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RESERVE BANK OF INDIA

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001  
फोन/Phone: 022- 22660502

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## RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: September 2019'

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), September 2019](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>). Data on total 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 SCBs, including Regional Rural Banks (RRBs) and Small Finance Banks (SFBs), under the Basic Statistical Return (BSR) – 7 system<sup>1</sup>.

### Highlights:

- Bank credit growth (y-o-y) declined for the second successive quarter as urban and metropolitan branches recorded a moderation; on the other hand, rural credit growth remained stable and in double digits.
- The deceleration in credit growth occurred across bank groups: credit growth (y-o-y) for Public Sector Banks and Private Sector Banks moderated to 5.2 per cent and 14.4 per cent, respectively, in September 2019 from 8.7 per cent and 22.8 per cent a year ago.
- Private Sector Banks continued to lead in deposit mobilisation.
- The share of Current Account and Savings Account (CASA) deposits improved during the quarter to 41.2 per cent in September 2019.
- Bank branches in metropolitan areas accounted for 50.9 per cent of aggregate deposits and 63.2 per cent of total bank credit; the share of rural branches in bank credit increased to 8.8 per cent in September 2019 from 8.3 per cent a year ago.
- The all-India Credit-Deposit (C-D) ratio declined for the second successive quarter to 75.6 per cent (76.7 per cent in June 2019 and 78.2 per cent in March 2019); with the decline observed across all population groups.

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Ajit Prasad  
Director

<sup>1</sup> Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the last reporting Friday of September 2019 have been 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 2019 reported by selected banks have also been published on the RBI's website (Home>Statistics>Data Releases>Monthly> Data on Sectoral Deployment of Bank Credit).