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RESERVE BANK OF INDIA

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Quarterly BSR-2: Deposits with Scheduled Commercial Banks - December 2024

Today, the Reserve Bank released the web publication 'Deposits with Scheduled Commercial Banks¹ – December 2024²' on its 'Database on Indian Economy' portal³ (<https://data.rbi.org.in> Homepage > Publications).

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, size and interest rate range wise distribution of term deposits as well as number of employees in the quarterly 'Basic Statistical Return' (BSR) - 2 return. These data are released at disaggregated level (viz., population groups⁴, bank groups, states, districts and centres).

Highlights:

- Aggregate deposits increased by 11.0 per cent in December 2024 as compared with 11.7 per cent growth a quarter ago.
- Term deposits rose by 14.3 per cent (y-o-y) as compared with 5.1 per cent growth in saving deposits in December 2024; as a result, the share of term deposits in total deposits rose to 62.1 per cent from 60.3 per cent a year ago.
- The share of deposits bearing seven per cent or above interest rate in total term deposits increased to 70.8 per cent in December 2024 from 61.4 per cent a year ago.

¹ 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 December 2024 have been published earlier at our website (<https://rbi.org.in/en/web/rbi> Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)).

² Reference date for BSR-2 is last day of the quarter. The figures pertaining to previous rounds include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

³ Previous data release in the quarterly series, covering end-September 2024 position, was published on [November 26, 2024](#), on RBI website.

⁴ 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).

- With rise in return on term deposits, nearly 79.8 per cent of the incremental term deposits mobilized during April-December 2024 were held in the original maturity bucket of one to three years; on an outstanding basis, over two third of term deposits were in this maturity bucket and another 11 per cent had higher original maturity.
- During April-December 2024, 56.1 per cent of the total term deposits were of size 'Rs. one crore and above'.
- Senior citizens owned 20.2 per cent of the total deposits in December 2024.

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