

Table 10 : Ownership of Deposits With Scheduled Commercial Banks - 1997-98

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1997 (1)	1998 (2)	1997 (3)	1998 (4)	1997 (5)	1998 (6)	1997 (7)	1998 (8)
I. Government Sector	1390894 (19.1)	1443043 (17.5)	877471 (7.7)	1155557 (8.4)	2116461 (6.6)	3414601 (8.9)	4384826 (8.6)	6013201 (9.9)
1. Central & State Governments	459682 (6.3)	479401 (5.8)	357240 (3.1)	488651 (3.5)	504526 (1.6)	866146 (2.3)	1321448 (2.6)	1834198 (3.0)
i) Central Government	208061 (2.9)	206687 (2.5)	45351 (0.4)	31391 (0.2)	173694 (0.5)	416899 (1.1)	427106 (0.8)	654977 (1.1)
ii) State Governments	251621 (3.5)	272714 (3.3)	311889 (2.7)	457260 (3.3)	330832 (1.0)	449247 (1.2)	894342 (1.8)	1179221 (1.9)
2. Local Authorities	111380 (1.5)	113667 (1.4)	217533 (1.9)	257407 (1.9)	453627 (1.4)	624066 (1.6)	782540 (1.5)	995140 (1.6)
3. Quasi-Government Bodies	375065 (5.1)	387862 (4.7)	122226 (1.1)	170249 (1.2)	512543 (1.6)	973583 (2.5)	1009834 (2.0)	1531694 (2.5)
of which: State Electricity Boards	125920 (1.7)	149694 (1.8)	1269 -	2822 -	61503 (0.2)	106015 (0.3)	188692 (0.4)	258531 (0.4)
4. Public Sector Corporations and Companies	444767 (6.1)	462113 (5.6)	180472 (1.6)	239250 (1.7)	645765 (2.0)	950806 (2.5)	1271004 (2.5)	1652169 (2.7)
i) Non-Departmental Commercial Undertakings	225981 (3.1)	291766 (3.5)	36559 (0.3)	124921 (0.9)	333622 (1.0)	603581 (1.6)	596162 (1.2)	1020268 (1.7)
ii) Others	218786 (3.0)	170347 (2.1)	143913 (1.3)	114329 (0.8)	312143 (1.0)	347225 (0.9)	674842 (1.3)	631901 (1.0)
II. Private Corporate Sector (Non-Financial)	1054945 (14.5)	1126595 (13.7)	35450 (0.3)	34382 (0.2)	932065 (2.9)	1310151 (3.4)	2022460 (4.0)	2471128 (4.1)
1. Non-Financial Companies	1004176 (13.8)	1097121 (13.3)	15343 (0.1)	15719 (0.1)	844281 (2.6)	1253872 (3.3)	1863800 (3.7)	2366712 (3.9)
2. Non-Credit Co-operative Institutions	50769 (0.7)	29474 (0.4)	20107 (0.2)	18663 (0.1)	87784 (0.3)	56279 (0.1)	158660 (0.3)	104416 (0.2)
III. Financial Sector	1286002 (17.6)	1594889 (19.4)	136095 (1.2)	186875 (1.4)	2488402 (7.7)	2693513 (7.0)	3910499 (7.7)	4475277 (7.4)
1. Banks	558855 (7.7)	784121 (9.5)	29847 (0.3)	49903 (0.4)	1357272 (4.2)	1666753 (4.3)	1945974 (3.8)	2500777 (4.1)
i) Indian Commercial Banks	379528 (5.2)	463508 (5.6)	14257 (0.1)	28628 (0.2)	615406 (1.9)	774076 (2.0)	1009191 (2.0)	1266212 (2.1)
ii) Foreign Resident Banks (Offices of foreign banks in India)	32342 (0.4)	44294 (0.5)	1 -	696 -	24486 (0.1)	27791 (0.1)	56829 (0.1)	72781 (0.1)
iii) Co-operative Banks & Credit Societies	146985 (2.0)	276319 (3.4)	15589 (0.1)	20579 (0.1)	717380 (2.2)	864886 (2.3)	879954 (1.7)	1161784 (1.9)
a. Co-operative Banks	132581 (1.8)	264848 (3.2)	4643 -	1976 -	655384 (2.0)	822765 (2.1)	792608 (1.6)	1089589 (1.8)
b. Credit Societies	14404 (0.2)	11471 (0.1)	10946 (0.1)	18603 (0.1)	61996 (0.2)	42121 (0.1)	87346 (0.2)	72195 (0.1)

2. Other Financial Institutions	399290 (5.5)	511077 (6.2)	64719 (0.6)	80654 (0.6)	663730 (2.1)	465354 (1.2)	1127739 (2.2)	1057085 (1.7)
i) Financial Companies	40699 (0.6)	48850 (0.6)	5969 (0.1)	11022 (0.1)	48765 (0.2)	37975 (0.1)	95433 (0.2)	97847 (0.2)
a. Housing Finance Companies	32418 (0.4)	34871 (0.4)	5927 (0.1)	11022 (0.1)	43783 (0.1)	33568 (0.1)	82128 (0.2)	79461 (0.1)
b. Auto Finance Companies	8281 (0.1)	13979 (0.2)	42 -	- -	4982 -	4407 -	13305 -	18386 -
ii) Total of Mutual Funds in Private Sector & Mutual Funds	26424 (0.4)	21840 (0.3)	6839 (0.1)	78 -	37387 (0.1)	31494 (0.1)	70650 (0.1)	53412 (0.1)
a. Mutual Funds in Private Sector	7401 (0.1)	4628 (0.1)	5 -	67 -	10114 -	10502 -	17520 -	15197 -
b. Other Mutual Funds	19023 (0.3)	17212 (0.2)	6834 (0.1)	11 -	27273 (0.1)	20992 (0.1)	53130 (0.1)	38215 (0.1)
iii) Unit Trust of India	32162 (0.4)	71959 (0.9)	538 -	11 -	76275 (0.2)	59446 (0.2)	108975 (0.2)	131416 (0.2)
iv) Insurance Corporations and Companies (Life and General)	184449 (2.5)	197546 (2.4)	11153 (0.1)	9848 (0.1)	143302 (0.4)	174472 (0.5)	338904 (0.7)	381866 (0.6)
v) Term Lending Institutions	79667 (1.1)	112669 (1.4)	1331 -	257 -	295274 (0.9)	124097 (0.3)	376272 (0.7)	237023 (0.4)
vi) Provident Fund Institutions	35889 (0.5)	58213 (0.7)	38889 (0.3)	59438 (0.4)	62727 (0.2)	37870 (0.1)	137505 (0.3)	155521 (0.3)
3. Other Financial Companies	327857 (4.5)	299691 (3.6)	41529 (0.4)	56318 (0.4)	467400 (1.5)	561406 (1.5)	836786 (1.6)	917415 (1.5)
i) Financial Services Companies	48065 (0.7)	58510 (0.7)	145 -	444 -	47322 (0.1)	58199 (0.2)	95532 (0.2)	117153 (0.2)
ii) Other Financial Companies	118242 (1.6)	114065 (1.4)	17803 (0.2)	4430 -	203621 (0.6)	238554 (0.6)	339666 (0.7)	357049 (0.6)
iii) Others	161550 (2.2)	127116 (1.5)	23581 (0.2)	51444 (0.4)	216457 (0.7)	264653 (0.7)	401588 (0.8)	443213 (0.7)
IV. Household Sector	3408087 (46.7)	3842554 (46.6)	9798484 (86.0)	11725861 (84.8)	21051835 (65.4)	24707390 (64.3)	34258406 (67.4)	40275805 (66.6)
1. Individuals (including Hindu Undivided Families)	1528348 (21.0)	1783756 (21.7)	8660270 (76.0)	10104328 (73.1)	16668630 (51.8)	19538989 (50.9)	26857248 (52.8)	31427073 (52.0)
i) Farmers	66456 (0.9)	63424 (0.8)	1734308 (15.2)	1894150 (13.7)	3560399 (11.1)	3786636 (9.9)	5361163 (10.5)	5744210 (9.5)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1009205 (13.8)	1205760 (14.6)	1594531 (14.0)	1762176 (12.7)	3648216 (11.3)	4087953 (10.6)	6251952 (12.3)	7055889 (11.7)
iii) Wage and Salary Earners	105060 (1.4)	107684 (1.3)	2749542 (24.1)	3232387 (23.4)	4369604 (13.6)	4883539 (12.7)	7224206 (14.2)	8223610 (13.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	85708 (1.2)	79669 (1.0)	49421 (0.4)	67190 (0.5)	125449 (0.4)	191304 (0.5)	260578 (0.5)	338163 (0.6)
v) Other Individuals	261919 (3.6)	327219 (4.0)	2532468 (22.2)	3148425 (22.8)	4964962 (15.4)	6589557 (17.2)	7759349 (15.3)	10065201 (16.6)
2. Trusts, Associations, Clubs, etc.	93918 (1.3)	82850 (1.0)	143646 (1.3)	166808 (1.2)	456216 (1.4)	468837 (1.2)	693780 (1.4)	718495 (1.2)

3. Proprietary and Partnership Concerns, etc.	1366041 (18.7)	1503665 (18.3)	36505 (0.3)	76915 (0.6)	682803 (2.1)	927890 (2.4)	2085349 (4.1)	2508470 (4.1)
4. Educational Institutions	72900 (1.0)	75956 (0.9)	184432 (1.6)	216242 (1.6)	347051 (1.1)	374879 (1.0)	604383 (1.2)	667077 (1.1)
5. Religious Institutions	13128 (0.2)	15172 (0.2)	80131 (0.7)	71343 (0.5)	282597 (0.9)	309321 (0.8)	375856 (0.7)	395836 (0.7)
6. Others (Not elsewhere Classified)	333752 (4.6)	381155 (4.6)	693500 (6.1)	1090225 (7.9)	2614538 (8.1)	3087474 (8.0)	3641790 (7.2)	4558854 (7.5)
V. Foreign Sector	153021 (2.1)	229962 (2.8)	544256 (4.8)	726671 (5.3)	5591728 (17.4)	6289066 (16.4)	6289005 (12.4)	7245699 (12.0)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	19703 (0.3)	16518 (0.2)	19132 (0.2)	7991 (0.1)	84649 (0.3)	52113 (0.1)	123484 (0.2)	76622 (0.1)
2. Non-Residents	81198 (1.1)	68911 (0.8)	478790 (4.2)	600037 (4.3)	5214664 (16.2)	5744120 (15.0)	5774652 (11.4)	6413068 (10.6)
3. Others	52120 (0.7)	144533 (1.8)	46334 (0.4)	118643 (0.9)	292415 (0.9)	492833 (1.3)	390869 (0.8)	756009 (1.2)
Total	7292949 (100.0)	8237043 (100.0)	11391756 (100.0)	13829346 (100.0)	32180491 (100.0)	38414721 (100.0)	50865196 (100.0)	60481110 (100.0)

Note : Figures in bracket indicate percent share in total.

- : Nil or negligible.

Source : Basic Statistical Return - 4.