



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22610835 फैक्स/Fax: 91 22 22660358

December 20, 2017

**Composition and Ownership Pattern of Deposits with
Scheduled Commercial Banks (SCBs) - March 31, 2017**

Today, the Reserve Bank released data on [composition and ownership pattern of deposits with scheduled commercial banks \(SCBs\) as on March 31, 2017](#). The population group classification of centres where bank branches/ offices are located is based on Census 2011. Also, the two small finance banks (SFBs), added to the Second Schedule of the Reserve Bank of India Act 1934 in February 2017 have been covered in this data release.

Highlights:

1. Households' share in total deposits grew across all types of deposits and in all population groups/ domestic banks groups. In foreign banks, the private corporate sector held the major portion of deposits.
2. Unlike in the past, more than two-third of individuals' incremental deposits were in the form of savings deposits.
3. Households and Government sectors contributed the entire incremental deposits, whereas deposits of financial and foreign sectors shrank.
4. There was an outflow of non-resident deposits from foreign banks during the year.
5. Maharashtra (20.4 per cent) retained the top position in its share in bank deposits, followed by National Capital Territory (NCT) of Delhi (10 per cent).
6. Uttar Pradesh remained the highest contributor to incremental households' deposits (12.7 per cent), followed by Maharashtra (9.5 per cent), West Bengal (8.0 per cent) and Gujarat (7.1 per cent) during 2016-17.

A detailed article analysing the broad trends across type of deposit accounts, institutional sectors, population groups and bank groups as on March 31, 2017 will be published in the RBI Bulletin.