

## Deposit Mobilisation By The Bank

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### 1. GROWTH IN DEPOSIT :

There has been a phenomenal increase in the deposit amount and number of accounts during the period Aug. 1982 to December 1985 as in clear from Table-1.

TABLE 1: Growth in bank deposits and deposit accounts (August 1982 to December 1985)  
(Amt. in Rs.)

PARTICULAR	1982	1983	1984	1985
1. DEPOSITS:				
(a) Amount in Rs.	81000	187600	636000	732000 (803.70)
(b) Number of account	215	553	771	766 (256.28)

NOTE: Figures in brackets indicate percentage increase over 1982.

Table-1 shows that deposits increased from Rs. 81000 to Rs. 732000 during the four-year period from 1982 to 1985. Increase in deposits over 1982 was about 804 percent as at the end of 1985.

### 2. GROWTH IN DEPOSIT ACCOUNTS:

The number of deposit accounts during the period August 1982 to December 1985 increased from 215 to 766 indicating an increase of about 256 percent during the same period (Table-1).

### 3. COMPOSITION OF DEPOSITS:

Year-wise mobilization of different types of deposits is given in Table-2. This table shows that deposits have been mobilized mainly through saving accounts. As at the end of December 1985 about 44 percent of the total deposit were mobilised through

savings accounts alone. Which constituted nearly 78 percent of the total deposit account. The bank could collect fixed deposits about 41 percent of the total deposits through only about 6 percent of the total deposit accounts. The recurring deposits accounted for only about 14 percent of the total deposits through about 15 percent of the total accounts. Thus, it can be said, that the scope of recurring deposits seems to be limited.

The average deposit per account was only about Rs. 377 in 1982 and about Rs. 956 in 1985, showing an increase of about 153 percent over 1982. Thus, the bank under study has made intensive efforts in mobilizing rural deposits from the poorer section of the society.

**TABLE -Deposit mobilisation by Alwar-Bharatpur Anchalik Gramin Bank branch salempur Kalan.**

Type of Deposit	1982			1983			1984			1985		
	Number of Accounts	Amount	Amount per accounts	Number of Accounts	Amount	Amount per account	Number of Accounts	Amount	Amount per account	Number of Accounts	Amount	Amount per account
Savings	172 (80.0)	45000 (55.56)	261.62	436 (78.84)	21600 (11.52)	49.54	592 (76.78)	293000 (46.07)	494.93	600 (78.33)	323000 (44.13)	538.33
Fixed	8 (3.72)	27000 (33.33)	3375.00	28 (5.06)	116000 (61.83)	4142.85	45 (5.83)	246000 (38.68)	5466.66	49 (6.39)	303000 (41.39)	6183.67
Recurring	35 (16.28)	9000 (11.11)	257.14	89 (16.10)	50000 (26.65)	561.79	134 (17.38)	97000 (15.25)	723.88	117 (15.27)	106000 (14.48)	905.98
TOTAL	215 (100)	81000 (100)	376.74	553 (100)	187600 (100)	339.24	771 (100)	636000 (100)	824.90	766 (100)	732000 (100)	955.61

NOTE: Figures within brackets indicate the percentage of the total.

#### REFERENCES

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#### CONCLUSION:

After this detailed survey we have concluded in this article by the mobilization of bank, the rate of deposit has been increased as their category of the consumer. This article illustrated the mobilization of banks, components of deposit and growth in deposit accounts. As per the survey we can see that the number of account in only 4 years, since 1982 to 1985 increased in a very large amount. There is a lot of incensement in fixed and recurring deposits.