



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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November 30, 2018

RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: September 2018'

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), September 2018](#) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). Data on deposits, disaggregated by type and total credit are classified by states, districts, centres, population groups and bank groups, are collected from all SCBs, including regional rural banks (RRBs) and small finance banks (SFBs), under the basic statistical return (BSR) – 7 system.

Highlights:

- Bank credit growth (y-on-y) accelerated in September 2018 with branches across all population groups (rural/ semi-urban / urban / metropolitan) recording double-digit growth.
- Private sector banks recorded credit growth above 20 per cent (y-on-y) for the fourth successive quarter; there was also an uptick in credit growth among public sector banks and RRBs.
- Deposit growth (y-on-y) also accelerated across all population groups; although it lagged behind credit expansion.
- Private sector banks remained in the lead in deposit mobilisation; among public sector banks, a pick-up *albeit* gradual in deposit growth (y-on-y) has occurred over the last three quarters.
- Metropolitan branches accounted for about two-thirds of bank credit and nearly half of aggregate deposits.
- Five states (*viz.*, Maharashtra, Delhi, Tamil Nadu, Karnataka and Uttar Pradesh) accounted for over half of the bank deposits and credit.
- The credit-deposit (C-D) ratio at the all-India level improved to 76.4 per cent in September 2018 from 75.6 per cent a quarter ago; it remained above 100 per cent for Chandigarh, Andhra Pradesh, Tamil Nadu, Maharashtra and Telangana.