

**Aggregate Deposits and Gross Bank Credit of All Scheduled Commercial Banks
Quarterly Handout: As on Last Friday of September 2000**

January 16, 2001

The “Banking Statistics: Quarterly Handout – September 2000” providing data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks as on Last Friday of September 2000, with various classifications, has been published by 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 top hundred centres arranged according to size of deposits accounted for 58.7 per cent of the total deposits. Similarly, the top hundred centres arranged according to size of bank credit constituted 74.8 per cent of total bank credit.

Nationalised banks as a group contributed 53.7 per cent of the aggregate deposits while the State Bank of India and its Associates accounted for another 24.1 per cent. The shares of aggregate deposits were 12.2 per cent for Other Scheduled Commercial Banks, 6.0 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 47.2 per cent of the total Bank Credit, while State Bank of India and its Associates claimed a share of 29.6 per cent. Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks had the relative contributions to the extent of 12.0 per cent, 8.4 per cent and 2.9 per cent respectively, of the total Gross Bank Credit.

Among the States/Union Territories, the annual(point to point) growth rate of deposits was highest in Sikkim (38.3 per cent) followed by Jammu & Kashmir (36.3 per cent), Orissa (25.9 per cent), Tripura (25.5 per cent), Mizoram (24.5 per cent) and Karnataka(22.5 per cent) . The annual (point to point) growth rate of Bank Credit was highest in Sikkim (41.4 per cent) followed by Delhi (33.9 per cent), Andaman & Nicobar Islands (33.3 per cent), Maharashtra (30.3 per cent), Meghalaya(30.2 per cent), Goa (27.7 per cent) and Arunachal Pradesh(26.6 per cent). Six states, namely, Maharashtra, Delhi, Uttar Pradesh, West Bengal, Tamil Nadu and Karnataka together accounted for a total share of 59.1 per cent of Aggregate Deposits. Similarly, the six states, namely, Maharashtra, Delhi, Tamil Nadu, Andhra Pradesh, Karnataka and West Bengal together accounted for a total share of 70.1 per cent of Gross Bank Credit. Maharashtra alone contributed 18.4 per cent of total deposits and 26.8 per cent of total credit.

The All-India Credit-Deposit (C-D) ratio as on last Friday of September 2000 works out to 57.1 per cent. This ratio was relatively high for Foreign Banks (79.2 per cent) and State Bank of India & its Associates (70.1 per cent). The C-D ratios were much lower for Other Scheduled Commercial Banks (56.1 per cent), Nationalised Banks at 50.2 per cent and Regional Rural Banks at 41.6 per cent. Population group-wise, Metropolitan centres had the highest C-D ratio of 82.4 per cent followed by Urban centres (41.8 per cent), Rural centres (39.9 per cent) and Semi-Urban centres (33.7 per cent).

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Press Release : 2000-2001/1029