

**TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009**

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	<b>66281</b>	<b>85512</b>	<b>62861</b>	<b>85932</b>	<b>318663</b>	<b>393715</b>	<b>447805</b>	<b>565158</b>
	<b>(14.8)</b>	<b>(17.6)</b>	<b>(8.0)</b>	<b>(9.1)</b>	<b>(15.3)</b>	<b>(15.1)</b>	<b>(13.5)</b>	<b>(14.0)</b>
1. Central & State Governments	30529	38422	34138	53175	113888	143836	178555	235433
	(6.8)	(7.9)	(4.3)	(5.7)	(5.5)	(5.5)	(5.4)	(5.8)
i) Central Government	13004	13666	4473	3335	60019	56436	77496	73438
	(2.9)	(2.8)	(0.6)	(0.4)	(2.9)	(2.2)	(2.3)	(1.8)
ii) State Governments	17525	24756	29665	49840	53869	87400	101059	161995
	(3.9)	(5.1)	(3.8)	(5.3)	(2.6)	(3.3)	(3.0)	(4.0)
2. Local Authorities	7967	7820	16908	16134	44971	47281	69846	71235
	(1.8)	(1.6)	(2.2)	(1.7)	(2.2)	(1.8)	(2.1)	(1.8)
3. Quasi Government Bodies	9800	10133	4890	5227	53287	55248	67977	70608
	(2.2)	(2.1)	(0.6)	(0.6)	(2.6)	(2.1)	(2.0)	(1.7)
<i>Of which: State Electricity Boards</i>	2364	3560	798	276	9,962	10514	13123	14350
	(0.5)	(0.7)	(0.1)	0.0	(0.5)	(0.4)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	17985	29137	6924	11396	106517	147350	131426	187883
	(4.0)	(6.0)	(0.9)	(1.2)	(5.1)	(5.6)	(4.0)	(4.7)
i) Non - Departmental Commercial Undertakings	5801	20494	699	5572	40261	91336	46761	117402
	(1.3)	(4.2)	(0.1)	(0.6)	(1.9)	(3.5)	(1.4)	(2.9)
ii) Others	12184	8643	6225	5824	66256	56014	84665	70481
	(2.7)	(1.8)	(0.8)	(0.6)	(3.2)	(2.1)	(2.6)	(1.7)
<b>II. Private Corporate Sector</b>	<b>111357</b>	<b>133627</b>	<b>3487</b>	<b>3317</b>	<b>317365</b>	<b>449746</b>	<b>432209</b>	<b>586690</b>
(Non - Financial)	<b>(24.8)</b>	<b>(27.5)</b>	<b>(0.4)</b>	<b>(0.4)</b>	<b>(15.2)</b>	<b>(17.2)</b>	<b>(13.0)</b>	<b>(14.5)</b>
1. Non- Financial Companies	77295	114560	886	1348	251110	370314	329291	486222
	(17.2)	(23.5)	(0.1)	(0.1)	(12.1)	(14.2)	(9.9)	(12.0)
2. Non-Credit Co -operative Institutions	375	1105	411	1174	2101	4560	2887	6838
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
3. Others	33687	17962	2190	795	64154	74872	100031	93629
	(7.5)	(3.7)	(0.3)	(0.1)	(3.1)	(2.9)	(3.0)	(2.3)
<b>III. Financial Sector</b>	<b>73223</b>	<b>44293</b>	<b>4041</b>	<b>7732</b>	<b>265648</b>	<b>305942</b>	<b>342912</b>	<b>357968</b>
	<b>(16.3)</b>	<b>(9.1)</b>	<b>(0.5)</b>	<b>(0.8)</b>	<b>(12.7)</b>	<b>(11.7)</b>	<b>(10.3)</b>	<b>(8.9)</b>
1. Banks	19889	16578	2042	6981	97178	134236	119110	157795
	(4.4)	(3.4)	(0.3)	(0.7)	(4.7)	(5.1)	(3.6)	(3.9)
i) Indian Commercial Banks	12383	9350	1572	6540	65158	92519	79114	108409
	(2.8)	(1.9)	(0.2)	(0.7)	(3.1)	(3.5)	(2.4)	(2.7)
ii) Foreign Resident Banks (Offices of Foreign Banks in India )	1359	1284	2	3	4081	6267	5441	7554
	(0.3)	(0.3)	(0.0)	0.0	(0.2)	(0.2)	(0.2)	(0.2)
iii) Co-operative Banks & Credit societies	6147	5944	467	439	27940	35449	34555	41832
	(1.4)	(1.2)	(0.1)	0.0	(1.3)	(1.4)	(1.0)	(1.0)
a. Co-operative Banks	5679	5614	141	125	26639	33550	32459	39289
	(1.3)	(1.2)	(0.0)	0.0	(1.3)	(1.3)	(1.0)	(1.0)
b. Credit Societies	468	330	326	314	1301	1899	2096	2543
	(0.1)	(0.1)	(0.0)	0.0	(0.1)	(0.1)	(0.1)	(0.1)

**Note :** Figures in brackets indicate percentage to total.

**Source :** Basic Statistical Return IV.

**TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Contd.)**

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	26248 (5.8)	11458 (2.4)	1209 (0.2)	293 0.0	103107 (4.9)	96797 (3.7)	130564 (3.9)	108548 (2.7)
i) Financial Companies	574 (0.1)	1188 (0.2)	58 (0.0)	3 0.0	2560 (0.1)	4119 (0.2)	3192 (0.1)	5310 (0.1)
a. Housing Finance Companies	293 (0.1)	864 (0.2)	46 (0.0)	2 0.0	1045 (0.1)	2810 (0.1)	1385 (0.0)	367 (0.1)
b. Auto Finance Companies	281 (0.1)	324 (0.1)	12 (0.0)	1 0.0	1515 (0.1)	1309 (0.1)	1807 (0.1)	1634 0.0
ii) Mutual Funds (including Private Sector Mutual Funds)	1473 (0.3)	656 (0.1)	23 (0.0)	1 0.0	45702 (2.2)	41991 (1.6)	47198 (1.4)	42647 (1.1)
a. Mutual Funds in Private Sector	332 (0.1)	479 (0.1)	- (0.0)	- 0.0	21760 (1.0)	22874 (0.9)	22092 (0.7)	23354 (0.6)
b. Other Mutual Funds	1141 (0.3)	176 0.0	23 (0.0)	1 0.0	23942 (1.1)	19116 (0.7)	25106 (0.8)	19293 (0.5)
iii) Unit Trust of India	18637 (4.1)	13 0.0	85 (0.0)	1 0.0	3414 (0.2)	1592 (0.1)	22136 (0.7)	1606 0.0
iv) Insurance Corporations and Companies (Life and General)	4269 (1.0)	8219	22 (0.0)	10	18671 (0.9)	29488	22962 (0.7)	37718 (0.9)
v) Term Lending Institutions	176 (0.0)	113 0.0	51 (0.0)	2 0.0	3409 (0.2)	3440 (0.1)	3636 (0.1)	3555 (0.1)
vi) Provident Fund Institutions	1119 (0.2)	1269 (0.3)	972 (0.1)	277 0.0	29351 (1.4)	16166 (0.6)	31441 (0.9)	17712 (0.4)
3. Other Financial Companies <sup>@</sup>	27086 (6.0)	16257 (3.3)	790 (0.1)	458 0.0	65363 (3.1)	74910 (2.9)	93238 (2.8)	91625 (2.3)
i) Financial Services Companies	14400 (3.2)	5212 (1.1)	33 0.0	2 0.0	13114 (0.6)	13175 (0.5)	27547 (0.8)	18389 (0.5)
ii) Other Financial Companies	6820 (1.5)	8206 (1.7)	79 0.0	210 0.0	30415 (1.5)	41465 (1.6)	37314 (1.1)	49881 (1.2)
iii) Others	5866 (1.3)	2839 (0.6)	679 (0.1)	246 0.0	21833 (1.0)	20270 (0.8)	28378 (0.9)	23355 (0.6)

**Notes :** 1. Figures in brackets indicate percentage to total.

2. @ Includes (a) 'Financial Services Companies' which undertake issue management, portfolio management etc., (b) 'Other Financial Companies' which are engaged in leasing, hire purchase, loan companies etc., and (c) 'Others' includes non-profit institutions serving business like FICCI, CII, ASSOCHAM, etc.

Source : Basic Statistical Return IV.

**TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Concl'd.)**

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>IV. Household Sector</b>	<b>183013</b>	<b>212673</b>	<b>670895</b>	<b>785931</b>	<b>1074109</b>	<b>1356594</b>	<b>1928017</b>	<b>2355198</b>
	<b>(40.7)</b>	<b>(43.7)</b>	<b>(85.4)</b>	<b>(83.6)</b>	<b>(51.5)</b>	<b>(51.9)</b>	<b>(58.1)</b>	<b>(58.3)</b>
1. Individuals (including Hindu Undivided Families)	82796	85041	598620	709199	813963	1078957	1495379	1873197
	(18.4)	(17.5)	(76.2)	(75.5)	(39.1)	(41.3)	(45.1)	(46.4)
i) Farmers	3569	3073	82609	76910	91012	95862	177189	175844
	(0.8)	(0.6)	(10.5)	(8.2)	(4.4)	(3.7)	(5.3)	(4.4)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	39971	38873	87928	80849	135647	144458	263546	264180
	(8.9)	(8.0)	(11.2)	(8.6)	(6.5)	(5.5)	(7.9)	(6.5)
iii) Wage and Salary Earners	3886	4019	107263	137377	107046	150326	218196	29172
	(0.9)	(0.8)	(13.7)	(14.6)	(5.1)	(5.8)	(6.6)	(7.2)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1,028	1,148	4,580	5,603	10,644	12,901	16,252	19,652
	(0.2)	(0.2)	(0.6)	(0.6)	(0.5)	(0.5)	(0.5)	(0.5)
v) Other Individuals	34341	37929	316240	408460	469614	675410	820196	1121799
	(7.6)	(7.8)	(40.2)	(43.5)	(22.5)	(25.8)	(24.7)	(27.8)
2. Trusts, Associations, Clubs etc.	12904	7615	12056	17975	56017	69787	80977	95378
	(2.9)	(1.6)	(1.5)	(1.9)	(2.7)	(2.7)	(2.4)	(2.4)
3. Proprietary and Partnership concerns etc.	54575	69891	5082	5013	50648	62647	110305	137551
	(12.1)	(14.4)	(0.6)	(0.5)	(2.4)	(2.4)	(3.3)	(3.4)
4. Educational Institutions	3175	2546	8951	7868	16469	17909	28595	28322
	(0.7)	(0.5)	(1.1)	(0.8)	(0.8)	(0.7)	(0.9)	(0.7)
5. Religious Institutions	355	297	2,161	1,620	5,958	5,787	8,474	7,704
	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)	(0.3)	(0.2)
6. Others(not elsewhere classified)	29207	47284	44025	44255	131054	121506	204287	213046
	(6.5)	(9.7)	(5.6)	(4.7)	(6.3)	(4.6)	(6.2)	(5.3)
<b>V. Foreign Sector</b>	<b>15355</b>	<b>10394</b>	<b>44479</b>	<b>56666</b>	<b>107865</b>	<b>107622</b>	<b>167699</b>	<b>17468</b>
	<b>(3.4)</b>	<b>(2.1)</b>	<b>(5.7)</b>	<b>(6.0)</b>	<b>(5.2)</b>	<b>(4.1)</b>	<b>(5.1)</b>	<b>(4.3)</b>
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	1049	652	334	934	2,624	759	4007	2344
	(0.2)	(0.1)	0.0	(0.1)	(0.1)	0.0	(0.1)	(0.1)
2. Non-Residents	1931	3064	40447	53030	97087	99725	139465	155819
	(0.4)	(0.6)	(5.1)	(5.6)	(4.7)	(3.8)	(4.2)	(3.9)
3. Others	12375	6678	3698	2702	8153	7138	24226	16518
	(2.8)	(1.4)	(0.5)	(0.3)	(0.4)	(0.3)	(0.7)	-0.4
<b>Total</b>	<b>449228</b>	<b>486499</b>	<b>785764</b>	<b>939577</b>	<b>2083649</b>	<b>2613619</b>	<b>3318641</b>	<b>4039695</b>

**Note :** Figures in brackets indicate percentage to total.

**Source :** Basic Statistical Return IV.