



## भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

August 29, 2025

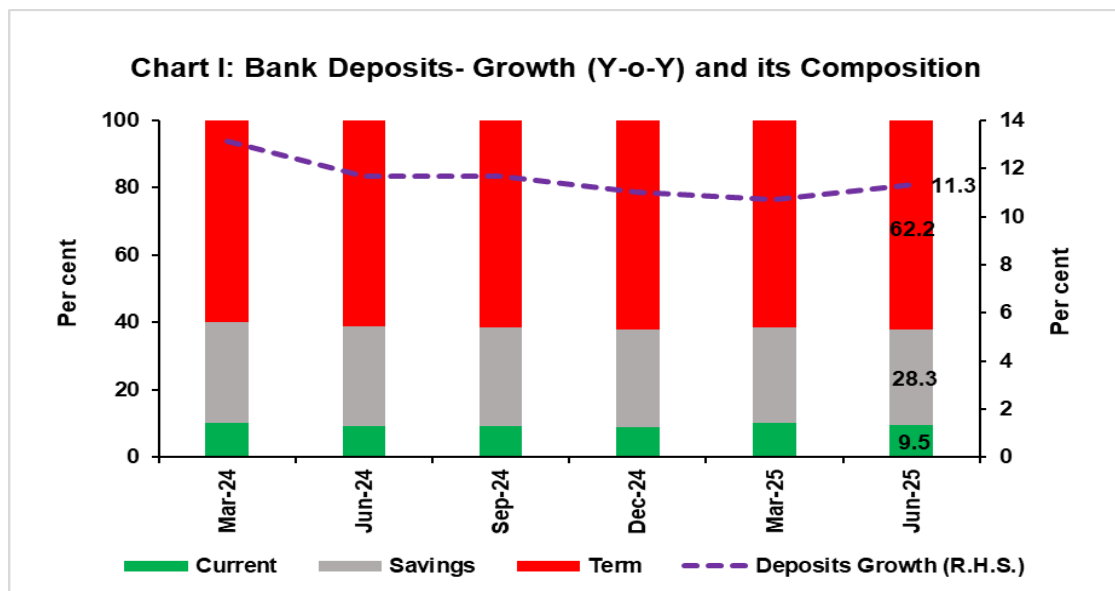
### Quarterly BSR-2 on Deposits with Scheduled Commercial Banks - June 2025

Today, the Reserve Bank released the web publication 'Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks<sup>1</sup> – June 2025<sup>2</sup>' on its 'Database on Indian Economy' portal<sup>3</sup> (<https://data.rbi.org.in> Homepage > Publications).

Scheduled commercial banks (SCBs), excluding regional rural banks, report quarterly 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, size, and interest rate range wise distribution of term deposits as well as number of employees in the 'Basic Statistical Return' (BSR) - 2. These data are released at disaggregated level across population groups<sup>4</sup>, bank groups, states, districts, and centres.

#### Highlights:

- Bank deposits with SCB's registered a growth (y-o-y) of 11.3 per cent as at end-June 2025 as compared with that of 11.7 per cent (net of merger) a year ago ([Chart I](#)).



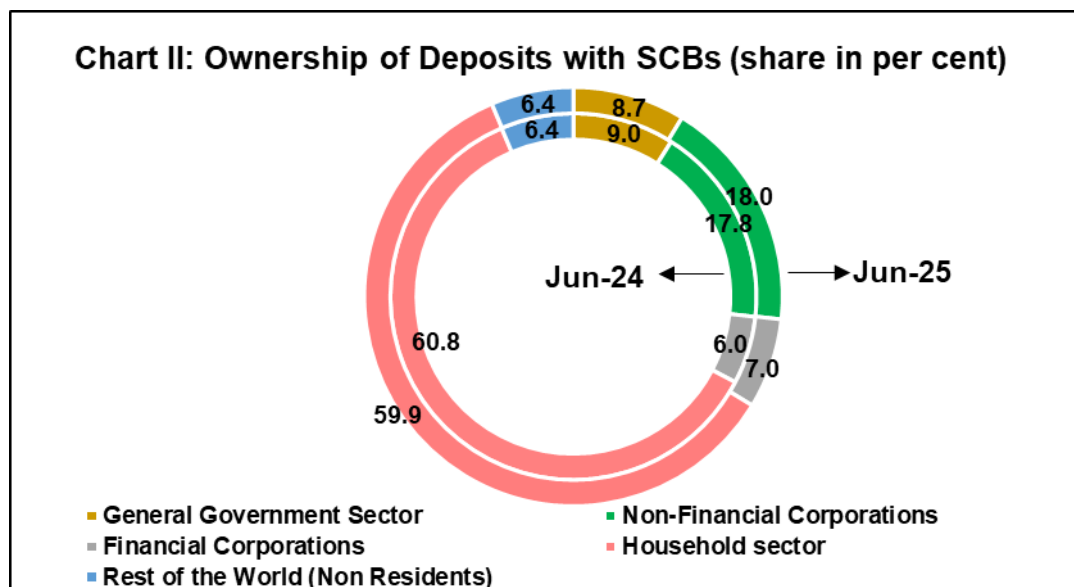
<sup>1</sup> Aggregate data on bank deposits based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of June 2025 have been published earlier at our website ([https://rbi.org.in/ Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India](https://rbi.org.in/Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India)).

<sup>2</sup> Reference date for BSR-2 is last day of the quarter. These data include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

<sup>3</sup> Previous data release in the quarterly series, covering end-March 2025 position, was published on [May 30, 2025](#), on RBI website.

<sup>4</sup> Population group criteria used for BSR is based on population size of respective revenue centre, as per the population census of 2011, where branches of SCBs are operating and classified as: a) 'Rural' (population less than 10,000), b) 'Semi-urban' (population of 10,000 to less than 1 lakh), c) 'Urban' (population of 1 lakh to less than 10 lakhs), d) 'Metropolitan' (population of 10 lakhs and above).

- Term deposits recorded a growth (y-o-y) of 13.5 per cent, significantly outpacing the saving deposits growth of 5.4 per cent in June 2025; consequently, the share of term deposits in total deposits soared up to 62.2 per cent from 61.0 per cent in June 2024 ([Chart I](#)).
- Nearly 70 per cent of term deposits accounted for original maturity bucket of one to three years in June 2025, whereas around 20 per cent of term deposits were short-term deposits with maturity of less than one year.
- Reflection of recent monetary easing became evident in interest rate structure of term deposits as the proportion of such deposits bearing higher interest rates of '7 per cent and above' declined to 65.0 per cent in June 2025 as compared to that of 66.9 per cent a year ago.
- The share of term deposits of size 'Rs. one crore and above' inched up to 45.7 per cent in June 2025 as compared to 44.8 per cent a year ago.
- The share of 'Household' deposits witnessed modest decline in recent period to 59.9 per cent in June 2025 as compared to that of 60.8 per cent in June 2024; the corresponding share of 'Financial Corporations' moved up to 7.0 per cent in June 2025 as compared to that of 6.0 per cent a year ago ([Chart II](#)).



- Senior citizens owned 20.4 per cent of the total deposits as at end-June 2025.
- Deposits growth (y-o-y) of public sector banks and private sector banks stood at 10.2 per cent and 12.4 per cent, respectively, in June 2025; whereas their corresponding shares in deposits were hovering at 57.3 per cent and 36.0 per cent, respectively.
- Top five states / union territories (viz. Maharashtra, NCT of Delhi, Karnataka, Uttar Pradesh, and Tamil Nadu) collectively accounted for 54.3 per cent of total deposits and 47.8 per cent of 'Household' deposits as at end-June 2025.