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“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: September 2006”

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – September 2006” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of September 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 9 RRBs into 4 RRBs leading to reduction in number of RRBs from 109 as at quarter-end June 2006 to 104 as at quarter-end September 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 September 2006 have been worked out taking into account the comparable position of September 2005, *i.e.*, reclassifying the branches in 2005 as per 2001 census.

The number of banked centres served by scheduled commercial banks stood at 34,469. Of these centres, 28,965 were single office centres and 46 centers had 100 and more bank offices.

The top hundred centers, out of 34,469 banked centers, arranged according to the size of deposits accounted for 67.9 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 76.7 per cent of total bank credit. Aggregate deposits of top hundred centres grew at 24.7 per cent in September 2006 over September 2005 compared to 24.2 per cent growth recorded a year ago. Growth rate of gross bank credit of top hundred centres was at 31.8 per cent in September 2006 over September 2005, compared to 37.8 per cent growth recorded in September 2005.

Nationalised Banks, as a group, accounted for 49.0 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for

22.5 per cent. The shares of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits were 20.0 per cent, 5.3 per cent and 3.2 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 22.8 per cent and Other Scheduled Commercial Banks at 20.1 per cent. Foreign Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 6.6 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 September 2006 stood at 73.0 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (108.8 per cent) followed by Maharashtra (99.1 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (90.6 per cent), State Bank of India its Associates (73.9 per cent) and Other Scheduled Commercial Banks (73.3 per cent), and was lower for Nationalised Banks (71.4 per cent) and Regional Rural Banks (58.7 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 87.3 per cent, followed by rural centres (57.8 per cent) and urban centres (57.4 per cent). The semi-urban centres recorded the lowest C-D ratio at 51.0 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 52.8 per cent of the bank offices with a share of 93.2 per cent in aggregate deposits and 89.0 per cent in total bank credit. The offices, which extended the credit of Rs.10 crore or more, accounted for 29.5 per cent in terms of their number. These offices together accounted for 88.4 per cent of total bank credit whereas their share in aggregate deposits was 71.0 per cent.

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