



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-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 2261 0835 फैक्स/Fax: 91 22 22660358

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RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: March 2019'

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), March 2019](#) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). Data on deposits, disaggregated by type and total credit are classified by states, districts, centres, population groups and bank groups, are collected from all SCBs, including regional rural banks (RRBs) and small finance banks (SFBs), under the Basic Statistical Return (BSR) – 7 system¹.

Highlights:

- Aggregate deposit growth (y-on-y) accelerated for the fifth successive quarter: the rural, semi-urban and urban areas recorded double-digit growth.
- Bank credit growth (y-on-y) remained in double digits across all population groups (rural/ semi-urban / urban / metropolitan).
- Private sector banks continue to record over 20 per cent credit growth (y-on-y) for more than a year, whereas it remained in single digits for public sector banks.
- Metropolitan bank branches contribute more than half of aggregate deposits (51.3 per cent) and have the largest share of total bank credit (64.3 per cent).
- Seven states (*viz.*, Maharashtra, National Capital Territory of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, Gujarat and West Bengal) accounted for about two-thirds of deposits as well as credit.
- As bank credit growth outpaced the growth in deposits, the all-India credit-deposit (C-D) ratio increased to 78.2 per cent in March 2019 from 75.6 per cent a year ago. Maharashtra, National Capital Territory of Delhi, Tamil Nadu, Uttar Pradesh, Gujarat and Kerala were the major states that recorded improvement in the ratio.

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Ajit Prasad
Assistant Adviser

¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of March 2019 have been published earlier at our website (Home>Statistics>Data Release> Fortnightly> Scheduled Bank's Statement of Position in India) and aggregate level monthly Sectoral Deployment of Bank Credit data for March 2019 based on selected banks have also been published on our website (Home>Statistics>Data Release>Monthly> Data on Sectoral Deployment of Bank Credit).