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Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks : March 2004

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks - March 2004” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on March 31, 2004. The data are based on Basic Statistical Return-7, received from the branches of all scheduled commercial banks (including RRBs).

The top hundred centres arranged according to the size of deposits accounted for 63.6 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 75.5 per cent of total bank credit (Statement 2). The number of banked centres served by scheduled commercial banks stood at 35,036. Of these centres, 29,696 were single office centres and 38 centres had 100 or more bank offices (Statement 3).

Nationalised Banks as a group accounted for 49.6 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.2 per cent. The shares of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits were 17.7 per cent, 4.8 per cent and 3.7 per cent, respectively. As regards gross bank credit, Nationalised Banks accounted for 46.1 per cent of the total bank credit, while State Bank of India and its Associates registered a share of 23.8 per cent. Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks had relatively lower shares in the total gross bank credit at 20.2 per cent, 6.9 per cent and 2.9 per cent, respectively (Statements 4-9).

At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks at all-India level as on March 31, 2004 stood at 58.7 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (142.0 per cent), followed by Tamil Nadu (89.6 per cent) and Maharashtra (81.4 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (84.4 per cent) and Other Scheduled Commercial Banks (67.1 per cent), and was lower for State Bank of India and its Associates (57.9 per cent), Nationalised Banks (54.5 per cent) and Regional Rural Banks (46.8 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 75.7 per cent, followed by urban centres (47.3 per cent), rural centres (43.7 per cent) and semi-urban centres (37.9 per cent).

The distribution of scheduled commercial bank offices by size of deposits indicated that the offices with deposits of Rs.10 crore or more, accounted for 45.3 per cent of the bank offices and recorded a share of 89.9 per cent in total bank deposits and 87.3 per cent in total bank credit (Statement 11). The offices, which recorded a credit of Rs.10 crore or more, accounted for 16.3 per cent of total number of offices. These offices together accounted for 80.4 per cent of total bank credit whereas their share in total deposits was 54.4 per cent (Statement 12). The publication is also available on RBI website www.rbi.org.in

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