



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

May 29, 2026

Annual Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks - March 2026

Today, the Reserve Bank released¹ the web publication 'Annual Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks² – March 2026³' on its 'Database on Indian Economy' portal⁴ (<https://data.rbi.org.in> Homepage > Publications).

Scheduled commercial banks (SCBs), including regional rural banks, report 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 annual 'Basic Statistical Return' (BSR) - 2. These data are released at disaggregated level across population groups⁵, bank groups, states, districts, and centres. Further, a new data series presenting district level gender wise information on deposits of individuals is included in the publication from this round.

Highlights:

- Growth (y-o-y) of deposits with SCBs accelerated during FY: 2025-26 and stood at 11.5 per cent as on end-March 2026 as compared to 10.6 per cent a year ago (Chart I). Notably, bank branches across all population groups registered double-digit growth.

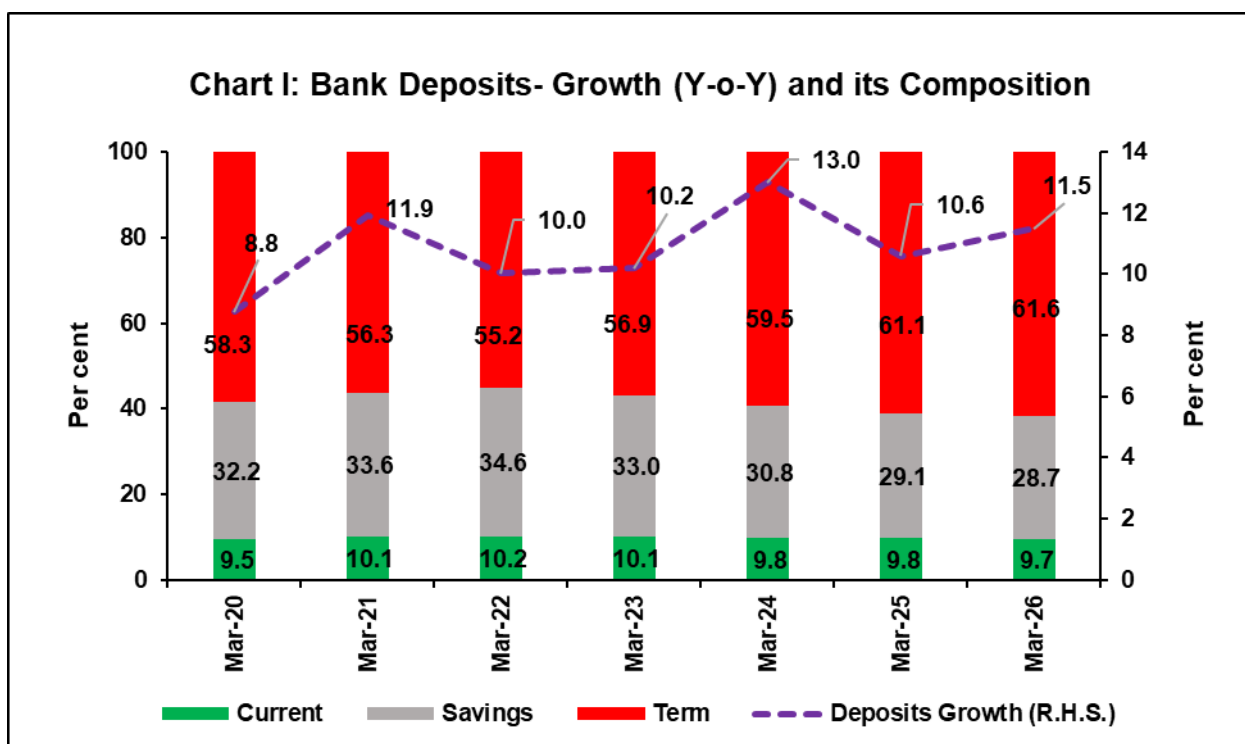
¹ Quarterly publication for March 2026 encompassing all SCBs excluding RRBs is also released with this annual BSR-2 March 2026 (<https://data.rbi.org.in> Homepage > Publications).

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

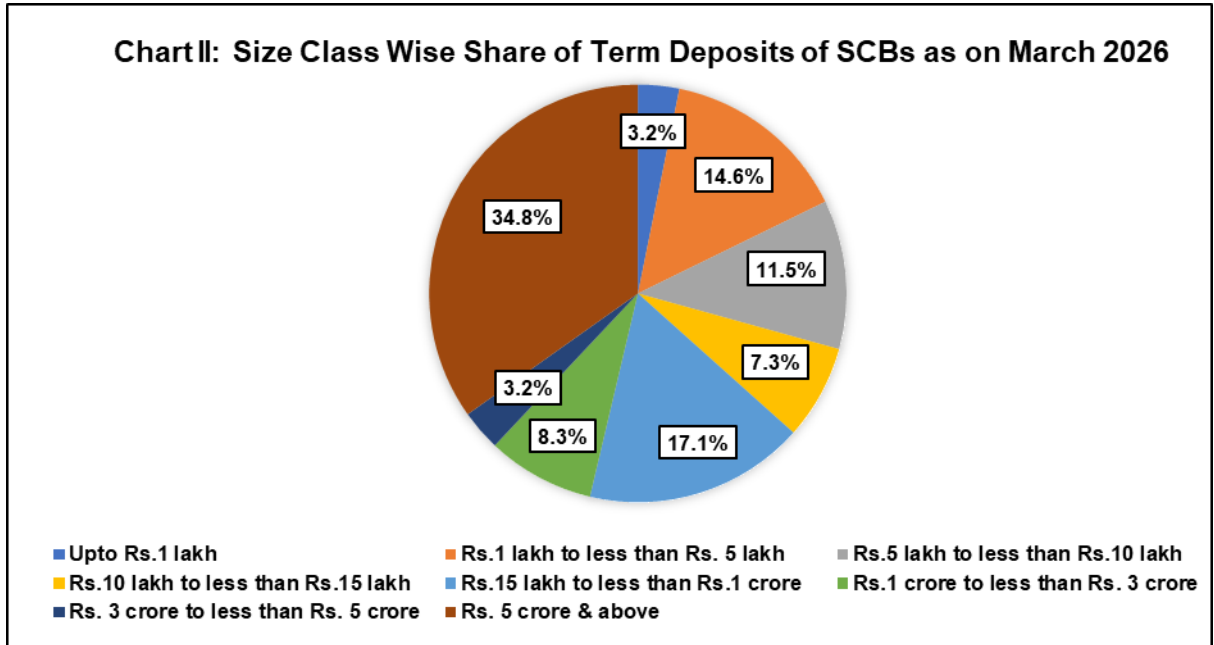
³ Reference date for BSR-2 is last day of the quarter. These data include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

⁴ Previous data release in the annual series, covering end-March 2025 position, was published on [May 30, 2025](#), on RBI website.

⁵ 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).



- Over the preceding five-year period, the composition of aggregate deposits underwent a structural shift, characterized by a decline in the share of savings deposits from 34.6 per cent in March 2022 to 28.7 per cent in March 2026. In tandem, the proportion of term deposits, which usually attracts higher interest rates, ascended from 55.2 per cent to 61.6 per cent during the said period (chart I).
- During the FY: 2025–26, public sector banks acted as the predominant driver of deposits accretion, accounting for 50.8 per cent of the incremental deposits, followed by private sector banks with a contribution of 38.6 per cent.
- The share of regional rural banks witnessed moderation in deposit mobilization over the preceding five-year period, declining from 3.2 per cent in March 2022 to 2.9 per cent as on end-March 2026.
- Although the share of deposits of the household sector moderated in the recent period, it remained the primary contributor, accounting for 59.3 per cent of total deposits as on end-March 2026. On the other hand, the share of deposits held by the non-financial sector increased to 18.5 per cent in March 2026 from 17.7 per cent in March 2025, while such share for financial corporations too moved in the same direction from 6.8 per cent to 7.8 per cent in the same period.
- Within the total term deposits, 'Rs. 1 crore and above' size-class, accounting for 46.3 per cent of the total term deposits as of end-March 2026, was mainly driven by the contribution of size-class 'Rs. 5 crore and above', which accounted for 34.8 per cent. Moreover, the share of term deposits up to Rs. 5 lakhs stood at 17.8 per cent (chart-II).



- The share of term deposits with an original maturity of one to three years rose steadily to 69.8 per cent in March 2026 from 50.4 per cent in March 2022, whereas the proportion of term deposits of maturity up to one year came down to 8.8 per cent from 16.7 per cent during the same period.
- The share of term deposits bearing 'less than 7 per cent' interest rate surged to 61.8 per cent in March 2026, a sharp rise from 27.3 per cent recorded in the previous year.
- The senior citizens' share in deposits has remained stable, hovering in the close range of 19.8 - 20.2 per cent over the past four financial years and stood at 20.0 per cent in March 2026.

Press Release: 2026-2027/351

Ajit Prasad
Deputy General Manager
(Communications)