



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

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

Website : [www.rbi.org.in](http://www.rbi.org.in)

इ-मेल email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

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

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022-22660502

September 3, 2019

**RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: June 2019'**

Today, the Reserve Bank released its web publication entitled [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), June 2019](#) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). Data on deposits disaggregated by type, and total credit are 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<sup>1</sup>.

**Highlights:**

- Aggregate deposits growth (y-o-y) moved back to double digits after two years; metropolitan branches achieved deposit growth of 10.0 per cent (5.5 per cent a year ago).
- Notwithstanding a modest pick-up, public sector banks continued to lag in deposit mobilisation.
- Bank credit growth (y-o-y) decelerated marginally on account of lower growth in lending by urban and metropolitan branches.
- All bank groups recorded deceleration in credit growth during April-June 2019, with private sector banks leading other bank groups in growing loan portfolios.
- One per cent of branches, which had each over ₹ 500 crore loan portfolios accounted for about 54.7 per cent of the total credit.
- The all-India credit-deposit (C-D) ratio declined to 76.7 per cent in June 2019 (78.2 per cent a quarter ago); the C-D ratio was more than 100 per cent for Andhra Pradesh, Chandigarh, Tamil Nadu, Telangana, Maharashtra and the National Capital Territory (NCT) of Delhi.

**Press Release : 2019-2020/603**

**Ajit Prasad**  
Director

<sup>1</sup> Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the first reporting Friday of July 2019 have been published earlier on the RBI website (Home>Statistics>Data Releases> Fortnightly> Scheduled Bank's Statement of Position in India) and aggregate level monthly Sectoral Deployment of Bank Credit data for June 2019 based on selected banks have also been published on the RBI website (Home>Statistics>Data Releases>Monthly> Data on Sectoral Deployment of Bank Credit).