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## RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: September 2017

Today, the Reserve Bank released the [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on September 30, 2017](#). These data cover all SCBs including Regional Rural Banks (RRBs) as well as two small finance banks and two foreign banks, which were added to the Second Schedule of the Reserve Bank of India Act, 1934 during the quarter. These data on aggregate deposits disaggregated by type of deposits, and total credit classified by states, districts, centres, population groups and bank groups can be accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>.

### Highlights:

- Aggregate deposits and bank credit growth (y-o-y) decelerated across all population groups and bank groups in September 2017 from a quarter ago; private sector banks continued to maintain double-digit growth in deposits and credit whereas foreign banks recorded negative growth during the successive quarters of 2017.
- The share of current accounts and savings accounts (CASA) in aggregate deposits, which increased from 36.4 per cent in September 2016 to 40.9 per cent in December 2016 post-demonetisation, continued to remain around the same level in September 2017.
- Metropolitan branches/offices continued to remain major banking hubs and accounted for more than half of deposits and around two-thirds of bank credit.
- Two-thirds of total business (aggregate deposits + bank credit) of all SCBs came from seven states [viz, Maharashtra, National Capital Territory (NCT) of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat].
- The banking system's all-India credit-deposit (C-D) ratio improved to 73.3 per cent at end-September 2017 from 72.8 per cent a quarter ago; Maharashtra, Tamil Nadu and Karnataka were the major states that recorded improvement in the ratio.