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RESERVE BANK OF INDIA

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Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2013 - 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, 2013. 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 April 2014 issue of the RBI Bulletin. The major highlights of the data are as follows:

Highlights:

- Current, savings and term deposits comprised 9.9 per cent, 25.7 per cent and 64.5 per cent, respectively in the total deposits in March 2013.
- Household sector with 59.6 per cent share in total deposits was the largest contributor in total deposits in March 2013 followed by government and private corporate sector contributing 13.9 and 12.4 per cent, respectively.
- Metropolitan branches followed by urban and semi-urban branches continued to lead deposit generation by SCBs mainly in the form of term deposits. Whereas, savings deposits dominated in rural branches followed by term deposits.
- Bank group-wise, public sector banks accounted for the largest share (74.3 per cent) in total deposits in March 2013 followed by private sector banks (18.8 per cent).

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