

**Quarterly Handout: Aggregate Deposits and Gross Bank Credit of all Scheduled
Commercial Banks
(As on the last Friday of December 2002)**

April 12, 2003

“Banking Statistics: Quarterly Handout – December 2002” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of December 2002. The data are based on Basic Statistical Return-7, received from all scheduled commercial banks. The data have been presented according to top hundred centres, states, districts, population groups and bank groups.

The top hundred centres arranged according to the size of deposits accounted for 60.9 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 75.6 per cent of total bank credit.

Nationalised banks as a group accounted for 50.3 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.4 per cent. The shares in aggregate deposits were 16.8 per cent for other Scheduled Commercial Banks, 4.7 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 46.5 per cent of the total bank credit, while State Bank of India and its Associates had a share of 24.5 per cent. Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks had relatively lower shares in the total gross bank credit at 18.7 per cent, 7.3 per cent and 3.0 per cent, respectively.

The credit-deposit (C-D) ratio of all scheduled commercial banks at all-India level as on the last Friday of December 2002 works out to 57.7 per cent. Among the States/ Union Territories, highest C-D ratio was observed in Chandigarh (120.3 per cent), followed by Maharashtra (91.1 per cent) and Tamil Nadu (85.0 per cent). On the other hand, C-D ratio was the lowest in Lakshadweep (7.3 per cent), while that of Daman & Diu was 8.9 per cent and Sikkim 16.0 per cent. At the bank group level, C-D ratio was above the all-India ratio in respect of Foreign Banks (89.5 per cent), other Scheduled Commercial Banks (64.3 per cent) and State Bank of India and its Associates (57.9 per cent); and was lower for Nationalised Banks (53.5 per cent) and Regional Rural Banks (44.7 per cent). As regards population group-wise C-D ratios of all scheduled commercial banks, metropolitan centres had the highest C-D ratio of 80.0 per cent, followed by rural centres (42.4 per cent), urban centres (42.3 per cent) and semi-urban centres (34.5 per cent). The publication is available on RBI website www.rbi.org.in under quarterly publications.

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