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RESERVE BANK OF INDIA

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**RBI releases 'Quarterly Statistics on Deposits and Credit of SCBs:
 December 2021'**

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

Highlights:

- Bank credit growth (y-o-y) improved during successive quarters of the current financial year and stood at 8.4 per cent in December 2021 (5.6 per cent in March 2021).
- Higher credit growth was driven by pick-up in lending by metropolitan branches of banks, which accounted for over 60 per cent of total bank credit of SCBs and recorded 6.4 per cent growth (y-o-y) in December 2021 (1.7 per cent in March 2021); urban, semi-urban and rural branches maintained double digit growth.
- Growth (y-o-y) in aggregate deposits moderated to 9.6 per cent in December 2021 (12.3 per cent in March 2021) as both public sector and private sector banks recorded lower growth.
- Private sector banks continued to outpace public sector banks in credit and deposit growth.
- The share of current account and savings account (CASA) deposits in total deposits of SCBs increased further to 44.7 per cent in December 2021 (44.1 per cent in March 2021); CASA deposits had 57.1 per cent share in incremental deposits during the first nine months of the current financial year.
- All-India credit-deposit (C-D) ratio at 71.6 per cent in December 2021 remained close to its March 2021 level; the ratio exceeded 90 per cent for Andhra Pradesh, Tamil Nadu, Telangana and Maharashtra as well as the union territory of Chandigarh.

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