



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Deposits with Scheduled Commercial Banks¹ - March 2020

Today, the Reserve Bank released the web publication '[Deposits with Scheduled Commercial Banks – March 2020](https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!18)' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!18>).

Scheduled commercial banks (SCBs) {including regional rural banks (RRBs)} report branch-wise data on type of deposits (current, savings and term), its institutional sector wise ownership, maturity pattern of term deposits as well as number of employees under Basic Statistical Return (BSR) -2² survey. These data are released at disaggregated level (viz., type of deposits, population groups, bank groups, states, districts, centres, interest rate ranges, size, original and residual maturity).

Highlights:

- Household sector (including proprietor/partnership firms) held the dominant share (63.5 per cent) in total deposits followed by non-financial corporations, general government, rest of the world and financial corporations, in that order.
- Individuals {including Hindu Undivided Families (HUFs)}, who are major constituent of the household sector, accounted for 55.6 per cent share in total deposits in March 2020.
- The share of deposit accounts held by females has been increasing over the years and stood at 32.0 per cent in March 2020 (20.8 per cent in March 2010).
- Amidst general decline in interest rates, the share of term deposits bearing less than 7 per cent interest rate increased to 65.7 per cent in March 2020 (46.0 per cent a year ago).
- Eight states (*i.e.*, Maharashtra, National Capital Territory of Delhi, Uttar Pradesh, Karnataka, Tamil Nadu, West Bengal, Gujarat and Kerala) accounted for over two-thirds of total deposits. Maharashtra had highest share (18 per cent) in incremental deposits during 2019-20.

Press Release: 2020-2021/482

Ajit Prasad
Director

¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of March 2020 have been published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](https://www.rbi.org.in/PressRelease/2020-2021/482)) and disaggregated data based on Quarterly Statistics on Deposits and Credit of SCBs for March 31, 2020 have been published earlier at our website (Home>Statistics>Data Release>Quarterly>[Quarterly Statistics on Deposits and Credit of SCBs](https://www.rbi.org.in/PressRelease/2020-2021/482)).

² The BSR-2 survey also incorporates the erstwhile BSR-4 survey on composition and ownership pattern of deposits with SCBs from 2019. Accordingly, data tables were restructured.