

**Table 10 : Ownership of Deposits with Scheduled Commercial Banks - 1997-98**

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	<b>1390894</b>	<b>1443043</b>	<b>877471</b>	<b>1155557</b>	<b>2116461</b>	<b>3414601</b>	<b>4384826</b>	<b>6013201</b>
	(19.1)	(17.5)	(7.7)	(8.4)	(6.6)	(8.9)	(8.6)	(9.9)
1. Central & State Governments	459682	479401	357240	488651	504526	866146	1321448	1834198
	(6.3)	(5.8)	(3.1)	(3.5)	(1.6)	(2.3)	(2.6)	(3.0)
i) Central Government	208061	206687	45351	31391	173694	416899	427106	654977
	(2.9)	(2.5)	(0.4)	(0.2)	(0.5)	(1.1)	(0.8)	(1.1)
ii) State Governments	251621	272714	311889	457260	330832	449247	894342	1179221
	(3.5)	(3.3)	(2.7)	(3.3)	(1.0)	(1.2)	(1.8)	(1.9)
2. Local Authorities	111380	113667	217533	257407	453627	624066	782540	995140
	(1.5)	(1.4)	(1.9)	(1.9)	(1.4)	(1.6)	(1.5)	(1.6)
3. Quasi-Government Bodies	375065	387862	122226	170249	512543	973583	1009834	1531694
	(5.1)	(4.7)	(1.1)	(1.2)	(1.6)	(2.5)	(2.0)	(2.5)
of which: State Electricity Boards	125920	149694	1269	2822	61503	106015	188692	258531
	(1.7)	(1.8)	-	-	(0.2)	(0.3)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	444767	462113	180472	239250	645765	950806	1271004	1652169
	(6.1)	(5.6)	(1.6)	(1.7)	(2.0)	(2.5)	(2.5)	(2.7)
i) Non-Departmental s Commercial Undertaking	225981	291766	36559	124921	333622	603581	596162	1020268
	(3.1)	(3.5)	(0.3)	(0.9)	(1.0)	(1.6)	(1.2)	(1.7)
ii) Others	218786	170347	143913	114329	312143	347225	674842	631901
	(3.0)	(2.1)	(1.3)	(0.8)	(1.0)	(0.9)	(1.3)	(1.0)
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>1054945</b>	<b>1126595</b>	<b>35450</b>	<b>34382</b>	<b>932065</b>	<b>1310151</b>	<b>2022460</b>	<b>2471128</b>
	(14.5)	(13.7)	(0.3)	(0.2)	(2.9)	(3.4)	(4.0)	(4.1)
1. Non-Financial Companies	1004176	1097121	15343	15719	844281	1253872	1863800	2366712
	(13.8)	(13.3)	(0.1)	(0.1)	(2.6)	(3.3)	(3.7)	(3.9)
2. Non-Credit Co-operative Institutions	50769	29474	20107	18663	87784	56279	158660	104416
	(0.7)	(0.4)	(0.2)	(0.1)	(0.3)	(0.1)	(0.3)	(0.2)
<b>III. Financial Sector</b>	<b>1286002</b>	<b>1594889</b>	<b>136095</b>	<b>186875</b>	<b>2488402</b>	<b>2693513</b>	<b>3910499</b>	<b>4475277</b>
	(17.6)	(19.4)	(1.2)	(1.4)	(7.7)	(7.0)	(7.7)	(7.4)
1. Banks	558855	784121	29847	49903	1357272	1666753	1945974	2500777
	(7.7)	(9.5)	(0.3)	(0.4)	(4.2)	(4.3)	(3.8)	(4.1)

i) Indian Commercial Banks	379528 (5.2)	463508 (5.6)	14257 (0.1)	28628 (0.2)	615406 (1.9)	774076 (2.0)	1009191 (2.0)	1266212 (2.1)
ii) Foreign Resident Banks (Offices of foreign banks in India)	32342 (0.4)	44294 (0.5)	1 -	696 -	24486 (0.1)	27791 (0.1)	56829 (0.1)	72781 (0.1)
iii) Co-operative Banks & Credit Societies	146985 (2.0)	276319 (3.4)	15589 (0.1)	20579 (0.1)	717380 (2.2)	864886 (2.3)	879954 (1.7)	1161784 (1.9)
a. Co-operative Banks	132581 (1.8)	264848 (3.2)	4643 -	1976 -	655384 (2.0)	822765 (2.1)	792608 (1.6)	1089589 (1.8)
b. Credit Societies	14404 (0.2)	11471 (0.1)	10946 (0.1)	18603 (0.1)	61996 (0.2)	42121 (0.1)	87346 (0.2)	72195 (0.1)
2. Other Financial Institutions	399290 (5.5)	511077 (6.2)	64719 (0.6)	80654 (0.6)	663730 (2.1)	465354 (1.2)	1127739 (2.2)	1057085 (1.7)
i) Financial Companies	40699 (0.6)	48850 (0.6)	5969 (0.1)	11022 (0.1)	48765 (0.2)	37975 (0.1)	95433 (0.2)	97847 (0.2)
a. Housing Finance Companies	32418 (0.4)	34871 (0.4)	5927 (0.1)	11022 (0.1)	43783 (0.1)	33568 (0.1)	82128 (0.2)	79461 (0.1)
b. Auto Finance Companies	8281 (0.1)	13979 (0.2)	42 -	- -	4982 -	4407 -	13305 -	18386 -
ii) Total of Mutual Funds in Private Sector & Mutual Funds	26424 (0.4)	21840 (0.3)	6839 (0.1)	78 -	37387 (0.1)	31494 (0.1)	70650 (0.1)	53412 (0.1)
a. Mutual Funds in Private Sector	7401 (0.1)	4628 (0.1)	5 -	67 -	10114 -	10502 -	17520 -	15197 -
b. Other Mutual Funds	19023 (0.3)	17212 (0.2)	6834 (0.1)	11 -	27273 (0.1)	20992 (0.1)	53130 (0.1)	38215 (0.1)
iii) Unit Trust of India	32162 (0.4)	71959 (0.9)	538 -	11 -	76275 (0.2)	59446 (0.2)	108975 (0.2)	131416 (0.2)
iv) Insurance Corporations and Companies (Life and General)	184449 (2.5)	197546 (2.4)	11153 (0.1)	9848 (0.1)	143302 (0.4)	174472 (0.5)	338904 (0.7)	381866 (0.6)
v) Term Lending Institutions	79667 (1.1)	112669 (1.4)	1331 -	257 -	295274 (0.9)	124097 (0.3)	376272 (0.7)	237023 (0.4)
vi) Provident Fund Institutions	35889 (0.5)	58213 (0.7)	38889 (0.3)	59438 (0.4)	62727 (0.2)	37870 (0.1)	137505 (0.3)	155521 (0.3)
3. Other Financial Companies	327857 (4.5)	299691 (3.6)	41529 (0.4)	56318 (0.4)	467400 (1.5)	561406 (1.5)	836786 (1.6)	917415 (1.5)
i) Financial Services Companies	48065 (0.7)	58510 (0.7)	145 -	444 -	47322 (0.1)	58199 (0.2)	95532 (0.2)	117153 (0.2)

ii) Other Financial Companies	118242 (1.6)	114065 (1.4)	17803 (0.2)	4430 -	203621 (0.6)	238554 (0.6)	339666 (0.7)	357049 (0.6)
iii) Others	161550 (2.2)	127116 (1.5)	23581 (0.2)	51444 (0.4)	216457 (0.7)	264653 (0.7)	401588 (0.8)	443213 (0.7)
<b>IV. Household Sector</b>	<b>3408087</b> (46.7)	<b>3842554</b> (46.6)	<b>9798484</b> (86.0)	<b>11725861</b> (84.8)	<b>21051835</b> (65.4)	<b>24707390</b> (64.3)	<b>34258406</b> (67.4)	<b>40275805</b> (66.6)
1. Individuals (including Hindu Undivided Families)	<b>1528348</b> (21.0)	<b>1783756</b> (21.7)	<b>8660270</b> (76.0)	<b>10104328</b> (73.1)	<b>16668630</b> (51.8)	<b>19538989</b> (50.9)	<b>26857248</b> (52.8)	<b>31427073</b> (52.0)
i) Farmers	66456 (0.9)	63424 (0.8)	1734308 (15.2)	1894150 (13.7)	3560399 (11.1)	3786636 (9.9)	5361163 (10.5)	5744210 (9.5)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1009205 (13.8)	1205760 (14.6)	1594531 (14.0)	1762176 (12.7)	3648216 (11.3)	4087953 (10.6)	6251952 (12.3)	7055889 (11.7)
iii) Wage and Salary Earners	105060 (1.4)	107684 (1.3)	2749542 (24.1)	3232387 (23.4)	4369604 (13.6)	4883539 (12.7)	7224206 (14.2)	8223610 (13.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	85708 (1.2)	79669 (1.0)	49421 (0.4)	67190 (0.5)	125449 (0.4)	191304 (0.5)	260578 (0.5)	338163 (0.6)
v) Other Individuals	261919 (3.6)	327219 (4.0)	2532468 (22.2)	3148425 (22.8)	4964962 (15.4)	6589557 (17.2)	7759349 (15.3)	10065201 (16.6)
2. Trusts, Associations, Clubs, etc.	93918 (1.3)	82850 (1.0)	143646 (1.3)	166808 (1.2)	456216 (1.4)	468837 (1.2)	693780 (1.4)	718495 (1.2)
3. Proprietary and Partnership Concerns, etc.	1366041 (18.7)	1503665 (18.3)	36505 (0.3)	76915 (0.6)	682803 (2.1)	927890 (2.4)	2085349 (4.1)	2508470 (4.1)
4. Educational Institutions	72900 (1.0)	75956 (0.9)	184432 (1.6)	216242 (1.6)	347051 (1.1)	374879 (1.0)	604383 (1.2)	667077 (1.1)
5. Religious Institutions	13128 (0.2)	15172 (0.2)	80131 (0.7)	71343 (0.5)	282597 (0.9)	309321 (0.8)	375856 (0.7)	395836 (0.7)
6. Others (Not elsewhere Classified)	333752 (4.6)	381155 (4.6)	693500 (6.1)	1090225 (7.9)	2614538 (8.1)	3087474 (8.0)	3641790 (7.2)	4558854 (7.5)
<b>V. Foreign Sector</b>	<b>153021</b> (2.1)	<b>229962</b> (2.8)	<b>544256</b> (4.8)	<b>726671</b> (5.3)	<b>5591728</b> (17.4)	<b>6289066</b> (16.4)	<b>6289005</b> (12.4)	<b>7245699</b> (12.0)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	19703 (0.3)	16518 (0.2)	19132 (0.2)	7991 (0.1)	84649 (0.3)	52113 (0.1)	123484 (0.2)	76622 (0.1)

2. Non-Residents	81198 (1.1)	68911 (0.8)	478790 (4.2)	600037 (4.3)	5214664 (16.2)	5744120 (15.0)	5774652 (11.4)	6413068 (10.6)
3. Others	52120 (0.7)	144533 (1.8)	46334 (0.4)	118643 (0.9)	292415 (0.9)	492833 (1.3)	390869 (0.8)	756009 (1.2)
<b>Total</b>	<b>7292949</b> (100.0)	<b>8237043</b> (100.0)	<b>11391756</b> (100.0)	<b>13829346</b> (100.0)	<b>32180491</b> (100.0)	<b>38414721</b> (100.0)	<b>50865196</b> (100.0)	<b>60481110</b> (100.0)

**Note** : Figures in bracket indicate percent share in total.

- : Nil or negligible.

*Source* : Basic Statistical Return - 4.