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

The Reserve Bank of India today released its '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2012](#)'. The publication contains data on spatial distribution of deposits and credit of scheduled commercial banks including regional rural banks (RRBs) based on Basic Statistical Return (BSR)-7 as on March 31, 2012. The data are classified according to states, centres (top 100 and 200 centres), population groups and bank groups.

Highlights

- Aggregate deposits and gross bank credit, both, decelerated during 2011-12. The deceleration was more prominent across urban and metropolitan centres. However, growth in deposits of semi-urban branches and in gross bank credit in rural branches was higher than a year ago.
- The top hundred centres, arranged according to the size of deposits accounted for 69.1 per cent of the total deposits and the top hundred centres arranged according to the size of bank credit accounted for 78.3 per cent of total bank credit.
- The offices with deposits of Rs.100 million or more accounted for 70.9 per cent of the bank offices, 97.8 per cent of aggregate deposits and 95.8 per cent of gross bank credit. The offices with outstanding credit of Rs.100 million or more accounted for 47.6 per cent of the offices, 79.7 per cent of deposits and 95.7 per cent of total bank credit.
- Nationalised banks, SBI and its associates and private sector banks accounted for 53.0 per cent, 21.8 per cent and 17.8 per cent of aggregate deposits and 52.0 per cent, 22.5 per cent and 18.3 per cent of gross bank credit, respectively.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on March 31, 2012 stood at 78.1 per cent. At the bank group level, C-D ratios of Foreign Banks (85.1 per cent), State Bank of India and its Associates (80.6 per cent) and New Private Sector Banks (80.7 per cent) were higher than the all-India average.