

LIST OF TABLES

Table 4.1	Genderwise Composition of Total Deposits - All India.	62
Table 4.2	Deposit Mix (Composition of Current, Savings and Term Deposits in the Total deposits)- All India.	63
Table 4.3	Gender Composition of Current Deposits - All India.	65
Table 4.4	Gender Composition of Savings Bank Deposits - All India.	66
Table 4.5	Gender Composition of Term Deposits - All India.	67
Table 4.6	Average Deposits Per Account under Current, Savings, Time and Total - All India.	68
Table 4.7	Genderwise Composition of Total Deposits - Gujarat State.	73
Table 4.8	Deposit Mix (Composition of Current, Savings and Term Deposits in the Total deposits of the Genders)-Gujarat State.	74
Table 4.9	Gender Composition of Current, Savings Bank and Term Deposits in Gujarat State.	75
Table 4.10	Share of females in Current, Savings Bank & Term Deposits in M/U and SU/R Areas - Gujarat State.	77
Table 4.11	Average Outstanding Deposits Per Account -Gujarat State.	78
Table 4.12	X ² Test : Observed and Expected Values of Female Deposit Amount	79
Table 4.13	Genderwise Composition of Deposits of the -67- Sample Branches under Current, Savings, Term and Total Deposits.	85
Table 4.14	Share of Females in Individual Deposits under Various Categories at Metro/ Urban Centres vis-à-vis Semi-urban/ Rural Centres.	86
Table 4.15	Range-wise Distribution of the Share of Females in the Individual Outstanding Deposits at the -67- Sample branches under Current, Savings, Term and Total Deposits.	87

Table 4.16	Trend in the Share of Females in Various Deposit Categories for the Years 1993 to 1997.	89
Table 4.17	Genderwise Growth in Deposits in Current, Savings, Term and Total Deposits over the Five Year Period 1993-97 (Annualised Growth).	90
Table 4.18	Rank Correlation Coefficient between Deposit Accounts and Amount with Workforce Participation and Literacy.	92
Table 4.19	Table Showing the Statistical Analysis of Relationship between Female Deposit Accounts/ Amount with Female Workforce Participation/ Literacy Levels - All India.	93
Table 4.20	Table Showing the Statistical Analysis of Relationship between Male Deposit Accounts/ Amount with Male Workforce Participation/ Literacy Levels - All India.	94
Table 4.21	Table Showing the Statistical Analysis of Relationship between Female Deposit Accounts/ Amount with Female Workforce Participation/ Literacy Levels - Gujarat State.	95
Table 4.22	Table Showing the Statistical Analysis of Relationship between Male Deposit Accounts/ Amount with Male Workforce Participation/ Literacy Levels - Gujarat State.	96
Table 5.1	Break-up of Total Credit into 'L25' and 'M25' and Per Cent Share of Individuals - All India.	114
Table 5.2	Genderwise Outstanding Credit Under 'L25', 'M25' and Total Credit - All India.	115
Table 5.3	Percentage Share of Male/ Female in Credit Categories 'M25', 'L25' and Total Credit - All India.	116
Table 5.4	Genderwise Composition of Credit Granted Under 'L25' and 'M25'- All India.	118
Table 5.5	Distribution of Small Borrowal Accounts of Women According to Size of Outstanding Credit as on March 1993.	119

Table 5.6	Distribution of Small Borrowal Accounts of Women Classified by Loan Scheme as on March 1993.	120
Table 5.7	Average Amount Per Account for Male/ Female under 'M25', 'L25' and Total Credit - All India.	121
Table 5.8	Percentage Share of Male/ Female in Credit Categories 'M25', 'L25' and Total Credit - Gujarat State.	129
Table 5.9	Percentage Share of Male/ Female in Credit Categories 'M25', 'L25' and Total Credit in M/U and SU/R Areas - Gujarat State.	132
Table 5.10	Proportionate Share of Credit Categories 'M25' and 'L25' in the Total Credit Granted to Male/ Female - Gujarat State.	134
Table 5.11	Average Amount Per Account for Male/ Female in M/U and SU/R Areas - Gujarat State.	135
Table 5.12	X ² Test : Observed and Expected Values of Female Outstanding Credit Amount.	136
Table 5.13	Genderwise Ratios in Credit in respect of Sample Branches for the Financial Year ending March 1997.	143
Table 5.14	Range-wise Distribution of the Share of Females in the Individual Outstanding Credit under the Categories M25', 'L25' and Total Credit - Sample Branches.	145
Table 5.15	Trend in the Share of Females in Credit to Individuals during the Years 1993 to 1997 at Metro/ Urban Centres - Sample Branches.	147
Table 5.16	Trends in the Share of Females in Credit to Individuals during the Years 1993 to 1997 at Semi-urban/ Rural Centres - Sample Branches.	148
Table 5.17	Rank Correlation Coefficient between Advances Accounts and Outstanding Amount with Workforce Participation and Literacy Levels.	149

Table 5.18	Table Showing the Statistical Analysis of Relationship between Female Advances Accounts/ Amount with Female Workforce Participation/ Literacy Levels - All India.	151
Table 5.19	Table Showing the Statistical Analysis of Relationship between Male Advances Accounts/ Amount with Male Workforce Participation/ Literacy Levels - All India.	152
Table 5.20	Table Showing the Statistical Analysis of Relationship between Female Advances Accounts/ Amount with Female Workforce Participation/ Literacy Levels - Gujarat State.	153
Table 5.21	Table Showing the Statistical Analysis of Relationship between Male Advances Accounts/ Amount with Male Workforce Participation/ Literacy Levels - Gujarat State.	154
Table 6.1	Genderwise Outstanding NPA Accounts and Amount - All India.	174
Table 6.2	Genderwise NPA Levels and Ratios - Gujarat State.	179
Table 6.3	Genderwise/ Areawise Ratios in respect of NPAs in Gujarat State.	181
Table 6.4	Genderwise/ Areawise break-up of NPAs Per 100 Account and Per Rs.100/- Classified as NPAs - Gujarat State.	182
Table 6.5	Genderwise/ Areawise Average Amount Per NPA Account - Gujarat State.	183

LIST OF GRAPHS

Share of Male/ Female in Individual Deposits - All States.	G-1
Share of Male/ Female in Individual Deposits - Districts of Gujarat.	G-2
Share of Male/ Female in Individual Advances - All States.	G-3
Share of Male/ Female in Individual Advances - Districts of Gujarat.	G-4
Genderwise incidence of Non-performing Advances - All States.	G-5
Genderwise incidence of Non-performing Advances - Gujarat state.	G-6