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वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2014'

The Reserve Bank of India today released the time series web publication '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on last Friday of December 2014 \(i.e., as on December 26, 2014\)](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3)'. The data can be accessed at <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3> through the website <https://dbie.rbi.org.in>. The publication contains data on aggregate deposits and gross bank credit of SCBs including regional rural banks (RRBs), based on data reported by banks through Basic Statistical Return (BSR)-7. The data are classified according to states, districts, centres (having three or more branches), population groups and bank groups.

Highlights:

- Growth in aggregate deposits and gross bank credit decelerated to 10.9 per cent and 10.1 per cent, respectively in December 2014 from 15.4 per cent and 14.2 per cent a year ago. The deceleration in aggregate deposits as well as gross bank credit was broad based and observed across all population groups.
- Metropolitan branches constituting 53.1 per cent of aggregate deposits and 64.2 per cent of gross bank credit, recorded the highest credit-deposit (C-D) ratio at 92.3 per cent. For other population groups, C-D ratio was lower than the all-India level of 76.4 per cent.
- Public sector banks together accounted for 73.3 per cent share in aggregate deposits and 71.2 per cent share in gross bank credit followed by private sector banks (19.2 per cent and 21.0 per cent, respectively) at end-December 2014.
- Arranged according to size of total business (aggregate deposits + gross bank credit) of SCBs, seven states, viz., Maharashtra, NCT of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal, and Gujarat accounted for 66.6 per cent of aggregate deposits and 71.5 per cent of gross bank credit.
- The C-D ratio was the highest for Tamil Nadu (121.1 per cent) followed by Chandigarh (114.9 per cent), Andhra Pradesh (109.3 per cent) and Telangana (106.4 per cent).