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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: September 2016'

The Reserve Bank of India released today [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on September 30, 2016](#). The data for this quarterly survey has been collected from all SCBs including Regional Rural Banks (RRBs). The data include types of deposits and total credit according to states, districts, centres, population groups and bank groups. The data are available on <https://dbie.rbi.org.in> and can be directly accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>.

From this round onwards, certain changes have been made in the manner in which the survey is conducted. First, from this survey, the reference date for this quarterly survey will be the last day of all the calendar quarters. So far, the reference date for the survey for quarters ending June, September and December used to be the last Friday of the quarter. Second, the definition of credit has been changed to be at par with that for other returns, that is, it will now exclude the bills re-discounted. Lastly, the population group classification of centres where bank branches/ offices are located, is based on population of such centres as per Census 2011 instead of that based on population as per Census 2001. For comparison purpose, population group-wise data for past four quarters (September 2015 to June 2016) have also been re-cast based on Census 2011.

Highlights:

- The year-on-year (y-o-y) growth in aggregate deposits and bank credit worked out to 12.9 percent and 12.1 per cent, respectively in September 2016, higher than a year ago. The acceleration in both, deposits as well as credit, was broad based and observed across all population groups as also across bank groups with exception of growth in bank credit by foreign banks.
- Public sector banks continued to maintain their leading position accounting for 70 per cent of total deposits and 67 per cent of bank credit in September 2016.
- Term deposits constituted the highest share (63.6 per cent) in aggregate deposits followed by savings deposits (28.1 per cent) and current deposits (8.3 per cent).

- Seven states, namely, Maharashtra, NCT of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat accounted for 68 per cent of the total business (deposits plus credit) of SCBs in India. These seven states together accounted for 66 per cent of deposits and 72 per cent of credit, at all-India level.
- As on September 30, 2016, the Credit Deposit (C-D) ratio of all SCBs at all-India level stood at 74.5 per cent. At 85.6 per cent, the C-D ratio of private sector banks was higher than the all India level. For public sector banks, the C-D ratio stood at 71.2 per cent.
- Among the 36 States/Union Territories, 6 States/Union Territories had CD ratio higher than the all-India level. The CD ratio was the highest for Tamil Nadu (107.5 per cent) followed by Chandigarh (103.0 per cent), Andhra Pradesh (102.3 per cent), Maharashtra (100.2 per cent), Telangana (99.3 per cent), and NCT of Delhi (87.7 per cent).

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