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Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks (SCBs) - March 31, 2018

Today, the Reserve Bank released data on the **composition and ownership pattern of deposits with scheduled commercial banks (SCBs) as on March 31, 2018**. Four small finance banks (SFBs) and two foreign banks, which were added to the Second Schedule of the Reserve Bank of India Act, 1934 during 2017-18, have also been covered in this data release.

Highlights:

- Savings deposits attracted more flows than term and current deposits for the second consecutive year.
- The shares of current, savings and term deposits stood at 9.7 per cent, 32.1 per cent and 58.2 per cent, respectively, in March 2018.
- More than half of bank deposits were contributed by individuals, who held the highest share across all population groups (rural/ semi-urban/ urban/ metropolitan); their share in total term deposits also increased during 2017-18.
- Non-resident deposits recorded higher growth than aggregate deposits during the year, after witnessing an outflow in the previous year.
- Nearly two-thirds of incremental deposits were contributed by the household sector, followed by the foreign sector and the financial sector.
- Private sector banks mobilised more incremental deposits (nearly 60 per cent) than other bank groups, a unique feature characterising developments in 2017-18.
- On an outstanding basis, public sector banks held around two-thirds of total deposits; the private corporate sector, however, maintained substantial deposits with private sector banks.
- Metropolitan branches achieved the highest mobilisation of bank deposits during the year and accounted for more than half of total deposits in March 2018.
- Uttar Pradesh was the highest contributor to incremental deposits by households for the second consecutive year, with Maharashtra, Telangana and Karnataka also recording significant shares in deposit mobilisation.
- Eight states (i.e., Maharashtra, Delhi, Uttar Pradesh, Karnataka, West Bengal, Tamil Nadu, Gujarat and Kerala) accounted for over two-thirds of total deposits.

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