

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2007 AND 2008**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Government Sector</b>	49663	66281	49049	62861	291961	318663	390673	447805
	(14.8)	(14.8)	(7.3)	(8.0)	(17.2)	(15.3)	(14.5)	(13.5)
1. Central & State Governments	20918	30529	25966	34138	83206	113888	130091	178555
	(6.2)	(6.8)	(3.9)	(4.3)	(4.9)	(5.5)	(4.8)	(5.4)
i) Central Government	9393	13004	2661	4473	51669	60019	63723	77496
	(2.8)	(2.9)	(0.4)	(0.6)	(3.1)	(2.9)	(2.4)	(2.3)
ii) State Governments	11525	17525	23305	29665	31537	53869	66368	101059
	(3.4)	(3.9)	(3.5)	(3.8)	(1.9)	(2.6)	(2.5)	(3.0)
2. Local Authorities	6051	7967	13616	16908	48711	44971	68377	69846
	(1.8)	(1.8)	(2.0)	(2.2)	(2.9)	(2.2)	(2.5)	(2.1)
3. Quasi Government Bodies	10750	9800	3979	4890	53701	53287	68431	67977
	(3.2)	(2.2)	(0.6)	(0.6)	(3.2)	(2.6)	(2.5)	(2.0)
<i>Of which: State Electricity Boards</i>	4124	2364	435	798	6783	9962	11341	13124
	(1.2)	(0.5)	(0.1)	(0.1)	(0.4)	(0.5)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	11943	17985	5488	6924	106343	106517	123774	131426
	(3.6)	(4.0)	(0.8)	(0.9)	(6.3)	(5.1)	(4.6)	(4.0)
i) Non - Departmental Commercial Undertakings	3681	5801	751	699	59246	40261	63677	46761
	(1.1)	(1.3)	(0.1)	(0.1)	(3.5)	(1.9)	(2.4)	(1.4)
ii) Others	8262	12184	4738	6225	47098	66256	60097	84665
	(2.5)	(2.7)	(0.7)	(0.8)	(2.8)	(3.2)	(2.2)	(2.6)
<b>II. Private Corporate Sector (Non - Financial)</b>	76647	111357	3245	3487	223591	317365	303482	432209
	(22.8)	(24.8)	(0.5)	(0.4)	(13.2)	(15.2)	(11.2)	(13.0)
1. Non- Financial Companies	61242	77295	917	886	185668	251110	247826	329291
	(18.2)	(17.2)	(0.1)	(0.1)	(11.0)	(12.1)	(9.2)	(9.9)
2. Non-Credit Co -operative Institutions	842	375	607	411	2623	2101	4071	2887
	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
3. Others	14563	33687	1722	2190	35300	64154	51585	100031
	(4.3)	(7.5)	(0.3)	(0.3)	(2.1)	(3.1)	(1.9)	(3.0)
<b>III. Financial Sector</b>	38367	73223	3684	4041	240413	265648	282465	342912
	(11.4)	(16.3)	(0.5)	(0.5)	(14.2)	(12.7)	(10.5)	(10.3)
1. Banks	18732	19889	1693	2042	91849	97178	112274	119109
	(5.6)	(4.4)	(0.3)	(0.3)	(5.4)	(4.7)	(4.2)	(3.6)
i) Indian Commercial Banks	13822	12383	1389	1572	59838	65158	75048	79113
	(4.1)	(2.8)	(0.2)	(0.2)	(3.5)	(3.1)	(2.8)	(2.4)
ii) Foreign Resident Banks (Offices of Foreign Banks in India )	1614	1359	5	2	8779	4081	10398	5442
	(0.5)	(0.3)	(0.0)	(0.0)	(0.5)	(0.2)	(0.4)	(0.2)
iii) Co-operative Banks & Credit societies	3296	6147	300	467	23232	27940	26828	34554
	(1.0)	(1.4)	(0.0)	(0.1)	(1.4)	(1.3)	(1.0)	(1.0)
a. Co-operative Banks	3043	5679	99	141	22539	26639	25682	32459
	(0.9)	(1.3)	(0.0)	(0.0)	(1.3)	(1.3)	(1.0)	(1.0)
b. Credit Societies	253	468	201	326	693	1301	1147	2095
	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)	(0.0)	(0.1)

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

**Source** : Basic Statistical Return IV.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2007 AND 2008 (Contd.)**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	11560	26248	1109	1209	105426	103107	118095	130564
	(3.4)	(5.8)	(0.2)	(0.2)	(6.2)	(4.9)	(4.4)	(3.9)
i) Financial Companies	549	574	72	58	2837	2560	3458	3192
	(0.2)	0.1	(0.0)	(0.0)	(0.2)	(0.1)	(0.1)	(0.0)
a. Housing Finance Companies	387	293	62	46	1093	1045	1541	1384
	(0.1)	0.1	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.0)
b. Auto Finance Companies	163	281	10	12	1744	1515	1917	1808
	(0.0)	0.1	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
ii) Mutual Funds (including Private Sector Mutual Funds)	1645	1473	16	23	59157	45702	60818	47198
	(0.5)	0.3	(0.0)	(0.0)	(3.5)	(2.2)	(2.3)	(1.4)
a. Mutual Funds in Private Sector	640	332	-	-	19399	21760	20040	22092
	(0.2)	0.1	(0.0)	(0.0)	(1.1)	(1.0)	(0.7)	(0.7)
b. Other Mutual Funds	1005	1141	16	23	39757	23942	40778	25106
	(0.3)	0.3	(0.0)	(0.0)	(2.3)	(1.1)	(1.5)	(0.8)
iii) Unit Trust of India	2009	18637	16	85	4028	3414	6054	22136
	(0.6)	4.1	(0.0)	(0.0)	(0.2)	(0.2)	(0.2)	(0.7)
iv) Insurance Corporations and Companies (Life and General)	5739	4269	29	22	16853	18671	22621	22962
	(1.7)	(1.0)	(0.0)	(0.0)	(1.0)	(0.9)	(0.8)	(0.7)
v) Term Lending Institutions	249	176	21	51	2918	3409	3189	3636
	(0.1)	(0.0)	(0.0)	(0.0)	(0.2)	(0.2)	(0.1)	(0.1)
vi) Provident Fund Institutions	1368	1119	955	972	19632	29351	21955	31442
	(0.4)	(0.2)	(0.1)	(0.1)	(1.2)	(1.4)	(0.8)	(0.9)
3. Other Financial Companies <sup>@</sup>	8075	27086	882	790	43139	65363	52095	93239
	(2.4)	(6.0)	(0.1)	(0.1)	(2.5)	(3.1)	(1.9)	(2.8)
i) Financial Services Companies	2137	14400	52	33	11356	13114	13545	27547
	(0.6)	(3.2)	(0.0)	(0.0)	(0.7)	(0.6)	(0.5)	(0.8)
ii) Other Financial Companies	4002	6820	72	79	13536	30415	17610	37314
	(1.2)	(1.5)	(0.0)	(0.0)	(0.8)	(1.5)	(0.7)	(1.1)
iii) Others	1936	5866	759	679	18247	21833	20941	28378
	(0.6)	(1.3)	(0.1)	(0.1)	(1.1)	(1.0)	(0.8)	(0.9)

**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 : Basic Statistical Return IV.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2007 AND 2008 (Concl'd.)**

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>IV. Household Sector</b>	160883	183013	578107	670895	810726	1074109	1549716	1928017
	(47.9)	(40.7)	(86.2)	(85.4)	(47.9)	(51.5)	(57.4)	(58.1)
1. Individuals (including Hindu Undivided Families)	73220	82796	515938	598620	612681	813963	1201839	1495379
	(21.8)	(18.4)	(76.9)	(76.2)	(36.2)	(39.1)	(44.5)	(45.1)
i) Farmers	2716	3569	85316	82609	84410	91012	172442	177190
	(0.8)	(0.8)	(12.7)	(10.5)	(5.0)	(4.4)	(6.4)	(5.3)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	38796	39971	69206	87928	101167	135647	209170	263546
	(11.6)	(8.9)	(10.3)	(11.2)	(6.0)	(6.5)	(7.7)	(7.9)
iii) Wage and Salary Earners	4240	3886	95582	107263	78211	107046	178033	218195
	(1.3)	(0.9)	(14.2)	(13.7)	(4.6)	(5.1)	(6.6)	(6.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	999	1028	4161	4580	5309	10644	10469	16252
	(0.3)	(0.2)	(0.6)	(0.6)	(0.3)	(0.5)	(0.4)	(0.5)
v) Other Individuals	26468	34341	261673	316240	343584	469614	631725	820195
	(7.9)	(7.6)	(39.0)	(40.2)	(20.3)	(22.5)	(23.4)	(24.7)
2. Trusts, Associations, Clubs etc.	10229	12904	11717	12056	49718	56017	71663	80977
	(3.0)	(2.9)	(1.7)	(1.5)	(2.9)	(2.7)	(2.7)	(2.4)
3. Proprietary and Partnership concerns etc.	47556	54575	4311	5082	39521	50648	91388	110305
	(14.2)	(12.1)	(0.6)	(0.6)	(2.3)	(2.4)	(3.4)	(3.3)
4. Educational Institutions	2865	3175	7980	8951	15306	16469	26112	28595
	(0.9)	(0.7)	(1.2)	(1.1)	(0.9)	(0.8)	(1.0)	(0.9)
5. Religious Institutions	475	355	2003	2161	7024	5958	9502	8474
	(0.1)	(0.1)	(0.3)	(0.3)	(0.4)	(0.3)	(0.4)	(0.3)
6. Others (not elsewhere classified)	26539	29207	36157	44025	86476	131054	149172	204286
	(7.9)	(6.5)	(5.4)	(5.6)	(5.1)	(6.3)	(5.5)	(6.2)
<b>V. Foreign Sector</b>	10147	15355	36765	44479	126653	107865	173565	167699
	(3.0)	(3.4)	(5.5)	(5.7)	(7.5)	(5.2)	(6.4)	(5.1)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	497	1049	328	334	752	2624	1578	4007
	(0.1)	(0.2)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)
2. Non-Residents	2623	1931	33156	40447	113640	97087	149418	139465
	(0.8)	(0.4)	(4.9)	(5.1)	(6.7)	(4.7)	(5.5)	(4.2)
3. Others	7027	12375	3281	3698	12261	8153	22569	24226
	(2.1)	(2.8)	(0.5)	(0.5)	(0.7)	(0.4)	(0.8)	(0.7)
<b>Total</b>	<b>335707</b>	<b>449229</b>	<b>670850</b>	<b>785763</b>	<b>1693344</b>	<b>2083650</b>	<b>2699901</b>	<b>3318642</b>

**Note** : Figures in brackets indicate percentages to total.**Source** : Basic Statistical Return IV.