

**RESERVE BANK OF INDIA**

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

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks - December 2005” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of December 2005. The data are based on Basic Statistical Return-7, received from the branches of all scheduled commercial banks (including Regional Rural Banks). During this quarter, there was amalgamation of 6 RRBs into 2 RRBs leading to reduction in number of RRBs from 177 to 173.

The number of banked centres served by scheduled commercial banks according to number of reporting offices stood at 34,714. Of these centres, 29,264 were single office centres and 41 centers had 100 or more bank offices.

The top hundred centers, out of 34,714 banked centers, arranged according to the size of deposits accounted for 66.3 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 76.2 per cent of total bank credit. Aggregate deposits of top hundred centres grew at 20.2 per cent in December 2005 over December 2004 compared to 22.8 per cent growth recorded a year ago. Annual growth rate of gross bank credit of top hundred centres was at 31.2 per cent in December 2005 over December 2004, compared to 34.5 per cent (including the impact of IDBI Ltd.) growth recorded in December 2004.

Nationalised Banks, as a group, accounted for 48.8 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 24.3 per cent. The shares of Foreign Banks, Regional Rural Banks and Other Scheduled Commercial Banks in aggregate deposits were 5.3 per cent, 3.3 per cent and 18.3 per cent, respectively. As regards gross bank credit, Nationalised Banks held the maximum share of 48.0 per cent in the total bank credit followed by State Bank of India and its Associates at 23.4 per cent and Other Scheduled Commercial Banks at 19.4 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.6 per cent and 2.7 per cent, respectively.

At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on the last Friday of December 2005 stood at 70.9 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (103.8 per cent), followed by Maharashtra (101.7 per cent) and Chandigarh (98.7 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (88.7 per cent) and Other Scheduled Commercial Banks (75.0 per cent), and was lower for State Bank of India and its Associates (68.0 per cent), Nationalised Banks (69.7 per cent) and Regional Rural Banks (57.9 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio

at 88.4 per cent, followed by rural centres (56.4 per cent) and urban centres (54.7 per cent). The semi-urban centres recorded the lowest C-D ratio at 48.2 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 49.3 per cent of the bank offices with a share of 92.0 per cent in aggregate deposits and 89.1 per cent in total bank credit. The offices, which extended the credit of Rs.10 crore or more, accounted for 24.7 per cent in terms of their number. These offices together accounted for 85.9 per cent of total bank credit whereas their share in aggregate deposits was 65.7 per cent.

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