

CHAPTER 16

BANKING

Banking Development in Chandigarh.

Group-wise distribution of the Reporting Offices, Aggregate Deposits and Gross

Bank Credit of all schedule Commercial Banks.

Deposits and advances ratio of scheduled commercial banks.

Co-operative Banks.

Benchmark rate of Interest.

District wise and occupation wise classification of outstanding credit of scheduled commercial banks.

Credit Cards, Kisan Credit Card (KCC), Swarojgar Credit Card, ATM installed,

ATM Cards issued, Debit Card Issued, Credit Card Issued, Loans Availed

XVI-BANKING

Table No. 16.1

Banking Development in Chandigarh.

(As on 31st March)

Sl.No.	Type of Bank	Number of Offices		
		2015-2016	2016-2017	2017-2018
1	2	3	4	5
I.	<u>Indian Commercial Banks</u>			
a)	Indian Scheduled Banks	370	376	379
b)	Indian Non-Scheduled Banks	46	46	46
2	Foreign Banks	3	3	3

Table No. 16.2

Group Wise Distribution of the number of Reporting offices.

Aggregate Deposits and Gross Bank Credit.

All Scheduled Commercial Banks.

(As on 31st March)

(Rs. in Lakh)

Item	2016-2017		2017-2018	
	Public Bank	Private and Other Banks	Public Bank	Private and Other Banks
1	2	3	4	5
<u>RURAL</u>				
Office	16	4	17	4
Deposits	71459	6259	89398	-
Credit	23365	899	18799	-
<u>SEMI-URBAN</u>				
Office	-	-	-	-
Deposits	-	-	-	-
Credit	-	-	-	-
<u>URBAN METROPOLITAN</u>				
Office	260	145	255	152
Deposits	4497540	2045060	4341002	2269363
Credit	5099645	1076578	6025339	1170237
<u>TOTAL</u>				
Office	276	149	272	156
Deposits	4568999	2051319	4430400	2269363
Credit	5123010	1077477	6044138	1170237

Table No.16.3

Deposits and Advances Ratio of Scheduled Commercial Banks .

(Rs. in lakh)

Year	Deposits	Advances	Credit-Deposit Ratio
1	2	3	4
31.3.2016	6084261	5879938	97%
31.3.2017	6620318	6200487	94%
31.3.2018	6699763	7214375	108%

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Table No. 16.4

Cooperative Banks.

Year	Punjab State Co-operative Bank Ltd.	Haryana State Co-operative Apex Bank Ltd.	Chandigarh State Co-operative Bank Limited	(Nos.)
	PSCB	Ropar CC		
I	2	3	4	5
31.3.2016	18	1	9	18
31.3.2017	18	1	9	18
31.3.2018	18	1	9	18

Source: Lead Development Officer, Punjab National Bank, Sector-22, Chandigarh.

Table No.16.5

Benchmark rate of interest on Housing and Vehicles loans.

State Bank of India

Housing Loan Rs. 30 lac up to 75 lac				Vehicle Loan	
Floating Rate				CIBIL SCORE	Floating Rate
		Salarised	Business	Upto 7 years	Above 750
Women		8.90%	9.05%		
Others		8.95%	9.10%		700 to 750
Above 75 lakhs					
Women		9.00%	9.15%		Below 700
Others		9.05%	9.25%		

CIBIL:Credit Information Bureau (India) Limited

HDFC LIMITED

Housing Loan (Floating Rate)				
0-30 years	Upto 75 lakhs	Salarised	Period	Business
	Women	8.60%	0-20 years	8.75%
	Others	8.65%		8.80%
	Above 75 lakhs			
		Salarised	Period	Business
	Women	8.85%	0-20 years	9.00%
	Others	8.90%		9.05%

ICICI BANK

Housing Loan			Vehicle Loan (Fixed Reducing Rate of Interest)	
Period	Floating Rate		Cars	
0-20 years	Others	For Women	0-7 yrs.	9.50%
	8.85%	8.80%		

Table No. 16.5 (Contd.)

Post office Rate of Interest of PPF & KVP.

Item	Rate of Interest	
	31.3.2017	31.3.2018
I	2	3
Public Provident Fund (PPF)	7.90%	7.60%
Kisan Vikas Patra (KVP)	Money Doubles in 9 years & 4 months	
5-year Post Office Recurring Deposit Account	◦7.3 % per annum (quarterly compounded)	
	On maturity Rs.10/- account fetches Rs.725.05.	

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Table No. 16.6

Credit Cards and Debt Cards.

(As on 31st March)

Sl.No.	Item	Unit	Period		
			2015-2016	2016-2017	2017-2018
1	2	3	4	5	6
1	<u>KISAN CREDIT CARD (KCC)</u>	Nos.	2328	2900	1525
	Amount Sanctioned	(Rs. In Lac)	22376	22121	15740
2	<u>SWAROJGAR CREDIT CARD</u>	Nos.	325	263	129
	Amount Sanctioned	(Rs. In Lac)	270	318	111
3	<u>ATM INSTALLED</u>				
	Indian Scheduled Banks	Nos.	673	728	744
	Indian Non-Scheduled Banks	"	5	11	14
	Foreign Banks	"	11	6	6
4	<u>ATM CARDS ISSUED</u>				
	Indian Scheduled Banks	Nos.	1688934	1800449	1617003
	Indian Non-Scheduled Banks	"	11362	16701	32911
	Foreign Banks	"	9301	9607	11986
5	<u>DEBIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	1688934	1800449	1778937
	Indian Non-Scheduled Banks	"	11362	16701	32911
	Foreign Banks	"	9301	9607	11986
6	<u>CREDIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	35475	35697	37812
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	3399	3517	4688
7	<u>LOANS AVAILABLE</u>				
	Indian Scheduled Banks	Rs. In lacs	-	-	-
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	-	-	-

Table No. 16.7 District-wise and occupation-wise Classification of outstanding credit of Scheduled Commercial Banks (As on 31st March).

(Amount in Rs. Lakh)

Sl.No.	Occupation	Chandigarh			
		2017		2018	
		No. of Accounts	Outstanding Credit	No. of Accounts	Outstanding Credit
1	2	3	4	5	6
I.	<u>AGRICULTURE</u>	9,520	2,12,022	16,840	2,51,845
1	Direct Finance	9,104	90,483	16,536	1,34,758
2	Indirect Finance	416	1,21,539	304	1,17,087
II.	<u>INDUSTRY</u>	9,868	33,81,418	10,806	34,93,464
1	Mining & Quarrying	88	1,19,459	119	1,18,458
2	Manufacturing & Processing	8,426	23,19,160	9,456	23,44,945
3	Electricity, Gas & Water	73	1,98,280	71	1,70,374
4	Construction	1,281	7,44,519	1,160	8,59,687
III.	<u>TRANSPORT OPERATORS</u>	10,470	53,106	11,324	48,939
IV.	<u>PROFESSIONAL AND OTHER SERVICES</u>	11,997	6,21,432	10,190	10,41,149
V.	<u>PERSONAL LOANS</u>	2,79,045	9,08,368	3,13,269	10,27,727
1	Loans for Housing	32,857	5,30,387	33,441	5,72,430
2	Loans for Purchase of Consumer Durables	1,636	1,643	2,500	5,031
3	Rest of the Personal Loans	2,44,552	3,76,338	2,77,328	4,50,266
VI.	<u>TRADE</u>	14,078	6,05,261	16,706	5,91,320
1	Wholesale Trade	1,774	3,53,211	2,082	3,47,472
2	Retail Trade	12,304	2,52,050	14,624	2,43,848
VII.	<u>FINANCE</u>	318	2,15,644	313	3,68,678
VIII.	<u>ALL OTHERS</u>	8,671	1,74,503	8,784	3,25,674
	<u>TOTAL BANK CREDIT</u>	3,43,967	61,71,754	3,88,232	71,48,796

Source: Reserve Bank of India, Mumbai.