



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, December 2010](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on last Friday of December 2010 (December 31, 2010). 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 of Scheduled Commercial Banks stood at 34,965. Of these centres, 27,814 were single office centres and 66 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 68.9 per cent of the total deposits and the top 100 centres arranged according to the size of bank credit accounted for 78.4 per cent of total bank credit.
- In December 2009, the corresponding shares of top 100 centres in aggregate deposits and gross bank credit was 68.9 per cent and 77.5 per cent, respectively.
- Aggregate deposits of top hundred centres increased by 18.1 per cent in December 2010 over December 2009 compared to a growth of 17.9 per cent recorded a year ago.
- Annual growth rate of gross bank credit of top hundred centres at 26.6 per cent in December 2010 was higher than 12.2 per cent growth recorded in December 2009.
- The top 200 centres in terms of aggregate deposits covered 32.3 per cent of reporting offices and 73.9 per cent of aggregate deposits. The top 200 centres in terms of gross bank credit accounted for 81.8 per cent of gross bank credit and 31.6 per cent of reporting offices.

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

- Nationalised Banks, as a group, accounted for 52.2 per cent of the aggregate deposits.
- State Bank of India and its Associates accounted for 22.1 per cent of aggregate deposit.
- The share of New Private Sector Banks, Foreign Banks, Old Private Sector Banks, and Regional Rural Banks in aggregate deposits was 13.3 per cent, 4.8 per cent, 4.6 per cent and 3.0 per cent, respectively.
- In the case of gross bank credit, Nationalised Banks held 51.6 per cent in the total bank credit followed by State Bank of India and its Associates at 22.7 per cent and New Private Sector Banks at 13.7 per cent. Foreign Banks at 5.1 per cent, Old Private Sector Banks at 4.5 per cent and Regional Rural Banks 2.5 per cent had relatively lower shares in the total bank credit.

### **Credit-Deposit ratio**

- At the All-India level, the credit-deposit (C-D) ratio of All Scheduled Commercial Banks (SCBs) as on December 31, 2010 stood at 76.3 per cent compared to 71.1 per cent in December 2009 and 73.6 per cent in September 2010. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (144.0 per cent) followed by Tamil Nadu (116.7 per cent) and Andhra Pradesh (112.9 per cent).
- At the bank group level, the C-D ratio was above the All-India ratio in respect of Foreign Banks (80.3 per cent), New Private Sector Banks (78.7 per cent) and State Bank of India and its Associates (78.1 per cent). The C-D ratio of Nationalised Banks (75.4 per cent), Old Private Sector Banks (75.3 per cent) and Regional Rural Banks (62.2 per cent) was lower than the all India ratio.
- C-D ratio of All Scheduled Commercial Banks in Metropolitan Centres was the highest (90.6 per cent) followed distantly by Urban Centres (60.5 per cent) and Rural Centres (60.2 per cent). The Semi-Urban Centres recorded the lowest C-D ratio at 52.8 per cent.

### **Distribution of bank offices**

- The offices with deposits of Rs.10 crore or more, accounted for 67.5 per cent of the bank offices, 97.0 per cent in terms of aggregate deposits and 95.0 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 43.8 per cent in terms of total number of offices. These offices together accounted for 94.4 per cent of total bank credit whereas their share in aggregate deposits was 78.1 per cent.