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RESERVE BANK OF INDIA

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

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), June 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 and Small Finance Banks) under the Basic Statistical Return (BSR) – 7 system<sup>1</sup>.

### Highlights:

- Bank credit growth (Y-o-Y) moderated to 6.4 per cent in June 2020 from 11.7 per cent a year ago; rural branches, however, continued to record double digit credit growth.
- The deceleration in credit growth occurred across bank groups: credit growth (Y-o-Y) for private sector banks moderated to 7.2 per cent in June 2020 from 17.5 per cent a year ago but it remained higher than that for public sector banks (5.7 per cent).
- Aggregate deposits growth (Y-o-Y) accelerated to 11.5 per cent in June 2020 as compared with 10.1 per cent a year ago: the increase was broad based across population groups and all bank groups recorded double digit growth in deposits.
- The all-India credit-deposit (C-D) ratio declined to 73.1 per cent in June 2020 from 76.0 per cent in the previous quarter.
- C-D ratio declined for most of the states in the latest quarter though it remained highest (90.9 per cent) for the metropolitan branches, which have the dominant share in banking business; it stood above 100 per cent for Andhra Pradesh, Chandigarh, the National Capital Territory (NCT) of Delhi and Tamil Nadu.

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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 June 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 June 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](#)).