

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

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“Banking Statistics: Quarterly Handout – December 2001” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of December 2001. The data have been classified according to top hundred centers, states, districts, population groups and bank groups. The primary data have been collected from the scheduled commercial banks through the BSR-7 return.

The top hundred centres arranged according to size of deposits accounted for 58.8 per cent of the total deposits and the top hundred centres arranged according to size of bank credit constituted 75.2 per cent of total bank credit.

Nationalised banks as a group contributed 52.7 per cent of the aggregate deposits while the State Bank of India and its associates accounted for 25.2 per cent. The shares of aggregate deposits were 12.7 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 48.4 per cent of the total bank credit, while State Bank of India and its associates had a share of 28.7 per cent. Other scheduled commercial banks, foreign banks and regional rural banks had the relative shares in the total gross bank credit to the extent of 12.1 per cent, 7.8 per cent and 3.0 per cent respectively.

The state-wise growth rates and shares of deposits and credit of 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 Chhattisgarh(25.4 per cent) followed by Tripura (24.6 per cent) Dadra & Nagar Haveli (23.1 per cent), Mizoram (22.8 per cent), Gujarat (21.6 per cent), Uttaranchal (20.5 per cent), etc. The annual (point-to-point) growth rate of bank credit was the highest in Chandigarh (199.3 per cent), followed by Dadra & Nagar Haveli (67.8 per cent), Sikkim (37.2 per cent), Chhattisgarh(32.1 per cent), Meghalaya (31.8 per cent), Mizoram (28.5 per cent), etc. Five states, namely, Maharashtra, Delhi, Uttar Pradesh, West Bengal and Tamil Nadu together accounted for more than 50 per cent of gross bank credit of scheduled commercial banks. Maharashtra alone accounted for 17.9 per cent of total deposits of scheduled commercial banks and 25.9 per cent of total credit.

The Credit-Deposit (C-D) ratio of all the scheduled commercial banks as on last Friday of December 2001 works out to 57.2 per cent. The C-D ratio was above the average level in respect of foreign banks (82.3 per cent), State Bank of India & its Associates (65.3 per cent) and was lower for other scheduled commercial banks at 54.3 per cent, nationalised banks (52.5 per cent) and regional rural banks (42.7 per cent). As regards population group-wise C-D ratios of the scheduled commercial banks, metropolitan centres had the highest C-D ratio of 82.0 per cent followed by urban centres (42.4 per cent), rural centres (40.9 per cent) and semi-urban centres (33.3 per cent). The publication is available on RBI website www.rbi.org.in under quarterly publications.

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