

## **Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks: Quarterly Handout: September 1999**

**January 14, 2000**

The "Banking Statistics: Quarterly Handout - September 1999" providing data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks as on 24th September 1999, with various classifications, has been published by Reserve Bank of India. The primary data have been collected from the Scheduled Commercial Banks through the BSR-7 return. Data have been presented according to top hundred centres, population groups, districts, states and bank groups. The publication is available on the RBI website ([URL:www.rbi.org.in](http://www.rbi.org.in)) under Quarterly Publications.

The top hundred centres arranged according to size of deposits accounted for 58.8 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 73.6 per cent of total bank credit.

Nationalised banks as a group contributed 54.8 per cent of the aggregate deposits while the State Bank of India and its Associates accounted for another 24.7 per cent. The shares were 10.7 per cent for Other Scheduled Commercial Banks, 6.0 per cent for Foreign Banks and 3.8 per cent for Regional Rural Banks. As regards Gross Bank Credit, Nationalised Banks accounted for a share of 48.8 per cent of the total Bank Credit, while State Bank of India and its Associates claimed a share of 29.0 per cent. Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks followed with shares of 11.3 per cent, 7.9 per cent and 3.0 per cent, respectively.

Among the States/Union Territories, the annual (point to point) growth rate of deposits was highest in Sikkim (34.7 per cent) followed by Lakshadweep (31.9 per cent), Dadra & Nagar Haveli (27.1 per cent), Nagaland (25.1 per cent), Daman & Diu (24.9 per cent) and Himachal Pradesh & Meghalaya (24.7 per cent each). The annual (point to point) growth rate of Bank Credit was the highest in Jammu & Kashmir (51.0 per cent) followed by Chandigarh (28.5 per cent), Lakshadweep (27.1 per cent), Mizoram (26.4 per cent), Meghalaya (26.3 per cent) and Arunachal Pradesh (23.7 per cent). Six states namely Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamilnadu and Gujarat together accounted for a total share of 59.7 per cent of Aggregate Deposits. Similarly, the six states namely Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 69.2 per cent of Gross Bank Credit. Maharashtra alone contributed 18.8 per cent of total deposits and 25.7 per cent of total credit.

The All-India Credit-Deposit (C-D) ratio as on February 24, 1999 worked out to 53.3 per cent. This ratio was relatively high for Foreign Banks (70.3 per cent), State Bank of India and its Associates (62.7 per cent) and Other Scheduled Commercial banks (56.4 per cent). The C-D ratios were much lower for Nationalised Banks at 47.5 per cent and Regional Rural Banks at 41.9 per cent. Population group-wise, Metropolitan centres had

the highest C-D ratio of 74.7 per cent followed by Urban centres (40.2 per cent), Rural centres (39.0 per cent) and Semi-Urban centres (32.9 per cent).

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