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RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: March 2018'

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), March 2018](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13), on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). Data on aggregate deposits disaggregated by type and total credit 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 system.

Highlights:

- Aggregate deposits recorded broad-based growth (y-o-y) across all population groups (rural/ semi-urban/ urban/ metropolitan) after moderating for two quarters; private banks continued to maintain double-digit growth in deposits.
- The share of low-cost current account and savings account (CASA) deposits increased by 1.1 per cent during 2017-18.
- Although bank credit growth (y-o-y) moderated marginally from a quarter ago, there has been a recovery during 2017-18 from a slump in the preceding year; the private sector bank group recorded the highest credit growth both on sequential as well as on an annual basis, whereas it remained low for public sector banks.
- Among population groups, the branches/offices in metropolitan cities, which account for majority of banking business, posted the lowest growth in both deposits and credit.
- The pick-up in credit growth during 2017-18 helped in improving the credit-deposit (C-D) ratio to 75.6 per cent at end-March 2018 from 73.7 per cent a year ago.
- The C-D ratio was more than 100 per cent for Andhra Pradesh, Chandigarh, Maharashtra, Tamil Nadu and Telangana.