



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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September 29, 2010

RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: March 2010'

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks March 2010](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on March 31, 2010. The data are based on Basic Statistical Return (BSR)-7 giving branch wise data, received from all scheduled commercial banks (including RRBs).

The March issue also contains annual statement presenting data on deposits and credit of State Co-operative Banks (SCBs) and District Central Co-operative Banks, based on Form IX Returns for March 2009 received by regional offices of Rural Planning and Credit Department (Statement 17). A new Statement presenting the data on deposits and credit for all the Metropolitan and Urban Centres as on March 31, 2010 is also included (Statement 18).

Highlights:

Number of banked centres

The number of banked centres served by scheduled commercial banks stood at 34,801. Of these centres, 27,946 were single office centres and 65 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 69.4 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 total bank credit. In March 2009, the corresponding share of top hundred centres in aggregate deposits and gross bank credit was 69.2 per cent and 78.5 per cent, respectively. Aggregate deposits of top hundred centres increased by 17.2 per cent in March 2010 over March 2009 compared to a growth of 21.0 per cent recorded a year ago. Growth rate of gross bank credit of top hundred centres at 16.3 per cent in March 2010 was substantially lower than 20.5 per cent growth recorded in March 2009.

The top 200 centres in terms of aggregate deposits covered 32.1 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 81.5 per cent of gross bank credit and 31.7 per cent of reporting offices.

Bank-group wise shares in deposits and credit

Nationalised banks, as a group, accounted for 51.9 per cent of the aggregate deposits, while State Bank of India and its associates accounted for 22.5 per cent. The share of other scheduled commercial banks, foreign banks and regional rural banks in aggregate deposits was 17.5 per cent, 5.0 per cent and 3.1 per cent, respectively. As regards gross bank credit, nationalised banks held the highest share of 52.0 per cent in the total bank credit followed by State Bank of India and its associates at 23.1 per cent and other scheduled commercial banks at 17.4 per cent. Foreign banks and regional rural banks had relatively lower shares in the total bank credit at 4.9 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 March 31, 2010 stood at 72.7 per cent. Among the states/union territories, the highest C-D ratio was observed in Chandigarh (131.7 per cent) followed by Tamil Nadu (112.6 per cent) and Andhra Pradesh (105.1 per cent). At the bank group level, the C-D ratio was above the all-India ratio in respect of state bank of India and its associates (74.7 per cent) and nationalised banks (72.8 per cent). The C-D ratio of foreign banks (72.7 per cent) was at the all-India ratio. The C-D ratio of other scheduled commercial (72.3 per cent), and regional rural banks (58.6 per cent) were lower than the all SCBs C-D ratio. C-D ratio of all scheduled commercial banks in metropolitan centres was the highest (84.9 per cent) followed distantly by rural centres (59.0 per cent) and urban centres (58.8 per cent). The semi-urban centres recorded the lowest C-D ratio at 51.8 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 66.0 per cent of the bank offices, 96.6 per cent in terms of aggregate deposits and 94.2 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 41.9 per cent in terms of total number of offices. These offices together accounted for 94.1 per cent of total bank credit whereas their share in aggregate deposits was 79.0 per cent.