

**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)ई-मेल/email : [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

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

Today, the Reserve Bank released [Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks \(SCBs\), March 2022](#) 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 system<sup>1</sup>.

**Highlights:**

- Bank credit growth (y-o-y) rose steadily over the successive quarters of financial year 2021-22 and moved to double-digits in March 2022.
- Metropolitan centres, which constitute a dominant share in total bank credit of SCBs, recorded 9.7 per cent credit growth (y-o-y) in March 2022 (1.7 per cent a year ago); credit growth in urban, semi-urban and rural centres remained in double digits in all quarters of 2021-22.
- Private sector banks maintained double digit growth in credit (y-o-y) which accelerated in successive quarters to reach 15.1 per cent in March 2022. Growth in lending by public sector banks improved significantly to 7.8 per cent in March 2022 from 3.6 per cent a year ago.
- Aggregate deposits growth (y-o-y) moderated to 10.2 per cent in March 2022 (12.3 per cent a year ago); deceleration in deposit growth was observed across all bank groups.
- The share of current account and savings account (CASA) deposits in total deposits rose marginally and it stood at 45.1 per cent in March 2022; CASA deposits had 55.6 per cent share in incremental deposits during 2021-22.
- The all-India credit-deposit (C-D) ratio improved marginally to 71.9 per cent in March 2022 (71.5 per cent a year ago).

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Director (Communications)

<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 March 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 March 2022 reported by selected banks were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).