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

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#!3)' for the quarter ended September 2014. The data can be accessed at <https://dbie.rbi.org.in> through its website <https://dbie.rbi.org.in>. 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 in aggregate deposits accelerated to 12.3 per cent in September 2014 from 11.5 a year ago whereas gross bank credit decelerated to 9.5 per cent from 15.1 per cent during the year. This acceleration in aggregate deposits as well as deceleration in gross bank credit was broad based and observed across all population groups.
- The credit-deposit (CD) ratio for all SCBs was 75.9 per cent as at end-September 2014 led by metropolitan branches. For other population groups (other than metropolitan), CD ratio was lower than the all-India level.
- Public sector banks together contributed 74.0 per cent share in aggregate deposits and 71.7 per cent share in gross bank credit followed by private sector banks (18.7 per cent and 20.5 per cent, respectively) at end-September 2014.
- The CD ratio of four States/UTs, viz., Tamil Nadu (121.6 per cent), Chandigarh (115.9 per cent), Andhra Pradesh (114.5 per cent) and Telangana (104.6 per cent) was above 100 per cent.