

Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks : Quarterly Handout : December 1999

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The “Banking Statistics: Quarterly Handout - December 1999” providing data on aggregate deposits and gross bank credit of scheduled commercial banks as on December 31, 1999 with various classifications, has been published by the 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 59 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 74 per cent of total bank credit.

Nationalised banks as a group contributed 53.8 per cent of the aggregate deposits while the State Bank of India and its associates accounted for another 24.6 per cent. The shares were 11.3 per cent for other scheduled commercial banks, 6.4 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 48.7 per cent of the total bank credit, while State Bank of India and its associates claimed a share of 28.7 per cent. Other scheduled commercial banks, foreign banks and regional rural banks followed with shares of 11.9 per cent, 7.8 per cent and 2.9 per cent, respectively.

Among the States/Union Territories, the annual (point to point) growth rate of deposits was highest in Sikkim (47.3 per cent) followed by Dadra & Nagar Haveli (36.4 per cent), Lakshadweep (32.7 per cent), Manipur (30.8 per cent), Daman & Diu (27.2 per cent) and Mizoram (24.7 per cent). The annual (point to point) growth rate of bank credit was the highest in Dadra & Nagar Haveli (86.4 per cent) followed by Jammu & Kashmir (53.5 per cent), Daman & Diu (29.8 per cent), Maharashtra (29.3 per cent), Delhi (27.7 per cent) and Arunachal Pradesh (27.4 per cent). Six states namely Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamilnadu and Gujarat together accounted for a total share of 59.9 per cent of aggregate deposits. Similarly, six states namely Maharashtra, Delhi, Tamilnadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 70.1 per cent of Gross Bank Credit. Maharashtra alone contributed 19.2 per cent of total deposits and 26.7 per cent of total credit.

The All-India credit-deposit (C-D) ratio as on last Friday of December 1999 worked out to 55.8 per cent. This ratio was relatively high for foreign banks (67.8 per cent), State Bank of India and its associates (65.1 per cent) and other scheduled commercial banks (58.7 per cent). The C-D ratios were much lower for nationalised banks at 50.5 per cent and regional rural banks at 42.9 per cent. Population group-wise, metropolitan centres had the highest C-D ratio of 79.0 per cent followed by urban centres (40.6 per cent), rural centres (39.8 per cent) and semi-urban centres (34.3 per cent).

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