

INTRODUCTION

This Volume, twenty fifth in the series, presents comprehensive data on Number of Offices, Employees, Deposits and Credit of Scheduled Commercial Banks, 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. Accordingly, the contents of this Volume are also revised.

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 of 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 the Volume, 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. Section 1 in this Volume presents general information on commercial banking as also the summary data on deposits and credit at the all-India and State level. Section 2 gives State-wise / District-wise distribution of deposits and outstanding credit classified according to population groups and bank groups. Data on distribution of deposits by type of deposits are presented in Section 3. Classification of outstanding credit according to different categories such as size of credit limit, interest rate, type of organisation, type of account, State and population group etc. are given in Section 4. In Section 5, these are

further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5. It may be mentioned that State and population group-wise data on credit given in Sections 4 and 5 are based on place of utilisation of credit, whereas in Section 2, these are based on place of sanction of credit. In Section 1, 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.

7. Brief explanatory notes on some tables presented in the various Sections of this Volume are given below:

Table 1.1 in Section 1 of this Volume 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'. 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, bank group and State respectively. Table 1.26 gives interest rate range-wise distribution of term deposits. In Section 4, while Tables 4.1 to 4.4 are based on BSR 1A return, Tables 4.5 and 4.6 are based on the pooled information given in BSR-1A and BSR-1B together. In Section 5, Tables 5.4 to 5.7 and 5.9 are based on the pooled information given in BSR-1A and BSR-1B together. In case details of occupation groups as per the classification adopted for BSR-1A return are not available in BSR-1B return, the figures in the latter are put in the category 'Others' in the respective occupation groups. Table 5.8 presenting information on small borrowal accounts is based on BSR - 1B return.

8. Population groups of the banked centres presented in this Volume 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.

9. 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.

10. 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.

11. Throughout this Volume, 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 of the Volume.

12. This Volume 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)**

REGION/STATE/ UNION TERRITORY	POPULATION GROUP		RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	1996	1997	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)

See Notes on Tables

**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
ALL-INDIA	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 TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but San- ctioned in Other States	Total Credit Utilised in the State	Credit - Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	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- 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	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) Fertilizers	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 —	19581,05 (6.3)	15608,70 (6.1)
Above Rs.1 Crore and upto Rs.4 Crore	25,487 —	52612,73 (17.0)	42416,47 (16.7)
Above Rs.4 Crore and upto Rs.6 Crore	4,209 —	20942,68 (6.8)	16037,47 (6.3)
Above Rs.6 Crore and upto Rs.10 Crore	2,927 —	23402,11 (7.6)	18169,57 (7.1)
Above 10 Crore	2,209 —	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 (0.6)	31483,34 (11.7)	25837,93 (11.8)
a) Central Government Owned Undertakings	14,861 (0.3)	21517,10 (8.0)	18503,53 (8.5)
b) State Government	1,468 (0.0)	1081,89 (0.4)	715,59 (0.3)
c) State Government Owned Undertakings	5,879 (0.1)	5128,71 (1.9)	3875,93 (1.8)
d) Quasi-Government Bodies	4,443 (0.1)	3755,64 (1.4)	2742,88 (1.3)
2. CO-OPERATIVE SECTOR	21,238 (0.4)	3517,21 (1.3)	2841,61 (1.3)
3. PRIVATE SECTOR	14,44,349 (30.3)	193280,60 (72.0)	155877,24 (71.4)
a) Public and Private Limited Companies not owned but managed by Government	5,762 (0.1)	2902,91 (1.1)	2436,97 (1.1)
b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations	1,31,052 (2.7)	117486,08 (43.8)	92991,92 (42.6)
c) Partnership, Proprietary concerns, Joint Families, Associations, Clubs, Societies, Trusts and Groups	13,07,535 (27.4)	72891,61 (27.2)	60448,36 (27.7)
4. JOINT SECTOR UNDERTAKINGS	1,432 (0.0)	618,80 (0.2)	350,09 (0.2)
5. INDIVIDUALS	32,69,435 (68.6)	39282,74 (14.6)	33349,45 (15.3)
a) Male	30,61,557 (64.2)	37085,00 (13.8)	31448,60 (14.4)
b) Female	2,07,878 (4.4)	2197,73 (0.8)	1900,85 (0.9)
TOTAL	47,67,771 (100.0)	268441,85 (100.0)	218438,93 (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
NORTHEASTERN 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
Madhya 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			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			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
NORTHEASTERN 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
Madhya 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 (6.1)	7429,53 (12.0)	3199,854 (5.5)	13825,81 (9.6)	144,772 (17.1)	4107,66 (18.4)	248,201 (3.2)	546,18 (7.7)	1176,262 (16.6)	5357,01 (24.1)
91 Days & Above but Less than 6 Months	1086,882 (3.7)	3218,08 (5.2)	1939,108 (3.3)	8861,31 (6.1)	66,871 (7.9)	1263,72 (5.7)	125,102 (1.6)	214,52 (3.0)	317,514 (4.5)	2069,74 (9.3)
6 Months & Above but Less than 1 Year	2604,479 (8.8)	5853,75 (9.5)	4009,012 (6.9)	11143,31 (7.7)	204,526 (24.2)	7496,62 (33.7)	255,999 (3.3)	346,56 (4.9)	437,360 (6.2)	1941,26 (8.8)
1 Year & Above but Less than 2 Years	7192,569 (24.3)	15407,16 (24.9)	14114,961 (24.4)	35563,81 (24.6)	190,584 (22.5)	3870,31 (17.4)	1226,689 (15.9)	1221,02 (17.2)	1834,319 (25.9)	5214,29 (23.5)
2 Years & Above but Less than 3 Years	6380,243 (21.5)	12399,83 (20.1)	13017,472 (22.5)	30890,20 (21.4)	120,963 (14.3)	1630,85 (7.3)	1039,790 (13.5)	996,25 (14.1)	1246,421 (17.6)	3070,47 (13.8)
3 Years & Above but Less than 5 Years	5508,987 (18.6)	10410,66 (16.8)	11308,800 (19.5)	26327,80 (18.2)	96,792 (11.4)	3117,42 (14.0)	1569,772 (20.4)	1193,82 (16.8)	1049,383 (14.8)	2607,72 (11.8)
5 Years & Above	5062,243 (17.1)	7122,44 (11.5)	10326,340 (17.8)	17741,41 (12.3)	22,112 (2.6)	784,91 (3.5)	3233,128 (42.0)	2567,35 (36.2)	1028,678 (14.5)	1921,99 (8.7)
GRAND TOTAL	29628,180 (100.0)	61841,46 (100.0)	57915,547 (100.0)	144353,65 (100.0)	846,620 (100.0)	22271,49 (100.0)	7698,681 (100.0)	7085,70 (100.0)	7089,937 (100.0)	22182,48 (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
11 per 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