



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

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**Quarterly BSR-2: Deposits with Scheduled Commercial Banks<sup>1</sup> - June 2023**

Today, the Reserve Bank released<sup>2</sup> the web publication 'Deposits with Scheduled Commercial Banks – June 2023' on its Database on Indian Economy (DBIE) portal (web-link: - <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=BsrPublications#!21>).

In quarterly Basic Statistical Return (BSR) -2 survey, scheduled commercial banks (SCBs) {excluding regional rural banks (RRBs)} report branch-wise data on type of deposits (current, savings and term), its institutional sector wise ownership, age wise distribution of deposits pertaining to individuals, maturity pattern of term deposits as well as number of employees. 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:**

- Current, savings and term deposits had 9.6 per cent, 31.8 per cent, and 58.6 per cent shares in bank deposits in June 2023.
- Nearly two-thirds of term deposits were placed in original maturity bucket of one to three years; around 20 per cent of term deposits were short term (*i.e.*, less than a year).
- Household sector<sup>3</sup> held the largest share of bank deposits (61.0 per cent). Senior citizens and minors held 19.8 per cent and 0.6 per cent of the total deposits respectively in June 2023.
- Return on bank deposits went up significantly during Q1:2023-24. The share of term deposits bearing less than 6 per cent interest rate came down to 25 per cent of the total term deposits in June 2023 from 38.7 per cent a quarter ago. On the other hand, the share of the term deposits bearing 6 to 8 per cent interest rate went up from 57.8 per cent to 70.7 per cent during the same quarter.

<sup>1</sup> Aggregate data on bank deposits based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of June 2023 have been published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)).

<sup>2</sup> Since March 2023, the frequency of BSR-2 reporting is changed to quarterly for SCBs other than RRBs, who will continue to submit the return on an annual basis (*i.e.*, the 31<sup>st</sup> March position). The erstwhile BSR-7 return was discontinued after December 2022 reporting and the BSR-7 based data tables are now being disseminated based on BSR-1 and BSR-2 returns.

<sup>3</sup> Household sector includes individuals, proprietary concerns, Hindu undivided families (HUFs) and partnership firms among others.

- During Q1:2023-24, the share of deposits by individuals, including female depositors, in total deposits went up whereas it declines for non-financial corporations. Bank branches across all population groups (*viz.* rural, semi-urban, urban, metropolitan) recorded deposit inflows during Q1:2023-24.
- Maharashtra, NCT of Delhi and Gujarat accounted for over half of the incremental deposits during April-June 2023.

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