

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	40304	49663	36842	49049	234868	291961	312014	390673
	(14.1)	(14.8)	(6.5)	(7.3)	(18.0)	(17.2)	(14.4)	(14.5)
1. Central & State Governments	16878	20918	18668	25966	67645	83206	103190	130091
	(5.9)	(6.2)	(3.3)	(3.9)	(5.2)	(4.9)	(4.8)	(4.8)
i) Central Government	6812	9393	1776	2661	45151	51669	53739	63723
	(2.4)	(2.8)	(0.3)	(0.4)	(3.5)	(3.1)	(2.5)	(2.4)
ii) State Governments	10065	11525	16892	23305	22494	31537	49451	66368
	(3.5)	(3.4)	(3.0)	(3.5)	(1.7)	(1.9)	(2.3)	(2.5)
2. Local Authorities	4542	6051	11568	13616	41417	48711	57527	68377
	(1.6)	(1.8)	(2.0)	(2.0)	(3.2)	(2.9)	(2.7)	(2.5)
3. Quasi Government Bodies	8500	10750	2247	3979	37032	53701	47779	68431
	(3.0)	(3.2)	(0.4)	(0.6)	(2.8)	(3.2)	(2.2)	(2.5)
<i>Of which: State Electricity Boards</i>	3332	4124	401	435	7484	6783	11217	11341
	(1.2)	(1.2)	(0.1)	(0.1)	(0.6)	(0.4)	(0.5)	(0.4)
4. Public Sector Corporations and Companies	10384	11943	4361	5488	88773	106343	103518	123774
	(3.6)	(3.6)	(0.8)	(0.8)	(6.8)	(6.3)	(4.8)	(4.6)
i) Non - Departmental Commercial Undertakings	5546	3681	352	751	60834	59246	66731	63677
	(1.9)	(1.1)	(0.1)	(0.1)	(4.7)	(3.5)	(3.1)	(2.4)
ii) Others	4838	8262	4009	4738	27940	47098	36787	60097
	(1.7)	(2.5)	(0.7)	(0.7)	(2.1)	(2.8)	(1.7)	(2.2)
II. Private Corporate Sector (Non - Financial)	63769	76647	2938	3245	151387	223591	218094	303482
	(22.4)	(22.8)	(0.5)	(0.5)	(11.6)	(13.2)	(10.1)	(11.2)
1. Non- Financial Companies	55356	61242	1131	917	127142	185668	183630	247826
	(19.4)	(18.2)	(0.2)	(0.1)	(9.7)	(11.0)	(8.5)	(9.2)
2. Non-Credit Co -operative Institutions	502	842	369	607	1706	2623	2577	4071
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
3. Others	7911	14563	1437	1722	22539	35300	31887	51585
	(2.8)	(4.3)	(0.3)	(0.3)	(1.7)	(2.1)	(1.5)	(1.9)
III. Financial Sector	41375	38367	5977	3684	162454	240413	209805	282465
	(14.5)	(11.4)	(1.0)	(0.5)	(12.4)	(14.2)	(9.7)	(10.5)
1. Banks	20808	18732	4245	1693	52543	91849	77596	112274
	(7.3)	(5.6)	(0.7)	(0.3)	(4.0)	(5.4)	(3.6)	(4.2)
i) Indian Commercial Banks	13013	13822	3965	1389	23522	59838	40501	75048
	(4.6)	(4.1)	(0.7)	(0.2)	(1.8)	(3.5)	(1.9)	(2.8)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	2526	1614	27	5	1572	8779	4125	10398
	(0.9)	(0.5)	(0.0)	(0.0)	(0.1)	(0.5)	(0.2)	(0.4)
iii) Co-operative Banks & Credit societies	5268	3296	252	300	27450	23232	32970	26828
	(1.8)	(1.0)	(0.0)	(0.0)	(2.1)	(1.4)	(1.5)	(1.0)
a. Co-operative Banks	5047	3043	44	99	26213	22539	31303	25682
	(1.8)	(0.9)	(0.0)	(0.0)	(2.0)	(1.3)	(1.4)	(1.0)
b. Credit Societies	221	253	208	201	1237	693	1666	1147
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.0)	(0.1)	(0.0)

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin, October 2008.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007 (Contd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	11867 (4.2)	11560 (3.4)	1125 (0.2)	1109 (0.2)	79180 (6.1)	105426 (6.2)	92171 (4.3)	118095 (4.4)
i) Financial Companies	1030 (0.4)	549 (0.2)	25 (0.0)	72 (0.0)	2667 (0.2)	2837 (0.2)	3721 (0.2)	3458 (0.1)
a. Housing Finance Companies	855 (0.3)	387 (0.1)	22 (0.0)	62 (0.0)	2528 (0.2)	1093 (0.1)	3405 (0.2)	1541 (0.1)
b. Auto Finance Companies	175 (0.1)	163 (0.0)	2 (0.0)	10 (0.0)	139 (0.0)	1744 (0.1)	316 (0.0)	1917 (0.1)
ii) Mutual Funds (including Private Sector Mutual Funds)	2577 (0.9)	1645 (0.5)	58 (0.0)	16 (0.0)	32616 (2.5)	59157 (3.5)	35251 (1.6)	60818 (2.3)
a. Mutual Funds in Private Sector	1273 (0.4)	640 (0.2)	6 (0.0)	- (0.0)	15745 (1.2)	19399 (1.1)	17025 (0.8)	20040 (0.7)
b. Other Mutual Funds	1304 (0.5)	1005 (0.3)	51 (0.0)	16 (0.0)	16871 (1.3)	39757 (2.3)	18226 (0.8)	40778 (1.5)
iii) Unit Trust of India	1723 (0.6)	2009 (0.6)	42 (0.0)	16 (0.0)	5142 (0.4)	4028 (0.2)	6906 (0.3)	6054 (0.2)
iv) Insurance Corporations and Companies (Life and General)	4222 (1.5)	5739 (1.7)	21 (0.0)	29 (0.0)	17326 (1.3)	16853 (1.0)	21569 (1.0)	22621 (0.8)
v) Term Lending Institutions	413 (0.1)	249 (0.1)	6 (0.0)	21 (0.0)	5569 (0.4)	2918 (0.2)	5988 (0.3)	3189 (0.1)
vi) Provident Fund Institutions	1902 (0.7)	1368 (0.4)	973 (0.2)	955 (0.1)	15860 (1.2)	19632 (1.2)	18736 (0.9)	21955 (0.8)
3. Other Financial Companies [@]	8700 (3.1)	8075 (2.4)	607 (0.1)	882 (0.1)	30731 (2.4)	43139 (2.5)	40038 (1.9)	52095 (1.9)
i) Financial Services Companies	926 (0.3)	2137 (0.6)	15 (0.0)	52 (0.0)	8630 (0.7)	11356 (0.7)	9572 (0.4)	13545 (0.5)
ii) Other Financial Companies	4170 (1.5)	4002 (1.2)	85 (0.0)	72 (0.0)	10711 (0.8)	13536 (0.8)	14966 (0.7)	17610 (0.7)
iii) Others	3604 (1.3)	1936 (0.6)	508 (0.1)	759 (0.1)	11389 (0.9)	18247 (1.1)	15500 (0.7)	20941 (0.8)

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 2008.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007 (Concl'd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	129505 (45.4)	160883 (47.9)	493538 (86.4)	578107 (86.2)	641329 (49.1)	810726 (47.9)	1264373 (58.5)	1549716 (57.4)
1. Individuals (including Hindu Undivided Families)	60412 (21.2)	73220 (21.8)	451302 (79.0)	515938 (76.9)	502197 (38.5)	612681 (36.2)	1013912 (46.9)	1201839 (44.5)
i) Farmers	2182 (0.8)	2716 (0.8)	73936 (12.9)	85316 (12.7)	76177 (5.8)	84410 (5.0)	152295 (7.0)	172442 (6.4)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	31660 (11.1)	38796 (11.6)	62269 (10.9)	69206 (10.3)	88981 (6.8)	101167 (6.0)	182910 (8.5)	209170 (7.7)
iii) Wage and Salary Earners	2222 (0.8)	4240 (1.3)	87620 (15.3)	95582 (14.2)	74324 (5.7)	78211 (4.6)	164166 (7.6)	178033 (6.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	737 (0.3)	999 (0.3)	2211 (0.4)	4161 (0.6)	3832 (0.3)	5309 (0.3)	6780 (0.3)	10469 (0.4)
v) Other Individuals	23611 (8.3)	26468 (7.9)	225267 (39.5)	261673 (39.0)	258882 (19.8)	343584 (20.3)	507761 (23.5)	631725 (23.4)
2. Trusts, Associations, Clubs etc.	6661 (2.3)	10229 (3.0)	7091 (1.2)	11717 (1.7)	31456 (2.4)	49718 (2.9)	45208 (2.1)	71663 (2.7)
3. Proprietary and Partnership concerns etc.	42102 (14.8)	47556 (14.2)	3865 (0.7)	4311 (0.6)	34053 (2.6)	39521 (2.3)	80019 (3.7)	91388 (3.4)
4. Educational Institutions	2287 (0.8)	2865 (0.9)	5987 (1.0)	7980 (1.2)	11310 (0.9)	15306 (0.9)	19583 (0.9)	26112 (1.0)
5. Religious Institutions	243 (0.1)	475 (0.1)	1915 (0.3)	2003 (0.3)	4846 (0.4)	7024 (0.4)	7004 (0.3)	9502 (0.4)
6. Others (not elsewhere classified)	17800 (6.2)	26539 (7.9)	23378 (4.1)	36157 (5.4)	57468 (4.4)	86476 (5.1)	98646 (4.6)	149172 (5.5)
V. Foreign Sector	10128 (3.6)	10147 (3.0)	31725 (5.6)	36765 (5.5)	114861 (8.8)	126653 (7.5)	156715 (7.3)	173565 (6.4)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	389 (0.1)	497 (0.1)	277 (0.0)	328 (0.0)	1097 (0.1)	752 (0.0)	1764 (0.1)	1578 (0.1)
2. Non-Residents	1577 (0.6)	2623 (0.8)	29264 (5.1)	33156 (4.9)	108001 (8.3)	113640 (6.7)	138842 (6.4)	149418 (5.5)
3. Others	8162 (2.9)	7027 (2.1)	2184 (0.4)	3281 (0.5)	5763 (0.4)	12261 (0.7)	16109 (0.7)	22569 (0.8)
Total	285082 (100.0)	335707 (100.0)	571020 (100.0)	670851 (100.0)	1304900 (100.0)	1693343 (100.0)	2161001 (100.0)	2699901 (100.0)

Note : Figures in brackets indicate percentages to total.**Source** : Reserve Bank of India Bulletin, October 2008.