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RESERVE BANK OF INDIA

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## RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2009'

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks December 2009](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on last Friday of December 2009. The data are based on Basic Statistical Return (BSR)-7 giving branch wise data, received from all scheduled commercial banks (including RRBs).

### Highlights:

#### Number of banked centres

The number of banked centres served by scheduled commercial banks stood at 34,731. Of these centres, 28,021 were single office centres and 64 centers 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 68.9 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 77.5 per cent of total bank credit. In December 2008, the corresponding share of top hundred centres in aggregate deposits and gross bank credit was 69.2 per cent and 78.6 per cent, respectively. Aggregate deposits of top hundred centres increased by 17.5 per cent in December 2009 over December 2008 compared to a growth of 20.2 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres at 10.6 per cent in December 2009 was substantially lower compared to 25.3 per cent growth recorded in December 2008.

The top 200 centres in terms of aggregate deposits covered 31.9 per cent of reporting offices and 74.0 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 31.5 per cent of reporting offices

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

Nationalised banks, as a group, accounted for more than one-half (50.9 per cent) of the aggregate deposits, while State Bank of India and its associates accounted for 23.4 per cent. The shares of other scheduled commercial banks, foreign banks and regional rural banks in aggregate deposits were 17.1 per cent, 5.5 per cent and 3.0 per cent, respectively. As regards gross bank credit, nationalised banks held the highest share of 50.6 per cent in the total bank credit followed by state bank of India and its associates at 23.8 per cent and other scheduled commercial

Banks at 17.8 per cent. Foreign banks and regional rural banks had relatively lower shares in the total bank credit at 5.3 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 (SCB) as on December 25, 2009 stood at 71.1 per cent. Among the states/union territories, the highest C-D ratio was observed in Chandigarh (141.0 per cent) followed by Tamil Nadu (112.1 per cent) and Andhra Pradesh (104.5 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of other scheduled commercial (73.7 per cent) and state bank of India and its associates (72.3 per cent). The C-D ratio of nationalised banks (70.7 per cent), foreign banks (68.5 per cent) and regional rural banks (60.3 per cent) were lower than the all scb C-D ratio. C-D ratio of all scheduled commercial banks in metropolitan centres was the highest (83.0 per cent) followed distantly by rural centres (58.8 per cent) and urban centres (57.7 per cent). The semi-urban centres recorded the lowest C-D ratio at 51.0 per cent.

### **Distribution of 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 63.7 per cent of the bank offices, 96.3 per cent in terms of aggregate deposits and 93.4 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 39.7 per cent in terms of total number of offices. These offices together accounted for 93.2 per cent of total bank credit whereas their share in aggregate deposits was 76.3 per cent.

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