


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi
 Website : www.rbi.org.in
 ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस. मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, S.B.S. Marg, Fort, Mumbai - 400 001
 फोन/Phone: 022 - 2266 0502

August 25, 2022

RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: June 2022'

Today, the Reserve Bank released [quarterly statistics on deposits and credit of scheduled commercial banks \(SCBs\) for June 2022](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 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 (RRBs), small finance banks (SFBs) and payments banks (PBs)} under the basic statistical return (BSR) – 7 system¹.

Highlights:

- Credit growth (y-o-y) accelerated further to 14.2 per cent in June 2022 from 6.0 per cent a year ago and 10.8 per cent a quarter ago.
- Credit growth has been broad-based: all the population groups (*i.e.*, rural, semi-urban, urban and metropolitan), all the bank groups (*i.e.*, public/private sector banks, foreign banks, RRBs and SFBs) and all the regions of the country (*i.e.*, central, eastern, north-eastern, northern, southern and western) recorded double-digit annual credit growth in June 2022.
- Aggregate deposit growth (y-o-y) has remained in the range 9.5-10.2 per cent during the last five quarters: metropolitan branches continue to account for over half of the bank deposits and their share increased marginally over the last one year.
- The share of current account and savings account (CASA) deposits in total deposits has been increasing over the last three years (42.0 per cent, 43.8 per cent and 44.5 per cent in June of 2020, 2021 and 2022, respectively).
- As credit growth is outpacing deposit growth in the recent period, credit-deposit (C-D) ratio has been on the rise: in June 2022, C-D ratio stood at 73.5 per cent at all-India level (70.5 per cent a year ago) and 86.2 per cent for metropolitan branches of banks (84.3 per cent a year ago).

Press Release: 2022-2023/760

Rupambara
 Director (Communications)

¹ Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of June 2022 were published earlier on the RBI's 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 2022 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).