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RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: December 2016'

The Reserve Bank of India today released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on December 31, 2016](#). The data include Regional Rural Banks (RRBs). The survey covers all types of deposits and total credit classified by states, districts, centres, population groups and bank groups. The data can be directly accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>.

Highlights:

- On a year-on-year (y-o-y) basis, aggregate deposits grew at an accelerated pace in all population groups (except in metropolitan areas) and for all bank groups; on the other hand, however, bank credit decelerated across all population groups and bank groups.
- Term deposits constituted the highest share in aggregate deposits in all population groups, except in rural areas where savings deposits (53.4 per cent) recorded the major share.
- Metropolitan bank branches continued to contribute the largest share of aggregate deposits (51.6 per cent) and total bank credit (65.6 per cent).
- Public sector banks continued to lead, accounting for 70.6 per cent of aggregate deposits and 66.2 per cent of total bank credit.
- The survey revealed a concentration of deposits and credit in seven states, namely, Maharashtra, National Capital Territory (NCT) of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat.
- The credit-deposit (C-D) ratio of all SCBs at all-India level came down to 70.6 per cent by end-December 2016 from 74.5 per cent a quarter ago, with Maharashtra (106.5 per cent), Tamil Nadu (100.8 per cent), Chandigarh (100.0 per cent), Telangana (96.7 per cent), Andhra Pradesh (91.4 per cent) and NCT of Delhi (84.5 per cent) recording C-D ratios above the all-India average.