

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
<b>I. Government Sector</b>	<b>921.40</b>	<b>1,129.25</b>	<b>1,053.78</b>	<b>1,755.10</b>	<b>4575.73</b>	<b>6,476.21</b>	<b>6,550.91</b>	<b>9,360.57</b>
	<b>(15.9)</b>	<b>(16.2)</b>	<b>(8.6)</b>	<b>(10.7)</b>	<b>(15.1)</b>	<b>(15.9)</b>	<b>(13.5)</b>	<b>(14.6)</b>
1. Central & State Governments	436.17	596.69	658.31	1,021.74	1,973.84	2,946.68	3,068.33	4,565.10
	(7.5)	(8.6)	(5.3)	(6.2)	(6.5)	(7.2)	(6.3)	(7.1)
i) Central Government	95.19	224.18	40.79	95.74	731.85	1,243.22	867.83	1,563.13
	(1.6)	(3.2)	(0.3)	(0.6)	(2.4)	(3.0)	(1.8)	(2.4)
ii) State Governments	340.98	372.51	617.52	926.00	1,241.99	1,703.46	2,200.49	3,001.97
	(5.9)	(5.4)	(5.0)	(5.7)	(4.1)	(4.2)	(4.5)	(4.7)
2. Local Authorities	102.69	93.52	200.83	329.30	757.11	851.28	1,060.62	1,274.10
	(1.8)	(1.3)	(1.6)	(2.0)	(2.5)	(2.1)	(2.2)	(2.0)
3. Quasi-Government Bodies	76.42	79.22	60.59	68.90	406.08	356.34	543.09	504.46
	(1.3)	(1.1)	(0.5)	(0.4)	(1.3)	(0.9)	(1.1)	(0.8)
Of which: State Electricity Boards	14.84	12.54	0.24	9.45	35.61	42.24	50.69	64.24
	(0.3)	(0.2)	(-)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
4. Public Sector Corporations	306.12	359.83	134.05	335.16	1,438.70	2,321.93	1,878.87	3,016.91
	(5.3)	(5.2)	(1.1)	(2.0)	(4.8)	(5.7)	(3.9)	(4.7)
i) Non-Departmental Commercial Undertakings	273.06	254.26	77.46	125.30	824.06	815.82	1,174.57	1,195.38
	(4.7)	(3.7)	(0.6)	(0.8)	(2.7)	(2.0)	(2.4)	(1.9)
ii) Others	33.06	105.56	56.59	209.86	614.64	1,506.10	704.30	1,821.53
	(0.6)	(1.5)	(0.5)	(1.3)	(2.0)	(3.7)	(1.5)	(2.8)
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>1,913.09</b>	<b>2,062.70</b>	<b>69.65</b>	<b>281.99</b>	<b>5,154.22</b>	<b>7,039.80</b>	<b>7,136.96</b>	<b>9,384.49</b>
	<b>(33.0)</b>	<b>(29.7)</b>	<b>(0.6)</b>	<b>(1.7)</b>	<b>(17.0)</b>	<b>(17.3)</b>	<b>(14.8)</b>	<b>(14.6)</b>
1. Non-Financial Companies	1,513.61	1,438.86	19.60	188.08	3,658.24	4,582.27	5,191.45	6,209.21
	(26.1)	(20.7)	(0.2)	(1.1)	(12.1)	(11.2)	(10.7)	(9.7)
2. Non-Credit Co-operative Institutions	66.89	28.20	13.79	16.31	219.42	96.30	300.10	140.81
	(1.2)	(0.4)	(0.1)	(0.1)	(0.7)	(0.2)	(0.6)	(0.2)
3. Others	332.58	595.64	36.26	77.60	1,276.56	2,361.23	1,645.41	3,034.47
	(5.7)	(8.6)	(0.3)	(0.5)	(4.2)	(5.8)	(3.4)	(4.7)
<b>III. Financial Sector</b>	<b>463.79</b>	<b>742.61</b>	<b>48.17</b>	<b>87.27</b>	<b>4,308.48</b>	<b>5,189.16</b>	<b>4,820.43</b>	<b>6,019.04</b>
	<b>(8.0)</b>	<b>(10.7)</b>	<b>(0.4)</b>	<b>(0.5)</b>	<b>(14.2)</b>	<b>(12.7)</b>	<b>(10.0)</b>	<b>(9.4)</b>
1. Banks	164.74	225.73	7.12	12.82	2,175.65	2,413.56	2,347.51	2,652.10
	(2.8)	(3.2)	(0.1)	(0.1)	(7.2)	(5.9)	(4.9)	(4.1)
i) Indian Commercial Banks	61.09	106.48	2.97	3.89	1,550.93	1,548.84	1,614.99	1,659.20
	(1.1)	(1.5)	(-)	(-)	(5.1)	(3.8)	(3.3)	(2.6)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	14.18	15.31	0.07	0.33	73.72	108.59	87.98	124.23
	(0.2)	(0.2)	(-)	(-)	(0.2)	(0.3)	(0.2)	(0.2)
iii) Co-operative Banks & Credit Societies	89.47	103.94	4.08	8.60	550.99	756.13	644.54	868.67
	(1.5)	(1.5)	(-)	(0.1)	(1.8)	(1.9)	(1.3)	(1.4)
a. Co-operative Banks	85.84	86.28	0.64	0.84	531.65	592.92	618.13	680.05
	(1.5)	(1.2)	(-)	(-)	(1.8)	(1.5)	(1.3)	(1.1)
b. Credit Societies	3.63	17.66	3.43	7.75	19.35	163.21	26.41	188.62
	(0.1)	(0.3)	(-)	(-)	(0.1)	(0.4)	(0.1)	(0.3)

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012 (Contd.)

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
2. Other Financial Institutions	97.52	117.14	26.86	46.57	1,221.76	1,384.25	1,346.15	1,547.96
	(1.7)	(1.7)	(0.2)	(0.3)	(4.0)	(3.4)	(2.8)	(2.4)
i) Financial Companies	13.77	39.62	22.80	16.50	90.49	159.47	127.05	215.59
	(0.2)	(0.6)	(0.2)	(0.1)	(0.3)	(0.4)	(0.3)	(0.3)
a. Housing Finance Companies	8.89	33.08	22.65	16.45	75.79	92.86	107.33	142.39
	(0.2)	(0.5)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)
b. Auto Finance Companies	4.88	6.53	0.15	0.05	14.69	66.62	19.72	73.20
	(0.1)	(0.1)	(-)	(-)	(-)	(0.2)	(-)	(0.1)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	12.38	4.55	0.36	0.02	645.38	766.26	658.11	770.83
	(0.2)	(0.1)	(-)	(-)	(2.1)	(1.9)	(1.4)	(1.2)
a. Mutual Funds in Private Sector	7.20	2.34	0.34	0.02	235.18	23.62	242.72	25.98
	(0.1)	(0.0)	(-)	(-)	(0.8)	(0.1)	(0.5)	(-)
b. Other Mutual Funds	5.17	2.22	0.02	-	410.20	742.64	415.39	744.86
	(0.1)	(0.0)	(-)	(-)	(1.4)	(1.8)	(0.9)	(1.2)
iii) Unit Trust of India	0.69	0.76	-	0.03	30.32	19.47	31.02	20.26
	0.0	(0.0)	(-)	(-)	(0.1)	(-)	(0.1)	(0.0)
iv) Insurance Corporations and Companies	67.41	60.76	0.64	18.17	319.05	331.02	387.09	409.95
	(1.2)	(0.9)	(-)	(0.1)	(1.1)	(0.8)	(0.8)	(0.6)
v) Term Lending Institutions	1.29	2.23	0.17	1.64	36.15	36.42	37.61	40.29
	(-)	(0.0)	(-)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
vi) Provident Fund Institutions	1.99	9.22	2.90	10.21	100.38	71.61	105.26	91.04
	(-)	(0.1)	(-)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
3. Other Financial Companies	201.52	399.74	14.18	27.88	911.07	1,391.35	1,126.78	1,818.97
	(3.5)	(5.8)	(0.1)	(0.2)	(3.0)	(3.4)	(2.3)	(2.8)
i) Financial Services Companies	49.17	171.40	0.62	0.29	299.54	358.88	349.32	530.57
	(0.8)	(2.5)	(-)	(-)	(1.0)	(0.9)	(0.7)	(0.8)
ii) Other Financial Companies	104.01	198.53	4.40	22.35	194.51	434.81	302.92	655.69
	(1.8)	(2.9)	(-)	(0.1)	(0.6)	(1.1)	(0.6)	(1.0)
iii) Others	48.35	29.82	9.16	5.24	417.02	597.66	474.54	632.71
	(0.8)	(0.4)	(0.1)	(-)	(1.4)	(1.5)	(1.0)	(1.0)

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012 (Concl'd.)

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
<b>IV. Household Sector</b>	<b>2,373.17</b>	<b>2,887.01</b>	<b>10,485.73</b>	<b>13,539.42</b>	<b>15,189.85</b>	<b>20,822.41</b>	<b>28,048.75</b>	<b>37,248.84</b>
	(41.0)	(41.5)	(85.2)	(82.8)	(50.2)	(51.0)	(58.0)	(58.1)
1. Individuals (including Hindu Undivided Families)	1,060.18	1,123.07	9,138.07	11,893.42	11,644.48	15,643.60	21,842.73	28,660.09
	(18.3)	(16.2)	(74.2)	(72.7)	(38.5)	(38.3)	(45.2)	(44.7)
i) Farmers	42.50	60.00	1,024.52	906.41	1,055.13	1,033.50	2,118.42	1,999.91
	(0.7)	(0.9)	(8.3)	(5.5)	(3.5)	(2.5)	(4.4)	(3.1)
ii) Bussinessmen, Traders, Professionals and Self- Employed Persons	471.90	247.17	1,197.50	677.55	1,723.51	1,307.68	3,419.97	2,232.39
	(8.2)	(3.6)	(9.7)	(4.1)	(5.7)	(3.2)	(7.1)	(3.5)
iii) Wage and Salary Earners	66.15	50.62	2,083.27	1,347.23	2,158.32	1,305.64	4,298.11	2,703.50
	(1.1)	(0.7)	(16.9)	(8.2)	(7.1)	(3.2)	(8.9)	(4.2)
iv) Shroffs, Money Lenders, Stock Brockers etc.	47.53	10.99	50.44	53.37	193.33	71.13	291.62	135.49
	(0.8)	(0.2)	(0.4)	(0.3)	(0.6)	(0.2)	(0.6)	(0.2)
v) Other Individuals	432.09	754.28	4,782.34	8,908.86	6,514.19	11,925.66	11,714.61	21,588.80
	(7.5)	(10.9)	(38.8)	(54.5)	(21.5)	(29.2)	(24.2)	(33.7)
2. Trusts, Associations, Clubs etc.	102.36	156.80	201.46	197.00	668.24	992.16	972.05	1,345.95
	(1.8)	(2.3)	(1.6)	(1.2)	(2.2)	(2.4)	(2.0)	(2.1)
3. Proprietary and Partenership Concerns	812.93	1,028.96	70.48	57.08	685.23	813.17	1,568.65	1,899.21
	(14.0)	(14.8)	(0.6)	(0.3)	(2.3)	(2.0)	(3.2)	(3.0)
4. Educational Institutions	16.96	33.99	77.47	80.27	166.65	227.47	261.09	341.73
	(0.3)	(0.5)	(0.6)	(0.5)	(0.6)	(0.6)	(0.5)	(0.5)
5. Religious Institutions	2.53	0.76	14.46	5.69	35.36	33.14	52.35	39.60
	(-)	(-)	(0.1)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
6. Others (Not Elsewhere Classified)	378.20	543.44	983.79	1,305.96	1,989.88	3,112.87	3,351.87	4,962.26
	(6.5)	(7.9)	(8.0)	(8.0)	(6.6)	(7.6)	(6.9)	(7.7)
<b>V. Foreign Sector</b>	<b>117.04</b>	<b>128.82</b>	<b>654.50</b>	<b>692.20</b>	<b>1,035.03</b>	<b>1,275.71</b>	<b>1,806.57</b>	<b>2,096.72</b>
	(2.0)	(1.9)	(5.3)	(4.2)	(3.4)	(3.1)	(3.7)	(3.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	8.49	7.47	11.14	2.26	15.40	4.75	35.03	14.49
	(0.1)	(0.1)	(0.1)	(-)	(0.1)	(-)	(0.1)	(-)
2. Non-Residents	23.07	38.35	615.10	680.79	966.98	1,231.61	1,605.15	1,950.75
	(0.4)	(0.6)	(5.0)	(4.2)	(3.2)	(3.0)	(3.3)	(3.0)
3. Others	85.48	82.99	28.26	9.15	52.64	39.34	166.39	131.49
	(1.5)	(1.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)
<b>Total Deposits</b>	<b>5,788.48</b>	<b>6,950.39</b>	<b>12,311.82</b>	<b>16,355.97</b>	<b>30,263.31</b>	<b>40,803.30</b>	<b>48,363.62</b>	<b>64,109.67</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes: 1. March 2011 data are not published.

2. Figures in brackets indicate percentage to total Deposits.

3. "-" : Nil or Negligible

Source: Basic Statistical Return-IV, RBI.