


**भारतीय रिज़र्व बैंक**
**RESERVE BANK OF INDIA**

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## RBI releases 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks: June 2016'

The Reserve Bank of India released today [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on June 24, 2016](#). The data are based on quarterly survey of SCBs including Regional Rural Banks (RRBs) and include data on deposits (type of deposit also) and credit according to states, districts, centres, population groups and bank groups. The data are available on [dbie.rbi.org.in](http://dbie.rbi.org.in) and can be directly accessed through the link <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>.

### Highlights:

- Aggregate deposits and gross bank credit increased (Y-O-Y) by 9.2 percent and 9.4 per cent in June 2016 as compared to an increase of 10.6 percent and 8.6 per cent, respectively, a year ago.
- Y-O-Y growth in credit increased for State Bank of India and its associates, private banks and Regional Rural Banks during the reference quarter as compared to their levels a year ago.
- The deceleration in the growth of deposits was broad-based across all population groups, mainly contributed by the public sector banks. However, these banks continued to maintain their dominating position by accounting for 70 per cent of total deposits.
- Term deposits constituted the highest share (65.5 per cent) in aggregate deposits followed by saving deposits (27.2 per cent) and current deposits (7.3 per cent).
- According to the size of total business (deposits plus credit) of SCBs, seven States, viz., Maharashtra, NCT of Delhi, Tamil Nadu, Karnataka, Uttar Pradesh, West Bengal and Gujarat accounted for 68 per cent of the total business. Maharashtra alone contributed 25 per cent of the total. These seven States together accounted for 66 per cent of deposits and 72 per cent of credit, at all-India level.
- At all-India level the C-D ratio of all SCBs stood at 75.9 per cent as on June 24, 2016. Among the 36 States/Union Territories, 6 States/ Union Territories had C-D ratios higher than the all-India level. The C-D ratio was the highest for Tamil Nadu (113.2 per cent) followed by Chandigarh (104.3 per cent), Andhra Pradesh (104.0 per cent), Telangana (102.2 per cent), Maharashtra (99.9 per cent) and NCT of Delhi (91.6 per cent) while the C-D ratio for public sector banks was at 72.5 per cent, it stood at more than 80 per cent for private sector and foreign banks.