



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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May 6, 2014

**RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2013'**

The Reserve Bank of India today released on its website '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, December 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 last Friday of December (i.e. December 27, 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 increased to 15.4 per cent in December 2013 as compared with 11.3 per cent a year ago. Acceleration in deposits was observed across all population groups.
- Growth (y-o-y) in gross bank credit decelerated to 14.2 per cent in December 2013 from 14.7 per cent a year ago and 15.1 per cent in the previous quarter. Deceleration in gross bank credit was observed across all population groups.
- The offices with deposits of Rs.100 million or more accounted for 69.7 per cent of the bank offices, 97.9 per cent of aggregate deposits and 94.7 per cent of gross bank credit. The offices with outstanding gross bank credit of Rs.100 million or more accounted for 50.1 per cent of the offices, 81.2 per cent of deposits and 96.1 per cent of gross bank credit.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on December 27, 2013 stood at 76.9 per cent. At the bank group level, C-D ratios of new private sector banks (84.5 per cent), foreign banks (82.0 per cent), old private sector banks (77.9 per cent) and SBI and its associates (77.6 per cent) were higher than the all-India average.