

PRESS RELEASE



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Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: June 2005

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks - June 2005” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of June 2005. The data are based on Basic Statistical Return-7, received from the branches of all scheduled commercial banks (including RRBs). During this quarter, IDBI Bank Ltd. was merged with IDBI Ltd. The figures relating to IDBI Ltd. are covered under Nationalised Banks group.

The top hundred centres, out of 34,788 banked centres, arranged according to the size of deposits accounted for 65.5 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 75.8 per cent of total bank credit. Aggregate deposits of top 100 centres grew at 18.0 per cent in June 2005 over June 2004 compared to 22.4 per cent growth recorded a year ago. In the previous quarter (March 2005), aggregate deposits of top 100 centres, had recorded annual growth rate of 18.7 per cent. Annual growth rate of gross bank credit of top 100 centres was appreciably higher at 32.9 per cent (including the impact of IDBI Ltd.) in June 2005 over June 2004, compared to 19.8 per cent growth recorded in June 2004. The gross bank credit of top 100 centres had registered annual growth of 31.6 per cent in March 2005.

The number of banked centres served by scheduled commercial banks according to number of reporting offices stood at 34,788. Of these centres, 29,350 were single office centres and 42 centres had 100 or more bank offices.

Nationalised Banks, as a group, accounted for 49.2 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 25.1 per cent. The shares of Foreign Banks, Regional Rural Banks and Other Scheduled Commercial Banks in aggregate deposits were 4.7 per cent, 3.4 per cent and 17.6 per cent, respectively. As regards gross bank credit, Nationalised Banks held the maximum share of 47.7 per cent in the total bank credit followed by State Bank of India and its Associates at 23.7 per cent and Other Scheduled Commercial Banks at 19.0 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.8 per cent and 2.8 per cent, respectively.

At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on June 24, 2005 stood at 66.5 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (99.8 per cent), followed by Chandigarh (97.3 per cent) and Maharashtra (95.0 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (96.4 per cent) and Other Scheduled Commercial Banks (71.7 per cent), and was lower for State Bank of India and its Associates (62.8 per cent), Nationalised Banks (64.5 per cent) and Regional Rural Banks (54.8 per cent). As regards population group-wise C-D ratio of all

scheduled commercial banks, metropolitan centres had the highest C-D ratio at 83.8 per cent, followed by rural centres (52.7 per cent) and urban centres (51.0 per cent). The semi-urban centres recorded the lowest C-D ratio at 44.9 per cent.

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 47.3 per cent of the bank offices with a share of 91.2 per cent in aggregate deposits and 88.5 per cent in total bank credit. The offices, which extended the credit of Rs.10 crore or more, accounted for 21.2 per cent in terms of their number. These offices together accounted for 83.8 per cent of total bank credit whereas their share in aggregate deposits was 61.5 per cent.

The publication is also available on our website (www.rbi.org.in) under publications.

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