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**RESERVE BANK OF INDIA**

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## RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: March 2013'

The Reserve Bank of India today released on its website '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2013](#)'. 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 March 31, 2013. 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 improved marginally to 14.2 per cent in March 2013 as compared with a year ago (13.8 per cent in March 2012), mainly on account of deposits mobilised by urban branches.
- Growth in gross bank credit decelerated to 15.1 per cent in March 2013 from 17.3 per cent in March 2012, mainly on account of deceleration of gross bank credit in rural and metropolitan branches.
- The top hundred centres, arranged according to the size of deposits accounted for 68.6 per cent of the aggregate deposits and the top hundred centres arranged according to the size of gross bank credit accounted for 77.2 per cent of gross bank credit.
- The offices with deposits of Rs.100 million or more accounted for 71.5 per cent of the bank offices, 98.0 per cent of aggregate deposits and 96.0 per cent of gross bank credit. The offices with outstanding gross bank credit of Rs.100 million or more accounted for 49.8 per cent of the offices, 81.3 per cent of deposits and 96.1 per cent of gross bank credit.
- Nationalised banks, SBI and its associates, and private sector banks accounted for 52.4 per cent, 22.0 per cent and 18.7 per cent of aggregate deposits, respectively, and for 51.0 per cent, 22.7 per cent and 19.0 per cent of gross bank credit, respectively.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on March 31, 2013 stood at 78.1 per cent. At the bank group level, C-D ratios of foreign banks (96.7 per cent), new private sector banks (80.4 per cent) and SBI and its associates (80.4 per cent) were higher than the all-India average.