

TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2001 AND 2002

Sector of the Economy	(Amount in Rs. crore)							
	As on the last Friday of March							
	Current		Savings		Term		Total	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	22082	23291	14753	17256	60357	78169	97192	118716
	(17.8)	(17.8)	(6.4)	(6.4)	(9.7)	(10.8)	(10.0)	(10.6)
1. Central & State Governments	8588	8328	7293	9270	18382	27883	34263	45480
	(6.9)	(6.4)	(3.1)	(3.4)	(3.0)	(3.8)	(3.5)	(4.0)
i) Central Government	3090	3006	1035	735	10851	16706	14976	20447
	(2.5)	(2.5)	(0.4)	(0.3)	(1.8)	(2.3)	(1.5)	(1.8)
ii) State Governments	5499	5322	6258	8535	7531	11177	19287	25034
	(4.4)	(4.4)	(2.7)	(3.2)	(1.2)	(1.5)	(2.0)	(2.2)
2. Local Authorities	2000	1750	4048	3979	8564	9644	14611	15373
	(1.6)	(1.6)	(1.7)	(1.5)	(1.4)	(1.3)	(1.5)	(1.4)
3. Quasi Government Bodies	6408	8233	1361	2271	13562	20422	21331	30926
	(5.2)	(5.2)	(0.6)	(0.8)	(2.2)	(2.8)	(2.2)	(2.8)
Of which: State Electricity Boards	2241	2685	26	30	1328	2027	3595	4742
	(1.8)	(1.8)	-	--	(0.2)	(0.3)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	5085	4981	2052	1736	19850	20220	26987	26938
	(4.1)	(4.1)	(0.9)	(0.6)	(3.2)	(2.8)	(2.8)	(2.4)
i) Non - Departmental Commercial Undertakings	2772	2147	214	143	12002	8016	14988	10306
	(2.2)	(2.2)	(0.1)	(0.1)	(1.9)	(1.1)	(1.5)	(0.9)
ii) Others	2313	2835	1838	1594	7848	12204	11999	16632
	(1.9)	(1.9)	(0.8)	(0.8)	(1.3)	(1.7)	(1.2)	(1.5)

II. Private Corporate Sector (Non - Financial)	17631 (14.2)	21072 (14.2)	897 (0.4)	576 (0.2)	26727 (4.3)	42328 (5.8)	45255 (4.6)	63975 (5.7)
1. Non- Financial Companies	14369 (11.6)	14594 (11.1)	340 (0.1)	109 --	20492 (3.3)	27253 (3.8)	35200 (3.6)	41956 (3.7)
2. Non-Credit Co -operative Institutions	266 (0.2)	145 (0.1)	187 (0.1)	87 --	1020 (0.2)	804 (0.1)	1473 (0.2)	1036 (0.1)
3. Others	2997 (2.4)	6333 (4.8)	370 (0.2)	379 (0.1)	5215 (0.8)	14271 (2.0)	8582 (0.9)	20982 (1.9)
III. Financial Sector	22522 (18.1)	21495 (16.4)	2797 (1.2)	1979 (0.7)	45791 (7.4)	53652 (7.4)	71109 (7.3)	77126 (6.9)
1. Banks	9763 (7.9)	10409 (8.0)	453 (0.2)	484 (0.2)	30925 (5.0)	35149 (4.9)	41142 (4.2)	46043 (4.1)
i) Indian Commercial Banks	6064 (4.9)	6441 (4.9)	187 (0.1)	340 (0.1)	22309 (3.6)	24343 (3.4)	28560 (2.9)	31124 (2.8)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1250 (1.0)	1222 (0.9)	3 -	7 -	568 (0.1)	1536 (0.2)	1821 (0.2)	2765 (0.2)
iii) Co-operative Banks & Credit societies	2449 (2.0)	2746 (2.1)	264 (0.1)	137 (0.1)	8048 (1.3)	9270 (1.3)	10761 (1.1)	12154 (1.1)
a. Co-operative Banks	2276 (1.8)	2580 (2.0)	106 -	22 -	7247 (1.2)	8424 (1.2)	9630 (1.0)	11026 (1.0)
b. Credit Societies	173 (0.1)	166 (0.1)	157 (0.1)	116 -	801 (0.1)	846 (0.1)	1131 (0.1)	1127 (0.1)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	6280	7165	1525	1036	9358	11146	17162	19347
	(5.1)	(5.5)	(0.7)	(0.4)	(1.5)	(1.5)	(1.8)	(1.7)
i) Financial Companies	435	821	27	43	1064	1187	1526	2050
	(0.4)	(0.6)	(-)	(-)	(0.2)	(0.2)	(0.2)	(0.2)
a. Housing Finance Companies	313	730	8	35	949	970	1270	1735
	(0.3)	(0.6)	(-)	(-)	(0.2)	(0.1)	(0.1)	(0.2)
b. Auto Finance Companies	123	91	19	8	115	217	257	316
	(0.1)	(0.1)	(-)	(-)	(-)	(-)	(-)	(-)
ii) Total of Mutual Funds	422	712	16	22	1006	677	1443	1412
(including Private Sector	(0.3)	(0.5)	(-)	(-)	(0.2)	(0.1)	(0.1)	(0.1)
Mutual Funds)								
a. Mutual Funds in Private Sector	186	396	11	22	610	224	806	641
	(0.1)	(0.3)	(-)	(-)	(0.1)	(-)	(0.1)	(0.1)
b. Other Mutual Funds	236	317	5	-	396	454	637	771
	(0.2)	(0.2)	(-)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	640	676	11	18	235	14	886	707
	(0.5)	(0.5)	(-)	(-)	(-)	(-)	(0.1)	(0.1)
iv) Insurance Corporations and	3258	3220	124	43	3891	5911	7274	9173

Companies (Life and General)	(2.6)	(2.5)	(0.1)	-	(0.6)	(0.8)	(0.7)	(0.8)
v) Term Lending Institutions	672	789	10	20	1804	1634	2486	2443
	(0.5)	(0.6)	(-)	(-)	(0.3)	(0.2)	(0.3)	(0.2)
vi) Provident Fund Institutions	851	947	1337	892	1358	1723	3546	3562
	(0.7)	(0.7)	(0.6)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)
3. Other Financial Companies	6479	3921	818	458	5509	7356	12805	11736
	(5.2)	(3.0)	(0.4)	(0.2)	(0.9)	(1.0)	(1.3)	(1.0)
i) Financial Services Companies	791	477	47	6	928	1191	1765	1674
	(0.6)	(0.4)	(-)	(-)	(0.1)	(0.2)	(0.2)	(0.1)
ii) Other Financial Companies	1979	1048	171	65	1945	2914	4095	4027
	(1.6)	(0.8)	(0.1)	(-)	(0.3)	(0.4)	(0.4)	(0.4)
iii) Others	3709	2397	601	387	2636	3251	6946	6035
	(3.0)	(1.8)	(0.3)	(0.1)	(0.4)	(0.4)	(0.7)	(0.5)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	58741	60668	201899	234849	395233	454885	655873	750402
	(47.3)	(46.3)	(86.9)	(87.3)	(63.8)	(62.8)	(67.2)	(66.7)
1. Individuals (including Hindu Undivided Families)	31772	32597	179947	213368	335805	385861	547525	631826
	(25.6)	(24.9)	(77.5)	(79.4)	(54.2)	(53.3)	(56.1)	(56.2)
i) Farmers	1567	1554	32466	37445	65779	69234	99812	108233
	(1.3)	(1.2)	(14.0)	(13.9)	(10.6)	(9.6)	(10.2)	(9.6)
ii) Businessmen Traders, Professionals and Self - Employed Persons	18732	20369	32046	38065	70771	79404	121549	137838
	(15.1)	(15.6)	(13.8)	(14.2)	(11.4)	(11.0)	(12.4)	(12.3)
iii) Wage and Salary Earners	2313	1938	55223	60009	85572	93356	143107	155303
	(1.9)	(1.5)	(23.8)	(22.3)	(13.8)	(12.9)	(14.7)	(13.8)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1070	840	1969	2038	4532	4460	7571	7338
	(0.9)	(0.6)	(0.8)	(0.8)	(0.7)	(0.6)	(0.8)	(0.7)
v) Other Individuals	8090	7896	58244	75811	109152	139407	175486	223114
	(6.5)	(6.0)	(25.1)	(28.2)	(17.6)	(19.2)	(18.0)	(19.8)
2. Trusts Associations Clubs etc.	1449	1646	3018	3135	8672	14230	13139	19011
	(1.2)	(1.3)	(1.3)	(1.2)	(1.4)	(2.0)	(1.3)	(1.7)
3. Proprietary and Partnership concerns etc.	19348	19961	1570	1457	14059	15455	34977	36873
	(15.6)	(15.2)	(0.7)	(0.5)	(2.3)	(2.1)	(3.6)	(3.3)
4. Educational Institutions	1565	1597	3904	3730	7075	8864	12544	14191

	(1.3)	(1.2)	(1.7)	(1.4)	(1.1)	(1.2)	(1.3)	(1.3)
5. Religious Institutions	185	171	1315	1226	4948	4841	6448	6238
	(0.1)	(0.1)	(0.6)	(0.5)	(0.8)	(0.7)	(0.7)	(0.6)
6. Others(not elsewhere classified)	4422	4696	12145	11933	24673	25634	41240	42264
	(3.6)	(3.6)	(5.2)	(4.4)	(4.0)	(3.5)	(4.2)	(3.8)
V. Foreign Sector	3262	4377	11915	14206	91854	95572	107030	114154
	(2.6)	(3.3)	(5.1)	(5.3)	(14.8)	(13.2)	(11.0)	(10.2)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	129	202	163	111	1282	856	1574	1169
	(0.1)	(0.2)	(0.1)	--	(0.2)	(0.1)	(0.2)	(0.1)
2. Non-Residents	1161	1445	9989	10948	82975	84260	94125	96653
	(0.9)	(1.1)	(4.3)	(4.1)	(13.4)	(11.6)	(9.6)	(8.6)
3. Others	1973	2730	1762	3146	7597	10456	11331	16332
	(1.6)	(2.1)	(0.8)	(1.2)	(1.2)	(1.4)	(1.2)	(1.5)
Total	124238	130902	232260	268865	619962	724605	976460	1124372
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note :

Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin May 2003