

## EXPLANATORY NOTES

1. The publication presents data on Aggregate Deposits and Gross Bank Credit of Scheduled Commercial Banks based on Basic Statistical Return-7 giving branch-wise data received from the Head Offices of banks, as on September 30, 2011.
  2. Aggregate Deposits represent the demand and time liabilities of a bank (excluding inter-bank deposits). The Gross Bank Credit represents bank credit (excluding inter-bank advances) as per Form 'A' return under Sec 42(2) of RBI Act, 1934 together with outstanding amount of bills rediscounted with Reserve Bank of India and Financial Institutions.
  3. Data from the latest available quarter have been substituted in respect of branches, which did not report the data for the current quarter.
  4. Statement-1: Data for March quarter relate to 31st March and for June/ September/ December quarters relate to the last Friday of the quarter. Figures of "Non Scheduled Commercial Banks" include Local Area Banks. Figures of Population per Office are computed by dividing the projected mid-year population / census data (as available from Census office) by the number of offices.
  5. Statement 2 presents the data for the top 200 Centres ranked according to the size of their Aggregate Deposits and Gross Bank Credit. In the case of Centres, which come within the first 200 Centres either in terms of Aggregate Deposits or Gross Bank 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.
  6. Statement 4 to 9 present the data on State-wise and Population Group-wise distribution of Aggregate Deposits and Gross Bank Credit for individual bank-groups. Scheduled Commercial Banks in India are categorised into six 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 (including IDBI Bank Ltd. since December 2004), (iii) Foreign Banks, (iv) Regional Rural Banks, (v) Old Private Sector Banks and (vi) New Private Sector Banks. The data for All Private Sector Banks (Old and New), earlier referred to as Other Scheduled Commercial Banks, are published in Statement 8, while statements 8A and 8B relate to Old Private Sector Banks and New Private Sector Banks, respectively. Figures in brackets shown in these statements relate to Metropolitan Centres.
  7. In Statement 16, the district level total data for Scheduled Commercial Banks can be computed by adding the data for different bank groups (columns 3 to 18).
  8. Statement 17 presents data on distribution of centres served by Scheduled Commercial Banks (SCBs) and Co-Operative Banks (Co-OpBs).
  9. A Centre is defined as the revenue unit classified and delineated by the respective State Government *i.e.*, a revenue village /city/ town/ municipality/ municipal corporation, *etc.*, as the case may be, in which the branch is situated.

The centre Greater Mumbai is spread across Mumbai and Mumbai Suburban districts, centre Hyderabad is spread across Hyderabad and Rangareddy districts, the centre Guwahati is spread across Kamrup and Kamrup Metropolitan districts and the centre Srinagar is spread across Srinagar and Badgam districts.
  10. Population group classification of banked centres used for the March 2006 quarter and onwards has been revised based on population figures as per 2001 census as against the 1991 census used earlier, while the definition/cut-off size of population groups remains unchanged as follows:
    - a. 'Rural' group includes centres with population of less than 10,000.
    - b. 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh.
    - c. 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs.
    - d. 'Metropolitan' group includes all centres with population of 10 lakhs and above.

This fact may be considered while comparing population group-wise data for March 2006 quarter and onwards with those of the earlier quarters.
  11. The totals in these statements may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one crore is equal to 10 million.
  12. "-" indicates nil or negligible.
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