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RBI Releases 'Quarterly Statistics on Deposits and Credit of SCBs: March 2020'

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), March 2020](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 system¹.

Highlights:

- Bank credit growth for March 2020 (Y-o-Y) recorded moderation across all population groups (rural / semi-urban / urban / metropolitan).
- Metropolitan branches, which account for nearly 63 per cent of credit, recorded deceleration in credit growth to 4.8 per cent (Y-o-Y) in March 2020 from 13.5 per cent a year ago.
- Credit growth of both public sector and private sector banks at 4.2 per cent and 9.3 per cent, respectively in March 2020 was less than half the growth recorded a year ago.
- Aggregate deposits of SCBs recorded marginal deceleration in growth to 9.5 per cent (Y-o-Y) from 10.0 per cent a quarter ago: metropolitan branches, which account for over half of aggregate deposits, witnessed significant moderation in deposit growth (6.9 per cent), whereas rural and semi-urban branches registered higher growth (15.5 per cent and 12.3 per cent, respectively).
- Deposit growth (Y-o-Y) of public sector banks inched up (8.2 per cent), though it continued to remain in single-digit; on the other hand, deposit growth of private sector banks remained in double digits (10.4 per cent) despite moderation in the second consecutive quarter.
- The share of current account and savings account (CASA) deposits in total deposits increased to 42.1 per cent during the quarter from 41.2 per cent in the previous quarter.
- The all-India credit-deposit (C-D) ratio declined to 76.0 per cent in March 2020 from 78.2 per cent a year ago. The C-D ratio declined for all population groups over this period.

Press Release: 2019-2020/2422
Ajit Prasad
 Director

¹ Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of March 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 March 2020 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](#)).