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RESERVE BANK OF INDIA

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November 26, 2021

RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: September 2021'

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), September 2021](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>). Data on credit and deposits disaggregated by type, are classified by states/union territories (UTs), districts, centres, population groups and bank groups. These data are collected from all SCBs (including Regional Rural Banks, Small Finance Banks and Payments Banks) under the Basic Statistical Return (BSR) – 7 system¹.

Highlights:

- Bank credit growth (y-o-y) increased to 7.0 per cent in September 2021 from 5.8 per cent a year ago.
- The rise in credit growth during the current financial year has been led by gradual revival of growth in lending by bank branches in metropolitan centres, which account for over 60 per cent of bank credit – their annual credit growth (y-o-y) increased from 1.7 per cent in March 2021 to 4.6 per cent in September 2021; branches in urban, semi-urban and rural centres recorded double-digit growth.
- Aggregate deposits growth (y-o-y) moderated marginally to 10.1 per cent in September 2021 from 11.0 per cent a year ago; bank branches in metropolitan centres, which account for over half of the total deposits led deposit mobilisation by banks.
- Private sector banks recorded 10.9 per cent and 16.0 per cent growth (y-o-y) in credit and deposit, respectively, in September 2021; the corresponding growth in public sector banks stood much lower at 3.7 per cent and 7.4 per cent, respectively.
- The share of current account and savings account (CASA) deposits in total deposits has been gradually rising and it stood at 44.3 per cent in September 2021.

¹ Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of September 2021 were published earlier on the RBI's website (Home>Statistics>Data Releases> Fortnightly> [Scheduled Bank's Statement of Position in India](#)) and aggregate level monthly Sectoral Deployment of Bank Credit data for September 2021 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).

- As deposit mobilisation outpaced lending growth, all-India credit-deposit (C-D) ratio declined to 70.0 per cent in September 2021 from 72.0 per cent a year ago; C-D ratio for metropolitan branches, which have dominant share in banking business, stood at 82.8 per cent in September 2021 (88.4 per cent a year ago).

Press Release: 2021-2022/1257

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