


	<b>प्रेस प्रकाशनी PRESS RELEASE</b>
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### **RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: September 2008'**

The Reserve Bank of India today released its 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks - September 2008'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on last Friday of September 2008 (i.e., September 26, 2008). The data are based on Basic Statistical Return (BSR) -7 received from the branches of all scheduled commercial banks (including RRBs).

#### **Highlights**

##### **Number of banked centres and deposits and credit of top 100/200 centres**

The number of banked centres served by Scheduled Commercial Banks stood at 34,506. Of these centres, 28,314 were single office centres and 57 centres had 100 or more bank offices.

The top hundred centres, out of 34,506 banked centres, arranged according to the size of deposits accounted for 69.6 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 79.0 per cent of total bank credit. In September 2007, the corresponding share of top hundred centres in aggregate deposits and gross bank credit was 69.6 per cent and 77.2 per cent, respectively. Aggregate deposits of top hundred centres increased by 20.0 per cent in September 2008 over September 2007 compared to a growth of 27.8 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres at 28.6 per cent in September 2008 was higher as compared to 22.8 per cent growth recorded in September 2007.

The Top 200 centres in terms of aggregate deposits covered 31.3 per cent of reporting offices and 74.4 per cent of aggregate deposits. The Top 200 centres in terms of gross bank credit, accounted for 82.5 per cent of gross bank credit and 30.8 per cent of reporting offices.

##### **Bank-group wise shares in deposits and credit**

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 23.2 per cent. The share of other scheduled commercial banks, foreign banks and regional rural banks in aggregate deposits was 19.4 per cent, 5.8 per cent and 3.0 per cent, respectively. As regards gross bank credit, nationalised banks held the maximum share of 47.9 per cent in the total bank credit followed by State Bank of India and its Associates at 23.4 per cent and other scheduled commercial banks at 19.3 per cent. Foreign banks and regional rural banks had relatively lower share in the total bank credit at 7.2 per cent and 2.2 per cent, respectively.

**Credit-Deposit ratio: State/Union territory-wise and Bank-group wise**

At the All-India level, the credit-deposit (C-D) ratio of all scheduled commercial banks as on last Friday of September 2008 stood at 74.9 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Tamil Nadu (113.6 per cent) followed by Chandigarh (107.4 per cent). At the bank group level, the C-D ratio was above the All-India ratio in respect of foreign banks (92.4 per cent) and State Bank of India and its Associates (75.5 per cent), and was lower in case of other scheduled commercial banks (74.6 per cent), nationalised banks (73.8 per cent) and regional rural banks (56.9 per cent). C-D ratio of all scheduled commercial banks in metropolitan centres was the highest (89.8 per cent), followed distantly by rural centres (57.1 per cent) and urban centres (57.0 per cent). The semi-urban centres recorded the lowest C-D ratio at 51.7 per cent.

**Distribution of bank offices by size of their deposits and credit**

The distribution of scheduled commercial bank offices by size of deposits reveals that the offices with deposits of Rs.10 crore or more, accounted for 59.8 per cent of the bank offices, 95.5 per cent in terms of aggregate deposits and 92.6 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 35.4 per cent in terms of total number of offices. These offices together accounted for 92.2 per cent of total bank credit whereas their share in aggregate deposits was 75.6 per cent.

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