

**Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks:
Quarterly Handout : March 2000**

July 11, 2000

The "Banking Statistics: Quarterly Handout – March 2000" providing data on aggregate deposits and gross bank credit of scheduled commercial banks as on March 31, 2000, 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 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 59.0 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 74.7 per cent of total bank credit.

Nationalised banks as a group contributed 54.0 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 11.7 per cent for other scheduled commercial banks, 5.7 per cent for foreign banks and 3.9 per cent for regional rural banks. As regards gross bank credit, nationalised banks accounted for a share of 47.6 per cent of the total bank credit, while State Bank of India and its associates claimed a share of 29.1 per cent. other scheduled commercial banks, foreign banks and regional rural banks followed with shares of 12.4 per cent, 8.0 per cent and 2.8 per cent, respectively.

Among the States/Union Territory, the annual(point to point) growth rate of deposits was highest in Sikkim (49.2 per cent) followed by Daman & Diu (27.3 Per cent), Dadra & Nagar Haveli (24.5 per cent), Orissa (24.4 per cent), Meghalaya (22.9 per cent) and Andhra Pradesh (22.4 per cent). The annual(point to point) growth rate of Bank Credit was highest in Arunachal Pradesh (30.5 per cent) followed by Maharashtra (29.7 per cent), Dadra & Nagar Haveli (27.0 per cent), Jammu & Kashmir (26.5 per cent), Delhi (24.4per cent) and Mizoram (23.2 per cent). Six states namely Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamil Nadu and Gujarat together accounted for a total share of 59.4 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 70.4 per cent of Gross Bank Credit. Maharashtra alone contributed 18.6 per cent of total deposits and 27.3 per cent of total credit.

The All-India Credit-Deposit (C-D) ratio as on March 31,2000 works out to 57.1 per cent. This ratio was relatively high for foreign banks (80.1 per cent), State Bank of India and its associates (67.2 per cent) and other scheduled commercial banks (60.6 per cent). The C-D ratios were much lower for nationalised banks at 50.3 per cent and regional rural banks at 40.9 per cent. Population group-wise, metropolitan centres had the highest C-D ratio of 82.2 per cent followed by urban centres (40.6 cent), rural centres (39.4 per cent) and semi-urban centres (34.4 per cent).

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