

HIGHLIGHTS

1. “Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – December 2012” provides information on aggregate deposits and gross bank credit of Scheduled Commercial Banks (SCBs) as on December 28, 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 37,530 covering 101,567 offices of SCBs. Of these centres, 29,079 were single office centres and 72 centres had 100 or more bank offices.
3. The growth (yoy) in aggregate deposits at 11.3 per cent in December 2012 was lower as compared with 13.6 per cent in September 2012 as well as with 17.3 per cent a year ago. Population group-wise, aggregate deposits of rural, semi-urban, urban and metropolitan branches grew by 16.0 per cent, 16.7 per cent, 16.0 per cent and 7.5 per cent, respectively in December 2012.
4. The growth in gross bank credit at 14.7 per cent in December 2012 was lower than 15.1 per cent in September 2012. The growth in gross bank credit extended by rural branches in December 2012 was influenced by shifting of some large credit accounts from metropolitan to rural branches. Adjusted for such large accounts, growth in gross bank credit for rural and metropolitan branches stood at 13.6 per cent and 13.9 per cent, respectively. Growth in gross bank credit of semi-urban and urban branches was at 21.7 per cent and 14.2 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 77.1 per cent of gross bank credit.
6. Nationalised Banks accounted for 51.5 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.5 per cent. The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks, and Regional Rural Banks in aggregate deposits was 13.8 per cent, 5.0 per cent, 4.4 per cent and 2.9 per cent, respectively. Nationalised Banks accounted for the highest share of 49.9 per cent in gross bank credit followed by State Bank of India and its Associates (22.6 per cent) and New Private Sector Banks (14.8 per cent). Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the gross bank credit at 5.1 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 77.7 per cent in December 2012. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (124.2 per cent) followed by Chandigarh (123.6 per cent) and Andhra Pradesh (112.6 per cent). At the bank group level, C-D ratios of Foreign Banks (91.4 per cent), New Private Sector Banks (83.6 per cent), and SBI and its Associates (78.2 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 70.3 per cent of the bank offices, 97.8 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 48.4 per cent of the offices, 80.0 per cent of deposits and 95.7 per cent of gross bank credit.