

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	35389	40304	34190	36842	191285	234868	260864	312014
	(15.8)	(14.1)	(7.2)	(6.5)	(17.6)	(18.0)	(14.6)	(14.4)
1. Central & State Governments	13336	16878	15741	18668	59735	67645	88812	103190
	(6.0)	(5.9)	(3.3)	(3.3)	(5.5)	(5.2)	(5.0)	(4.8)
i) Central Government	4500	6812	1634	1776	37253	45151	43387	53739
	(2.0)	(2.4)	(0.3)	(0.3)	(3.4)	(3.5)	(2.4)	(2.5)
ii) State Governments	8836	10065	14107	16892	22482	22494	45425	49451
	(4.0)	(3.5)	(3.0)	(3.0)	(2.1)	(1.7)	(2.5)	(2.3)
2. Local Authorities	3576	4542	9490	11568	29466	41417	42532	57527
	(1.6)	(1.6)	(2.0)	(2.0)	(2.7)	(3.2)	(2.4)	(2.7)
3. Quasi Government Bodies	9650	8500	3209	2247	32672	37032	45531	47779
	(4.3)	(3.0)	(0.7)	(0.4)	(3.0)	(2.8)	(2.6)	(2.2)
<i>Of which: State Electricity Boards</i>	2903	3332	245	401	3528	7484	6675	11217
	(1.3)	(1.2)	(0.1)	(0.1)	(0.3)	(0.6)	(0.4)	(0.5)
4. Public Sector Corporations and Companies	8826	10384	5750	4361	69412	88773	83988	103518
	(3.9)	(3.6)	(1.2)	(0.8)	(6.4)	(6.8)	(4.7)	(4.8)
i) Non - Departmental Commercial Undertakings	5878	5546	416	352	45490	60834	51784	66731
	(2.6)	(1.9)	(0.1)	(0.1)	(4.2)	(4.7)	(2.9)	(3.1)
ii) Others	2948	4838	5334	4009	23922	27940	32204	36787
	(1.3)	(1.7)	(1.1)	(0.7)	(2.2)	(2.1)	(1.8)	(1.7)
II. Private Corporate Sector (Non - Financial)	49187	63769	2407	2938	103074	151387	154668	218094
	(22.0)	(22.4)	(0.5)	(0.5)	(9.5)	(11.6)	(8.7)	(10.1)
1. Non-Financial Companies	37759	55356	566	1131	64270	127142	102596	183630
	(16.9)	(19.4)	(0.1)	(0.2)	(5.9)	(9.7)	(5.7)	(8.5)
2. Non-Credit Co-operative Institutions	410	502	413	369	1483	1706	2306	2577
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
3. Others	11017	7911	1428	1437	37320	22539	49766	31887
	(4.9)	(2.8)	(0.3)	(0.3)	(3.4)	(1.7)	(2.8)	(1.5)
III. Financial Sector	25358	41375	3181	5977	109987	162454	138526	209805
	(11.3)	(14.5)	(0.7)	(1.0)	(10.1)	(12.4)	(7.8)	(9.7)
1. Banks	10543	20808	435	4245	32758	52543	43735	77596
	(4.7)	(7.3)	(0.1)	(0.7)	(3.0)	(4.0)	(2.4)	(3.6)
i) Indian Commercial Banks	6065	13013	162	3965	18993	23522	25220	40501
	(2.7)	(4.6)	(0.0)	(0.7)	(1.7)	(1.8)	(1.4)	(1.9)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	618	2526	1	27	4634	1572	5253	4125
	(0.3)	(0.9)	(0.0)	(0.0)	(0.4)	(0.1)	(0.3)	(0.2)
iii) Co-operative Banks & Credit societies	3860	5268	271	252	9131	27450	13262	32970
	(1.7)	(1.8)	(0.1)	(0.0)	(0.8)	(2.1)	(0.7)	(1.5)
a. Co-operative Banks	3641	5047	52	44	8199	26213	11892	31303
	(1.6)	(1.8)	(0.0)	(0.0)	(0.8)	(2.0)	(0.7)	(1.4)
b. Credit Societies	219	221	219	208	932	1237	1370	1666
	(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, October 2007.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	8543 (3.8)	11867 (4.2)	1770 (0.4)	1125 (0.2)	55974 (5.1)	79180 (6.1)	66288 (3.7)	92171 (4.3)
i) Financial Companies	934 (0.4)	1030 (0.4)	28 (0.0)	25 (0.0)	1909 (0.2)	2667 (0.2)	2871 (0.2)	3721 (0.2)
a. Housing Finance Companies	791 (0.4)	855 (0.3)	23 (0.0)	22 (0.0)	1790 (0.2)	2528 (0.2)	2604 (0.1)	3405 (0.2)
b. Auto Finance Companies	144 (0.1)	175 (0.1)	4 (0.0)	2 (0.0)	119 (0.0)	139 (0.0)	267 (0.0)	316 (0.0)
ii) Mutual Funds (including Private Sector Mutual Funds)	385 (0.2)	2577 (0.9)	— (0.0)	58 (0.0)	18509 (1.7)	32616 (2.5)	18894 (1.1)	35251 (1.6)
a. Mutual Funds in Private Sector	148 (0.1)	1273 (0.4)	— (0.0)	6 (0.0)	5842 (0.5)	15745 (1.2)	5990 (0.3)	17025 (0.8)
b. Other Mutual Funds	237 (0.1)	1304 (0.5)	— (0.0)	51 (0.0)	12667 (1.2)	16871 (1.3)	12904 (0.7)	18226 (0.8)
iii) Unit Trust of India	618 (0.3)	1723 (0.6)	12 (0.0)	42 (0.0)	1416 (0.1)	5142 (0.4)	2046 (0.1)	6906 (0.3)
iv) Insurance Corporations and Companies (Life and General)	4336 (1.9)	4222 (1.5)	89 (0.0)	21 (0.0)	13983 (1.3)	17326 (1.3)	18408 (1.0)	21569 (1.0)
v) Term Lending Institutions	712 (0.3)	413 (0.1)	7 (0.0)	6 (0.0)	6308 (0.6)	5569 (0.4)	7027 (0.4)	5988 (0.3)
vi) Provident Fund Institutions	1558 (0.7)	1902 (0.7)	1635 (0.3)	973 (0.2)	13848 (1.3)	15860 (1.2)	17042 (1.0)	18736 (0.9)
3. Other Financial Companies [@]	6271 (2.8)	8700 (3.1)	976 (0.2)	607 (0.1)	21256 (2.0)	30731 (2.4)	28503 (1.6)	40038 (1.9)
i) Financial Services Companies	1309 (0.6)	926 (0.3)	10 (0.0)	15 (0.0)	3764 (0.3)	8630 (0.7)	5083 (0.3)	9572 (0.4)
ii) Other Financial Companies	2711 (1.2)	4170 (1.5)	93 (0.0)	85 (0.0)	9930 (0.9)	10711 (0.8)	12734 (0.7)	14966 (0.7)
iii) Others	2252 (1.0)	3604 (1.3)	873 (0.2)	508 (0.1)	7561 (0.7)	11389 (0.9)	10685 (0.6)	15500 (0.7)

Notes : Figures in brackets indicate percentages to total.

[@] Includes (a) 'Financial Service 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' including non-profit institutions serving business, like FICCI, CII, ASSOCHAM, etc.

Source : Reserve Bank of India Bulletin, October 2007.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Concl.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	107836 (48.2)	129505 (45.4)	406335 (86.1)	493538 (86.4)	569053 (52.2)	641329 (49.1)	1083224 (60.7)	1264373 (58.5)
1. Individuals (including Hindu Undivided Families)	51333 (23.0)	60412 (21.2)	364869 (77.3)	451302 (79.0)	447820 (41.1)	502197 (38.5)	864021 (48.4)	1013912 (46.9)
i) Farmers	778 (0.3)	2182 (0.8)	60144 (12.7)	73936 (12.9)	69358 (6.4)	76177 (5.8)	130280 (7.3)	152295 (7.0)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	32219 (14.4)	31660 (11.1)	54027 (11.4)	62269 (10.9)	85382 (7.8)	88981 (6.8)	171627 (9.6)	182910 (8.5)
iii) Wage and Salary Earners	1940 (0.9)	2222 (0.8)	82051 (17.4)	87620 (15.3)	79503 (7.3)	74324 (5.7)	163495 (9.2)	164166 (7.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	969 (0.4)	737 (0.3)	3110 (0.7)	2211 (0.4)	4725 (0.4)	3832 (0.3)	8804 (0.5)	6780 (0.3)
v) Other Individuals	15427 (6.9)	23611 (8.3)	165536 (35.1)	225267 (39.5)	208852 (19.2)	258882 (19.8)	389816 (21.8)	507761 (23.5)
2. Trusts, Associations, Clubs etc.	5713 (2.6)	6661 (2.3)	6295 (1.3)	7091 (1.2)	27249 (2.5)	31456 (2.4)	39257 (2.2)	45208 (2.1)
3. Proprietary and Partnership concerns etc.	32540 (14.6)	42102 (14.8)	2511 (0.5)	3865 (0.7)	24921 (2.3)	34053 (2.6)	59972 (3.4)	80019 (3.7)
4. Educational Institutions	2397 (1.1)	2287 (0.8)	6699 (1.4)	5987 (1.0)	12034 (1.1)	11310 (0.9)	21130 (1.2)	19583 (0.9)
5. Religious Institutions	300 (0.1)	243 (0.1)	1741 (0.4)	1915 (0.3)	5016 (0.5)	4846 (0.4)	7057 (0.4)	7004 (0.3)
6. Others (not elsewhere classified)	15553 (7.0)	17800 (6.2)	24221 (5.1)	23378 (4.1)	52013 (4.8)	57468 (4.4)	91786 (5.1)	98646 (4.6)
V. Foreign Sector	5772 (2.6)	10128 (3.6)	26033 (5.5)	31725 (5.6)	116366 (10.7)	114861 (8.8)	148171 (8.3)	156715 (7.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	224 (0.1)	389 (0.1)	119 (0.0)	277 (0.0)	590 (0.1)	1097 (0.1)	932 (0.1)	1764 (0.1)
2. Non-Residents	2591 (1.2)	1577 (0.6)	23800 (5.0)	29264 (5.1)	108674 (10.0)	108001 (8.3)	135064 (7.6)	138842 (6.4)
3. Others	2957 (1.3)	8162 (2.9)	2115 (0.4)	2184 (0.4)	7102 (0.7)	5763 (0.4)	12175 (0.7)	16109 (0.7)
Total	223541 (100.0)	285082 (100.0)	472147 (100.0)	571020 (100.0)	1089764 (100.0)	1304900 (100.0)	1785452 (100.0)	2161001 (100.0)

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin, October 2007.