



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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## **Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2015 – Data Release**

The Reserve Bank of India today released, on its website, [the data](#) related to the composition and ownership pattern of deposits with scheduled commercial banks (SCBs) as on March 31, 2015. The highlights of the data are given below.

### **Highlights:**

- Total deposits (including interbank-deposits) of all scheduled commercial banks increased by 10.4 per cent to ₹ 89,727 billion as on March 31, 2015. Current, savings and term deposits comprised 9.3 per cent, 25.6 per cent and 65.1 per cent, respectively, of the total deposits.
- Household sector with 60.1 per cent share in total deposits was the largest contributor of total deposits followed by the government sector and the private corporate sector contributing 14.4 per cent and 10.1 per cent, respectively.
- Metropolitan branches followed by urban and semi-urban branches continued to lead deposit generation by the 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 (73.2 per cent) in total deposits in March 2015 followed by private sector banks (19.9 per cent).
- The composition of deposits as on 31st March, 2015 across different States/Union Territories (UTs) showed higher concentration in seven states/UTs. These states/UTs, viz., Maharashtra, Delhi, Uttar Pradesh, Karnataka, Tamil Nadu, West Bengal and Gujarat comprised around 66 per cent of total deposits. Maharashtra alone contributed around 24 per cent of the total deposits.

A detailed article analysing the broad trends across type of deposit accounts, institutional sectors, population groups and bank groups as on March 31, 2015 is being published in the February 2016 issue of the RBI Bulletin.