


	<b>PRESS RELEASE</b>
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### **RBI releases "Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2007"**

The Reserve Bank of India today released its "Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – December 2007". The publication contains data relating to credit and deposits of scheduled commercial banks including regional rural banks for the period October-December 2007.

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

#### **Highlights :**

##### **Coverage**

The number of banked centres served by scheduled commercial banks stood at 34,361. Of these centres, 28,616 were single office centres and 51 centres had 100 or more bank offices.

##### **Banking Business in top 100 centres**

The top 100 centres, out of 34,361 banked centres, arranged according to the size of deposits accounted for 69.6 per cent of the total deposits and the top 100 centres arranged according to the size of bank credit accounted for 77.4 per cent of total bank credit. In December 2006, the corresponding share of top 100 centres in aggregate deposits and gross bank credit were 68.2 per cent and 77.1 per cent, respectively. Aggregate deposits of top hundred centres increased by 26.8 per cent in December 2007 over December 2006 compared to a growth of 26.5 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres is at 21.6 per cent in December 2007 compared to 32.1 per cent growth recorded in December 2006.

##### **Banking Business in top 200 centres**

The Top 200 centres in terms of aggregate deposits covered 30.6 per cent of reporting offices and 74.5 per cent of aggregate deposits. The top 200 centres in terms of gross bank credit accounted for 81.0 per cent of gross bank credit and 30.3 per cent of reporting offices. The publication contains data relating to credit and deposits of Scheduled Commercial Banks, including Regional Rural Banks for the period October – December 2007.

##### **Share of Banking Group in Bank Business**

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 22.9 per cent. The share of Other Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks in aggregate deposits was 20.2 per cent, 6.2 per cent and 3.0 per cent, respectively. As regards gross bank credit, Nationalised banks held the maximum share of 46.8 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 6.9 per cent and 2.5 per cent, respectively.

**C-D Ratio**

At the all-India level, the credit-deposit (C-D) ratio of All Scheduled Commercial Banks as on last Friday of December 2007 stood at 73.4 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (111.1 per cent) followed by Chandigarh (106.6 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of Foreign Banks (81.5 per cent), Other Scheduled Commercial Banks (74.6 per cent) and State Bank of India and its Associates (74.4 per cent) and was lower in case of Nationalised Banks (72.0 per cent), and Regional Rural Banks (61.8 per cent). As regards population group-wise C-D ratio of All Scheduled Commercial Banks, metropolitan centres had the highest C-D ratio (85.2 per cent), followed distantly by rural centres (61.0 per cent) and urban centres (58.5 per cent). The semi-urban centres recorded the lowest C-D ratio at 53.8 per cent.

**Bank Offices**

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 57.2 per cent of the bank offices, 94.8 per cent in terms of aggregate deposits and 91.1 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 34.3 per cent in terms of total number of offices. These offices together accounted for 90.8 per cent of total bank credit whereas their share in aggregate deposits was 75.2 per cent.

**Alpana Killawala**  
Chief General Manager

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