

Table 13: Ownership of Deposits With Scheduled Commercial Banks: 2000 and 2001

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	21890	22082	13519	14753	51052	60357	86461	97192
	(19.4)	(17.8)	(6.7)	(6.4)	(9.5)	(9.7)	(10.1)	(10.0)
1. Central & State Governments	7580	8588	6072	7293	15356	18382	29008	34263
	(6.7)	(6.9)	(3.0)	(3.1)	(2.9)	(3.0)	(3.4)	(3.5)
i) Central Government	2883	3090	583	1035	7746	10851	11212	14976
	(2.6)	(2.5)	(0.3)	(0.4)	(1.4)	(1.8)	(1.3)	(1.5)
ii) State Governments	4697	5499	5490	6258	7609	7531	17796	19287
	(4.2)	(4.4)	(2.7)	(2.7)	(1.4)	(1.2)	(2.1)	(2.0)
2. Local Authorities	1596	2000	3529	4048	7859	8564	12984	14611
	(1.4)	(1.6)	(1.7)	(1.7)	(1.5)	(1.4)	(1.5)	(1.5)
3. Quasi Government Bodies	6841	6408	1475	1361	9153	13562	17469	21331
	(6.1)	(5.2)	(0.7)	(0.6)	(1.7)	(2.2)	(2.0)	(2.2)
Of which: State Electricity Boards	2866	2241	7	26	2187	1328	5060	3595
	(2.5)	(1.8)	(-)	(-)	(0.4)	(0.2)	(0.6)	(0.4)
4. Public Sector Corporations and Companies	5873	5085	2442	2052	18685	19850	27000	26987
	(5.2)	(4.1)	(1.2)	(0.9)	(3.5)	(3.2)	(3.2)	(2.8)
i) Non – Departmental Commercial Undertakings	3566	2772	179	214	12721	12002	16466	14988
	(3.2)	(2.2)	(0.1)	(0.1)	(2.4)	(1.9)	(1.9)	(1.5)
ii) Others	2307	2313	2264	1838	5964	7848	10535	11999
	(2.0)	(1.9)	(1.1)	(0.8)	(1.1)	(1.3)	(1.2)	(1.2)
II. Private Corporate Sector (Non – Financial)	13859	17631	294	897	18517	26727	32670	45255
	(12.3)	(14.2)	(0.1)	(0.4)	(3.4)	(4.3)	(3.8)	(4.6)
1. Non- Financial Companies	13370	14369	125	340	17590	20492	31085	35200
	(11.9)	(11.6)	(0.1)	(0.1)	(3.3)	(3.3)	(3.6)	(3.6)
2. Non-Credit Co –operative Institutions	489	266	169	187	927	1020	1584	1473
	(0.4)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
3. Others	(-)	2997	(-)	370	(-)	5215	(-)	8582
	(-)	(2.4)	(-)	(0.2)	(-)	(0.8)	(-)	(0.9)
III. Financial Sector	19112	22522	1654	2797	44733	45791	65499	71109
	(17.0)	(18.1)	(0.8)	(1.2)	(8.3)	(7.4)	(7.7)	(7.3)
1. Banks	7832	9763	299	453	30756	30925	38888	41142
	(7.0)	(7.9)	(0.1)	(0.2)	(5.7)	(5.0)	(4.6)	(4.2)
i) Indian Commercial Banks	5350	6064	142	187	19471	22309	24963	28560
	(4.7)	(4.9)	(0.1)	(0.1)	(3.6)	(3.6)	(2.9)	(2.9)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	466	1250	1	3	63	568	530	1821
	(0.4)	(1.0)	(-)	(-)	(-)	(0.1)	(0.1)	(0.2)
iii) Co-operative Banks & Credit societies	2016	2449	157	264	11223	8048	13395	10761
	(1.8)	(2.0)	(0.1)	(0.1)	(2.1)	(1.3)	(1.6)	(1.1)
a Co-operative Banks	1770	2276	30	106	10273	7247	12072	9630
	(1.6)	(1.8)	(-)	(-)	(1.9)	(1.2)	(1.4)	(1.0)
b. Credit Societies	247	173	127	157	950	801	1323	1131
	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
2. Other Financial Institutions	6895	6280	1131	1525	5860	9358	13886	17162
	(6.1)	(5.1)	(0.6)	(0.7)	(1.1)	(1.5)	(1.6)	(1.8)
i) Financial Companies	1004	435	19	27	778	1064	1801	1526
	(0.9)	(0.4)	(-)	(-)	(0.1)	(0.2)	(0.2)	(0.2)
a. Housing Finance Companies	749	313	2	8	567	949	1317	1270
	(0.7)	(0.3)	(-)	(-)	(0.1)	(0.2)	(0.2)	(0.1)

b. Auto Finance Companies	255	123	17	19	211	115	484	257
	(0.2)	(0.1)	(-)	(-)	(-)	(-)	(0.1)	(-)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	608	422	2	16	509	1006	1119	1443
	(0.5)	(0.3)	(-)	(-)	(0.1)	(0.2)	(0.1)	(0.1)
a. Mutual Funds in Private Sector	387	186	1	11	197	610	585	806
	(0.3)	(0.1)	(-)	(-)	(-)	(0.1)	(0.1)	(0.1)
b. Other Mutual Funds	221	236	1	5	313	396	534	637
	(0.2)	(0.2)	(-)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	560	640	1	11	104	235	666	886
	(0.5)	(0.5)	(-)	(-)	(-)	(-)	(0.1)	(0.1)
iv) Insurance Corporations and Companies (Life and General)	2984	3258	126	124	2481	3891	5591	7274
	(2.6)	(2.6)	(0.1)	(0.1)	(0.5)	(0.6)	(0.7)	(0.7)
v) Term Lending Institutions	888	672	15	10	1033	1804	1936	2486
	(0.8)	(0.5)	(-)	(-)	(0.2)	(0.3)	(0.2)	(0.3)
vi) Provident Fund Institutions	850	851	968	1337	955	1358	2772	3546
	(0.8)	(0.7)	(0.5)	(0.6)	(0.2)	(0.2)	(0.3)	(0.4)
3. Other Financial Companies	4385	6479	224	818	8117	5509	12725	12805
	(3.9)	(5.2)	(0.1)	(0.4)	(1.5)	(0.9)	(1.5)	(1.3)
i) Financial Services Companies	354	791	1	47	850	928	1205	1765
	(0.3)	(0.6)	(-)	(-)	(0.2)	(0.1)	(0.1)	(0.2)
ii) Other Financial Companies	2560	1979	16	171	4733	1945	7309	4095
	(2.3)	(1.6)	(-)	(0.1)	(0.9)	(0.3)	(0.9)	(0.4)
iii) Others	1470	3709	208	601	2533	2636	4211	6946
	(1.3)	(3.0)	(0.1)	(0.3)	(0.5)	(0.4)	(0.5)	(0.7)
IV. Household Sector	54006	58741	176387	201899	346094	395233	576487	655873
	(47.9)	(47.3)	(87.3)	(86.9)	(64.3)	(63.8)	(67.6)	(67.2)
1. Individuals (including Hindu Undivided Families)	27020	31772	160004	179947	299152	335805	486175	547525
	(24.0)	(25.6)	(79.2)	(77.5)	(55.6)	(54.2)	(57.0)	(56.1)
i) Farmers	1219	1567	29423	32466	60367	65779	91009	99812
	(1.1)	(1.3)	(14.6)	(14.0)	(11.2)	(10.6)	(10.7)	(10.2)
ii) Businessmen Traders, Professionals and Self – Employed Persons	17028	18732	29192	32046	62555	70771	108775	121549
	(15.1)	(15.1)	(14.4)	(13.8)	(11.6)	(11.4)	(12.8)	(12.4)
iii) Wage and Salary Earners	1466	2313	49448	55223	76495	85572	127409	143107
	(1.3)	(1.9)	(24.5)	(23.8)	(14.2)	(13.8)	(14.9)	(14.7)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1782	1070	4298	1969	8488	4532	14568	7571
	(1.6)	(0.9)	(2.1)	(0.8)	(1.6)	(0.7)	(1.7)	(0.8)
v) Other Individuals	5526	8090	47642	58244	91245	109152	144413	175486
	(4.9)	(6.5)	(23.6)	(25.1)	(17.0)	(17.6)	(16.9)	(18.0)
2. Trusts Associations Clubs etc.	1098	1449	2435	3018	8331	8672	11864	13139
	(1.0)	(1.2)	(1.2)	(1.3)	(1.5)	(1.4)	(1.4)	(1.3)
3. Proprietary and Partnership concerns etc.	19760	19348	1173	1570	13285	14059	34219	34977
	(17.5)	(15.6)	(0.6)	(0.7)	(2.5)	(2.3)	(4.0)	(3.6)
4. Educational Institutions	1463	1565	3173	3904	5527	7075	10163	12544
	(1.3)	(1.3)	(1.6)	(1.7)	(1.0)	(1.1)	(1.2)	(1.3)
5. Religious Institutions	165	185	913	1315	3142	4948	4220	6448
	(0.1)	(0.1)	(0.5)	(0.6)	(0.6)	(0.8)	(0.5)	(0.7)
6. Others(not elsewhere classified)	4501	4422	8689	12145	16657	24673	29847	41240
	(4.0)	(3.6)	(4.3)	(5.2)	(3.1)	(4.0)	(3.5)	(4.2)
V. Foreign Sector	3790	3262	10235	11915	77671	91854	91697	107030
	(3.4)	(2.6)	(5.1)	(5.1)	(14.4)	(14.8)	(10.8)	(11.0)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	301	129	209	163	792	1282	1302	1574
	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
2. Non-Residents	1547	1161	9297	9989	71865	82975	82709	94125
	(1.4)	(0.9)	(4.6)	(4.3)	(13.4)	(13.4)	(9.7)	(9.6)

3. Others	1942	1973	730	1762	5015	7597	7687	11331
	(1.7)	(1.6)	(0.4)	(0.8)	(0.9)	(1.2)	(0.9)	(1.2)
Total	112657	124238	202089	232260	538068	619962	852814	976460
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Reserve Bank of India Bulletin July 2002.