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## **RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: March 2014'**

The Reserve Bank of India today released 'Quarterly data on Deposits and Credit of Scheduled Commercial Banks (SCBs)' for the quarter ended March 2014 in the form of time series (March 2009 onwards) web publication through its website <u>https://dbie.rbi.org.in</u>. 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 rates in aggregate deposits and gross bank credit decelerated to 13.9 per cent and 13.8 per cent, respectively in March 2014 from 14.2 per cent and 15.1 per cent recorded a year ago.
- The deceleration in gross bank credit was observed across all population groups whereas deceleration in aggregate deposits was observed only in 'urban' centers.
- Public sector banks together contributed 74.1 per cent share in aggregate deposits and 73.3 per cent share in gross bank credit followed by private sector banks (18.7 per cent and 19.4 per cent, respectively) at end-March 2014.
- The credit-deposit (C-D) ratio of all Scheduled Commercial Banks (SCBs) as on March 31, 2014 stood at 78.0 per cent. CD ratio for public sector banks, private sector banks, foreign banks and regional rural banks stood at 77.1 per cent, 80.9 per cent, 87.4 per cent and 68.1 per cent, respectively.

Sangeeta Das Director

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