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**Aggregate deposits and gross bank credit of all scheduled commercial banks as on the last Friday of December 1996**

According to the data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of December 1996 collected through the BSR-7 returns, the top 100 centres arranged according to the size of deposits accounted for 59.0 per cent of the total deposits. Similarly, the top 100 centres arranged according to the size of bank credit constituted 71.6 per cent of the total bank credit.

Nationalised banks as a group contributed 55.1 per cent of the aggregate deposits while the State Bank of India and its associates accounted for another 25.6 per cent. The shares of other bank groups were 8.3 per cent for other scheduled commercial banks, 7.7 per cent for foreign banks and 3.3 per cent for regional rural banks. As regards gross bank credit, nationalised banks accounted for a share of 47.5 per cent of the total bank credit, while State Bank of India and its associates claimed a share of 31.3 per cent. Other scheduled commercial banks, foreign banks and regional rural banks followed with shares of 9.2 per cent, 9.0 per cent and 3.0 per cent, respectively.

Among the States, the growth rate of deposits was the highest in Meghalaya (34.4 per cent), followed by Sikkim (29.9 per cent), Tripura (23.8 per cent), Nagaland 22.7 per cent) and Himachal Pradesh (22.6 per cent). The growth rate of bank credit was the highest in Mizoram (21.7 per cent), followed by Manipur (21.6 per cent), Jammu & Kashmir ( 18.5 per cent), Meghalaya (18.3 per cent) and Andhra Pradesh (15.6 per cent). Six states, namely, Maharashtra, Uttar Pradesh, Delhi, West Bengal, Tamil Nadu and Gujarat together accounted for a total share of 60.7 per cent in aggregate deposits. Similarly, six states, namely, Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 67.9 per cent in gross bank credit. Maharashtra alone contributed 20.9 per cent of the total deposits and 25.1 per cent of the total credit.

The all India credit deposit (CD) ratio as on the last Friday of December 1996 worked out to 58.2 per cent. This ratio was relatively high for State Bank of India and its associates (71.2 per cent). The CD ratios were much lower for regional rural banks at 52.1 per cent and nationalised banks at 50.2 per cent. Population group-wise, Metropolitan centres had the highest CD ratio of 76.4 per cent followed by urban centres (48.3 per cent), rural centres ( 45.4 per cent) and semi-urban centres (38.9 per cent).

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