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RESERVE BANK OF INDIA

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RBI releases “Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2015”

The Reserve Bank of India released today [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) for the quarter ended December 2015](#). The publication is based on quarterly survey of SCBs including Regional Rural Banks (RRBs). It includes data on deposits and credit of banks according to states, districts, centres, population groups and bank groups. The data can be directly accessed from <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>.

Highlights:

- Growth (year-on-year) in deposits decelerated to 10.3 per cent in the quarter from 10.9 per cent for the same quarter a year ago, while credit accelerated to 10.9 per cent from 10.1 per cent.
- According to size of total business (deposits *plus* credit) of SCBs, seven states, viz., Maharashtra, NCT of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat accounted for 68.2 per cent of the total business. Maharashtra alone contributed 25.4 per cent of the total. These seven states accounted for 65.7 per cent of deposits and 71.3 per cent of credit.
- The all India credit-deposit (C-D) ratio was 76.8 per cent at the end of the quarter. This ratio was the highest for *Chandigarh* (121.4 per cent) followed by *Tamil Nadu* (113.7 per cent), *Andhra Pradesh* (104.8 per cent), *Telangana* (104.6 per cent), *Maharashtra* (97.6 per cent), *NCT of Delhi* (94.5 per cent), and *Rajasthan* (87.3 per cent).
- Year-on-year growth of deposits and credit of SBI and its Associates as also private sector banks accelerated at the end of the quarter as compared to their levels a year ago, while nationalised banks recorded year-on-year growth deceleration. Foreign banks and regional rural banks, however, demonstrated mixed movement. While growth in their deposits accelerated, credit decelerated.
- Nationalised banks continued to maintain their dominant position contributing around half of aggregate deposits as well credit of all SCBs. SBI and Associates and private sector banks had almost similar shares - in the range of 20-23 per cent each in both deposits and credit.

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