

TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2002 AND 2003

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March								
	Current		Savings			Term			Total
	2002	2003	2002	2003	2002	2003	2002	2003	
	1	2	3	4	5	6	7	8	
I. Government Sector	23291	29662	17256	22355	78169	102856	118716	154873	
	-17.8	-19.4	-6.4	-6.8	-10.8	-12.3	-10.6	-11.8	
1. Central & State Governments	8328	11471	9270	11217	27883	33564	45480	56252	
	-6.4	-7.5	-3.4	-3.4	(3.8)	-4	(4.0)	-4.3	
i) Central Government	3006	4957	735	1135	16706	18639	20447	24731	
	(2.5)	-3.2	-0.3	-0.3	-2.3	-2.2	(1.8)	-1.9	
ii) State Governments	5322	6514	8535	10082	11177	14926	25034	31522	
	(4.4)	-4.3	-3.2	-3	(1.5)	-1.8	(2.2)	-2.4	
2. Local Authorities	1750	2044	3979	5992	9644	13662	15373	21697	
	(1.6)	-1.3	-1.5	-1.8	(1.3)	-1.6	(1.4)	-1.6	
3. Quasi Government Bodies	8233	7585	2271	1795	20422	25739	30926	35119	
	(5.2)	-5	-0.8	-0.5	(2.8)	-3.1	(2.8)	-2.7	
Of which: State Electricity Boards	2685	3490	30	229	2027	4382	4742	8101	
	(1.8)	-2.3	--	-0.1	(0.3)	-0.5	(0.4)	-0.6	
4. Public Sector Corporations and Companies	4981	5863	1736	3351	20220	29891	26938	41808	
	(4.1)	-5.6	-0.6	-1	-2.8	-3.6	(2.4)	-3.2	
i) Non - Departmental Commercial Undertakings	2147	5075	143	523	8016	13692	10306	19290	
	(2.2)	-3.3	(0.1)	-0.2	(1.1)	-1.6	(0.9)	-1.5	
ii) Others	2835	3487	1594	2828	12204	16199	16632	22514	
	(1.9)	-2.3	-0.8	-0.9	(1.7)	-1.9	(1.5)	-1.7	
II. Private Corporate Sector (Non - Financial)	21072	22099	576	993	42328	44699	63975	67791	
	-14.2	-14.5	-0.2	-0.3	(5.8)	-5.4	(5.7)	-5.1	
1. Non- Financial Companies	14594	15341	109	158	27253	29558	41956	45058	
	-11.1	-10	--	--	(3.8)	-3.5	(3.7)	-3.4	
2. Non-Credit Co-operative Institutions	145	798	87	282	804	1519	1036	2599	
	(0.1)	-0.5	--	-0.1	(0.1)	-0.2	(0.1)	-0.2	
3. Others	6333	5960	379	552	14271	13622	20982	20134	
	(4.8)	-3.9	-0.1	-0.2	-2	-1.6	(1.9)	-1.5	
III. Financial Sector	21495	21693	1979	3323	53652	62876	77126	87892	
	-16.4	-14.2	-0.7	-1	(7.4)	-7.5	-6.9	-6.7	
1. Banks	10409	10508	484	1548	35149	41864	46043	53920	
	(8.0)	-6.9	(0.2)	-0.5	-4.9	-5	(4.1)	-4.1	
i) Indian Commercial Banks	6441	6865	340	1301	24343	32152	31124	40318	
	(4.9)	-4.5	(0.1)	-0.4	(3.4)	-3.9	(2.8)	-3.1	
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1222	653	7	2	1536	530	2765	1186	
	(0.9)	-0.4	-	-	(0.2)	-0.1	(0.2)	-0.1	
iii) Co-operative Banks & Credit societies	2746	2989	137	245	9270	9182	12154	12416	
	(2.1)	-2	(0.1)	-0.1	(1.3)	-1.1	(1.1)	-0.9	
a. Co-operative Banks	2580	2733	22	80	8424	7803	11026	10615	
	(2.0)	-1.8	-	-	(1.2)	-0.9	(1.0)	-0.8	
b. Credit Societies	166	257	116	165	846	1380	1127	1801	
	(0.1)	-0.2	-	-	(0.1)	-0.2	(0.1)	-0.1	

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin July 2004

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS: 2002 AND 2003 (contd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2002	2003	2002	2003	2002	2003	2002	2003
	1	2	3	4	5	6	7	8
2. Other Financial Institutions	7165	6634	1036	1049	11146	12568	19347	20251
	(5.5)	-4.3	(0.4)	-0.3	(1.5)	-1.5	(1.7)	-1.5
i) Financial Companies	821	549	43	30	1187	1580	2050	2160
	(0.6)	-0.4	-	-	(0.2)	-0.2	(0.2)	-0.2
a. Housing Finance Companies	730	309	35	7	970	1311	1735	1627
	(0.6)	-0.2	-	-	(0.1)	-0.2	(0.2)	-0.1
b. Auto Finance Companies	91	240	8	23	217	269	316	532
	(0.1)	-0.2	-	-	-	-	-	-
ii) Total of Mutual Funds	712	99	22	2	677	642	1412	743
(including Private Sector Mutual Funds)	(0.5)	-0.1	-	-	(0.1)	-0.1	(0.1)	-0.1
a. Mutual Funds in Private Sector	396	37	22	1	224	281	641	319
	(0.3)	-	-	-	-	-	(0.1)	-
b. Other Mutual Funds	317	62	-	1	454	361	771	424
	(0.2)	-	-	-	(0.1)	-	(0.1)	-
iii) Unit Trust of India	676	96	18	1	14	14	707	111
	(0.5)	-0.1	-	-	-	-	(0.1)	-
iv) Insurance Corporations and Companies (Life and General)	3220	4107	43	58	5911	6601	9173	10766
	(2.5)	-2.7	-	-	(0.8)	-0.8	(0.8)	-0.8
v) Term Lending Institutions	789	635	20	10	1634	2478	2443	3123
	(0.6)	-0.4	-	-	(0.2)	-0.3	(0.2)	-0.2
vi) Provident Fund Institutions	947	1148	892	947	1723	1253	3562	3348
	(0.7)	-0.8	(0.3)	-0.3	(0.2)	-0.2	(0.3)	-0.3
3. Other Financial Companies	3921	4552	458	726	7356	8444	11736	13722
	(3.0)	-3	(0.2)	-0.2	-1	-1	(1.0)	-1
i) Financial Services Companies	477	444	6	9	1191	1251	1674	1704
	(0.4)	-0.3	-	-	(0.2)	-0.2	(0.1)	-0.1
ii) Other Financial Companies	1048	1144	65	78	2914	3035	4027	4257
	(0.8)	-0.7	-	-	(0.4)	-0.4	(0.4)	-0.3
iii) Others	2397	2963	387	639	3251	4158	6035	7761
	(1.8)	-1.9	(0.1)	-0.2	(0.4)	-0.5	(0.5)	-0.6

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin July 2004

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS: 2002 AND 2003 (Concl'd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2002	2003	2002	2003	2002	2003	2002	2003
	1	2	3	4	5	6	7	8
IV. Household Sector	60668	74718	234849	286670	454885	500192	750402	861580
	-46.3	-48.9	-87.3	-86.7	-62.8	-60	-66.7	-65.4
1. Individuals (including Hindu Undivided Families)	32597	40465	213368	248512	385861	402317	631826	691294
	-24.9	-26.5	-79.4	-75.1	-53.3	-48.3	-56.2	-52.5

i) Farmers	1554	1927	37445	44461	69234	72971	108233	119359
	(1.2)	-1.3	-13.9	-13.4	-9.6	-8.8	-9.6	-9.1
ii) Businessmen Traders, Professionals and Self - Employed Persons	20369	25191	38065	44921	79404	87635	137838	157747
	-15.6	-16.5	-14.2	-13.6	-11	-10.5	-12.3	-12
iii) Wage and Salary Earners	1938	2600	60009	76014	93356	98417	155303	177031
	(1.5)	-1.7	-22.3	-23	-12.9	-11.8	-13.8	-13.4
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	840	619	2038	1645	4460	3788	7338	6052
	(0.6)	-0.4	(0.8)	-0.5	(0.6)	-0.5	(0.7)	-0.5
v) Other Individuals	7896	10128	75811	81471	139407	139505	223114	231104
	(6.0)	-6.6	-28.2	-24.6	-19.2	-16.7	-19.8	-17.6
2. Trusts Associations Clubs etc.	1646	2733	3135	3918	14230	13228	19011	19879
	(1.3)	-1.8	(1.2)	-1.2	(2.0)	-1.6	(1.7)	-1.5
3. Proprietary and Partnership concerns etc.	19961	23660	1457	1808	15455	18452	36873	43920
	-15.2	-15.5	(0.5)	-0.5	(2.1)	-2.2	(3.3)	-3.3
4. Educational Institutions	1597	1697	3730	4390	8864	10455	14191	16542
	(1.2)	-1.1	(1.4)	-1.3	(1.2)	-1.3	(1.3)	-1.3
5. Religious Institutions	171	176	1226	1284	4841	4417	6238	5878
	(0.1)	-0.1	(0.5)	-0.4	(0.7)	-0.5	(0.6)	-0.4
6. Others(not elsewhere classified)	4696	5987	11933	26757	25634	51323	42264	84068
	(3.6)	-3.9	(4.4)	-8.1	(3.5)	-6.2	-3.8	-6.4
V. Foreign Sector	4377	4486	14206	17406	95572	122720	114154	144613
	(3.3)	-2.9	(5.3)	-5.3	-13.2	-14.7	-10.2	-11
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	202	194	111	188	856	743	1169	1124
	(0.2)	-0.1	--	-0.1	(0.1)	-0.1	(0.1)	-0.1
2. Non-Residents	1445	1208	10948	14086	84260	110001	96653	125295
	-1.1	-0.8	(4.1)	-4.3	-11.6	-13.2	(8.6)	-9.5
3. Others	2730	3085	3146	3131	10456	11977	16332	18194
	(2.1)	-2	(1.2)	-0.9	(1.4)	-1.4	(1.5)	-1.4
Total	130902	152659	268865	330746	724605	833344	1124372	1316749
	-100	-100	-100	-100	-100	-100	-100	-100

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin July 2004