



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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

According to the data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of September 1996 collected through the BSR-7 quarterly returns, the top hundred centres arranged according to the size of deposits accounted for 58.8 per cent of the total deposits. Similarly, the top hundred centres arranged according to the size of bank credit constituted 71.5 per cent of the total bank credit.

Nationalised banks as a group contributed 55.0 per cent of the aggregate deposits of all scheduled commercial banks while the State Bank of India and its associates accounted for another 25.4 per cent. The shares of other bank groups were 8.1 per cent for other scheduled commercial banks, 7.5 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 47.9 per cent of the total bank credit, while State Bank of India and its associates claimed a share of 31.0 per cent. Foreign banks, other scheduled commercial banks and regional rural banks followed with shares of 8.9 per cent, 8.8 per cent and 3.4 per cent respectively.

Among the States, the growth rate of deposits was the highest in Madhya Pradesh (41.2 per cent), followed by Haryana (20.3 per cent), Orissa (20.0 per cent), Karnataka (19.3 per cent) and Andhra Pradesh (19.1 per cent). The growth rate of bank credit was the highest in Madhya Pradesh (39.2 per cent), followed by Karnataka (19.5 per cent), Tamil Nadu (15.3 per cent), Andhra Pradesh (15.0 per cent) and Kerala (14.7 per cent). Six states, namely, Maharashtra, Uttar Pradesh, West Bengal, Tamil Nadu, Gujarat and Karnataka together accounted for a total share of 55.8 per cent in aggregate deposits. Similarly, six states namely Maharashtra, Tamil Nadu, Andhra Pradesh, Karnataka, West Bengal and Uttar Pradesh together accounted for a total share of 61.5 per cent in gross bank credit. Maharashtra alone contributed 20.8 per cent of total deposits and 24.9 per cent of total credit.

The all-India credit-deposit(C-D) ratio as on the last Friday of September 1996 worked out to 57.5 per cent. This ratio was relatively high for State Bank of India and its associates (70.1 per cent), foreign banks (67.9 per cent) and other scheduled commercial banks (62.6 per cent). The C-D ratios were much lower for nationalised banks at 50.1 per cent and regional rural banks at 49.7 per cent. Population group-wise, metropolitan centres had the highest C-D ratio of 75 per cent followed by urban centres (48.0 per cent), Rural centres (46.1 per cent) and semi-urban centres (38.1 per cent).

**Alpana Killawala**  
Deputy General Manager