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

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), June 2018](#), on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>). Data on deposits are disaggregated by type and total credit is classified by states, districts, centres, population groups and bank groups. These data are collected from all SCBs, including regional rural banks (RRBs) and small finance banks (SFBs), under the basic statistical return (BSR) – 7 system.

Highlights:

- Private sector banks continued to lead deposit mobilisation, with a modest pick-up in growth (y-on-y) in deposits of public sector banks and moderation in deposit growth of foreign banks.
- Bank credit growth (y-on-y) reached a four year high led by metropolitan branches; rural credit growth decelerated in the first quarter of 2018-19.
- Private sector banks continued to record over 20 per cent credit growth (y-on-y) and foreign banks recorded double-digit credit growth on a low base; credit growth was higher for all bank groups except RRBs than in the previous quarter.
- Bank branches/offices in metropolitan cities, which account for nearly 64 per cent of bank lending, recorded higher credit growth for the third consecutive quarter.
- Over two-thirds of the total business (deposits + credit) of SCBs came from seven states (*viz.*, Maharashtra, Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, Gujarat and West Bengal).
- The credit-deposit (C-D) ratio at the all-India level remained unchanged over the quarter (75.6 per cent). It was more than 100 per cent for Chandigarh, Andhra Pradesh, Tamil Nadu, Maharashtra and Telangana.