5221	5919
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	46.0	46.4	44.0	43.8	47.3	49.8	53.5	58.9	61.5
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	59097	69209	80831	93807	108905	126309	155779	182255	210308 *
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	36.5	33.7	32.8	34.8	34.6	35.3	35.4	35.5	35.6 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	38.8	35.8	34.1	35.8	36.1	37.0	37.4	38.5	39.2 *
Credit Deposit Ratio	77.5	51.6	54.7	59.2	55.7	54.2	51.7	53.3	53.5	53.8
Investment Deposit Ratio	29.3	41.2	38.6	38.4	38.1	36.5	35.7	36.6	37.1	38.7
Cash Deposit Ratio	8.2	17.2	16.3	12.5	10.6	10.2	9.5	9.8	8.4	7.1

@ **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.**

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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	**4578**	**4576**	**458**	**458**	**36**	**36**	**3**	**3**	**5075**	**5073**
Haryana	644	644	94	94	11	11	—	—	749	749
Himachal Pradesh	605	605	14	14	—	—	—	—	619	619
Jammu & Kashmir	477	477	22	22	2	2	—	—	501	501
Punjab	1022	1023	102	102	9	9	1	1	1134	1135
Rajasthan	1765	1762	212	212	13	13	1	1	1991	1988
Chandigarh	9	9	2	2	1	1	—	—	12	12
Delhi	55	56	12	12	—	—	1	1	69	69
NORTH–EASTERN REGION	**1166**	**1152**	**123**	**123**	**8**	**8**	**—**	**—**	**1297**	**1283**
Arunachal Pradesh	53	53	6	6	—	—	—	—	59	59
Assam	749	736	73	73	4	4	—	—	826	813
Manipur	40	39	11	11	1	1	—	—	52	51
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	**6979**	**6972**	**773**	**773**	**67**	**68**	**1**	**1**	**7820**	**7814**
Bihar	2346	2346	313	313	12	12	—	—	2671	2671
Jharkhand	906	904	88	88	4	4	—	—	998	996
Orissa	1533	1532	93	93	6	6	—	—	1632	1631
Sikkim	32	32	1	1	—	—	—	—	33	33
West Bengal	2147	2143	276	276	45	45	1	1	2469	2465
Andaman & Nicobar Islands	15	15	2	2	—	—	—	—	17	17
CENTRAL REGION	**7368**	**7331**	**805**	**805**	**60**	**60**	**4**	**4**	**8237**	**8200**
Chhattisgarh	639	629	61	61	6	6	—	—	706	696
Madhya Pradesh	1698	1680	225	225	15	15	2	2	1940	1922
Uttar Pradesh	4539	4530	480	480	36	36	2	2	5057	5048
Uttaranchal	492	492	39	39	3	3	—	—	534	534
WESTERN REGION	**3777**	**3767**	**674**	**674**	**42**	**42**	**7**	**7**	**4500**	**4490**
Goa	140	140	12	12	—	—	—	—	152	152
Gujarat	1445	1438	260	260	14	14	3	3	1722	1715
Maharashtra	2186	2183	399	399	28	28	4	4	2617	2614
Dadra & Nagar Haveli	5	5	1	1	—	—	—	—	6	6
Daman & Diu	1	1	2	2	—	—	—	—	3	3
SOUTHERN REGION	**6400**	**6359**	**2218**	**2213**	**83**	**83**	**3**	**3**	**8704**	**8658**
Andhra Pradesh	2283	2279	466	466	35	35	1	1	2785	2781
Karnataka	2064	2057	278	278	15	15	1	1	2358	2351
Kerala	303	304	1039	1037	7	7	—	—	1349	1348
Tamil Nadu	1719	1691	430	427	25	25	1	1	2175	2144
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	19	5	5	1	1	—	—	28	25
ALL-INDIA	**30268**	**30157**	**5051**	**5046**	**296**	**296**	**18**	**18**	**35633**	**35517**

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 2002

(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	32,443	1329,99,542	159423,46	251,01,576	66681,90
	(47.8)	(30.2)	(14.2)	(44.5)	(10.2)
SEMI-URBAN	14,910	1173,93,585	214990,39	150,39,559	73814,29
	(21.9)	(26.7)	(19.1)	(26.7)	(11.2)
URBAN	11,252	946,21,681	255478,10	76,81,395	108254,01
	(16.6)	(21.5)	(22.8)	(13.6)	(16.5)
METROPOLITAN	9,292	949,74,540	493501,37	85,65,849	407242,88
	(13.7)	(21.6)	(43.9)	(15.2)	(62.1)
ALL-INDIA	**67,897**	**4399,89,348**	**1123393,32**	**563,88,379**	**655993,08**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

TABLE NO. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP MARCH 2002

(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	13,641	1031,04,942	270674,48	128,63,132	163687,87
AND ITS ASSOCIATES	(20.1)	(23.4)	(24.1)	(22.8)	(25.0)
NATIONALISED BANKS	33,842	2417,61,668	572556,94	242,20,233	310262,74
	(49.8)	(55.0)	(51.0)	(42.9)	(47.3)
FOREIGN BANKS	201	27,75,954	55969,19	33,04,976	48153,23
	(0.3)	(0.6)	(5.0)	(5.9)	(7.3)
REGIONAL RURAL BANKS	14,664	500,25,520	44063,12	126,27,060	18868,76
	(21.6)	(11.4)	(3.9)	(22.4)	(2.9)
OTHER SCHEDULED	5,549	423,21,264	180129,59	33,72,978	115020,47
COMMERCIAL BANKS	(8.2)	(9.6)	(16.0)	(6.0)	(17.5)
ALL SCHEDULED	**67,897**	**4399,89,348**	**1123393,32**	**563,88,379**	**655993,08**
COMMERCIAL BANKS	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

TABLE NO. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE MARCH 2002

(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	**10,953**	**764,46,703**	**256704,71**	**71,04,640**	**144313,88**
Haryana	1,567	110,16,394	23425,53	10,53,162	10247,89
Himachal Pradesh	791	40,31,628	8667,99	3,46,283	2028,91
Jammu & Kashmir	845	49,35,115	11621,45	3,77,012	4280,24
Punjab	2,615	197,66,569	51234,84	16,74,008	21413,68
Rajasthan	3,392	167,98,198	31593,32	22,26,822	15298,31
Chandigarh	204	17,24,468	8803,57	1,04,396	9047,14
Delhi	1,539	181,74,331	121358,01	13,22,957	81997,71
NORTH-EASTERN REGION	**1,918**	**102,13,530**	**18312,32**	**11,73,197**	**4977,13**
Arunachal Pradesh	69	3,53,452	756,78	29,229	119,36
Assam	1,254	75,18,683	11515,19	6,53,428	3655,90
Manipur	79	2,69,533	634,04	33,942	167,51
Meghalaya	181	6,61,698	1952,33	70,962	358,17
Mizoram	80	1,28,111	493,12	26,480	129,97
Nagaland	71	2,75,182	1049,90	27,422	134,79
Tripura	184	10,06,871	1910,96	3,31,734	411,43
EASTERN REGION	**11,992**	**737,90,119**	**145425,57**	**93,02,633**	**54711,17**
Bihar	3,616	185,67,768	29832,54	22,10,415	6368,30
Jharkhand	1,477	88,04,242	19084,08	10,41,175	4782,98
Orissa	2,262	99,98,997	18336,61	23,42,509	8163,35
Sikkim	48	1,51,446	810,51	17,433	129,34
West Bengal	4,558	361,02,387	76897,00	36,79,252	35181,18
Andaman & Nicobar Islands	31	1,65,279	464,84	11,849	86,03
CENTRAL REGION	**13,757**	**890,71,228**	**152715,22**	**92,37,502**	**51806,81**
Chhattisgarh	1,049	47,02,182	9489,64	5,28,625	4176,96
Madhya Pradesh	3,527	166,07,917	33162,34	21,55,170	15448,91
Uttar Pradesh	8,324	625,23,237	98520,10	61,06,011	29439,82
Uttaranchal	857	52,37,892	11543,16	4,47,696	2741,11
WESTERN REGION	**10,644**	**770,58,944**	**296615,56**	**72,51,044**	**236337,51**
Goa	336	24,67,808	8031,80	1,27,775	2031,72
Gujarat	3,750	230,83,402	65284,28	21,12,368	28820,11
Maharashtra	6,531	513,19,288	222546,02	50,01,368	205381,17
Dadra & Nagar Haveli	11	70,932	270,72	4,848	56,54
Daman & Diu	16	1,17,514	482,75	4,685	47,97
SOUTHERN REGION	**18,633**	**1134,08,824**	**253619,93**	**223,19,363**	**163846,58**
Andhra Pradesh	5,316	320,12,283	63788,53	71,34,111	39505,56
Karnataka	4,907	271,85,319	62953,12	56,07,227	38793,43
Kerala	3,417	214,12,309	51667,05	37,48,911	22367,09
Tamil Nadu	4,900	320,57,576	73289,40	57,41,718	62578,41
Lakshadweep	9	28,648	73,12	1,983	5,80
Pondicherry	84	7,12,689	1848,71	85,413	596,29
ALL-INDIA	**67,897**	**4399,89,348**	**1123393,32**	**563,88,379**	**655993,08**

TABLE NO. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2002

(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	251,01,576	66681,90	41.8	251,62,856	87712,89	55.0
SEMI-URBAN	150,39,559	73814,29	34.3	150,37,018	90156,34	41.9
URBAN	76,81,395	108254,01	42.4	76,60,848	123756,99	48.4
METROPOLITAN	85,65,849	407242,88	82.5	85,27,657	354366,86	71.8
ALL-INDIA	**563,88,379**	**655993,08**	**58.4**	**563,88,379**	**655993,08**	**58.4**

TABLE NO. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2002

(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 Sanc-tioned 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	**144313,88**	**135316,03**	**8997,85**	**5931,38**	**141247,42**	**56.2**	**55.0**
Haryana	10247,89	9934,81	313,07	2943,54	12878,35	43.7	55.0
Himachal Pradesh	2028,91	2010,60	18,31	804,18	2814,79	23.4	32.5
Jammu & Kashmir	4280,24	4262,25	17,99	489,11	4751,36	36.8	40.9
Punjab	21413,68	21338,49	75,19	1158,61	22497,10	41.8	43.9
Rajasthan	15298,31	15234,61	63,71	2280,92	17515,53	48.4	55.4
Chandigarh	9047,14	8713,37	333,77	295,32	9008,69	102.8	102.3
Delhi	81997,71	69378,59	12619,11	2403,01	71781,60	67.6	59.1
NORTH-EASTERN REGION	**4977,13**	**4970,97**	**6,16**	**4764,69**	**9735,65**	**27.2**	**53.2**
Arunachal Pradesh	119,36	119,32	5	88,06	207,38	15.8	27.4
Assam	3655,90	3642,47	13,43	4455,67	8098,13	31.7	70.3
Manipur	167,51	167,03	48	6,07	173,11	26.4	27.3
Meghalaya	358,17	355,54	2,63	119,59	475,13	18.3	24.3
Mizoram	129,97	120,78	9,19	57,93	178,71	26.4	36.2
Nagaland	134,79	134,59	20	55,03	189,62	12.8	18.1
Tripura	411,43	411,13	30	2,44	413,58	21.5	21.6
EASTERN REGION	**54711,17**	**54103,42**	**607,75**	**6083,13**	**60186,55**	**37.6**	**41.4**
Bihar	6368,30	6349,54	18,76	197,73	6547,27	21.3	21.9
Jharkhand	4782,98	4756,92	26,06	1152,52	5909,44	25.1	31.0
Orissa	8163,35	8146,13	17,21	1277,74	9423,88	44.5	51.4
Sikkim	129,34	129,24	10	52,90	182,14	16.0	22.5
West Bengal	35181,18	34436,22	744,95	3421,63	37857,86	45.8	49.2
Andaman & Nicobar Islands	86,03	85,97	6	180,00	265,97	18.5	57.2
CENTRAL REGION	**51806,81**	**51573,24**	**233,57**	**7084,87**	**58658,10**	**33.9**	**38.4**
Chhattisgarh	4176,96	4148,74	28,22	995,24	5143,99	44.0	54.2
Madhya Pradesh	15448,91	15009,82	439,09	1674,78	16684,60	46.6	50.3
Uttar Pradesh	29439,82	29244,79	195,03	4581,28	33826,07	29.9	34.3
Uttaranchal	2741,11	2713,76	27,36	289,69	3003,45	23.7	26.0
WESTERN REGION	**236337,51**	**209933,20**	**26404,32**	**1501,69**	**211434,89**	**79.7**	**71.3**
Goa	2031,72	1992,68	39,04	271,27	2263,95	25.3	28.2
Gujarat	28820,11	28336,96	483,15	7403,81	35740,76	44.1	54.7
Maharashtra	205381,17	171347,08	34034,09	1188,20	172535,29	92.3	77.5
Dadra & Nagar Haveli	56,54	56,54	—	455,12	511,66	20.9	189.0
Daman & Diu	47,97	43,52	4,46	339,70	383,22	9.9	79.4
SOUTHERN REGION	**163846,58**	**161901,39**	**1945,19**	**12829,09**	**174730,47**	**64.6**	**68.9**
Andhra Pradesh	39505,56	39217,83	287,73	3970,84	43188,67	61.9	67.7
Karnataka	38793,43	38298,61	494,82	5064,29	43362,89	61.6	68.9
Kerala	22367,09	22177,75	189,35	397,17	22574,92	43.3	43.7
Tamil Nadu	62578,41	60450,36	2128,05	4422,17	64872,53	85.4	88.5
Lakshadweep	5,80	5,80	—	1,20	7,01	7.9	9.6
Pondicherry	596,29	552,73	43,56	171,73	724,46	32.3	39.2
ALL-INDIA	**655993,08**				**655993,08**	**58.4**	**58.4**

TABLE NO. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2002

(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	**14449,49**	**19153,04**	**12694,17**	**14209,28**	**25908,70**	**27700,15**	**91261,52**	**80184,94**	**144313,88**	**141247,42**
Haryana	1982,50	3215,53	3195,52	3325,63	5069,87	6337,20	—	—	10247,89	12878,35
Himachal Pradesh	1218,98	1407,51	809,92	1407,28	—	—	—	—	2028,91	2814,79
Jammu & Kashmir	822,42	1245,08	374,35	460,54	3083,47	3045,74	—	—	4280,24	4751,36
Punjab	6789,09	7421,95	5150,44	5311,11	4886,54	4979,26	4587,62	4784,77	21413,68	22497,10
Rajasthan	3307,49	4531,95	3049,88	3406,99	3927,85	4699,89	5013,09	4876,69	15298,31	17515,53
Chandigarh	37,77	249,78	68,40	120,85	8940,98	8638,06	—	—	9047,14	9008,69
Delhi	291,23	1081,24	45,67	176,88	—	—	81660,81	70523,48	81997,71	71781,60
NORTH-EASTERN REGION	**1377,96**	**6121,77**	**1307,78**	**1735,56**	**2291,39**	**1878,32**	**—**	**—**	**4977,13**	**9735,65**
Arunachal Pradesh	65,74	161,54	53,63	45,84	—	—	—	—	119,36	207,38
Assam	929,77	5457,57	952,26	1236,42	1773,87	1404,14	—	—	3655,90	8098,13
Manipur	45,40	49,20	31,05	37,24	91,06	86,66	—	—	167,51	173,11
Meghalaya	92,97	146,62	41,68	128,39	223,52	200,12	—	—	358,17	475,13
Mizoram	44,15	55,93	23,60	73,69	62,21	49,08	—	—	129,97	178,71
Nagaland	22,23	73,47	112,55	116,15	—	—	—	—	134,79	189,62
Tripura	177,70	177,44	93,02	97,82	140,72	138,32	—	—	411,43	413,58
EASTERN REGION	**9257,38**	**11072,83**	**6441,20**	**8644,39**	**11229,01**	**12339,88**	**27783,58**	**28129,45**	**54711,17**	**60186,55**
Bihar	2319,73	2437,86	1713,97	1814,14	2334,60	2295,27	—	—	6368,30	6547,27
Jharkhand	1036,93	1659,97	909,89	942,01	2836,15	3307,46	—	—	4782,98	5909,44
Orissa	2984,48	3437,14	1899,79	2847,95	3279,08	3138,79	—	—	8163,35	9423,88
Sikkim	43,64	71,67	85,70	110,46	—	—	—	—	129,34	182,14
West Bengal	2850,87	3282,76	1767,55	2847,28	2779,18	3598,36	27783,58	28129,45	35181,18	37857,86
Andaman & Nicobar Islands	21,73	183,42	64,30	82,54	—	—	—	—	86,03	265,97
CENTRAL REGION	**11604,71**	**13915,10**	**10672,44**	**12713,34**	**17144,69**	**20463,11**	**12384,97**	**11566,55**	**51806,81**	**58658,10**
Chhattisgarh	649,94	1073,74	616,44	1107,38	2910,59	2962,87	—	—	4176,96	5143,99
Madhya Pradesh	2797,26	3242,38	3140,63	3864,54	3340,86	4220,39	6170,16	5357,29	15448,91	16684,60
Uttar Pradesh	7511,31	8827,33	5745,59	6516,05	9968,12	12273,43	6214,81	6209,26	29439,82	33826,07
Uttaranchal	646,21	771,65	1169,78	1225,38	925,12	1006,42	—	—	2741,11	3003,45
WESTERN REGION	**10588,79**	**14251,00**	**9976,25**	**15331,55**	**11529,52**	**16980,31**	**204242,96**	**164872,01**	**236337,51**	**211434,89**
Goa	266,67	410,21	1765,05	1853,74	—	—	—	—	2031,72	2263,95
Gujarat	3468,16	6039,23	3454,02	5037,82	3873,69	6025,97	18024,23	18637,74	28820,11	35740,76
Maharashtra	6836,95	7630,63	4669,67	7716,03	7655,82	10954,34	186218,72	146234,28	205381,17	172535,29
Dadra & Nagar Haveli	16,32	170,03	40,22	341,63	—	—	—	—	56,54	511,66
Daman & Diu	68	89	47,29	382,33	—	—	—	—	47,97	383,22
Southern Region	**19403,57**	**23199,14**	**32722,45**	**37522,21**	**40150,70**	**44395,21**	**71569,86**	**69613,91**	**163846,58**	**174730,47**
Andhra Pradesh	7501,51	8983,15	7318,69	8630,68	9931,05	11624,53	14754,31	13950,30	39505,56	43188,67
Karnataka	5740,14	6945,99	5767,75	7137,67	5954,58	7405,64	21330,96	21873,60	38793,43	43362,89
Kerala	1394,54	1510,83	11703,04	12037,20	9269,52	9026,90	—	—	22367,09	22574,92
Tamil Nadu	4706,97	5667,75	7829,46	9609,85	14557,38	15804,93	35484,59	33790,01	62578,41	64872,53
Lakshadweep	5,80	7,01	—	—	—	—	—	—	5,80	7,01
Pondicherry	54,61	84,43	103,49	106,82	438,18	533,22	—	—	596,29	724,46
ALL-INDIA	**66681,90**	**87712,89**	**73814,29**	**90156,34**	**108254,01**	**123756,99**	**407242,88**	**354366,86**	**655993,08**	**655993,08**

TABLE NO. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2002

(Amount in Rupees Lakh)

	OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3
I.	**AGRICULTURE**	**203,51,184**	**78758,55**	**64008,55**
	1. Direct Finance	197,40,112	56069,93	47430,42
	2. Indirect Finance	6,11,072	22688,62	16578,13
II.	**INDUSTRY**	**42,32,501**	**371629,93**	**271625,50**
	1. Mining & Quarrying	9,120	20819,11	11654,37
	2. Food Manufacturing & Processing	2,17,315	27547,56	20741,67
	(a) Rice Mills, Flour & Dal Mills	86,202	6442,94	4937,78
	(b) Sugar	1,087	5966,36	4486,92
	(c) Edible Oils & Vanaspati	29,331	3509,48	2654,37
	(d) Tea Processing	1,536	2231,83	1620,99
	(e) Processing of Fruits & Vegetables	1,229	792,07	601,84
	(f) Others	97,930	8604,89	6439,78
	3. Beverage & Tobacco	3,662	3790,40	3006,27
	4. Textiles	2,36,252	46881,07	34121,79
	(a) Cotton Textiles	50,080	20144,00	15676,84
	(b) Jute & Other Natural Fibre Textiles	16,806	853,43	639,20
	(c) Handloom Textiles & Khadi	30,188	1525,86	884,48
	(d) Other Textiles and Textile Products	1,39,178	24357,77	16921,27
	5. Paper, Paper Products & Printing	44,921	9212,67	7445,25
	6. Leather & Leather Products	29,092	3866,53	2918,33
	7. Rubber & Plastic Products	40,795	9103,80	7434,67
	8. Chemicals & Chemical Products	1,09,160	43244,24	29895,38
	(a) Heavy Industrial Chemicals	5,639	8279,53	6169,92
	(b) Fertilisers	1,253	8586,49	5551,40
	(c) Drugs & Pharmaceuticals	47,592	10948,44	7857,54
	(d) Non-Edible Oils	702	666,25	499,79
	(e) Other Chemicals & Chemical Products	53,974	14763,53	9816,73
	9. Petroleum, Coal Products & Nuclear Fuels	2,425	14780,98	12424,55
	10. Manufacture of Cement & Cement Products	12,655	6806,35	5683,16
	11. Basic Metals & Metal Products	1,26,761	41972,44	33261,53
	(a) Iron & Steel	15,941	29791,36	23889,30
	(b) Non-Ferrous Metals	3,970	4306,99	3062,40
	(c) Metal Products	1,06,850	7874,09	6309,82
	12. Engineering	1,93,984	49833,44	31852,16
	(a) Heavy Engineering	9,232	8329,59	6066,19
	(b) Light Engineering	1,18,778	13525,94	9692,94
	(c) Electrical Machinery & Goods	39,098	17113,13	8531,71
	(d) Electronic Machinery & Goods	26,876	10864,78	7561,32
	13. Vehicles, Vehicle Parts & Transport Equipments	49,430	14917,86	11090,44
	14. Other Industries	30,42,647	33747,48	26196,80
	15. Electricity, Gas & Water	3,376	26491,87	18824,33
	(a) Electricity Generation & Transmission	1,869	24399,39	17376,92
	(b) Non-Conventional Energy	330	485,34	397,01
	(c) Gas, Steam & Water Supply	1,177	1607,13	1050,41
	16. Construction	1,10,906	18614,15	15074,84
III.	**TRANSPORT OPERATORS**	**6,57,229**	**12450,56**	**9323,28**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**14,85,331**	**36783,75**	**27701,55**
V.	**PERSONAL LOANS**	**175,94,205**	**107949,94**	**82518,02**
	1. Loans for Purchase of Consumer Durables	12,13,842	4167,67	3213,71
	2. Loans for Housing	18,16,315	37565,63	32825,92
	3. Rest of the Personal Loans	145,64,048	66216,64	46478,39
VI.	**TRADE**	**61,62,035**	**118786,34**	**100872,04**
	1. Wholesale Trade	3,70,799	84711,30	73503,64
	Of which : Food procurement	247	55683,61	51902,16
	2. Retail Trade	57,91,236	34075,04	27368,39
VII.	**FINANCE**	**1,00,761**	**49718,15**	**37613,70**
VIII.	**ALL OTHERS**	**58,05,133**	**79350,75**	**62330,44**
TOTAL BANK CREDIT		**563,88,379**	**855427,97**	**655993,08**
OF WHICH:	1. Artisans and Village & Tiny Industries	14,55,000	6905,74	5600,42
	2. Other Small Scale Industries	15,72,798	39930,57	31970,30

TABLE NO. 1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002

(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**	**133,90,822**	**34739,75**	**28643,33**	**59,52,516**	**21146,50**	**17853,18**
	1. Direct Finance	130,31,344	31274,80	26430,59	58,10,732	18030,73	15387,14
	2. Indirect Finance	3,59,478	3464,95	2212,74	1,41,784	3115,77	2466,04
II.	**INDUSTRY**	**18,38,791**	**29776,78**	**20689,33**	**9,10,846**	**44702,26**	**30736,61**
	1. Mining & Quarrying	2,099	1211,82	804,74	2,808	1332,25	872,22
	2. Manufacturing & Processing	18,05,330	23059,01	16474,26	8,75,863	38963,74	26700,92
	3. Electricity, Gas & Water	327	4568,97	2603,99	631	3092,84	2012,49
	4. Construction	31,035	936,98	806,34	31,544	1313,44	1150,99
III.	**TRANSPORT OPERATORS**	**2,98,991**	**1845,86**	**1341,36**	**1,83,432**	**1933,16**	**1453,77**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**6,36,717**	**2993,16**	**1752,91**	**4,19,139**	**3802,80**	**3065,00**
V.	**PERSONAL LOANS**	**39,18,171**	**13606,21**	**11434,69**	**39,10,731**	**20231,26**	**17009,60**
	1. Loans for Purchase of Consumer Durables	3,60,306	1041,71	801,90	3,42,382	1059,33	795,65
	2. Loans for Housing	2,92,206	3562,60	3159,87	4,80,297	7606,67	6694,22
	3. Rest of the Personal Loans	32,65,659	9001,90	7472,92	30,88,052	11565,26	9519,73
VI.	**TRADE**	**31,25,378**	**17768,59**	**14447,17**	**18,11,094**	**12137,34**	**10188,50**
	1. Wholesale Trade	99,386	10780,89	8946,89	88,324	3616,65	3079,03
	2. Retail Trade	30,25,992	6987,70	5500,27	17,22,770	8520,69	7109,47
VII.	**FINANCE**	**23,759**	**2382,29**	**1994,23**	**24,603**	**774,69**	**605,77**
VIII.	**ALL OTHERS**	**19,30,227**	**10188,37**	**7409,88**	**18,24,657**	**11471,31**	**9243,91**
TOTAL BANK CREDIT		**251,62,856**	**113301,01**	**87712,89**	**150,37,018**	**116199,33**	**90156,34**
OF WHICH:	1. Artisans and Village & Tiny Industries	10,36,118	1823,84	1469,92	2,91,483	1981,99	1606,15
	2. Other Small Scale Industries	5,62,787	3266,39	2608,44	4,20,260	6734,13	5418,86

	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**	**8,64,054**	**9285,43**	**7707,49**	**1,43,792**	**13586,88**	**9804,55**
	1. Direct Finance	8,07,240	4569,03	3903,34	90,796	2195,38	1709,35
	2. Indirect Finance	56,814	4716,40	3804,15	52,996	11391,50	8095,21
II.	**INDUSTRY**	**6,45,642**	**67854,83**	**52632,13**	**8,37,222**	**229296,06**	**167567,44**
	1. Mining & Quarrying	2,321	1498,95	878,32	1,892	16776,10	9099,09
	2. Manufacturing & Processing	6,14,660	60180,38	46851,92	8,13,246	183501,68	136044,87
	3. Electricity, Gas & Water	925	3129,06	2374,14	1,493	15701,00	11833,71
	4. Construction	27,736	3046,45	2527,75	20,591	13317,29	10589,77
III.	**TRANSPORT OPERATORS**	**1,13,256**	**1691,25**	**1290,78**	**61,550**	**6980,28**	**5237,37**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**2,70,175**	**8727,92**	**6129,21**	**1,59,300**	**21259,87**	**16754,43**
V.	**PERSONAL LOANS**	**37,23,165**	**26206,71**	**22017,85**	**60,42,138**	**47905,76**	**32055,87**
	1. Loans for Purchase of Consumer Durables	3,29,490	1252,54	969,33	1,81,664	814,10	646,83
	2. Loans for Housing	5,88,641	11051,44	9790,41	4,55,171	15344,92	13181,42
	3. Rest of the Personal Loans	28,05,034	13902,74	11258,12	54,05,303	31746,73	18227,62
VI.	**TRADE**	**8,96,238**	**23426,01**	**19368,97**	**3,29,325**	**65454,40**	**56867,41**
	1. Wholesale Trade	90,220	14170,38	11865,72	92,869	56143,39	49612,00
	2. Retail Trade	8,06,018	9255,64	7503,25	2,36,456	9311,02	7255,40
VII.	**FINANCE**	**27,282**	**1508,55**	**1216,35**	**25,117**	**45052,61**	**33797,36**
VIII.	**ALL OTHERS**	**11,21,036**	**16494,83**	**13394,21**	**9,29,213**	**41196,23**	**32282,44**
TOTAL BANK CREDIT		**76,60,848**	**155195,54**	**123756,99**	**85,27,657**	**470732,10**	**354366,86**
OF WHICH :	1. Artisans and Village & Tiny Industries	92,801	1713,51	1396,48	34,598	1386,39	1127,87
	2. Other Small Scale Industries	3,27,657	11239,77	8982,89	2,62,094	18690,29	14960,11

TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION MARCH 2002

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	**32.7**	**19.8**	**6.2**	**2.8**	**9.8**
1. Direct Finance	30.2	17.1	3.2	0.5	7.2
2. Indirect Finance	2.5	2.7	3.0	2.3	2.5
II. INDUSTRY	**23.6**	**34.1**	**42.5**	**47.3**	**41.4**
1. Mining & Quarrying	0.9	1.0	0.7	2.6	1.8
2. Manufacturing & Processing	18.8	29.6	37.9	38.4	34.5
3. Electricity, Gas & Water	3.0	2.2	1.9	3.3	2.9
4. Construction	0.9	1.3	2.0	3.0	2.3
III. TRANSPORT OPERATORS	**1.5**	**1.6**	**1.0**	**1.5**	**1.4**
IV. PROFESSIONAL AND OTHER SERVICES	**2.0**	**3.4**	**5.0**	**4.7**	**4.2**
V. PERSONAL LOANS	**13.0**	**18.9**	**17.8**	**9.0**	**12.6**
1. Loans for Purchase of Consumer Durables	0.9	0.9	0.8	0.2	0.5
2. Loans for Housing	3.6	7.4	7.9	3.7	5.0
3. Rest of the Personal Loans	8.5	10.6	9.1	5.1	7.1
VI. TRADE	**16.5**	**11.3**	**15.7**	**16.0**	**15.4**
1. Wholesale Trade	10.2	3.4	9.6	14.0	11.2
2. Retail Trade	6.3	7.9	6.1	2.0	4.2
VII. FINANCE	**2.3**	**0.7**	**1.0**	**9.5**	**5.7**
VIII. ALL OTHERS	**8.4**	**10.2**	**10.8**	**9.2**	**9.5**
TOTAL BANK CREDIT	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
OF WHICH: 1. Artisans and Village & Tiny Industries	1.7	1.8	1.1	0.3	0.9
2. Other Small Scale Industries	3.0	6.0	7.3	4.2	4.9

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	**44.8**	**27.9**	**12.0**	**15.3**	**100.0**
1. Direct Finance	55.8	32.4	8.2	3.6	100.0
2. Indirect Finance	13.4	14.9	22.9	48.8	100.0
II. INDUSTRY	**7.6**	**11.3**	**19.4**	**61.7**	**100.0**
1. Mining & Quarrying	6.9	7.5	7.5	78.1	100.0
2. Manufacturing & Processing	7.3	11.8	20.7	60.2	100.0
3. Electricity, Gas & Water	13.8	10.7	12.6	62.9	100.0
4. Construction	5.3	7.6	16.8	70.3	100.0
III. TRANSPORT OPERATORS	**14.4**	**15.6**	**13.8**	**56.2**	**100.0**
IV. PROFESSIONAL AND OTHER SERVICES	**6.3**	**11.1**	**22.1**	**60.5**	**100.0**
V. PERSONAL LOANS	**13.9**	**20.6**	**26.7**	**38.8**	**100.0**
1. Loans for Purchase of Consumer Durables	25.0	24.7	30.2	20.1	100.0
2. Loans for Housing	9.6	20.4	29.8	40.2	100.0
3. Rest of the Personal Loans	16.1	20.5	24.2	39.2	100.0
VI. TRADE	**14.3**	**10.1**	**19.2**	**56.4**	**100.0**
1. Wholesale Trade	12.2	4.2	16.1	67.5	100.0
2. Retail Trade	20.1	26.0	27.4	26.5	100.0
VII. FINANCE	**5.3**	**1.6**	**3.2**	**89.9**	**100.0**
VIII. ALL OTHERS	**11.9**	**14.8**	**21.5**	**51.8**	**100.0**
TOTAL BANK CREDIT	**13.4**	**13.7**	**18.9**	**54.0**	**100.0**
OF WHICH: 1. Artisans and Village & Tiny Industries	26.2	28.8	24.9	20.1	100.0
2. Other Small Scale Industries	8.2	16.9	28.1	46.8	100.0

TABLE NO. 1.12 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT MARCH 2002

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	373,22,523 (66.2)	45639,25 (5.3)	38501,23 (5.9)
Above Rs.25,000 and upto Rs.2 Lakh	168,07,327 (29.8)	112929,57 (13.2)	87147,77 (13.3)
Above Rs.2 Lakh and upto Rs.5 Lakh	15,64,285 (2.8)	50802,73 (6.0)	43715,99 (6.7)
Above Rs.5 Lakh and upto Rs.10 Lakh	3,52,732 (0.6)	26627,27 (3.1)	22742,44 (3.5)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,75,823 (0.3)	29518,65 (3.5)	24726,07 (3.8)
Above Rs.25 Lakh and upto Rs.50 Lakh	69,076 (0.1)	25915,62 (3.0)	20988,87 (3.2)
Above Rs.50 Lakh and upto Rs.1 Crore	38,446 (0.1)	29138,44 (3.4)	23198,28 (3.5)
Above Rs.1 Crore and upto Rs.4 Crore	37,290 (0.1)	77627,52 (9.1)	62050,51 (9.4)
Above Rs.4 Crore and upto Rs.6 Crore	6,730 (—)	33691,87 (3.9)	25926,64 (3.9)
Above Rs.6 Crore and upto Rs.10 Crore	6,057 (—)	49669,23 (5.8)	37200,75 (5.7)
Above Rs.10 Crore and upto Rs.25 Crore	5,014 (—)	81835,48 (9.6)	61916,71 (9.4)
Above Rs.25 Crore	3,076 (—)	292032,37 (34.1)	207877,82 (31.7)
TOTAL	**563,88,379** **(100.0)**	**855427,97** **(100.0)**	**655993,08** **(100.0)**

TABLE NO. 1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE MARCH 2002

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	21,902 (1.0)	808,81 (0.1)	717,20 (0.1)
6% and above but less than 10%	18,046 (0.8)	20489,48 (3.3)	15653,75 (3.2)
10% and above but less than 12%	2,71,540 (12.4)	150449,36 (24.2)	118125,38 (24.5)
12% and above but less than 13%	2,93,556 (13.4)	68773,63 (11.1)	51549,95 (10.7)
13% and above but less than 14%	3,21,723 (14.6)	72678,93 (11.7)	57161,01 (11.8)
14% and above but less than 15%	3,84,664 (17.5)	91641,78 (14.7)	68303,14 (14.1)
15% and above but less than 16%	4,03,183 (18.4)	92392,63 (14.8)	74944,87 (15.5)
16% and above but less than 17%	2,68,621 (12.2)	72834,18 (11.7)	60538,17 (12.5)
17% and above but less than 18%	87,238 (4.0)	17047,10 (2.7)	14243,95 (3.0)
18% and above but less than 20%	70,655 (3.2)	26805,82 (4.3)	15285,26 (3.2)
20% and above	54,603 (2.5)	8933,07 (1.4)	6574,17 (1.4)
Total Loans & Advances	**21,95,731** **(100.0)**	**622854,79** **(100.0)**	**483096,84** **(100.0)**
Inland & Foreign Bills Purchased/Discounted	62,798	74004,37	47247,24
TOTAL	**22,58,529**	**696859,16**	**530344,08**

See Notes on Tables.

TABLE NO. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF ACCOUNT MARCH 2002

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	4,58,633	216654,63	161129,76
	(20.3)	(31.1)	(30.4)
Overdraft	1,71,972	38791,38	29755,84
	(7.6)	(5.6)	(5.6)
Demand Loans	1,33,190	69487,47	60904,31
	(5.9)	(10.0)	(11.5)
Medium Term Loans	2,76,703	72157,84	52466,67
	(12.2)	(10.3)	(9.9)
Long Term Loans	11,35,126	191042,64	153303,98
	(50.3)	(27.4)	(28.9)
Packing Credit	20,107	34720,83	25536,28
	(0.9)	(5.0)	(4.8)
Export Trade Bills Purchased	13,675	19913,61	11746,06
	(0.6)	(2.9)	(2.2)
Export Trade Bills Discounted	6,559	9243,63	6478,70
	(0.3)	(1.3)	(1.2)
Export Trade Bills Advanced Against	2,809	4444,13	3282,31
	(0.1)	(0.6)	(0.6)
Advances Against Export Cash Incentives and Duty Drawback Claims	188	182,90	109,96
	(—)	(—)	(—)
Inland Bills - Purchased	17,887	15135,76	8738,17
	(0.8)	(2.2)	(1.7)
Inland Bills - Discounted	17,677	21309,23	14264,27
	(0.8)	(3.1)	(2.7)
Advances Against Import Bills	2,294	3024,69	1972,55
	(0.1)	(0.4)	(0.4)
Foreign Currency Cheques	1,709	750,43	655,22
TCs/DDs/MTs/TTs Purchased	(0.1)	(0.1)	(0.1)
TOTAL	**22,58,529**	**696859,16**	**530344,08**
	(100.0)	**(100.0)**	**(100.0)**

See Notes on Tables.

TABLE NO. 1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION MARCH 2002

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	**20,886 (0.9)**	**140873,58 (20.2)**	**113473,52 (21.4)**
a) Central Government Owned Undertakings	12,851 (0.5)	102328,71 (14.7)	82927,68 (15.6)
b) State Government	2,199 (0.1)	15918,85 (2.3)	12833,61 (2.4)
c) State Government Owned Undertakings	3,805 (0.2)	13829,23 (2.0)	10938,62 (2.1)
d) Quasi Government Bodies	2,031 (0.1)	8796,78 (1.2)	6773,61 (1.3)
2. CO-OPERATIVE SECTOR	**18,082 (0.8)**	**16884,04 (2.4)**	**12739,23 (2.4)**
3. PRIVATE SECTOR	**7,55,997 (33.5)**	**463054,19 (66.5)**	**341570,37 (64.4)**
3.1 PRIVATE CORPORATE SECTOR	**1,49,104 (6.6)**	**331742,85 (47.6)**	**239664,95 (45.1)**
a) Public and Private Limited Companies not owned but managed by Government.	8,212 (0.4)	20895,95 (3.0)	12483,55 (2.4)
b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations.	1,40,892 (6.2)	310846,90 (44.6)	227181,40 (42.8)
3.2 PRIVATE SECTOR-OTHERS	**6,06,893 (26.9)**	**131311,34 (18.9)**	**101905,42 (19.2)**
a) Partnership, Proprietary Concerns and Joint Families	5,35,215 (23.7)	120472,50 (17.3)	93754,12 (17.7)
b) Self-Help Groups and NGOs	41,321 (1.8)	4258,42 (0.6)	2909,04 (0.5)
c) Associations, Clubs, Trusts and Groups	30,357 (1.4)	6580,42 (1.0)	5242,26 (1.0)
4. INDIVIDUALS	**14,59,506 (64.6)**	**68279,68 (9.8)**	**56543,58 (10.7)**
a) Males	12,87,805 (57.0)	60217,02 (8.6)	49870,11 (9.4)
b) Females	1,71,701 (7.6)	8062,66 (1.2)	6673,48 (1.3)
5. JOINT SECTOR UNDERTAKINGS	**3,821 (0.2)**	**7295,63 (1.0)**	**5560,20 (1.0)**
6. FOREIGN GOVERNMENTS/FOREIGN BANKS	**237 (—)**	**472,04 (0.1)**	**457,17 (0.1)**
TOTAL	**22,58,529 (100.0)**	**696859,16 (100.0)**	**530344,08 (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 2002

(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	81.7	83.7	17.3	14.2	1.0	2.1	100.0	100.0
SEMI—URBAN	79.6	81.3	18.1	14.3	2.3	4.4	100.0	100.0
URBAN	80.6	81.2	15.6	13.3	3.8	5.5	100.0	100.0
METROPOLITAN	79.3	79.4	16.7	15.3	4.0	5.3	100.0	100.0
ALL-INDIA	**80.6**	**81.8**	**17.2**	**14.2**	**2.2**	**4.0**	**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 2002

(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	**132,16,037**	**26428,44**	**22354,27**	**58,48,282**	**14894,53**	**12655,10**
1. Direct Finance	128,70,887	25710,83	21788,30	57,24,064	14540,99	12370,73
2. Indirect Finance	3,45,150	717,61	565,98	1,24,218	353,54	284,37
II. INDUSTRY	**17,97,943**	**2885,39**	**2372,77**	**8,24,764**	**2621,28**	**2223,58**
III. TRANSPORT OPERATORS	**2,72,867**	**871,81**	**657,37**	**1,60,708**	**784,70**	**606,97**
IV. PROFESSIONAL AND OTHER SERVICES	**6,28,394**	**1100,71**	**870,78**	**3,98,462**	**1146,78**	**905,48**
V. PERSONAL LOANS	**38,32,106**	**10387,07**	**8732,49**	**37,42,838**	**13458,75**	**11234,08**
1. Loans for Purchase of Consumer Durables	3,58,470	984,65	755,94	3,39,464	963,46	719,07
2. Loans for Housing	2,53,099	2029,10	1815,78	3,86,987	3799,10	3342,68
3. Rest of the Personal Loans	32,20,537	7373,32	6160,78	30,16,387	8696,19	7172,34
VI. TRADE	**30,97,739**	**5808,36**	**4715,94**	**17,32,281**	**5218,52**	**4314,91**
1. Wholesale Trade	91,403	250,46	198,67	63,414	334,91	278,24
2. Retail Trade	30,06,336	5557,90	4517,27	16,68,867	4883,61	4036,67
VII. FINANCE	**22,045**	**95,27**	**78,04**	**21,622**	**134,79**	**112,10**
VIII. ALL OTHERS	**19,17,619**	**4420,71**	**3697,97**	**17,98,023**	**5149,86**	**4345,08**
TOTAL BANK CREDIT	**247,84,750**	**51997,76**	**43479,63**	**145,26,980**	**43409,23**	**36397,29**
OF WHICH : 1. Artisans and Village & Tiny Industries	10,28,163	1170,43	939,93	2,76,658	558,98	461,75
2. Other Small Scale Industries	5,51,346	1174,17	981,73	3,93,916	1435,49	1224,08

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	**9,51,556**	**2976,26**	**2527,53**	**200,15,875**	**44299,22**	**37536,90**
1. Direct Finance	8,63,448	2788,08	2356,87	194,58,399	43039,90	36515,90
2. Indirect Finance	88,108	188,18	170,66	5,57,476	1259,33	1021,00
II. INDUSTRY	**12,11,023**	**4505,87**	**3977,55**	**38,33,730**	**10012,54**	**8573,90**
III. TRANSPORT OPERATORS	**1,47,175**	**813,36**	**648,32**	**5,80,750**	**2469,88**	**1912,66**
IV. PROFESSIONAL AND OTHER SERVICES	**3,53,292**	**1617,40**	**1237,92**	**13,80,148**	**3864,89**	**3014,17**
V. PERSONAL LOANS	**91,04,569**	**39716,93**	**26013,03**	**166,79,513**	**63562,76**	**45979,60**
1. Loans for Purchase of Consumer Durables	5,03,565	1794,19	1404,80	12,01,499	3742,31	2879,81
2. Loans for Housing	7,38,034	6804,58	5962,40	13,78,120	12632,78	11120,86
3. Rest of the Personal Loans	78,62,970	31118,16	18645,83	140,99,894	47187,67	31978,94
VI. TRADE	**10,53,852**	**4643,25**	**3851,77**	**58,83,872**	**15670,13**	**12882,62**
1. Wholesale Trade	1,06,583	610,70	514,26	2,61,400	1196,07	991,17
2. Retail Trade	9,47,269	4032,55	3337,51	56,22,472	14474,06	11891,45
VII. FINANCE	**37,866**	**255,04**	**201,11**	**81,533**	**485,10**	**391,25**
VIII. ALLOTHERS	**19,58,787**	**8633,71**	**7314,85**	**56,74,429**	**18204,28**	**15357,90**
TOTAL BANK CREDIT	**148,18,120**	**63161,82**	**45772,08**	**541,29,850**	**158568,81**	**125649,00**
OF WHICH : 1. Artisans and Village & Tiny Industries	99,461	318,23	267,96	14,04,282	2047,64	1669,64
2. Other Small Scale Industries	5,06,596	2315,38	2034,39	14,51,858	4925,04	4240,19

See Notes on Tables.

TABLE NO. 1.18 – POPULATION GROUP–WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS MARCH 2002

(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	26,61	7443,52	923,75	52967,03	379,63	99012,91	1330,00	159423,46
	(2.0)	(4.7)	(69.5)	(33.2)	(28.5)	(62.1)	(100.0)	(100.0)
SEMI-URBAN	39,11	15670,52	789,11	65532,93	345,72	133786,94	1173,94	214990,39
	(3.3)	(7.3)	(67.2)	(30.5)	(29.5)	(62.2)	(100.0)	(100.0)
URBAN	46,21	29018,41	576,59	67640,11	323,41	158819,58	946,22	255478,10
	(4.9)	(11.3)	(60.9)	(26.5)	(34.2)	(62.2)	(100.0)	(100.0)
METROPOLITAN	54,10	73502,39	542,28	86402,47	353,37	333596,51	949,75	493501,37
	(5.7)	(14.9)	(57.1)	(17.5)	(37.2)	(67.6)	(100.0)	(100.0)
ALL –INDIA	**166,04**	**125634,84**	**2831,73**	**272542,53**	**1402,13**	**725215,94**	**4399,89**	**1123393,32**
	(3.8)	**(11.2)**	**(64.3)**	**(24.3)**	**(31.9)**	**(64.5)**	**(100.0)**	**(100.0)**

TABLE NO. 1.19 – BANK GROUP–WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS MARCH 2002

(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	29,48	34486,45	668,34	74177,43	333,23	162010,60	1031,05	270674,48
AND ITS ASSOCIATES	(2.9)	(12.7)	(64.8)	(27.4)	(32.3)	(59.9)	(100.0)	(100.0)
NATIONALISED BANKS	104,44	56252,48	1587,89	152879,47	725,28	363425,00	2417,62	572556,94
	(4.3)	(9.8)	(65.7)	(26.7)	(30.0)	(63.5)	(100.0)	(100.0)
FOREIGN BANKS	2,30	14521,65	14,52	7694,96	10,93	33752,58	27,76	55969,19
	(8.3)	(25.9)	(52.3)	(13.8)	(39.4)	(60.3)	(100.0)	(100.0)
REGIONAL RURAL BANKS	8,20	1685,43	366,89	17506,64	125,16	24871,06	500,26	44063,12
	(1.6)	(3.8)	(73.4)	(39.7)	(25.0)	(56.5)	(100.0)	(100.0)
OTHER SCHEDULED	21,61	18688,84	194,08	20284,04	207,53	141156,71	423,21	180129,59
COMMERCIAL BANKS	(5.1)	(10.4)	(45.9)	(11.2)	(49.0)	(78.4)	(100.0)	(100.0)
ALL SCHEDULED	**166,04**	**125634,84**	**2831,73**	**272542,53**	**1402,13**	**725215,94**	**4399,89**	**1123393,32**
COMMERCIAL BANKS	**(3.8)**	**(11.2)**	**(64.3)**	**(24.3)**	**(31.9)**	**(64.5)**	**(100.0)**	**(100.0)**

TABLE NO. 1.20 – STATE –WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS MARCH 2002

(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	**40,85**	**31626,55**	**480,77**	**59210,31**	**242,85**	**165867,86**	**764,47**	**256704,71**
Haryana	6,98	2149,13	71,01	7170,25	32,17	14106,15	110,16	23425,53
Himachal Pradesh	2,12	634,63	22,30	2255,37	15,90	5778,00	40,32	8667,99
Jammu & Kashmir	3,18	1733,40	28,01	3592,03	18,16	6296,01	49,35	11621,45
Punjab	9,07	4381,98	131,88	14037,59	56,72	32815,27	197,67	51234,84
Rajasthan	6,72	3442,31	107,77	8535,27	53,49	19615,75	167,98	31593,32
Chandigarh	98	931,51	10,48	1628,01	5,79	6244,05	17,24	8803,57
Delhi	11,81	18353,58	109,32	21991,79	60,62	81012,64	181,74	121358,01
NORTH-EASTERN REGION	**4,98**	**2857,05**	**68,02**	**6459,16**	**29,13**	**8996,10**	**102,14**	**18312,32**
Arunachal Pradesh	13	130,54	2,43	247,44	98	378,80	3,53	756,78
Assam	4,00	1553,41	49,66	4376,59	21,53	5585,19	75,19	11515,19
Manipur	11	238,50	2,11	191,99	48	203,55	2,70	634,04
Meghalaya	22	278,12	4,54	590,88	1,86	1083,33	6,62	1952,33
Mizoram	4	113,30	1,09	168,35	15	211,46	1,28	493,12
Nagaland	11	278,63	1,99	241,84	66	529,44	2,75	1049,90
Tripura	37	264,54	6,21	642,08	3,48	1004,34	10,07	1910,96
EASTERN REGION	**20,39**	**15678,78**	**461,32**	**46930,80**	**256,19**	**82815,99**	**737,90**	**145425,57**
Bihar	5,38	2303,91	123,95	12564,80	56,35	14963,83	185,68	29832,54
Jharkhand	2,13	2134,95	57,85	6511,82	28,06	10437,31	88,04	19084,08
Orissa	2,30	1867,57	62,80	5498,53	34,89	10970,52	99,99	18336,61
Sikkim	5	48,81	99	142,01	48	619,69	1,51	810,51
West Bengal	10,44	9274,94	214,61	22081,20	135,97	45540,86	361,02	76897,00
Andaman & Nicobar Islands	9	48,60	1,12	132,45	45	283,79	1,65	464,84
CENTRAL REGION	**23,15**	**13493,01**	**609,41**	**53215,88**	**258,16**	**86006,33**	**890,71**	**152715,22**
Chhattisgarh	1,87	1117,38	30,76	3181,72	14,39	5190,54	47,02	9489,64
Madhya Pradesh	5,49	2967,05	104,44	9483,35	56,16	20711,93	166,08	33162,34
Uttar Pradesh	14,44	8629,24	440,60	36953,28	170,20	52937,57	625,23	98520,10
Uttaranchal	1,35	779,34	33,62	3597,52	17,41	7166,29	52,38	11543,16
WESTERN REGION	**31,27**	**37502,18**	**460,52**	**52010,63**	**278,79**	**207102,75**	**770,59**	**296615,56**
Goa	90	399,30	14,29	1415,31	9,50	6217,19	24,68	8031,80
Gujarat	9,58	6810,38	144,82	14612,44	76,43	43861,45	230,83	65284,28
Maharashtra	20,69	30163,25	300,34	35821,28	192,17	156561,50	513,19	222546,02
Dadra & Nagar Haveli	5	69,85	49	80,29	17	120,57	71	270,72
Daman & Diu	5	59,40	60	81,31	53	342,04	1,18	482,75
SOUTHERN REGION	**45,40**	**24477,27**	**751,69**	**54715,75**	**337,00**	**174426,91**	**1134,09**	**253619,93**
Andhra Pradesh	10,54	6309,04	207,03	13589,04	102,55	43890,45	320,12	63788,53
Karnataka	11,14	6443,15	174,05	13808,59	86,67	42701,37	271,85	62953,12
Kerala	5,50	2665,32	157,89	10569,55	50,73	38432,18	214,12	51667,05
Tamil Nadu	17,86	8853,18	207,59	16258,76	95,12	48177,47	320,58	73289,40
Lakshadweep	–	12,75	26	46,54	2	13,83	29	73,12
Pondicherry	34	193,83	4,86	443,27	1,92	1211,61	7,13	1848,71
ALL–INDIA	**166,04**	**125634,84**	**2831,73**	**272542,53**	**1402,13**	**725215,94**	**4399,89**	**1123393,32**

TABLE NO. 1.21 – POPULATION GROUP–WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 2002

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

	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE					
POPULATION GROUP	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	981,14	115361,12	324,45	33558,44	24,41	10503,90	1330,00	159423,46
	(73.8)	(72.4)	(24.4)	(21.0)	(1.8)	(6.6)	(100.0)	(100.0)
SEMI-URBAN	843,71	148463,69	289,52	42145,87	40,70	24380,83	1173,94	214990,39
	(71.9)	(69.1)	(24.6)	(19.6)	(3.5)	(11.3)	(100.0)	(100.0)
URBAN	671,75	161049,84	231,04	43208,07	43,43	51220,19	946,22	255478,10
	(71.0)	(63.0)	(24.4)	(16.9)	(4.6)	(20.1)	(100.0)	(100.0)
METROPOLITAN	652,19	217780,36	231,48	60395,41	66,08	215325,60	949,75	493501,37
	(68.7)	(44.1)	(24.4)	(12.3)	(6.9)	(43.6)	(100.0)	(100.0)
ALL–INDIA	**3148,79**	**642655,02**	**1076,48**	**179307,78**	**174,62**	**301430,52**	**4399,89**	**1123393,32**
	(71.5)	**(57.2)**	**(24.5)**	**(16.0)**	**(4.0)**	**(26.8)**	**(100.0)**	**(100.0)**

See Notes on Tables

TABLE NO. 1.22 – BANK GROUP–WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 2002

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

	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE					
BANK GROUP	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	753,67	169836,25	229,76	38255,89	47,62	62582,34	1031,05	270674,48
AND ITS ASSOCIATES	(73.1)	(62.8)	(22.3)	(14.1)	(4.6)	(23.1)	(100.0)	(100.0)
NATIONALISED BANKS	1690,28	343818,50	637,85	105464,85	89,49	123273,60	2417,62	572556,94
	(69.9)	(60.1)	(26.4)	(18.4)	(3.7)	(21.5)	(100.0)	(100.0)
FOREIGN BANKS	17,83	19228,08	6,88	5608,96	3,06	31132,15	27,76	55969,19
	(64.2)	(34.4)	(24.8)	(10.0)	(11.0)	(55.6)	(100.0)	(100.0)
REGIONAL RURAL BANKS	383,30	32468,11	110,04	8583,00	6,91	3012,01	500,26	44063,12
	(76.6)	(73.7)	(22.0)	(19.5)	(1.4)	(6.8)	(100.0)	(100.0)
OTHER SCHEDULED	303,71	77304,08	91,95	21395,08	27,55	81430,43	423,21	180129,59
COMMERCIAL BANKS	(71.8)	(42.9)	(21.7)	(11.9)	(6.5)	(45.2)	(100.0)	(100.0)
ALL SCHEDULED	**3148,79**	**642655,02**	**1076,48**	**179307,78**	**174,62**	**301430,52**	**4399,89**	**1123393,32**
COMMERCIAL BANKS	**(71.5)**	**(57.2)**	**(24.5)**	**(16.0)**	**(4.0)**	**(26.8)**	**(100.0)**	**(100.0)**

See Notes on Tables

TABLE NO. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 2002

(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	**531,42**	**139600,89**	**198,19**	**41621,19**	**34,86**	**75482,63**	**764,47**	**256704,71**
Haryana	78,03	15492,32	28,19	4709,89	3,94	3223,33	110,16	23425,53
Himachal Pradesh	27,64	5707,28	11,81	1863,47	86	1097,24	40,32	8667,99
Jammu & Kashmir	35,44	8117,26	12,37	2046,22	1,54	1457,96	49,35	11621,45
Punjab	133,58	34117,22	57,23	11869,72	6,86	5247,90	197,67	51234,84
Rajasthan	124,44	21205,82	35,55	5219,15	8,00	5168,35	167,98	31593,32
Chandigarh	12,06	4854,06	4,53	1267,11	65	2682,40	17,24	8803,57
Delhi	120,23	50106,93	48,51	14645,63	13,00	56605,45	181,74	121358,01
NORTH-EASTERN REGION	**74,49**	**11542,84**	**22,99**	**2717,72**	**4,66**	**4051,76**	**102,14**	**18312,32**
Arunachal Pradesh	2,58	410,29	72	99,87	24	246,62	3,53	756,78
Assam	55,80	7804,19	16,05	1646,81	3,34	2064,19	75,19	11515,19
Manipur	2,05	356,23	47	57,10	17	220,72	2,70	634,04
Meghalaya	3,93	1006,09	2,37	410,92	32	535,31	6,62	1952,33
Mizoram	85	231,27	35	77,51	8	184,35	1,28	493,12
Nagaland	1,96	565,54	61	120,76	19	363,60	2,75	1049,90
Tripura	7,32	1169,24	2,43	304,75	32	436,98	10,07	1910,96
EASTERN REGION	**559,40**	**95458,93**	**156,76**	**21455,22**	**21,74**	**28511,42**	**737,90**	**145425,57**
Bihar	142,71	22009,39	39,19	4634,24	3,78	3188,91	185,68	29832,54
Jharkhand	68,41	13294,08	17,96	2817,49	1,67	2972,50	88,04	19084,08
Orissa	78,77	12439,56	18,43	2274,87	2,78	3622,19	99,99	18336,61
Sikkim	1,04	368,71	42	176,83	5	264,98	1,51	810,51
West Bengal	267,42	47146,25	80,32	11487,14	13,29	18263,60	361,02	76897,00
Andaman & Nicobar Islands	1,05	200,94	44	64,65	16	199,24	1,65	464,84
CENTRAL REGION	**662,34**	**105295,26**	**202,81**	**25648,38**	**25,56**	**21771,59**	**890,71**	**152715,22**
Chhattisgarh	35,84	6550,21	9,32	1297,98	1,87	1641,44	47,02	9489,64
Madhya Pradesh	123,97	22697,58	35,94	5444,24	6,17	5020,52	166,08	33162,34
Uttar Pradesh	464,18	67641,32	144,92	17035,24	16,13	13843,54	625,23	98520,10
Uttaranchal	38,35	8406,15	12,63	1870,92	1,39	1266,10	52,38	11543,16
WESTERN REGION	**551,52**	**145158,36**	**179,96**	**38084,60**	**39,11**	**113372,60**	**770,59**	**296615,56**
Goa	15,32	4698,64	8,42	2204,17	94	1129,00	24,68	8031,80
Gujarat	166,63	42559,61	54,02	10426,66	10,18	12298,01	230,83	65284,28
Maharashtra	368,23	97410,62	117,07	25347,94	27,89	99787,46	513,19	222546,02
Dadra & Nagar Haveli	51	152,63	16	30,95	4	87,14	71	270,72
Daman & Diu	83	336,88	28	74,87	6	71,00	1,18	482,75
SOUTHERN REGION	**769,62**	**145598,74**	**315,77**	**49780,68**	**48,70**	**58240,51**	**1134,09**	**253619,93**
Andhra Pradesh	226,22	36222,07	80,45	11213,10	13,46	16353,35	320,12	63788,53
Karnataka	183,54	33618,68	76,81	12187,34	11,50	17147,10	271,85	62953,12
Kerala	140,12	33625,64	68,58	12180,50	5,43	5860,92	214,12	51667,05
Tamil Nadu	214,72	41004,52	87,91	13768,62	17,95	18516,26	320,58	73289,40
Lakshadweep	21	32,32	7	10,14	1	30,65	29	73,12
Pondicherry	4,82	1095,50	1,96	420,98	35	332,23	7,13	1848,71
ALL–INDIA	**3148,79**	**642655,02**	**1076,48**	**179307,78**	**174,62**	**301430,52**	**4399,89**	**1123393,32**

See Notes on Tables

TABLE NO. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 2002

(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	11533,785	51924,20	561,528	34272,65	12095,313	86196,85
	(8.6)	(9.8)	(10.5)	(17.7)	(8.6)	(11.9)
91 Days & Above but	9000,443	38861,40	410,602	26388,74	9411,045	65250,14
Less than 6 Months	(6.7)	(7.3)	(7.7)	(13.6)	(6.7)	(9.0)
6 Months & Above but	15052,084	73428,27	638,662	27623,47	15690,746	101051,74
Less than 1 Year	(11.2)	(13.8)	(11.9)	(14.3)	(11.2)	(13.9)
1 Year & Above but	27430,432	122670,42	1117,099	42153,21	28547,531	164823,63
Less than 2 Years	(20.3)	(23.1)	(20.8)	(21.8)	(20.4)	(22.7)
2 Years & Above but	20296,650	83393,89	801,671	16195,38	21098,321	99589,27
Less than 3 Years	(15.0)	(15.7)	(14.9)	(8.4)	(15.1)	(13.7)
3 Years & Above but	32201,695	108157,08	1055,286	29363,40	33256,981	137520,48
Less than 5 Years	(23.9)	(20.3)	(19.7)	(15.1)	(23.7)	(19.0)
5 Years & Above	19334,481	53070,64	778,740	17713,20	20113,221	70783,83
	(14.3)	(10.0)	(14.5)	(9.1)	(14.3)	(9.8)
GRAND TOTAL	**134849,570**	**531505,89**	**5363,588**	**193710,05**	**140213,158**	**725215,94**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

See Notes on Tables

TABLE NO. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP MARCH 2002

(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	2381,084	6914,51	3260,910	12544,63	3421,392	19397,16	3031,927	47340,54	12095,313	86196,85
	(6.3)	(7.0)	(9.4)	(9.4)	(10.6)	(12.2)	(8.6)	(14.2)	(8.6)	(11.9)
91 Days & Above but	1981,201	5691,00	2458,934	9626,86	2614,233	14229,56	2356,677	35702,72	9411,045	65250,14
Less than 6 Months	(5.2)	(5.7)	(7.1)	(7.2)	(8.1)	(9.0)	(6.7)	(10.7)	(6.7)	(9.0)
6 Months & Above but	3317,643	10774,69	4121,250	17777,65	4283,188	23238,51	3968,665	49260,89	15690,746	101051,74
Less than 1 Year	(8.7)	(10.9)	(11.9)	(13.3)	(13.2)	(14.6)	(11.2)	(14.7)	(11.2)	(13.9)
1 Year & Above but	6393,771	18498,35	7029,641	29064,24	7349,729	36622,89	7774,390	80638,14	28547,531	164823,63
Less than 2 Years	(16.9)	(18.7)	(20.3)	(21.7)	(22.7)	(23.1)	(22.0)	(24.2)	(20.4)	(22.7)
2 Years & Above but	5844,159	15829,90	5553,122	22088,26	5127,488	24080,28	4573,552	37590,83	21098,321	99589,27
Less than 3 Years	(15.4)	(16.0)	(16.1)	(16.5)	(15.9)	(15.2)	(12.9)	(11.3)	(15.1)	(13.7)
3 Years & Above but	9161,047	22327,64	7359,691	28544,02	6415,036	29576,08	10321,207	57072,74	33256,981	137520,48
Less than 5 Years	(24.1)	(22.5)	(21.3)	(21.3)	(19.8)	(18.6)	(29.2)	(17.1)	(23.7)	(19.0)
5 Years & Above	8884,524	18976,81	4788,474	14141,28	3130,085	11675,10	3310,138	25990,65	20113,221	70783,83
	(23.4)	(19.2)	(13.9)	(10.6)	(9.7)	(7.3)	(9.4)	(7.8)	(14.3)	(9.8)
GRAND TOTAL	**37963,429**	**99012,91**	**34572,022**	**133786,94**	**32341,151**	**158819,58**	**35336,556**	**333596,51**	**140213,158**	**725215,94**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

TABLE NO. 1.26 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP MARCH 2002

(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	3502,248	24611,24	6989,862	40563,01	115,479	7991,20	321,974	957,17	1165,750	12074,23
	(10.5)	(15.2)	(9.6)	(11.2)	(10.6)	(23.7)	(2.6)	(3.9)	(5.6)	(8.5)
91 Days & Above but Less than 6 Months	2785,529	13867,30	5268,720	30050,22	83,396	3506,96	371,195	1079,35	902,205	16746,31
	(8.4)	(8.6)	(7.3)	(8.3)	(7.6)	(10.4)	(3.0)	(4.3)	(4.3)	(11.9)
6 Months & Above but Less than 1 Year	4980,962	25786,39	8174,393	51040,40	137,660	5294,21	601,269	1781,01	1796,462	17149,73
	(14.9)	(15.9)	(11.3)	(14.0)	(12.6)	(15.7)	(4.8)	(7.2)	(8.7)	(12.1)
1 Year & Above but Less than 2 Years	6893,531	33379,00	14331,263	81231,94	368,021	9646,09	1833,030	4062,18	5121,686	36504,42
	(20.7)	(20.6)	(19.8)	(22.4)	(33.6)	(28.6)	(14.6)	(16.3)	(24.7)	(25.9)
2 Years & Above but Less than 3 Years	5748,657	27291,11	11553,849	53030,35	146,254	2995,37	1690,004	3478,50	1959,557	12793,94
	(17.2)	(16.8)	(15.9)	(14.6)	(13.4)	(8.9)	(13.5)	(14.0)	(9.4)	(9.1)
3 Years & Above but Less than 5 Years	6185,338	26449,94	16652,824	76135,59	163,067	3226,59	3127,401	5431,37	7128,351	26276,98
	(18.6)	(16.3)	(22.9)	(20.9)	(14.9)	(9.5)	(25.0)	(21.8)	(34.4)	(18.6)
5 Years & Above	3226,866	10625,61	9557,360	31373,49	79,416	1092,15	4570,895	8081,48	2678,684	19611,11
	(9.7)	(6.6)	(13.2)	(8.6)	(7.3)	(3.2)	(36.5)	(32.5)	(12.9)	(13.9)
GRAND TOTAL	**33323,131**	**162010,60**	**72528,271**	**363425,00**	**1093,293**	**33752,58**	**12515,768**	**24871,06**	**20752,695**	**141156,71**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

TABLE NO. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE AND BROAD OWNERSHIP CATEGORY MARCH 2002

(Per cent)

INTEREST RATE RANGE	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 6 per cent	4.3	6.5	5.4	7.3	4.3	6.7
6 per cent and Above but less than 8 per cent	17.4	17.9	19.7	19.6	17.4	18.3
8 per cent and Above but less than 9 per cent	21.1	21.8	22.9	25.3	21.1	22.6
9 per cent and Above but less than 10 per cent	19.2	18.9	19.3	22.7	19.2	19.8
10 per cent and Above but less than 11 per cent	18.3	18.2	17.9	14.2	18.3	17.3
11 per cent and Above but less than 12 per cent	9.9	9.3	8.3	8.6	9.9	9.1
12 per cent and Above but less than 13 per cent	6.8	5.1	4.7	1.8	6.8	4.3
13 per cent and Above	3.0	2.3	1.8	0.5	3.0	1.9
TOTAL	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

See Notes on Tables

TABLE NO. 1.28 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF DEPOSITS AND BROAD OWNERSHIP CATEGORY MARCH 2002

(Per cent)

SIZE OF DEPOSITS	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than Rs.25,000	57.3	18.9	45.6	1.6	57.0	15.0
Rs.25,000 and Above but less than Rs. 1 lakh	36.7	39.5	35.0	5.0	36.6	31.8
Rs. 1 lakh and Above but less than Rs. 15 lakh	5.9	29.9	17.1	14.6	6.2	26.5
Rs. 15 lakh and Above but less than Rs. 1 crore	0.1	6.8	1.8	16.0	0.2	8.8
Rs. 1 crore and Above	—	4.9	0.5	62.8	—	17.9
TOTAL	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

See Notes on Tables

TABLE NO. 1.29 – STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2002

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	**50,541**	**71,626**	**34,435**	**156,602**	**3,951**	**13,539**	**3,247**	**20,737**
Haryana	5,675	9,869	4,485	20,029	361	1,703	474	2,538
Himachal Pradesh	1,969	3,067	1,766	6,802	83	342	191	616
Jammu & Kashmir	2,577	4,054	2,124	8,755	236	628	88	952
Punjab	10,343	16,858	8,387	35,588	572	3,086	1,026	4,684
Rajasthan	10,570	14,130	7,757	32,457	330	1,088	424	1,842
Chandigarh	3,014	3,011	1,321	7,346	313	808	155	1,276
Delhi	16,393	20,637	8,595	45,625	2,056	5,884	889	8,829
NORTH-EASTERN REGION	**6,318**	**10,057**	**5,245**	**21,620**	**282**	**1,625**	**423**	**2,330**
Arunachal Pradesh	192	322	178	692	3	26	13	42
Assam	4,318	6,952	3,558	14,828	176	971	232	1,379
Manipur	201	407	177	785	7	54	11	72
Meghalaya	559	799	517	1,875	49	276	77	402
Mizoram	179	219	135	533	16	74	13	103
Nagaland	237	353	193	783	13	76	25	114
Tripura	632	1,005	487	2,124	18	148	52	218
EASTERN REGION	**43,604**	**71,451**	**35,699**	**150,754**	**1,641**	**5,861**	**1,802**	**9,304**
Bihar	10,730	14,150	7,961	32,841	110	491	240	841
Jharkhand	4,679	6,914	3,549	15,142	122	575	154	851
Orissa	7,684	10,242	5,449	23,375	151	587	248	986
Sikkim	124	168	119	411	9	19	11	39
West Bengal	20,306	39,821	18,544	78,671	1,245	4,141	1,141	6,527
Andaman & Nicobar Islands	81	156	77	314	4	48	8	60
CENTRAL REGION	**43,692**	**64,705**	**34,555**	**142,952**	**1,135**	**5,678**	**1,991**	**8,804**
Chhattisgarh	3,042	3,969	2,160	9,171	77	454	135	666
Madhya Pradesh	11,531	16,344	8,727	36,602	354	2,147	404	2,905
Uttar Pradesh	26,493	40,304	21,300	88,097	629	2,770	1,253	4,652
Uttaranchal	2,626	4,088	2,368	9,082	75	307	199	581
WESTERN REGION	**53,851**	**86,075**	**38,751**	**178,677**	**6,898**	**26,365**	**3,229**	**36,492**
Goa	1,324	2,293	850	4,467	165	1,158	146	1,469
Gujarat	14,042	25,151	12,118	51,311	759	4,174	1,007	5,940
Maharashtra	38,373	58,499	25,707	122,579	5,967	21,013	2,069	29,049
Dadra & Nagar Haveli	45	46	21	112	4	10	2	16
Daman & Diu	67	86	55	208	3	10	5	18
SOUTHERN REGION	**78,362**	**121,874**	**50,447**	**250,683**	**7,341**	**34,459**	**7,038**	**48,838**
Andhra Pradesh	22,419	28,691	14,100	65,210	1,562	5,582	2,051	9,195
Karnataka	20,077	31,808	12,785	64,670	2,145	10,051	1,542	13,738
Kerala	12,516	23,302	8,620	44,438	1,579	8,435	1,443	11,457
Tamil Nadu	22,890	37,327	14,650	74,867	2,031	10,253	1,964	14,248
Lakshadweep	20	20	16	56	–	3	2	5
Pondicherry	440	726	276	1,442	24	135	36	195
ALL–INDIA	**276,368**	**425,788**	**199,132**	**901,288**	**21,248**	**87,527**	**17,730**	**126,505**

TABLE NO. 1.30 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 2002

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	12,154	19,161	13,341	44,656	513	1,507	920	2,940
NATIONALISED BANKS	24,107	38,056	23,646	85,809	734	3,394	2,088	6,216
FOREIGN BANKS	—	—	—	—	—	—	—	—
REGIONAL RURAL BANKS	18,679	15,750	11,525	45,954	135	599	104	838
OTHER SCHEDULED COMMERCIAL BANKS	2,018	3,138	1,452	6,608	125	319	61	505
ALL SCHEDULED COMMERCIAL BANKS	**56,958**	**76,105**	**49,964**	**183,027**	**1,507**	**5,819**	**3,173**	**10,499**

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	19,010	42,275	21,880	83,165	742	6,491	1,790	9,023
NATIONALISED BANKS	23,626	44,074	20,154	87,854	1,038	7,133	2,333	10,504
FOREIGN BANKS	9	–	–	9	–	–	–	–
REGIONAL RURAL BANKS	5,783	5,741	2,505	14,029	203	738	97	1,038
OTHER SCHEDULED COMMERCIAL BANKS	6,130	8,370	3,276	17,776	658	1,988	326	2,972
ALL SCHEDULED COMMERCIAL BANKS	**54,558**	**100,460**	**47,815**	**202,833**	**2,641**	**16,350**	**4,546**	**23,537**

TABLE NO. 1.30 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 2002

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	41,793	78,958	33,378	154,129	2,193	18,195	2,735	23,123
NATIONALISED BANKS	89,186	149,665	60,588	299,439	7,035	40,216	6,700	53,951
FOREIGN BANKS	8,218	2,838	894	11,950	2,551	1,363	63	3,977
REGIONAL RURAL BANKS	2,326	2,300	872	5,498	132	521	47	700
OTHER SCHEDULED COMMERCIAL BANKS	23,329	15,462	5,621	44,412	5,189	5,063	466	10,718
ALL SCHEDULED COMMERCIAL BANKS	**164,852**	**249,223**	**101,353**	**515,428**	**17,100**	**65,358**	**10,011**	**92,469**

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	72,957	140,394	68,599	281,950	3,448	26,193	5,445	35,086
NATIONALISED BANKS	136,919	231,795	104,388	473,102	8,807	50,743	11,121	70,671
FOREIGN BANKS	8,227	2,838	894	11,959	2,551	1,363	63	3,977
REGIONAL RURAL BANKS	26,788	23,791	14,902	65,481	470	1,858	248	2,576
OTHER SCHEDULED COMMERCIAL BANKS	31,477	26,970	10,349	68,796	5,972	7,370	853	14,195
ALL SCHEDULED COMMERCIAL BANKS	**276,368**	**425,788**	**199,132**	**901,288**	**21,248**	**87,527**	**17,730**	**126,505**