BANKING STATISTICS

SUMMARY TABLES - MARCH 1996

Basic Statistical Returns

BANKING STATISTICS DIVISION
DEPARTMENT OF STATISTICAL
ANALYSIS AND COMPUTER SERVICES
RESERVE BANK OF INDIA
MUMBAI

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C O N T E N T S

SUMMARY TABLES

INTRODUCTION

This booklet presents Summary tables on Number of Offices, Employees, Deposits and Credit of Scheduled Commercial Banks at all-India and state level, collected through Basic Statistical Returns (BSR) - 1 & 2 from the bank offices, as on the last day of March 1996. The BSR System has been revised with effect from March 1996 Survey taking into consideration various developments in the banking sector. The revised system also provides gender-wise information on deposit and credit accounts of individual account holders as well as gender-wise classification of employees of scheduled commercial banks.

2. BSR-1 relates to bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme as also dues from banks. The return is divided into two parts - Part A and Part B. Part A of the BSR 1 return relates to accounts with individual credit limit of over Rs. 25,000. Information in respect of each of these borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR 1- Part B, information in respect of accounts with individual credit limit upto Rs.25,000 is obtained in consolidated form for broad occupational categories.

3. BSR-1A return provides for identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected; it is presumed that in respect of these accounts the credit is utilised in the same place where it has been sanctioned.

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of *females* is also given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 also provides information on staff strength, classified according to gender and category (i.e. Supervisory, Clerical and Subordinates), in individual bank offices as on the reference date of the survey. Deposits exclude inter-bank deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or on notice of less than 46 days, or term deposits with a maturity period of less than 46 days; (ii) call deposits withdrawable not later than 45 days; (iii) unclaimed deposits; (iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by bank under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 46 days or subject to notice of not less than 46 days. These would also include (i) deposits payable after 45 days notice; (ii) cash certificates; (iii) cumulative or recurring deposits; (iv) Kuri & Chit deposits and (v) special deposits in the nature of term deposits. From March 1996 survey, under BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges. A table giving percentage distribution of term deposits according to interest rate range is presented in this booklet, based on this data.

5. Out of the 64,456 offices of scheduled commercial banks functioning as on the last day of March 1996, BSR-1 returns were received from 56,697 offices. BSR-2 returns were received from 56,240 offices, In the case of non-reporting offices, the data have been

estimated based on the previous round of the survey and the information as available in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) for March 1996.

6. Brief explanatory notes on some tables presented in this booklet are given below:

Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the 'Notes on Tables'. State and population group-wise data on credit are presented both according to place of sanction and place of utilisation of credit. When presented with deposits (Tables 1.3, 1.4 and 1.5), credit is as per place of sanction and when presented separately (Tables 1.10 and 1.11) it is based on place of utilisation. Tables 1.6 to 1.8 give credit according to both places of sanction and utilisation so as to facilitate comparison. Table 1.9 presents classification of outstanding credit according to detailed occupations. Table 1.12 gives population group-wise classification of small borrowal accounts each with credit limit of Rs.25,000 and less reported under BSR-1B return. Table 1.13 gives distribution of credit according to the size of credit limit. Tables 1.9, 1.10 and 1.13 are based on the information collected in BSR-1A and BSR-1B together. On the other hand, Tables 1.14, 1.15 and 1.16 are based on the information collected through BSR-1A only. In view of this, the total credit presented in these tables would be less than that given in Tables 1.9, 1.10 and 1.13. Tables 1.20 to 1.22 give deposits of scheduled commercial banks according to broad ownership category. Tables 1.23 to 1.25 give maturity pattern of term deposits according to broad ownership category, population group and bank group respectively. Table 1.26 gives interest rate range-wise distribution of term deposit.

7. Population groups of the banked centres presented in this booklet are based on the 1991 census. The population groups are defined as under:

i) 'Rural' group includes all centres with population of less than 10,000.
ii) 'Semi-urban' group includes centres with population of 10,000 to 1 lakh.
iii) 'Urban' group includes centres with population of 1 lakh to 10 lakhs.
iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

8. Banks have been grouped as under: -

i) State Bank of India and its Associates
ii) Nationalised Banks
iii) Foreign Banks
iv) Regional Rural Banks
v) Other Scheduled Commercial Banks.

9. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit lakh is equal to 1,00,000.

10. Throughout this booklet, the symbol ' - ' indicates nil or negligible. Figures in brackets indicate percentage to totals. Notes on tables as appropriate to each table are given at the end.

11. This booklet is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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

IMPORTANT INDICATORS	June 1969	March 1991	March 1992	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998
	1	2	3	4	5	6	7	8	9
No. of Commercial Banks	89	276	276	276	276	284	293	299	300
(a) Scheduled Commercial Banks	73	272	272	272	272	281	291	297	299
of which: Regional Rural Banks	---	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	3	2	2	1
Number of Bank Offices in India	8262	60220	60570	61169	61803	62367	63026	63550	64218
(a) Rural	1833	35206	35269	35389	35329	33004	32995	32915	32878
(b) Semi-Urban	3342	11344	11356	11465	11890	13341	13561	13766	13980
(c) Urban	1584	8046	8279	8562	8745	8868	9086	9340	9597
(d) Metropolitan	1503	5624	5666	5753	5839	7154	7384	7529	7763
Population per office (in thousands)	64	14	14	14	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	201199	237566	274938	323632	386859	433819	505599	605410
(a) Demand	2104	38300	48893	49541	60700	76903	80614	90610	102513
(b) Time	2542	162898	188672	225397	262932	309956	353205	414989	502897
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	121865	131520	154838	166844	211560	254015	278401	324079
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	334	392	449	524	620	688	796	943
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	202	217	253	270	339	403	438	505
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	2368	2738	3111	3596	4242	4644	5323	6270
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1434	1516	1752	1854	2320	2719	2931	3356
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	48.1	49.5	50.4	50.7	51.7	50.6	50.1	N.A.
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	44572	47318	51739	59097	69209	80831	93807	N.A.
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	37.7	37.1	34.4	36.5	33.7	32.8	34.8	N.A.
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	39.2	38.6	36.1	38.8	35.8	34.1	35.8	N.A.
Credit Deposit Ratio	77.5	60.6	55.4	56.3	51.6	54.7	58.6	55.1	53.5
Investment Deposit Ratio	29.3	37.7	38.0	38.0	41.2	38.6	38.0	37.7	36.1
Cash Deposit Ratio	8.2	17.6	18.2	13.6	17.2	16.3	12.4	10.5	10.1

See Notes on Tables.
N.A. = Not Available.

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	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	**4664**	**4654**	**451**	**451**	**37**	**37**	**3**	**3**	**5155**	**5145**
Haryana	645	644	92	91	12	12	-	-	749	747
Himachal Pradesh	604	605	14	14	-	-	-	-	618	619
Jammu & Kashmir	491	490	22	22	2	2	-	-	515	514
Punjab	1033	1030	96	99	9	9	1	1	1139	1139
Rajasthan	1826	1821	212	211	13	13	1	1	2052	2046
Chandigarh	10	9	3	2	1	1	-	-	14	12
Delhi	55	55	12	12	-	-	1	1	68	68
NORTH-EASTERN REGION	**1237**	**1230**	**118**	**118**	**8**	**9**	**-**	**-**	**1363**	**1357**
Arunachal Pradesh	60	60	1	1	-	-	-	-	61	61
Assam	793	789	73	73	4	5	-	-	870	867
Manipur	49	49	11	11	1	1	-	-	61	61
Meghalaya	124	124	7	7	1	1	-	-	132	132
Mizoram	60	60	5	5	1	1	-	-	66	66
Nagaland	37	35	8	8	-	-	-	-	45	43
Tripura	114	113	13	13	1	1	-	-	128	127
EASTERN REGION	**7072**	**7064**	**775**	**774**	**67**	**67**	**1**	**1**	**7915**	**7906**
Bihar	3319	3318	401	401	16	16	-	-	3736	3735
Orissa	1551	1544	93	93	6	6	-	-	1650	1643
Sikkim	32	32	1	1	-	-	-	-	33	33
West Bengal	2155	2155	278	277	45	45	1	1	2479	2478
Andaman & Nicobar Islands	15	15	2	2	-	-	-	-	17	17
CENTRAL REGION	**7576**	**7527**	**801**	**802**	**60**	**60**	**4**	**4**	**8441**	**8393**
Madhya Pradesh	2472	2447	287	286	21	21	2	2	2782	2756
Uttar Pradesh	5104	5080	514	516	39	39	2	2	5659	5637
WESTERN REGION	**3843**	**3834**	**665**	**666**	**43**	**43**	**7**	**7**	**4558**	**4550**
Goa	141	142	9	9	-	-	-	-	150	151
Gujarat	1480	1473	256	256	14	14	3	3	1753	1746
Maharashtra	2215	2213	398	398	29	29	4	4	2646	2644
Dadra & Nagar Haveli	6	5	-	1	-	-	-	-	6	6
Daman & Diu	1	1	2	2	-	-	-	-	3	3
SOUTHERN REGION	**6597**	**6561**	**2221**	**2218**	**81**	**81**	**3**	**3**	**8902**	**8863**
Andhra Pradesh	2350	2332	467	467	34	34	1	1	2852	2834
Karnataka	2143	2122	281	279	14	14	1	1	2439	2416
Kerala	308	309	1033	1033	7	7	-	-	1348	1349
Tamil Nadu	1765	1767	435	434	25	25	1	1	2226	2227
Lakshadweep	9	9	-	-	-	-	-	-	9	9
Pondicherry	22	22	5	5	1	1	-	-	28	28
ALL-INDIA	**30989**	**30870**	**5031**	**5029**	**296**	**297**	**18**	**18**	**36334**	**36214**

See Notes on Tables.

TABLE No. 1.3 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP MARCH 1996

(Amount in Rupees Lakh)

POPULATION GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
RURAL	32,981 (51.2)	61313,17 (14.4)	29012,37 (11.4)	32,315 (57.4)	56557,82 (21.3)	26585,76 (16.8)
SEMI-URBAN	13,731 (21.3)	83187,34 (19.5)	33278,77 (13.1)	10,287 (18.3)	48907,54 (18.4)	19833,59 (12.5)
URBAN	9,798 (15.2)	95565,57 (22.4)	45101,79 (17.7)	7,604 (13.5)	57863,68 (21.8)	23649,17 (14.9)
METROPOLITAN	7,946 (12.3)	186053,47 (43.7)	147299,19 (57.8)	6,083 (10.8)	102452,22 (38.5)	88123,05 (55.7)
ALL-INDIA	**64,456 (100.0)**	**426119,56 (100.0)**	**254692,11 (100.0)**	**56,289 (100.0)**	**265781,25 (100.0)**	**158191,57 (100.0)**

TABLE No. 1.4 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP MARCH 1996

(Amount in Rupees Lakh)

BANK GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
STATE BANK OF INDIA AND ITS ASSOCIATES	13,027 (20.2)	111187,71 (26.1)	74230,62 (29.1)	10,530 (18.7)	62765,26 (23.6)	49069,20 (31.0)
NATIONALISED BANKS	32,180 (49.9)	239120,30 (56.1)	130026,15 (51.1)	27,423 (48.7)	158006,64 (59.4)	79497,17 (50.3)
FOREIGN BANKS	167 (0.3)	30060,17 (7.1)	22936,73 (9.0)	44 (0.1)	5508,74 (2.1)	5985,21 (3.8)
REGIONAL RURAL BANKS	14,672 (22.8)	13704,44 (3.2)	7344,14 (2.9)	14,672 (26.1)	13704,44 (5.2)	7344,14 (4.6)
OTHER SCHEDULED COMMERCIAL BANKS	4,410 (6.8)	32046,94 (7.5)	20154,47 (7.9)	3,620 (6.4)	25796,17 (9.7)	16295,85 (10.3)
ALL SCHEDULED COMMERCIAL BANKS	**64,456 (100.0)**	**426119,56 (100.0)**	**254692,11 (100.0)**	**56,289 (100.0)**	**265781,25 (100.0)**	**158191,57 (100.0)**

TABLE No. 1.5 - DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 1996

(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	**10,021**	**676,97,937**	**94682,11**	**58,15,795**	**48631,77**
Haryana	1,384	98,15,703	8992,30	9,54,628	4022,06
Himachal Pradesh	770	35,75,017	3155,83	2,62,294	762,58
Jammu & Kashmir	807	38,83,917	3715,05	3,47,630	1063,08
Punjab	2,353	180,75,343	20295,39	13,46,895	8315,76
Rajasthan	3,275	141,44,806	12194,15	20,39,967	5535,80
Chandigarh	159	15,24,819	3760,29	65,564	2401,30
Delhi	1,273	166,78,332	42569,10	7,98,817	26531,21
NORTH-EASTERN REGION	**1,936**	**107,50,466**	**6859,67**	**16,33,999**	**2438,53**
Arunachal Pradesh	69	5,64,795	359,45	25,800	46,10
Assam	1,266	74,09,522	4376,19	10,12,447	1762,36
Manipur	87	3,20,141	221,34	64,335	123,88
Meghalaya	180	7,46,418	743,60	81,574	112,68
Mizoram	79	2,43,335	210,13	21,544	33,34
Nagaland	72	4,26,357	376,21	48,492	108,79
Tripura	183	10,39,898	572,75	3,79,807	251,39
EASTERN REGION	**11,686**	**678,26,939**	**55597,00**	**125,95,571**	**26104,22**
Bihar	5,003	260,31,000	17971,01	50,54,067	5415,77
Orissa	2,187	83,53,777	6056,41	28,19,197	3387,33
Sikkim	42	1,19,204	185,88	20,665	39,25
West Bengal	4,423	331,72,331	31224,92	46,88,111	17235,05
Andaman & Nicobar Islands	31	1,50,627	158,78	13,531	26,83
CENTRAL REGION	**13,344**	**792,88,574**	**57602,77**	**99,25,057**	**23029,60**
Madhya Pradesh	4,490	195,54,124	15826,09	31,57,583	8898,68
Uttar Pradesh	8,854	597,34,450	41776,68	67,67,474	14130,92
WESTERN REGION	**9,938**	**625,03,621**	**115832,56**	**62,86,434**	**83628,79**
Goa	286	20,96,068	3196,57	99,738	824,86
Gujarat	3,575	187,85,797	25358,73	19,05,004	13424,74
Maharashtra	6,057	414,60,979	87049,62	42,73,447	69326,08
Dadra & Nagar Haveli	7	51,890	59,66	3,552	12,92
Daman & Diu	13	1,08,887	167,98	4,693	40,18
SOUTHERN REGION	**17,531**	**1039,41,539**	**95545,44**	**204,15,573**	**70859,20**
Andhra Pradesh	4,969	261,88,163	22036,45	65,74,582	17503,58
Karnataka	4,589	253,61,202	23541,11	43,36,517	16489,42
Kerala	3,161	196,74,455	20105,39	33,62,548	8939,03
Tamil Nadu	4,728	321,13,843	29096,41	60,51,273	27624,85
Lakshadweep	8	20,105	25,70	1,671	3,98
Pondicherry	76	5,83,771	740,38	88,982	298,35
ALL-INDIA	**64,456**	**3920,09,076**	**426119,56**	**566,72,429**	**254692,11**

TABLE No. 1.6 - POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 1996

(Amount in Rupees Lakh)

POPULATION GROUP	AS PER SANCTION			AS PER UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	285,80,976	29012,37	47.3	287,95,008	38613,51	63.0
SEMI-URBAN	159,29,562	33278,77	40.0	159,07,178	36890,50	44.3
URBAN	71,71,127	45101,79	47,2	70,34,553	44397,31	46.5
METROPOLITAN	49,90,764	147299,19	79.2	49,35,690	134790,79	72.4
TOTAL	**566,72,429**	**254692,11**	**59.8**	**566,72,429**	**254692,11**	**59.8**

TABLE No. 1.7 - STATE-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 1996

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORTY	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 Sanctioned in Other States	Total Credit Utilised in the State	Credit - Deposit Ratio As per Sanction (per cent)	Credit - Deposit Ratio As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	**48631,77**	**46328,23**	**2303,54**	**1345,97**	**47674,20**	**51.4**	**50.4**
Haryana	4022,06	3802,68	219,38	1049,29	4851,97	44.7	54.0
Himachal Pradesh	762,58	737,37	25,21	180,73	918,10	24.2	29.1
Jammu & Kashmir	1063,08	1032,03	31,04	32,44	1064,48	28.6	28.7
Punjab	8315,76	8200,50	115,25	577,64	8778,15	41.0	43.3
Rajasthan	5535,80	5012,06	523,74	507,86	5519,92	45.4	45.3
Chandigarh	2401,30	2109,87	291,43	182,20	2292,07	63.9	61.0
Delhi	26531,21	22669,58	3861,63	1579,93	24249,52	62.3	57.0
NORTH-EASTERN REGION	**2438,53**	**2301,61**	**136,92**	**518,72**	**2820,33**	**35.5**	**41.1**
Arunachal Pradesh	46,10	45,81	29	42,64	88,44	12.8	24.6
Assam	1762,36	1630,17	132,19	357,21	1987,37	40.3	45.4
Manipur	123,88	119,74	4,13	3,47	123,21	56.0	55.7
Meghalaya	112,68	99,22	13,46	76,22	175,44	15.2	23.6
Mizoram	33,34	32,19	1,15	17,10	49,29	15.9	23.5
Nagaland	108,79	106,93	1,86	33,53	140,46	28.9	37.3
Tripura	251,39	247,89	3,50	8,23	256,12	43.9	44.7
EASTERN REGION	**26104,22**	**25305,89**	**798,33**	**505,12**	**25811,01**	**47.0**	**46.4**
Bihar	5415,77	5360,29	55,48	232,49	5592,77	30.1	31.1
Orissa	3387,33	3371,34	15,98	140,49	3511,83	55.9	58.0
Sikkim	39,25	38,86	40	2,60	41,45	21.1	22.3
West Bengal	17235,05	16303,56	931,49	333,12	16636,68	55.2	53.3
Andaman & Nicobar Islands	26,83	26,70	13	1,57	28,27	16.9	17.8
CENTRAL REGION	**23029,60**	**22084,46**	**945,14**	**2119,81**	**24204,27**	**40.0**	**42.0**
Madhya Pradesh	8898,68	8850,72	47,96	739,68	9590,40	56.2	60.6
Uttar Pradesh	14130,92	13211,51	919,41	1402,37	14613,88	33.8	35.0
WESTERN REGION	**83628,79**	**81942,39**	**1686,40**	**786,02**	**82728,41**	**72.2**	**71.4**
Goa	824,86	816,10	8,76	25,18	841,28	25.8	26.3
Gujarat	13424,74	13225,43	199,31	1206,12	14431,55	52.9	56.9
Maharashtra	69326,08	66597,60	2728,48	699,38	67296,98	79.6	77.3
Dadra & Nagar Haveli	12,92	12,92	—	64,08	77,00	21.7	129.1
Daman & Diu	40,18	36,53	3,65	45,06	81,59	23.9	48.6
SOUTHERN REGION	**70859,20**	**70358,40**	**500,80**	**1095,49**	**71453,90**	**74.2**	**74.8**
Andhra Pradesh	17503,58	17372,94	130,64	518,93	17891,86	79.4	81.2
Karnataka	16489,42	16309,62	179,79	418,47	16728,09	70.0	71.1
Kerala	8939,03	8892,85	46,18	95,72	8988,57	44.5	44.7
Tamil Nadu	27624,85	27001,42	623,43	467,63	27469,05	94.9	94.4
Lakshadweep	3,98	3,98	—	47	4,45	15.5	17.3
Pondicherry	298,35	285,83	12,52	86,04	371,87	40.3	50.2
ALL-INDIA	**254692,11**				**254692,11**	**59.8**	**59.8**

TABLE No. 1.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION, MARCH 1996

(Amount in Rupees Lakh)

REGION/STATE UNION TERRITORY	RURAL		SEMI - URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc-ction	Utili-sation	Sanc-ction	Utili-sation	Sanc-ction	Utili-sation	Sanc-ction	Utili-sation	Sanc-ction	Utili-sation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	**5301,79**	**7661,99**	**4586,90**	**5335,63**	**8902,98**	**8539,22**	**29840,10**	**26137,36**	**48631,77**	**47674,20**
Haryana	879,31	1510,59	1029,32	1182,82	2113,43	2158,56	—	—	4022,06	4851,97
Himachal Pradesh	529,92	637,07	232,66	281,03	—	—	—	—	762,58	918,10
Jammu & Kashmir	206,19	202,71	104,87	130,96	752,02	730,81	—	—	1063,08	1064,48
Punjab	2231,62	2616,24	1999,31	2089,53	2074,93	2089,98	2009,89	1982,40	8315,76	8778,15
Rajasthan	1247,40	1473,34	1148,17	1129,03	1650,55	1488,85	1489,68	1428,69	5535,80	5519,92
Chandigarh	41,76	129,68	47,47	91,37	2312,06	2071,01	—	—	2401,30	2292,07
Delhi	165,60	1092,36	25,09	430,89	—	—	26340,53	22726,27	26531,21	24249,52
NORTH-EASTERN REGION	**877,68**	**1178,78**	**698,58**	**815,35**	**862,27**	**826,20**	**—**	**—**	**2438,53**	**2820,33**
Arunachal Pradesh	45,79	8719	31	1,25	—	—	—	—	46,10	88,44
Assam	596,99	77140	503,76	583,23	661,61	632,75	—	—	1762,36	1987,37
Manipur	40,55	4348	27,77	30,47	55,55	49,26	—	—	123,88	123,21
Meghalaya	44,97	9223	18,59	21,82	49,13	61,39	—	—	112,68	175,44
Mizoram	8,64	23,81	6,92	17,48	17,77	8,00	—	—	33,34	49,29
Nagaland	22,82	35,01	85,97	105,44	—	—	—	—	108,79	140,46
Tripura	117,92	125,66	55,26	55,66	78,20	74,80	—	—	251,39	256,12
EASTERN REGION	**4718,39**	**5912,57**	**3049,54**	**3703,90**	**4774,02**	**4643,26**	**13562,28**	**11551,29**	**26104,22**	**25811,01**
Bihar	2057,08	2585,12	1329,88	1468,08	2028,81	1539,57	—	—	5415,77	5592,77
Orissa	1135,16	1142,59	802,74	955,48	1449,43	1413,76	—	—	3387,33	3511,83
Sikkim	12,47	17,08	26,78	24,37	—	—	—	—	39,25	41,45
West Bengal	1506,09	2158,88	870,89	1236,59	1295,79	1689,93	13562,28	11551,29	17235,05	16636,68
Andaman & Nicobar Islands	7,58	8,90	19,25	19,37	—	—	—	—	26,83	28,27
CENTRAL REGION	**5215,95**	**6559,24**	**5025,97**	**5825,98**	**7470,27**	**7123,67**	**5317,41**	**4695,38**	**23029,60**	**24204,27**
Madhya Pradesh	1544,18	2248,41	1662,76	2231,07	2867,41	2820,10	2824,33	2290,82	8898,68	9590,40
Uttar Pradesh	3671,77	4310,83	3363,21	3594,91	4602,86	4303,57	2493,08	2404,56	14130,92	14613,88
WESTERN REGION	**3962,71**	**6372,96**	**5076,30**	**5740,88**	**5491,45**	**6020,12**	**69098,33**	**64594,44**	**83628,79**	**82728,41**
Goa	154,41	184,91	670,46	656,38	—	—	—	—	824,86	841,28
Gujarat	1726,09	2529,66	1949,98	2579,08	2062,61	1638,20	7686,07	7684,61	13424,74	14431,55
Maharashtra	2068,48	3580,07	2416,50	2425,17	3428,84	4381,92	61412,26	56909,83	69326,08	67296,98
Dadra & Nagar Haveli	12,92	77,00	—	—	—	—	—	—	12,92	77,00
Daman & Diu	81	1,33	39,37	80,26	—	—	—	—	40,18	81,59
SOUTHERN REGION	**8935,86**	**10927,97**	**14841,48**	**15468,76**	**17600,80**	**17244,84**	**29481,06**	**27812,32**	**70859,20**	**71453,90**
Andhra Pradesh	2898,46	3794,52	3388,25	3642,85	4146,60	4090,60	7070,28	6363,90	17503,58	17891,86
Karnataka	2577,33	2730,51	2755,51	2535,85	2615,84	2745,74	8540,73	8716,00	16489,42	16728,09
Kerala	568,00	730,60	4706,63	4766,11	3664,40	3491,86	—	—	8939,03	8988,57
Tamil Nadu	2853,20	3608,05	3942,36	4442,95	6959,24	6685,62	13870,05	12732,43	27624,85	27469,05
Lakshadweep	3,98	4,45	—	—	—	—	—	—	3,98	4,45
Pondicherry	34,88	59,84	48,73	81,01	214,73	231,02	—	—	298,35	371,87
ALL-INDIA	**29012,37**	**38613,51**	**33278,77**	**36890,50**	**45101,79**	**44397,31**	**147299,19**	**134790,79**	**254692,11**	**254692,11**

TABLE No.1.9 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1996

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	**241,88,573**	**32916,39**	**28808,96**
1. Direct Finance	238,68,444	27464,11	24556,13
2. Indirect Finance	3,20,129	5452,29	4252,82
II. INDUSTRY	**46,23,051**	**152279,32**	**122259,52**
1. Mining & Quarrying	12,456	2471,75	1942,92
2. Food Manufacturing & Processing	1,22,057	12604,93	10153,71
(a) Rice Mills, Flour & Dal Mills	35,029	2161,26	1739,74
(b) Sugar	1,467	2136,07	1810,78
(c) Edible Oils & Vanaspati	16,303	2356,84	1842,44
(d) Tea Processing	1,649	1511,66	1130,19
(e) Processing of Fruits & Vegetables	2,089	254,24	201,21
(f) Others	65,520	4184,86	3429,35
3. Beverage & Tobacco	6,045	2120,16	1638,60
4. Textiles	1,32,801	25838,91	20495,39
(a) Cotton Textiles	36,481	10322,86	8354,72
(b) Jute Textiles	1,568	558,00	450,62
(c) Handloom Textiles & Khadi	9,610	683,02	533,19
(d) Other Textiles	85,142	14275,02	11156,86
5. Paper, Paper Products & Printing	42,027	4190,11	3453,91
6. Leather & Leather Products	15,247	2463,74	2051,32
7. Rubber & Rubber Products	13,069	2296,88	1880,16
8. Chemicals & Chemical Products	74,281	21544,96	16810,44
(a) Heavy Industrial Chemicals	7,498	4129,40	3084,51
(b) Fertilisers	2,099	2678,00	2011,50
(c) Drugs & Pharmaceuticals	14,828	6283,45	4928,98
(d) Non-Edible Oils	1,651	349,77	298,91
(e) Other Chemicals & Chemical Products	48,205	8104,33	6486,53
9. Petroleum, Coal Products & Nuclear Fuels	5,623	2931,51	2389,53
10. Manufacture of Cement & Cement Products	8,610	2417,42	1766,78
11. Basic Metals & Metal Products	84,994	18661,26	15191,82
(a) Iron & Steel	27,454	12942,47	10601,31
(b) Non-Ferrous Metals	6,211	1372,35	1121,54
(c) Other Metal Products	51,329	4346,43	3468,98
12. Engineering	1,00,219	24607,35	19701,34
(a) Heavy Engineering	15,108	7326,85	5520,41
(b) Light Engineering	42,955	5525,76	4459,49
(c) Electrical Machinery & Goods	24,830	6080,17	4931,14
(d) Electronic Machinery & Goods	17,326	5674,58	4790,30
13. Vehicles, Vehicle Parts & Transport Equipments	30,737	5937,75	4383,09
14. Other Industries	39,38,507	17271,94	14577,67
15. Electricity, Gas & Water	11,343	3122,57	2371,63
(a) Electricity Generation & Transmission	10,027	2883,45	2153,34
(b) Non-Conventional Energy	371	113,90	106,09
(c) Gas, Steam & Water Supply	945	125,22	112,20
16. Construction	25,035	3798,09	3451,20
III. TRANSPORT OPERATORS	**11,03,665**	**5542,67**	**4577,48**
IV. PROFESSIONAL AND OTHER SERVICES	**24,35,662**	**10788,32**	**9044,41**
V. PERSONAL LOANS	**97,69,658**	**27725,80**	**23628,68**
1. Loans for Purchase of Consumer Durables	7,01,457	1019,83	881,38
2. Loans for Housing	8,19,856	8055,67	7113,60
3. Rest of the Personal Loans	82,48,345	18650,29	15633,69
VI. TRADE	**92,46,430**	**42134,20**	**35342,54**
1. Wholesale Trade	3,61,467	27691,39	22877,25
of which: Food Procurement	109	10797,39	9866,94
2. Retail Trade	88,84,963	14442,81	12465,29
VII. FINANCE	**22,044**	**11056,08**	**9012,67**
VIII. ALL OTHERS	**52,83,346**	**26136,57**	**22017,86**
TOTAL BANK CREDIT	**566,72,429**	**308579,35**	**254692,11**
OF WHICH: 1. Artisans & Village Industries	23,41,592	1686,65	1503,64
2. Other Small Scale Industries	17,52,054	31296,93	25822,70

TABLE No.1.10 - POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1996

(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	**156,23,187**	**16795,03**	**14890,80**	**71,00,478**	**9582,49**	**8451,69**
1. Direct Finance	154,41,065	15577,41	13873,90	70,08,713	8597,40	7665,48
2. Indirect Finance	1,82,122	1217,62	1016,91	91,765	985,09	786,20
II. INDUSTRY	**24,41,465**	**12452,79**	**10632,22**	**11,55,614**	**15577,70**	**13104,80**
1. Mining & Quarrying	3,367	195,10	132,08	4,161	402,62	318,53
2. Manufacturing & Processing	24,31,721	11899,64	10213,56	11,42,386	14752,44	12448,36
3. Electricity, Gas & Water	3,112	250,53	193,12	2,675	167,90	111,35
4. Construction	3,265	107,53	93,46	6,392	254,74	226,56
III. TRANSPORT OPERATORS	**5,61,138**	**1455,83**	**1194,24**	**3,06,931**	**1615,14**	**1297,75**
IV. PROFESSIONAL AND OTHER SERVICES	**11,24,051**	**1075,62**	**946,30**	**6,94,465**	**1501,89**	**1291,19**
V. PERSONAL LOANS	**22,01,236**	**4035,95**	**3528,64**	**24,96,085**	**6141,39**	**5369,86**
1. Loans for Purchase of Consumer Durables	1,12,326	148,64	125,92	1,94,126	281,36	238,70
2. Loans for Housing	1,42,748	942,72	811,85	2,20,272	1784,56	1565,77
3. Rest of the Personal Loans	19,46,162	2944,58	2590,87	20,81,687	4075,47	3565,39
VI. TRADE	**49,86,004**	**5841,79**	**5350,12**	**26,40,370**	**5648,92**	**4795,05**
1. Wholesale Trade	1,15,319	2223,34	2131,31	98,035	1691,28	1369,87
2. Retail Trade	48,70,685	3618,45	3218,81	25,42,335	3957,64	3425,18
VII. FINANCE	**2,120**	**162,57**	**137,18**	**3,299**	**449,73**	**324,44**
VIII. ALL OTHERS	**18,55,807**	**2573,09**	**1934,01**	**15,09,936**	**2855,56**	**2255,73**
TOTAL BANK CREDIT	**287,95,008**	**44392,66**	**38613,51**	**159,07,178**	**43372,81**	**36890,50**
OF WHICH: 1. Artisans & Village Industries	16,68,176	876,38	784,08	5,05,993	449,03	399,80
2. Other Small Scale Industries	6,38,490	2890,25	2548,53	5,16,019	5450,26	4630,72

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	**12,89,475**	**3173,08**	**2736,56**	**1,75,433**	**3365,79**	**2729,90**
1. Direct Finance	12,57,866	2211,91	2024,07	1,60,800	1077,39	992,69
2. Indirect Finance	31,609	961,18	712,49	14,633	2288,40	1737,22
II. INDUSTRY	**6,68,482**	**27350,37**	**22783,74**	**3,57,490**	**96898,46**	**75738,76**
1. Mining & Quarrying	2,903	390,80	308,62	2,025	1483,25	1183,69
2. Manufacturing & Processing	6,57,486	26217,89	21864,20	3,42,624	90016,94	69967,65
3. Electricity, Gas & Water	1,440	294,85	196,90	4,116	2409,29	1870,26
4. Construction	6,653	446,84	414,02	8,725	2988,98	2717,16
III. TRANSPORT OPERATORS	**1,70,040**	**1110,40**	**947,20**	**65,556**	**1361,31**	**1138,29**
IV. PROFESSIONAL AND OTHER SERVICES	**4,23,955**	**1927,70**	**1612,43**	**1,93,191**	**6283,10**	**5194,49**
V. PERSONAL LOANS	**21,35,593**	**6634,09**	**5910,45**	**29,36,744**	**10914,38**	**8819,73**
1. Loans for Purchase of Consumer Durables	2,12,971	317,00	283,91	1,82,034	272,83	232,85
2. Loans for Housing	2,44,283	2318,32	2108,17	2,12,553	3010,08	2627,81
3. Rest of the Personal Loans	16,78,339	3998,77	3518,37	25,42,157	7631,47	5959,07
VI. TRADE	**11,89,101**	**7576,00**	**5995,90**	**4,30,955**	**23067,49**	**19201,48**
1. Wholesale Trade	77,107	4360,11	3204,59	71,006	19416,66	16171,48
2. Retail Trade	11,11,994	3215,89	2791,31	3,59,949	3650,84	3030,00
VII. FINANCE	**5,036**	**732,39**	**586,57**	**11,589**	**9711,40**	**7964,47**
VIII. ALL OTHERS	**11,52,871**	**4411,19**	**3824,45**	**7,64,732**	**16296,73**	**14003,67**
TOTAL BANK CREDIT	**70,34,553**	**52915,22**	**44397,31**	**49,35,690**	**167898,66**	**134790,79**
OF WHICH: 1. Artisans & Village Industries	1,46,991	238,63	213,30	20,432	122,60	106,47
2. Other Small Scale Industries	3,90,769	8519,72	7192,92	2,06,776	14436,70	11450,52

TABLE No.1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION MARCH 1996

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	**38.6**	**22.9**	**6.2**	**2.0**	**11.3**
1. Direct Finance	35.9	20.8	4.6	0.7	9.6
2. Indirect Finance	2.6	2.1	1.6	1.3	1.7
II. INDUSTRY	**27.5**	**35.5**	**51.3**	**56.2**	**48.0**
1. Mining & Quarrying	0.3	0.9	0.7	0.9	0.8
2. Manufacturing & Processing	26.5	33.7	49.2	51.9	45.0
3. Electricity, Gas & Water	0.5	0.3	0.4	1.4	0.9
4. Construction	0.2	0.6	0.9	2.0	1.4
III. TRANSPORT OPERATORS	**3.1**	**3.5**	**2.1**	**0.8**	**1.8**
IV. PROFESSIONAL AND OTHER SERVICES	**2.5**	**3.5**	**3.6**	**3.9**	**3.6**
V. PERSONAL LOANS	**9.1**	**14.6**	**13.3**	**6.5**	**9.3**
1. Loans for Purchase of Consumer Durables	0.3	0.6	0.6	0.2	0.3
2. Loans for Housing	2.1	4.2	4.7	1.9	2.8
3. Rest of the Personal Loans	6.7	9.7	7.9	4.4	6.1
VI. TRADE	**13.9**	**13.0**	**13.5**	**14.2**	**13.9**
1. Wholesale Trade	5.5	3.7	7.2	12.0	9.0
2. Retail Trade	8.3	9.3	6.3	2.2	4.9
VII. FINANCE	**0.4**	**0.9**	**1.3**	**5.9**	**3.5**
VIII. ALL OTHERS	**5.0**	**6.1**	**8.6**	**10.4**	**8.6**
TOTAL BANK CREDIT	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
OF WHICH: 1. Artisans & Village Industries	2.0	1.1	0.5	0.1	0.6
2. Other Small Scale Industries	6.6	12.6	16.2	8.5	10.1

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

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I. AGRICULTURE	**51.7**	**29.3**	**9.5**	**9.5**	**100.0**
1. Direct Finance	56.5	31.2	8.2	4.0	100.0
2. Indirect Finance	23.9	18.5	16.8	40.8	100.0
II. INDUSTRY	**8.7**	**10.7**	**18.6**	**61.9**	**100.0**
1. Mining & Quarrying	6.8	16.4	15.9	60.9	100.0
2. Manufacturing & Processing	8.9	10.9	19.1	61.1	100.0
3. Electricity, Gas & Water	8.1	4.7	8.3	78.9	100.0
4. Construction	2.7	6.6	12.0	78.7	100.0
III. TRANSPORT OPERATORS	**26.1**	**28.4**	**20.7**	**24.9**	**100.0**
IV. PROFESSIONAL AND OTHER SERVICES	**10.5**	**14.3**	**17.8**	**57.4**	**100.0**
V. PERSONAL LOANS	**14.9**	**22.7**	**25.0**	**37.3**	**100.0**
1. Loans for Purchase of Consumer Durables	14.3	27.1	32.2	26.4	100.0
2. Loans for Housing	11.4	22.0	29.7	36.9	100.0
3. Rest of the Personal Loans	16.6	22.8	22.5	38.1	100.0
VI. TRADE	**15.1**	**13.6**	**17.0**	**54.3**	**100.0**
1. Wholesale Trade	9.3	6.0	14.0	70.7	100.0
2. Retail Trade	25.8	27.5	22.4	24.3	100.0
VII. FINANCE	**1.5**	**3.6**	**6.5**	**88.4**	**100.0**
VIII. ALL OTHERS	**8.8**	**10.2**	**17.4**	**63.6**	**100.0**
TOTAL BANK CREDIT	**15.2**	**14.5**	**17.4**	**52.9**	**100.0**
OF WHICH: 1. Artisans & Village Industries	52.1	26.6	14.2	7.1	100.0
2. Other Small Scale Industries	9.9	17.9	27.9	44.3	100.0

TABLE No.1.12 - POPULATION GROUP-WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1996

(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	**150,05,686**	**9463,83**	**8551,58**	**67,66,261**	**4949,42**	**4567,21**
1. Direct Finance	148,38,711	9343,53	8444,06	66,85,806	4873,31	4497,58
2. Indirect Finance	1,66,975	120,30	107,51	80,455	76,11	69,63
II. INDUSTRY	**22,89,670**	**1205,02**	**1097,73**	**9,41,256**	**797,00**	**745,21**
1. Food Manufacturing & Processing	18,153	12,16	10,64	11,084	11,12	10,46
2. Other Industries	22,71,517	1192,86	1087,09	9,30,172	785,89	734,74
III. TRANSPORT OPERATORS	**4,89,764**	**297,24**	**266,17**	**2,21,923**	**180,76**	**160,69**
IV. PROFESSIONAL AND OTHER SERVICES	**10,93,314**	**578,98**	**519,61**	**6,47,664**	**433,39**	**392,91**
V. PERSONAL LOANS	19,30,748	1750,79	1534,18	20,86,168	2142,06	1908,66
1. Loans for Purchase of Consumer Durables	1,07,551	118,54	99,91	1,86,411	226,11	190,53
2. Loans for Housing	67,779	96,73	91,67	76,287	126,25	119,04
3. Rest of the Personal Loans	17,55,418	1535,53	1342,60	18,23,470	1789,70	1599,08
VI. TRADE	**48,66,142**	**2769,52**	**2521,63**	**24,35,259**	**1757,91**	**1581,88**
1. Wholesale Trade	99,351	86,64	76,45	57,653	61,07	54,47
2. Retail Trade	47,66,791	2682,88	2445,18	23,77,606	1696,84	1527,41
VIII. ALL OTHERS	**18,49,843**	**1256,88**	**1182,63**	**15,02,998**	**1381,10**	**1315,77**
TOTAL BANK CREDIT	**275,25,167**	**17322,26**	**15673,53**	**146,01,529**	**11641,63**	**10672,33**
OF WHICH: 1. Artisans & Village Industries	16,51,648	759,40	680,57	4,90,864	302,39	273,70
2. Other Small Scale Industries	5,56,754	393,92	370,20	3,93,947	429,64	409,97

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	**13,69,849**	**1129,58**	**1134,92**	**231,41,796**	**15542,83**	**14253,70**
1. Direct Finance	13,31,491	1082,57	1093,10	228,56,008	15299,41	14034,74
2. Indirect Finance	38,358	47,01	41,82	2,85,788	243,43	218,96
II. INDUSTRY	**5,31,195**	**715,40**	**714,23**	**37,62,121**	**2717,42**	**2557,17**
1. Food Manufacturing & Processing	5,769	8,69	7,88	35,006	31,97	28,99
2. Other Industries	5,25,426	706,71	706,34	37,27,115	2685,45	2528,18
III. TRANSPORT OPERATORS	**1,43,253**	**154,87**	**135,41**	**8,54,940**	**632,86**	**562,27**
IV. PROFESSIONAL AND OTHER SERVICES	**5,04,423**	**466,65**	**422,99**	**22,45,401**	**1479,01**	**1335,51**
V. PERSONAL LOANS	**40,23,593**	**5014,96**	**3958,00**	**80,40,509**	**8907,81**	**7400,84**
1. Loans for Purchase of Consumer Durables	3,78,557	427,96	374,09	6,72,519	772,61	664,54
2. Loans for Housing	1,21,112	230,88	205,65	2,65,178	453,86	416,36
3. Rest of the Personal Loans	35,23,924	4356,11	3378,26	71,02,812	7681,34	6319,95
VI. TRADE	**13,32,831**	**1207,60**	**1106,69**	**86,34,232**	**5735,03**	**5210,19**
1. Wholesale Trade	40,932	64,90	60,67	1,97,936	212,61	191,59
2. Retail Trade	12,91,899	1142,69	1046,02	84,36,296	5522,42	5018,60
VIII. ALL OTHERS	**18,72,818**	**2484,57**	**2435,10**	**52,25,659**	**5122,55**	**4933,50**
TOTAL BANK CREDIT	**97,77,962**	**11173,62**	**9907,33**	**519,04,658**	**40137,50**	**36253,19**
OF WHICH: 1. Artisans & Village Industries	1,53,940	127,34	118,97	22,96,452	1189,12	1073,24
2. Other Small Scale Industries	3,14,886	480,34	476,75	12,65,587	1303,89	1256,91

See Notes on Tables.

TABLE No.1.13 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT MARCH 1996

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	519,04,658 (91.6)	40137,50 (13.0)	36253,19 (14.2)
Above Rs.25,000 and upto Rs.50,000	18,01,240 (3.2)	6499,47 (2.1)	6354,94 (2.5)
Above Rs.50,000 and upto Rs.1 Lakh	11,34,492 (2.0)	8992,81 (2.9)	7863,50 (3.1)
Above Rs.1 Lakh and upto Rs.2 Lakh	10,55,736 (1.9)	15973,41 (5.2)	13866,26 (5.4)
Above Rs.2 Lakh and upto Rs.5 Lakh	4,42,208 (0.8)	14574,55 (4.7)	12570,20 (4.9)
Above Rs.5 Lakh and upto Rs.10 Lakh	1,24,675 (0.2)	9585,60 (3.1)	8244,71 (3.2)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,01,526 (0.2)	16541,73 (5.4)	13804,74 (5.4)
Above Rs.25 Lakh and upto Rs.50 Lakh	47,304 (0.1)	17096,02 (5.5)	12435,08 (4.9)
Above Rs.50 Lakh and upto Rs.1 Crore	25,758 (0.0)	19581,05 (6.3)	15608,70 (6.1)
Above Rs.1 Crore and upto Rs.4 Crore	25,487 (0.0)	52612,73 (17.0)	42416,47 (16.7)
Above Rs.4 Crore and upto Rs.6 Crore	4,209 (0.0)	20942,68 (6.8)	16037,47 (6.3)
Above Rs.6 Crore and upto Rs.10 Crore	2,927 (0.0)	23402,11 (7.6)	18169,57 (7.1)
Above 10 Crore	2,209 (0.0)	62639,69 (20.3)	51067,28 (20.1)
TOTAL	**566,72,429 (100.0)**	**308579,35 (100.0)**	**254692,11 (100.0)**

TABLE No.1.14 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE MARCH 1996

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	2,53,791 (5.4)	2687,12 (1.2)	2413,27 (1.3)
6% and above but less than 10%	46,968 (1.0)	1895,11 (0.8)	1527,78 (0.8)
10% and above but less than 12%	1,46,448 (3.1)	3194,38 (1.4)	2858,99 (1.5)
12% and above but less than 14%	6,43,134 (13.7)	26898,40 (11.5)	21456,95 (11.1)
14% and above but less than 15%	14,71,058 (31.4)	18208,64 (7.8)	15647,89 (8.1)
15% and above but less than 16%	6,95,073 (14.8)	21145,22 (9.1)	17499,93 (9.1)
16% and above but less than 17%	2,27,558 (4.9)	17726,86 (7.6)	15178,18 (7.9)
17% and above but less than 18%	5,62,015 (12.0)	43177,45 (18.5)	34886,56 (18.1)
18% and above but less than 20%	3,55,196 (7.6)	53583,17 (23.0)	43300,74 (22.5)
20% and above	2,83,702 (6.1)	44648,99 (19.1)	38016,45 (19.7)
Total Loans & Advances	**46,84,943** (100.0)	**233165,35** (100.0)	**192786,75** (100.0)
Inland & Foreign Bills Purchased/Discounted	82,828	35276,50	25652,18
TOTAL	**47,67,771**	**268441,85**	**218438,93**

See Notes on Tables.

TABLE No.1.15 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION MARCH 1996

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	**26,651**	**314,83,34**	**25837,93**
	(0.6)	(11.7)	(11.8)
a) Central Government Owned Undertakings	14,861	21517,10	18503,53
	(0.3)	(8.0)	(8.5)
b) State Government	1,468	1081,89	715,59
	(0.0)	(0.4)	(0.3)
c) State Government Owned Undertakings	5,879	5128,71	3875,93
	(0.1)	(1.9)	(1.8)
d) Quasi-Government Bodies	4,443	3755,64	2742,88
	(0.1)	(1.4)	(1.3)
2. CO-OPERATIVE SECTOR	**21,238**	**3517,21**	**2841,61**
	(0.4)	(1.3)	(1.3)
3. PRIVATE SECTOR	**14,44,349**	**193280,60**	**155877,24**
	(30.3)	(72.0)	(71.4)
a) Public and Private Limited Companies not owned but managed by Government	5,762	2902,91	2436,97
	(0.1)	(1.1)	(1.1)
b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations	1,31,052	117486,08	92991,92
	(2.7)	(43.8)	(42.6)
c) Partnership, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	13,07,535	72891,61	60448,36
	(27.4)	(27.2)	(27.7)
4. JOINT SECTOR UNDERTAKINGS	**1,432**	**618,80**	**350,09**
	(0.0)	(0.2)	(0.2)
5. INDIVIDUALS	**32,69,435**	**39282,74**	**33349,45**
	(68.6)	(14.6)	(15.3)
a) Male	30,61,557	37085,00	31448,60
	(64.2)	(13.8)	(14.2)
b) Female	2,07,878	2197,73	1900,85
	(4.4)	(0.8)	(0.9)
TOTAL	**47,67,771**	**268441,85**	**218438,93**
	(100.0)	**(100.0)**	**(100.0)**

See Notes on Tables.

TABLE No.1.16 - DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF ACCOUNT MARCH 1996

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	7,66,866 (16.1)	95831,53 (35.7)	78051,54 (35.7)
Overdrafts	3,22,655 (6.8)	20644,84 (7.7)	16132,16 (7.4)
Demand Loans	3,42,429 (7.2)	21333,10 (7.9)	17483,45 (8.0)
Medium Term Loans	11,84,565 (24.8)	25161,96 (9.4)	22562,81 (10.3)
Long Term Loans	20,43,478 (42.9)	50630,96 (18.9)	43309,27 (19.8)
Packing Credit	24,950 (0.5)	19562,94 (7.3)	15247,52 (7.0)
Export Trade Bills Purchased	12,687 (0.3)	8652,76 (3.2)	5788,45 (2.6)
Export Trade Bills Discounted	5,695 (0.1)	5520,73 (2.1)	3992,15 (1.8)
Export Trade Bills Advanced Against	3,057 (0.1)	2827,65 (1.1)	2032,05 (0.9)
Advances Against Export Cash Incentives and Duty Drawback Claims	954 (0.0)	144,38 (0.1)	124,78 (0.1)
Inland (Trade) Bills - Purchased	18,188 (0.4)	3574,24 (1.3)	2655,67 (1.2)
Inland (Trade) Bills - Discounted	13,396 (0.3)	6448,69 (2.4)	4885,94 (2.2)
Inland (Others) Bills - Purchased	11,759 (0.2)	2516,49 (0.9)	1953,56 (0.9)
Inland (Others) Bills - Discounted	5,199 (0.1)	2206,34 (0.8)	1608,51 (0.7)
Advances Against Import Bills	3,018 (0.1)	2241,11 (0.8)	1697,36 (0.8)
Foreign Currency Cheques/ TCs/DDs/TTs/MTs Purchased	8,875 (0.2)	1144,13 (0.4)	913,72 (0.4)
TOTAL	**47,67,771 (100.0)**	**268441,85 (100.0)**	**218438,93 (100.0)**

See Notes on Tables.

TABLE NO. 1.17 - POPULATION GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE MARCH 1996

(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	20,03 (1.8)	3199,53 (5.2)	827,28 (73.3)	20505,32 (33.4)	281,73 (25.0)	37608,33 (61.3)	1129,04 (100.0)	61313,17 (100.0)
SEMI-URBAN	38,23 (3.5)	7130,47 (8.6)	776,22 (70.9)	24795,16 (29.8)	279,71 (25.6)	51261,72 (61.6)	1094,16 (100.0)	83187,34 (100.0)
URBAN	47,98 (5.4)	13870,45 (14.5)	586,47 (66.3)	24690,60 (25.8)	250,07 (28.3)	57004,52 (59.6)	884,52 (100.0)	95565,57 (100.0)
METROPOLITAN	59,81 (7.4)	39159,00 (21.0)	532,28 (65.5)	35034,27 (18.8)	220,28 (27.1)	111860,21 (60.1)	812,38 (100.0)	186053,47 (100.0)
ALL- INDIA	**166,04 (4.2)**	**63359,44 (14.9)**	**2722,26 (69.4)**	**105025,35 (24.6)**	**1031,79 (26.3)**	**257734,77 (60.5)**	**3920,09 (100.0)**	**426119,56 (100.0)**

TABLE NO. 1.18 - BANK GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE MARCH 1996

(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	35,27 (3.4)	20613,79 (18.5)	695,21 (67.7)	28732,46 (25.8)	296,28 (28.9)	61841,46 (55.6)	1026,77 (100.0)	111187,71 (100.0)
NATIONALISED BANKS	100,61 (4.5)	32521,84 (13.6)	1556,72 (69.6)	62244,81 (26.0)	579,16 (25.9)	144353,65 (60.4)	2236,48 (100.0)	239120,30 (100.0)
FOREIGN BANKS	3,75 (17.5)	5203,55 (17.3)	9,28 (43.2)	2585,13 (8.6)	8,47 (39.4)	22271,49 (74.1)	21,50 (100.0)	30060,17 (100.0)
REGIONAL RURAL BANKS	7,31 (1.8)	612,93 (4.5)	313,71 (78.8)	6005,81 (43.8)	76,99 (19.3)	7085,70 (51.7)	398,00 (100.0)	13704,44 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	19,10 (8.0)	4407,31 (13.8)	147,35 (62.1)	5457,14 (17.0)	70,90 (29.9)	22182,48 (69.2)	237,34 (100.0)	32046,94 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	**166,04 (4.2)**	**63359,44 (14.9)**	**2722,26 (69.4)**	**105025,35 (24.6)**	**1031,79 (26.3)**	**257734,77 (60.5)**	**3920,09 (100.0)**	**426119,56 (100.0)**

TABLE NO. 1.19 - STATE WISE DISTRIBUTION OF DEPOSITS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE
MARCH 1996

(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	**33,42**	**15154,03**	**455,40**	**22724,37**	**188,16**	**56803,71**	**676,98**	**94682,11**
Haryana	3,58	818,93	67,61	2592,34	26,97	5581,04	98,16	8992,30
Himachal Pradesh	76	215,46	22,24	762,68	12,75	2177,68	35,75	3155,83
Jammu & Kashmir	2,29	517,02	25,53	1251,83	11,03	1946,19	38,84	3715,05
Punjab	6,57	2065,66	128,69	5448,53	45,50	12781,20	180,75	20295,39
Rajasthan	6,53	1496,76	94,48	3139,78	40,44	7557,61	141,45	12194,15
Chandigarh	84	601,26	10,48	644,87	3,94	2514,15	15,25	3760,29
Delhi	12,86	9438,94	106,39	8884,33	47,54	24245,83	166,78	42569,10
NORTH-EASTERN REGION	**6,21**	**1150,60**	**73,17**	**2343,69**	**28,12**	**3365,38**	**107,50**	**6859,67**
Arunachal Pradesh	20	66,31	3,44	111,26	2,02	181,89	5,65	359,45
Assam	4,41	691,29	49,73	1531,65	19,96	2153,26	74,10	4376,19
Manipur	22	44,66	2,51	80,79	47	95,89	3,20	221,34
Meghalaya	31	144,14	5,41	228,73	1,74	370,73	7,46	743,60
Mizoram	16	43,91	1,91	88,69	36	77,53	2,43	210,13
Nagaland	20	64,90	3,10	110,00	96	201,31	4,26	376,21
Tripura	71	95,39	7,07	192,58	2,62	284,78	10,40	572,75
EASTERN REGION	**20,93**	**7792,64**	**461,65**	**17341,33**	**195,69**	**30463,03**	**678,27**	**55597,00**
Bihar	6,74	1894,44	188,85	6935,62	64,72	9140,95	260,31	17971,01
Orissa	2,31	995,41	59,00	1677,95	22,22	3383,05	83,54	6056,41
Sikkim	4	10,99	70	44,59	45	130,30	1,19	185,88
West Bengal	11,78	4865,11	212,00	8627,42	107,95	17732,39	331,72	31224,92
Andaman & Nicobar Islands	6	26,70	1,09	55,74	35	76,34	1,51	158,78
CENTRAL REGION	**23,17**	**6409,39**	**558,18**	**19671,24**	**211,54**	**31522,14**	**792,89**	**57602,77**
Madhaya Pradesh	7,54	2007,69	134,21	4742,73	53,79	9075,66	195,54	15826,09
Uttar Pradesh	15,63	4401,70	423,97	14928,51	157,75	22446,48	597,34	41776,68
WESTERN REGION	**33,16**	**20882,70**	**433,50**	**22037,33**	**158,38**	**72912,53**	**625,04**	**115832,56**
Goa	85	236,38	13,74	578,48	6,37	2381,71	20,96	3196,57
Gujarat	9,80	3613,83	127,75	5600,19	50,31	16144,71	187,86	25358,73
Maharashtra	22,41	17007,17	290,98	15794,81	101,22	54247,64	414,61	87049,62
Dadra & Nagar Haveli	4	11,49	37	25,75	11	22,43	52	59,66
Daman & Diu	6	13,83	67	38,11	36	116,05	1,09	167,98
SOUTHERN REGION	**49,16**	**11970,07**	**740,36**	**20907,39**	**249,90**	**62667,98**	**1039,42**	**95545,44**
Andhra Pradesh	11,11	2865,51	180,81	4678,11	69,96	14492,83	261,88	22036,45
Karnataka	11,12	3011,08	173,69	5441,85	68,81	15088,19	253,61	23541,11
Kerala	5,84	1233,38	154,01	4377,97	36,89	14494,04	196,74	20105,39
Tamil Nadu	20,80	4763,63	227,36	6209,10	72,98	18123,69	321,14	29096,41
Lakshadweep	—	2,45	18	15,94	2	7,31	20	25,70
Pondicherry	28	94,03	4,31	184,42	1,25	461,93	5,84	740,38
ALL- INDIA	**166,04**	**63359,44**	**2722,26**	**105025,35**	**1031,79**	**257734,77**	**3920,09**	**426119,56**

TABLE No 1.20 - POPULATION GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY

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

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	870,49 (77.1)	45087,77 (73.5)	240,01 (21.3)	12394,54 (20.2)	18,54 (1.6)	3830,87 (6.2)	1129,04 (100.0)	61313,17 (100.0)
SEMI-URBAN	813,63 (74.4)	57503,15 (69.1)	243,46 (22.3)	15954,64 (19.2)	37,07 (3.4)	9729,55 (11.7)	1094,16 (100.0)	83187,34 (100.0)
URBAN	653,89 (73.9)	60338,23 (63.1)	187,53 (21.2)	15417,83 (16.1)	43,10 (4.9)	19809,51 (20.7)	884,52 (100.0)	95565,57 (100.0)
METROPOLITAN	562,85 (69.3)	98125,26 (52.7)	191,02 (23.5)	24048,97 (12.9)	58,51 (7.2)	63879,24 (34.3)	812,38 (100.0)	186053,47 (100.0)
ALL- INDIA	**2900,85 (74.0)**	**261054,41 (61.3)**	**862,02 (22.0)**	**67815,98 (15.9)**	**157,23 (4.0)**	**97249,17 (22.8)**	**3920,09 (100.0)**	**426119,56 (100.0)**

See Notes on Tables.

TABLE No 1.21 - BANK GROUP WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY

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

BANK 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
STATE BANK OF INDIA AND ITS ASSOCIATES	767,25 (74.7)	64702,36 (58.2)	212,66 (20.7)	15727,00 (14.1)	46,85 (4.6)	30758,35 (27.7)	1026,77 (100.0)	111187,71 (100.0)
NATIONALISED BANKS	1631,83 (73.0)	148899,42 (62.3)	516,50 (23.1)	41437,48 (17.3)	88,15 (3.9)	48783,41 (20.4)	2236,48 (100.0)	239120,30 (100.0)
FOREIGN BANKS	14,69 (68.3)	18871,91 (62.8)	3,86 (18.0)	3221,96 (10.7)	2,95 (13.7)	7966,30 (26.5)	21,50 (100.0)	30060,17 (100.0)
REGIONAL RURAL BANKS	317,93 (79.9)	10399,79 (75.9)	75,52 (19.0)	2392,11 (17.5)	4,55 (1.1)	912,55 (6.7)	398,00 (100.0)	13704,44 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	169,15 (71.3)	18180,94 (56.7)	53,47 (22.5)	5037,43 (15.7)	14,72 (6.2)	8828,57 (27.5)	237,34 (100.0)	32046,94 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	**2900,85 (74.0)**	**261054,41 (61.3)**	**862,02 (22.0)**	**67815,98 (15.9)**	**157,23 (4.0)**	**97249,17 (22.8)**	**3920,09 (100.0)**	**426119,56 (100.0)**

See Notes on Tables.

TABLE No 1.22 - STATE-WISE DISTRIBUTION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY

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

REGION/STATE/ UNION TERRITORY	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
NORTHERN REGION	**494,68**	**55796,00**	**150,46**	**15044,08**	**31,83**	**23842,03**	**676,98**	**94682,11**
Haryana	73,28	6243,29	21,03	1649,63	3,85	1099,38	98,16	8992,30
Himachal Pradesh	25,76	1993,53	9,04	619,24	95	543,06	35,75	3155,83
Jammu & Kashmir	28,96	2502,26	8,64	699,02	1,24	513,77	38,84	3715,05
Punjab	132,01	14000,67	42,23	4120,57	6,52	2174,15	180,75	20295,39
Rajasthan	109,37	8300,61	25,28	1850,99	6,80	2042,55	141,45	12194,15
Chandigarh	10,91	1637,35	3,67	514,90	66	1608,04	15,25	3760,29
Delhi	114,40	21118,29	40,57	5589,74	11,81	15861,08	166,78	42569,10
NORTH-EASTERN REGION	**82,58**	**4676,86**	**21,22**	**1088,69**	**3,70**	**1094,13**	**107,50**	**6859,67**
Arunachal Pradesh	4,35	226,56	1,20	59,07	9	73,82	5,65	359,45
Assam	57,67	3118,56	13,94	659,99	2,49	597,65	74,10	4376,19
Manipur	2,34	139,53	66	29,38	20	52,43	3,20	221,34
Meghalaya	5,24	409,27	1,95	150,06	28	184,27	7,46	743,60
Mizoram	1,81	137,96	51	35,51	12	36,66	2,43	210,13
Nagaland	3,26	267,92	84	54,95	17	53,34	4,26	376,21
Tripura	7,92	377,07	2,12	99,72	36	95,96	10,40	572,75
EASTERN REGION	**521,71**	**35625,47**	**132,07**	**8041,29**	**24,49**	**11930,24**	**678,27**	**55597,00**
Bihar	202,77	12774,85	51,18	2846,41	6,36	2349,74	260,31	17971,01
Orissa	68,27	3899,05	13,04	699,47	2,23	1457,89	83,54	6056,41
Sikkim	88	120,07	24	22,70	7	43,10	1,19	185,88
West Bengal	248,69	18744,93	67,26	4448,40	15,77	8031,59	331,72	31224,92
Andaman & Nicobar Islands	1,10	86,57	35	24,30	6	47,92	1,51	158,78
CENTRAL REGION	**604,03**	**39451,94**	**162,21**	**9554,82**	**26,64**	**8596,01**	**792,89**	**57602,77**
Madhaya Pradesh	147,93	10750,70	39,36	2576,48	8,25	2498,91	195,54	15826,09
Uttar Pradesh	456,11	28701,24	122,84	6978,34	18,39	6097,11	597,34	41776,68
WESTERN REGION	**455,14**	**68419,98**	**139,17**	**16023,32**	**30,72**	**31389,26**	**625,04**	**115832,56**
Goa	13,56	1895,22	6,58	850,56	81	450,79	20,96	3196,57
Gujarat	142,23	16726,00	37,53	3811,36	8,10	4821,37	187,86	25358,73
Maharashtra	298,35	49656,35	94,55	11298,95	21,71	26094,32	414,61	87049,62
Dadra & Nagar Haveli	37	41,00	10	10,98	6	7,68	52	59,66
Daman & Diu	64	101,41	40	51,47	5	15,10	1,09	167,98
SOUTHERN REGION	**742,69**	**57084,16**	**256,89**	**18063,78**	**39,83**	**20397,50**	**1039,42**	**95545,44**
Andhra Pradesh	194,79	13222,84	56,66	3711,36	10,43	5102,24	261,88	22036,45
Karnataka	182,39	13743,83	62,31	4507,50	8,91	5289,79	253,61	23541,11
Kerala	134,57	13261,33	57,90	4828,13	4,28	2015,94	196,74	20105,39
Tamil Nadu	226,51	16374,80	78,69	4900,58	15,93	7821,04	321,14	29096,41
Lakshadweep	13	14,23	6	6,78	-	4,69	20	25,70
Pondicherry	4,30	467,14	1,26	109,44	28	163,80	5,84	740,38
ALL-INDIA	**2900,85**	**261054,41**	**862,02**	**67815,98**	**157,23**	**97249,17**	**3920,09**	**426119,56**

See Notes on Tables.

TABLE No 1.23 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD OWNERSHIP CATEGORY MARCH 1996

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No.of Accounts	Amount Outstanding
	1	2	3	4	5	6
Upto 90 Days	6112,660 (6.2)	18331,09 (8.7)	449,206 (9.8)	12935,10 (27.3)	6561,866 (6.4)	31266,19 (12.1)
91 Days & Above but Less than 6 Months	3302,779 (3.4)	8469,42 (4.0)	232,698 (5.1)	7157,96 (15.1)	3535,477 (3.4)	15627,38 (6.1)
6 Months & Above but Less than 1 Year	7127,831 (7.2)	22482,68 (10.7)	383,545 (8.3)	4298,82 (9.1)	7511,376 (7.3)	26781,50 (10.4)
1 Year & Above but Less than 2 Years	23434,769 (23.8)	50454,13 (24.0)	1124,353 (24.4)	10822,46 (22.9)	24559,122 (23.8)	61276,59 (23.8)
2 Years & Above but Less than 3 Years	20809,822 (21.1)	42645,79 (20.3)	995,067 (21.6)	6341,80 (13.4)	21804,889 (21.1)	48987,60 (19.0)
3 Years & Above but Less than 5 Years	18730,587 (19.0)	39838,87 (18.9)	803,147 (17.4)	3818,55 (8.1)	19533,734 (18.9)	43657,42 (16.9)
5 Years & Above	19057,705 (19.3)	28164,66 (13.4)	614,796 (13.4)	1973,44 (4.2)	19672,501 (19.1)	30138,10 (11.7)
GRAND TOTAL	**98576,153 (100.0)**	**210386,64 (100.0)**	**4602,812 (100.0)**	**47348,13 (100.0)**	**103178,965 (100.0)**	**257734,77 (100.0)**

See Notes on Tables.

TABLE No 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP MARCH 1996

(Amount in Rupees Lakh)

PERIOD OF MATURITY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	976,765 (3.5)	2130,75 (5.7)	1639,353 (5.9)	4092,89 (8.0)	1883,903 (7.5)	6618,70 (11.6)	2061,845 (9.4)	18423,86 (16.5)	6561,866 (6.4)	31266,19 (12.1)
91 Days & Above but Less than 6 Months	588,002 (2.1)	1042,04 (2.8)	872,666 (3.1)	1828,71 (3.6)	1007,859 (4.0)	2840,89 (5.0)	1066,950 (4.8)	9915,74 (8.9)	3535,477 (3.4)	15627,38 (6.1)
6 Months & Above but Less than 1 Year	1408,636 (5.0)	2090,47 (5.6)	1925,032 (6.9)	3673,19 (7.2)	2114,530 (8.5)	4596,43 (8.1)	2063,178 (9.4)	16421,41 (14.7)	7511,376 (7.3)	26781,50 (10.4)
1 Year & Above but Less than 2 Years	5315,040 (18.9)	7480,64 (19.9)	6667,141 (23.8)	12430,16 (24.2)	6460,656 (25.8)	14572,89 (25.6)	6116,285 (27.8)	26792,90 (24.0)	24559,122 (23.8)	61276,59 (23.8)
2 Years & Above but Less than 3 Years	5200,064 (18.5)	7211,47 (19.2)	5782,955 (20.7)	10528,25 (20.5)	5717,540 (22.9)	12627,22 (22.2)	5104,330 (23.2)	18620,66 (16.6)	21804,889 (21.1)	48987,60 (19.0)
3 Years & Above but Less than 5 Years	6083,651 (21.6)	7731,62 (20.6)	5512,770 (19.7)	10474,72 (20.4)	4481,591 (17.9)	9789,25 (17.2)	3455,722 (15.7)	15661,83 (14.0)	19533,734 (18.9)	43657,42 (16.9)
5 Years & Above	8600,882 (30.5)	9921,35 (26.4)	5571,266 (19.9)	8233,79 (16.1)	3340,617 (13.4)	5959,15 (10.5)	2159,736 (9.8)	6023,81 (5.4)	19672,501 (19.1)	30138,10 (11.7)
GRAND TOTAL	**28173,040 (100.0)**	**37608,33 (100.0)**	**27971,183 (100.0)**	**51261,72 (100.0)**	**25006,696 (100.0)**	**57004,52 (100.0)**	**22028,046 (100.0)**	**111860,21 (100.0)**	**103178,965 (100.0)**	**257734,77 (100.0)**

TABLE No 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUP MARCH 1996

(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 Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	1792,777	7429,53	3199,854	13825,81	144,772	4107,66	248,201	546,18	1176,262	5357,01
	(6.1)	(12.0)	(5.5)	(9.6)	(17.1)	(18.4)	(3.2)	(7.7)	(16.6)	(24.1)
91 Days & Above but	1086,882	3218,08	1939,108	8861,31	66,871	1263,72	125,102	214,52	317,514	2069,74
Less than 6 Months	(3.7)	(5.2)	(3.3)	(6.1)	(7.9)	(5.7)	(1.6)	(3.0)	(4.5)	(9.3)
6 Months & Above but	2604,479	5853,75	4009,012	11143,31	204,526	7496,62	255,999	346,56	437,360	1941,26
Less than 1 Year	(8.8)	(9.5)	(6.9)	(7.7)	(24.2)	(33.7)	(3.3)	(4.9)	(6.2)	(8.8)
1 Year & Above but	7192,569	15407,16	14114,961	35563,81	190,584	3870,31	1226,689	1221,02	1834,319	5214,29
Less than 2 Years	(24.3)	(24.9)	(24.4)	(24.6)	(22.5)	(17.4)	(15.9)	(17.2)	(25.9)	(23.5)
2 Years & Above but	6380,243	12399,83	13017,472	30890,20	120,963	1630,85	1039,790	996,25	1246,421	3070,47
Less than 3 Years	(21.5)	(20.1)	(22.5)	(21.4)	(14.3)	(7.3)	(13.5)	(14.1)	(17.6)	(13.8)
3 Years & Above but	5508,987	10410,66	11308,800	26327,80	96,792	3117,42	1569,772	1193,82	1049,383	2607,72
Less than 5 Years	(18.6)	(16.8)	(19.5)	(18.2)	(11.4)	(14.0)	(20.4)	(16.8)	(14.8)	(11.8)
5 Years & Above	5062,243	7122,44	10326,340	17741,41	22,112	784,91	3233,128	2567,35	1028,678	1921,99
	(17.1)	(11.5)	(17.8)	(12.3)	(2.6)	(3.5)	(42.0)	(36.2)	(14.5)	(8.7)
GRAND TOTAL	**29628,180**	**61841,46**	**57915,547**	**144353,65**	**846,620**	**22271,49**	**7698,681**	**7085,70**	**7089,937**	**22182,48**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

TABLE No 1.26 - INTEREST RATE RANGE-WISE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS MARCH 1996

(Per cent)

INTEREST RATE RANGE	No. of Accounts	Amount Outstanding
	1	2
Less than 8 per cent	4.6	10.8
8 per cent and Above but Less than 9 per cent	2.0	2.4
9 per cent and Above but Less than 10 per cent	4.8	4.5
10 per cent and Above but Less than 11 per cent	17.5	15.2
11per cent and Above but Less than 12 per cent	17.6	13.9
12 per cent and Above but Less than 13 per cent	26.1	23.4
13 per cent and Above	27.4	29.8
TOTAL	100.0	100.0

See Notes on Tables.

TABLE No 1.27 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1996

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	**48,683**	**86,123**	**39,475**	**174,281**	**2,564**	**15,556**	**2,911**	**21,031**
Haryana	5,646	10,788	4,908	21,342	169	1,601	377	2,147
Himachal Pradesh	2,135	3,513	2,054	7,702	41	371	158	570
Jammu & Kashmir	2,114	4,331	2,064	8,509	97	637	90	824
Punjab	10,222	20,597	9,941	40,760	268	3,200	889	4,357
Rajasthan	10,525	16,866	8,863	36,254	247	1,430	397	2,074
Chandigarh	2,557	3,334	1,364	7,255	183	947	108	1,238
Delhi	15,484	26,694	10,281	52,459	1,559	7,370	892	9,821
NORTH-EASTERN REGION	**6,481**	**10,806**	**5,389**	**22,676**	**223**	**1,525**	**341**	**2,089**
Arunachal Pradesh	194	337	166	697	4	18	6	28
Assam	4,366	7,421	3,648	15,435	124	908	188	1,220
Manipur	227	458	194	879	5	53	12	70
Meghalaya	626	920	545	2,091	42	264	62	368
Mizoram	143	225	124	492	11	61	15	87
Nagaland	258	400	224	882	6	66	20	92
Tripura	667	1,045	488	2,200	31	155	38	224
EASTERN REGION	**45,726**	**80,143**	**37,746**	**163,615**	**1,385**	**8,167**	**1,668**	**11,220**
Bihar	15,726	22,728	12,110	50,564	259	1,451	351	2,061
Orissa	7,526	11,052	5,565	24,143	117	607	162	886
Sikkim	108	172	84	364	5	26	14	45
West Bengal	22,285	46,016	19,894	88,195	998	6,017	1,123	8,138
Andaman & Nicobar Islands	81	175	93	349	6	66	18	90
CENTRAL REGION	**46,714**	**74,341**	**37,938**	**158,993**	**1,108**	**6,684**	**1,697**	**9,489**
Madhya Pradesh	15,220	23,504	11,448	50,172	423	2,865	537	3,825
Uttar Pradesh	31,494	50,837	26,490	108,821	685	3,819	1,160	5,664
WESTERN REGION	**53,642**	**111,271**	**48,763**	**213,676**	**4,941**	**32,887**	**4,530**	**42,358**
Goa	1,295	2,861	1,068	5,224	83	1,162	149	1,394
Gujarat	16,024	30,781	14,914	61,719	1,201	5,753	1,726	8,680
Maharashtra	36,249	77,510	32,694	146,453	3,648	25,954	2,640	32,242
Dadra & Nagar Haveli	24	38	28	90	2	7	4	13
Daman & Diu	50	81	59	190	7	11	11	29
SOUTHERN REGION	**80,080**	**147,009**	**58,695**	**285,784**	**7,420**	**37,382**	**7,843**	**52,645**
Andhra Pradesh	23,144	33,782	18,967	75,893	3,283	7,576	3,834	14,693
Karnataka	19,211	39,169	13,627	72,007	1,414	10,235	1,222	12,871
Kerala	12,925	26,981	9,658	49,564	1,116	8,365	1,329	10,810
Tamil Nadu	24,308	46,206	16,145	86,659	1,585	11,049	1,427	14,061
Lakshadweep	14	24	14	52	—	2	2	4
Pondicherry	478	847	284	1,609	22	155	29	206
ALL-INDIA	**281,326**	**509,693**	**228,006**	**1019,025**	**17,641**	**102,201**	**18,990**	**138,832**

TABLE NO. 1.28 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY
MARCH 1996

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	12,777	19,788	13,727	46,292	598	1,706	790	3,094
NATIONALISED BANKS	26,410	42,081	26,181	94,672	799	2,874	1,496	5,169
FOREIGN BANKS	—	—	—	—	—	—	—	—
REGIONAL RURAL BANKS	19,937	16,778	12,057	48,772	150	479	30	659
OTHER SCHEDULED COMMERCIAL BANKS	1,598	3,190	1,507	6,295	26	240	19	285
ALL SCHEDULED COMMERCIAL BANKS	60,722	81,837	53,472	196,031	1,573	5,299	2,335	9,207

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	21,612	46,953	25,031	93,596	1,680	7,922	2,887	12,489
NATIONALISED BANKS	26,151	53,220	23,144	102,515	928	7,662	2,058	10,648
FOREIGN BANKS	12	24	10	46	—	8	—	8
REGIONAL RURAL BANKS	5,563	5,792	2,494	13,849	165	718	65	948
OTHER SCHEDULED COMMERCIAL BANKS	4,456	9,153	3,424	17,033	187	1,773	241	2,201
ALL SCHEDULED COMMERCIAL BANKS	57,794	115,142	54,103	227,039	2,960	18,083	5,251	26,294

TABLE NO. 1.28 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY

MARCH 1996

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	43,412	90,006	37,301	170,719	3,153	21,720	4,535	29,408
NATIONALISED BANKS	102,170	196,009	74,450	372,629	7,744	49,728	6,328	63,800
FOREIGN BANKS	4,809	6,190	1,825	12,824	1,294	2,214	54	3,562
REGIONAL RURAL BANKS	2,137	2,249	758	5,144	116	492	34	642
OTHER SCHEDULED COMMERCIAL BANKS	10,282	18,260	6,097	34,639	801	4,665	453	5,919
ALL SCHEDULED COMMERCIAL BANKS	162,810	312,714	120,431	595,955	13,108	78,819	11,404	103,331

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	77,801	156,747	76,059	310,607	5,431	31,348	8,212	44,991
NATIONALISED BANKS	154,731	291,310	123,775	569,816	9,471	60,264	9,882	79,617
FOREIGN BANKS	4,821	6,214	1,835	12,870	1,294	2,222	54	3,570
REGIONAL RURAL BANKS	27,637	24,819	15,309	67,765	431	1,689	129	2,249
OTHER SCHEDULED COMMERCIAL BANKS	16,336	30,603	11,028	57,967	1,014	6,678	713	8,405
ALL SCHEDULED COMMERCIAL BANKS	281,326	509,693	228,006	1019,025	17,641	102,201	18,990	138,832

NOTES ON TABLES

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the period 1991 to 1994 it is based on 1981 census, and for the subsequent years i.e. 1995 to 1998 it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices.

Population per office and per capita deposits and credit are based on projected estimate of population supplied by the office of the Registrar General, Government of India.

Deposits and credit of Scheduled Commercial Banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered.

Advances to Priority Sector consist of the advances to (1) agriculture, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs)/Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme and (12) net funds provided to sponsored Regional Rural Banks. With effect from July 1993 the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled Commercial Banks' Advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in definition of the Priority Sector at different times, the data are not strictly comparable for the entire time period.

Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit Ratio, Cash is taken to construe cash in hand and balances with Reserve Bank of India.

Table No.1.2

Figures relate to the banked centres served by Scheduled Commercial Banks only. Classification of Population Groups is based on 1991 census.

Table No.1.12

Data relate to accounts with credit limits of Rs. 25,000 and less.

Table Nos. 1.14 to 1.16

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit over Rs.25,000. For Table No. 1.15 the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.20 to 1.23

For Table Nos. 1.20 to 1.23, 'Individuals' include Hindu Undivided Families. In case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male/Female category.The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.26

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches which have submitted BSR-2 returns. This table is compiled on the basis of data reported by 45,398 branches.