


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs: June 2021'

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), June 2021](#) 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 and Small Finance Banks) under the Basic Statistical Return (BSR) – 7 system¹.

Highlights:

- Bank credit recorded 6.0 per cent growth (y-o-y) in June 2021 (6.4 per cent growth a year ago): bank branches in urban, semi-urban and rural centres recorded double-digit credit growth but it moderated for metropolitan branches to 2.7 per cent (5.1 per cent a year ago).
- Growth (y-o-y) in credit by private sector banks (10.1 per cent) was much higher than that for public sector banks (3.1 per cent).
- Aggregate deposits growth (y-o-y) stood at 10.0 per cent in June 2021 (11.5 per cent a year ago): deposit accretion in private sector banks grew at a faster pace *vis-a-vis* public sector banks.
- The share of current account and savings account (CASA) deposits in total deposits increased further to 43.8 per cent in June 2021 (42.0 per cent a year ago).
- As deposit growth outpaced credit growth, the all-India credit-deposit (C-D) ratio moderated to 70.5 per cent in June 2021 (73.1 per cent a year ago): C-D ratio declined for all bank groups, except for regional rural banks.

(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 June 2021 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 2021 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).