


**भारतीय रिज़र्व बैंक**
**RESERVE BANK OF INDIA**

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

The Reserve Bank of India today released the web publication '[Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\)](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3)' as on the last Friday of the quarter ending September 2015 (i.e. September 25, 2015). The publication can be accessed at <https://dbie.rbi.org.in/> through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>. The web publication covers the data reported by all Scheduled Commercial Banks (SCBs), including Regional Rural Banks (RRBs) through a quarterly survey. This data is classified according to states, districts, centres, population groups and bank groups.

#### Highlights:

- Growth in aggregate deposits and gross bank credit decelerated to 10.2 per cent and 8.9 per cent, respectively, in September 2015 from 12.3 per cent and 9.5 per cent, respectively, a year ago. The deceleration was generally broad based across population groups except for (a) constant deposits growth in semi-urban areas, and (b) accelerated growth in gross bank credit in urban areas.
- 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 68.1 per cent of the total business. Maharashtra alone contributed 25.1 per cent in the total business. These seven states accounted for 65.8 per cent of aggregate deposits and 71.2 per cent of gross bank credit.
- The all India credit-deposit (C-D) ratio was 75.0 per cent as on September 25, 2015. This ratio was the highest for Chandigarh (120.9 per cent) followed by Tamil Nadu (115.0 per cent), Telangana (103.3 per cent), Andhra Pradesh (103.1 per cent), Maharashtra (93.8 per cent), NCT of Delhi (91.4 per cent), and Rajasthan (84.7 per cent).
- The y-o-y growth in both aggregate deposits as well as gross bank credit was higher in September 2015 than a year ago for SBI and associates, RRBs and private sector banks. However, when compared with the preceding quarters, the growth in aggregate deposits of public sector banks (SBI and associates, and nationalised banks) was lower.
- Nationalised banks continued to maintain their dominant position contributing around half of both the aggregate deposits as well as gross bank credit of all SCBs. SBI and associates and private sector banks had almost similar shares in the range of 20-23 per cent for both aggregate deposits and gross bank credit.