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RESERVE BANK OF INDIA

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RBI Releases 'Quarterly Statistics on Deposits and Credit of SCBs: September 2020'

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), September 2020](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!3>). Data on total credit and deposits disaggregated by type, are classified by states/union territories (UTs), districts, centres, population groups and bank groups. These data are collected from all SCBs (including Regional Rural Banks and Small Finance Banks) under the Basic Statistical Return (BSR) – 7 system¹.

Highlights:

- Bank credit growth (Y-o-Y) decelerated to 5.8 per cent in September 2020 from 8.9 per cent a year ago: the deceleration was recorded across the population groups (*i.e.*, rural, semi-urban, urban and metropolitan).
- Annual growth (Y-o-Y) in credit by private sector banks moderated significantly to 6.9 per cent in September 2020 from 14.4 per cent a year ago, whereas it increased marginally for public sector banks to 5.7 per cent from 5.2 per cent over the same period.
- Aggregate deposits of banks recorded annual increase of 11.0 per cent in September 2020 as compared with 10.1 per cent growth a year ago: the increase was witnessed across all population groups.
- The share of current account and saving account (CASA) in total deposits has been gradually increasing: it stood at 42.3 per cent in September 2020 from 41.2 per cent a year ago and 40.8 per cent three years ago.
- As deposit growth exceeded credit growth, the all-India credit-deposit (C-D) ratio declined to 72.0 per cent in September 2020 from 73.1 per cent in the previous quarter.
- C-D ratio for metropolitan branches, which have dominant share in bank deposits and credit, stood at 88.4 per cent in September 2020 (90.9 per cent a quarter ago). C-D ratio for Tamil Nadu, Andhra Pradesh and Chandigarh remained above 100 per cent.

(Yogesh Dayal)
Chief General Manager

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¹ Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of September 2020 had been published earlier on the RBI's website (Home>Statistics>Data Releases> Fortnightly> [Scheduled Bank's Statement of Position in India](https://www.rbi.org.in/DBIE/dbie.rbi?site=publications#!3)) and aggregate level monthly Sectoral Deployment of Bank Credit data for September 2020 reported by selected banks had also been published on the RBI's website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](https://www.rbi.org.in/DBIE/dbie.rbi?site=publications#!3)).