

**TABLE 48 : SCHEDULED COMMERCIAL BANKS - MATURITY PATTERN OF TERM DEPOSITS**

(No. of Accounts in Thousand; Amount in ₹ Crore)

| Year<br>(end-<br>March) | Up to 90 Days   |         | 91 Days and above but less<br>than 6 Months |        | 6 Months and above but less<br>than 1 Year |         | 1 Year and above but less than<br>2 Years |         |
|-------------------------|-----------------|---------|---------------------------------------------|--------|--------------------------------------------|---------|-------------------------------------------|---------|
|                         | No. of Accounts | Amount  | No. of Accounts                             | Amount | No. of Accounts                            | Amount  | No. of Accounts                           | Amount  |
| 1                       | 2               | 3       | 4                                           | 5      | 6                                          | 7       | 8                                         | 9       |
| 2001                    | 6960            | 58581   | 6439                                        | 41365  | 16466                                      | 87372   | 25824                                     | 134136  |
| 2002                    | 12095           | 86197   | 9411                                        | 65250  | 15691                                      | 101052  | 28548                                     | 164824  |
| 2003                    | 12687           | 104112  | 9419                                        | 74888  | 16232                                      | 108560  | 29474                                     | 185760  |
| 2004                    | 11557           | 121059  | 9151                                        | 101885 | 15473                                      | 133177  | 28651                                     | 210174  |
| 2005                    | 10580           | 147979  | 7599                                        | 111888 | 14264                                      | 159124  | 27743                                     | 249091  |
| 2006                    | 9674            | 168248  | 6955                                        | 117928 | 13021                                      | 206329  | 25817                                     | 330376  |
| 2007                    | 9556            | 167042  | 6042                                        | 147350 | 11098                                      | 283035  | 29123                                     | 522672  |
| 2008                    | 6421            | 151043  | 4508                                        | 167399 | 8411                                       | 281990  | 38306                                     | 794580  |
| 2009                    | 3908            | 167827  | 3530                                        | 186035 | 9925                                       | 338403  | 46081                                     | 1032762 |
| 2010                    | 4326            | 191353  | 3671                                        | 232236 | 8665                                       | 381014  | 42372                                     | 1052275 |
| 2011                    | 2788            | 232483  | 3555                                        | 286335 | 7025                                       | 342079  | 48695                                     | 1328836 |
| 2012                    | 2845            | 296641  | 4001                                        | 282524 | 5837                                       | 407770  | 68333                                     | 1743887 |
| 2013                    | 2511            | 347233  | 2783                                        | 245431 | 15076                                      | 685547  | 63049                                     | 1768480 |
| 2014                    | 3895            | 364909  | 2436                                        | 284586 | 17710                                      | 734703  | 70947                                     | 1897060 |
| 2015                    | 3848            | 427722  | 2364                                        | 234647 | 19243                                      | 719993  | 86013                                     | 2310133 |
| 2016                    | 3916            | 435318  | 2406                                        | 240635 | 21361                                      | 555536  | 101871                                    | 2628106 |
| 2017                    | 4698            | 447000  | 4526                                        | 271332 | 33583                                      | 840158  | 101841                                    | 2542656 |
| 2018                    | 4860            | 425420  | 4791                                        | 306336 | 28168                                      | 805586  | 99751                                     | 2944947 |
| 2019                    | 15993           | 516651  | 2663                                        | 268099 | 16186                                      | 619998  | -                                         | -       |
| 2020                    | 14053           | 1084623 | 2761                                        | 285334 | 15087                                      | 458797  | -                                         | -       |
| 2021                    | 14846           | 1302760 | 10839                                       | 484717 | 29749                                      | 796325  | -                                         | -       |
| 2022                    | 17164           | 1437908 | 4626                                        | 423609 | 28203                                      | 835913  | -                                         | -       |
| 2023                    | 4482            | 808163  | 4418                                        | 447103 | 18798                                      | 679603  | -                                         | -       |
| 2024                    | 4894            | 985347  | 4115                                        | 517131 | 18173                                      | 855205  | -                                         | -       |
| 2025                    | 5919            | 1092757 | 4254                                        | 605576 | 19366                                      | 1029105 | -                                         | -       |

  

| Year<br>(end-<br>March) | 2 Years and above but<br>less than 3 Years |        | 1 Year and above but<br>less than 3 Years |         | 3 Years and above but<br>less than 5 Years |        | 5 Years and above  |         | Total              |          |
|-------------------------|--------------------------------------------|--------|-------------------------------------------|---------|--------------------------------------------|--------|--------------------|---------|--------------------|----------|
|                         | No. of<br>Accounts                         | Amount | No. of<br>Accounts                        | Amount  | No. of<br>Accounts                         | Amount | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount   |
| 1                       | 10                                         | 11     | 12                                        | 13      | 14                                         | 15     | 16                 | 17      | 18                 | 19       |
| 2001                    | 21272                                      | 89660  | -                                         | -       | 30319                                      | 126004 | 23285              | 64338   | 130565             | 601456   |
| 2002                    | 21098                                      | 99589  | -                                         | -       | 33257                                      | 137520 | 20113              | 70784   | 140213             | 725216   |
| 2003                    | 28382                                      | 149055 | -                                         | -       | 25396                                      | 121629 | 19728              | 74004   | 141318             | 818009   |
| 2004                    | 20074                                      | 109149 | -                                         | -       | 33004                                      | 183364 | 18346              | 77048   | 136256             | 935856   |
| 2005                    | 19986                                      | 113742 | -                                         | -       | 30329                                      | 192613 | 18573              | 89709   | 129074             | 1064146  |
| 2006                    | 17695                                      | 118283 | -                                         | -       | 29129                                      | 201227 | 19439              | 103963  | 121731             | 1246353  |
| 2007                    | 16480                                      | 114853 | -                                         | -       | 31134                                      | 245393 | 21487              | 115794  | 124920             | 1596140  |
| 2008                    | 14445                                      | 136421 | -                                         | -       | 33137                                      | 294960 | 25558              | 165000  | 130787             | 1991394  |
| 2009                    | 23035                                      | 263407 | -                                         | -       | 32019                                      | 313987 | 26679              | 188502  | 145177             | 2490923  |
| 2010                    | 25203                                      | 342746 | -                                         | -       | 31484                                      | 345065 | 27901              | 230617  | 143623             | 2775306  |
| 2011                    | 26187                                      | 416226 | -                                         | -       | 29904                                      | 359395 | 28817              | 287859  | 146971             | 3253213  |
| 2012                    | 20974                                      | 357462 | -                                         | -       | 27939                                      | 378328 | 34259              | 353366  | 164187             | 3819978  |
| 2013                    | 27710                                      | 513457 | -                                         | -       | 31016                                      | 477794 | 38119              | 437217  | 180263             | 4475160  |
| 2014                    | 24955                                      | 477826 | -                                         | -       | 29352                                      | 604101 | 51294              | 773620  | 200587             | 5136804  |
| 2015                    | 27556                                      | 574156 | -                                         | -       | 29381                                      | 653719 | 48587              | 791137  | 216992             | 5711508  |
| 2016                    | 28572                                      | 643551 | -                                         | -       | 30758                                      | 718420 | 49695              | 847659  | 238579             | 6069225  |
| 2017                    | 29834                                      | 681929 | -                                         | -       | 28790                                      | 562909 | 52342              | 945980  | 255615             | 6291964  |
| 2018                    | 24676                                      | 613013 | -                                         | -       | 25532                                      | 497587 | 51207              | 1000865 | 238984             | 6593754  |
| 2019                    | -                                          | -      | 137034                                    | 3873635 | 22640                                      | 444405 | 47520              | 925059  | 242036             | 6647846  |
| 2020                    | -                                          | -      | 144888                                    | 3954716 | 23795                                      | 425947 | 46164              | 993286  | 246747             | 7202703  |
| 2021                    | -                                          | -      | 139587                                    | 4074115 | 21804                                      | 472324 | 32925              | 747654  | 249750             | 7877894  |
| 2022                    | -                                          | -      | 137697                                    | 4337840 | 24218                                      | 637098 | 35170              | 926847  | 247079             | 8599216  |
| 2023                    | -                                          | -      | 162194                                    | 6265646 | 25683                                      | 728764 | 35891              | 831200  | 251467             | 9760478  |
| 2024                    | -                                          | -      | 180298                                    | 7704946 | 25403                                      | 695730 | 33771              | 821868  | 266654             | 11580227 |
| 2025                    | -                                          | -      | 190808                                    | 8970451 | 24773                                      | 663593 | 31622              | 755762  | 276742             | 13117244 |

**Notes :** 1. Due to rounding off of figures, the constituent items may not add up to the totals.  
2. Maturity Bucket has been revised from the year 2019.

Also see Notes on Tables

**Source :** Basic Statistical Returns of Scheduled Commercial Banks in India, DSIM, RBI.