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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2011'

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, December 2011](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on December 30, 2011. The data are based on Basic Statistical Return (BSR)-7 received from all scheduled commercial banks (including RRBs).

Highlights:

Number of banked centres

- The number of banked centres of Scheduled Commercial Banks stood at 35,582. Of these centres, 27,964 were single office centres and 70 centres 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 69.4 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.1 per cent of total bank credit.
- In December 2010, the corresponding shares of top hundred centres in aggregate deposits and gross bank credit were 68.9 per cent and 78.4 per cent, respectively.
- Aggregate deposits of top hundred centres increased by 18.2 per cent in December 2011 over December 2010 compared to a growth of 18.0 per cent recorded a year ago.
- Annual growth rate of gross bank credit of top hundred centres at 15.6 per cent in December 2011 was significantly lower than the growth recorded in December 2010 (28.1 per cent).
- The top 200 centres in terms of aggregate deposits covered 32.4 per cent of reporting offices and 74.4 per cent of aggregate deposits. The top 200 centres in terms of gross bank credit accounted for 81.6 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 52.1 per cent of the aggregate deposits.
- State Bank of India and its Associates accounted for 21.9 per cent of the aggregate deposits.
- The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks, and Regional Rural Banks in aggregate deposits was 13.9 per cent, 4.8 per cent, 4.5 per cent and 2.9 per cent, respectively.
- In case of gross bank credit, Nationalised Banks held the highest share of 51.2 per cent in the total bank credit followed by State Bank of India and its Associates at 22.5 per cent and New Private Sector Banks at 13.8 per cent. Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 5.2 per cent, 4.8 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 December 30, 2011 stood at 75.5 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (118.7 per cent) followed by Tamil Nadu (116.3 per cent) and Andhra Pradesh (109.9 per cent).
- At the bank group level, the C-D ratio was above the All-India ratio in respect of Foreign Banks (88.6 per cent), and State Bank of India and its Associates (77.5 per cent), Old Private Sector Banks (75.8 per cent). The C-D ratio of New Private Sector Banks (74.8 per cent), Nationalised Banks (74.3 per cent), and Regional Rural Banks (64.6 per cent) was lower than the SCBs C-D ratio.
- C-D ratio of All Scheduled Commercial Banks in Metropolitan Centres was the highest (88.0 per cent) followed distantly by Rural Centres (67.0 per cent) and Urban Centres (59.9 per cent). The Semi-Urban Centres recorded the lowest C-D ratio at 52.9 per cent.

Distribution of bank offices

- The offices with deposits of Rs.10 crore or more, accounted for 70.2 per cent of the bank offices, 97.5 per cent in terms of aggregate deposits and 95.2 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 46.3 per cent in terms of total number of offices. These offices together accounted for 95.2 per cent of total bank credit whereas their share in aggregate deposits was 79.5 per cent.