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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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

The Reserve Bank of India released today [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) for quarter ended March 2016](#) based on quarterly survey of SCBs including Regional Rural Banks (RRBs). It includes tabulations of deposits and credit according to states, districts, centres, population groups and bank groups. Further, State/UT and District wise time series data pertaining to aggregate deposits according to types of deposit (viz. Current deposit, Savings deposit and Term deposit) from March 2012 round onwards are also being released with this round of the survey. These statistics are available on dbie.rbi.org.in and can be directly accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>.

Highlights:

- Growth of deposit and credit (y-o-y) declined to 8.6 per cent and 9.3 per cent respectively during 2015-16 from 10.7 per cent and 9.8 per cent respectively a year ago. The deceleration in deposits and credit during 2015-16 was broad based across all population groups.
- Term deposit constituted the highest share (63.6 per cent) in aggregate deposits followed by saving deposit (27.4 per cent) and current deposit (9.1 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 68.6 per cent of the total business. Maharashtra alone contributed 25.7 per cent of the total. These seven states accounted for 65.7 per cent of deposits and 72.2 per cent of credit.
- The all India credit-deposit (C-D) ratio stood at 77.9 per cent for the quarter. This ratio was the highest for Tamil Nadu (112.9 per cent) followed by Andhra Pradesh (104.5 per cent), Telangana (103.6 per cent), Maharashtra (102.7 per cent), Chandigarh (99.5 per cent), NCT of Delhi (99.4 per cent), and Dadra & Nagar Haveli (91.3 per cent).
- Growth rates (y-o-y) for both deposits and credit declined for nationalised banks as compared to their levels a year ago. However these rates were higher for private sector banks and regional rural banks during the same period.
- In terms of share, nationalised banks continued to maintain their dominant position contributing more than 45 per cent in both aggregate deposits as well gross bank credit of all SCBs. SBI and Associates and private sector banks had almost similar shares in the range of 21-24 per cent.