



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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## RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: December 2017'

Today, the Reserve Bank released the web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), December 2017](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>). These data on aggregate deposits disaggregated by type of deposits and total credit classified by states, districts, centres, population groups and bank groups are collected under the Basic Statistical Return (BSR) – 7 system. They cover all SCBs including regional rural banks (RRBs) as well as six small finance banks (SFBs) two of which were added to the second schedule of the Reserve Bank of India Act, 1934 during the quarter.

### Highlights:

- Aggregate deposits moderated for the second successive quarter; deposit growth across population groups (rural/semi-urban/urban/metropolitan) ranged between 3.3–5.4 per cent.
- Among bank groups, deposit accumulation by public sector banks and RRBs was minimal, whereas private sector banks continued to maintain double-digit growth and deposits with foreign banks recorded positive growth after four quarters.
- Bank credit revived across all population groups and resumed double-digit growth (y-o-y) after five quarters; the recovery was led by private sector banks and supported by public sector banks.
- Branches/ offices in metropolitan cities accounted for nearly 57 per cent of banking business.
- Seven states (viz., Maharashtra, National Capital Territory of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, Gujarat and West Bengal) accounted for over two-thirds of deposits as well as credit.
- The pick-up in credit growth helped in improving the banking system's credit-deposit (C-D) ratio to 75.1 per cent at end-December 2017 from 73.3 per cent a quarter ago.
- The C-D ratio for all states and union territories (UTs) barring Maharashtra increased during the quarter; it was more than 100 per cent for Tamil Nadu, Chandigarh, Andhra Pradesh, Maharashtra and Telangana.

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