

Quarterly Handout: Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks (As on March 31, 2003)

July 18, 2003

“Banking Statistics: Quarterly Handout – March 2003” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on 31st March 2003. 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. Five new statements are added from this issue of Quarterly Handout.

The top hundred centres arranged according to the size of deposits accounted for 61.0 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 75.9 per cent of total bank credit. The number of banked centres served by scheduled commercial banks stood at 35,257. Of these centres, 29,980 were single office centres and 37 centres had 100 or more bank offices each.

Nationalised banks as a group accounted for 50.7 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.0 per cent. The shares in aggregate deposits were 17.0 per cent for Other Scheduled Commercial Banks, 4.5 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 46.8 per cent of the total bank credit, while State Bank of India and its Associates had a share of 24.1 per cent. Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks had relatively lower shares in the total gross bank credit at 19.2 per cent, 7.1 per cent and 2.9 per cent, respectively.

The credit-deposit (C-D) ratio of all scheduled commercial banks at all-India level as on 31st March 2003 works out to 59.4 per cent. Among the States/ Union Territories, highest C-D ratio was observed in Chandigarh (110.4 per cent), followed by Maharashtra (93.2 per cent) and Tamil Nadu (86.5 per cent). On the other hand, C-D ratio was the lowest in Lakshadweep (5.1 per cent), while that of Daman & Diu was 9.0 per cent and Nagaland 13.1 per cent. At the bank group level, C-D ratio was above the all-India ratio in respect of Foreign Banks (94.1 per cent), Other Scheduled Commercial Banks (66.9 per cent) and State Bank of India and its Associates (59.7 per cent); and was lower for Nationalised Banks (54.8 per cent) and Regional Rural Banks (44.4 per cent). As regards population group-wise C-D ratios of all scheduled commercial banks, metropolitan centres had the highest C-D ratio of 83.0 per cent, followed by urban centres (43.2 per cent), rural centres (42.4 per cent) and semi-urban centres (35.2 per cent).

The distribution of scheduled commercial bank offices by size of deposits indicated that the offices each with deposits of Rs.10 crore or more, accounted for 42.5 per cent of the bank offices and had a share of 88.0 per cent in total bank deposits and 85.9 per cent in total bank credit. The offices, which had a credit of Rs. 10 crore or more, accounted for 13.0 per cent of total number of offices. These offices together accounted for 78.5 per cent of total bank credit whereas their share in total deposits was 46.6 per cent. The publication is also available on RBI website www.rbi.org.in

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