



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

November 28, 2025

Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks - September 2025

Today, the Reserve Bank released the web publication 'Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks¹ – September 2025²' 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 groups⁴, bank groups, states, districts, and centres.

Highlights:

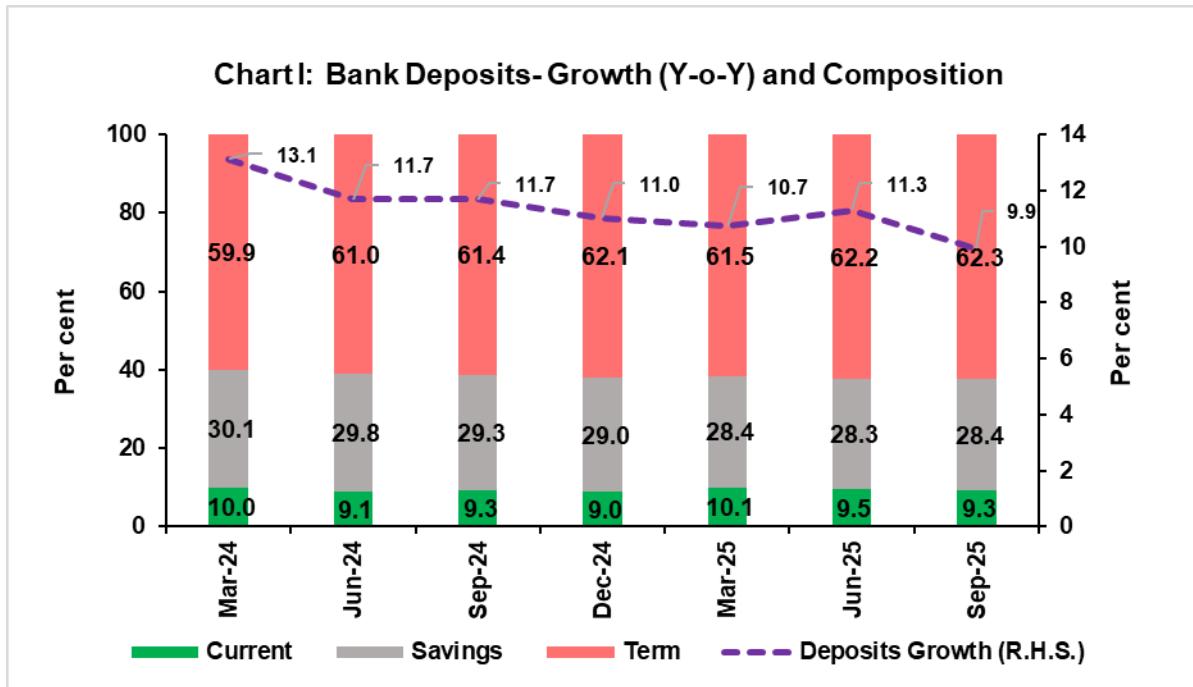
- Deposits with SCBs registered 9.9 per cent of growth (y-o-y) as at end-September 2025 as compared to 11.7 per cent a year ago (Chart I).

¹ Aggregate data on bank deposits based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of September 2025 have been published earlier at our website (<https://rbi.org.in/> Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)).

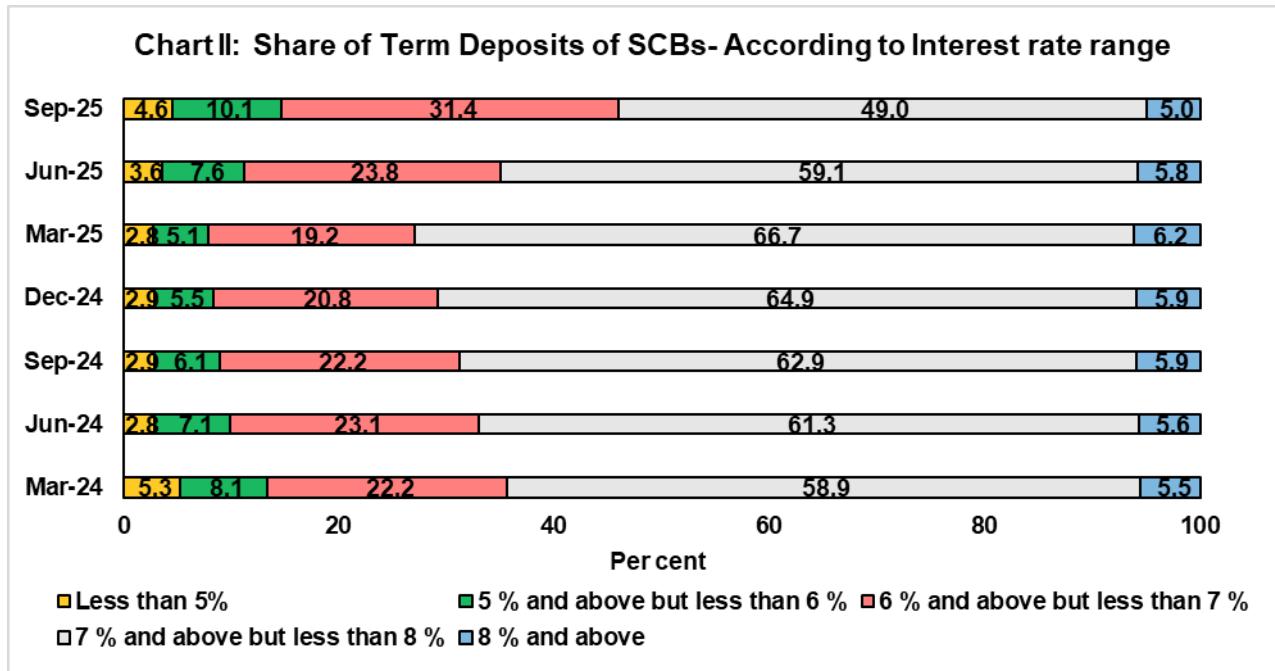
² Reference date for BSR-2 is last day of the quarter. These data include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

³ Previous data release in the quarterly series, covering end-June 2025 position, was published on [August 29, 2025](#), 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).



- Metropolitan branches, having larger share of deposits, exhibited moderation in deposit growth (y-o-y) to 9.6 per cent in September 2025 from 12.7 per cent a year ago. The rural, semi-urban and urban branches registered 11.7 per cent, 10.7 per cent and 9.5 per cent deposit growth, respectively, during the same period.
- Public sector banks recorded 9.6 per cent of deposit growth (y-o-y) with an improvement in share of deposits to 57.6 per cent in September 2025 from 57.3 per cent a quarter ago. Deposit growth of private sector banks declined to 10.0 per cent in September 2025 from 15.1 per cent a year ago.
- Though there is a declining trend in term deposit growth (11.6 per cent), it remained higher than that of current (9.3 per cent) and savings deposit (6.7 per cent) in September 2025.
- As at end-September 2025, 69.8 per cent of term deposits were held under the original maturity bucket of 'one to three years' vis-à-vis 66.8 per cent a year ago and 20.0 per cent of term deposits were held under maturity period up to one year.
- The share of term deposits bearing interest rate 'less than 7 per cent' surged to 46.0 per cent in September 2025 from 31.2 per cent a year ago (Chart II).



- Term deposits of size 'one crore and above' grew (y-o-y) by 12.3 per cent in September 2025 and their share stood at 45.6 per cent as compared to 45.3 per cent a year ago.
- The household sector remained the largest contributor of deposits with nearly three-fifths share in deposits in September 2025. Within household sector, individuals (including HUF) and females owned 85.6 per cent and 34.5 per cent of deposits, respectively, in September 2025.
- Contribution of senior citizens in total SCB's deposits rose to 20.6 per cent as of end-September 2025 (20.1 per cent a year ago).
- Top six states / union territories (viz., Maharashtra, Uttar Pradesh, Karnataka, NCT of Delhi, Tamil Nadu and West Bengal) collectively accounted for 54.2 per cent of household deposits in September 2025. Maharashtra alone contributed to 16.5 per cent of households' deposits.