

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

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Table No. 16.1

Banking Development in Chandigarh.

(As on 31st March)

Sl.No.	Type of Bank	Number of Offices		
		2017-2018	2018-2019	2019-2020
I	2	3	4	5
I.	<u>Indian Commercial Banks</u>			
a)	Indian Scheduled Banks	379	375	371
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	2018-2019		2019-2020	
	Public Bank	Private and Other Banks	Public Bank	Private and Other Banks
I	2	3	4	5
<u>RURAL</u>				
Office	-	-	-	-
Deposits	-	-	-	-
Credit	-	-	-	-
<u>SEMI-URBAN</u>				
Office	-	-	-	-
Deposits	-	-	-	-
Credit	-	-	-	-
<u>URBAN METROPOLITAN</u>				
Office	257	167	249	171
Deposits	4539108	2484074	4594676	2856489
Credit	6020621	1282883	6835688	1586744
<u>TOTAL</u>				
Office	257	167	249	171
Deposits	4539108	2484074	4594676	2856489
Credit	6020621	1282883	6835688	1586744

Table No.16.3

Deposits and Advances Ratio of Scheduled Commercial Banks .

(Rs. in lakh)

Year	Deposits	Advances	Credit-Deposit Ratio
I	2	3	4
31.3.2018	6699763	7214375	108%
31.3.2019	7023182	7303504	104%
31.3.2020	7451165	8422432	113%

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Table No. 16.4

Cooperative Banks.

Year	Punjab State Co-operative Bank Ltd.		Haryana State Co-operative Apex Bank Ltd.	(Nos.) Chandigarh State Co-operative Bank Limited
	PSCB	Ropar CC		
I	2	3	4	5
31.3.2018	18	1	9	18
31.3.2019	18	1	9	18
31.3.2020	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				Vehicle Loan		
	Floating Rate		Period			Floating Rate
Upto 30 lacs	6.75%		Upto 7 years	CIBIL SCORE	Above 750	7.75%
Above 30 to 75 lacs	6.90%				700 to 750	8.00%
					Below 700	8.25%

CIBIL:Credit Information Bureau (India) Limited

HDFC LIMITED

Housing Loan (Floating Rate)					
Upto 30 lacs	Upto 30 lakhs	Salarised	Upto 30 lacs	Self Employed	
	Women	6.95%		7.10%	
	Others	7.00%		7.15%	
	Above 75 lakhs				
Above 30 to 75 lacs		Salarised	Above 30 to 75 lacs	Self Employed	
	Women	7.20%		7.35%	
	Others	7.25%		7.40%	

ICICI BANK

Housing Loan			Vehicle Loan (Fixed Reducing Rate of Interest)	
Period	Floating Rate		0-7 yrs.	Cars
0-20 years		For Women		7.55%
	6.75%	6.75%		

Table No. 16.5 (Contd.)

Post office Rate of Interest of PPF & KVP.

Item	Rate of Interest	
	31.3.2019	31.3.2020
	2	3
Public Provident Fund (PPF)	8.00%	7.90%
Kisan Vikas Patra (KVP)	Money Doubles in 10 years & 4 months	
5-year Post Office Recurring Deposit Account	On maturity Rs.10/- account fetches Rs.728.90.	

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Table No. 16.6

Credit Cards and Debt Cards.

(As on 31st March)

Sl.No.	Item	Unit	Period		
			2017-2018	2018-2019	2019-2020
1	2	3	4	5	6
1	<u>KISAN CREDIT CARD (KCC)</u>	Nos.	1525	1103	1116
	Amount Sanctioned	(Rs. In Lac)	15740	15456	25609
2	<u>SWAROJGAR CREDIT CARD</u>	Nos.	129	178	133
	Amount Sanctioned	(Rs. In Lac)	111	112	72
3	<u>ATM INSTALLED</u>				
	Indian Scheduled Banks	Nos.	744	747	705
	Indian Non-Scheduled Banks	"	14	15	16
	Foreign Banks	"	6	1	3
4	<u>ATM CARDS ISSUED</u>				
	Indian Scheduled Banks	Nos.	1617003	2120206	2050171
	Indian Non-Scheduled Banks	"	32911	31425	33150
	Foreign Banks	"	11986	8083	9072
5	<u>DEBIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	1778937	2120206	2050171
	Indian Non-Scheduled Banks	"	32911	31425	33150
	Foreign Banks	"	11986	8083	9072
6	<u>CREDIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	37812	282608	315603
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	4688	3022	3022
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			
		2019		2020	
		No. of Accounts	Outstanding Credit	No. of Accounts	Outstanding Credit
1	2	3	4	5	6
I.	<u>AGRICULTURE</u>	46,431	3,75,46,278	70,995	2,84,00,597
1	Direct Finance	46,097	1,38,67,940	70,400	1,04,83,901
2	Indirect Finance	334	2,36,78,338	595	1,79,16,696
II.	<u>INDUSTRY</u>	14,373	36,89,63,523	18,384	36,40,41,640
1	Mining & Quarrying	114	1,22,12,621	135	12,55,076
2	Manufacturing & Processing	12,821	21,27,70,912	16,798	20,30,82,495
3	Electricity, Gas & Water	92	1,73,13,982	122	2,33,58,125
4	Construction	1,346	12,66,66,008	1,329	13,63,45,944
III.	<u>TRANSPORT OPERATORS</u>	11,994	63,66,699	11,851	57,23,852
IV.	<u>PROFESSIONAL AND OTHER SERVICES</u>	19,652	9,66,04,838	19,205	8,72,13,419
V.	<u>PERSONAL LOANS</u>	4,27,479	11,38,61,779	5,30,695	13,32,64,255
1	Loans for Housing	35,364	6,52,20,582	38,046	7,60,51,851
2	Loans for Purchase of Consumer Durables	12,723	5,86,909	32,939	3,55,991
3	Rest of the Personal Loans	3,79,392	4,80,54,288	4,59,710	5,68,56,413
VI.	<u>TRADE</u>	33,001	8,52,35,960	26,308	10,42,85,947
1	Wholesale Trade	2,383	5,76,03,594	2,908	5,64,22,783
2	Retail Trade	30,618	2,76,32,366	23,400	4,78,63,164
VII.	<u>FINANCE</u>	485	1,89,56,628	466	83,69,992
VIII.	<u>ALL OTHERS</u>	20,365	5,20,25,155	12,044	4,87,15,697
	<u>TOTAL BANK CREDIT</u>	5,73,780	77,95,60,860	6,89,948	78,00,15,399

Source: Reserve Bank of India, Mumbai.