

**PRESS RELEASE**



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**RESERVE BANK OF INDIA**

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**RBI releases Data on Bank Deposits and Credit for Quarter ending  
September 2007; covers 100 Additional Centres**

**Note :** *Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks is a quarterly publication of the Reserve Bank of India. It provides data on aggregate deposits and gross bank credit of Scheduled Commercial Banks as on last Friday of the quarter under reference. The data are based on the Basic Statistical Return-7, received from the branches of all Scheduled Commercial Banks (including Regional Rural Banks).*

The Reserve Bank of India today released its quarterly publication titled Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – September 2007. The publication gives data on bank deposits and credit for quarter ending September 2007. The publication provides data for 100 additional centres. The publication, thus, from September 2007, will give data for top 200 centres arranged according to size of aggregate deposits / gross bank credit as against the present coverage of top 100 centres.

**Highlights**

- The top 200 centres covered 30.4 per cent of reporting offices and 74.4 per cent of aggregate deposits, as against 25.4 per cent reporting offices and 69.6 per cent aggregate deposits covered by top 100 centres. Similarly, the top 200 centres accounted for 80.8 per cent of gross bank credit while top 100 centres covered 77.2 per cent of gross bank credit.
- The number of banked centres served by scheduled commercial banks stood at 34,337. Of these centres, 83.5 per cent, *i.e.*, 28,666 were single office centres and 51 centres had 100 or more bank offices.
- Nationalised banks, as a group, accounted for 47.9 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.6 per cent. The share of other scheduled commercial banks, foreign banks and Regional Rural Banks in aggregate deposits was 20.3 per cent, 6.1 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 22.9 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 6.8 per cent and 2.6 per cent, respectively.
- 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 56.8 per cent of the bank offices, 94.6 per cent in terms of aggregate deposits and 90.9 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 33.7 per cent of total number of offices and 90.3 per cent of total bank credit whereas their share in aggregate deposits was 74.4 per cent.
- At the all-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on last Friday of September 2007 stood at 71.5 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (109.8 per cent) followed by Chandigarh (100.2 per cent).

- At the bank group level, the C-D ratio was above the all-India ratio in respect of foreign banks (79.9 per cent) , State Bank of India and its Associates and other scheduled commercial banks (72.5 per cent in both cases) and was lower in case of nationalised banks (70.2 per cent), and Regional Rural Banks (61.5 per cent). The C-D ratio of all scheduled commercial banks in metropolitan centres was the highest at 83.2 per cent, followed distantly by rural centres (60.5 per cent) and urban centres (56.9 per cent). The semi-urban centres recorded the lowest C-D ratio at 52.0 per cent.

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**Alpana Killawala**  
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