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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022 2261 0835 फैक्स/Fax: 91 22 22660358

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

Today, the Reserve Bank of India released the [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\) as on June 30, 2017](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13). The data for this quarterly survey have been collected from all SCBs, including Regional Rural Banks (RRBs). 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#13>.

#### Highlights:

- Deposits and credit of SCBs recorded higher growth (y-o-y) in June 2017 as compared with March 2017.
- Improvement in deposit growth was observed in urban and metropolitan areas, while growth in rural deposits declined for the second successive quarter.
- Bank credit growth was higher across all population groups and notably in non-metropolitan areas.
- Metropolitan branches/ offices constituted around 57 per cent of total business (aggregate deposits + bank credit) of all SCBs, followed by urban branches/ offices with a share of less than 20 per cent.
- Banks continued to enjoy higher share of current and savings accounts (CASA) deposits in the June 2017 quarter.
- Private sector banks continued to lead business growth both in terms of deposits (19.7 per cent) and credit (20.3 per cent), followed by RRBs.
- In contrast, deposits with foreign banks contracted for three quarters following demonetisation.
- The credit-deposit (C-D) ratio of SCBs at the all-India level declined to 72.8 per cent at end-June 2017 as compared with 73.7 per cent at end-March 2017.
- Among major states, the C-D Ratio improved in Gujarat and Uttar Pradesh.