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

The Reserve Bank of India today released '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, September 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 September 28, 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 both aggregate deposits and gross bank credit decelerated to 13.6 per cent and 15.1 per cent, respectively, in September 2012 from their respective levels in the preceding quarter as well as a year ago. While the deceleration in aggregate deposits was more prominent in metropolitan population group, the deceleration in gross bank credit was across both metropolitan and urban population groups.
- The top hundred centres, arranged according to the size of aggregate deposits accounted for 68.3 per cent of the total deposits and the top hundred centres arranged according to the size of gross bank credit accounted for 77.4 per cent of gross bank credit.
- The offices with deposits of Rs.100 million or more accounted for 70.8 per cent of the bank offices, 97.7 per cent of aggregate deposits and 94.9 per cent of gross bank credit. The offices with outstanding credit of Rs.100 million or more accounted for 47.9 per cent of the offices, 79.6 per cent of deposits and 95.6 per cent of gross bank credit.
- Nationalised banks, SBI and its associates, and private sector banks accounted for 52.0 per cent, 22.3 per cent and 18.4 per cent of aggregate deposits, respectively, and for 50.9 per cent, 22.1 per cent and 19.6 per cent of gross bank credit, respectively.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on September 28, 2012 stood at 75.4 per cent. At the bank group level, C-D ratios of foreign banks (85.0 per cent), new private sector banks (81.1 per cent) and old private sector banks (76.9 per cent) were higher than the all-India average.