

Explanatory Notes

This Handout presents data on Deposits and Credit of Scheduled Commercial Banks based on BSR-7 Quarterly Returns received from their Head Offices, giving branch-wise figures of outstanding Aggregate Deposits and Gross Bank Credit as on the last Friday of December 1998. The outstanding aggregate deposits exclude inter-bank deposits, while gross bank credit includes bills rediscounted with Reserve Bank of India, Industrial Development Bank of India and other Financial Institutions, but excludes inter-bank advances. In respect of branches which did not report the data, the data from the latest available quarter have been substituted.

Statement No. 1 Presents Commercial Banking at a glance.

Statement No. 2 Presents the data for the top 100 Centres ranked according to their size of Deposits and according to size of Credit. In the case of Centres which come within the first 100 Centres either in terms of total Deposits or 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.

Statement No. 3, 4, 5, 6, 7 & 8 Present the data on State-wise and Population Group-wise distribution of Deposits and Credit for individual bank-groups. (State Bank of India and its Associates, Nationalised Banks, Foreign Banks, Regional Rural Banks, Other Scheduled Commercial Banks, All Scheduled Commercial Banks). Figures in brackets shown in these statements relate to Metropolitan Centres.

Statement No. 9 Presents District-wise data on Deposits and Credit, separately for Public Sector Banks, Regional Rural Banks and All Scheduled Commercial Banks.

State Bank of India and its Associates comprise State Bank of India and its seven associates.

Nationalised Banks comprise 14 Banks nationalised in July 1969 and 6 Banks nationalised in April 1980; of which New Bank of India is merged with the Punjab National Bank.

The Population Groups of Centres have been revised based on 1991 Census.

The totals in these statements may not exactly tally with the sum of the constituent items on account of rounding off the figures.

"-" indicates nil.