



**RESERVE BANK OF INDIA**

**PRESS RELATIONS DIVISION**, Central Office, Post Box 406, Mumbai 400001  
Phone: 2266 0502 Fax: 2266 0358, 2270 3279

[www.rbi.org.in](http://www.rbi.org.in)  
[www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)  
e-mail: [helpprdr@rbi.org.in](mailto:helpprdr@rbi.org.in)

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**"Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks" : March 2006**

"Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2006" provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on March 31, 2006. 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 55 RRBs into 15 RRBs leading to reduction in number of RRBs from 173 to 133.

Population group classification of banked centres used for the March 2006 has been revised based on population figures as per 2001 census as against earlier classification of banked centres based on the 1991 census, while the definition/cut-off size of population groups remains unchanged.

On account of updation of population group classification as per 2001 census in March 2006, there have been changes in composition of branches/offices of banks. This is mainly due to upgradation of population group of banked centers from lower population group to higher population group consequent upon growth in the population of centers as per 2001 census compared to that based on 1991 census. The position as on last Friday of December 2005 (December 30, 2005) and March 31, 2006 is as follows:

Number of branches/offices and banked centres

(per cent)

Population group	December 30, 2005 @		March 31, 2006@@	
	Branches/offices	Banked centres	Branches/offices	Banked centres
Rural	46.6	84.6	44.5	82.0
Semi-urban	22.6	14.5	22.2	16.8
Urban	17.0	0.9	17.3	1.2
Metropolitan	13.7	0.1	16.0	0.1
Total	100.0	100.0	100.0	100.0
	(68,363)	(34,711)	(68,681)	(34,511)

@: Based on 1991 census @@: Based on 2001 census

Figures in bracket indicate total no of Branches/Offices and Banked Centres, respectively.

The population group-wise shares of aggregate deposits and gross bank credit as on last Friday of December 2005 (December 30, 2005) and March 31, 2006 is as follows:

Aggregate deposits and Gross bank credit

(per cent)

Population group	December 30, 2005 @		March 31, 2006@@	
	Aggregate deposits	Gross bank credit	Aggregate deposits	Gross bank credit
Rural	11.6	9.3	10.8	8.4
Semi-urban	16.5	11.2	14.4	10.0
Urban	21.3	16.4	20.6	16.4
Metropolitan	50.6	63.1	54.1	65.3
Total	100.0	100.0	100.0	100.0
	(19,24,624)	(13,64,326)	(20,93,042)	(15,17,497)

@: Based on 1991 census @@: Based on 2001 census

Figures in bracket indicate, Aggregate deposits and Gross bank credit respectively in Rupees crore

The changes in distribution pattern of population group of branches/offices and banked centers has also impacted the population group –wise growth rates of aggregate deposits and gross bank credit. For data pertaining to December 30, 2005 the banked centers were categorised on the basis of 1991 census figures, whereas for March 31, 2006 as per 2001 census figures. Therefore the number of centers in the categories are different hence the number of branches. The population group wise comparison with the previous quarter and a year ago may not hold good. However the figures according to other characteristics are comparable.

However, the population group-wise growth rates for March 2006 have been worked out taking into account the comparable position of March 2005, i.e., classifying the branches in 2005 also as per 2001 census.

The number of banked centres served by scheduled commercial banks according to number of reporting offices stood at 34,511. Of these centres, 29,054 were single office centres and 45 centers had 100 or more bank offices.

The top hundred centers, out of 34,511 banked centers, arranged according to the size of deposits accounted for 67.0 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 76.5 per cent of total bank credit. Aggregate deposits of top hundred centres grew at 22.4 per cent in March 2006 over March 2005 compared to 18.7 per cent growth recorded a year ago. Growth rate of gross bank credit of top hundred centres

was at 31.6 per cent in March 2006 over March 2005, compared to 31.9 per cent growth recorded in March 2005.

Nationalised Banks, as a group, accounted for 48.4 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 23.4 per cent. The shares of Foreign Banks, Regional Rural Banks and Other Scheduled Commercial Banks in aggregate deposits were 5.3 per cent, 3.4 per cent and 19.4 per cent, respectively. As regards gross bank credit, Nationalised Banks held the maximum share of 47.5 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 20.2 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.5 per cent and 2.6 per cent, respectively.

At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on March 31, 2006 stood at 72.5 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (105.9 per cent) followed by Maharashtra (101.5 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (88.4 per cent), Other Scheduled Commercial Banks (75.6 per cent), and was lower for State Bank of India its Associates (71.6 per cent) and Nationalised Banks (71.1 per cent) and Regional Rural Banks (55.9 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 87.5 per cent, followed by urban centres (57.5 per cent) and rural centres (56.3 per cent). The semi-urban centres recorded the lowest C-D ratio at 50.0 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 51.3 per cent of the bank offices with a share of 92.5 per cent in aggregate deposits and 90.2 per cent in total bank credit. The offices, which extended the credit of Rs.10 crore or more, accounted for 27.1 per cent in terms of their number. These offices together accounted for 87.4 per cent of total bank credit whereas their share in aggregate deposits was 69.2 per cent.

**P.V.Sadanandan**  
Manager

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