

HIGHLIGHTS

1. “Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – December 2013” provides information on aggregate deposits and gross bank credit of Scheduled Commercial Banks (SCBs) as on December 27, 2013 based on branch-wise data received from all SCBs (including regional rural banks) through Basic Statistical Return (BSR)-7.
2. The number of banked centres of SCBs stood at 40,682 covering 111,778 offices of SCBs. Of these centres, 31,322 were single office centres and 75 centres had 100 or more bank offices.
3. The growth (yoy) in aggregate deposits at 15.4 per cent in December 2013 was higher as compared with 11.5 per cent in September 2013 as well as with 11.3 per cent a year ago. Population group-wise, aggregate deposits of rural, semi-urban, urban and metropolitan branches grew by 16.8 per cent, 15.8 per cent, 16.6 per cent and 14.6 per cent, respectively in December 2013.
4. The growth in gross bank credit at 14.2 per cent in December 2013 was lower as compared with 15.1 per cent in September 2013 and 14.7 per cent a year ago. The growth in gross bank credit extended by rural branches during past year has been influenced by shifting of some large credit accounts from metropolitan to rural branches (in December 2011 and thereafter). Adjusted for such large accounts, growth in gross bank credit for rural and metropolitan offices stood at 11.5 per cent and 14.2 per cent, respectively, in December 2013. Growth in gross bank credit of semi-urban and urban branches was at 19.8 per cent and 12.3 per cent, respectively.
5. The top hundred centres, arranged according to the size of deposits accounted for 68.0 per cent of the aggregate deposits and the top hundred centres arranged according to the size of gross bank credit accounted for 76.2 per cent of gross bank credit.
6. Nationalised banks accounted for the highest share of 51.8 per cent of the aggregate deposits followed by the State Bank of India and its associates (22.3 per cent) and new private sector banks (13.5 per cent). The share of old private sector banks, foreign banks, and regional rural banks in aggregate deposits was 4.8 per cent, 4.6 per cent and 2.9 per cent, respectively. In gross bank credit, nationalised banks accounted for the highest share (50.2 per cent) followed by State Bank of India and its associates (22.5 per cent) and new private sector banks (14.9 per cent). Foreign banks, old private sector banks and regional rural banks had relatively lower shares in the gross bank credit at 4.9 per cent, 4.9 per cent and 2.6 per cent, respectively.
7. The all-India credit-deposit (C-D) ratio of all SCBs stood at 76.9 per cent in December 2013. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (122.9 per cent) followed by Chandigarh (114.6 per cent) and Andhra Pradesh (111.6 per cent). At the bank group level, C-D ratios of new private sector banks (84.5 per cent), foreign banks (82.0 per cent), and old private sector banks (77.9 per cent) and SBI and its associates (77.6 per cent) were higher than the all-India average.
8. The distribution of the offices of SCBs by size of deposits showed that offices with deposits of Rs.100 million or more accounted for 69.7 per cent of the bank offices, 97.9 per cent of aggregate deposits and 94.7 per cent of gross bank credit. The offices with outstanding gross bank credit of Rs.100 million or more accounted for 50.1 per cent of the offices, 81.2 per cent of deposits and 96.1 per cent of gross bank credit.