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RESERVE BANK OF INDIA

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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- 22660502

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

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), December 2020](#) on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#13>). 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 system<sup>1</sup>.

### Highlights:

- Bank credit growth (Y-o-Y) improved to 6.2 per cent in December 2020 from 5.8 per cent in the previous quarter but it remained lower when compared with 7.4 per cent growth recorded a year ago; all population groups (*i.e.*, rural, semi-urban, urban and metropolitan) recorded lower growth when compared to a year ago.
- Growth (Y-o-Y) in credit by private sector banks decelerated considerably to 6.7 per cent in December 2020 (13.1 per cent a year ago), whereas that for public sector banks improved to 6.5 per cent in December 2020 (3.7 per cent in December 2019).
- Aggregate deposits growth (Y-o-Y) of SCBs increased to 11.1 per cent in December 2020 (10.0 per cent a year ago); all population groups recorded double-digit growth.
- Annual growth in current, savings and term deposits of SCBs stood at 13.0 per cent, 15.8 per cent and 8.2 per cent, respectively, in December 2020; higher growth in current account and savings account (CASA) deposits resulted in their higher share of 42.8 per cent in total deposits (41.2 per cent a year ago).
- All-India credit-deposit (C-D) ratio improved marginally to 72.5 per cent in December 2020 from 72.0 per cent in the previous quarter; C-D ratio of metropolitan branches, which account for over half of the banking business in India, stood at 87.5 per cent.

**(Yogesh Dayal)**  
Chief General Manager

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<sup>1</sup> Aggregate data based on fortnightly 'Form-A' Return [collected under Section 42(2) of the RBI Act, 1934] for the reporting Fridays of December 2020 had been 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 December 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](#)).