

Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks : Quarterly Handout: March 31, 1999

July 6, 1999

The "Banking Statistics: Quarterly Handout - March 1999" providing data on aggregate deposits and gross bank credit of scheduled commercial banks as on March 31, 1999, with various classifications, has been published by the Reserve Bank of India. The primary data have been collected from the scheduled commercial banks through the BSR-7 return. Data have been presented according to top hundred centres, population groups, districts, states and bank groups. The publication is available on the RBI website ([URL:www.rbi.org.in](http://www.rbi.org.in)) under Quarterly Publications.

The top hundred centres arranged according to size of deposits accounted for 59.1 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 73.5 per cent of total bank credit.

Nationalised banks as a group contributed 54.8 per cent of the aggregate deposits while the State Bank of India and its associates accounted for another 24.5 per cent. The shares were 10.7 per cent for other scheduled commercial banks, 6.3 per cent for foreign banks and 3.7 per cent for regional rural banks. As regards gross bank credit, nationalised banks accounted for a share of 48.5 per cent of the total bank credit, while State Bank of India and its associates claimed a share of 29.4 per cent. Other Scheduled commercial banks, foreign banks and regional rural banks followed with shares of 11.4 per cent, 7.8 per cent and 2.9 per cent, respectively.

Among the States/Union Territories, the annual (point to point) growth rate of deposits was highest in Lakshadweep 63.0 per cent followed by Manipur (43.3 per cent), Mizoram (42.7 per cent), Nagaland (35.7 per cent), Dadra & Nagar Haveli (34.9 per cent) and Tripura (26.2 per cent). The annual (point to point) growth rate of bank credit was the highest in Chandigarh 50.1 per cent followed by Delhi (44.5 per cent), Dadra & Nagar Haveli (34.2 per cent), Andaman & Nicobar (29.7 per cent), Jammu & Kashmir (27.8 per cent) and Lakshadweep (27.6 per cent). Six states namely Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamilnadu and Gujarat together accounted for a total share of 60.0 per cent of aggregate deposits. Similarly, six states namely Maharashtra, Delhi, Tamilnadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 69.4 per cent of gross bank credit. Maharashtra alone contributed 19.3 per cent of total deposits and 25.4 per cent of total credit.

The All-India credit-deposit (C-D) ratio as on March 31, 1999 worked out to be 55.5 per cent. This ratio was relatively high for foreign banks (68.4 per cent), State Bank of India and its associates (66.6 per cent) and other scheduled commercial banks (59.6 per cent). The C-D ratios were much lower for nationalised banks at 49.1 per cent and regional rural banks at 42.5 per cent. Population group-wise, metropolitan centres had the highest c-d ratio of 76.9 per cent followed by urban centres (42.0 per cent), rural centres (40.1 per cent) and semi-urban centres (35.3 per cent).

**Rupambara Padhi
Manager**

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