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

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, June 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 June 29, 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 aggregate deposits and gross bank credit at 15.8 per cent and 18.2 per cent, respectively, was higher in June 2012 as compared with 13.8 per cent and 17.3 per cent, respectively, in March 2012 but lower than the growth rates (18.3 per cent and 20.3 per cent respectively) a year ago. The growth in aggregate deposits as well as gross bank credit was observed across all population groups.
- The top hundred centres, arranged according to the size of deposits accounted for 68.7 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.0 per cent of gross bank credit.
- The offices with deposits of ₹ 100 million or more accounted for 69.8 per cent of the bank offices, 97.6 per cent of aggregate deposits and 95.6 per cent of gross bank credit. The offices with outstanding credit of Rs.100 million or more accounted for 46.6 per cent of the offices, 78.9 per cent of deposits and 95.5 per cent of gross bank credit.
- Nationalised banks, SBI and its associates, and private sector banks accounted for 52.3 per cent, 22.2 per cent and 18.2 per cent of aggregate deposits, respectively, and for 51.3 per cent, 22.2 per cent and 18.9 per cent of gross bank credit, respectively.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on June 29, 2012 stood at 76.7 per cent. At the bank group level, C-D ratio of foreign banks (88.7 per cent), new private sector banks (80.9 per cent) and SBI and its associates (76.8 per cent) was higher than the all-India average.