

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2003 AND 2004**

(Amount in Rs. crore)

Sector of the Economy	As on March 31							
	Current		Savings		Term		Total	
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	<b>29662</b>	<b>33237</b>	<b>22355</b>	<b>27703</b>	<b>1,02,856</b>	<b>1,67,627</b>	<b>1,54,873</b>	<b>2,28,566</b>
	(19.4)	(16.2)	(6.8)	(7.3)	(12.3)	(17.0)	(11.8)	(14.5)
1. Central & State Governments	11471	12746	11217	16624	33564	49,592	56252	78962
	(7.5)	(6.2)	(3.4)	(4.4)	(4.0)	(5.0)	(4.3)	(5.0)
i) Central Government	4957	5858	1135	1494	18639	29774	24731	37126
	(3.2)	(2.8)	(0.3)	(0.4)	(2.2)	(3.0)	(1.9)	(2.4)
ii) State Governments	6514	6888	10082	15130	14926	19818	31522	41836
	(4.3)	(3.3)	(3.0)	(4.0)	(1.8)	(2.0)	(2.4)	(2.7)
2. Local Authorities	2044	3608	5992	5297	13662	19425	21697	28330
	(1.3)	(1.8)	(1.8)	(1.4)	(1.6)	(2.0)	(1.6)	(1.8)
3. Quasi Government Bodies	7585	8022	1795	2394	25739	31422	35119	41838
	(5.0)	(3.9)	(0.5)	(0.6)	(3.1)	(3.2)	(2.7)	(2.7)
<i>Of which: State Electricity Boards</i>	3490	3408	229	208	4382	6777	8101	10393
	(2.3)	(1.7)	(0.1)	(0.1)	(0.5)	(0.7)	(0.6)	(0.7)
4. Public Sector Corporations and Companies	8563	8860	3351	3388	29891	67188	41804	79437
	(5.6)	(4.3)	(1.0)	(0.9)	(3.6)	(6.8)	(3.2)	(5.0)
i) Non - Departmental Commercial Undertakings	5075	5108	523	376	13692	46771	19290	52255
	(3.3)	(2.5)	(0.2)	(0.1)	(1.6)	(4.7)	(1.5)	(3.3)
ii) Others	3487	3752	2828	3012	16199	20418	22514	27182
	(2.3)	(1.8)	(0.9)	(0.8)	(1.9)	(2.1)	(1.7)	(1.7)
<b>II. Private Corporate Sector (Non - Financial)</b>	<b>22099</b>	<b>45870</b>	<b>993</b>	<b>2147</b>	<b>44699</b>	<b>75630</b>	<b>67791</b>	<b>1,23,646</b>
	(14.5)	(22.3)	(0.3)	(0.6)	(5.4)	(7.7)	(5.1)	(7.9)
1. Non - Financial Companies	15341	37871	158	1040	29558	62841	45058	1,01,752
	(10.0)	(18.4)	-	(0.3)	(3.5)	(6.4)	(3.4)	(6.5)
2. Non - Credit Co-operative Institutions	798	296	282	314	1519	1429	2599	2039
	(0.5)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
3. Others	5960	7702	552	792	13622	11361	20134	19856
	(3.9)	(3.7)	(0.2)	(0.2)	(1.6)	(1.1)	(1.5)	(1.3)
<b>III. Financial Sector</b>	<b>21693</b>	<b>26570</b>	<b>3323</b>	<b>4451</b>	<b>62876</b>	<b>1,02,148</b>	<b>87892</b>	<b>1,33,169</b>
	(14.2)	(12.9)	(1.0)	(1.2)	(7.5)	(10.3)	(6.7)	(8.5)
1. Banks	10508	11534	1548	1921	41864	45424	53920	58880
	(6.9)	(5.6)	(0.5)	(0.5)	(5.0)	(4.6)	(4.1)	(3.7)
i) Indian Commercial Banks	6865	7072	1301	1264	32152	29885	40318	38222
	(4.5)	(3.4)	(0.4)	(0.3)	(3.9)	(3.0)	(3.1)	(2.4)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	653	896	2	108	530	3006	1186	4010
	(0.4)	(0.4)	—	—	(0.1)	(0.3)	(0.1)	(0.3)
iii) Co-operative Banks & Credit societies	2989	3566	245	549	9182	12534	12416	16648
	(2.0)	(1.7)	(0.1)	(0.1)	(1.1)	(1.3)	(0.9)	(1.1)
a. Co-operative Banks	2733	3354	80	386	7803	11584	10615	15325
	(1.8)	(1.6)	—	(0.1)	(0.9)	(1.2)	(0.8)	(1.0)
b. Credit Societies	257	212	165	163	1380	949	1801	1324
	(0.2)	(0.1)	—	—	(0.2)	(0.1)	(0.1)	(0.1)

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

**Source** : Reserve Bank of India Bulletin, September 2005.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2003 AND 2004 (Contd.)**

(Amount in Rs. crore)

Sector of the Economy	As on March 31							
	Current		Savings		Term		Total	
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	6634 (4.3)	7448 (3.6)	1049 (0.3)	1583 (0.4)	12568 (1.5)	38334 (3.9)	20251 (1.5)	47366 (3.0)
i) Financial Companies	549 (0.4)	860 (0.4)	30 —	31 —	1580 (0.2)	1759 (0.2)	2160 (0.2)	2651 (0.2)
a. Housing Finance Companies	309 (0.2)	548 (0.3)	7 —	29 —	1311 (0.2)	1507 (0.2)	1627 (0.1)	2085 (0.1)
b. Auto Finance Companies	240 (0.2)	312 (0.2)	23 —	2 —	269 —	252 —	532 —	566 —
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	99 (0.1)	391 (0.2)	2 —	40 —	642 (0.1)	10081 (1.0)	743 (0.1)	10513 (0.7)
a. Mutual Funds in Private Sector	37 —	239 (0.1)	1 —	30 —	281 —	3378 (0.3)	319 —	3646 (0.2)
b. Other Mutual Funds	62 —	152 (0.1)	1 —	11 —	361 —	6703 (0.7)	424 —	6867 (0.4)
iii) Unit Trust of India	96 (0.1)	408 (0.2)	1 —	1 —	14 —	926 (0.1)	111 —	1335 (0.1)
iv) Insurance Corporations and Companies (Life and General)	4107 (2.7)	4325 (2.1)	58 —	104 —	6601 (0.8)	13680 (1.4)	10766 (0.8)	18109 (1.2)
v) Term Lending Institutions	635 (0.4)	617 (0.3)	10 —	6 —	2478 (0.3)	3225 (0.3)	3123 (0.2)	3848 (0.2)
vi) Provident Fund Institutions	1148 (0.8)	847 (0.4)	947 (0.3)	1401 (0.4)	1253 (0.2)	8662 (0.9)	3348 (0.3)	10910 (0.7)
3. Other Financial Companies	4552 (3.0)	7587 (3.7)	726 (0.2)	946 (0.2)	8444 (1.0)	18390 (1.9)	13722 (1.0)	26924 (1.7)
i) Financial Services Companies	444 (0.3)	2666 (1.3)	9 —	13 —	1251 (0.2)	2774 (0.3)	1704 (0.1)	5453 (0.3)
ii) Other Financial Companies	1144 (0.7)	3120 (1.5)	78 —	125 —	3035 (0.4)	8057 (0.8)	4257 (0.3)	11302 (0.7)
iii) Others	2963 (1.9)	1801 (0.9)	639 (0.2)	809 (0.2)	4158 (0.5)	7559 (0.8)	7761 (0.6)	10169 (0.6)

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

**Source** : Reserve Bank of India Bulletin, September 2005.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2003 AND 2004 (Concl.d.)**

(Amount in Rs. crore)

Sector of the Economy	As on March 31							
	Current		Savings		Term		Total	
	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>IV. Household Sector</b>	<b>74718</b>	<b>94452</b>	<b>2,86,670</b>	<b>3,17,934</b>	<b>5,00,192</b>	<b>5,06,622</b>	<b>8,61,580</b>	<b>9,19,008</b>
	(48.9)	(45.9)	(86.7)	(83.6)	(60.0)	(51.3)	(65.4)	(58.4)
1. Individuals (including Hindu Undivided Families)	40465	51421	2,48,512	2,73,513	4,02,317	3,83,804	6,91,294	7,08,737
	(26.5)	(25.0)	(75.1)	(72.0)	(48.3)	(38.8)	(52.5)	(45.0)
i) Farmers	1927	617	44461	43908	72971	59881	1,19,359	1,04,406
	(1.3)	(0.3)	(13.4)	(11.6)	(8.8)	(6.1)	(9.1)	(6.6)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	25191	29676	44921	45267	87635	76746	1,57,747	1,51,689
	(16.5)	(14.4)	(13.6)	(11.9)	(10.5)	(7.8)	(12.0)	(9.6)
iii) Wage and Salary Earners	2600	1637	76014	87337	98417	92553	1,77,031	1,81,527
	(1.7)	(0.8)	(23.0)	(23.0)	(11.8)	(9.4)	(13.4)	(11.5)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	619	593	1645	1889	3788	3253	6052	5734
	(0.4)	(0.3)	(0.5)	(0.5)	(0.5)	(0.3)	(0.5)	(0.4)
v) Other Individuals	10128	18898	81471	95112	1,39,505	1,51,370	2,31,104	2,65,381
	(6.6)	(9.2)	(24.6)	(25.0)	(16.7)	(15.3)	(17.6)	(16.9)
2. Trusts, Associations, Clubs etc.	2733	3753	3918	6036	13228	21812	19879	31601
	(1.8)	(1.8)	(1.2)	(1.6)	(1.6)	(2.2)	(1.5)	(2.0)
3. Proprietary and Partnership concerns etc.	23660	27104	1808	1975	18452	18853	43920	47932
	(15.5)	(13.2)	(0.5)	(0.5)	(2.2)	(1.9)	(3.3)	(3.0)
4. Educational Institutions	1697	2365	4390	5415	10455	13320	16542	21100
	(1.1)	(1.1)	(1.3)	(1.4)	(1.3)	(1.3)	(1.3)	(1.3)
5. Religious Institutions	176	305	1284	1325	4417	4677	5878	6307
	(0.1)	(0.1)	(0.4)	(0.3)	(0.5)	(0.5)	(0.4)	(0.4)
6. Others (not elsewhere classified)	5987	9505	26757	29669	51323	64158	84068	1,03,332
	(3.9)	(4.6)	(8.1)	(7.8)	(6.2)	(6.5)	(6.4)	(6.6)
<b>V. Foreign Sector</b>	<b>4486</b>	<b>5647</b>	<b>17406</b>	<b>27863</b>	<b>1,22,720</b>	<b>1,36,357</b>	<b>1,44,613</b>	<b>1,69,867</b>
	(2.9)	(2.7)	(5.3)	(7.3)	(14.7)	(13.8)	(11.0)	(10.8)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	194	429	188	352	743	1590	1124	2370
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
2. Non-Residents	1208	2896	14086	24094	1,10,001	1,23,736	1,25,295	1,50,726
	(0.8)	(1.4)	(4.3)	(6.3)	(13.2)	(12.5)	(9.5)	(9.6)
3. Others	3085	2322	3131	3418	11977	11031	18194	16771
	(2.0)	(1.1)	(0.9)	(0.9)	(1.4)	(1.1)	(1.4)	(1.1)
<b>Total</b>	<b>1,52,659</b>	<b>2,05,775</b>	<b>3,30,746</b>	<b>3,80,097</b>	<b>8,33,344</b>	<b>9,88,385</b>	<b>13,16,749</b>	<b>15,74,257</b>
	(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, September 2005.