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## Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2014 – Data Release

The Reserve Bank of India today released, on its website, <u>the data</u> related to composition and ownership pattern of deposits with scheduled commercial banks as on March 31, 2014. An article analysing broad trends across type of deposit accounts, institutional sectors, population groups and bank groups over the period is being published in the March 2015 issue of the RBI Bulletin. The highlights of the data are given below.

## **Highlights:**

- Current, savings and term deposits comprised 8.9 per cent, 26.2 per cent and 64.9 per cent, respectively, in the total deposits in March 2014.
- 'Household' sector with 59.7 per cent share in total deposits was the largest contributor in total deposits in March 2014 followed by government and private corporate sector contributing 14.0 and 9.9 per cent, respectively.
- Metropolitan branches followed by urban and semi-urban branches continued to lead deposit generation by SCBs mainly in the form of term deposits. In rural branches, savings deposits dominated followed by term deposits.
- Bank group-wise, public sector banks accounted for the largest share (74.1 per cent) in total deposits in March 2014 followed by private sector banks (18.8 per cent).

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