

Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks Quarterly Handout: As on the last Friday of June 2002

“Banking Statistics: Quarterly Handout – June 2002” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of June 2002. 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 returns.

The top hundred centres arranged according to the size of deposits accounted for 60.7 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 76.7 per cent of total bank credit.

Nationalised banks as a group accounted for 50.2 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.1 per cent. The shares in aggregate deposits were 16.8 per cent for Other Scheduled Commercial Banks, 5.2 per cent for Foreign Banks and 3.8 per cent for Regional Rural Banks. As regards gross bank credit, Nationalised Banks accounted for a share of 46.6 per cent of the total bank credit, while State Bank of India and its Associates had a share of 24.6 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 18.5 per cent, 7.5 per cent and 2.8 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 Maharashtra (33.5 per cent), followed by Andaman & Nicobar Islands (28.8 per cent), Sikkim (26.4 per cent), Uttaranchal (26.3 per cent), Chhattisgarh (26.1 per cent), etc. The annual (point-to-point) growth rate of bank credit was the highest in Dadra & Nagar Haveli (63.4 per cent), followed by Maharashtra (52.2 per cent), Chhattisgarh (43.9 per cent), Mizoram (36.0 per cent), Sikkim (35.5 per cent), etc. Five states, namely, Maharashtra, Delhi, Uttar Pradesh, West Bengal and Tamil Nadu together accounted for more than 50 per cent of aggregate deposits mobilised by scheduled commercial banks; while only three states, namely, Maharashtra, Delhi and Tamil Nadu together accounted for more than 50 per cent of gross bank credit of scheduled commercial banks. Maharashtra alone accounted for 20.5 per cent of total deposits of scheduled commercial banks and 33.1 per cent of total credit.

The credit-deposit (C-D) ratio of all the scheduled commercial banks as on the last Friday of June 2002 works out to 57.5 per cent. The C-D ratio was above the all-India level in respect of Foreign Banks (84.1 per cent), Other Scheduled Commercial Banks (63.4 per cent) and State Bank of India and its Associates (58.8 per cent); and was lower for Nationalised Banks (53.4 per cent) and Regional Rural Banks (42.2 per cent). As regards population group-wise C-D ratios of all scheduled commercial banks, metropolitan centres had the highest C-D ratio of 81.2 per cent, followed by urban centres (41.5 per cent), rural centres (41.1 per cent) and semi-urban centres (32.7 per cent). This publication is available at RBI website www.rbi.org.in under quarterly publications.

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