

**Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks  
Quarterly Handout: As on March 31, 2001**

**July 5, 2001**

“Banking Statistics: Quarterly Handout – March 2001” providing data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks as on 31<sup>st</sup> March 2001, with various classifications, has been published by Reserve Bank of India. The primary data have been collected from all 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 top hundred centres arranged according to size of deposits accounted for 58.9 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 75.3 per cent of total bank credit.

Nationalised banks as a group contributed 53.6 per cent of the aggregate deposits while the State Bank of India and its Associates accounted for another 24.7 per cent. The shares of aggregate deposits were 12.3 per cent for other scheduled commercial banks, 5.3 per cent for foreign banks and 4.0 per cent for regional rural banks. As regards cross bank credit, nationalised banks accounted for a share of 46.9 per cent of the total bank credit, while State Bank of India and its Associates claimed a share of 29.4 per cent. Other scheduled commercial banks, foreign banks and regional rural banks had the relative contributions to the extent of 12.8 per cent, 8.1 per cent and 2.8 per cent respectively, of the total gross bank credit.

Banking statistics in respect of three new states viz. Jharkhand, Chhattisgarh and Uttaranchal have been reported from December 2000 issue of Quarterly Handout. Growth rates and shares of deposits and credit in these states as well as their parent states have been worked out taking into account the districts of these newly formed states. Among the States/Union Territories, the annual (point to point) growth rate of deposits was highest in Dadra & Nagar Haveli (34.5 per cent) followed by Mizoram (22.7 per cent), Chhattisgarh (21.9 per cent), Tripura (21.8 per cent), Karnataka (21.4 per cent) and Sikkim (20.7 per cent). The annual (point to point) growth rate of bank credit was highest in Chandigarh (119.8 per cent) followed by Sikkim (36.3 per cent), Mizoram (28.8 per cent), Delhi (28.0 per cent), Andaman & Nicobar Islands (27.9 per cent) and Jharkhand (27.2 per cent). Six states, namely, Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamil Nadu and Karnataka together accounted for a total share of 58.0 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 70.2 per cent of Gross Bank Credit. Maharashtra alone contributed 18.3 per cent of total deposits and 26.7 per cent of total credit.

The All-India Credit-Deposit (C-D) ratio as on March 31, 2001 works out to 58.5 per cent. This ratio was relatively high for foreign banks (89.5 per cent), State Bank of India & its Associates (69.5 per cent) and other scheduled commercial banks (60.6 per cent). The C-D ratios were lower for nationalised banks at 51.2 per cent and regional rural banks at 41.6 per cent. Population group-wise, metropolitan centres had the highest C-D ratio of 84.3 per cent followed by Urban centres (43.0 per cent), Rural centres (40.2 per cent) and Semi-Urban centres (34.2 per cent). Quarterly Handout is available on RBI Website [www.rbi.org.in](http://www.rbi.org.in)

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