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Households' share in total deposits further increased: RBI's Data Release on Composition and Ownership Pattern of Deposits with SCBs for March 2016 shows

The Reserve Bank of India today released [the data](#) on composition and institutional ownership pattern of deposits with scheduled commercial banks (SCBs) as on March 31, 2016.

Highlights:

1. Households owned the majority of deposits - to the tune of 61.5 per cent of the total deposits. The Government sector and the private corporate sector followed contributing 12.8 per cent and 10.8 per cent, respectively.
2. A majority (63.8 per cent) of the deposits was term deposits. The combined share of current and savings deposits, however, increased from 34.9 per cent in 2015 to 36.2 per cent in 2016.
3. More than half (51.5 per cent) of the total deposits was raised by metropolitan branches followed by urban branches (22.8 per cent) and semi-urban branches (15.4 per cent). While term deposits dominated the total deposits in these branches, savings deposits dominated in rural branches.
4. Public sector banks continued to maintain the largest share (70.6 per cent) in total deposits followed by private sector banks (21.6 per cent).
5. Seven states/Union Territories, namely, Maharashtra, Delhi, Uttar Pradesh, Karnataka, Tamil Nadu, West Bengal and Gujarat comprised around 66 per cent of total deposits of SCBs in India as on March 31, 2016. Maharashtra alone contributed around 23 per cent of the total deposits.

A detailed article analysing the broad trends across type of deposit accounts, institutional sectors, population groups and bank groups as on March 31, 2016 will be published in the February 2017 issue of the RBI Bulletin.