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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: June 2011'

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, June 2011](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on June 24, 2011. The data are based on Basic Statistical Return (BSR)-7 received from all scheduled commercial banks (including RRBs).

Highlights:

Number of banked centres

- The number of banked centres of Scheduled Commercial Banks stood at 35,218. Of these centres, 27,807 were single office centres and 68 centres had 100 or more bank offices.

Deposits and Credit of top 100/200 centres

- The top hundred centres, arranged according to the size of deposits accounted for 69.3 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.5 per cent of total bank credit.
- In June 2010, the corresponding shares of top hundred centres in aggregate deposits and gross bank credit were 69.0 per cent and 78.2 per cent, respectively.
- Aggregate deposits of top hundred centres increased by 18.8 per cent in June 2011 over June 2010 compared to a growth of 14.1 per cent recorded a year ago.
- Annual growth rate of gross bank credit of top hundred centres at 20.7 per cent in June 2011 was almost the same as growth recorded in June 2010 (20.8 per cent).
- The top 200 centres in terms of aggregate deposits covered 32.2 per cent of reporting offices and 74.2 per cent of aggregate deposits. The top 200 centres in terms of gross bank credit accounted for 31.5 per cent of reporting offices and 81.9 per cent of gross bank credit.

Bank-group wise shares in deposits and credit

- Nationalised Banks, as a group, accounted for 52.7 per cent of the aggregate deposits

- State Bank of India & its Associate banks accounted for 22.1 per cent of the aggregate deposits.
- The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks, and Regional Rural Banks in aggregate deposits was 13.1 per cent, 4.7 per cent, 4.5 per cent and 3.0 per cent, respectively.
- In the case of gross bank credit, Nationalised Banks held the highest share of 51.7 per cent in the total bank credit followed by State Bank of India and its Associates at 22.5 per cent and New Private Sector Banks at 13.6 per cent. Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 5.1 per cent, 4.6 per cent and 2.4 per cent, respectively.

Credit-Deposit ratio

- At the All-India level, the credit-deposit (C-D) ratio of All Scheduled Commercial Banks (SCBs) as on June 24, 2011 stood at 75.2 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (143.1 per cent) followed by Tamil Nadu (118.0 per cent) and Andhra Pradesh (113.4 per cent).
- At the bank group level, the C-D ratio was above the All-India level in respect of Foreign Banks (84.9 per cent), New Private Sector Banks (78.1 per cent) and State Bank of India and its Associates (76.6 per cent). The C-D ratio of Nationalised Banks (73.8 per cent), Old Private Sector Banks (74.9 per cent), and Regional Rural Banks (61.7 per cent) was lower than the C-D ratio of all SCBs.
- C-D ratio of All Scheduled Commercial Banks in Metropolitan Centres was the highest (88.3 per cent) followed distantly by Urban Centres (61.0 per cent) and Rural Centres (59.9 per cent). The Semi-Urban Centres recorded the lowest C-D ratio at 52.6 per cent.

Distribution of bank offices

- The offices with deposits of ₹ 10 crore or more, accounted for 68.6 per cent of the bank offices, 97.2 per cent in terms of aggregate deposits and 94.4 per cent in total bank credit. The offices, which extended credit of ₹ 10 crore or more, accounted for 44.1 per cent in terms of total number of offices. These offices together accounted for 95.0 per cent of total bank credit whereas their share in aggregate deposits was 78.9 per cent.