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**July 03,1998**

**Aggregate deposits and gross bank credit of all scheduled commercial banks as on the last Friday of March 1998**

The "Banking Statistics : Quarterly Handout - March 1998" providing data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of March 1998, 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 returns. Data have been presented according to top hundred centres, population groups, districts, states and bank groups.

The top hundred centres arranged according to the size of deposits accounted for 59.4 per cent of the total deposits. Similarly, the top hundred centres arranged according to the size of bank credit constituted 72.4 per cent of the total bank credit.

Nationalised banks as a group contributed 54.7 per cent of the aggregate deposits while the State Bank of India and its associates accounted for another 24.8 per cent. The shares were 7.0 per cent for foreign banks, 9.8 per cent for other scheduled commercial banks and 3.8 per cent for regional rural banks. As regards gross bank credit, nationalised banks accounted for a share of 48.3 per cent of the total bank credit while the State Bank of India and its associates claimed a share of 29.0 per cent. Foreign banks, other scheduled commercial banks and regional rural banks followed with shares of 9.0 per cent, 10.5 per cent and 3.2 per cent, respectively.

Among the States, the annual (point to point) growth rate of deposits was the highest in Madhya Pradesh (28.5 per cent) followed by Delhi (24.8 per cent), Orissa (23.3 per cent) and Jammu & Kashmir (23.1 per cent). The annual (point to point) growth rate of bank credit was the highest in Sikkim (36.5 per cent) followed by Rajasthan (28.5) per cent, Arunachal Pradesh (28.3 per cent), Madhya Pradesh (26.4 per cent) and Mizoram (24.0 per cent). Six states, namely, Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamil Nadu and Gujarat together accounted for a total share of 60.2 per cent of aggregate deposits. Similarly, six states, namely, Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 68.7 per cent of gross bank credit. Maharashtra alone contributed 19.9 per cent of the total deposits and 25.9 per cent of total credit.

The all-India credit-deposit (C-D) ratio as on the last Friday of March 1998 works out to 55.7 per cent. This ratio was relatively high for the State Bank of India and its associates (65.0 per cent). The C-D ratios were much lower for regional rural banks at 46.2 per cent and nationalised banks at 49.1 per cent. Population group-wise, metropolitan centres had the highest C-D ratio of 74.9 per cent followed by urban centres (43.0 per cent), rural centres (42.4 per cent) and semi-urban centres (36.4 per cent).

Banking Statistics : Quarterly Handout - March 1998

**Alpana Killawala**  
General Manager

**Press Release : 1998-99/16**