



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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**'Composition and Ownership Pattern of Deposits with  
Scheduled Commercial Banks: March 2012' – Data Release**

The Reserve Bank of India today released, on its Website, [the data](#) related to composition and ownership pattern of deposits with scheduled commercial banks as on March 31, 2012. An article analysing broad trends across type of deposit accounts, institutional sectors, population groups and bank groups over the period is being published in the June 2013 issue of the RBI Bulletin. The major highlights of the data are as follows:

**Highlights:**

- Current, savings and term deposits accounted for 10.8 per cent, 25.5 per cent and 63.6 per cent, respectively in the total deposits in March 2012.
- 'Household' sector with 58.1 per cent share in total deposits was the largest contributor in total deposits in March 2012 followed by government and private corporate sector each contributing 14.6 per cent.
- Term deposits remained dominant across metropolitan, urban and semi-urban population groups followed by savings deposits. In respect of deposits raised by rural branches, savings deposits constituted the largest share, closely followed by term deposits.
- Bank group wise, public sector banks comprised the largest share (74.6 per cent) in total deposits in March 2012 followed by private sector banks (18.2 per cent).

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