

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2004 AND 2005**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	<b>33237</b>	<b>35389</b>	<b>27703</b>	<b>34190</b>	<b>167627</b>	<b>191285</b>	<b>228566</b>	<b>260864</b>
	(16.2)	(15.8)	(7.3)	(7.2)	(17.0)	(17.6)	(14.5)	(14.6)
1. Central & State Governments	12746	13336	16624	15741	49592	59735	78962	88812
	(6.2)	(6.0)	(4.4)	(3.3)	(5.0)	(5.5)	(5.0)	(5.0)
i) Central Government	5858	4500	1494	1634	29774	37253	37126	43387
	(2.8)	(2.0)	(0.4)	(0.3)	(3.0)	(3.4)	(2.4)	(2.4)
ii) State Governments	6888	8836	15130	14107	19818	22482	41836	45425
	(3.3)	(4.0)	(4.0)	(3.0)	(2.0)	(2.1)	(2.7)	(2.5)
2. Local Authorities	3608	3576	5297	9490	19425	29466	28330	42532
	(1.8)	(1.6)	(1.4)	(2.0)	(2.0)	(2.7)	(1.8)	(2.4)
3. Quasi Government Bodies	8022	9650	2394	3209	31422	32672	41838	45531
	(3.9)	(4.3)	(0.6)	(0.7)	(3.2)	(3.0)	(2.7)	(2.6)
<i>Of which: State Electricity Boards</i>	3408	2903	208	245	6777	3528	10393	6675
	(1.7)	(1.3)	(0.1)	(0.1)	(0.7)	(0.3)	(0.7)	(0.4)
4. Public Sector Corporations and Companies	8860	8826	3388	5750	67188	69412	79437	83988
	(4.3)	(3.9)	(0.9)	(1.2)	(6.8)	(6.4)	(5.0)	(4.7)
i) Non - Departmental Commercial Undertakings	5108	5878	376	416	46771	45490	52255	51784
	(2.5)	(2.6)	(0.1)	(0.1)	(4.7)	(4.2)	(3.3)	(2.9)
ii) Others	3752	2948	3012	5334	20418	23922	27182	32204
	(1.8)	(1.3)	(0.8)	(1.1)	(2.1)	(2.2)	(1.7)	(1.8)
<b>II. Private Corporate Sector (Non - Financial)</b>	<b>45870</b>	<b>49187</b>	<b>2147</b>	<b>2407</b>	<b>75630</b>	<b>103074</b>	<b>123646</b>	<b>154668</b>
	(22.3)	(22.0)	(0.6)	(0.5)	(7.7)	(9.5)	(7.9)	(8.7)
1. Non- Financial Companies	37871	37759	1040	566	62841	64270	101752	102596
	(18.4)	(16.9)	(0.3)	(0.1)	(6.4)	(5.9)	(6.5)	(5.7)
2. Non-Credit Co -operative Institutions	296	410	314	413	1429	1483	2039	2306
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
3. Others	7702	11017	792	1428	11361	37320	19856	49766
	(3.7)	(4.9)	(0.2)	(0.3)	(1.1)	(3.4)	(1.3)	(2.8)
<b>III. Financial Sector</b>	<b>26570</b>	<b>25358</b>	<b>4451</b>	<b>3181</b>	<b>102148</b>	<b>109987</b>	<b>133169</b>	<b>138526</b>
	(12.9)	(11.3)	(1.2)	(0.7)	(10.3)	(10.1)	(8.5)	(7.8)
1. Banks	11534	10543	1921	435	45424	32758	58880	43735
	(5.6)	(4.7)	(0.5)	(0.1)	(4.6)	(3.0)	(3.7)	(2.4)
i) Indian Commercial Banks	7072	6065	1264	162	29885	18993	38222	25220
	(3.4)	(2.7)	(0.3)	(0.0)	(3.0)	(1.7)	(2.4)	(1.4)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	896	618	108	1	3006	4634	4010	5253
	(0.4)	(0.3)	(0.0)	(0.0)	(0.3)	(0.4)	(0.3)	(0.3)
iii) Co-operative Banks & Credit societies	3566	3860	549	271	12534	9131	16648	13262
	(1.7)	(1.7)	(0.1)	(0.1)	(1.3)	(0.8)	(1.1)	(0.7)
a. Co-operative Banks	3354	3641	386	52	11584	8199	15325	11892
	(1.6)	(1.6)	(0.1)	(0.0)	(1.2)	(0.8)	(1.0)	(0.7)
b. Credit Societies	212	219	163	219	949	932	1324	1370
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)

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

Source : Reserve Bank of India Bulletin, July 2006.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2004 AND 2005 (Contd.)**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	7448 (3.6)	8543 (3.8)	1583 (0.4)	1770 (0.4)	38334 (3.9)	55974 (5.1)	47366 (3.0)	66288 (3.7)
i) Financial Companies	860 (0.4)	934 (0.4)	31 (0.0)	28 (0.0)	1759 (0.2)	1909 (0.2)	2651 (0.2)	2871 (0.2)
a. Housing Finance Companies	548 (0.3)	791 (0.4)	29 (0.0)	23 (0.0)	1507 (0.2)	1790 (0.2)	2085 (0.1)	2604 (0.1)
b. Auto Finance Companies	312 (0.2)	144 (0.1)	2 (0.0)	4 (0.0)	252 (0.0)	119 (0.0)	566 (0.0)	267 (0.0)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	391 (0.2)	385 (0.2)	40 (0.0)	—	10081 (1.0)	18509 (1.7)	10513 (0.7)	18894 (1.1)
a. Mutual Funds in Private Sector	239 (0.1)	148 (0.1)	30 (0.0)	—	3378 (0.3)	5842 (0.5)	3646 (0.2)	5990 (0.3)
b. Other Mutual Funds	152 (0.1)	237 (0.1)	11 (0.0)	—	6703 (0.7)	12667 (1.2)	6867 (0.4)	12904 (0.7)
iii) Unit Trust of India	408 (0.2)	618 (0.3)	1 (0.0)	12 (0.0)	926 (0.1)	1416 (0.1)	1335 (0.1)	2046 (0.1)
iv) Insurance Corporations and Companies (Life and General)	4325 (2.1)	4336 (1.9)	104 (0.0)	89 (0.0)	13680 (1.4)	13983 (1.3)	18109 (1.2)	18408 (1.0)
v) Term Lending Institutions	617 (0.3)	712 (0.3)	6 (0.0)	7 (0.0)	3225 (0.3)	6308 (0.6)	3848 (0.2)	7027 (0.4)
vi) Provident Fund Institutions	847 (0.4)	1558 (0.7)	1401 (0.4)	1635 (0.3)	8662 (0.9)	13848 (1.3)	10910 (0.7)	17042 (1.0)
3. Other Financial Companies	7587 (3.7)	6271 (2.8)	946 (0.2)	976 (0.2)	18390 (1.9)	21256 (2.0)	26924 (1.7)	28503 (1.6)
i) Financial Services Companies	2666 (1.3)	1309 (0.6)	13 (0.0)	10 (0.0)	2774 (0.3)	3764 (0.3)	5453 (0.3)	5083 (0.3)
ii) Other Financial Companies	3120 (1.5)	2711 (1.2)	125 (0.0)	93 (0.0)	8057 (0.8)	9930 (0.9)	11302 (0.7)	12734 (0.7)
iii) Others	1801 (0.9)	2252 (1.0)	809 (0.2)	873 (0.2)	7559 (0.8)	7561 (0.7)	10169 (0.6)	10685 (0.6)

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

Source : Reserve Bank of India Bulletin, July 2006.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2004 AND 2005 (Concl.d.)**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>IV. Household Sector</b>	<b>94452</b>	<b>107836</b>	<b>317934</b>	<b>406335</b>	<b>506622</b>	<b>569053</b>	<b>919008</b>	<b>1083224</b>
	(45.9)	(48.2)	(83.6)	(86.1)	(51.3)	(52.2)	(58.4)	(60.7)
1. Individuals (including Hindu Undivided Families)	51421	51333	273513	364869	383804	447820	708737	864021
	(25.0)	(23.0)	(72.0)	(77.3)	(38.8)	(41.1)	(45.0)	(48.4)
i) Farmers	617	778	43908	60144	59881	69358	104406	130280
	(0.3)	(0.3)	(11.6)	(12.7)	(6.1)	(6.4)	(6.6)	(7.3)
ii) Businessmen Traders, Professionals and Self - Employed Persons	29676	32219	45267	54027	76746	85382	151689	171627
	(14.4)	(14.4)	(11.9)	(11.4)	(7.8)	(7.8)	(9.6)	(9.6)
iii) Wage and Salary Earners	1637	1940	87337	82051	92553	79503	181527	163495
	(0.8)	(0.9)	(23.0)	(17.4)	(9.4)	(7.3)	(11.5)	(9.2)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	593	969	1889	3110	3253	4725	5734	8804
	(0.3)	(0.4)	(0.5)	(0.7)	(0.3)	(0.4)	(0.4)	(0.5)
v) Other Individuals	18898	15427	95112	165536	151370	208852	265381	389816
	(9.2)	(6.9)	(25.0)	(35.1)	(15.3)	(19.2)	(16.9)	(21.8)
2. Trusts, Associations, Clubs etc.	3753	5713	6036	6295	21812	27249	31601	39257
	(1.8)	(2.6)	(1.6)	(1.3)	(2.2)	(2.5)	(2.0)	(2.2)
3. Proprietary and Partnership concerns etc.	27104	32540	1975	2511	18853	24921	47932	59972
	(13.2)	(14.6)	(0.5)	(0.5)	(1.9)	(2.3)	(3.0)	(3.4)
4. Educational Institutions	2365	2397	5415	6699	13320	12034	21100	21130
	(1.1)	(1.1)	(1.4)	(1.4)	(1.3)	(1.1)	(1.3)	(1.2)
5. Religious Institutions	305	300	1325	1741	4677	5016	6307	7057
	(0.1)	(0.1)	(0.3)	(0.4)	(0.5)	(0.5)	(0.4)	(0.4)
6. Others (not elsewhere classified)	9505	15553	29669	24221	64158	52013	103332	91786
	(4.6)	(7.0)	(7.8)	(5.1)	(6.5)	(4.8)	(6.6)	(5.1)
<b>V. Foreign Sector</b>	<b>5647</b>	<b>5772</b>	<b>27863</b>	<b>26033</b>	<b>136357</b>	<b>116366</b>	<b>169867</b>	<b>148171</b>
	(2.7)	(2.6)	(7.3)	(5.5)	(13.8)	(10.7)	(10.8)	(8.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	429	224	352	119	1590	590	2370	932
	(0.2)	(0.1)	(0.1)	(0.0)	(0.2)	(0.1)	(0.2)	(0.1)
2. Non-Residents	2896	2591	24094	23800	123736	108674	150726	135064
	(1.4)	(1.2)	(6.3)	(5.0)	(12.5)	(10.0)	(9.6)	(7.6)
3. Others	2322	2957	3418	2115	11031	7102	16771	12175
	(1.1)	(1.3)	(0.9)	(0.4)	(1.1)	(0.7)	(1.1)	(0.7)
<b>Total</b>	<b>205775</b>	<b>223541</b>	<b>380097</b>	<b>472147</b>	<b>988385</b>	<b>1089764</b>	<b>1574257</b>	<b>1785452</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, July 2006.