

HIGHLIGHTS

1. “Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks- March 2012” provides information on aggregate deposits and gross bank credit of Scheduled Commercial Banks (SCBs) as on March 31, 2012 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 36,391. Of these centres, 28,458 were single office centres and 72 centres had 100 or more bank offices.
3. The growth (yoy) in aggregate deposits moderated to 13.8 per cent in March 2012 as compared with 17.9 per cent in March 2011. Population group-wise, aggregate deposits of rural, semi-urban, urban and metropolitan branches grew by 16.4 per cent, 17.6 per cent, 14.7 per cent and 12.1 per cent, respectively in March 2012.
4. Gross bank credit growth decelerated to 18.3 per cent in March 2012 from 21.9 per cent in the previous year. The growth of gross bank credit extended by rural branches at 42.2 per cent and by metropolitan branches at 16.6 per cent are not comparable with the corresponding figures a year ago, mainly due to shifting of some large credit accounts from metropolitan to rural branches. Adjusted for such accounts, gross bank credit for rural and metropolitan branches stood at 24.1 per cent and 18.6 per cent respectively. Gross bank credit of semi-urban and urban branches grew by 19.3 per cent and 14.0 per cent respectively.
5. The top hundred centres, arranged according to the size of deposits accounted for 69.1 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.3 per cent of total bank credit.
6. Nationalised Banks accounted for 53.0 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 21.8 per cent. The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks, and Regional Rural Banks in aggregate deposits was 13.0 per cent, 4.8 per cent, 4.4 per cent and 3.0 per cent, respectively. Nationalised Banks accounted for the highest share of 52.0 per cent in gross bank credit followed by State Bank of India and its Associates (22.5 per cent) and New Private Sector Banks (13.5 per cent). Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the gross bank credit at 4.8 per cent, 4.8 per cent and 2.4 per cent, respectively.
7. The All-India credit-deposit (C-D) ratio of all SCBs stood at 78.1 per cent as on March 31, 2012. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (116.2 per cent) followed by Chandigarh (113.6 per cent) and Andhra Pradesh (110.4 per cent). At the bank group level, C-D ratios of Foreign Banks (85.1 per cent), State Bank of India and its Associates (80.6 per cent) and New Private Sector Banks (80.7 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 70.9 per cent of the bank offices, 97.8 per cent of aggregate deposits and 95.8 per cent of gross bank credit. The offices with outstanding credit of Rs.100 million or more accounted for 47.6 per cent of the offices, 79.7 per cent of deposits and 95.7 per cent of total bank credit.