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February 15, 2011

## **RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: September 2010'**

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, September 2010](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on last Friday of September 2010 (September 24, 2010). The data are based on Basic Statistical Return (BSR)-7 giving branch wise data, received from all scheduled commercial banks (including RRBs).

The September issue also contains data on distribution of centres served by commercial banks and co-operative banks. Further, data for 'Old' and 'New' private sector banks are published separately. Both these bank groups were shown together as 'Other Scheduled Commercial Banks' (OSCBs) in the BSR-7 publication up to March 2010.

### **Highlights:**

#### **Number of banked centres**

- The number of banked centres of Scheduled Commercial Banks stood at 34,850. Of these centres, 27,800 were single office centres and 67 centres had 100 or more bank offices.

#### **Deposits and credit of top 100/200 centres**

- The top 100 centres, arranged according to the size of deposits accounted for 68.8 per cent of the total deposits and the top 100 centres arranged according to the size of bank credit accounted for 78.0 per cent of total bank credit.
- In September 2009, the corresponding shares of top 100 centres in aggregate deposits and gross bank credit was 68.9 per cent and 77.7 per cent, respectively.
- Aggregate deposits of top hundred centres increased by 13.7 per cent in September 2010 over September 2009 compared to a growth of 18.6 per cent recorded a year ago.
- Annual growth rate of gross bank credit of top hundred centres at 19.7 per cent in September 2010 was higher than 10.5 per cent growth recorded in September 2009.
- The top 200 centres in terms of aggregate deposits covered 32.4 per cent of reporting offices and 73.8 per cent of aggregate deposits. The top 200 centres in

terms of gross bank credit accounted for 81.4 per cent of gross bank credit and 31.8 per cent of reporting offices.

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

- Nationalised Banks, as a group, accounted for 51.2 per cent of the aggregate deposits.
- State Bank of India and its Associates accounted for 22.5 per cent.
- The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks and Regional Rural Banks in aggregate deposits was 13.5 per cent, 4.5 per cent, 5.2 per cent and 3.1 per cent, respectively.
- In the case of gross bank credit, Nationalised Banks held 50.9 per cent of the total bank credit, followed by State Bank of India and its Associates with 23.1 per cent and New Private Sector Banks with 13.7 per cent shares. Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 5.2 per cent, 4.5 per cent and 2.5 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 September 24, 2010 stood at 73.6 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (124.3 per cent) followed by Tamil Nadu (113.6 per cent) and Andhra Pradesh (110.5 per cent).
- At the bank group level, the C-D ratio was above the All-India ratio in respect State Bank of India and its Associates (75.6 per cent) and New Private Sector Banks (74.5 per cent). The C-D ratio of Old Private Sector Banks (73.5 per cent), Nationalised Banks (73.2 per cent), Foreign Banks (73.3 per cent) and Regional Rural Banks (61.0 per cent) was lower than the all India level.
- C-D ratio of All Scheduled Commercial Banks in Metropolitan Centres was the highest (87.1 per cent) followed distantly by Rural Centres (59.4 per cent) and Urban Centres (58.4 per cent). The Semi-Urban Centres recorded the lowest C-D ratio at 51.5 per cent.

### **Distribution of bank offices**

The offices with deposits of Rs.10 crore or more, accounted for 66.2 per cent of the bank offices, 96.6 per cent in terms of aggregate deposits and 93.8 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 42.0 per cent in terms of total number of offices. These offices together accounted for 93.9 per cent of total bank credit whereas their share in aggregate deposits was 77.3 per cent.