

Current Account and Savings Account Search Trends Report FY'25 India



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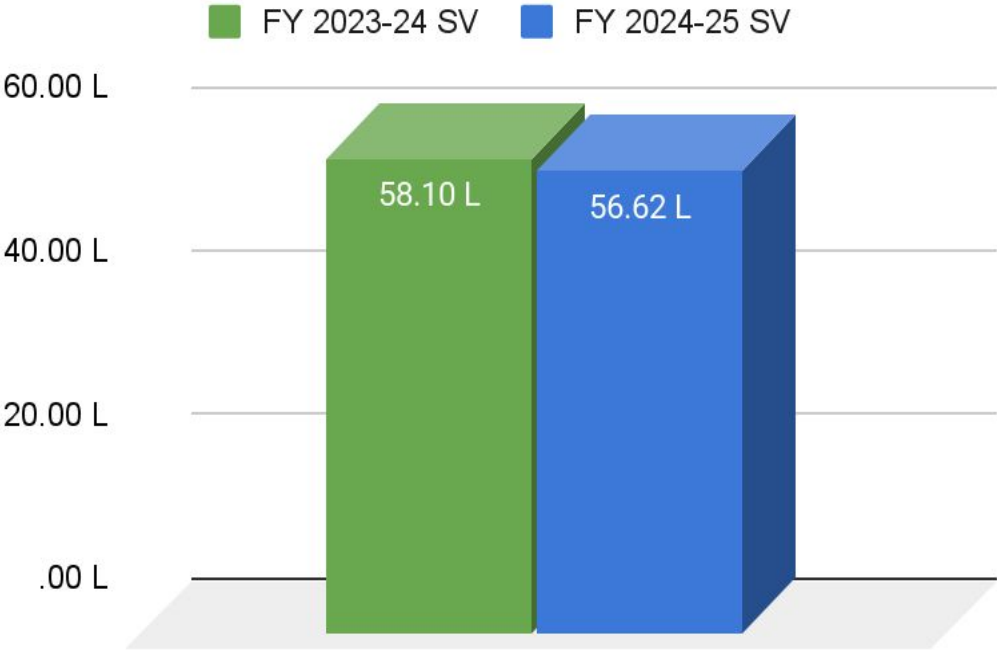
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Executive Summary

- In India, most online journeys for Current Accounts and Savings Accounts (CASA) **begin with a Google search.**
- People run queries on **Current & Savings Accounts**, compare & contemplate their options, and make their decisions; which is why a clear understanding of **search behavior** is necessary for a **strong path to better digital marketing.**
- Our *CASA Search Trends Report* **examines how customer behavior is evolving** and how your brand can leverage these trends to create a stronger digital presence.
- We investigate over **12,000+** keywords to evaluate the **brand and non-brand keywords, types & volumes of queries, opportunities for growth**, and so much more.
- We also include a list of **top-performing Brands** who dominate Google Search.

CASA Search Trends



Category	FY 2023-24 SV	FY 2024-25 SV	% Growth
CASA	58.10 L	56.62 L	-2.53%

Search Volume by Query Type

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	35.53 L	33.75 L	-5.01%	59.60%
Non-Brand	22.57 L	22.88 L	1.37%	40.40%
Total	58.10 L	56.62 L	-2.53%	100.00%

Top 10 Brands by Search Volume



Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
SBI Bank	6.18 L	6.08 L	-1.59%	18.01%
HDFC Bank	4.88 L	4.74 L	-2.86%	14.03%
Bank of India	4.03 L	3.64 L	-9.87%	10.77%
Kotak Mahindra Bank	3.18 L	2.93 L	-7.69%	8.69%
ICICI Bank	3.13 L	2.81 L	-10.27%	8.31%
Axis Bank	2.31 L	2.28 L	-1.24%	6.75%
Union Bank of India	1.77 L	1.61 L	-9.42%	4.76%
Bank of Baroda	1.15 L	1.25 L	8.97%	3.71%
India Post Payments Bank	1.18 L	1.19 L	0.28%	3.52%
Punjab National Bank	1.09 L	.99 L	-9.20%	2.93%
Others (70)	6.64 L	6.25 L	-5.88%	18.51%
Total	35.53 L	33.75 L	-5.01%	100.00%

Search Volume by **Keyword Type**

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Savings Account	44.65 L	44.04 L	-1.36%	77.78%
Current Account	6.19 L	6.30 L	1.85%	11.13%
Internet Banking	3.23 L	2.82 L	-12.43%	4.99%
Digital Account	3.09 L	2.69 L	-12.92%	4.76%
Mobile Banking	.89 L	.72 L	-19.43%	1.27%
Other	.05 L	.04 L	-11.84%	0.07%
Total	58.10 L	56.62 L	-2.53%	100.00%

Top 10 Apps by Search Volume



Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
YONO SBI: Banking	19 K	15 K	-22.95%	29.61%
iMobile Pay	9 K	7 K	-14.58%	14.93%
Fi Money	5 K	3 K	-28.35%	6.69%
Jupiter: UPI & Credit Cards	2 K	2 K	-0.49%	4.11%
HDFC Bank MobileBanking	2 K	1 K	-39.34%	2.59%
Paytm Payments Bank	5 K	1 K	-78.33%	2.04%
Central Bank of India	1 K	1 K	0.00%	1.80%
Axis Bank	1 K	1 K	9.59%	1.62%
Federal Bank	1 K	1 K	-18.75%	1.58%
Punjab National Bank	1 K	1 K	-18.95%	1.56%
Others (18)	3 K	3 K	-1.51%	6.61%
Total	49 K	36 K	-25.92%	100.00%

Top 10 Buckets

Buckets	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Open Account	17.62 L	18.43 L	4.60%	32.55%
Account Type + Brand	5.71 L	5.33 L	-6.59%	9.42%
Bank Account Online	4.92 L	4.58 L	-7.00%	8.08%
Interest Rate	4.60 L	4.13 L	-10.20%	7.30%
Minimum Balance Account	3.26 L	3.25 L	-0.37%	5.73%
Internet Banking	3.26 L	2.85 L	-12.54%	5.04%
Zero Balance Account	2.66 L	2.44 L	-8.08%	4.32%
Account Type	1.81 L	1.96 L	8.16%	3.46%
Salary Account	1.39 L	1.46 L	5.21%	2.58%
Business Account	1.16 L	1.33 L	14.57%	2.35%
Other	11.70 L	10.86 L	-7.22%	19.17%
Total	58.10 L	56.62 L	-2.53%	100.00%

Top 10 Keywords

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth
online zero account open	1.35 L	2.01 L	48.89%
starting a bank account online	.74 L	.74 L	0.00%
net banking india	.74 L	.74 L	0.00%
account zero balance	.74 L	.61 L	-18.24%
बैंक अकाउंट	.05 L	.50 L	816.67%
current accounts	.41 L	.41 L	0.00%
open online accounts	.41 L	.41 L	0.00%
savings accounts	.27 L	.33 L	22.14%
opening a savings account online	.22 L	.22 L	0.00%
open to bank account	.22 L	.22 L	0.00%

City-Wise Search Volumes

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Top 6 Cities	17.72 L	17.14 L	-3.27%	30.26%
Next 10 Cities	12.08 L	11.58 L	-4.13%	20.45%
Rest of India	28.30 L	27.91 L	-1.39%	49.29%
Total	58.10 L	56.62 L	-2.53%	100.00%

Top 6 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Delhi	3.93 L	3.89 L	-1.04%	22.72%
Bengaluru	3.79 L	3.53 L	-6.89%	20.57%
Mumbai	2.81 L	2.96 L	5.60%	17.30%
Chennai	2.50 L	2.40 L	-4.12%	13.99%
Hyderabad	2.67 L	2.21 L	-17.22%	12.91%
Pune	2.02 L	2.14 L	6.37%	12.51%
Total	17.72 L	17.14 L	-3.27%	100.00%

Next 10 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Lucknow	1.68 L	1.61 L	-4.32%	13.92%
Jaipur	1.60 L	1.57 L	-1.82%	13.59%
Indore	1.47 L	1.35 L	-8.13%	11.68%
Surat	1.16 L	1.16 L	0.00%	10.00%
Nagpur	1.20 L	1.09 L	-9.42%	9.41%
Coimbatore	1.24 L	1.06 L	-14.90%	9.12%
Ludhiana	1.05 L	1.04 L	-1.15%	9.00%
Bhopal	.93 L	.97 L	4.34%	8.39%
Vadodara	.86 L	.87 L	1.52%	7.54%
Visakhapatnam	.87 L	.85 L	-2.28%	7.34%
Total	12.08 L	11.58 L	-4.13%	100.00%

“Near-Me” Searches

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	7.98 K	13.08 K	63.91%	46.85%
Non-Brand	9.73 K	14.84 K	52.52%	53.15%
Total	17.71 K	27.92 K	57.65%	100.00%

The contribution from both brand & non-brand keywords, when the term “near me” is included, was higher in FY 24-25.

Brand keywords include:

- *sbi account opening near me*
- *axis bank account near me*

Non Brand keywords include:

- *bank near me to open account*
- *best bank near me for savings account*

Search Volumes for Banking Apps

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	48.50 K	35.93 K	-25.92%	34.19%
Non-Brand	83.49 K	69.16 K	-17.16%	65.81%
Total	131.99 K	105.09 K	-20.38%	100.00%

The contribution from both non-brand keywords, when the term “app” is included, was higher in FY 2024-25.

Brand keywords include:

- *yono sbi account opening*
- *fi account opening*

Non Brand keywords include:

- *mobile banking bank*
- *bankmobile app*

Vernacular Search Volumes

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	18.03 K	18.35 K	1.77%	32.59%
Non-Brand	36.89 K	37.95 K	2.87%	67.41%
Total	54.92 K	56.30 K	2.51%	100.00%

The contribution from brand and non-brand vernacular keywords, was higher in FY 2024-25.

Sample keywords include:

- *current account in hindi*
- *saving account in hindi*
- *बचत खाता*
- *सेविंग अकाउंट*

Top 5 Brands **with Highest SOV in Saving Account**

	Top Brands	Top 5 SOV
	HDFC Bank	36.43%
	SBI Bank	33.59%
	Axis Bank	26.89%
	ICICI Bank	21.63%
	Bank of Baroda	19.47%

SOV = Share of Voice (% of Ranked SV/Total SV)
SV = Search Volumes

The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.

Top 5 Brands **with Highest SOV in Current Account**

	Top Brands	Top 5 SOV
	HDFC Bank	44.48%
	ICICI Bank	43.21%
	Axis Bank	39.40%
	SBI Bank	37.30%
	Bank of Baroda	27.89%

SOV = Share of Voice (% of Ranked SV/Total SV)
SV = Search Volumes

The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.

Top 5 Brands **with Highest Share of Voice (SOV) on Google**

	Top Brands	Top 5 SOV
	SBI Bank	96.14%
	HDFC Bank	96.07%
	ICICI Bank	67.79%
	Bank Of Baroda	60.34%
	Axis Bank	5.40%

SOV = Share of Voice (% of Ranked SV/Total SV)
SV = Search Volumes

The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.

Key Insights

- The slight overall **dip of 2.53%** in **CASA** search volume is driven by a **5.01% decline** in **branded queries**, while non-branded queries grew by 1.37%, signaling a shift in user focus from specific brands to generic CASA-related searches.
- Major banks like **ICICI (-10.27%)**, **Bank of India (-9.87%)**, and **Kotak (-7.69%)** seeing sharp drops, while **Bank of Baroda (+8.97%)** was the only major brand to register notable growth in interest.
- Current Account queries grew by **1.85%**, while **Savings Account** remained dominant with **77.78% share**, and digital banking terms like **Mobile Banking (-19.43%)** and **Digital Account (-12.92%)** saw sharp declines, indicating reduced interest in digital-first offerings.
- CASA search volumes **declined across all city tiers**, with the sharpest drop in the **Next 10 Cities (-4.13%)**, while the **Rest of India** retained nearly **50%** market share, indicating growing decentralization of CASA interest beyond top metros.
- **“Near me”** CASA-related searches surged by 57.65%, with both brand (+63.91%) and non-brand (+52.52%) queries growing significantly—highlighting a strong rise in local intent and branch-seeking behavior among users.

Data-Collection Process

- The research was conducted for FY'24-25 using Google's Keyword Planner
- The data reflects Pan-India search volumes only, except where city-level data is shown
- Search volumes on Google Web Search for app-related keywords and not Playstore have been taken into account
- Search volumes for vernacular languages - where available - only reflect data for the Hindi language

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