

**RESERVE BANK OF INDIA**

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“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: June 2006” – Press Note

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – June 2006” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of June 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 36 RRBs into 12 RRBs leading to reduction in number of RRBs from 133 as at quarter-end March 2006 to 109 as at quarter-end June 2006.

Population group classification of banked centres used for the March 2006 quarter and onwards, has been based on the population figures of 2001 census as against earlier classification of banked centres based on the 1991 census. However 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 the composition of branches/offices of banks. The changes in distribution pattern of population group of branches/ offices and banked centers has impacted the population group-wise growth rates of aggregate deposits and gross bank credit. For data pertaining to quarters upto December 2005, the banked centers were categorized on the 1991 census figures whereas for March 2006 quarter onwards as per 2001 census figures. Therefore, the population group-wise comparison with the quarters upto December 2005 may not hold good. However, the figures according to other characteristics are comparable.

The population group-wise growth rates for June 2006 have been worked out taking into account the comparable position of June 2005, *i.e.*, reclassifying the branches in 2005 as per 2001 census. For details, please refer to the Highlights published in the March 2006 issue of the publication.

The number of banked centres served by scheduled commercial banks stood at 34,513. Of these centres, 29,039 were single office centres and 45 centers had 100 and more bank offices.

The top hundred centers, out of 34,513 banked centers, arranged according to the size of deposits accounted for 67.7 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 76.6 per cent of total bank credit. Aggregate deposits of top hundred centres grew at 27.7 per cent in June 2006 over June 2005 compared to 18.0 per cent growth recorded a year ago. Growth rate of gross bank credit of top hundred centres was at 34.4 per cent in June 2006 over June 2005, compared to 32.9 per cent growth recorded in June 2005.

Nationalised Banks, as a group, accounted for 48.5 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.9 per cent. The

shares of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits were 20.0 per cent, 5.4 per cent and 3.2 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 22.6 per cent and Other Scheduled Commercial Banks at 20.3 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.9 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 last Friday of June 2006 stood at 71.6 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (109.0 per cent) followed by Maharashtra (96.5 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (90.4 per cent), Other Scheduled Commercial Banks (72.9 per cent), and was lower for State Bank of India its Associates (70.9 per cent) and Nationalised Banks (70.3 per cent) and Regional Rural Banks (57.0 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 85.5 per cent, followed by rural centres (57.0 per cent) and urban centres (56.9 per cent). The semi-urban centres recorded the lowest C-D ratio at 50.1 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 51.4 per cent of the bank offices with a share of 92.9 per cent in aggregate deposits and 90.4 per cent in total bank credit. The offices, which extended the credit of Rs.10 crore or more, accounted for 27.6 per cent in terms of their number. These offices together accounted for 87.5 per cent of total bank credit whereas their share in aggregate deposits was 69.4 per cent.

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