

**Table 10 : Ownership of Deposits with Scheduled Commercial Banks : 1998 and 1999**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998 (1)	1999 (2)	1998 (3)	1999 (4)	1998 (5)	1999 (6)	1998 (7)	1999 (8)
<b>I. Government Sector</b>	<b>1443043</b> (17.5)	<b>1944441</b> (19.6)	<b>1155557</b> (8.4)	<b>1250365</b> (7.4)	<b>3414601</b> (8.9)	<b>4354103</b> (9.3)	<b>6013201</b> (9.9)	<b>7548909</b> (10.2)
1. Central & State Governments	479401 (5.8)	651254 (6.6)	488651 (3.5)	538917 (3.2)	866146 (2.3)	1115903 (2.4)	1834198 (3.0)	2306074 (3.1)
i) Central Government	206687 (2.5)	252765 (2.5)	31391 (0.2)	38961 (0.2)	416899 (1.1)	505205 (1.1)	654977 (1.1)	796931 (1.1)
ii) State Governments	272714 (3.3)	398489 (4.0)	457260 (3.3)	499956 (2.9)	449247 (1.2)	610698 (1.3)	1179221 (1.9)	1509143 (2.0)
2. Local Authorities	113667 (1.4)	178391 (1.8)	257407 (1.9)	325278 (1.9)	624066 (1.6)	719700 (1.5)	995140 (1.6)	1223369 (1.7)
3. Quasi-Government Bodies	387862 (4.7)	478052 (4.8)	170249 (1.2)	191605 (1.1)	973583 (2.5)	1033977 (2.2)	1531694 (2.5)	1703634 (2.3)
of which: State Electricity Boards	149694 (1.8)	216685 (2.2)	2822 (—)	726 (—)	106015 (0.3)	148059 (0.3)	258531 (0.4)	365470 (0.5)
4. Public Sector Corporations and Companies	462113 (5.6)	636744 (6.4)	239250 (1.7)	194565 (1.1)	950806 (2.5)	1484523 (3.2)	1652169 (2.7)	2315832 (3.1)
i) Non-Departmental Commercial Undertakings	291766 (3.5)	381773 (3.8)	124921 (0.9)	21749 (0.1)	603581 (1.6)	1031958 (2.2)	1020268 (1.7)	1435480 (1.9)
ii) Others	170347 (2.1)	254971 (2.6)	114329 (0.8)	172816 (1.0)	347225 (0.9)	452565 (1.0)	631901 (1.0)	880352 (1.2)
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>1126595</b> (13.7)	<b>1264350</b> (12.7)	<b>34382</b> (0.2)	<b>38349</b> (0.2)	<b>1310151</b> (3.4)	<b>1723530</b> (3.7)	<b>2471128</b> (4.1)	<b>3026229</b> (4.1)
1. Non-Financial Companies	1097121 (13.3)	1190740 (12.0)	15719 (0.1)	19765 (0.1)	1253872 (3.3)	1573714 (3.4)	2366712 (3.9)	2784219 (3.8)
2. Non-Credit Co-operative Institutions	29474 (0.4)	73610 (0.7)	18663 (0.1)	18584 (0.1)	56279 (0.1)	149816 (0.3)	104416 (0.2)	242010 (0.3)
<b>III. Financial Sector</b>	<b>1594889</b> (19.4)	<b>1916970</b> (19.3)	<b>186875</b> (1.4)	<b>277258</b> (1.6)	<b>2693513</b> (7.0)	<b>4311481</b> (9.2)	<b>4475277</b> (7.4)	<b>6505709</b> (8.8)
1. Banks	784121 (9.5)	937880 (9.4)	49903 (0.4)	138556 (0.8)	1666753 (4.3)	3258715 (7.0)	2500777 (4.1)	4335151 (5.9)
i) Indian Commercial Banks	463508 (5.6)	515147 (5.2)	28628 (0.2)	123443 (0.7)	774076 (2.0)	1726324 (3.7)	1266212 (2.1)	2364914 (3.2)
ii) Foreign Resident Banks (Offices of foreign banks in India)	44294 (0.5)	204953 (2.1)	696 (—)	67 (—)	27791 (0.1)	490728 (1.0)	72781 (0.1)	695748 (0.9)
iii) Co-operative Banks & Credit Societies	276319 (3.4)	217780 (2.2)	20579 (0.1)	15046 (0.1)	864886 (2.3)	1041663 (2.2)	1161784 (1.9)	1274489 (1.7)
a. Co-operative Banks	264848 (3.2)	194360 (2.0)	1976 (0.0)	1920 (0.0)	822765 (2.1)	979660 (2.1)	1089589 (1.8)	1175940 (1.6)
b. Credit Societies	11471	23420	18603	13126	42121	62003	72195	98549

	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
2. Other Financial Institutions	511077 (6.2)	623263 (6.3)	80654 (0.6)	85073 (0.5)	465354 (1.2)	560014 (1.2)	1057085 (1.7)	1268350 (1.7)
i) Financial Companies	48850 (0.6)	75799 (0.8)	11022 (0.1)	630 (—)	37975 (0.1)	52245 (0.1)	97847 (0.2)	128674 (0.2)
a. Housing Finance Companies	34871 (0.4)	67259 (0.7)	11022 (0.1)	425 (0.0)	33568 (0.1)	46312 (0.1)	79461 (0.1)	113996 (0.2)
b. Auto Finance Companies	13979 (0.2)	8540 (0.1)	— (—)	205 (—)	4407 (—)	5933 (—)	18386 (—)	14678 (—)
ii) Total of Mutual Funds in Private Sector & other Mutual Funds	21840 (0.3)	38595 (0.4)	78 (—)	240 (—)	31494 (0.1)	33257 (0.1)	53412 (0.1)	72092 (0.1)
a. Mutual Funds in Private Sector	4628 (0.1)	4366 (—)	67 (—)	139 (—)	10502 (—)	3165 (—)	15197 (—)	7670 (—)
b. Other Mutual Funds	17212 (0.2)	34229 (0.3)	11 (—)	101 (—)	20992 (0.1)	30092 (0.1)	38215 (0.1)	64422 (0.1)
iii) Unit Trust of India	71959 (0.9)	66174 (0.7)	11 (—)	23 (—)	59446 (0.2)	19434 (—)	131416 (0.2)	85631 (0.1)
iv) Insurance Corporations and Companies (Life and General)	197546 (2.4)	256451 (2.6)	9848 (0.1)	2951 (—)	174472 (0.5)	246647 (0.5)	381866 (0.6)	506049 (0.7)
v) Term Lending Institutions	112669 (1.4)	135177 (1.4)	257 (—)	1619 (—)	124097 (0.3)	145801 (0.3)	237023 (0.4)	282597 (0.4)
vi) Provident Fund Institutions	58213 (0.7)	51067 (0.5)	59438 (0.4)	79610 (0.5)	37870 (0.1)	62630 (0.1)	155521 (0.3)	193307 (0.3)
3. Other Financial Companies	299691 (3.6)	355827 (3.6)	56318 (0.4)	53629 (0.3)	561406 (1.5)	492752 (1.1)	917415 (1.5)	902208 (1.2)
i) Financial Services Companies	58510 (0.7)	34502 (0.3)	444 (—)	9151 (0.1)	58199 (0.2)	62539 (0.1)	117153 (0.2)	106192 (0.1)
ii) Other Financial Companies	114065 (1.4)	167532 (1.7)	4430 (—)	4055 (—)	238554 (0.6)	256112 (0.5)	357049 (0.6)	427699 (0.6)
iii) Others	127116 (1.5)	153793 (1.5)	51444 (0.4)	40422 (0.2)	264653 (0.7)	174101 (0.4)	443213 (0.7)	368316 (0.5)
<b>IV. Household Sector</b>	<b>3842554</b> (46.6)	<b>4597730</b> (46.3)	<b>11725861</b> (84.8)	<b>14496832</b> (85.4)	<b>24707390</b> (64.3)	<b>29058429</b> (62.1)	<b>40275805</b> (66.6)	<b>48152991</b> (65.3)
1. Individuals (including Hindu Undivided Families)	1783756 (21.7)	2313986 (23.3)	10104328 (73.1)	13065408 (77.0)	19538989 (50.9)	24970725 (53.4)	31427073 (52.0)	40350119 (54.7)
i) Farmers	63424 (0.8)	94878 (1.0)	1894150 (13.7)	2545316 (15.0)	3786636 (9.9)	5247940 (11.2)	5744210 (9.5)	7888134 (10.7)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1205760 (14.6)	1487199 (15.0)	1762176 (12.7)	2273169 (13.4)	4087953 (10.6)	5170973 (11.1)	7055889 (11.7)	8931341 (12.1)
iii) Wage and Salary Earners	107684 (1.3)	152319 (1.5)	3232387 (23.4)	4137595 (24.4)	4883539 (12.7)	6367719 (13.6)	8223610 (13.6)	10657633 (14.5)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	79669 (1.0)	86597 (0.9)	67190 (0.5)	159833 (0.9)	191304 (0.5)	392398 (0.8)	338163 (0.6)	638828 (0.9)
v) Other Individuals	327219 (4.0)	492993 (5.0)	3148425 (22.8)	3949495 (23.3)	6589557 (17.2)	7791695 (16.7)	10065201 (16.6)	12234183 (16.6)

2. Trusts, Associations, Clubs, etc.	82850 (1.0)	94927 (1.0)	166808 (1.2)	207531 (1.2)	468837 (1.2)	765219 (1.6)	718495 (1.2)	1067677 (1.4)
3. Proprietary and Partnership Concerns, etc.	1503665 (18.3)	1669267 (16.8)	76915 (0.6)	105331 (0.6)	927890 (2.4)	1106791 (2.4)	2508470 (4.1)	2881389 (3.9)
4. Educational Institutions	75956 (0.9)	139999 (1.4)	216242 (1.6)	268777 (1.6)	374879 (1.0)	448336 (1.0)	667077 (1.1)	857112 (1.2)
5. Religious Institutions	15172 (0.2)	13920 (0.1)	71343 (0.5)	78539 (0.5)	309321 (0.8)	240311 (0.5)	395836 (0.7)	332770 (0.5)
6. Others (Not elsewhere Classified)	381155 (4.6)	365631 (3.7)	1090225 (7.9)	771246 (4.5)	3087474 (8.0)	1527047 (3.3)	4558854 (7.5)	2663924 (3.6)
<b>V. Foreign Sector</b>	<b>229962</b> (2.8)	<b>206283</b> (2.1)	<b>726671</b> (5.3)	<b>914392</b> (5.4)	<b>6289066</b> (16.4)	<b>7345768</b> (15.7)	<b>7245699</b> (12.0)	<b>8466443</b> (11.5)
1., Foreign Consulates, Embassies Trade Missions, Information Services, etc.	16518 (0.2)	28119 (0.3)	7991 (0.1)	5464 (0.0)	52113 (0.1)	35015 (0.1)	76622 (0.1)	68598 (0.1)
2. Non-Residents	68911 (0.8)	118585 (1.2)	600037 (4.3)	797803 (4.7)	5744120 (15.0)	6826252 (14.6)	6413068 (10.6)	7742640 (10.5)
3. Others	144533 (1.8)	59579 (0.6)	118643 (0.9)	111125 (0.7)	492833 (1.3)	484501 (1.0)	756009 (1.2)	655205 (0.9)
<b>Total</b>	<b>8237043</b> (100.0)	<b>9929774</b> (100.0)	<b>13829346</b> (100.0)	<b>16977196</b> (100.0)	<b>38414721</b> (100.0)	<b>46793311</b> (100.0)	<b>60481110</b> (100.0)	<b>73700281</b> (100.0)

**Note**

Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 4.