



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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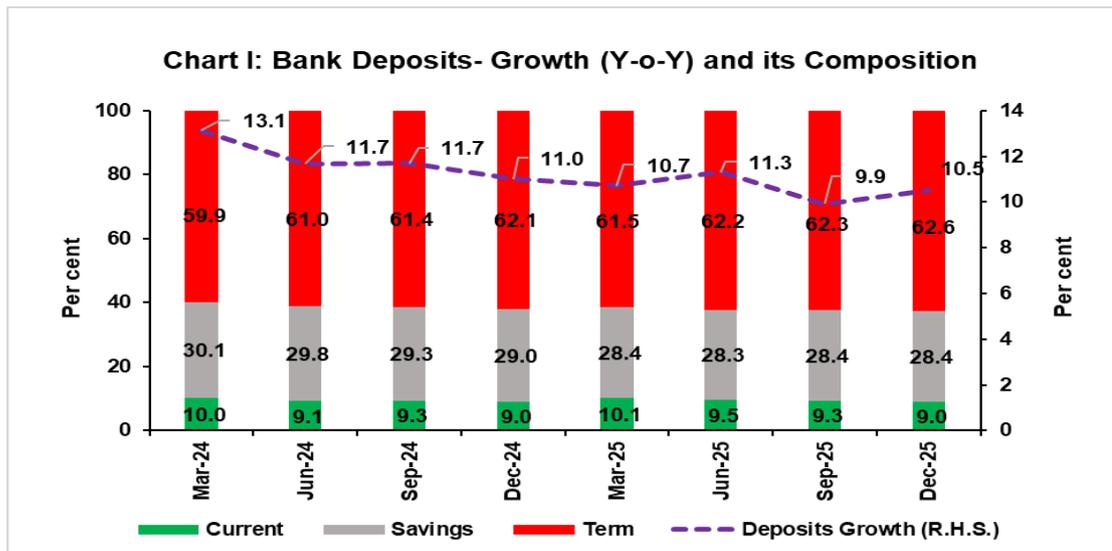
## Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks - December 2025

Today, the Reserve Bank released the web publication 'Quarterly Basic Statistical Return (BSR)-2 on Deposits with Scheduled Commercial Banks<sup>1</sup> – December 2025<sup>2</sup>' on its 'Database on Indian Economy' portal<sup>3</sup> (<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<sup>4</sup>, bank groups, states, districts, and centres.

### Highlights:

- Deposits with SCBs grew (y-o-y) by 10.5 per cent as at end-December 2025 as compared to 11.0 per cent a year ago and 9.9 per cent a quarter ago (Chart I).



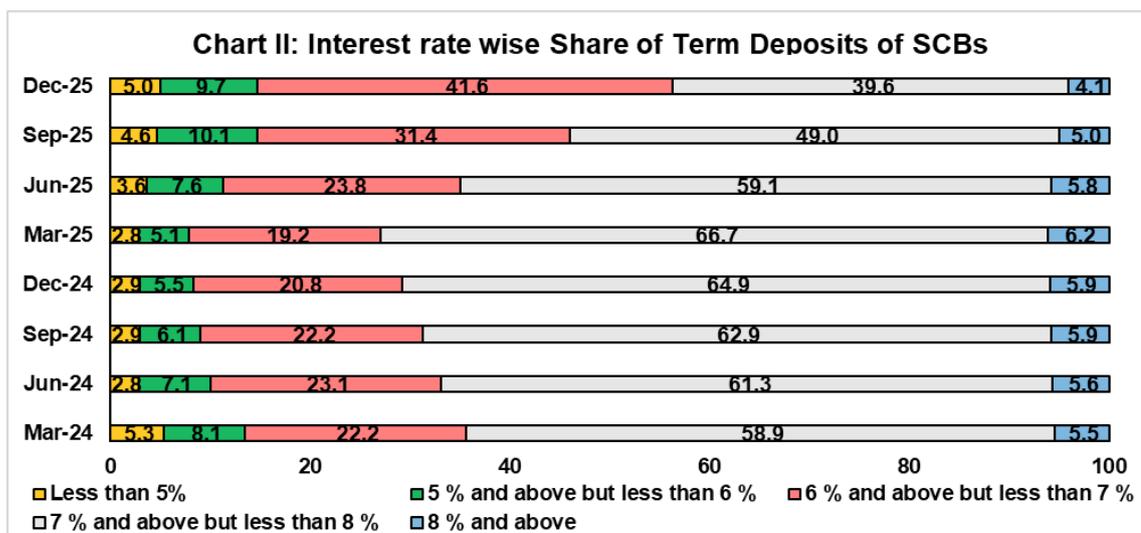
<sup>1</sup> Aggregate data on bank deposits, based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) as on end-December 2025, was published earlier at our website (<https://rbi.org.in/> Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in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

<sup>2</sup> 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.

<sup>3</sup> Previous data release in the quarterly series, covering end-September 2025 position, was published on [November 28, 2025](#), on RBI website.

<sup>4</sup> 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).

- Branches across all population groups, except metropolitan, recorded improvement in deposit growth in December 2025 from a year ago.
- Deposit growth (y-o-y) pertaining to public sector banks improved to 9.9 per cent in December 2025 as compared to 9.1 per cent last year, whereas the same for private sector banks decelerated by 2.1 percentage points during the said period and stood at 11.3 per cent in December 2025.
- Term deposits, the prime driver of deposit accumulation, recorded 11.5 per cent growth (y-o-y) in December 2025 and outpaced the growth of current deposits (11.1 per cent) and savings deposits (8.3 per cent).
- The household sector remained the largest contributor with 60.1 per cent of deposits as at end-December 2025. During first three quarters of FY:2025-26 i.e., April-December 2025, the household sector drove more than three-fourths of total change in SCBs' deposits.
- The contribution of female depositors in total SCB's deposits inched up to 20.8 per cent in December 2025 as compared to 20.6 per cent a year ago.
- The share of Deposits held by senior citizens increased to 20.7 per cent in December 2025 from 20.2 per cent a year ago.
- Nearly 70.5 per cent of term deposits were having the original maturity of one to three years as of December 2025, whereas 19.5 per cent of the term deposits were short-term deposits with original maturity period up to one year.
- The transmission effects of monetary easing phase were evident, as the share of term deposits offering interest rate of 'less than 7 per cent' rose to 56.3 per cent in December 2025 from 29.2 per cent a year ago (Chart II).



- The share of term deposits of the size 'Rs.1 crore and above' increased and stood at 45.8 per cent in December 2025 (45.5 per cent a year ago).