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RESERVE BANK OF INDIA

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Deposits with Scheduled Commercial Banks¹ - March 2019

Today, the Reserve Bank released the web publication '[Deposits with Scheduled Commercial Banks – March 2019](#)' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!18>).

Scheduled Commercial Banks (SCBs) {including Regional Rural Banks (RRBs)} report branch-wise data on type of deposits (current, savings and term), institutional sector wise ownership, maturity pattern of term deposits and the number of employees under the Basic Statistical Return (BSR) -2². These data are released at disaggregated level (*viz.*, type of deposits; population groups; bank groups; states, districts; centres; interest rate ranges; size; original and residual maturity).

Highlights:

- The share of current, savings and term deposits stood at 9.6 per cent, 31.9 per cent and 58.5 per cent, respectively, in March 2019.
- Among institutional categories, the household sector's share in total deposits remained dominant at 63.2 per cent, followed by non-financial corporations, general government, rest of the world and financial corporations; individuals {including Hindu Undivided Families (HUFs)}, who are the major constituent of the household sector, accounted for 55.0 per cent of aggregate deposits.
- Metropolitan areas held 51.8 per cent of bank deposits; since March 2010, however, the shares of other population groups have gradually increased to 10.5 per cent in rural areas, 16.2 per cent in semi-urban areas and 21.5 per cent in urban areas by March 2019.
- The structure of term deposits has gradually shifted to lower interest rate buckets in recent years, with the share of term deposits with interest rates above 8 per cent declining from 82.8 per cent in March 2015 to 10.9 per cent in March 2019.

¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of March 2019 have been published earlier at our website (Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India) and disaggregated data based on Quarterly Statistics on Deposits and Credit of SCBs for March 31, 2019 have been published earlier at our website (Home>Statistics>Data Release>Quarterly> Quarterly Statistics on Deposits and Credit of SCBs).

² The BSR-2 survey for March 2019 also incorporates the erstwhile BSR-4 survey on composition and ownership pattern of deposits with SCBs. Accordingly, data tables have been restructured.

- Nearly three-fourths of term deposits were due for maturity within one year on residual maturity basis; on original maturity basis, however, 58.3 per cent of term deposits were in the one to three years maturity bucket at the end of March 2019.
- About half of the deposits of financial and non-financial corporations were held with private sector banks.
- Among states, Maharashtra held the highest share of deposits (21.0 per cent), followed by National Capital Territory (NCT) of Delhi (9.5 per cent) and Uttar Pradesh (UP) (8.2 per cent).

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