

HIGHLIGHTS

1. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks- March 2009” provides data on aggregate deposits and gross bank credit of Scheduled Commercial Banks as on March 31, 2009. The data are based on Basic Statistical Return-7, received from the branches of all Scheduled Commercial Banks (including Regional Rural Banks).
2. The number of banked centres served by Scheduled Commercial Banks stood at 34,636. Of these centres, 28,232 were single office centres and 61 centers had 100 or more bank offices.
3. The top hundred centres, arranged according to the size of deposits accounted for 69.2 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.5 per cent of total bank credit. In March 2008, the corresponding share of top hundred centres in aggregate deposits and gross bank credit was 69.7 per cent and 77.8 per cent, respectively. Aggregate deposits of top hundred centres increased by 21.0 per cent in March 2009 over March 2008 compared to a growth of 25.7 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres at 20.5 per cent in March 2009 was lower as compared to 23.4 per cent growth recorded in March 2008.

The Top 200 centres in terms of aggregate deposits covered 31.3 per cent of reporting offices and 74.2 per cent of aggregate deposits. The Top 200 centres in terms of gross bank credit, accounted for 82.0 per cent of gross bank credit and 30.9 per cent of reporting offices.

4. Nationalised Banks, as a group, accounted for 49.5 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.1 per cent. The share of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits were 18.2 per cent, 5.2 per cent and 3.0 per cent, respectively. As regards gross bank credit, Nationalised Banks held the highest share of 50.5 per cent in the total bank credit followed by State Bank of India and its Associates at 23.1 per cent and Other Scheduled Commercial Banks at 18.2 per cent. Foreign Banks and Regional Rural Banks had relatively lower share in the total bank credit at 5.9 per cent and 2.3 per cent, respectively.
5. At the All-India level, the credit-deposit (C-D) ratio of All Scheduled Commercial Banks as on March 31, 2009 stood at 72.6 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (114.1 per cent) followed by Tamil Nadu (108.9 per cent). At the bank group level, the C-D ratio was above the All-India ratio in respect of Foreign Banks (82.5 per cent) and Nationalised Banks (74.1) and it was lower in case of Other Scheduled Commercial Banks (72.5 per cent), State Bank of India and its Associates (69.4 per cent) and Regional Rural Banks (56.5 per cent). As regards population group-wise C-D ratio of All Scheduled Commercial Banks, metropolitan centres had the highest C-D ratio (86.7 per cent), followed distantly by rural centres (57.1 per cent) and urban centres (56.0 per cent). The semi-urban centres recorded the lowest C-D ratio at 50.1 per cent.
6. It is observed from the distribution of Scheduled Commercial Bank offices by size of deposits that the offices with deposits of Rs.10 crore or more, accounted for 63.2 per cent of the bank offices, 96.1 per cent in terms of aggregate deposits and 93.7 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 38.2 per cent in terms of total number of offices. These offices together accounted for 93.1 per cent of total bank credit whereas their share in aggregate deposits was 77.1 per cent.