

Composition and Ownership Pattern of Scheduled Commercial Bank Deposits: March 1999

1. Introduction

This article presents an analysis of survey results of data collected through the annual sample survey conducted by the Reserve Bank of India on the composition and ownership pattern of bank deposits with scheduled commercial banks as on 31st March 1999. The results of previous surveys have been published in the various issues of the Reserve Bank of India Bulletin.*

The survey schedules designed to capture branch level ownership of deposits, classified according to broad economic sectors and sub-sectors for each types of deposits including the inter-bank deposits. About 6000 sample branches have been selected for the purpose, as per the following sampling design.

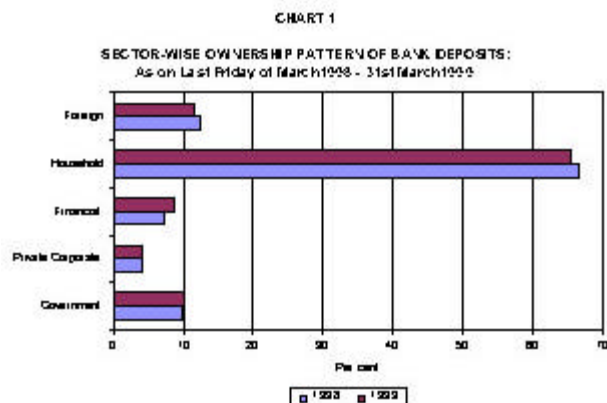
Out of the total 63,937 bank branches, the top 2000 branches in terms of deposits were selected with certainty. These branches have deposits of Rs.41.56 crore or more each and cover 34.7 per cent of total bank deposits. In order to ensure proper representation in the sample, all the branches of some of the union territories such as Dadra and Nagar Haveli and Lakshadweep were also selected with certainty.

Accordingly, the total number of branches selected with certainty was 2018. Out of the remaining branches, 3982 branches were selected using circular systematic sampling after arranging the branches in the descending order of their deposits. The filled-in schedules were received from 5459 branches pegging the response rate at 91.0 percent. Using the estimation procedure associated with the sampling design, the estimates of different classificatory characteristics have been built and presented in this article.

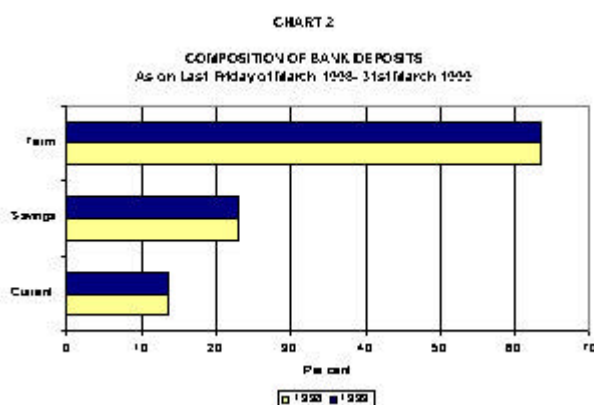
2. Ownership Pattern of Bank Deposits

The total outstanding deposits of the scheduled commercial banks have increased from Rs.6,04,811 crore in 1998 to Rs.7,37,003 crore in 1999 as on the reference dates of the Surveys . All the Surveys upto 1998 were conducted as on the last Friday of March. The reference date for 1999 Survey was as on 31st March 1999. The composition and ownership pattern of deposits exhibit a steady decline in the share of 'Household Sector' during the period March 1995 to March 1999. The share of 'Household Sector' gradually declined from 69.2 per cent in 1995 to 66.6 per cent in 1998 which further declined to 65.3 in 1999. The shares of the Government Sector, Private Corporate Sector, Financial Sector and Foreign Sector for the last five surveys were found to be in the range of 8.6 to 10.2 per cent, 3.6 to 4.2 per cent, 6.1 to 8.8 per cent and 10.7 to 12.4 per cent respectively, none revealing any definite trend. However, in comparison to March 1998 survey, the share of Government Sector in March 1999 survey has increased from 9.9 per cent to 10.2 per cent. Similarly, the share of 'Financial Sector' has increased from 7.4 per cent in March 1998 to 8.8 per cent in March 1999. There was no change in the share of Private Corporate Sector (non-financial) as compared to the previous year. It continued to

remain stationary at 4.1 per cent. The share of Foreign Sector, however, after having attained a share of 12.4 per cent of total deposits in 1997 had declined to 12.0 per cent in 1998 and thereafter, declined further to 11.5 per cent in 1999 (**Chart 1**).

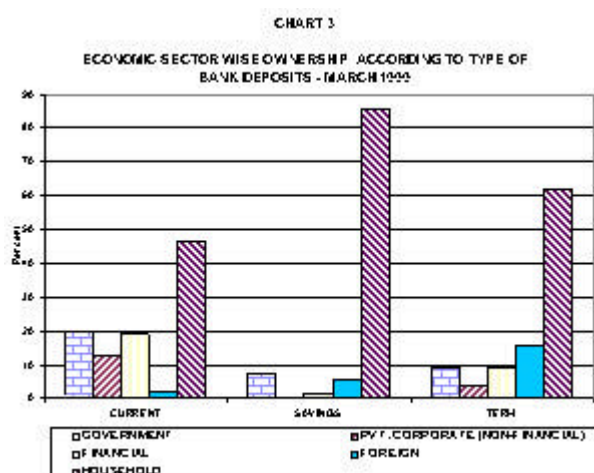


Detailed analysis of bank deposits by type and economic sectors as on the reference date has been presented in **Statement 1**. The percentage share according to type of account i.e. Current, Savings and Term deposits at the aggregate level did not undergo any significant change as on the reference dates of the surveys in March 1998 and March 1999 (**Chart 2**).



The Sector-wise analysis of share in current account deposits indicate that the ownership of Household Sector was 46.3 per cent followed by 19.6 per cent for Government Sector, 19.3 per cent for the Financial Sector, 12.7 per cent for the Private Corporate Sector (non - financial) and 2.1 per cent for the Foreign Sector in the year 1999. The corresponding figures for the March 1998 survey were Household Sector 46.6 per cent, Government Sector 17.5 per cent , Financial Sector 19.4 per cent, Private Corporate Sector (non - financial) 13.7 per cent and Foreign Sector 2.8 per cent. Similar analysis of ownership of savings bank account deposits indicate that 85.4 per cent of the outstanding savings account deposits as on the reference date of the March 1999 survey was held by the 'Household Sector' as against 84.8 per cent for the year 1998. The corresponding shares of savings bank account deposits as on the reference date of the March 1999 survey for

Government Sector, Foreign Sector, Financial Sector and Private Corporate Sector (non-financial) were 7.4 per cent, 5.4 per cent, 1.6 per cent and 0.2 per cent respectively. Analysis of the sector-wise share of term deposits as on the reference date of March 1999 survey indicate 62.1 per cent of the outstanding term deposit was held by the 'Household sector' as compared to 64.3 per cent in the year 1998. The share of Foreign Sector in the total outstanding term deposits has come down from 16.4 per cent in 1998 to 15.7 per cent in 1999 (**Chart 3**).

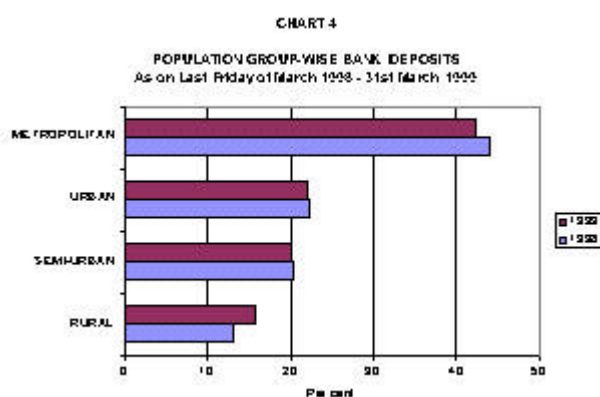


3. Ownership Pattern of Deposits according to Population Groups

A two-way classification of estimated ownership of bank deposits of the economic sectors for the bank branches located in Rural, Semi-urban, Urban and Metropolitan areas have been presented in the **Statement 2**. In all the population groups, the share of deposits in the 'Household Sector' was highest among all the economic sectors. The share of household sector in Rural areas was 81.3 per cent, followed by 73.4 per cent in Semi-urban areas, 71.2 per cent in urban areas and 52.5 per cent in Metropolitan areas. The 'Individuals' (including Hindu Undivided Families) which is a constituent of 'Household Sector' held the highest share of bank deposits in all the population groups. A further analysis of individuals in the 'Household Sector' reveals that 'Farmers' held a share of 37.2 per cent of bank deposits mobilised from the rural areas which was highest in relation to the corresponding shares of 'Farmers' in other population groups. Their respective share in the Semi-urban, Urban and Metropolitan branches were 17.7, 4.6 and 0.7 respectively. Similarly, the shares of Businessmen, Traders, Professionals and Self-employed persons were 11.1 per cent, 12.4 per cent, 15.2 per cent and 10.8 per cent respectively in the Rural, Semi-urban, Urban and Metropolitan areas. The share of wage and salary earners amongst the category of 'Individuals' in the 'Household Sector' was highest in the urban branches (18.6 per cent) as compared to the branches classified in other population groups. The ownership of deposits of Trusts, Association and Clubs found to be highest in the Metropolitan Areas as compared to the other population groups. The ownership of bank deposits of proprietary and partnership concerns was highest in Metropolitan Centres (5.2 per cent), followed by urban (4.7 per cent), semi-urban (2.7 per cent) and rural (1.0 per cent) centres.

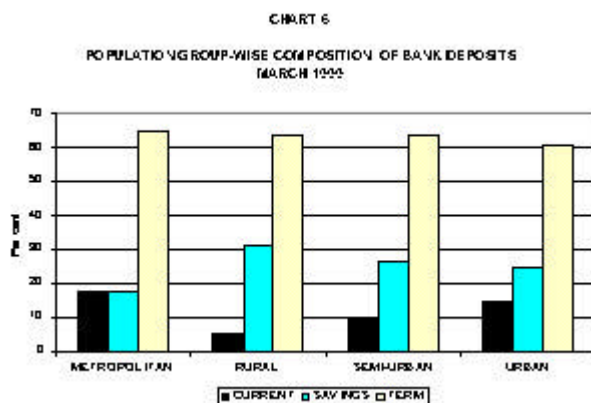
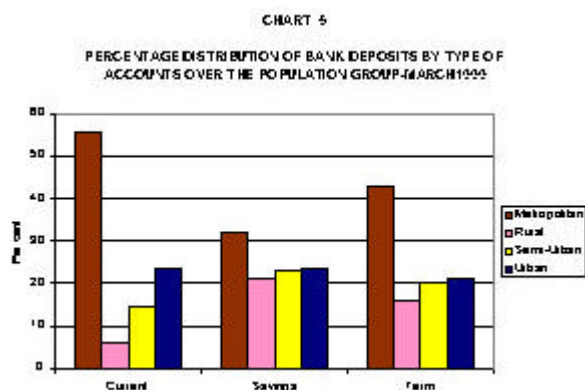
The share of Government Sector in the deposits of the rural bank branches was 4.5 per cent, of which the share of Central and State Governments taken together was 2.0 per cent followed by Local Authorities (1.2 per cent), Public Sector Companies (0.9 per cent) and Quasi - Government bodies (0.4 per cent). The share of bank deposits from the Government Sector in the Semi-urban branches was 6.8 per cent, of which share of Central and State Governments together was 2.4 per cent followed by Local Authorities and Quasi-Government bodies by 1.5 per cent. In the deposits of urban branches, the share of deposits of Government Sector was 10.5 per cent, of which 3.6 per cent was received from State Governments followed by Public Sector Corporations and Companies (2.5 per cent), Quasi-Government bodies (2.3 per cent) and local authorities (1.6 per cent). In the case of metropolitan branches, the ownership of deposits of Government Sector was 13.9 per cent of which contribution of Public Sector Corporations and companies was highest at 5.2 per cent, followed by Central and State Governments (3.4 per cent), Quasi-Government bodies (3.4 per cent), local authorities (2.0 per cent).

The share of deposits of Private Corporate Sector (Non-Financial) in the Metropolitan branches was at 8.2 per cent of the total deposits of these branches. Similar deposits for the branches of other population groups were 2.0 per cent or below. The population group-wise share of financial sector varied between 7.6 per cent and 11.7 per cent, of which, banks in general and Indian Commercial banks in particular had the major share in all the population groups. The shares of deposits in respect of 'Foreign Sector' was in the range of 6.4 per cent in the Rural areas to 13.8 per cent in Metropolitan areas. In aggregate terms, the shares of the bank branches located in the rural, Semi-urban, Urban and Metropolitan branches in the total deposits of Rs.7,37,003 crores were 15.8, 20.0, 22.0 and 42.2 per cent, respectively. The corresponding figures for the previous year were 13.1, 20.4, 22.4 and 44.2 per cent, respectively. (**Chart 4**).



Therefore, share of deposits of rural branches reduced by 2.7 per cent and the corresponding share of metropolitan branches increased by 2.0 per cent. An analysis of type of deposits reveals that the branches of metropolitan centres contributed 55.7 per cent of the total outstanding current account deposits followed by the branches of the Urban centres (23.8 per cent). The corresponding share of branches of Semi-urban and Rural centres were 14.5 and 6.0 per cent, respectively. In the case of savings account

deposits, the share of metropolitan centres was 32.0 per cent followed by the branches of Urban centres 23.4 per cent. Corresponding shares of the branches of Semi-urban centres and Rural centres were 23.1 per cent and 21.5 per cent respectively. The major share of outstanding term deposits was contributed by the Metropolitan branches (43.1 per cent) followed by Urban branches (21.1 per cent), Semi-urban branches (20.0 per cent) and Rural branches (15.8 per cent) (**Chart 5**). The population group-wise composition of deposits of scheduled commercial banks have been presented in (**Chart 6**).



4. Ownership Pattern of Deposits in States and Union Territories

The ownership pattern of deposits classified according to states/union territories have been presented in **Statement 3**. The bank deposits have been primarily mobilised from the 'Household Sector' in all the states and union territories. Pre-dominance of 'Household Sector' can be adjudged from the fact that for six states & union territories, the contribution from this sector was above 80 per cent of total deposits mobilised. There were 29 states and union territories in which more than 50 per cent of deposits were mobilised from the 'Household Sector'. Amongst the states and union territories highest contribution of the 'Household Sector' was in the state of Arunachal Pradesh (89.2 per cent) where as the lowest share found to be in the union territory of Andaman and Nicobar Islands (29.4 per cent).

The share of Government Sector in the total deposits mobilised in a state was below 10 per cent in the majority of the states. However, there were some states and union

territories where this sector had significant contribution in the total deposits mobilised such as Andaman and Nicobar Islands (52.8 per cent), Mizoram (40.1 per cent), Nagaland (31.8 per cent) etc.

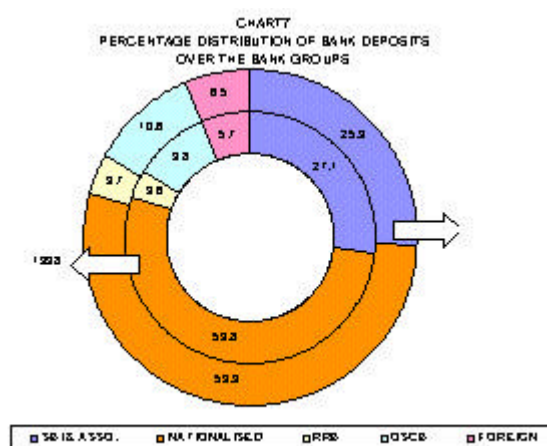
The contribution of foreign sector in the deposit mobilisation was below 5 per cent in most of the states. However, there were states in which a significant share of the total deposit were mobilised from the 'Foreign Sector'. In the state of Kerala, the contribution of foreign sector was 44.8 per cent followed by Goa (27.8 per cent), Gujarat (21.4 per cent) and Maharashtra (18.6 per cent). In this regard, however, the share of 'Financial Sector' and 'Private Corporate Sector (non-financial)' was not very significant in most of the states.

5. Ownership Pattern of Deposits in Metropolitan Centres

The ownership pattern of deposits of the four major metropolitan centres have been presented in **Statement 4**. Among the metropolitan centres, the share of 'Household Sector' in total deposits was highest in Calcutta (65.7 per cent) and the lowest in Mumbai (40.8 per cent). As regards Foreign Sector', Mumbai accounted for the highest share of 22.4 per cent, followed by Chennai (14.6 per cent). Among the different metropolitan centres, the highest share of 'Government Sector' deposits was recorded in Delhi (23.8 per cent) followed by Chennai (11.1 per cent). The share of 'Private Corporate Sector (non-financial)' was the highest in Chennai (11.7 per cent). The subcategory 'Other Financial Institutions' of 'Financial Sector' had the highest share of deposits in Mumbai (5.9 per cent).

6. Ownership Pattern of Deposits according to Bank Groups

The bank-group-wise composition of deposits is presented in **Statement 5**. Of the total deposits of Rs.7,37,003 crore as on the 31st March 1999, Nationalised Banks accounted for the largest share of 53.3 per cent followed by State Bank of India and its Associates (25.9 per cent), other Indian Scheduled Commercial Banks (10.6 per cent), Foreign Banks (6.5 per cent) and Regional Rural Banks (3.7 per cent). The Bank group-wise composition of ownership of total deposits, however, did not change significantly as compared to the previous year (**Chart 7**).



The Composition of deposits of the bank groups according to type of deposits exhibit considerable variability . The State Bank of India and its Associates had 58.0 per cent of their deposits coming from term deposits. The corresponding figures for Nationalised Banks, Regional Rural Banks, Other Scheduled Commercial Banks, Foreign Banks were 62.8, 53.5, 78.3, 72.8 per cent respectively. The Regional Rural Banks mobilised 41.2 per cent of their total deposits from savings bank accounts. The contribution of savings bank account deposits in the total deposits in case of State Bank of India and Nationalised Banks were 25.1 and 25.2 per cent respectively. The corresponding figures for Other Scheduled Commercial Banks and Foreign Banks were relatively low at 9.8 and 8.5 per cent respectively.

The outstanding deposits in current accounts was the highest in the case of Foreign Banks (18.6 per cent) followed by State Bank of India (16.9 per cent), Nationalised Banks (12.1 per cent), Other Scheduled Commercial Banks (11.8 per cent) and Regional Rural Banks (5.3 per cent).

7. Ownership Pattern of Deposits -Economic Sector and Bank Groups

The ownership pattern of deposits according to economic sectors and bank groups have been presented in **Statement 6**. ‘Individuals’ accounted for the highest share of the total deposits in all the bank groups other than Foreign Banks. The share of “Individuals” in the total deposits was 52.8 per cent for State Bank of India and its Associates. 59.4 per cent for Nationalised Banks, 82.7 percent for Regional Rural Banks, 42.1 per cent for Other Indian Scheduled Commercial Banks and 28.6 per cent for Foreign Banks. The share of NonResident deposits was the highest in case of Foreign Banks (30.2 per cent) followed by State Bank and its Associates (10.7 per cent), Nationalised Banks (9.3 per cent) and Other Indian Scheduled Commercial Banks (7.9 per cent).

Among all the bank groups the percentage share of ‘Government Sector’ was the highest in respect of deposits held by State Bank of India and its Associates (12.2 per cent) followed by Regional Rural Banks (12.0 per cent), Other Indian Scheduled Commercial Banks (10.6 per cent) and Nationalised Banks (10.3 per cent) and Foreign Banks (0.4 per cent).

cent). In the case of State Bank of India and its Associates, 29.2 per cent of the total deposits from 'Government Sector' was mobilised from 'Public Sector Corporations and Companies' and 32.3 per cent from 'Central & State Governments'. Such deposits of Regional Rural Banks were largely contributed by 'State Governments' (61.7 per cent). Out of the total of Rs.23,158 crore deposited by 'Public Sector Corporations and Companies' with all Scheduled Commercial Banks, major shares were held by Nationalised Banks (51.7 per cent) and State Bank of India and its Associates (29.3 per cent).

The bank group-wise share of the total deposits mobilised from the 'Private Corporate Sector (non-financial)' was highest in case of Foreign Banks (32.5 per cent). The corresponding shares of Nationalised Banks, State Bank of India and its Associates and Other Indian Scheduled Commercial Banks were 28.5, 20.6 and 18.2 per cent respectively.

The contribution of deposits from financial sector in the total deposits of the individual bank groups was highest in the case of Other Scheduled Commercial Banks (19.9 per cent), followed by State Bank of India (10.8 per cent), Foreign Banks (9.5 per cent), Nationalised Banks (6.1 per cent) and Regional Rural Banks (1.6 per cent). The share of other financial institutions individually and collectively was not very significant for any of the bank groups. However, it is observed that Other Scheduled

Commercial Banks have mobilised about 7.7 per cent of their total deposits from the co-operative banks and credit societies which is distinctly higher as compared to that of the other groups.

* Prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services. The previous article on Composition and Ownership pattern of bank deposits - March 1998 was published in June 1999 issue of the Reserve Bank of India Bulletin.

Statement 1 : Ownership of Bank Deposits By Type and Economic Sector, March 1998 and 1999

SECTOR OF THE ECONOMY	CURRENT		SAVINGS		TERM		TOTAL		VARIATION	
	1998	1999	1998	1999	1998	1999	1998	1999	CURRENT	SAVINGS
1	2	3	4	5	6	7	8	9	10	11
I. Government Sector	14,43,043	19,44,441	11,55,558	12,50,365	34,14,601	43,54,103	60,13,201	75,48,909	5,26,656	56,876
	(17.5)	(19.6)	(8.4)	(7.4)	(8.9)	(9.3)	(9.9)	(10.2)	(29.8)	(2.2)
1. Central & State Governments	4,79,401	6,51,253	4,88,651	5,38,916	8,66,146	11,15,903	18,34,198	23,06,073	2,10,071	11,731
	(5.8)	(6.6)	(3.5)	(3.2)	(2.3)	(2.4)	(3.0)	(3.1)	(11.9)	(0.4)
i) Central Government	2,06,687	2,52,765	31,391	38,961	4,16,899	5,05,205	6,54,976	7,96,930	70,744	8,321
	(2.5)	(2.5)	(0.2)	(0.2)	(1.1)	(1.1)	(1.1)	(1.1)	(4.0)	(0.3)
ii) State Governments	2,72,714	3,98,489	4,57,260	4,99,956	4,49,247	6,10,698	11,79,222	15,09,142	1,39,327	3,410
	(3.3)	(4.0)	(3.3)	(2.9)	(1.2)	(1.3)	(1.9)	(2.0)	(7.9)	(0.1)
2. Local Authorities	1,13,667	1,78,391	2,57,407	3,25,278	6,24,066	7,19,700	9,95,141	12,23,369	63,261	66,186
	(1.4)	(1.8)	(1.9)	(1.9)	(1.6)	(1.5)	(1.6)	(1.7)	(3.6)	(2.5)
3. Quasi-Government Bodies	3,87,862	4,78,052	1,70,249	1,91,605	9,73,583	10,33,977	15,31,694	17,03,634	97,661	34,616
	(4.7)	(4.8)	(1.2)	(1.1)	(2.5)	(2.2)	(2.5)	(2.3)	(5.5)	(1.3)
Of which: State Electricity	1,49,694	2,16,685	2,822	726	1,06,015	1,48,059	2,58,531	3,65,470	65,311	-2,341

Boards	(1.8)	(2.2)	-	-	(0.3)	(0.3)	(0.4)	(0.5)	(3.7)	(0.1)
4. Public Sector Corporations and Companies	4,62,113 (5.6)	6,36,745 (6.4)	2,39,250 (1.7)	1,94,566 (1.1)	9,50,806 (2.5)	14,84,523 (3.2)	16,52,168 (2.7)	23,15,834 (3.1)	1,55,664 (8.8)	-55,657 (2.1)
i) Non-Departmental Commercial Undertakings	2,91,766 (3.5)	3,81,773 (3.8)	1,24,921 (0.9)	21,749 (0.1)	6,03,581 (1.6)	10,31,958 (2.2)	10,20,268 (1.7)	14,35,480 (1.9)	82,132 (4.6)	-1,11,070 (4.2)
ii) Others	1,70,347 (2.1)	2,54,971 (2.6)	1,14,329 (0.8)	1,72,816 (1.0)	3,47,225 (0.9)	4,52,565 (1.0)	6,31,901 (1.0)	8,80,353 (1.2)	73,532 (4.2)	55,413 (2.1)
II. Private Corporate Sector (Non-Financial)	11,26,595 (13.7)	12,64,349 (12.7)	34,382 (0.2)	38,349 (0.2)	13,10,151 (3.4)	17,23,530 (3.7)	24,71,128 (4.1)	30,26,228 (4.1)	1,80,242 (10.2)	4,011 (0.2)
1. Non-Financial Companies	10,97,121 (13.3)	11,90,740 (12.0)	15,719 (0.1)	19,765 (0.1)	12,53,872 (3.3)	15,73,714 (3.4)	23,66,713 (3.9)	27,84,218 (3.8)	1,38,084 (7.8)	2,686 (0.1)
2. Non-Credit Co-operative Institutions	29,474 (0.4)	73,610 (0.7)	18,663 (0.1)	18,584 (0.1)	56,279 (0.1)	1,49,816 (0.3)	1,04,415 (0.2)	2,42,009 (0.3)	42,158 (2.4)	1,326 (0.1)

STATEMENT 1 : OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1998 AND 1999 (C)

SECTOR OF THE ECONOMY	CURRENT		SAVINGS		TERM		TOTAL		VARIATION	
	1998	1999	1998	1999	1998	1999	1998	1999	CURRENT	SAVINGS
1	2	3	4	5	6	7	8	9	10	11
III. Financial Sector	15,94,889 (19.4)	19,16,969 (19.3)	1,86,872 (1.4)	2,77,257 (1.6)	26,93,512 (7.0)	43,11,481 (9.2)	44,75,274 (7.4)	65,05,707 (8.8)	3,00,017 (17.0)	72,017 (2.7)
1. Banks	7,84,121 (9.5)	9,37,880 (9.4)	49,902 (0.4)	1,38,556 (0.8)	16,66,752 (4.3)	32,58,714 (7.0)	25,00,775 (4.1)	43,35,150 (5.9)	70,945 (4.0)	83,717 (3.2)
i) Indian Commercial Banks	4,63,508 (5.6)	5,15,147 (5.2)	28,628 (0.2)	1,23,443 (0.7)	7,74,076 (2.0)	17,26,324 (3.7)	12,66,211 (2.1)	23,64,914 (3.2)	-2,020 (0.1)	90,017 (3.4)
ii) Foreign Resident Banks - (Offices of Foreign Banks in India)	44,294 (0.5)	2,04,953 (2.1)	696 (-)	67 (-)	27,791 (0.1)	4,90,728 (1.0)	72,781 (0.1)	6,95,748 (0.9)	1,55,688 (8.8)	-77 (-)
iii) Co-operative Banks & Credit societies	2,76,319 (3.4)	2,17,780 (2.2)	20,578 (0.1)	15,046 (0.1)	8,64,885 (2.3)	10,41,663 (2.2)	11,61,783 (1.9)	12,74,488 (1.7)	-82,722 (4.7)	-5,527 (0.2)
a. Co-operative Banks	2,64,848 (3.2)	1,94,360 (2.0)	1,976 (-)	1,920 (-)	8,22,765 (2.1)	9,79,660 (2.1)	10,89,589 (1.8)	11,75,939 (1.6)	-94,065 (5.3)	89 (-)
b. Credit Societies	11,471 (0.1)	23,420 (0.2)	18,603 (0.1)	13,126 (0.1)	42,121 (0.1)	62,003 (0.1)	72,194 (0.1)	98,549 (0.1)	11,342 (0.6)	-6,427 (0.2)
2. Other Financial Institutions	5,11,077 (6.2)	6,23,263 (6.3)	80,653 (0.6)	85,073 (0.5)	4,65,354 (1.2)	5,60,015 (1.2)	10,57,084 (1.7)	12,68,351 (1.7)	1,65,383 (9.4)	-1,357 (0.1)
i) Financial Companies	48,850 (0.6)	75,799 (0.8)	11,022 (0.1)	630 (-)	37,975 (0.1)	52,245 (0.1)	97,846 (0.2)	1,28,674 (0.2)	33,486 (1.9)	-12,727 (0.5)
a. Housing Finance Companies	34,871 (0.4)	67,259 (0.7)	11,022 (0.1)	425 (-)	33,568 (0.1)	46,312 (0.1)	79,460 (0.1)	1,13,996 (0.2)	38,040 (2.2)	-12,937 (0.5)
b. Auto Finance Companies	13,979 (0.2)	8,540 (0.1)	- (-)	205 (-)	4,407 (-)	5,933 (-)	18,386 (-)	14,678 (-)	-4,554 (0.3)	20 (-)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	21,840 (0.3)	38,595 (0.4)	77 (-)	240 (-)	31,494 (0.1)	33,257 (0.1)	53,411 (0.1)	72,093 (0.1)	16,512 (0.9)	15 (-)
a. Mutual Funds in Private Sector	4,628 (0.1)	4,366 (-)	67 (-)	139 (-)	10,502 (-)	3,165 (-)	15,197 (-)	7,670 (-)	-577 (-)	7 (-)
b. Other Mutual Funds	17,212 (0.2)	34,229 (0.3)	11 (-)	101 (-)	20,992 (0.1)	30,092 (0.1)	38,215 (0.1)	64,423 (0.1)	17,088 (1.0)	8 (-)

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	1998	1999	1998	1999	1998	1999	1998	1999	CURRENT	SAVINGS
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iii) Unit Trust of India	71,959 (0.9)	66,174 (0.7)	11 -	23 -	59,446 (0.2)	19,434 -	1,31,416 (0.2)	85,630 (0.1)	11,463 (0.6)
iv) Insurance Corporations and Companies (Life and General)	1,97,546 (2.4)	2,56,451 (2.6)	9,848 (0.1)	2,951 -	1,74,472 (0.5)	2,46,647 (0.5)	3,81,866 (0.6)	5,06,049 (0.7)	77,697 (4.4)
v) Term Lending Institutions	1,12,669 (1.4)	1,35,177 (1.4)	257 -	1,619 -	1,24,097 (0.3)	1,45,801 (0.3)	2,37,023 (0.4)	2,82,597 (0.4)	36,017 (2.0)
vi) Provident Fund Institutions	58,213 (0.7)	51,067 (0.5)	59,438 (0.4)	79,610 (0.5)	37,870 (0.1)	62,630 (0.1)	1,55,521 (0.3)	1,93,307 (0.3)	-9,791 (-0.6)
3. Other Financial Companies	2,99,692 (3.6)	3,55,826 (3.6)	56,317 (0.4)	53,629 (0.3)	5,61,406 (1.5)	4,92,751 (1.1)	9,17,415 (1.5)	9,02,206 (1.2)	63,689 (3.6)
i) Financial Services Companies	58,510 (0.7)	34,502 (0.3)	444 -	9,151 (0.1)	58,199 (0.2)	62,539 (0.1)	1,17,153 (0.2)	1,06,192 (0.1)	-2,628 (-0.1)
ii) Other Financial Companies	1,14,065 (1.4)	1,67,532 (1.7)	4,430 -	4,055 -	2,38,554 (0.6)	2,56,112 (0.5)	3,57,049 (0.6)	4,27,698 (0.6)	49,022 (2.8)
iii) Others	1,27,116 (1.5)	1,53,793 (1.5)	51,444 (0.4)	40,422 (0.2)	2,64,653 (0.7)	1,74,101 (0.4)	4,43,213 (0.7)	3,68,316 (0.5)	17,295 (1.0)
IV. Household Sector	38,42,553 (46.6)	45,97,730 (46.3)	1,17,25,861 (84.8)	1,44,96,834 (85.4)	2,47,07,390 (64.3)	2,90,58,429 (62.1)	4,02,75,804 (66.6)	4,81,52,992 (65.3)	7,98,732 (45.2)
1. Individuals (including Hindu Undivided Families)	17,83,756 (21.7)	23,13,986 (23.3)	1,04,37,529 (72.7)	1,30,65,409 (77.0)	1,95,38,988 (50.9)	2,49,70,725 (53.4)	3,14,27,072 (52.0)	4,03,50,119 (54.7)	5,21,411 (29.5)
i) Farmers	63,424 (0.8)	94,878 (1.0)	18,94,150 (13.7)	25,45,316 (15)	37,86,636 (9.9)	52,47,940 (11.2)	57,44,209 (9.5)	78,88,135 (10.7)	29,331 (1.7)
ii) Businessmen, Traders, Professionals and Self-Employed Persons	12,05,760 (14.60)	14,87,199 (15.0)	17,62,176 (12.7)	22,73,169 (13.4)	40,87,953 (10.6)	51,70,973 (11.1)	70,55,889 (11.7)	89,31,341 (12.1)	2,93,961 (16.6)
iii) Wage and Salary Earners	1,07,684 (1.3)	1,52,319 (1.5)	32,32,387 (23.4)	41,37,595 (24.4)	48,83,539 (12.7)	63,67,719 (13.6)	82,23,610 (13.6)	1,06,57,633 (14.5)	32,092 (1.8)

STATEMENT 1 : OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1998 AND 1999

SECTOR OF THE ECONOMY	CURRENT		SAVINGS		TERM		TOTAL		VAI
	1998	1999	1998	1999	1998	1999	1998	1999	
1	2	3	4	5	6	7	8	9	10
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	79,669 (1.0)	86,597 (0.9)	67,190 (0.5)	1,59,833 (0.9)	1,91,304 (0.5)	3,92,398 (0.8)	3,38,162 (0.6)	6,38,827 (0.9)	24,373 (1.4)
v) Other Individuals	3,27,219 (4.0)	4,92,993 (5.0)	31,48,425 (22.8)	39,49,495 (23.3)	65,89,557 (17.2)	77,91,695 (16.7)	1,00,65,201 (16.6)	1,22,34,183 (16.6)	1,41,654 (8.0)
2. Trusts, Associations, Clubs etc.	82,850 (1.0)	94,927 (1.0)	1,66,808 (1.2)	2,07,531 (1.2)	4,68,837 (1.2)	7,65,219 (1.6)	7,18,495 (1.2)	10,67,678 (1.4)	7,515 (0.4)
3. Proprietary and Partnership Concerns etc.	15,03,665 (18.3)	16,69,267 (16.8)	76,915 (0.6)	1,05,331 (0.6)	9,27,890 (2.4)	11,06,791 (2.4)	25,08,470 (4.1)	28,81,390 (3.9)	2,31,029 (13.1)
4. Educational Institutions	75,956 (0.9)	1,39,999 (1.4)	2,16,242 (1.6)	2,68,777 (1.6)	3,74,879 (1.0)	4,48,336 (1.0)	6,67,077 (1.1)	8,57,112 (1.2)	57,655 (3.3)
5. Religious Institutions	15,172 (0.2)	13,920 (0.1)	71,343 (0.5)	78,539 (0.5)	3,09,321 (0.8)	2,40,311 (0.5)	3,95,836 (0.7)	3,32,770 (0.5)	-846 -
6. Others (Not elsewhere Classified)	3,81,155 (4.6)	3,65,631 (3.7)	10,90,225 (7.9)	7,71,246 (4.5)	30,87,474 (8.0)	15,27,047 (3.3)	45,58,854 (7.5)	26,63,923 (3.6)	-18,033 (1.0)
V. Foreign Sector	2,29,962 (2.8)	2,06,283 (2.1)	7,26,672 (5.3)	9,14,392 (5.4)	62,89,066 (16.4)	73,45,767 (15.7)	72,45,700 (12.4)	84,66,442 (11.5)	-37,953 (2.1)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	16,518 (0.2)	28,119 (0.3)	7,991 (0.1)	5,464 -	52,113 (0.1)	35,015 (0.1)	76,622 (0.1)	68,597 (0.1)	10,890 (0.6)

2. Non - Residents	68,911 (0.8)	1,18,585 (1.2)	6,00,037 (4.3)	7,97,803 (4.7)	57,44,120 (15.0)	68,26,252 (14.6)	64,13,068 (10.6)	77,42,640 (10.5)	46,582 (2.6)
3. Others	1,44,533 (1.8)	59,579 (0.6)	1,18,643 (0.9)	1,11,125 (0.7)	4,92,833 (1.3)	4,84,501 (1.0)	7,56,009 (1.2)	6,55,205 (0.9)	-95,424 (5.4)
Grand Total	82,37,042 (100.0)	99,29,772 (100.0)	1,38,29,345 (100.0)	1,69,77,196 (100.0)	3,84,14,719 (100.0)	4,67,93,309 (100.0)	6,04,81,106 (100.0)	7,37,00,278 (100.0)	17,67,694 (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 1999

SECTOR OF ECONOMY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		AMOUNT
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	
1	2	3	4	5	6	7	8	9	
I. GOVERNMENT SECTOR	5,20,929	4.5	9,94,891	6.8	16,99,151	10.5	43,33,939	13.9	75,41,809
1. Central & State Governments	2,36,511	2.0	3,50,820	2.4	6,69,823	4.1	10,48,919	3.4	23,00,073
i) Central Government	34,309	0.3	51,176	0.3	82,126	0.5	6,29,318	2.0	7,90,529
ii) State Governments	2,02,202	1.7	2,99,643	2.0	5,87,696	3.6	4,19,601	1.3	15,09,544
2. Local Authorities	1,37,749	1.2	2,18,214	1.5	2,54,343	1.6	6,13,064	2.0	12,22,627
3. Quasi-Government Bodies Of which: State Electricity Boards	43,398 9,085	0.4 0.1	2,21,902 78,612	1.5 0.5	3,76,689 1,17,193	2.3 0.7	10,61,646 1,60,580	3.4 0.5	17,00,000 3,62,120
4. Public Sector Corporations and Companies	1,03,271	0.9	2,03,956	1.4	3,98,297	2.5	16,10,310	5.2	23,11,803
i) Non-Departmental Commercial Undertakings	31,181	0.3	31,433	0.2	2,35,256	1.5	11,37,610	3.7	14,32,480
ii) Others	72,090	0.6	1,72,522	1.2	1,63,041	1.0	4,72,700	1.5	8,80,323
II. PRIVATE CORPORATE SECTOR (Non-Financial)	21,826	0.2	1,30,149	0.9	3,28,966	2.0	25,45,287	8.2	30,20,000
1. Non-Financial Companies	15,002	0.1	1,08,249	0.7	2,63,539	1.6	23,97,428	7.7	27,80,000
2. Non-Credit Co-operative Institutions	6,824	0.1	21,900	0.1	65,427	0.4	1,47,859	0.5	2,40,000
III. FINANCIAL SECTOR	8,78,050	7.6	10,02,105	6.8	9,90,090	6.1	36,35,462	11.7	65,00,000
1. Banks	8,62,848	7.4	8,48,235	5.8	6,90,719	4.3	19,33,347	6.2	43,30,000
i) Indian Commercial Banks	4,21,317	3.6	6,72,197	4.6	4,20,430	2.6	8,50,970	2.7	23,60,000
ii) Foreign Resident Banks (Offices of - Foreign Banks in India)	4,07,670	3.5	3,733	-	6,827	-	2,77,518	0.9	6,95,740
iii) Co-operative Banks & Credit Societies	33,861	0.3	1,72,305	1.2	2,63,463	1.6	8,04,859	2.6	12,70,000
a. Co-operative Banks	23,463	0.2	1,54,322	1.0	2,41,894	1.5	7,56,260	2.4	11,70,000
b. Credit Societies	10,398	0.1	17,983	0.1	21,569	0.1	48,599	0.2	90,000
2. Other Financial Institutions	4,871	-	58,788	0.4	1,76,629	1.1	10,28,062	3.3	12,60,000
i) Financial Companies	436	-	2,029	-	30,004	0.2	96,205	0.3	1,20,000

a. Housing Finance Companies	88	-	1,558	-	-	0.2	86,598	0.3	1,11
b. Auto Finance Companies	347	-	471	-	4,252	-	9,607	-	14
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	10	-	840	-	18,711	0.1	52,532	0.2	7
a. Mutual Funds in Private Sector	6	-	627	-	418	-	6,618	-	7
b. Other Mutual Funds	4	-	213	-	18,293	0.1	45,914	0.1	64
iii) Unit Trust of India	-	-	9,095	0.1	1,938	-	74,598	0.2	8
iv) Insurance Corporations and Companies (Life and General)	3,943	-	37,073	0.3	58,358	0.4	4,06,675	1.3	5,0
v) Term Lending Institutions	25	-	1,364	-	12,776	0.1	2,68,431	0.9	2,8
vi) Provident Fund Institutions	458	-	8,387	0.1	54,842	0.3	1,29,621	0.4	1,9
3. Other Financial Companies	10,330	0.1	95,082	0.6	1,22,741	0.8	6,74,053	2.2	9,0
i) Financial Services Companies	181	-	1,583	-	25,394	0.2	79,034	0.3	1,0
ii) Other Financial Companies	1,608	-	17,904	0.1	48,124	0.3	3,60,062	1.2	4,2
iii) Others	8,542	0.1	75,594	0.5	49,223	0.3	2,34,957	0.8	3,6
IV. HOUSEHOLD SECTOR	94,52,685	81.3	10,815,677	73.4	1,15,44,684	71.2	1,63,39,947	52.5	4,81,5
1. Individuals (including Hindu Undivided Families)	87,85,276	75.6	94,80,212	64.3	96,43,658	59.5	1,24,40,973	40.0	4,03,5
i) Farmers	43,27,644	37.2	26,14,738	17.7	7,39,917	4.6	2,05,835	0.7	78,8
ii) Businessmen, Traders, Professionals and Self-Employed Persons	12,94,930	11.1	18,19,924	12.4	24,68,587	15.2	33,47,900	10.8	89,3
iii) Wage and Salary Earners	1,52,168	13.7	22,74,446	15.4	30,18,761	18.6	37,72,258	12.1	1,06,5
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	70,514	0.6	70,790	0.5	1,75,746	1.1	3,21,777	1.0	6,3
v) Other Individuals	15,00,019	12.9	27,00,314	18.3	32,40,647	20.0	47,93,203	15.4	1,22,3
2. Trusts, Associations, Clubs etc.	84,149	0.7	1,27,808	0.9	2,25,033	1.4	6,30,689	2.0	10,6
3. Proprietary and Partnership Concerns etc.	1,17,948	1.0	3,92,450	2.7	7,62,912	4.7	16,08,079	5.2	28,8
4. Educational Institutions	1,70,268	1.5	1,68,737	1.1	2,51,707	1.6	2,66,399	0.9	8,5
5. Religious Institutions	40,681	0.4	94,795	0.6	97,521	0.6	99,772	0.3	3,3
6. Others (Not elsewhere Classified)	2,54,363	2.2	5,51,674	3.7	5,63,853	3.5	12,94,033	4.2	26,6
V. FOREIGN SECTOR	7,47,026	6.4	17,90,608	12.2	16,42,284	10.1	42,86,524	13.8	84,6
1. Foreign Consulates, Embassies, Trade - Missions, Information Services etc.	1,147	-	5,472	-	2,386	-	59,592	0.2	6
2. Non-Residents	6,75,796	5.8	16,49,097	11.2	14,61,348	9.0	39,56,398	12.7	77,4
3. Others	70,083	0.6	1,36,039	0.9	1,78,549	1.1	2,70,534	0.9	6,5
Grand Total	1,16,20,515	100.0	1,47,33,429	100.0	1,62,05,175	100.0	3,11,41,160	100.0	7,37,0

“_” = Nil or Negligible

Statement 3 : State Wise Ownership Pattern of Deposits of Scheduled Commercial Banks, March 1999

(Rupees lakh)

REGION / STATE / UNION TERRITORY	GOVERNMENT SECTOR	FOREIGN SECTOR	PRIVATE CORPORATE SECTOR (NON-FINANCIAL)	FINANCIAL SECTOR			HOUSE-HOLD SECTOR	TOT
				BANKS	OTHER FINANCIAL INSTITUTIONS	OTHER FINANCIAL COMPANIES		
1	2	3	4	5	6	7	8	9
NORTHERN REGION	21,92,025 (13.4)	14,74,622 (9.0)	6,86,265 (4.2)	7,53,001 (4.6)	2,03,437 (1.2)	1,95,622 (1.2)	1,07,76,903 (66.1)	1,62,81, (10)
HARYANA	74,560 (5.6)	41,466 (3.1)	10,005 (0.7)	12,454 (0.9)	6,922 (0.5)	10,348 (0.7)	11,69,822 (88.2)	13,25, (10)
HIMACHAL PRADESH	99,834 (12.4)	20,998 (2.6)	1,473 (0.1)	24,408 (3.0)	1,202 (0.1)	23,750 (2.9)	6,31,929 (78.6)	8,03, (10)
JAMMU & KASHMIR	50,543 (7.8)	11,228 (1.7)	1,538 (0.2)	37,019 (5.7)	9,690 (1.4)	12,125 (1.8)	5,24,451 (81.1)	6,46, (10)
PUNJAB	1,11,378 (3.0)	6,11,346 (16.8)	19,280 (0.5)	3,99,936 (11.0)	29,251 (0.8)	20,041 (0.5)	24,31,214 (67.1)	36,22, (10)
RAJASTHAN	1,15,668 (4.9)	1,38,044 (5.8)	39,048 (1.6)	1,39,743 (5.9)	10,768 (0.4)	9,197 (0.3)	19,02,624 (80.7)	23,55, (10)
CHANDIGARH	1,23,904 (19.6)	63,204 (10.0)	19,164 (3.0)	36,254 (5.7)	8,950 (1.4)	2,326 (0.3)	3,76,453 (59.7)	6,30, (10)
DELHI	16,16,138 (23.4)	5,88,337 (8.5)	5,95,758 (8.6)	1,03,188 (1.4)	1,36,653 (1.9)	1,17,835 (1.7)	37,40,410 (54.2)	68,98, (10)
NORTH-EASTERN REGION	1,88,218 (15.7)	6,488 (0.5)	5,759 (0.4)	40,171 (3.3)	11,484 (0.9)	844 -	9,42,036 (78.8)	11,94, (10)
ARUNACHAL PRADESH	3,929 (7.1)	- -	- -	1,494 (2.7)	395 (0.7)	58 (0.1)	49,013 (89.2)	54, (10)
ASSAM	55,569 (8.0)	5,978 (0.8)	4,110 (0.5)	15,549 (2.2)	8,746 (1.2)	409 -	6,03,707 (86.9)	6,94, (10)
MANIPUR	8,214 (23.5)	102 (0.2)	429 (1.2)	1,610 (4.6)	117 (0.3)	15 -	24,364 (69.9)	34, (10)
MEGHALAYA	49,617 (42.1)	408 (0.3)	- -	1,764 (1.4)	105 -	231 (0.1)	65,517 (55.6)	1,17, (10)
MIZORAM	13,273 (40.1)	- (3.1)	- -	1,031 -	2 -	3 -	18,781 (56.7)	33, (10)
NAGALAND	40,434 (31.8)	- -	6 -	12,707 (10.0)	1,447 (1.1)	81 -	72,308 (56.9)	1,26, (10)
TRIPURA	17,182 (12.8)	- -	1,213 (0.9)	6,014 (4.5)	674 (0.5)	47 -	1,08,345 (81.1)	1,33, (10)
EASTERN REGION	11,92,808 (10.6)	3,25,992 (2.9)	3,82,771 (3.4)	9,32,438 (8.3)	1,25,766 (1.1)	1,31,046 (1.1)	80,85,997 (72.3)	1,11,76, (10)
BIHAR	4,52,058 (12.5)	59,285 (1.6)	26,384 (0.7)	3,57,015 (9.9)	27,266 (0.7)	22,069 (0.6)	26,53,067 (73.7)	35,97, (10)
ORISSA	1,56,516 (15.0)	6,926 (0.6)	6,390 (0.6)	49,091 (4.7)	5,548 (0.5)	1,913 (0.1)	8,15,702 (78.2)	10,42, (10)

SIKKIM	12,881 (20.8)	7 -	- -	113 (0.1)	25 -	- -	48,814 (78.9)	61, (10)
WEST BENGAL	5,49,536 (8.5)	2,59,760 (4.0)	3,49,988 (5.4)	5,19,023 (8.0)	92,832 (1.4)	1,07,064 (1.6)	45,56,262 (70.8)	64,34, (10)
ANDAMAN & NICOBAR	21,815 (52.8)	14 -	9 -	7,196 (17.4)	95 (0.2)	- -	12,151 (29.4)	41, (10)
CENTRAL REGION	7,42,778 (7.5)	2,38,908 (2.4)	1,58,308 (1.6)	5,99,977 (6.1)	64,323 (0.6)	54,732 (0.5)	79,70,767 (81.0)	98,29, (10)
MADHYA PRADESH	2,37,162 (8.1)	84,919 (2.9)	29,019 (1.0)	1,81,723 (6.2)	36,378 (1.2)	19,204 (0.6)	23,05,211 (79.6)	28,93, (10)
UTTAR PRADESH	5,05,617 (7.2)	1,53,989 (2.2)	1,29,289 (1.8)	4,18,254 (6.0)	27,945 (0.4)	35,527 (0.5)	56,65,556 (81.6)	69,36, (10)
WESTERN REGION	16,81,792 (8.9)	36,74,853 (19.5)	12,27,448 (6.5)	11,41,068 (6.0)	6,85,572 (3.6)	2,97,280 (1.5)	1,01,05,550 (53.7)	1,88,13, (10)
GOA	47,360 (6.9)	1,90,430 (27.8)	18,292 (2.6)	13,213 (1.9)	2,727 (0.3)	935 (0.1)	4,11,958 (60.1)	6,84, (10)
GUJARAT	2,22,509 (5.5)	8,60,735 (21.4)	1,19,965 (2.9)	1,32,478 (3.2)	22,786 (0.5)	10,808 (0.2)	26,49,628 (65.9)	40,18, (10)
MAHARASHTRA	14,09,342 (10.0)	26,16,705 (18.6)	10,88,142 (7.7)	9,93,391 (7.0)	6,60,041 (4.6)	2,85,537 (2.0)	70,06,477 (49.8)	1,40,59, (10)
DADRA & NAGAR HAVELI	2,523 (15.4)	80 (0.4)	1,050 (6.4)	1,732 (10.6)	18 (0.1)	- -	10,873 (66.8)	16, (10)
DAMAN & DIU	58 (0.1)	6,903 (20.4)	- -	255 (0.7)	- -	- -	26,614 (78.6)	33, (10)
SOUTHERN REGION	15,51,289 (9.4)	27,45,579 (16.7)	5,65,676 (3.4)	8,68,495 (5.2)	1,77,769 (1.0)	2,22,682 (1.3)	1,02,71,739 (62.6)	1,64,03, (10)
ANDHRA PRADESH	6,71,037 (13.9)	3,11,838 (6.4)	79,344 (1.6)	5,47,247 (11.3)	70,110 (1.4)	43,777 (0.9)	30,99,914 (64.2)	48,23, (10)
KARNATAKA	2,88,582 (8.6)	4,28,114 (12.8)	1,37,825 (4.1)	78,925 (2.3)	27,217 (0.8)	59,387 (1.7)	22,99,147 (69.2)	33,19, (10)
KERALA	1,43,441 (5.1)	12,46,458 (44.8)	30,320 (1.0)	88,782 (3.1)	7,512 (0.2)	9,850 (0.3)	12,53,501 (45.0)	27,79, (10)
TAMIL NADU	4,15,098 (7.7)	7,23,271 (13.5)	3,12,266 (5.8)	1,53,117 (2.8)	72,278 (1.3)	1,09,668 (2.0)	35,42,170 (66.4)	53,27, (10)
PONDICHERY	33,131 (21.6)	35,898 (23.4)	5,921 (3.8)	424 (0.2)	652 (0.4)	- -	77,007 (50.3)	1,53, (10)
TOTAL	75,48,909 (10.2)	84,66,442 (11.4)	30,26,228 (4.1)	43,35,150 (5.8)	12,68,351 (1.7)	9,02,206 (1.2)	4,81,52,992 (65.3)	7,37,00, (10)

Note : Figures in brackets indicate percentages to total.
“- ” = Nil or Negligible.

Statement 4 : Pattern of Ownership of Deposits in Selected Metropolitan Areas, March 1999

CENTRE	GOVERNMENT SECTOR	FOREIGN SECTOR	PRIVATE CORPORATE SECTOR (NON- FINANCIAL)	BANKS	FINANCIAL SECTOR		HOUSEHOLD SECTOR	TOTAL
					OTHER FINANCIAL INSTITUTIONS	OTHER FINANCIAL COMPANIES		
(Rupees lakh)								

1	2	3	4	5	6	7	8	9
CHENNAI	2,20,741 (11.1)	2,89,807 (14.6)	2,32,896 (11.7)	93,612 (4.7)	52,120 (2.6)	59,468 (3.0)	10,28,780 (52.0)	19,77,424 (100.0)
MUMBAI	10,45,960 (10.1)	23,22,551 (22.4)	9,62,998 (9.3)	9,04,504 (8.7)	6,11,580 (5.9)	2,68,701 (2.5)	42,31,516 (40.8)	1,03,47,809 (100.0)
DELHI	16,13,407 (23.8)	5,88,032 (8.6)	5,94,766 (8.7)	1,03,188 (1.5)	1,36,653 (2.0)	1,17,835 (1.7)	36,16,095 (53.4)	67,69,976 (100.0)
CALCUTTA	3,82,334 (10.8)	2,25,395 (6.4)	3,33,140 (9.4)	87,693 (2.4)	79,189 (2.2)	93,423 (2.6)	23,10,386 (65.7)	35,11,560 (100.0)
TOTAL	32,62,441 (14.4)	34,25,785 (15.1)	21,23,800 (9.3)	11,88,996 (5.2)	8,79,542 (3.8)	5,39,427 (2.3)	1,11,86,777 (49.4)	2,26,06,768 (100.0)

**Statement 5 : Bank Group - Wise Composition of Type of Bank Deposits,
March 1999**

BANK GROUP	(Rupees lakh)							
	CURRENT		SAVINGS		TERM		TOTAL	
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
State Bank of India and its Associates	32,16,976	16.9	47,84,985	25.1	1,10,56,921	58.0	1,90,58,882 (25.9)	100.0
Nationalised Banks	47,49,418	12.1	98,78,139	25.2	2,46,45,635	62.8	3,92,73,192 (53.3)	100.0
Regional Rural Banks	1,46,018	5.3	11,38,799	41.2	14,79,874	53.5	27,64,691 (3.7)	100.0
Other Indian Scheduled Commercial Banks	9,27,593	11.8	7,69,489	9.8	61,34,889	78.3	78,31,971 (10.6)	100.0
Foreign Banks	8,89,768	18.6	4,05,784	8.5	34,75,991	72.8	47,71,542 (6.5)	100.0
All Scheduled Commercial Banks	99,29,772	13.5	1,69,77,196	23.0	4,67,93,309	63.5	7,37,00,278 (100.0)	100.0

**Statement 6 : Bank Group Wise Pattern of Ownership of Deposits with Scheduled
March 1999**

SECTOR OF ECONOMY	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS	
	AMOUNT	PER CENT	AMOUNT	PER CENT	AMOUNT	PER CENT	AMOUNT	PER CENT
	1	2	3	4	5	6	7	8
I. Government Sector	23,28,612	12.2	40,38,750	10.3	3,32,065	12.0	8,28,553	
1. Central & State Governments	7,51,447	3.9	11,31,834	2.9	2,06,961	7.5	2,15,453	
i) Central Government	2,94,536	1.5	4,05,608	1.0	1,604	0.1	95,113	
ii) State Governments	4,56,911	2.4	7,26,227	1.8	2,05,358	7.4	1,20,340	

2.	Local Authorities	3,19,238	1.7	7,70,343	2.0	68,658	2.5	65,046
3.	Quasi-Government Bodies	5,78,705	3.0	9,38,895	2.4	19,040	0.7	1,65,041
	Of which: State Electricity Boards	1,69,714	0.9	1,84,163	0.5	135	-	10,351
4.	Public Sector Corporations and Companies	6,79,223	3.6	11,97,678	3.0	37,405	1.4	3,83,013
	i) Non-Departmental Commercial Undertakings	2,81,059	1.5	8,16,291	2.1	1,523	0.1	3,18,250
	ii) Others	3,98,164	2.1	3,81,387	1.0	35,882	1.3	64,763
II.	Private Corporate Sector (Non-Financial)	6,25,011	3.3	8,61,193	2.2	5,670	0.2	5,51,919
1.	Non-Financial Companies	5,07,919	2.7	7,78,228	2.0	2,212	0.1	5,22,283
2.	Non-Credit Co-operative Institutions	1,17,092	0.6	82,966	0.2	3,458	0.1	29,636
III.	Financial Sector	20,54,385	10.8	23,84,716	6.1	51,754	1.9	15,61,276
1.	Banks	15,75,708	8.3	13,87,588	3.5	49,846	1.8	10,17,510
	i) Indian Commercial Banks	6,16,619	3.2	10,36,780	2.6	45,211	1.6	4,00,498
	ii) Foreign Resident Banks (Offices of Foreign Banks in India)	5,95,926	3.1	53,106	0.1	-	-	12,283
iii)	Co-operative Banks & Credit Societies	3,63,163	1.9	2,97,701	0.8	4,635	0.2	6,04,729
	a. Co-operative Banks	3,46,900	1.8	2,38,490	0.6	2,286	0.1	5,84,342
	b. Credit Societies	16,263	0.1	59,211	0.2	2,349	0.1	20,387
2.	Other Financial Institutions	2,63,587	1.4	6,72,620	1.7	180	-	2,85,411
i)	Financial Companies	29,039	0.2	65,326	0.2	106	-	27,618
	a. Housing Finance Companies	25,414	0.1	58,741	0.1	106	-	25,572
	b. Auto Finance Companies	3,625	-	6,585	-	-	-	2,046
ii)	Total of Mutual Funds (including Private Sector Mutual Funds)	-	-	47,528	0.1	4	-	10,595
	a. Mutual Funds in Private Sector	1,075	-	1,754	-	-	-	2,918
	b. Other Mutual Funds	5,938	-	45,775	0.1	4	-	7,676
iii)	Unit Trust of India	20,122	0.1	24,327	0.1	-	-	39,753
iv)	Insurance Corporations and Companies (Life and General)	-	0.3	3,47,458	0.9	67	-	91,611
v)	Term Lending Institutions	35,808	0.2	1,13,778	0.3	-	-	1,05,967
vi)	Provident Fund Institutions	1,07,664	0.6	74,203	0.2	4	-	9,867
3.	Other Financial Companies	2,15,090	1.1	3,24,508	0.8	1,727	0.1	2,58,356
i)	Financial Services Companies	20,428	0.1	17,597	-	30	-	45,236
ii)	Other Financial Companies	71,770	0.4	1,11,392	0.3	808	-	1,78,332
iii)	Others	1,22,893	0.6	1,95,520	0.5	889	-	34,788
IV.	Household Sector	1,17,94,424	61.9	2,79,76,570	71.2	23,71,795	85.8	42,03,372
1.	Individuals (including Hindu Undivided Families)	1,00,60,347	52.82	33,41,565	59.4	22,85,836	82.7	32,99,372
i)	Farmers	16,01,493	8.4	46,19,488	11.8	12,65,544	45.8	4,00,809
ii)	Bussinessmen, Traders, Professionals and Self-Employed Persons	15,36,078	8.1	56,17,067	14.3	4,58,640	16.6	8,20,054
iii)	Wage and Salary Earners	38,78,248	20.3	54,83,949	14.0	3,49,470	12.6	5,60,923
iv)	Shroffs, Money Lenders, Stock Brokers Dealers in Bullion etc.	1,30,919	0.7	3,26,827	0.8	18,254	0.7	63,810
v)	Other Individuals	29,13,609	15.3	72,94,233	18.6	1,93,929	7.0	14,53,777
2.	Trusts, Associations, Clubs etc.	3,01,312	1.6	4,87,410	1.2	10,822	0.4	1,15,774
3.	Proprietary and Partnership Concerns etc.	4,66,035	2.4	18,13,046	4.6	12,269	0.4	3,86,598
4.	Educational Institutions	2,46,753	1.3	5,14,237	1.3	25,074	0.9	57,276
5.	Religious Institutions	73,418	0.4	1,84,467	0.5	7,175	0.3	59,056
6.	Others (Not elsewhere Classified)	6,46,559	3.4	16,35,844	4.2	30,620	1.1	2,85,296
V.	Foreign Sector	22,56,449	11.8	40,11,961	10.2	3,407	0.1	6,86,851

1. Foreign Consulates, Embassies, Trade-Missions, Information Services etc.	3,810	-	9,778	-	1,147	-	8,919
2. Non-Residents	20,40,341	10.7	36,45,316	9.3	-	-	6,16,026
3. Others	2,12,298	1.1	3,56,867	0.9	2,261	0.1	61,905
Grand Total	1,90,58,882	100.0	3,92,73,192	100.0	27,64,691	100.0	78,31,971

“-” = Nil or Negligible