प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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**August 31, 2026**

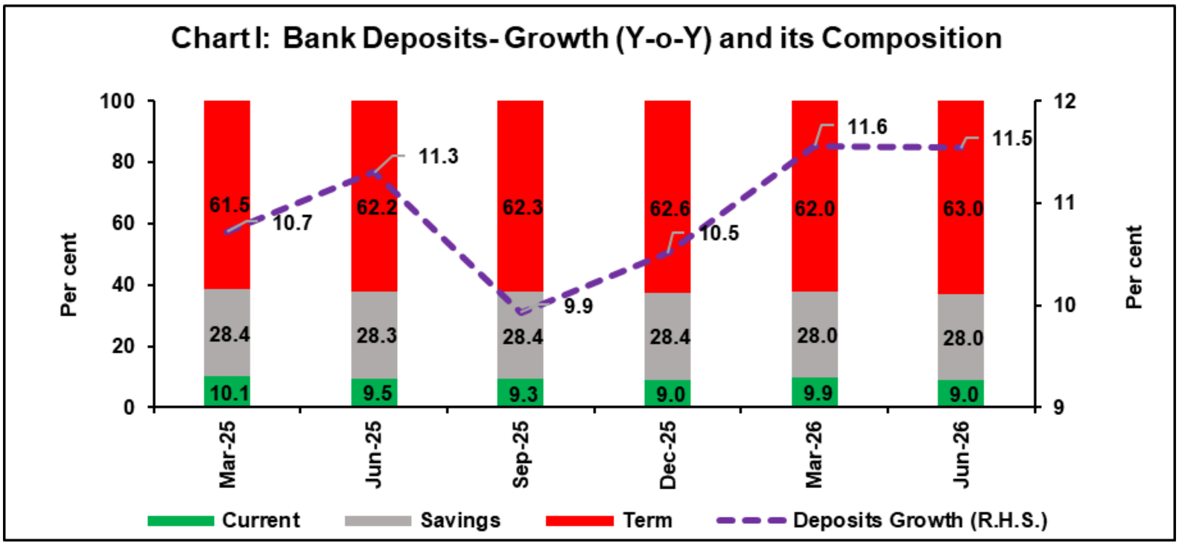
## Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks - June 2026

Today, the Reserve Bank released the web publication 'Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks[1] – June 2026[2]' on its 'Database on Indian Economy' portal[3] (https://data.rbi.org.in Homepage > Publications).

Scheduled commercial banks (SCBs), excluding regional rural banks, report quarterly branch-wise data on type of deposits (current, savings and term), its institutional sector wise ownership, age wise distribution of deposits pertaining to individuals, maturity pattern, size, and interest rate range wise distribution of term deposits as well as number of employees in the 'Basic Statistical Return' (BSR) - 2. These data are released at disaggregated level across population groups[4], bank groups, states, districts, and centres.

**Highlights**:

- Deposits with SCBs grew by 11.5 per cent year-on-year (y-o-y) as at quarter ended June 2026 as compared to 11.3 per cent a year ago and 11.6 per cent a quarter ago with semi-urban and rural branches outpacing the growth observed at the aggregate level (Chart I).

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[1] Aggregate data on bank deposits, based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) as on end-June 2026, was published earlier at our website (https://rbi.org.in/ Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India).

[2] Reference date for BSR-2 is last day of the quarter.

[3] Previous data release in the quarterly series, covering end-March 2026 position, was published on May 29, 2026, on RBI website.

[4] Population group criteria used for BSR is based on population size of respective revenue centre, as per the population census of 2011, where branches of SCBs are operating and classified as: a) 'Rural' (population less than 10,000), b) 'Semi-urban' (population of 10,000 to less than 1 lakh), c) 'Urban' (population of 1 lakh to less than 10 lakhs), d) 'Metropolitan' (population of 10 lakhs and above).

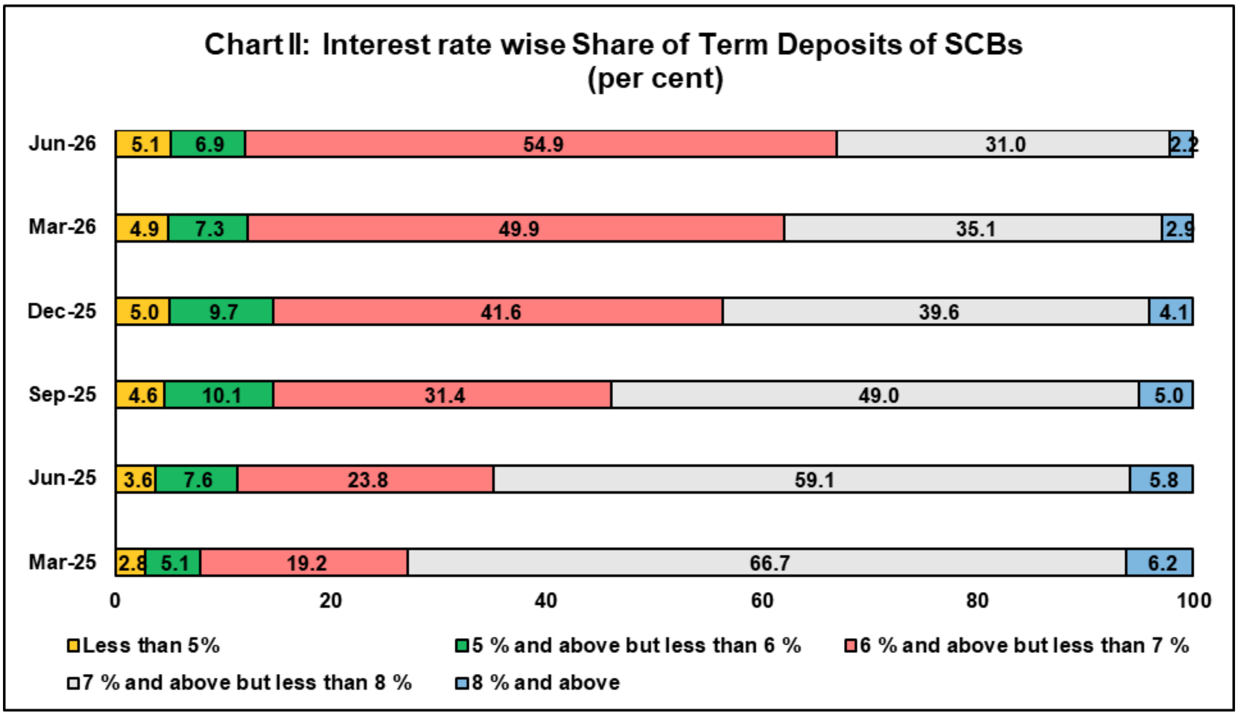
- Private sector banks' deposit growth accelerated by 1.4 percentage points to 13.8 per cent as at end June 2026, while the growth in deposits held by public sector banks inched up to 10.3 per cent in June 2026 from 10.2 per cent a year ago.

- The household sector remained the largest contributor, holding 58.8 per cent of total deposits as at end-June 2026 and accounting for 98.9 per cent of the *'incremental deposits*' during the quarter.

- Term deposits, the primary driver of deposit accumulation, recorded growth of 12.9 per cent in June 2026, outpacing the growth of current deposits (5.3 per cent) and savings deposits (10.6 per cent).

- The term deposits – carrying an original maturity of one to three years – accounted for nearly 70.0 per cent of the total term deposits as at June 2026, while the short term deposits with an original maturity period up to one year constituted 20.4 per cent.

- The share of term deposits bearing interest rate of less than 7 per cent has increased to more than two thirds of total term deposits as on June 2026 (35.0 per cent a year ago) (Chart II).




- The term deposits of size 'Rs.1 crore and above' accounted for 47.3 per cent of the total term deposit as at end June 2026, of which 35.7 per cent came from the deposits of size 'Rs.5 crore and above'.

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