



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

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई-400001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai-400001 फोन/Phone: 022- 22660502

February 27, 2023

**RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: December 2022'**

Today, the Reserve Bank released [quarterly statistics on deposits and credit of scheduled commercial banks \(SCBs\) for December 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>). 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:**

- Bank credit growth (y-o-y) stood at 16.8 per cent in December 2022 as compared with 17.2 per cent a quarter ago and 8.4 per cent a year ago.
- Growth in credit was led by bank branches in metropolitan centres, which account for nearly 60 per cent of the total credit by SCBs and recorded 17.2 per cent rise (y-o-y) in lending; urban, semi-urban and rural centres also recorded double digit credit growth.
- Public sector banks increased their credit portfolio by 15.7 per cent during the calendar year 2022 (4.7 per cent in the year 2021); corresponding growth for private sector banks, however, remained higher at 19.1 per cent (13.1 per cent a year ago).
- Aggregate deposits increased by 10.3 per cent (y-o-y) in December 2022 (9.6 per cent a year ago), led by 13.2 per cent growth in term deposits; current and savings deposits recorded moderate growth of 4.6 per cent and 7.3 per cent, respectively.
- Deposit mobilisation by public sector banks improved to 8.8 per cent growth (y-o-y) in December 2022 (6.9 per cent a year ago) though it remained lower than 13.2 per cent growth in deposits with private sector banks.
- The all-India credit-deposit (C-D) ratio increased further to 75.9 per cent in December 2022 (74.8 per cent in the previous quarter and 71.6 per cent in December 2021); it remained above 100 per cent for Andhra Pradesh, Maharashtra, Tamil Nadu, and Telangana.

**Press Release: 2022-2023/1794**

**Ajit Prasad**  
Director (Communications)

<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 December 2022 were published earlier on the Reserve Bank'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 December 2022 reported by select banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).