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

The Reserve Bank of India today released the time series web publication '[Quarterly data on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) for the quarter ended June 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 its website <https://dbie.rbi.org.in>. The data series pertain to 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 11.9 per cent and 12.9 per cent, respectively in June 2014 from 13.5 per cent and 13.2 per cent, respectively a year ago. The credit-deposit (CD) ratio for all SCBs was 77.2 per cent as at end-June 2014.
- Aggregate deposits decelerated for branches in 'urban' and 'metro' centres. However, gross bank credit accelerated in 'metro' centres, but decelerated across other population groups. The CD ratio for metropolitan centres reached 92.8 per cent. For other population groups, CD ratio was lower than the all-India level.
- Public sector banks together contributed 73.9 per cent share in aggregate deposits and 72.5 per cent share in gross bank credit followed by private sector banks (18.7 per cent and 19.9 per cent, respectively) at end-June 2014.
- The CD ratio of four States/UTs, viz., Tamil Nadu (122.3 per cent), Chandigarh (115.7 per cent), Andhra Pradesh (112.3 per cent) and Telangana (108.5 per cent) was above 100 per cent.