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RESERVE BANK OF INDIA

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ई-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: June 2015'

The Reserve Bank of India today released the web publication '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\)](#)' as on June 26, 2015. It 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). This is classified according to states, districts, centres (having three or more branches), population groups and bank groups, based on the data reported by banks through quarterly survey on aggregate deposits and gross bank credit.

Highlights:

- Growth in aggregate deposits and gross bank credit decelerated to 10.6 per cent and 8.6 per cent, respectively, in June 2015 from 11.9 per cent and 12.9 per cent, respectively, a year ago. The above deceleration was broad based and observed across all population groups.
- According to size of total business (aggregate deposits *plus* gross bank credit) of SCBs, seven states, *viz.*, Maharashtra, NCT of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal, and Gujarat accounted for 68.3 per cent of the total business. Maharashtra alone contributed 25.5 per cent of the total business. These states accounted for 66.0 per cent of aggregate deposits and 71.4 per cent of gross bank credit.
- The all India credit-deposit (C-D) ratio was 75.8 per cent as on June 26, 2015. This ratio was the highest for Tamil Nadu (117.3 per cent) followed by Chandigarh (110.8 per cent), Andhra Pradesh (105.1 per cent), Telangana (103.1 per cent), NCT of Delhi (95.0 per cent), Maharashtra (93.3 per cent) and Rajasthan (86.7 per cent). For other states, the ratio was below the all India level.
- SBI and associates, RRBs and private sector banks could maintain accelerated growth in aggregate deposits in June 2015 over their levels a year ago. In the case of credit, private sector banks and foreign banks improved their growth rate in June 2015 over their levels a year ago. However, credit growth for the private sector banks was lower in June 2015 than in preceding quarter.
- Public sector banks accounted for the largest share of 72.5 per cent in aggregate deposits and 70.4 per cent in gross bank credit followed by private sector banks (19.8 per cent and 20.6 per cent, respectively) as on June 26, 2015.