

Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2010*

This article presents an analysis of composition and ownership pattern of outstanding deposits with Scheduled Commercial Banks (including Regional Rural Banks) as at the end of March 2010. The data on ownership of deposits are collected from a sample of branches of Scheduled Commercial Banks, under the reporting system of the annual Basic Statistical Return (BSR)-4. The BSR-4 return captures data on outstanding deposits as on March 31, according to type of deposits accounts (*viz.*, Current, Savings and Term deposits) classified by broad institutional sectors, (*viz.*, 'Household', 'Government', 'Private Corporate (Non-Financial)', 'Financial' and 'Foreign' sectors) of the economy. The ownership pattern of estimated deposits is analysed according to the Population groups, States/Union Territories and Bank groups. The article also provides comparative position of composition and ownership pattern of bank deposits as on March 2009.

The major highlights are:

- Current, savings and term deposits accounted for 12.0 per cent, 25.5 per cent and 62.5 per cent, respectively in the total deposits reported by the banks in March 2010. The share of term deposits declined by 2.2 percentage points during 2009-10, while that of savings deposits registered an increase by same percentage points (2.2 per cent).
- 'Household' sector with 58.0 per cent share in total deposits was the largest holder of outstanding deposits as on March 31, 2010; its share was 58.3 per cent a year ago. By end-March 2010, the share of 'Private Corporate (Non-Financial)' and 'Financial' sector in total deposits recorded a rise, while 'Government' and 'Foreign' sectors depicted a decline, compared to the previous year.
- Term deposits contributed 51.8 per cent to incremental deposits during 2009-10 (73.5 per

cent during 2008-09), while current and savings deposits accounted for an accretion at 11.6 per cent (5.2 per cent in 2008-09) and 36.6 per cent respectively (21.3 per cent in 2008-09).

- The share of current deposits in total deposits recorded an increase in case of 'Private Corporate (Non-Financial)' sector, while it registered a decline in case of all other sectors. On the other hand, the relative share of term deposits in total deposits decreased in the case of 'Private Corporate (Non-Financial)', 'Household' and 'Foreign' sectors, and increased in case of 'Financial' sector; it remained unchanged in the case of 'Government' sector.
- The share of term deposits in total deposits for the metropolitan areas stood at 70.5 per cent as on March 31, 2010, somewhat lower compared to 72.4 per cent in the previous year. Savings deposits accounted for 46.9 per cent and 43.0 per cent share in total deposits of rural and semi-urban areas respectively, whereas their shares each witnessed an increase for the urban and metropolitan areas during 2009-10.

Introduction

The sample survey on composition and ownership pattern of bank deposits with Scheduled Commercial Banks (SCBs), including Regional Rural Banks (RRBs), is conducted by the Reserve Bank of India under the system of Basic Statistical Returns (BSR) through the BSR-4 return on an annual basis and the results are published in the Reserve Bank of India Bulletin. The results of the survey as on March 31, 2010 are discussed in this article*. The survey schedule was designed to capture branch level data on ownership of deposits, classified according to broad institutional sectors and sub-sectors for each type of deposit, *viz.*, current, savings and term, including inter-bank deposits. Out of 83,729 branches of SCBs as on March

* Prepared in the Bank Branch Statistics Division of the Department of Statistics and Information Management. The previous article on 'Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2009' was published in January 2011 issue of the Reserve Bank of India Bulletin.

31, 2010 a sample of 22,715 branches was selected as per the sampling design explained below. Of the 22,715 bank branches selected, valid filled-in schedules were received from 21,881 branches resulting in a response rate of 96.3 per cent.

Stratified sampling design was used for selection of branches of banks for this survey. The branch-wise data on outstanding aggregate deposits as on March 31, 2010, based on quarterly BSR-7 return, formed the base for construction of the frame. All the branches of the SCBs in the country were first stratified into basic strata based on the State/Union Territory, the population group of the centre where bank branch was located, and the bank group. The population groups are (i) rural, (ii) semi-urban, (iii) urban and (iv) metropolitan. Five bank groups, *viz.*, (i) State Bank of India and its Associates; (ii) Nationalised Banks; (iii) Regional Rural Banks, (iv) Other Indian Scheduled Commercial Banks or Indian Private Sector Banks and (v) Foreign Banks, were considered for the purpose. Thereafter, each stratum was sub-stratified into 3 size class strata (SCS) of outstanding deposits. SCS-1 consisted of branches with outstanding deposits above ₹60 Crore, SCS-2 consisted of branches with outstanding deposits of ₹25 crore to ₹60 crore and SCS-3 consisted of branches with outstanding deposits upto ₹25 crore; however in case of branches in Delhi and Maharashtra, the SCS-2 consisted of branches with outstanding deposits of ₹25 crore to ₹100 crore and SCS-1 consisted of branches with deposits above ₹100 Crore). Thus, the total of 1276 strata were formed. A sample of 10 per cent branches was selected from each SCS-3 and a sample of 15 per cent was selected from each SCS-2. All branches from SCS-1 were included in the sample. The minimum sample size for each stratum was fixed as 5 and if a stratum had fewer than 5 branches, then all the branches of such stratum were included in the sample. Accordingly, the selected sample consisted of 22,715 branches of 162 SCBs.

Results#

The article presents the results of the survey encompassing various classificatory characteristics of

As total outstanding deposits as discussed in this article are estimated based on a sample of 21,881 branches, the figures may thus not be strictly comparable with data on deposits from other sources.

deposits with Scheduled Commercial Banks. Section I presents a brief review of the trends and pattern of ownership of deposits over long period from March 2000 to March 2010. Detailed analysis of the results relating to the survey as on March 31, 2010 is provided in subsequent sections. Section II outlines, at the aggregate level, the composition by type of deposit account and ownership pattern of deposits by broad institutional sectors. Section III analyses ownership pattern of deposits by type of account and institutional sectors. Section IV discusses ownership pattern of deposits according to population groups and States/Union territories, as also for major metropolitan centres. Section V covers ownership pattern according to bank-groups, *viz.*, State Bank of India (SBI) and its Associates, Nationalised Banks, Regional Rural Banks (RRBs), Foreign Banks and Other Scheduled Commercial Banks (OSCBs) or Indian Private Sector Banks. Three categories of deposit accounts covered in the survey are current, savings and term deposits and are inclusive of inter-bank deposits. The broad sectors covered in the survey are 'Household', 'Government', 'Private Corporate (Non-Financial)', 'Financial' and 'Foreign'.

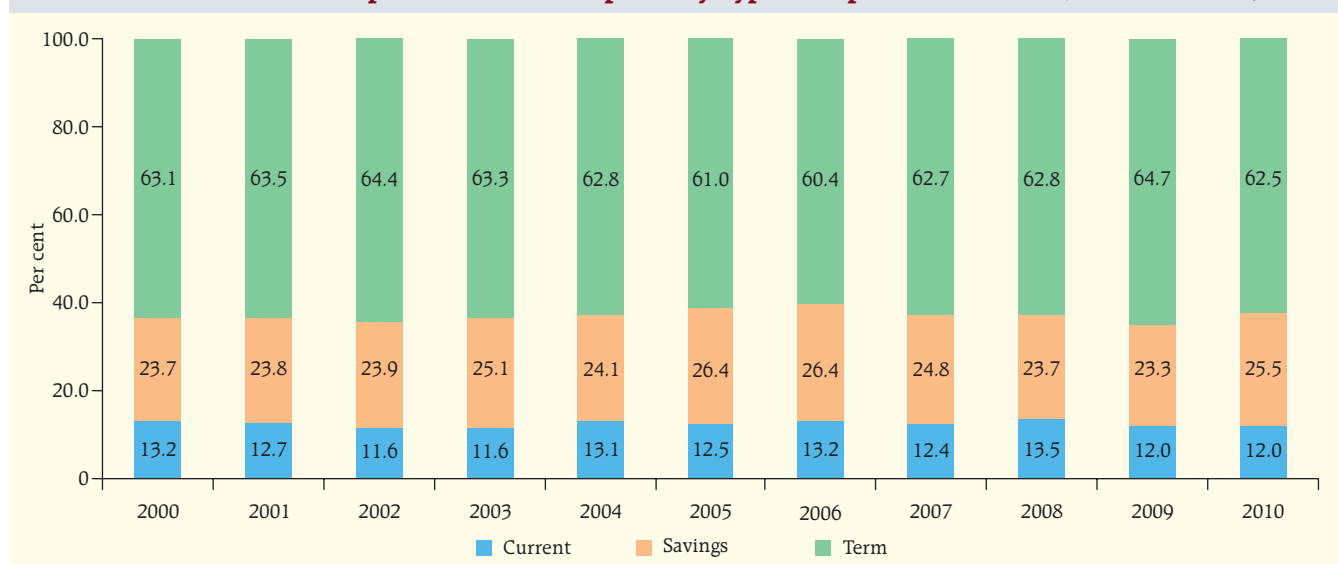
I. Trends In Composition and Ownership Pattern of Bank Deposits

Chart 1 presents shares of different types of deposits, *viz.*, current, savings and term deposits over period 2000-2010. The trend in ownership pattern of deposits, according to major sectors for the same period is depicted in Chart 2.

II. Ownership Pattern of Bank Deposits: Aggregate Level

II.1 Composition of Deposits by Type of Account

The composition of aggregate deposits by type of account, *viz.*, current, savings and term deposits during 2009-10, indicated decline in the share of term deposits by 2.2 percentage points and an increase of equal magnitude in the share of savings deposits (Chart 3). The current deposits and saving deposits accounted for 12.0 per cent and 25.5 per cent of total deposits as on March 31, 2010. Term deposits accounted for 62.5 per cent of total deposits in March 2010.

Chart 1: Trend in Composition of Bank Deposits by Type of Deposits-2000-2010 (As on March 31)

The total outstanding deposits with SCBs, including inter-bank deposits, as on March 31, 2010, at ₹48,36,362 crore recorded 19.7 per cent increase over the outstanding deposits (₹40,39,695 crore), as on March 31, 2009 (Statement 1); the growth rate for the previous year (March 31, 2009) was marginally higher at 21.7 per cent. During the year 2009-10, growth in term deposits at 15.8 per cent was substantially lower than the previous year's growth (25.4 per cent). On the other hand growth in current and savings deposits increased to 19.0 per cent from 8.3 per cent and to 31.0 per cent from 19.6 per cent, respectively (Table 1).

II.2 Ownership Pattern by Institutional Sectors

The classification of bank deposits by institutional sectors as on March 31, 2009 and 2010 is presented in Statement 1. The 'Government' sector deposits constituted 13.5 per cent of total deposits with SCBs in March 2010, which was 0.5 percentage point lower than that in the previous year (14.0 per cent). During 2009-10, the 'Private Corporate (Non-Financial)' sector recorded a marginal increase in its share in total deposits to 14.8 per cent from 14.5 per cent while the share of 'Foreign' sector declined to 3.7 per cent from 4.3 per cent. The share of 'Household' sector, the

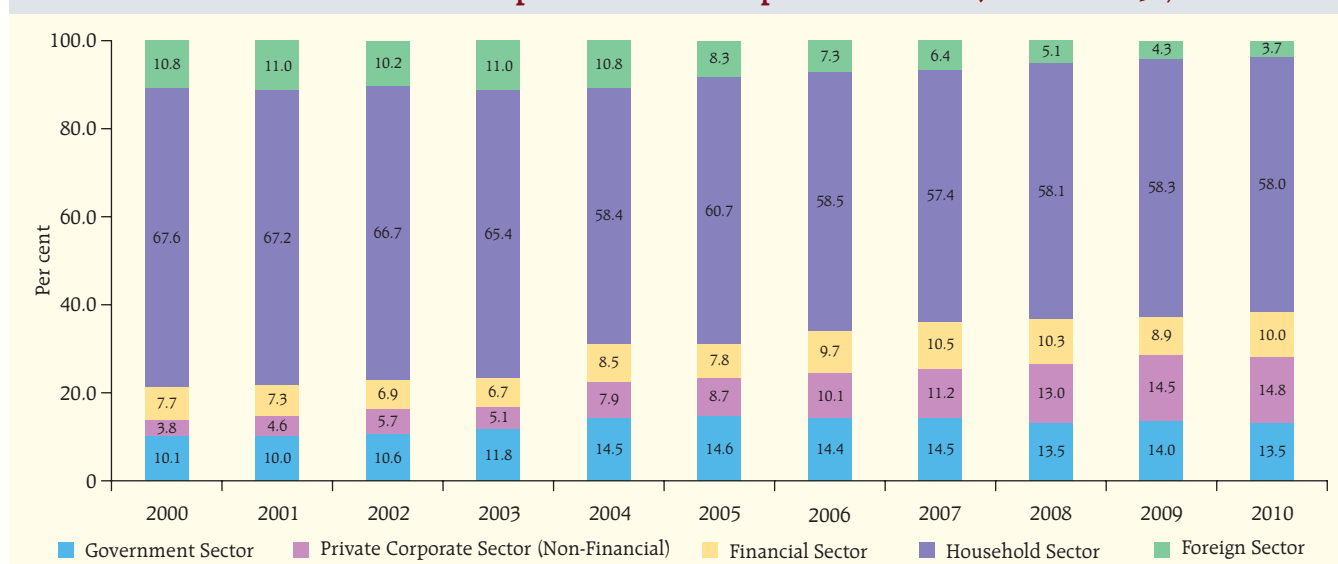
Chart 2: Trend in Ownership Pattern of Bank Deposits-2000-2010 (As on March 31)

Table 1: Growth rates in Deposits according to type of account

(per cent)			
Account type	2007-08	2008-09	2009-10
Current deposits	33.8	8.3	19.0
Savings deposits	17.1	19.6	31.0
Term deposits	23.0	25.4	15.8
Total deposits	22.9	21.7	19.7

largest shareholder of the deposits with the SCBs declined to 58.0 per cent as on March 31, 2010 from 58.3 per cent in 2009 (Chart 4). The share of deposits of 'Financial' sector as at end March 2010 stood higher at 10.0 per cent, compared to 8.9 per cent a year ago.

III. Ownership Pattern by Type of Deposit Accounts and Institutional Sectors

The ownership pattern according to major sectors and type of deposits as on March 31, 2009 and 2010 is depicted in Charts 5A and 5B. The 'Household' sector, which was the largest holder of total deposits outstanding with SCBs, also held the largest share across the three types of deposits, viz., Current, Savings and Term deposits. As regards current deposits, the share of 'Household' sector in total current deposits declined to 41.0 per cent in March 2010 from 43.7 per cent a year ago. During 2009-10, the share of 'Private Corporate (Non-financial)' sector in total current deposit improved by 5.5 percentage points to 33.0 per cent during the period, while the share of 'Financial'

Chart 3: Composition of Bank Deposits by Type of Accounts (As on March 31)

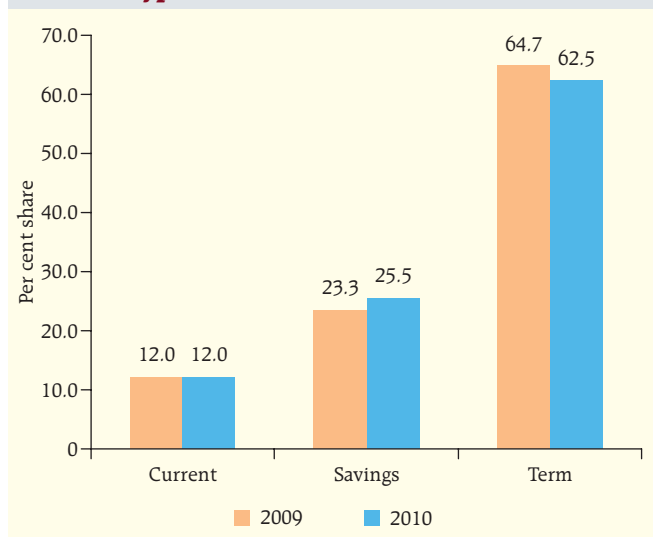
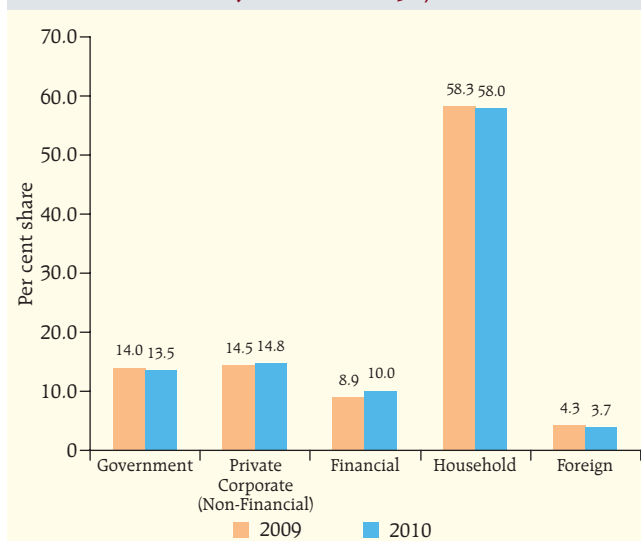


Chart 4: Ownership Pattern of Bank Deposits (As on March 31)

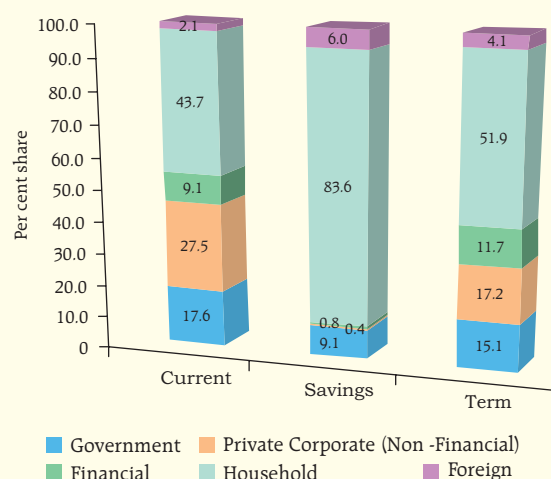
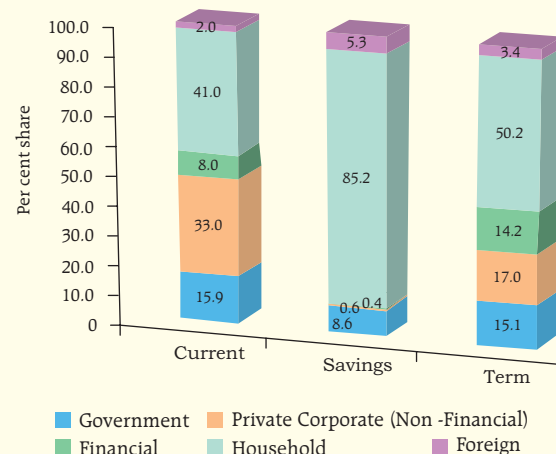


sector declined to 8.0 per cent from 9.1 per cent a year ago. The shares of 'Government' and 'Foreign' sectors deposits in current deposits also declined to 15.9 per cent and 2.0 per cent as on March 31, 2010 from 17.6 per cent and 2.1 per cent a year ago respectively.

'Household' sector accounted for the bulk of saving deposits in March 2010 with the largest share of 85.2 per cent, which was, higher than 83.6 per cent in March 2009. The share of 'Government' sector in savings deposits declined by 0.5 percentage points during 2009-10 and stood at 8.6 per cent as on March 31, 2010. The 'Private Corporate (Non-financial)' and 'Financial' sectors had negligible shares in savings deposits both in 2009 and 2010, while the 'Foreign' sector accounted for 5.3 per cent of savings deposits.

As regards term deposits, share of the largest constituent, viz., the 'Household' sector declined to 50.2 per cent from 51.9 per cent a year ago. The share of 'Financial' sector in term deposits improved by 2.5 per cent to 14.2 per cent during the year under review. The 'Private Corporate (Non-financial)' and 'Foreign' sectors registered decline in their shares in term deposits during 2009-10, and held 17.0 per cent (17.2 per cent a year ago) and 3.4 per cent (4.1 per cent a year ago) shares, respectively while that of the 'Government' sector remained almost unchanged (15.1 per cent in March 2010).

The percentage shares of the deposits in incremental deposits of the major sectors are presented

**Chart 5A: Ownership Pattern of Bank Deposits
According to Type of Accounts
(As on March 31, 2009)****Chart 5B: Ownership Pattern of Bank Deposits
According to Type of Accounts
(As on March 31, 2010)**

in Table 2. During 2009-10, 51.8 per cent of the incremental deposits were contributed by term deposits, as compared to 73.5 cent in 2008-09. The share of current deposits in incremental deposits at 11.6 per cent in 2009-10 was more than double as compared to the previous year (5.2 per cent). The share of savings deposits in incremental deposits (36.6 per cent) was considerably higher as compared to that in 2008-09 (21.3 per cent).

Term deposits accounted for 51.8 per cent of incremental deposits during 2009-10; their share in incremental deposits of 'Government' and 'Private Corporate (Non-Financial)' sectors was 71.0 per cent and 51.7 per cent, respectively, but lower at 36.1 per cent in the case of 'Household' sector. As much as 58.4

per cent of incremental deposits of 'Household' sector accrued in the form of savings deposits. In case of 'Private Corporate (Non-Financial)' sectors current deposits contributed 45.4 per cent of incremental deposits during 2009-10.

IV. Ownership Pattern of Deposits According to Population Groups/ States and Union Territories/ Metropolitan Centres

IV.1 Population Groups¹

The ownership of deposits classified by population groups is presented in Statement 2. The metropolitan centres accounted for the largest share (57.8 per cent)

Table 2: The contribution of the three types of Deposits in Incremental Deposits of the selected Sectors

(per cent)

Sectors	Contribution in incremental deposits							
	2008-09				2009-10			
	Current	Savings	Term	Total	Current	Savings	Term	Total
Government	16.4	19.7	64.0	100.0	7.4	21.6	71.0	100.0
Private corporate (Non-financial)	14.4	-0.1	85.7	100.0	45.4	2.9	51.7	100.0
Financial	-192.1	24.5	267.6	100.0	1.7	-2.3	100.7	100.0
Household	6.9	26.9	66.1	100.0	5.5	58.4	36.1	100.0
Foreign	-71.1	174.5	-3.5	100.0	21.9	147.0	-68.9	100.0
Total	5.2	21.3	73.5	100.0	11.6	36.6	51.8	100.0

¹ The population group classification of banked centres is based on 2001 population census for the surveys beginning 2006, while for the earlier surveys the classification was based on 1991 population census. This may be taken into consideration while comparing population-group wise data for earlier surveys with those of the current survey.

in total deposits as on March 31, 2010, compared to 56.5 per cent share as at end March 2009. The share of deposits of rural centres (8.8 per cent) in March 2010 was also higher than that in March 2009 (7.8 per cent). The semi-urban and urban centres recorded a declined in the share of deposits to 13.0 per cent from 13.6 per cent and to 20.3 per cent from 22.1 per cent, respectively during 2009-10 compared to previous year.

The 'Household' sector accounted for the largest share in total deposits in each of the population groups. The share of 'Household sector' was 87.4 per cent in rural areas, 77.1 per cent in semi-urban areas, 68.8 per cent in urban areas and 45.4 per cent in metropolitan areas as on March 31, 2010 (Statement 2). 'Individuals (including Hindu Undivided Families-HUFs)' were the major constituent of the 'Household' sector in all the population groups. This sub-group accounted for about 83.0 per cent of deposits of 'Household' sector in rural and semi-urban centres, while their share was lower at 74.4 per cent in metropolitan areas. Among the Individuals (including HUFs) farmers accounted for 28.8 per cent of deposits in rural areas, while their share was 6.0 per cent and 3.2 per cent in Urban and Metropolitan areas, respectively. Farmers share in deposits of Individuals in semi-urban areas was 14.8 per cent. Wage and Salary earners accounted for 22.5 per cent of deposits of individuals in Metropolitan centres, while their share was relatively lower in 14.4-19.5 per cent range in other population groups.

'Businessmen', 'Traders', 'Professionals and Self employed' persons held 14.9-15.4 per cent of deposits owned by 'Individuals' in all population groups, except urban areas where their share was marginally higher at 16.5 per cent.

Deposits from the 'Government' sector constituted 6.7 per cent and 10.1 per cent of the total deposits in rural and semi-urban areas, respectively as on March 31, 2010. The share of deposits held by the 'Government' sector in the urban and metropolitan areas, stood at 14.6 per cent and 15.0 per cent of total deposits, respectively. The 'Private Corporate (Non-Financial)' and 'Financial' sectors together accounted for less than 4.0 per cent of rural and semi-urban centres deposits, while their combined share was higher at 12.7 and 36.2 per cent in Urban and Metropolitan centres, respectively.

The share of 'Foreign' sector deposits, comprising deposits of non-residents and foreign embassies, etc., in total deposits, across population groups, was the highest in semi-urban areas (5.9 per cent), followed by urban areas (3.9 per cent), metropolitan areas (3.4 per cent) and rural areas (2.4 per cent). Deposits from 'Non Residents' was the major constituent of 'Foreign' sector deposits and maintained same order among population groups as for the total 'Foreign' sector deposits.

Distributional pattern of total deposits by their type and population groups, as on March 31, 2010 remained similar to that a year ago, with metropolitan centres accounting for the highest share and rural centres accounting for the lowest share in all types of deposits (Chart 7). In respect of current deposits, the metropolitan centres accounted for a share of 64.6 per cent, while the shares of urban and semi-urban centres were lower at 19.9 per cent and 10.2 per cent, respectively. Metropolitan centres recorded an increase in their share in all types of deposit during 2009-10. Metropolitan centres held a share of 64.6 per cent in current deposits and 36.5 per cent in savings deposits in 2010. The shares in savings deposits of urban, semi-urban and rural centres were 25.2 per cent, 22.0 per cent and 16.3 per cent, respectively in March 2010. In the case of term deposits metropolitan centres held the highest share of 65.2 per cent, followed distantly by urban (18.4 per cent), semi-urban (9.9 per cent) and rural (6.5 per cent) centres.

Chart 6: Composition of Bank Deposits according to Population Groups (per cent) (As on March 31)

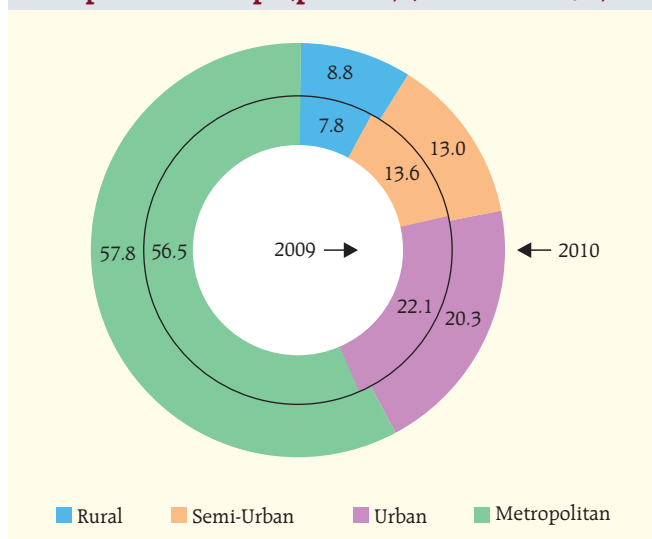
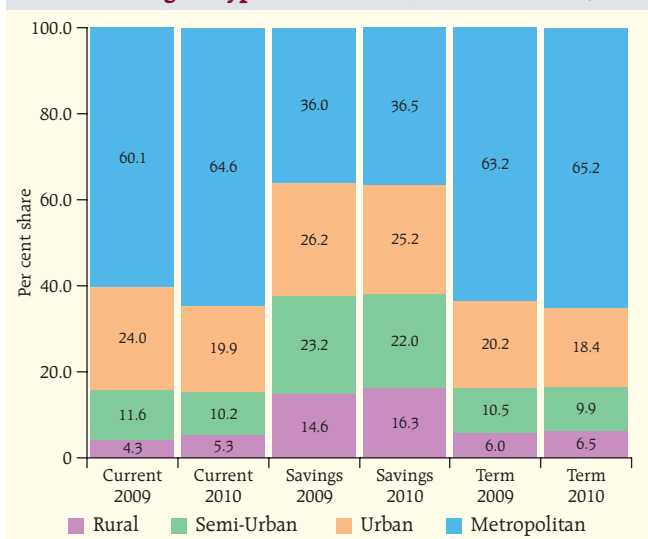
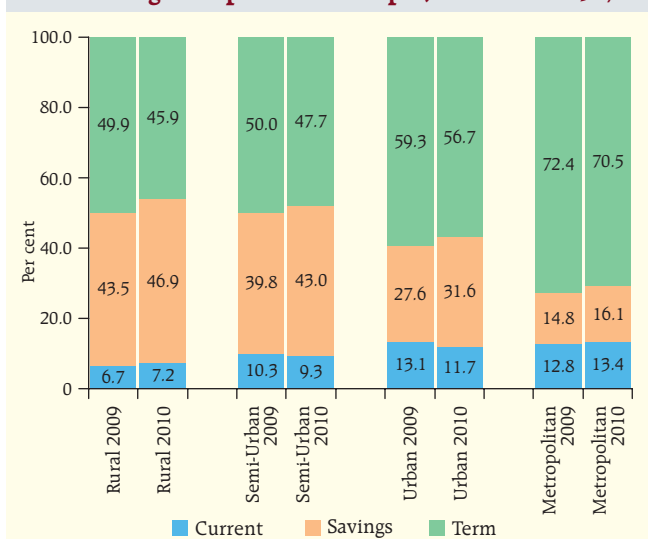


Chart 7: Population Group-wise Distribution of Deposits According to Type of Accounts (As on March 31)

The distribution of deposits according to type and population groups indicated that across all population groups, term deposits accounted for the largest share in total deposits in March 2010, except rural centres (Chart 8). In rural centres 46.9 per cent of deposits were in the form of savings deposit, while 45.9 per cent were in term deposits. The share of savings deposits as at end March 2010 increased across all population groups. The share was the highest at 46.9 per cent in rural centres, followed by 43.0 per cent in semi-urban centres. The share of current deposits in March 2010 was observed to be higher than that a year ago for the rural and metropolitan population groups, whereas for

Chart 8: Composition of Deposits by Type of Account - According to Population Groups (As on March 31)

the semi-urban and urban population group it was declined. In metropolitan centres, the share of term deposits declined to 70.5 per cent from 72.4 per cent, a year ago. In Urban centres it declined to 56.7 per cent from 59.3 per cent. In rural centres the share of term deposits witnessed a 4.0 percentage point decline and stood at 45.9 per cent in March 2010.

IV.2 States/Union Territories

The ownership pattern of deposits for end March 2010 classified according to States/Union Territories is presented in Statement 3. In all the major States and Union Territories, except Maharashtra and Delhi, the bank deposits have been primarily mobilised from the 'Household' sector, which accounted for about three-fifths of the total deposits. This is brought out by the fact that in 31 States/UTs, share of 'Household' sector deposits in total deposits was higher than the all-India share of 'Household' sector deposits in total deposits (58.0 per cent). Further, in Six of these States/UTs, viz, Punjab, Rajasthan, Arunachal Pradesh, Lakshadweep, Uttar Pradesh and Puducherry the contribution of 'Household' sector deposits to total deposits in respective states was above 75 per cent. These states accounted for 12.0 of total deposits and 16.6 per cent of 'Household' sector deposits. 25 States/UTs had 'Household' sector deposits between 60.0 per cent and 75.0 per cent of their respective total deposits. At the other end of the spectrum, Maharashtra and Delhi had 38.6 per cent and 47.8 per cent of their total deposits from the 'Household' sector and they collectively accounted for 28.6 per cent of 'Household' sector deposits and 40.2 per cent total deposits in 2010.

In 15 States/UTs, the share of the deposits of 'Government' sector in the total deposits as on March 31, 2010 was less than the all-India level share (13.5 per cent). The remaining 20 States/UTs, with combined share of 35.1 per cent of total deposits, accounted for 51.4 per cent of 'Government' sector's deposits. Deposits of this sector had considerable contribution (more than 25 per cent) in the total deposits in 5 States/Union Territories viz., Chhattisgarh, Sikkim, Manipur, Orissa and Chandigarh.

The share of 'Foreign' sector deposits in total deposits was below 5 per cent in respect of 29 States/UTs. The 'Foreign' sector deposits accounted for 22.8

per cent, 18.7 per cent and 12.7 per cent of deposits in respect of Kerala, Daman & Diu and Goa, respectively. 'Foreign' sector deposits were concentrated in States viz., Maharashtra, Kerala, Gujarat, Delhi, Tamil Nadu, Karnataka, Rajasthan and Punjab, which collectively accounted for 83.7 per cent of total 'Foreign' sector deposits.

The share of 'Private Corporate (Non-Financial)' sector in total deposits in Maharashtra, Delhi, Goa and Karnataka was higher than the all-India level (14.8 per cent). About two thirds (70.8 per cent) of 'Private Corporate (Non-Financial)' sector deposits were concentrated in these three states.

IV.3 Major Metropolitan Centres

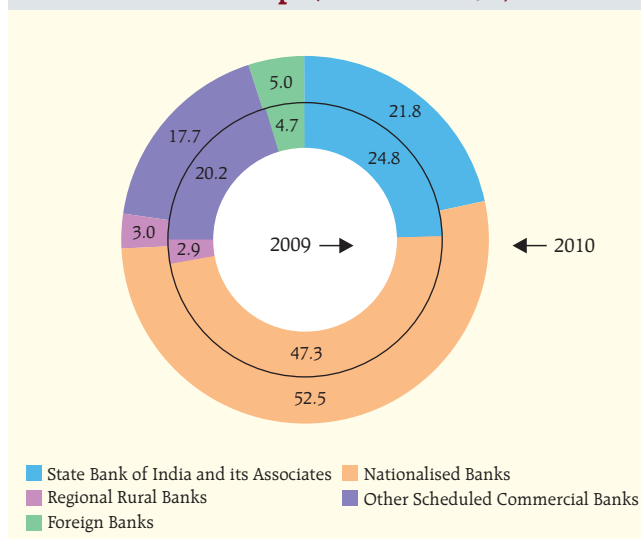
Deposits in Mumbai, Delhi, Kolkata and Chennai, the four major metropolitan centers, are analysed in this section. The ownership pattern of deposits of the four major metropolitan centers, viz., Mumbai, Delhi, Kolkata and Chennai, is presented in Statement 4. The 'Household' sector owned the highest share of deposits in each of the centre. The share was observed to be the highest in Chennai (57.2 per cent) and the lowest in Mumbai (31.4 per cent). The next highest shares of deposits were owned by 'Private Corporate (Non-Financial)' and 'Government' sectors in the four major metropolitan centers taken together. The highest share of 'Government' sector was recorded in Delhi (22.9 per cent), followed by Kolkata (19.0 per cent), Chennai (11.7 per cent) and Mumbai (11.3 per cent). The share of 'Private Corporate (Non-Financial)' sector was the highest in Mumbai (24.9 per cent), followed by Delhi (24.1 per cent), Chennai (21.8 per cent) and Kolkata (17.5 per cent). The 'Foreign' sector accounted for 4.9 per cent and 3.6 per cent of total deposits in Chennai and Mumbai, respectively while its share was lower (1.8 per cent to 2.9 per cent) in other two major metropolitan centers and 3.4 per cent in the four major metropolitan centers taken together.

V. Ownership Pattern of Deposits According to Bank Groups

V.1 Composition of Deposits by Type of Account and Bank-Groups

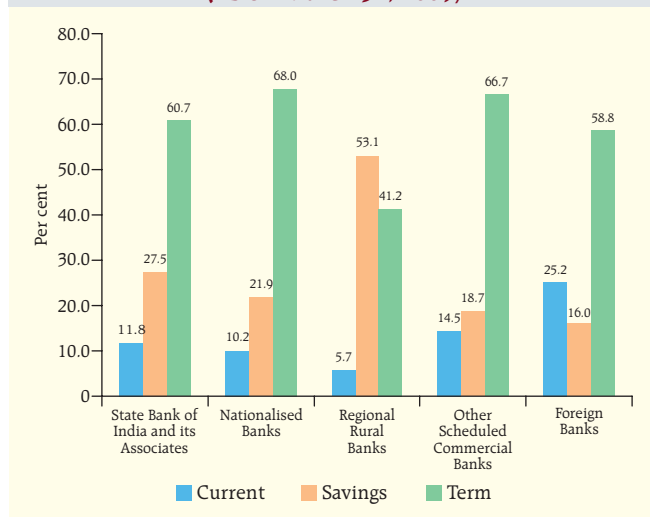
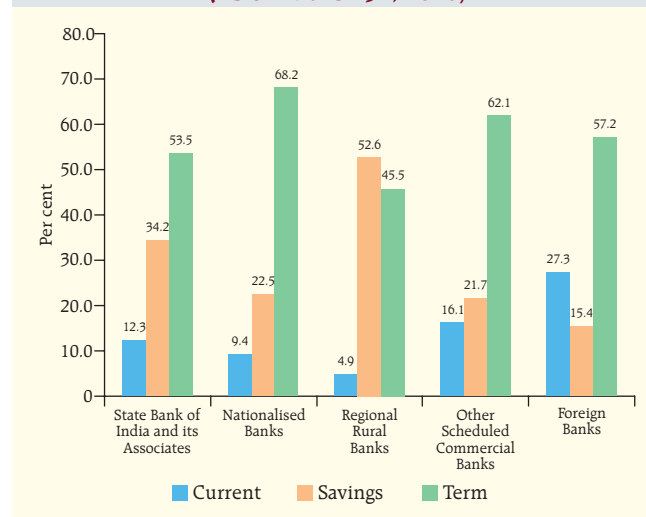
The composition of deposits according to bank-groups is presented in Statement 5. At the aggregate

Chart 9: Distribution of Bank Deposits According to Bank Groups (As on March 31)



level, the relative shares of different bank groups depicted very marginal changes as on March 31, 2010, as compared with the position a year ago (Chart 9). The Nationalised Banks accounted for the largest share at 52.5 per cent of total deposits as on March 31, 2010, followed by SBI and its Associates (21.8 per cent), OSCBs (17.7 per cent) and Foreign Banks (5.0 per cent) (Chart 9). During 2009-10, the share of Nationalised Banks increased by 5.2 percentage points, while the share of SBI and its Associates declined by 3.0 percentage points.

The distribution of deposits according to type indicates identical pattern for SBI and its Associates, Nationalised Banks and OSCBs, where the term deposits had the largest share, followed by savings and current deposits (Charts 10A and 10B). The share of term deposits was 68.2 per cent for Nationalised Banks, 62.1 per cent for OSCBs and 53.5 per cent for SBI and its Associates. In the case of Foreign Banks, term deposits had the largest share (57.2 per cent) followed by current deposits (27.3 per cent). In the case of RRBs, savings deposits accounted for the largest share (52.6 per cent) followed by term deposits (45.5 per cent). Current deposits formed a substantial share (27.3 per cent) of total deposits with Foreign Banks and on the other hand, such deposits for RRBs constituted only 4.9 per cent of total deposits.

Chart 10A: Composition of Deposits According to Type of Deposits and Bank Group (As on March 31, 2009)**Chart 10B: Composition of Deposits According to Type of Deposits and Bank Group (As on March 31, 2010)**

V.2 Ownership of Deposits by Institutional Sectors and Bank-Groups

The ownership pattern of deposits according to bank groups as on March 31, 2010 is presented in Statement 6. The 'Household' sector accounted for the highest share in total deposits in all bank groups, except Foreign Banks, in whose case 'Private Corporate (Non-Financial)' sector deposits had the largest share (44.5 per cent). The share of the 'Household' sector in total deposits was at 65.1 per cent for SBI and its Associates, 58.7 per cent for Nationalised Banks and 50.9 per cent for private sector banks while it was the highest at 81.3 per cent for RRBs.

'Individuals (including HUFs)' was the major constituent of the 'Household' sector, in all the bank groups, though its share ranged from 21.1 per cent in the case of Foreign Banks to as high as 75.0 per cent for RRBs, and about one-half each in the cases of SBI and its Associates and Nationalised banks.

The share of the 'Government' sector deposits was the highest at about 17.0 in respect of deposits with the Nationalised Banks and for SBI and its Associates it was 16.1 per cent. This sector's share for RRBs was at 12.4 per cent and for private sector banks at 4.0 per cent. 'Central and State Governments' and 'Public Sector Corporations and Companies'

contributed 13.3 per cent to deposits with SBI and its Associates, as against 10.2 per cent share at all SCB level.

'Government' sector deposits with RRBs were largely contributed by 'State Governments' (6.8 per cent) and 'Local Authorities' (3.3 per cent). 'Government' sector held 4.0 per cent of the total deposits with private sector banks and these were held with shares by 'Central and State Governments' and 'Public Sector Corporations and Companies' at 1.8 per cent and 1.0 per cent, respectively.

The share of 'Private Corporate (Non-Financial)' sector in the total deposits was the highest for Foreign Banks (44.5 per cent), followed by private sector banks (23.9 per cent). The corresponding shares in total deposits with SBI and its Associates and Nationalised Banks were relatively low at 10.7 per cent and 11.2 per cent, respectively as on March 31, 2010.

The share of deposits from 'Foreign' sector was the highest in the case of Foreign banks (10.2 per cent of total deposits), followed by private sector banks (4.9 per cent), SBI and its Associates (4.0 per cent) and Nationalised Banks (2.8 per cent). This sector had a negligible share of 0.2 per cent for RRBs. All bank groups derived major part of 'Foreign' sector deposits from 'Non-Residents'.

**Statement 1: Ownership of Deposits with Scheduled Commercial Banks
by Type of Deposits and Sector – March 2009 and 2010**

(₹ Crore)

Sector	Current		Savings		Term		Total		Variations			
	2009	2010	2009	2010	2009	2010	2009	2010	Current	Savings	Term	Total
	1	2	3	4	5	6	7	8	9	10	11	12
I. Government Sector	85,512	92,140	85,932	1,05,378	3,93,715	4,57,573	5,65,158	6,55,091	6,628	19,446	63,858	89,932
	(17.6)	(15.9)	(9.1)	(8.6)	(15.1)	(15.1)	(14.0)	(13.5)	(7.2)	(6.7)	(15.5)	(11.3)
1. Central & State Governments	38,422	43,617	53,175	65,831	1,43,836	1,97,384	2,35,433	3,06,833	5,196	12,656	53,548	71,400
	(7.9)	(7.5)	(5.7)	(5.3)	(5.5)	(6.5)	(5.8)	(6.3)	(5.6)	(4.3)	(13.0)	(9.0)
i) Central Government	13,666	9,519	3,335	4,079	56,436	73,185	73,438	86,783	-4,147	744	16,749	13,346
	(2.8)	(1.6)	(0.4)	(0.3)	(2.2)	(2.4)	(1.8)	(1.8)	(-4.5)	(0.3)	(4.1)	(1.7)
ii) State Governments	24,756	34,098	49,840	61,752	87,400	1,24,199	1,61,995	2,20,049	9,342	11,912	36,800	58,054
	(5.1)	(5.9)	(5.3)	(5.0)	(3.3)	(4.1)	(4.0)	(4.5)	(10.1)	(4.1)	(8.9)	(7.3)
2. Local Authorities	7,820	10,269	16,134	20,083	47,281	75,711	71,235	1,06,062	2,448	3,949	28,430	34,827
	(1.6)	(1.8)	(1.7)	(1.6)	(1.8)	(2.5)	(1.8)	(2.2)	(2.7)	(1.4)	(6.9)	(4.4)
3. Quasi-Government Bodies	10,133	7,642	5,227	6,059	55,248	40,608	70,608	54,309	-2,491	832	-14,639	-16,298
	(2.1)	(1.3)	(0.6)	(0.5)	(2.1)	(1.3)	(1.7)	(1.1)	(-2.7)	(0.3)	(-3.5)	(-2.0)
<i>Of which:</i>												
State Electricity Boards	3,560	1,484	276	24	10,514	3,561	14,350	5,069	-2,076	-252	-6,953	-9,281
	(0.7)	(0.3)	(0.0)	(0.0)	(0.4)	(0.1)	(0.4)	(0.1)	(-2.2)	(-0.1)	(-1.7)	(-1.2)
4. Public Sector Corporations and Companies	29,137	30,612	11,396	13,405	1,47,350	1,43,870	1,87,883	1,87,887	1,475	2,009	-3,480	3
	(6.0)	(5.3)	(1.2)	(1.1)	(5.6)	(4.8)	(4.7)	(3.9)	(1.6)	(0.7)	(-0.8)	(0.0)
i) Non-Departmental Commercial Undertakings	20,494	27,306	5,572	7,746	91,336	82,406	1,17,402	1,17,457	6,812	2,174	-8,931	55
	(4.2)	(4.7)	(0.6)	(0.6)	(3.5)	(2.7)	(2.9)	(2.4)	(7.4)	(0.7)	(-2.2)	(0.0)
ii) Others	8,643	3,306	5,824	5,659	56,014	61,464	70,481	70,430	-5,337	-165	5,451	-51
	(1.8)	(0.6)	(0.6)	(0.5)	(2.1)	(2.0)	(1.7)	(1.5)	(-5.8)	(-0.1)	(1.3)	(0.0)
II. Private Corporate Sector (Non-Financial)	1,33,627	1,91,309	3,317	6,965	4,49,746	5,15,422	5,86,690	7,13,696	57,682	3,648	65,676	127,006
	(27.5)	(33.0)	(0.4)	(0.6)	(17.2)	(17.0)	(14.5)	(14.8)	(62.5)	(1.3)	(15.9)	(15.9)
1. Non-Financial Companies	1,14,560	1,51,361	1,348	1,960	3,70,314	3,65,824	4,86,222	5,19,145	36,801	612	-4,491	32,923
	(23.5)	(26.1)	(0.1)	(0.2)	(14.2)	(12.1)	(12.0)	(10.7)	(39.9)	(0.2)	(-1.1)	(4.1)
2. Non-Credit Co-operative Institutions	1,105	6,689	1,174	1,379	4,560	21,942	6,838	30,010	5,585	205	17,382	23,172
	(0.2)	(1.2)	(0.1)	(0.1)	(0.2)	(0.7)	(0.2)	(0.6)	(6.0)	(0.1)	(4.2)	(2.9)
3. Others	17,962	33,258	795	3,626	74,872	1,27,656	93,629	1,64,541	15,296	2,832	52,784	70,912
	(3.7)	(5.7)	(0.1)	(0.3)	(2.9)	(4.2)	(2.3)	(3.4)	(16.6)	(1.0)	(12.8)	(8.9)
III. Financial Sector	44,293	46,379	7,732	4,817	3,05,942	4,30,848	3,57,968	4,82,043	2,085	-2,915	124,905	124,075
	(9.1)	(8.0)	(0.8)	(0.4)	(11.7)	(14.2)	(8.9)	(10.0)	(2.3)	(-1.0)	(30.3)	(15.6)
1. Banks	16,578	16,474	6,981	712	1,34,236	2,17,565	1,57,795	2,34,751	-105	-6,269	83,329	76,956
	(3.4)	(2.8)	(0.7)	(0.1)	(5.1)	(7.2)	(3.9)	(4.9)	(-0.1)	(-2.1)	(20.2)	(9.7)
i) Indian Commercial Banks	9,350	6,109	6,540	297	92,519	1,55,093	1,08,409	1,61,499	-3,241	-6,242	62,574	53,090
	(1.9)	(1.1)	(0.7)	(0.0)	(3.5)	(5.1)	(2.7)	(3.3)	(-3.5)	(-2.1)	(15.2)	(6.7)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1,284	1,418	3	7	6,267	7,372	7,554	8,798	134	4	1,105	1,243
	(0.3)	(0.2)	(0.0)	(0.0)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.0)	(0.3)	(0.2)

**Statement 1: Ownership of Deposits with Scheduled Commercial Banks
by Type of Deposits and Sector – March 2009 and 2010 (Contd.)**

(₹ Crore)

Sector	Current		Savings		Term		Total		Variations			
	2009	2010	2009	2010	2009	2010	2009	2010	Current	Savings	Term	Total
	1	2	3	4	5	6	7	8	9	10	11	12
iii) Co-operative Banks & Credit Societies	5,944 (1.2)	8,947 (1.5)	439 (0.0)	408 (0.0)	35,449 (1.4)	55,099 (1.8)	41,832 (1.0)	64,454 (1.3)	3,003 (3.3)	-31 (-0.0)	19,650 (4.8)	22,622 (2.8)
a. Co-operative Banks	5,614 (1.2)	8,584 (1.5)	125 (0.0)	64 (0.0)	33,550 (1.3)	53,165 (1.8)	39,289 (1.0)	61,813 (1.3)	2,970 (3.2)	-61 (-0.0)	19,614 (4.8)	22,524 (2.8)
b. Credit Societies	330 (0.1)	363 (0.1)	314 (0.0)	343 (0.0)	1,899 (0.1)	1,935 (0.1)	2,543 (0.1)	2,641 (0.1)	33 (0.0)	30 (0.0)	36 (0.0)	98 (0.0)
2. Other Financial Institutions	11,458 (2.4)	9,752 (1.7)	293 (0.0)	2,686 (0.2)	96,797 (3.7)	1,22,176 (4.0)	1,08,548 (2.7)	1,34,615 (2.8)	-1,705 (-1.8)	2,393 (0.8)	25,379 (6.1)	26,066 (3.3)
i) Financial Companies	1,188 (0.2)	1,377 (0.2)	3 (0.0)	2,280 (0.2)	4,119 (0.2)	9,049 (0.3)	5,310 (0.1)	12,705 (0.3)	190 (0.2)	2,277 (0.8)	4,929 (1.2)	7,396 (0.9)
a. Housing Finance Companies	864 (0.2)	889 (0.2)	2 (0.0)	2,265 (0.2)	2,810 (0.1)	7,579 (0.3)	3,676 (0.1)	10,733 (0.2)	25 (0.0)	2,263 (0.8)	4,769 (1.2)	7,057 (0.9)
b. Auto Finance Companies	324 (0.1)	488 (0.1)	1 (0.0)	15 (0.0)	1,309 (0.1)	1,469 (0.0)	1,634 (0.0)	1,972 (0.0)	165 (0.2)	13 (0.0)	160 (0.0)	338 (0.0)
ii) Total of Mutual Funds (including Private Sector Mutual Fund)	656 (0.1)	1,238 (0.2)	1 (0.0)	36 (0.0)	41,991 (1.6)	64,538 (2.1)	42,647 (1.1)	65,811 (1.4)	582 (0.6)	35 (0.0)	22,547 (5.5)	23,164 (2.9)
a. Mutual Funds in Private Sector	479 (0.1)	720 (0.1)	- (0.0)	34 (0.0)	22,874 (0.9)	23,518 (0.8)	23,354 (0.6)	24,272 (0.5)	241 (0.3)	34 (0.0)	643 (0.2)	918 (0.1)
b. Other Mutual Funds	176 0.0	517 (0.1)	1 (0.0)	2 (0.0)	19,116 (0.7)	41,020 (1.4)	19,293 (0.5)	41,539 (0.9)	341 (0.4)	1 (0.0)	21,904 (5.3)	22,246 (2.8)
iii) Unit Trust of India	13 0.0	69 0.0	1 (0.0)	- (0.0)	1,592 (0.1)	3,032 (0.1)	1,606 (0.0)	3,102 (0.1)	56 (0.1)	-1 (-0.0)	1,440 (0.3)	1,495 (0.2)
iv) Insurance Corporations and Companies	8,219 (1.7)	6,741 (1.2)	10 (0.0)	64 (0.0)	29,488 (1.1)	31,905 (1.1)	37,718 (0.9)	38,709 (0.8)	-1,479 (-1.6)	54 (0.0)	2,416 (0.6)	992 (0.1)
v) Term Lending Institutions	113 (0.0)	129 (0.0)	2 (0.0)	17 (0.0)	3,440 (0.1)	3,615 (0.1)	3,555 (0.1)	3,761 (0.1)	16 (0.0)	15 (0.0)	175 (0.0)	206 (0.0)
vi) Provident Fund Institutions	1,269 (0.3)	199 (0.0)	277 (0.0)	290 (0.0)	16,166 (0.6)	10,038 (0.3)	17,712 (0.4)	10,526 (0.2)	-1,070 (-1.2)	13 (0.0)	-6,129 (-1.5)	-7,186 (-0.9)
3. Other Financial Companies	16,257 (3.3)	20,152 (3.5)	458 0.0	1,418 (0.1)	74,910 (2.9)	91,107 (3.0)	91,625 (2.3)	1,12,678 (2.3)	3,895 (4.2)	960 (0.3)	16,198 (3.9)	21,053 (2.6)
i) Financial Services Companies	5,212 (1.1)	4,917 (0.8)	2 (0.0)	62 (0.0)	13,175 (0.5)	29,954 (1.0)	18,389 (0.5)	34,932 (0.7)	-295 (-0.3)	59 (0.0)	16,779 (4.1)	16,543 (2.1)
ii) Other Financial Companies	8,206 (1.7)	10,401 (1.8)	210 (0.0)	440 (0.0)	41,465 (1.6)	19,451 (0.6)	49,881 (1.2)	30,292 (0.6)	2,194 (2.4)	231 (0.1)	-22,014 (-5.3)	-19,589 (-2.5)
iii) Others	2,839 (0.6)	4,835 (0.8)	246 (0.0)	916 (0.1)	20,270 (0.8)	41,702 (1.4)	23,355 (0.6)	47,454 (1.0)	1,996 (2.2)	670 (0.2)	21,432 (5.2)	24,099 (3.0)

**Statement 1: Ownership of Deposits with Scheduled Commercial Banks
by Type of Deposits and Sector – March 2009 and 2010 (Concl.)**

(₹ Crore)

Sector	Current		Savings		Term		Total		Variations			
	2009	2010	2009	2010	2009	2010	2009	2010	Current	Savings	Term	Total
	1	2	3	4	5	6	7	8	9	10	11	12
IV. Household Sector	2,12,673	2,37,317	7,85,931	10,48,573	13,56,594	15,18,985	23,55,198	28,04,875	24,643	262,642	162,392	449,677
	(43.7)	(41.0)	(83.6)	(85.2)	(51.9)	(50.2)	(58.3)	(58.0)	(26.7)	(90.1)	(39.3)	(56.4)
1. Individuals (including Hindu Undivided families)	85,041	1,06,018	7,09,199	9,13,807	10,78,957	11,64,448	18,73,197	21,84,273	20,977	2,04,608	85,491	3,11,076
	(17.5)	(18.3)	(75.5)	(74.2)	(41.3)	(38.5)	(46.4)	(45.2)	(22.7)	(70.2)	(20.7)	(39.0)
i) Farmers	3,073	4,250	76,910	1,02,452	95,862	1,05,513	1,75,844	2,11,842	1,177	25,542	9,651	35,998
	(0.6)	(0.7)	(8.2)	(8.3)	(3.7)	(3.5)	(4.4)	(4.4)	(1.3)	(8.8)	(2.3)	(4.5)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	38,873	47,190	80,849	1,19,750	1,44,458	1,72,351	2,64,180	3,41,997	8,318	38,901	27,893	77,816
	(8.0)	(8.2)	(8.6)	(9.7)	(5.5)	(5.7)	(6.5)	(7.1)	(9.0)	(13.3)	(6.8)	(9.8)
iii) Wage and Salary Earners	4,019	6,615	1,37,377	2,08,327	1,50,326	2,15,832	2,91,721	4,29,811	2,596	70,950	65,506	1,38,090
	(0.8)	(1.1)	(14.6)	(16.9)	(5.8)	(7.1)	(7.2)	(8.9)	(2.8)	(24.3)	(15.9)	(17.3)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1,148	4,753	5,603	5,044	12,901	19,333	19,652	29,162	3,605	-560	6,432	9,509
	(0.2)	(0.8)	(0.6)	(0.4)	(0.5)	(0.6)	(0.5)	(0.6)	(3.9)	(-0.2)	(1.6)	(1.2)
v) Other Individuals	37,929	43,209	4,08,460	4,78,234	6,75,410	6,51,419	11,21,799	11,71,461	5,280	69,774	-23,991	49,663
	(7.8)	(7.5)	(43.5)	(38.8)	(25.8)	(21.5)	(27.8)	(24.2)	(5.7)	(23.9)	(-5.8)	(6.2)
2. Trusts, Associations, Clubs etc.	7,615	10,236	17,975	20,146	69,787	66,824	95,378	97,205	2,621	2,170	-2,964	1,828
	(1.6)	(1.8)	(1.9)	(1.6)	(2.7)	(2.2)	(2.4)	(2.0)	(2.8)	(0.7)	(-0.7)	(0.2)
3. Proprietary and Partnership Concerns	69,891	81,293	5,013	7,048	62,647	68,523	1,37,551	1,56,865	11,403	2,035	5,876	19,314
	(14.4)	(14.0)	(0.5)	(0.6)	(2.4)	(2.3)	(3.4)	(3.2)	(12.3)	(0.7)	(1.4)	(2.4)
4. Educational Institutions	2,546	1,696	7,868	7,747	17,909	16,665	28,322	26,109	-849	-120	-1,244	-2,213
	(0.5)	(0.3)	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.5)	(-0.9)	(-0.0)	(-0.3)	(-0.3)
5. Religious Institutions	297	253	1,620	1,446	5,787	3,536	7,704	5,235	-44	-175	-2,250	-2,468
	(0.1)	(0.0)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(-0.0)	(-0.1)	(-0.5)	(-0.3)
6. Others (Not elsewhere Classified)	47,284	37,820	44,255	98,379	121,506	198,988	213,046	335,187	-9,464	54,124	77,482	314,275
	(9.7)	(6.5)	(4.7)	(8.0)	(4.6)	(6.6)	(5.3)	(6.9)	(-10.2)	(18.6)	(18.8)	(39.4)
V. Foreign Sector	10,394	11,704	56,666	65,450	1,07,622	1,03,503	1,74,681	1,80,657	1,310	8,785	-4,119	5,976
	(2.1)	(2.0)	(6.0)	(5.3)	(4.1)	(3.4)	(4.3)	(3.7)	(1.4)	(3.0)	(-1.0)	(0.8)
1. Foreign Consulates, Embassies, Trade Missions, Information, Services etc.	652	849	934	1,114	759	1,540	2,344	3,503	197	180	781	1,159
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
2. Non-Residents	3,064	2,307	53,030	61,510	99,725	96,698	1,55,819	1,60,515	-757	8,480	-3,027	4,696
	(0.6)	(0.4)	(5.6)	(5.0)	(3.8)	(3.2)	(3.9)	(3.3)	(-0.8)	(2.9)	(-0.7)	(0.6)
3. Others	6,678	8,548	2,702	2,826	7,138	5,264	16,518	16,639	1,870	124	-1,873	121
	(1.4)	(1.5)	(0.3)	(0.2)	(0.3)	(0.2)	(0.4)	(0.3)	(2.0)	(0.0)	(-0.5)	(0.0)
Grand Total	4,86,499	5,78,848	9,39,577	12,31,182	26,13,619	30,26,331	40,39,695	48,36,362	92,349	291,606	412,712	796,668
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Figures in brackets indicate percentages to total.

'-' Nil or Negligible

**Statement 2: Population Group-wise Ownership of Deposits of Scheduled
Commercial Banks – March 2010**

(₹ Crore)

Sector	Rural		Semi-urban		Urban		Metropolitan		Total	
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent
	1	2	3	4	5	6	7	8	9	10
I. Government Sector	28,479	6.7	63,950	10.1	1,43,680	14.6	4,18,982	15	6,55,091	13.5
1. Central & State Governments	15,363	3.6	32,374	5.1	69,737	7.1	1,89,360	6.8	3,06,833	6.3
i) Central Government	2,192	0.5	4,080	0.6	10,947	1.1	69,565	2.5	86,783	1.8
ii) State Governments	13,171	3.1	28,293	4.5	58,790	6	1,19,795	4.3	2,20,049	4.5
2. Local Authorities	6,357	1.5	10,859	1.7	21,389	2.2	67,456	2.4	1,06,062	2.2
3. Quasi-Government Bodies	1,675	0.4	4,391	0.7	15,783	1.6	32,460	1.2	54,309	1.1
<i>Of which:</i>										
State Electricity Boards	154	0	293	0	2,483	0.3	2,139	0.1	5,069	0.1
4. Public Sector Corporations and Companies	5,085	1.2	16,327	2.6	36,770	3.7	1,29,705	4.6	1,87,887	3.9
i) Non-Departmental Commercial Undertakings	3,292	0.8	12,625	2	26,445	2.7	75,095	2.7	1,17,457	2.4
ii) Others	1,792	0.4	3,702	0.6	10,325	1	54,611	2	70,430	1.5
II. Private Corporate Sector (Non-Financial)	8,762	2.1	25,308	4	75,231	7.7	6,04,395	21.6	7,13,696	14.8
1. Non-Financial Companies	5,088	1.2	17,919	2.8	56,575	5.8	4,39,562	15.7	5,19,145	10.7
2. Non-Credit Co-operative Institutions	811	0.2	2,156	0.3	3,713	0.4	23,331	0.8	30,010	0.6
3. Others	2,863	0.7	5,233	0.8	14,944	1.5	1,41,501	5.1	1,64,541	3.4
III. Financial Sector	6,019	1.4	17,875	2.8	48,796	5	4,09,353	14.6	4,82,043	10
1. Banks	3,471	0.8	12,533	2	32,275	3.3	1,86,471	6.7	2,34,751	4.9
i) Indian Commercial Banks	1,165	0.3	4,173	0.7	11,116	1.1	1,45,045	5.2	1,61,499	3.3
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	12	0	1,787	0.3	177	0	6,821	0.2	8,798	0.2
a. Co-operative Banks	2,137	0.5	6,203	1	19,688	2	33,785	1.2	61,813	1.3
b. Credit Societies	157	0	371	0.1	1,294	0.1	819	0	2,641	0.1
2. Other Financial Institutions	490	0.1	2,128	0.3	8,005	0.8	1,23,991	4.4	1,34,615	2.8
i) Financial Companies	289	0.1	680	0.1	2,563	0.3	9,173	0.3	12,705	0.3
a. Housing Finance Companies	268	0.1	637	0.1	2,435	0.2	7,393	0.3	10,733	0.2
b. Auto Finance Companies	21	0	43	0	129	0	1,780	0.1	1,972	0
ii) Total of Mutual Funds (including- Private Sector Mutual Funds)	28	0	68	0	400	0	65,315	2.3	65,811	1.4
a. Mutual Funds in Private Sector	28	0	66	0	163	0	24,014	0.9	24,272	0.5
b. Other Mutual Funds		0	2	0	236	0	41,300	1.5	41,539	0.9

**Statement 2: Population Group-wise Ownership of Deposits of Scheduled
Commercial Banks – March 2010 (Concl'd.)**

(₹ Crore)

Sector	Rural		Semi-urban		Urban		Metropolitan		Total	
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent
	1	2	3	4	5	6	7	8	9	10
iii) Unit Trust of India		0	2	0	35	0	3,065	0.1	3,102	0.1
iv) Insurance Corporations and Companies	147	0	781	0.1	1,525	0.2	36,257	1.3	38,709	0.8
v) Term Lending Institutions	17	0	260	0	1,753	0.2	1,731	0.1	3,761	0.1
vi) Provident Fund Institutions	9	0	337	0.1	1,729	0.2	8,451	0.3	10,526	0.2
3. Other Financial Companies	2,058	0.5	3,214	0.5	8,516	0.9	98,891	3.5	1,12,678	2.3
i) Financial Services Companies	373	0.1	851	0.1	2,760	0.3	30,948	1.1	34,932	0.7
ii) Other Financial Companies	813	0.2	986	0.2	4,107	0.4	24,386	0.9	30,292	0.6
iii) Others	871	0.2	1,377	0.2	1,649	0.2	43,556	1.6	47,454	1
IV. Household Sector	3,73,360	87.4	4,86,262	77.1	6,76,972	68.8	12,68,282	45.4	28,04,875	58
1. Individuals (including Hindu Undivided Families)	3,14,322	73.6	3,98,682	63.2	5,27,334	53.6	9,43,935	33.8	21,84,273	45.2
i) Farmers	90,635	21.2	58,854	9.3	31,700	3.2	30,653	1.1	2,11,842	4.4
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	48,825	11.4	59,722	9.5	86,751	8.8	1,46,698	5.2	3,41,997	7.1
iii) Wage and Salary Earners	45,381	10.6	68,639	10.9	1,03,083	10.5	2,12,708	7.6	4,29,811	8.9
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in bullion <i>etc.</i>	1,662	0.4	2,425	0.4	3,034	0.3	22,041	0.8	29,162	0.6
v) Other Individuals	1,27,818	29.9	2,09,042	33.1	3,02,766	30.8	5,31,835	19	11,71,461	24.2
2. Trusts, Associations, Clubs <i>etc.</i>	3,845	0.9	8,979	1.4	25,345	2.6	59,037	2.1	97,205	2
3. Proprietary and Partnership Concerns	6,923	1.6	17,402	2.8	35,763	3.6	96,776	3.5	1,56,865	3.2
4. Educational Institutions	3,160	0.7	4,047	0.6	7,654	0.8	11,248	0.4	26,109	0.5
5. Religious Institutions	743	0.2	1,406	0.2	1,273	0.1	1,814	0.1	5,235	0.1
6. Others (Not elsewhere Classified)	27,613	6.5	17,427	2.8	32,876	3.3	65,138	2.3	1,43,053	3
V. Foreign Sector	10,353	2.4	37,291	5.9	38,650	3.9	94,363	3.4	1,80,657	3.7
1. Foreign Consulates, Embassies, Trade	152	0	127	0	342	0	2,882	0.1	3,503	0.1
2. Non-Residents	8,900	2.1	35,850	5.7	36,271	3.7	79,494	2.8	1,60,515	3.3
3. Others	1,301	0.3	1,313	0.2	2,038	0.2	11,988	0.4	16,639	0.3
Grand Total	4,26,973	100	6,30,686	100	9,83,329	100	27,95,375	100	48,36,362	100

@ 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' indicating non-profit institutions serving business like FICCI, CII, ASSOCHAM, *etc.*

'-' Nil or Negligible.

**Statement 3: Ownership Pattern of Deposits of Scheduled Commercial Banks Classified by
States & Union Territories – March 2010**

(₹ crore)

Region/State/ Union Territory	Government Sector	Foreign Sector	Private Corporate Sector (Non- Financial)	Financial Sector			Household Sector	Total
				Banks	Other Financial Institutions	Other Financial Companies		
				1	2	3		
Northern Region	1,70,643 (16.7)	34,834 (3.4)	1,60,207 (15.7)	13,070 (1.3)	8,980 (0.9)	10,119 (1.0)	6,25,684 (61.1)	10,23,537 (100.0)
Haryana	9,586 (8.5)	2,180 (1.9)	12,569 (11.1)	3,169 (2.8)	264 (0.2)	1,335 (1.2)	83,642 (74.2)	1,12,745 (100.0)
Himachal Pradesh	3,321 (11.5)	468 (1.6)	737 (2.6)	1,636 (5.7)	792 (2.7)	302 (1.0)	21,639 (74.9)	28,894 (100.0)
Jammu & Kashmir	5,656 (15.8)	774 (2.2)	159 (0.4)	1,464 (4.1)	1,203 (3.4)	21 (0.1)	26,421 (74.0)	35,697 (100.0)
Punjab	4,415 (3.3)	10,324 (7.7)	3,875 (2.9)	791 (0.6)	295 (0.2)	1,003 (0.7)	1,13,660 (84.6)	1,34,362 (100.0)
Rajasthan	9,062 (8.2)	3,285 (3.0)	4,920 (4.5)	3,114 (2.8)	335 (0.3)	546 (0.5)	88,873 (80.7)	1,10,134 (100.0)
Chandigarh	8,456 (26.1)	1,212 (3.7)	2,256 (7.0)	642 (2.0)	386 (1.2)	158 (0.5)	19,242 (59.5)	32,351 (100.0)
Delhi	1,30,149 (22.9)	16,591 (2.9)	1,35,690 (23.8)	2,256 (0.4)	5,707 (1.0)	6,754 (1.2)	2,72,208 (47.8)	5,69,354 (100.0)
North-eastern Region	18,748 (23.0)	161 (0.2)	2,633 (3.2)	2,591 (3.2)	880 (1.1)	838 (1.0)	55,647 (68.3)	81,497 (100.0)
Arunachal Pradesh	685 (15.4)	- (0.0)	329 (7.4)	14 (0.3)	12 (0.3)	21 (0.5)	3,395 (76.2)	4,456 (100.0)
Assam	12,295 (24.1)	133 (0.3)	1,590 (3.1)	1,432 (2.8)	754 (1.5)	656 (1.3)	34,117 (66.9)	50,977 (100.0)
Manipur	771 (27.5)	- (0.0)	16 (0.6)	37 (1.3)	15 (0.5)	4 (0.2)	1,957 (69.9)	2,800 (100.0)
Meghalaya	1,388 (17.0)	7 (0.1)	315 (3.9)	355 (4.3)	10 (0.1)	135 (1.7)	5,959 (72.9)	8,169 (100.0)
Mizoram	605 (23.3)	16 (0.6)	51 (1.9)	141 (5.4)	1 (0.0)	6 (0.2)	1,775 (68.4)	2,594 (100.0)
Nagaland	1,050 (24.6)	1 (0.0)	73 (1.7)	21 (0.5)	35 (0.8)	1 (0.0)	3,084 (72.3)	4,265 (100.0)
Tripura	1,954 (23.7)	3 (0.0)	261 (3.2)	592 (7.2)	53 (0.6)	14 (0.2)	5,359 (65.1)	8,235 (100.0)
Eastern Region	1,00,165 (18.1)	6,808 (1.2)	47,415 (8.6)	21,293 (3.9)	6,203 (1.1)	5,382 (1.0)	3,65,206 (66.1)	5,52,473 (100.0)
Bihar	19,734 (19.1)	2,307 (2.2)	1,802 (1.7)	2,024 (2.0)	581 (0.6)	290 (0.3)	76,738 (74.2)	1,03,476 (100.0)
Jharkhand	13,321 (19.7)	308 (0.5)	5,211 (7.7)	2,929 (4.3)	206 (0.3)	202 (0.3)	45,578 (67.3)	67,755 (100.0)
Orissa	22,125 (25.6)	601 (0.7)	7,256 (8.4)	2,941 (3.4)	511 (0.6)	526 (0.6)	52,428 (60.7)	86,387 (100.0)
Sikkim	932 (26.3)	7 (0.2)	129 (3.6)	403 (11.4)	9 (0.2)	10 (0.3)	2,050 (57.9)	3,539 (100.0)
West Bengal	43,708 (15.1)	3,561 (1.2)	32,955 (11.4)	12,982 (4.5)	4,885 (1.7)	4,350 (1.5)	1,87,246 (64.6)	2,89,686 (100.0)

**Statement 3: Ownership Pattern of Deposits of Scheduled Commercial Banks Classified by
States & Union Territories – March 2010 (Concl'd.)**

(₹ crore)

Region/State/ Union Territory	Government Sector	Foreign Sector	Private Corporate Sector (Non- Financial)	Financial Sector			Household Sector	Total
				Banks	Other Financial Institutions	Other Financial Companies		
				1	2	3		
Andaman & Nicobar	345 (21.2)	24 (1.5)	62 (3.8)	15 (0.9)	11 (0.7)	5 (0.3)	1,166 (71.5)	1,629 (100.0)
Central Region	75,030 (13.9)	6,230 (1.2)	34,676 (6.4)	14,413 (2.7)	2,137 (0.4)	2,545 (0.5)	4,04,182 (75.0)	5,39,212 (100.0)
Chhattisgarh	12,451 (25.0)	108 (0.2)	3,610 (7.3)	1,367 (2.7)	336 (0.7)	207 (0.4)	31,705 (63.7)	49,784 (100.0)
Madhya Pradesh	20,641 (16.8)	1,479 (1.2)	7,562 (6.2)	3,440 (2.8)	404 (0.3)	609 (0.5)	88,515 (72.2)	1,22,650 (100.0)
Uttar Pradesh	37,929 (11.8)	4,264 (1.3)	15,063 (4.7)	7,904 (2.4)	1,097 (0.3)	1,586 (0.5)	2,54,839 (79.0)	3,22,682 (100.0)
Uttarakhand	4,009 (9.1)	379 (0.9)	8,441 (19.1)	1,702 (3.9)	300 (0.7)	143 (0.3)	29,122 (66.0)	44,096 (100.0)
Western Region	1,72,239 (10.6)	67,073 (4.1)	3,36,704 (20.6)	1,58,358 (9.7)	1,10,520 (6.8)	81,723 (5.0)	7,04,330 (43.2)	16,30,947 (100.0)
Goa	1,876 (6.3)	3,765 (12.7)	5,679 (19.1)	251 (0.8)	78 (0.3)	174 (0.6)	17,927 (60.3)	29,749 (100.0)
Gujarat	16,306 (7.3)	16,507 (7.3)	23,601 (10.5)	8,364 (3.7)	1,231 (0.5)	4,519 (2.0)	1,54,171 (68.6)	2,24,700 (100.0)
Maharashtra	1,53,862 (11.2)	46,525 (3.4)	3,07,298 (22.4)	1,49,733 (10.9)	1,09,193 (7.9)	76,994 (5.6)	5,30,457 (38.6)	13,74,062 (100.0)
Dadra&nagar Haveli	130 (13.3)	3 (0.3)	65 (6.7)	8 (0.8)	15 (1.6)	27 (2.8)	728 (74.6)	975 (100.0)
Daman & Diu	65 (4.4)	274 (18.7)	63 (4.3)	3 (0.2)	3 (0.2)	7 (0.5)	1,047 (71.6)	1,462 (100.0)
Southern Region	1,18,266 (11.7)	65,552 (6.5)	1,32,061 (13.1)	25,026 (2.5)	5,894 (0.6)	12,071 (1.2)	6,49,826 (64.4)	10,08,697 (100.0)
Andhra Pradesh	41,301 (16.2)	7,213 (2.8)	33,882 (13.3)	6,018 (2.4)	1,117 (0.4)	3,010 (1.2)	1,62,939 (63.8)	2,55,480 (100.0)
Karnataka	37,033 (12.1)	10,302 (3.4)	56,313 (18.5)	13,380 (4.4)	1,481 (0.5)	2,553 (0.8)	1,83,973 (60.3)	3,05,035 (100.0)
Kerala	10,515 (6.8)	35,310 (22.8)	3,745 (2.4)	4,022 (2.6)	998 (0.6)	946 (0.6)	99,105 (64.1)	1,54,641 (100.0)
Tamil Nadu	28,544 (9.9)	12,341 (4.3)	37,841 (13.2)	1,595 (0.6)	2,275 (0.8)	5,540 (1.9)	1,98,795 (69.3)	2,86,931 (100.0)
Lakshadweep	91 (21.2)	9 (2.1)	1 (0.2)	1 (0.2)	- (-)	- (-)	327 (76.2)	429 (100.0)
Puducherry	781 (12.6)	377 (6.1)	279 (4.5)	10 (0.2)	23 (0.4)	22 (0.4)	4,688 (75.9)	6,180 (100.0)
Total	6,55,091 (13.5)	1,80,657 (3.7)	7,13,696 (14.8)	2,34,751 (4.9)	1,34,615 (2.8)	1,12,678 (2.3)	28,04,875 (58.0)	48,36,362 (100.0)

'-' Nil or Negligible

Note : Figures in brackets indicate percentages to total.

Statement 4: Pattern of Ownership of Deposits in Selected Metropolitan Areas – March 2010

(₹ crore)

Centre	Government Sector	Foreign Sector	Private Corporate Sector (Non-Financial)	Financial Sector			Household Sector	Total
				Banks	Other Financial Institutions	Other Financial Companies		
				1	2	3		
Chennai	15,975 (11.7)	6,766 (4.9)	29,854 (21.8)	1,029 (0.8)	1,471 (1.1)	3,393 (2.5)	78,296 (57.2)	1,36,784 (100.0)
Mumbai	126,840 (11.3)	40,474 (3.6)	280,218 (24.9)	139,804 (12.4)	107,341 (9.6)	74,946 (6.7)	352,677 (31.4)	1,122,301 (100.0)
Delhi	1,28,989 (22.9)	16,457 (2.9)	1,35,480 (24.1)	2,256 (0.4)	5,706 (1.0)	6,754 (1.2)	2,67,289 (47.5)	5,62,931 (100.0)
Kolkata	31,099 (19.0)	3,017 (1.8)	28,681 (17.5)	12,144 (7.4)	4,461 (2.7)	3,745 (2.3)	80,868 (49.3)	1,64,015 (100.0)
Total	3,02,903 (15.3)	66,717 (3.4)	4,74,233 (23.9)	1,55,232 (7.8)	1,18,979 (6.0)	88,838 (4.5)	7,79,130 (39.2)	19,86,032 (100.0)

Note: Figures in brackets indicate percentages to total.

Statement 5 - Composition of Deposits According to Bank Group and Type of Deposits - March 2010

(₹ crore)

Bank Group	Current		Savings		Term		Total	
	Amount	Per Cent	Amount	Per cent	Amount	Per cent	Amount	Per cent
	1	2	3	4	5	6	7	8
State Bank of India and its Associates	1,29,362	(12.3)	3,60,529	(34.2)	5,63,228	(53.5)	10,53,119	(100.0)
Nationalised Banks	2,38,625	(9.4)	5,70,465	(22.5)	17,31,469	(68.2)	25,40,560	(100.0)
Regional Rural Banks	7,202	(4.9)	77,473	(52.6)	62,713	(42.5)	1,47,388	(100.0)
Other Indian Scheduled Commercial Banks	1,38,034	(16.1)	1,85,611	(21.7)	5,31,381	(62.1)	8,55,027	(100.0)
Foreign Banks	65,625	(27.3)	37,104	(15.4)	1,37,540	(57.2)	2,40,269	(100.0)
All Scheduled Commercial Banks	5,78,848	(12.0)	12,31,182	(25.5)	30,26,331	(62.6)	48,36,362	(100.0)

Note: Figures in brackets indicate percentages to total deposits of all Scheduled Commercial Banks.

**Statement 6: Pattern of Ownership of Deposits with Scheduled Commercial Banks
Classified by Bank Groups – March 2010**

(₹ crore)

Sector	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Other Sch. Commercial Banks		Foreign Banks		All Scheduled Commercial Banks	
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent
	1	2	3	4	5	6	7	8	9	10	11	12
I. Government Sector	1,69,793	16.1	4,31,500	17	18,292	12.4	33,788	4	1,718	0.7	6,55,091	13.5
1. Central & State Governments	69,962	6.6	2,10,105	8.3	10,561	7.2	15,336	1.8	869	0.4	3,06,833	6.3
i) Central Government	7,882	0.7	72,461	2.9	594	0.4	4,978	0.6	869	0.4	86,783	1.8
ii) State Governments	62,080	5.9	1,37,644	5.4	9,967	6.8	10,358	1.2	0	0	2,20,049	4.5
2. Local Authorities	14,241	1.4	80,191	3.2	4,809	3.3	6,814	0.8	6	0	1,06,062	2.2
3. Quasi-Government Bodies	15,118	1.4	34,300	1.4	1,482	1	3,116	0.4	294	0.1	54,309	1.1
<i>Of which:</i>												
State Electricity Boards	1,020	0.1	3,457	0.1	170	0.1	421	0			5,069	0.1
4. Public Sector Corporations and Companies	70,471	6.7	1,06,904	4.2	1,440	1	8,522	1	549	0.2	1,87,887	3.9
i) Non-Departmental Commercial Undertakings	68,596	6.5	43,766	1.7	135	0.1	4,411	0.5	549	0.2	1,17,457	2.4
ii) Others	1,874	0.2	63,139	2.5	1,305	0.9	4,111	0.5			70,430	1.5
II. Private Corporate Sector (Non-Financial)	-	-	-	-	-	-	-	-	-	-	-	-
1. Non-Financial Companies	97,474	9.3	1,61,648	6.4	50	0	1,71,348	20	88,625	36.9	5,19,145	10.7
2. Non-Credit Co-operative Institutions	4,231	0.4	13,816	0.5	90	0.1	297	0	11,577	4.8	30,010	0.6
3. Others	11,101	1.1	1,10,294	4.3	3,275	2.2	33,121	3.9	6,750	2.8	1,64,541	3.4
III. Financial Sector	43,007	4.1	2,59,239	10.2	5,464	3.7	1,39,193	16.3	35,140	14.6	4,82,043	10
1. Banks	17,309	1.6	1,51,790	6	5,091	3.5	48,206	5.6	12,354	5.1	2,34,751	4.9
i) Indian Commercial Banks	10,645	1	1,05,166	4.1	3,084	2.1	31,640	3.7	10,964	4.6	1,61,499	3.3
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1,411	0.1	5,374	0.2			624	0.1	1,389	0.6	8,798	0.2
iii) Co-operative Banks & Credit Societies	5,253	0.5	41,251	1.6	2,007	1.4	15,942	1.9	1	0	64,454	1.3
a. Co-operative Banks	4,930	0.5	39,921	1.6	1,963	1.3	14,997	1.8	1	0	61,813	1.3
b. Credit Societies	323	0	1,330	0.1	44	0	945	0.1			2,641	0.1
2. Other Financial Institutions	1,712	0.2	69,545	2.7	37	0	60,215	7	3,106	1.3	1,34,615	2.8
i) Financial Companies	340	0	10,721	0.4	1	0	1,162	0.1	482	0.2	12,705	0.3
a. Housing Finance Companies	0	0	9,941	0.4			791	0.1		0	10,733	0.2
b. Auto Finance Companies	340	0	780	0			370	0	482	0.2	1,972	0
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	198	0	31,283	1.2			32,477	3.8	1,853	0.8	65,811	1.4
a. Mutual Funds in Private Sector		0	22,636	0.9			617	0.1	1,019	0.4	24,272	0.5
b. Other Mutual Funds	198	0	8,647	0.3			31,860	3.7	834	0.3	41,539	0.9

**Statement 6: Pattern of Ownership of Deposits with Scheduled Commercial Banks
Classified by Bank Groups – March 2010 (Concl.)**

(₹ crore)

Sector	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Other Sch. Commercial Banks		Foreign Banks		All Scheduled Commercial Banks			
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent		
	1	2	3	4	5	6	7	8	9	10	11	12		
iii) Unit Trust of India			3,028	0.1			69	0	5	0	3,102	0.1		
iv) Insurance Corporations and Companies	1,033	0.1	17,508	0.7	29	0	19,407	2.3	732	0.3	38,709	0.8		
v) Term Lending Institutions			2,693	0.1	1	0	1,057	0.1	10	0	3,761	0.1		
vi) Provident Fund Institutions	141	0	4,312	0.2	7	0	6,043	0.7	24	0	10,526	0.2		
3. Other Financial Companies	23,986	2.3	37,904	1.5	335	0.2	30,772	3.6	19,681	8.2	1,12,678	2.3		
i) Financial Services Companies	176	0	11,288	0.4		0	11,040	1.3	12,429	5.2	34,932	0.7		
ii) Other Financial Companies	3,862	0.4	8,631	0.3	244	0.2	13,025	1.5	4,530	1.9	30,292	0.6		
iii) Others	19,948	1.9	17,985	0.7	91	0.1	6,707	0.8	2,723	1.1	47,454	1		
IV. Household Sector	6,85,501	65.1	14,92,498	58.7	1,19,870	81.3	4,34,968	50.9	72,039	30	28,04,875	58		
1. Individuals (including Hindu Undivided Families)	-		5,88,584	55.9	11,23,261	44.2	1,10,486	75	3,11,333	36.4	50,610	21.1	21,84,273	45.2
i) Farmers	63,727	6.1	90,513	3.6	51,908	35.2	5,432	0.6	263	0.1	2,11,842	4.4		
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	82,999	7.9	1,98,619	7.8	23,788	16.1	28,735	3.4	7,855	3.3	3,41,997	7.1		
iii) Wage and Salary Earners	1,16,094	11	2,35,980	9.3	12,479	8.5	47,482	5.6	17,775	7.4	4,29,811	8.9		
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Billion etc.	5,483	0.5	5,163	0.2	1,332	0.9	15,641	1.8	1,543	0.6	29,162	0.6		
v) Other Individuals	3,20,281	30.4	5,92,986	23.3	20,978	14.2	2,14,044	25	23,173	9.6	11,71,461	24.2		
2. Trusts Associations Clubs, etc.	4,773	0.5	47,479	1.9	852	0.6	39,025	4.6	5,076	2.1	97,205	2		
3. Proprietary and Partnership Concerns	-		26,669	2.5	77,326	3	685	0.5	42,094	4.9	1,56,865	3.2		
4. Educational Institutions	912	0.1	20,010	0.8	2,021	1.4	3,154	0.4	12	0	26,109	0.5		
5. Religious Institutions	56	0	3,641	0.1	273	0.2	1,209	0.1	57	0	5,235	0.1		
6. Others (Not elsewhere Classified)	4,734	0.4	1,27,258	5	1,561	1.1	7,009	0.8	2,492	1	1,43,053	3		
V. Foreign Sector	42,013	4	71,565	2.8	348	0.2	42,312	4.9	24,420	10.2	1,80,657	3.7		
1. Foreign Consulates, Embassies, Trade, Missions, Information, Services etc	-		786	0.1	916	0	26	0	434	0.1	1,340	0.6	3,503	0.1
2. Non-Residents	40,440	3.8	63,523	2.5	237	0.2	39,244	4.6	17,071	7.1	1,60,515	3.3		
3. Others	788	0.1	7,125	0.3	85	0.1	2,633	0.3	6,009	2.5	16,639	0.3		
Grand Total	10,53,119	100	25,40,560	100	1,47,388	100	8,55,027	100	2,40,269	100	48,36,362	100		

@ 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' indicating non-profit institutions serving business like FICCI, CII, ASSOCHAM, etc.

'-' Nil or Negligible.