



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

July 02, 2013

RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2012'

The Reserve Bank of India today released '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, December 2012](#)'. The publication contains data on spatial distribution of aggregate deposits and gross bank credit of scheduled commercial banks including regional rural banks (RRBs) based on Basic Statistical Return (BSR)-7 as on December 28, 2012. The data are classified according to states, districts, centres (top 100 and 200 centres), population groups and bank groups.

Highlights:

- The growth (y-o-y) in both aggregate deposits and gross bank credit decelerated to 11.3 per cent and 14.7 per cent, respectively, in December 2012 from their respective levels in the preceding quarter as well as a year ago. The deceleration in growth in deposits was observed across all population groups except urban, whereas the growth in gross bank credit decelerated in rural and metropolitan groups.
- The top hundred centres, arranged according to the size of deposits accounted for 68.0 per cent of the aggregate deposits and the top hundred centres arranged according to the size of gross bank credit accounted for 77.1 per cent of gross bank credit.
- The offices with deposits of Rs.100 million or more accounted for 70.3 per cent of the bank offices, 97.8 per cent of aggregate deposits and 94.7 per cent of gross bank credit. The offices with outstanding gross bank credit of Rs.100 million or more accounted for 48.4 per cent of the offices, 80.0 per cent of deposits and 95.7 per cent of gross bank credit.
- Nationalised banks, SBI and its associates, and private sector banks accounted for 51.5 per cent, 22.5 per cent and 18.8 per cent of aggregate deposits, respectively, and for 49.9 per cent, 22.6 per cent and 19.7 per cent of gross bank credit, respectively.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on December 28, 2012 stood at 77.7 per cent. At the bank group level, C-D ratios of foreign banks (91.4 per cent), new private sector banks (83.6 per cent) and SBI and Its associates (78.2 per cent) were higher than the all-India average.