

EXPLANATORY NOTES

1. This publication presents data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks based on Basic Statistical Return-7 giving branch-wise data received from the Head Offices of the banks, as on the last Friday of December 2003. The name of the publication has been changed from “Quarterly Handout-Banking Statistics” to “Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks” from September 2003.
2. The Aggregate Deposits represent the demand and time liabilities of a bank (excluding inter-bank deposits and India Millennium Deposits). The Gross Bank Credit represents bank credit in India (excluding inter bank advances) as per Form A return under Sec 42 (2) of RBI Act, 1934 together with outstanding amount of bills rediscounted with the Reserve Bank of India, Industrial Development Bank of India and other Financial Institutions.
3. The data from the latest available quarter have been substituted in respect of branches, which did not report the data for the current quarter.
4. Statement 2 presents the data for the top 100 Centres ranked according to the size of their Aggregate Deposits and Gross Bank Credit. In the case of Centres, which come within the first 100 Centres either in terms of Aggregate Deposits or Gross Bank Credit but not both, the figures of credit or deposits, as the case may be, of such centres are shown in brackets in this statement.
5. Statements 4 to 9 present the data on State-wise and Population Group-wise distribution of Aggregate Deposits and Gross Bank Credit for individual bank-groups. Scheduled Commercial Banks in India are categorised into five bank groups according to their ownership and/or nature of operation. These bank groups are (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Foreign Banks, (iv) Regional Rural Banks and (v) Other Scheduled Commercial Banks. Figures in brackets shown in these statements relate to Metropolitan Centres.
6. A Centre is defined as the revenue unit classified and delineated by the respective State Government i.e., a revenue village/city/town/municipality/municipal corporation, etc., as the case may be, in which the branch is situated.
7. The Population Group classification of banked Centres are based on 1991 Census data. The Population Groups are defined as under:
 - i) 'Rural' group includes centres with population of less than 10,000.
 - ii) 'Semi-Urban' group includes centres with population of 10,000 and above but less than 1 lakh.
 - iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh.
 - iv) 'Metropolitan' group includes all centres with population of 10 lakh and above.
8. The totals in these statements may not exactly tally with the sum of the constituent items on account of rounding off the figures. The unit one crore is equal to 10 million.
9. “-” indicates nil or negligible.