

CHAPTER 15

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

XV-BANKING

Table No. 15.1

Banking Development in Chandigarh.

(As on 31st March)

Sl.No.	Type of Bank	Number of Offices		
		2019-2020	2020-2021	2021-2022
1	2	3	4	5
I.	<u>Indian Commercial Banks</u>			
a)	Indian Scheduled Banks	371	371	365
b)	Indian Non-Scheduled Banks	46	46	46
2	Foreign Banks	3	3	3

Table No. 15.2

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	2020-2021		2021-2022	
	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	250	176	230	184
Deposits	5107600	3931655	5316620	4628906
Credit	6820783	1706155	6638065	2120427
<u>TOTAL</u>				
Office	250	176	230	184
Deposits	5107600	3931655	5316620	4628906
Credit	6820783	1706155	6638065	2120427

Table No. 15.3

Deposits and Advances Ratio of Scheduled Commercial Banks .

(Rs. in lakh)

Year	Deposits	Advances	Credit-Deposit Ratio
I	2	3	4
31.3.2020	7451165	8422432	113%
31.3.2021	9039255	8526938	94%
31.3.2022	9945526	8758492	88%

XV-BANKING

Table No. 15.4

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
31.3.2020	18	1	9	18
31.3.2021	18	1	9	18
31.3.2022	18	1	9	18

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

Table No. 15.5

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
>=800	9.15%	775 & Above	8.80%	8.90%
750-799	9.15%	757-774	8.90%	9.00%
700-749	9.35%	721-756	9.15%	9.25%
650-699	9.45%	700-720	9.40%	9.50%
550-649	9.65%	650-699	9.60%	9.70%
NTC/NO CIBIL SCORE -I	9.35%	\$ NTC Customer	8.90%	9.00%

CIBIL:Credit Information Bureau (India) Limited

HDFC LIMITED

Housing Loan				
	Salaried	Basis :Policy Repo Rate+	Self-Employes	Basis :Policy Repo Rate+
>=700	9.35%	2.85%	9.40%	2.90%
700-729	9.10%	2.60%	9.15%	2.65%
730-779 & NTC	8.85%	2.35%	8.90%	2.40%
780 and above	8.75%	2.25%	8.80%	2.30%

ICICI BANK

Housing Loan		Vehicle Loan (Fixed Reducing Rate of Interest)	
Bureau Score	Salaried	Self-Employes	Cars
>=800	9.00%	9.00%	0-7 yrs. 8.70%
750-800	9.00%	9.10%	

Table No. 15.5 (Contd.)

Post office Rate of Interest of PPF & KVP.

Rate of Interest		
Item	31.3.2021	31.3.2022
I	2	3
Public Provident Fund (PPF)	7.10%	7.10%
Kisan Vikas Patra (KVP)	Money Doubles in 10 years & 4 months	

XV-BANKING

Table No. 15.6

Credit Cards and Debt Cards.

(As on 31st March)

Sl.No.	Item	Unit	Period		
			2019-2020	2020-2021	2021-2022
1	2	3	4	5	6
1	<u>KISAN CREDIT CARD (KCC)</u>	Nos.	1116	962	1691
	Amount Sanctioned	(Rs. In Lac)	25609	17948	17003
2	<u>SWAROJGAR CREDIT CARD</u>	Nos.	133	89	81
	Amount Sanctioned	(Rs. In Lac)	72	37	31
3	<u>ATM INSTALLED</u>				
	Indian Scheduled Banks	Nos.	705	719	728
	Indian Non-Scheduled Banks	"	16	17	26
	Foreign Banks	"	3	3	-
4	<u>ATM CARDS ISSUED</u>				
	Indian Scheduled Banks	Nos.	2050171	1822780	2257626
	Indian Non-Scheduled Banks	"	33150	-	36443
	Foreign Banks	"	9072	8900	-
5	<u>DEBIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	2050171	2092770	2257626
	Indian Non-Scheduled Banks	"	33150	-	36443
	Foreign Banks	"	9072	-	-
6	<u>CREDIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	315603	295780	321655
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	3022	-	-
7	<u>LOANS AVAILABLE</u>				
	Indian Scheduled Banks	Rs. In lacs	-	-	-
	Indian Non-Scheduled Banks	"	-	-	-
	Foreign Banks	"	-	-	-

Table No. 15.7 District-wise and occupation-wise Classification of outstanding credit of Scheduled Commercial Banks (As on 31st March).

(Amount in Rs. Thousand)

Sl.No.	Occupation	Chandigarh			
		2021		2022	
		No. of Accounts	Outstanding Credit	No. of Accounts	Outstanding Credit
1	2	3	4	5	6
I.	<u>AGRICULTURE</u>	78,470	1,41,40,915	65,129	7,88,48,956
1	Direct Finance	77,865	84,18,930	64,125	4,92,54,380
2	Indirect Finance	605	57,21,985	1,004	2,95,94,576
II.	<u>INDUSTRY</u>	16,956	30,87,71,957	14,519	20,29,60,231
1	Mining & Quarrying	306	78,64,865	193	8,71,167
2	Manufacturing & Processing	15,219	15,57,70,033	12,794	12,70,69,353
3	Electricity, Gas & Water	111	3,40,18,195	109	1,17,26,373
4	Construction	1,320	11,11,18,864	1,423	6,32,93,338
III.	<u>TRANSPORT OPERATORS</u>	11,223	52,12,371	9,157	46,13,201
IV.	<u>PROFESSIONAL AND OTHER SERVICES</u>	20,250	16,57,85,694	19,261	14,73,49,496
V.	<u>PERSONAL LOANS</u>	5,57,816	14,83,43,420	5,47,166	17,21,02,679
1	Loans for Housing	40,198	8,67,09,687	42,244	9,84,61,063
2	Loans for Purchase of Consumer Durables	37,336	3,56,184	36,994	9,74,402
3	Rest of the Personal Loans	4,80,282	6,12,77,549	4,67,928	7,26,67,214
VI.	<u>TRADE</u>	23,419	11,99,04,401	18,922	15,23,38,596
1	Wholesale Trade	4,143	6,19,73,759	3,546	4,80,76,909
2	Retail Trade	19,276	5,79,30,642	15,376	10,42,61,687
VII.	<u>FINANCE</u>	564	1,64,11,517	683	1,69,60,889
VIII.	<u>ALL OTHERS</u>	13,566	2,93,58,316	13,328	4,49,00,456
	<u>TOTAL BANK CREDIT</u>	7,22,264	80,79,28,591	6,88,165	82,00,74,504

Source: Reserve Bank of India, Mumbai.