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Phone: 2266 0502 Fax: 2266 0358, 2270 3279

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**"Quarterly Statistics on Deposits and Credit of  
Scheduled Commercial Banks : June 2007"**

"Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – June 2007" provides data on aggregate deposits and gross bank credit of scheduled commercial banks as on the last Friday of June 2007. The data are based on Basic Statistical Return-7, received from the branches of all scheduled commercial banks (including Regional Rural Banks).

The number of banked centres served by scheduled commercial banks stood at 34,349. Of these centres, 28,713 were single office centres and 50 centres had 100 and more bank offices.

The top hundred centres, out of 34,349 banked centers, arranged according to the size of deposits accounted for 69.4 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 77.2 per cent of total bank credit. In June 2006, the corresponding share of top hundred centres in aggregate deposits and gross bank credit was 67.7 per cent and 76.6 per cent respectively. Aggregate deposits of top hundred centres increased by 26.6 per cent in June 2007 over June 2006 compared to a growth of 27.7 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres was at 24.7 per cent in June 2007 over June 2006, compared to 34.3 per cent growth recorded in June 2006.

Nationalised Banks, as a group, accounted for 47.7 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.2 per cent. The share of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits was 21.2 per cent, 5.9 per cent and 3.0 per cent, respectively. As regards gross bank credit, Nationalised Banks held the maximum share of 47.0 per cent in the total bank credit followed by State Bank of India and its Associates at 23.2 per cent and Other Scheduled Commercial Banks at 20.6 per cent. Foreign Banks and Regional Rural Banks had relatively lower share in the total bank credit at 6.7 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 June 2007 stood at 71.8 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (110.2 per cent) followed by Chandigarh (97.5 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (81.6 per cent) and State Bank of India and its Associates (74.9) per cent) and was lower in case of Nationalised Banks (70.6 per cent), Other Scheduled Commercial Banks (70.0 per cent), and Regional Rural Banks (60.4 per cent). As regards population group-wise C-D ratio of all scheduled commercial banks, metropolitan centres had the highest C-D ratio at 83.6 per cent, followed by rural centres (60.8 per cent) and urban centres (57.6 per cent). The semi-urban centres recorded the lowest C-D ratio at 51.7 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 55.2 per cent of the bank offices, 94.3 per cent in terms of aggregate deposits and 90.3 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 31.9 per cent in terms of total number of offices. These offices together accounted for 89.8 per cent of total bank credit whereas their share in aggregate deposits was 73.7 per cent.

**Ajit Prasad**  
Manager