

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

Sl.No.	Type of Bank	Number of Offices		
		2020-2021	2021-2022	2022-2023
1	2	3	4	5
I.	<u>Indian Commercial Banks</u>			
a)	Indian Scheduled Banks	371	365	397
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 31<sup>st</sup> March)

(Rs. in Lakh)

Item	2021-2022		2022-2023	
	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	230	184	228	188
Deposits	5316620	4628906	5542350	5234614
Credit	6638065	2120427	5575344	2641280
<u>TOTAL</u>				
Office	230	184	228	188
Deposits	5316620	4628906	5542350	5234614
Credit	6638065	2120427	5575344	2641280

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
31.3.2021	9039255	8526938	94%
31.3.2022	9945526	8758492	88%
31.3.2023	10776964	8216624	76%

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Table No. 15.4

### 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	
31.3.2021	18	1	9	18	
31.3.2022	18	1	9	18	
31.3.2023	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
>=825	8.50%	800 and above	8.97%	8.05%
750-824	8.70%			
700-749	8.80%	775-799	9.10%	9.20%
650-699	9.15%	757-774	9.20%	9.30%
550-649	9.45%	721-756	9.45%	9.55%
NTC=101-150	9.25%	700-200%	9.70%	9.80%
NTC=151-200	8.70%	650-699%	9.80%	9.90%
NTC/NO CIBIL SCORE -I	8.80%			

CIBIL:Credit Information Bureau (India) Limited

#### HDFC LIMITED

EmploymentType/Credit Score->	Salarised/Self Employed Professionals	Basis: Policy Repo Rate+	Self Employed Businessmen	Basis:Policy Repo Rate +
Below 700	9.80%	3.30%	9.95%	3.45%
700-729	9.60%	3.10%	9.85%	3.35%
730-749	9.50%	3.00%	9.65%	3.15%
750 & Above	9.40%	2.90%	9.55%	3.05%

#### ICICI BANK

Housing Loan		Vehicle Loan (Fixed Reducing Rate of Interest)	
Period	Cibil > 700	Cars	
0-20 years	9.00%	0-7 yrs.	9.30%

Table No. 15.5 (Contd.)

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

Item	Rate of Interest	
	31.3.2022	31.3.2023
I	2	3
Public Provident Fund (PPF)	7.10%	7.10%
Kisan Vikas Patra (KVP)	Money Doubles in 9 years & 7 months	

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Table No. 15.6

### Credit Cards and Debt Cards.

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

Sl.No.	Item	Unit	Period		
			2020-2021	2021-2022	2022-2023
1	2	3	4	5	6
1	<u>KISAN CREDIT CARD (KCC)</u>	Nos.	962	1691	836
	Amount Sanctioned	(Rs. In Lac)	17948	17003	12761
2	<u>SWAROJGAR CREDIT CARD</u>	Nos.	89	81	N.A.
	Amount Sanctioned	(Rs. In Lac)	37	31	N.A.
3	<u>ATM INSTALLED</u>				
	Indian Scheduled Banks	Nos.	719	728	731
	Indian Non-Scheduled Banks	"	17	26	18
	Foreign Banks	"	3	-	N.A.
4	<u>ATM CARDS ISSUED</u>				
	Indian Scheduled Banks	Nos.	1822780	2257626	2297383
	Indian Non-Scheduled Banks	"	-	36443	15927
	Foreign Banks	"	8900	-	N.A.
5	<u>DEBIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	2092770	2257626	2297383
	Indian Non-Scheduled Banks	"	-	36443	15927
	Foreign Banks	"	-	-	N.A.
6	<u>CREDIT CARD ISSUED</u>				
	Indian Scheduled Banks	Nos.	295780	321655	N.A.
	Indian Non-Scheduled Banks	"	-	-	N.A.
	Foreign Banks	"	-	-	N.A.
7	<u>LOANS AVAILED</u>				
	Indian Scheduled Banks	Rs. In lacs	-	-	7634749
	Indian Non-Scheduled Banks	"	-	-	581875
	Foreign Banks	"	-	-	N.A.

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

Table No. 15.7 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			
		2022		2023	
		No. of Accounts	Outstanding Credit	No. of Accounts	Outstanding Credit
1	2	3	4	5	6
I.	<u>AGRICULTURE</u>	65,129	7,88,48,956	62,220	1,56,15,896
1	Direct Finance	64,125	4,92,54,380	61,071	78,32,970
2	Indirect Finance	1,004	2,95,94,576	1,149	77,82,926
II.	<u>INDUSTRY</u>	14,519	20,29,60,231	23,613	21,51,59,847
1	Mining & Quarrying	193	8,71,167	171	4,61,246
2	Manufacturing & Processing	12,794	12,70,69,353	21,718	12,37,65,256
3	Electricity, Gas & Water	109	1,17,26,373	105	2,93,52,903
4	Construction	1,423	6,32,93,338	1,619	6,15,80,442
III.	<u>TRANSPORT OPERATORS</u>	9,157	46,13,201	8,960	54,48,287
IV.	<u>PROFESSIONAL AND OTHER SERVICES</u>	19,261	14,73,49,496	17,360	16,01,86,899
V.	<u>PERSONAL LOANS</u>	5,47,166	17,21,02,679	5,68,915	19,10,08,573
1	Loans for Housing	42,244	9,84,61,063	43,195	10,80,35,962
2	Loans for Purchase of Consumer Durables	36,994	9,74,402	38,908	5,62,499
3	Rest of the Personal Loans	4,67,928	7,26,67,214	4,86,812	8,24,10,112
VI.	<u>TRADE</u>	18,922	15,23,38,596	20,174	10,48,91,972
1	Wholesale Trade	3,546	4,80,76,909	3,589	7,61,51,167
2	Retail Trade	15,376	10,42,61,687	16,585	2,87,40,805
VII.	<u>FINANCE</u>	683	1,69,60,889	1,971	4,31,41,649
VIII.	<u>ALL OTHERS</u>	13,328	4,49,00,456	16,065	4,29,37,540
	<u>TOTAL BANK CREDIT</u>	6,88,165	82,00,74,504	7,19,278	77,83,90,663

Source: Reserve Bank of India, Mumbai.