

## 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 31<sup>st</sup> March)

Sl.No.	Type of Bank	Number of Offices		
		2018-2019	2019-2020	2020-2021
I	2	3	4	5
I.	<u>Indian Commercial Banks</u>			
a)	Indian Scheduled Banks	375	371	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 31<sup>st</sup> March)

(Rs. in Lakh)

Item	2019-2020		2020-2021	
	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	249	171	249	171
Deposits	4594676	2856489	5107600	3931655
Credit	6835688	1586744	6820783	1706155
<u>TOTAL</u>				
Office	249	171	249	171
Deposits	4594676	2856489	5107600	3931655
Credit	6835688	1586744	6820783	1706155

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
31.3.2019	7023182	7303504	104%
31.3.2020	7451165	8422432	113%
31.3.2021	9039255	8526938	94%

## XVI-BANKING

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
	PSCB	Ropar CC	
I	2	3	4
31.3.2019	18	1	9
31.3.2020	18	1	9
31.3.2021	18	1	9

(Nos.)

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		
CIBIL SCORE	Floating Rate	CIBIL SCORE	3-5 years	Above 5 years
>=850	7.55%	>=757	7.75%	7.85%
750-799	7.65%			
700-749	7.75%			
650-699	7.85%	721-756	8.00%	8.10%
550-649	8.05%			
NTC/NO CIBIL SCORE -I	7.75%	689-720	8.25%	8.35%

CIBIL:Credit Information Bureau (India) Limited

HDFC LIMITED

#### Housing Loan (Floating Rate)

0-30 years	Upto 75 lakhs	Salarised	Period	Business
	Women	8.05%	0-20 years	8.05%
	Others	8.10%		8.20%
	Above 75 lakhs			
		Salarised	Period	Business
	Women	8.15%	0-20 years	8.15%
	Others	8.20%		8.30%

#### ICICI BANK

Housing Loan		Vehicle Loan (Fixed Reducing Rate of Interest)	
Period	Floating Rate	Cars	
0-20 years		For Women	0-7 yrs. 8.30%
	7.50%	7.45%	

Table No. 16.5 (Contd.)

### Post office Rate of Interest of PPF & KVP.

Item	Rate of Interest	
	31.03.2020	31.3.2021
I	2	3
Public Provident Fund (PPF)	7.90%	7.10%
Kisan Vikas Patra (KVP)	Money Doubles in 10 years & 4 months	

## XVI-BANKING

Table No. 16.6

Credit Cards and Debt Cards.

(As on 31<sup>st</sup> March)

Sl.No.	Item	Unit	Period		
			2018-2019	2019-2020	2020-2021
1	2	3	4	5	6
1	<u>KISAN CREDIT CARD (KCC)</u>	Nos.	1103	1116	962
	Amount Sanctioned	(Rs. In Lac)	15456	25609	17948
2	<u>SWAROJGAR CREDIT CARD</u>	Nos.	178	133	89
	Amount Sanctioned	(Rs. In Lac)	112	72	37
3	<u>ATM INSTALLED</u>				
	Indian Scheduled Banks	Nos.	747	705	719
	Indian Non-Scheduled Banks	"	15	16	17
	Foreign Banks	"	1	3	3
4	<u>ATM CARDS ISSUED</u>				
	Indian Scheduled Banks	Nos.	2120206	2050171	1822780
	Indian Non-Scheduled Banks	"	31425	33150	-
	Foreign Banks	"	8083	9072	8900
5	<u>DEBIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	2120206	2050171	2092770
	Indian Non-Scheduled Banks	"	31425	33150	-
	Foreign Banks	"	8083	9072	-
6	<u>CREDIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	282608	315603	295780
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	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 31<sup>st</sup> March).

(Amount in Rs. Thousand)

Sl.No.	Occupation	Chandigarh			
		2020		2021	
		No. of Accounts	Outstanding Credit	No. of Accounts	Outstanding Credit
1	2	3	4	5	6
I.	<u>AGRICULTURE</u>	70,995	2,84,00,597	78,470	1,41,40,915
1	Direct Finance	70,400	1,04,83,901	77,865	84,18,930
2	Indirect Finance	595	1,79,16,696	605	57,21,985
II.	<u>INDUSTRY</u>	18,384	36,40,41,640	16,956	30,87,71,957
1	Mining & Quarrying	135	12,55,076	306	78,64,865
2	Manufacturing & Processing	16,798	20,30,82,495	15,219	15,57,70,033
3	Electricity, Gas & Water	122	2,33,58,125	111	3,40,18,195
4	Construction	1,329	13,63,45,944	1,320	11,11,18,864
III.	<u>TRANSPORT OPERATORS</u>	11,851	57,23,852	11,223	52,12,371
IV.	<u>PROFESSIONAL AND OTHER SERVICES</u>	19,205	8,72,13,419	20,250	16,57,85,694
V.	<u>PERSONAL LOANS</u>	5,30,695	13,32,64,255	5,57,816	14,83,43,420
1	Loans for Housing	38,046	7,60,51,851	40,198	8,67,09,687
2	Loans for Purchase of Consumer Durables	32,939	3,55,991	37,336	3,56,184
3	Rest of the Personal Loans	4,59,710	5,68,56,413	4,80,282	6,12,77,549
VI.	<u>TRADE</u>	26,308	10,42,85,947	23,419	11,99,04,401
1	Wholesale Trade	2,908	5,64,22,783	4,143	6,19,73,759
2	Retail Trade	23,400	4,78,63,164	19,276	5,79,30,642
VII.	<u>FINANCE</u>	466	83,69,992	564	1,64,11,517
VIII.	<u>ALL OTHERS</u>	12,044	4,87,15,697	13,566	2,93,58,316
	<u>TOTAL BANK CREDIT</u>	6,89,948	78,00,15,399	7,22,264	80,79,28,591

Source: Reserve Bank of India, Mumbai.