

Explanatory Notes

1. This Handout presents data on Deposits and Credit of Scheduled Commercial Banks based on BSR-7 Quarterly Returns received from their Head Offices, giving branch-wise figures of outstanding Aggregate Deposits and Gross Bank Credit as on the last Friday of June 2003.
 2. The outstanding aggregate deposits exclude inter-bank deposits, Resurgent India Bonds and India Millennium Deposits. The gross bank credit includes bills rediscounted with Reserve Bank of India, Industrial Development Bank of India and other Financial Institutions, but excludes inter-bank advances.
 3. In respect of branches, which did not report the data, the data from the latest available quarter have been substituted.
 4. Statement 2 presents the data for the top 100 Centres ranked according to the size of their Deposits and Credit. In the case of Centres, which come within the first 100 Centres either in terms of total Deposits or Credit but not both, the figures of Credit or Deposits, as the case may be, of such centres are shown in brackets in this statement.
 5. Statements 4 to 9 present the data on State-wise and Population Group-wise distribution of Deposits and Credit for individual bank-groups. Scheduled Commercial Banks in India are categorised into five different groups according to their ownership and/or nature of operation. These bank groups are (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Foreign Banks, (iv) Regional Rural Banks and (v) Other Scheduled Commercial Banks. Figures in brackets shown in these statements relate to Metropolitan Centres.
 6. The Population Groups of Centres are based on 1991 Census. The Population Groups are defined as under:
 - (i) 'Rural' group includes all centres with population of less than 10,000.
 - (ii) 'Semi-Urban' group includes all centres with population of 10,000 and above but less than 1 lakh.
 - (iii) 'Urban' group includes all centres with population of 1 lakh and above but less than 10 lakhs.
 - (iv) 'Metropolitan' group includes all centres with population of 10 lakhs and more.
 7. The totals in these statements may not exactly tally with the sum of the constituent items on account of rounding off the figures. The unit lakh is equal to 1,00,000.
- "-" indicates nil or negligible.