

**Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks  
Quarterly Handout: As on last Friday of September 2001**

**January 23, 2002**

“Banking Statistics: Quarterly Handout – September 2001” provides data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks as on last Friday of September 2001. The data have been classified according to top hundred centres, states, districts, population groups and bank groups. The primary data have been collected from all scheduled commercial banks through the BSR-7 return.

The top hundred centres arranged according to the size of deposits accounted for 58.9 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 75.3 per cent of total bank credit.

Nationalised banks as a group accounted for 53.4 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.8 per cent. The shares in aggregate deposits were 12.4 per cent for Other Scheduled Commercial Banks, 5.4 per cent for Foreign Banks and 4.0 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 State Bank of India and its Associates had share of 28.8 per cent. Other scheduled commercial banks, foreign banks and regional rural banks had relative shares in the total gross bank credit to the extent of 11.9 per cent, 8.0 per cent and 2.9 per cent respectively.

Banking statistics in respect of three new states viz. Jharkhand, Chhattisgarh and Uttaranchal are being reported from December 2000 issue of the quarterly handout. The state-wise growth rates and shares of deposits and credit of the scheduled commercial banks have been worked out and it is observed that the annual (point - to - point) growth rate of deposits was the highest in Uttaranchal (27.9 per cent), followed by Chhattisgarh (26.2 per cent), Dadra & Nagar Haveli (26.1 per cent), Tripura (22.5 per cent), Chandigarh (21.7 per cent) and Gujarat (21.3 per cent). It is noteworthy that two newly created states, viz. Uttaranchal & Chhattisgarh ranked the first & second positions in respect of the deposit growth rates. The annual (point - to - point) growth rate of bank credit was the highest in Dadra & Nagar Haveli (49.8 per cent), followed by Chandigarh (38.3 per cent), Mizoram (29.5 per cent), Sikkim (28.4 per cent), Chhattisgarh (27.6 per cent) and Delhi (24.1 per cent). The top six states according to Aggregate Deposits, were Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamil Nadu and Gujarat which together accounted for 58.0 per cent of Aggregate Deposits. The top six states according to Gross Bank Credit, namely, Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for 58.0 per cent of Aggregate Deposits. The top six states according to gross bank credit, namely Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for 70.1 per cent of gross bank credit, Maharashtra alone accounted for 17.9 per cent of total deposits of scheduled commercial banks and 26.2 per cent of the total credit.

The credit-deposit (C-D) ratio of all the scheduled commercial banks as on last Friday of September 2001 works out to 56.1 per cent. The C-D ratio was above the average level in respect of Foreign Banks (83.6 per cent), State Bank of India & its Associates (65.3 per cent) and was lower for other scheduled commercial banks (53.7 per cent), nationalised banks (50.8 per cent) and regional rural banks (41.4 per cent). As regards population group-wise C-D ratios of the scheduled commercial banks, metropolitan centres had the highest C-D ratio of 80.9 per cent followed by urban centres (41.0 per cent), rural centres (40.1 per cent) and

semi-urban centres (32.4 per cent). This publication is available at Reserve Bank of India website (URL : [www.rbi.org.in](http://www.rbi.org.in)) under quarterly publication.

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