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### RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: March 2017'

The Reserve Bank of India today released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on March 31, 2017](#). The data for this quarterly survey has been collected from all SCBs including the Regional Rural Banks (RRBs). Also, for the first time, the two small finance banks (SFBs), added to the Second Schedule of the Reserve Bank of India Act in February 2017 have been covered in this release. Data on aggregate deposits, with break-ups as per types of deposits and total credit classified by states, districts, centres, population groups and bank groups are provided. The data can be accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>.

#### Highlights:

- Growth rate (y-o-y) of aggregate deposits was lower in March 2017 as compared with that in December 2016.
- Growth in bank credit decelerated for the second successive quarter.
- While deceleration in growth of bank deposits and credit spanned across all population groups, the growth rates in the metropolitan areas were abysmally low.
- In respect of bank groups, performance of the private sector banks was in sharp contrast with that of the public sector banks. The RRBs also recorded sizeable growth in bank deposits and credit.
- Two-third of aggregate deposits and credit continued to be concentrated in seven states, of Maharashtra, National Capital Territory (NCT) of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat.
- The credit-deposit (C-D) ratio of all SCBs at all-India level increased to 73.7 per cent at end-March 2017 from 70.6 per cent a quarter ago.
- States with CD ratio higher than the all-India average are Tamil Nadu (106.5 per cent) followed by Maharashtra (106.3 per cent), Chandigarh (102.9 per cent), Andhra Pradesh (100.2 per cent), Telangana (99.6 per cent) and NCT of Delhi (88.5 per cent).