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### **Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2004**

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks - December 2004” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of December 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 64.9 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. Aggregate deposits of top 100 centres grew at 22.8 per cent in December 2004 over December 2003 compared to 17.7 per cent growth recorded a year ago. Annual growth rate of gross bank credit of top 100 centres was appreciably higher at 34.5 per cent (including the impact of IDBI Ltd.) in December 2004 over December 2003 (Statement 2). The number of banked centres served by scheduled commercial banks according to number of reporting offices stood at 34,858. Of these centres, 29,460 were single office centres and 39 centres had 100 or more bank offices (Statement 3).

Nationalised Banks, as a group, accounted for 49.8 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.7 per cent. The shares of Foreign Banks, Regional Rural Banks and Other Scheduled Commercial Banks in aggregate deposits were 4.7 per cent, 3.5 per cent and 17.4 per cent, respectively. As regards gross bank credit, Nationalised Banks held the maximum share of 47.6 per cent in the total bank credit followed by State Bank of India and its Associates at 23.6 per cent and Other Scheduled Commercial Banks at 19.2 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.7 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 as on last Friday of December 2004 stood at 64.1 per cent. However, the ratio stood at 62.2 per cent excluding the impact of IDBI Ltd. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (96.6 per cent), followed by Tamil Nadu (95.5 per cent) and Maharashtra (94.0 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (92.6 per cent) and Other Scheduled Commercial Banks (70.5 per cent), and was lower for State Bank of India and its Associates (61.2 per cent), Nationalised Banks (61.3 per cent) and Regional Rural Banks (53.7 per cent). As regards population group-wise

C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 81.1 per cent, followed by rural centres (50.5 per cent) and marginally lower for urban centres (49.6 per cent). The semi-urban centres recorded the lowest C-D ratio at 42.7 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 46.2 per cent of the bank offices with a share of 90.5 per cent in aggregate deposits and 87.9 per cent in total bank credit (Statement 11). The offices, which extended the credit of Rs.10 crore or more, accounted for 19.3 per cent in terms of their number. These offices together accounted for 82.3 per cent of total bank credit whereas their share in aggregate deposits was 58.6 per cent (Statement 12). The data is also available on our website [www.rbi.org.in](http://www.rbi.org.in)

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