



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email: helpdoc@rbi.org.in

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

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

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RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: March 2021'

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), March 2021](#) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). Data on 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 all SCBs (including Regional Rural Banks and Small Finance Banks) under the Basic Statistical Return (BSR) – 7 system¹.

Highlights:

- Bank credit growth (y-o-y) decelerated to 5.6 per cent in March 2021 from 6.4 per cent a year ago.
- Combined credit by bank branches in top six centres (*viz*, Greater Mumbai, Delhi, Bengaluru, Chennai, Hyderabad and Kolkata, which together accounted for over 46 per cent of total bank credit) declined marginally during 2020-21; bank branches in urban, semi-urban and rural areas, on the other hand, recorded 9.4 per cent, 14.3 per cent and 14.5 per cent credit growth, respectively, during the year.
- Public sector and private sector banks recorded 3.6 per cent and 9.1 per cent credit growth, respectively, whereas lending by foreign banks declined during 2020-21.
- Aggregate deposits growth (y-o-y) accelerated to 12.3 per cent in March 2021 from 9.5 per cent a year ago: metropolitan branches, which account for over half of total deposits, recorded nearly 15 per cent growth during 2020-21.
- The share of current account and savings account (CASA) deposits in total deposits increased to 44.1 per cent in March 2021 from 42.1 per cent a year ago.
- The share of private sector banks in total deposits and credit by SCBs increased during 2020-21 at the cost of public sector banks.
- Lower growth in credit *vis-à-vis* deposits led to decline in the all-India credit-deposit (C-D) ratio to 71.5 per cent in March 2021 from 76.0 per cent a year ago.

(Yogesh Dayal)

Chief General Manager

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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 2021 were 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 2021 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly>[Data on Sectoral Deployment of Bank Credit](#)).