



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

**RESERVE BANK OF INDIA**

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

April 12, 2007

### **“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2006”**

“Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – December 2006” provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on last Friday of December 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 3 RRBs into 1 RRB leading to reduction in number of RRBs from 104 as at quarter-end September 2006 to 102 as at quarter-end December 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 December 2006 have been worked out taking into account the comparable position of December 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 34,427. Of these centres, 28,870 were single office centres and 48 centers had 100 and more bank offices.

The top hundred centers, out of 34,427 banked centers, arranged according to the size of deposits accounted for 68.2 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 77.1 per cent of total bank credit. In December 2005, the corresponding shares of top hundred centers in aggregate deposits and gross bank credit were 66.3 per cent and 76.2 per cent respectively. Aggregate deposits of top hundred centres grew at 26.5 per cent in December 2006 over December 2005 compared to 20.2 per cent growth recorded a year ago. Growth rate of gross bank credit of top hundred centres was at 32.1 per cent in December 2006 over December 2005, compared to 31.2 per cent growth recorded in December 2005.

Nationalised Banks, as a group, accounted for 48.6 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.4 per cent. The shares of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits were 19.9 per cent, 5.9 per cent and 3.2 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 23.3 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 2.5 per cent, respectively.

At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on last Friday of December 2006 stood at 75.1 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (111.3 per cent) followed by Maharashtra (103.1 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (82.4 per cent), State Bank of India its Associates (78.3 per cent) and Other Scheduled Commercial Banks (76.1 per cent), and was lower for Nationalised Banks (73.4 per cent) and Regional Rural Banks (60.2 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 89.6 per cent, followed by urban centers (59.5 per cent) and rural centers (59.3 per cent). The semi-urban centres recorded the lowest C-D ratio at 52.3 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 53.1 per cent of the bank offices with a share of 93.5 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 30.4 per cent in terms of total number of offices. These offices together accounted for 89.0 per cent of total bank credit whereas their share in aggregate deposits was 71.8 per cent.

**P.V.Sadanandan**  
Manager

**Press Release : 2006-2007/1392**