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

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, June 2010](#)'. The publication contains data relating to deposits and credit of scheduled commercial banks including regional rural banks (RRBs) as on last Friday of June 2010 (June 25, 2010). The data are based on Basic Statistical Return (BSR)-7 giving branch wise data, received from all scheduled commercial banks (including RRBs).

The June issue also contains centre-wise outstanding deposit data by type of deposit account (current, saving and term) as on March 31, 2009 (Statement 17) based on annual BSR-2 return. Further, with a view to keep consistency in the BSR publications, with those in other publications, data for 'Old' and 'New' private sector banks are published separately (Hitherto, both these bank groups were shown together as 'Other Scheduled Commercial Banks' (OSCBs) in BSR-7 publication).

Highlights:

Number of banked centres

The number of banked centres of Scheduled Commercial Banks stood at 34,835. Of these centres, 27,875 were single office centres and 67 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 69.0 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.2 per cent of total bank credit. In June 2009, the corresponding shares of top hundred centres in aggregate deposits and gross bank credit was 69.2 per cent and 78.0 per cent, respectively. Aggregate deposits of top hundred centres increased by 14.1 per cent in June 2010 over June 2009 compared to a growth of 20.7 per cent recorded a year ago. Annual growth rate of gross bank credit of top hundred centres at 20.8 per cent in June 2010 was higher than 13.9 per cent growth recorded in June 2009.

The top 200 centres in terms of aggregate deposits covered 32.3 per cent of reporting offices and 74.0 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 31.7 per cent of reporting offices.

Bank-group wise shares in deposits and credit

Nationalised Banks, as a group, accounted for 51.3 per cent of the aggregate deposits, while State Bank of India and its Associates accounted for 22.8 per cent. The share of New Private Sector Banks, Old Private Sector Banks, Foreign Banks and Regional Rural Banks in aggregate deposits was 13.0 per cent, 4.8 per cent, 5.1 per cent and 3.1 per cent, respectively. In the case of gross bank credit, Nationalised Banks held 51.5 per cent of the total bank credit, followed by State Bank of India and its Associates with 23.2 per cent and New Private Sector Banks with 13.0 per cent shares. Foreign Banks, Old Private Sector Banks and Regional Rural Banks had relatively lower shares in the total bank credit at 5.3 per cent, 4.6 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 June 25, 2010 stood at 73.9 per cent. Among the States/Union Territories, the highest C-D ratio was observed in Chandigarh (135.5 per cent) followed by Tamil Nadu (114.3 per cent) and Andhra Pradesh (106.9 per cent). At the bank group level, the C-D ratio was above the All-India ratio in respect of Foreign Banks (77.0 per cent), State Bank of India and its Associates (75.2 per cent) and Nationalised Banks (74.2 per cent). The C-D ratio of New Private Sector Banks (73.9 per cent) was same as the All-India ratio. The C-D ratio of Old Private Sector Banks (71.7 per cent) and Regional Rural Banks (59.8 per cent) was lower than the all India level. C-D ratio of All Scheduled Commercial Banks in Metropolitan Centres was the highest (87.6 per cent) followed distantly by Rural Centres (59.4 per cent) and Urban Centres (58.5 per cent). The Semi-Urban Centres recorded the lowest C-D ratio at 51.4 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 65.2 per cent of the bank offices, 96.6 per cent in terms of aggregate deposits and 94.0 per cent in total bank credit. The offices, which extended credit of Rs.10 crore or more, accounted for 41.0 per cent in terms of total number of offices. These offices together accounted for 93.9 per cent of total bank credit whereas their share in aggregate deposits was 77.8 per cent.