



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

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## RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: September 2022'

Today, the Reserve Bank released [quarterly statistics on deposits and credit of scheduled commercial banks \(SCBs\), September 2022](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). These data are collected from all SCBs under the Basic Statistical Return (BSR) – 7 system<sup>1</sup>, and statistics on bank credit and deposits are being released as per geography, population group and bank group level disaggregation.

### Highlights:

- i) Bank credit growth improved further to 17.2 per cent (y-o-y) in September 2022 from 14.2 per cent a quarter ago and 7.0 per cent a year ago.
- ii) Credit growth remained broad-based: all population groups and bank groups recorded double digit annual growth.
- iii) Aggregate deposits growth (y-o-y), which remained in the close range of 9.5-10.2 per cent since June 2021, stood at 9.8 per cent in September 2022; since December 2020, bank branches in metropolitan centres have been recording higher annual growth than those in rural, semi-urban and urban areas.
- iv) Private sector bank group has been outpacing public sector banks, foreign banks and regional rural banks in deposit mobilisation.
- v) Growth (y-o-y) in term deposits rose to 10.2 per cent in September 2022 from 6.4 per cent a year ago, whereas current and savings deposits growth moderated to 8.8 per cent and 9.4 per cent from 17.5 per cent and 14.5 per cent, respectively, a year ago.
- vi) The share of savings deposit in total deposits, which increased from 32.4 per cent in June 2019 to a peak of 35.2 in June 2022, moderated marginally to 34.7 in the latest quarter.
- vii) All-India credit-deposit (C-D) ratio increased further to 74.8 per cent in September 2022 from 73.5 per cent a quarter ago and 70.0 per cent a year ago; C-D ratio for metropolitan bank branches, which have a dominant share in the banking business, stood much higher at 87.6 per cent in September 2022 (82.8 per cent a year ago).

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<sup>1</sup> Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of September 2022 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 2022 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).