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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: March 2015'

The Reserve Bank of India today released the time series web publication '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\)](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13)' as on March 31, 2015. The data can be accessed at <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13> through the website <https://dbie.rbi.org.in>. The web publication contains data on aggregate deposits and gross bank credit of Scheduled Commercial Banks (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 10.7 per cent and 9.8 per cent respectively in March 2015 from 13.9 per cent and 13.8 per cent, respectively a year ago. The above deceleration was broad based and observed across all population groups except 'Rural'. Growth in gross bank credit increased to 14.7 per cent for 'Rural' in March 2015 from 14.0 a year ago.
- Metropolitan branches constituting around 52.9 per cent of aggregate deposits and 64.4 per cent of gross bank credit, recorded the highest credit-deposit (C-D) ratio at 94.2 per cent. For other population groups, C-D ratio was lower than the all-India ratio of 77.4 per cent.
- 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 68.8 per cent of the total business. Maharashtra alone contributed 26.1 per cent of the total business. These states together accounted for 66.4 per cent of aggregate deposits and 71.9 per cent of gross bank credit.
- The C-D ratio was the highest in March 2015 for Tamil Nadu (119.5 per cent) followed by Chandigarh (106.2 per cent), Andhra Pradesh (105.7 per cent), NCT of Delhi (103.6 per cent) and Telangana (102.4 per cent).
- SBI and associates, private sector banks, and RRBs could maintain accelerated growth in aggregate deposits in March 2015 as compared to their levels a year ago. As regards credit, only private sector banks improved their growth rate in March 2015 compared to its level a year ago.
- Public sector banks accounted for the largest share of 72.9 per cent in aggregate deposits and 71.6 per cent in gross bank credit followed by private sector banks (19.7 per cent and 20.9 per cent, respectively) as on March 31, 2015.