


**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**
वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)Website : [www.rbi.org.in](http://www.rbi.org.in)ई-मेल/email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

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

February 28, 2020

**RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: December 2019'**

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), December 2019](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>). 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) decelerated across all population groups and bank groups.
- Deposit mobilisation growth by public sector banks continued to lag *vis-à-vis* that by private sector banks, though it recorded a marginal pick-up over the previous quarter.
- The share of current account and savings account (CASA) deposits of SCBs was at 41.2 per cent.
- Aggregate deposits growth (y-o-y) of metropolitan branches, which account for over half of the total deposits, moderated to 8.5 per cent from 9.0 per cent a quarter ago, while that of rural, semi-urban and urban branches increased by double-digits.
- Among population groups, credit by metropolitan bank branches, which account for nearly 63 per cent of bank lending, grew by 5.3 per cent in December 2019 as compared with 7.2 per cent in the previous quarter and 13.0 per cent a year ago.
- About one per cent of the branches, each with a loan portfolio of over ₹ 500 crore, accounted for 53.8 per cent of total credit.
- The all-India credit-deposit (C-D) ratio was at 75.7 per cent in December 2019: The C-D ratio of private sector banks was at 91.4 per cent and that of public sector banks at 69.0 per cent.

**Press Release: 2019-2020/1998**
**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 reporting Fridays of January 2020 had 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 December 2019 reported by selected banks had also been published on the RBI's website (Home>Statistics>Data Releases>Monthly> Data on Sectoral Deployment of Bank Credit).