

## Composition and Ownership Pattern of Scheduled Commercial Bank Deposits: March 2001

### Introduction

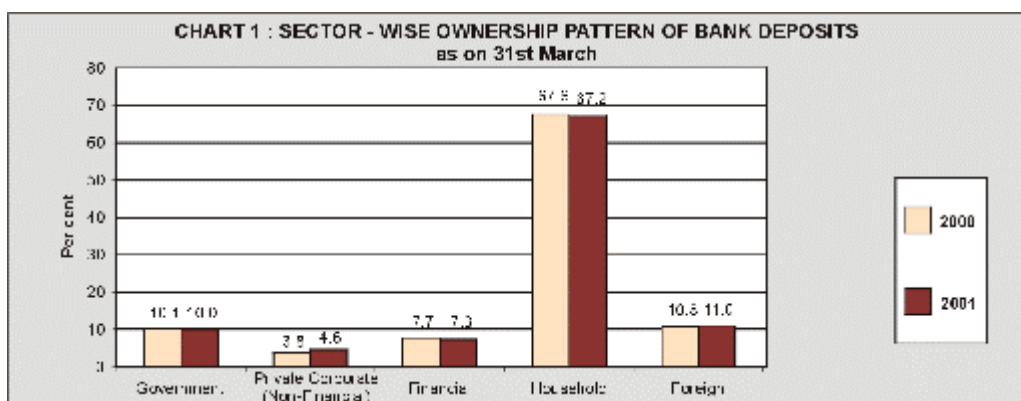
This article presents an analysis of data collected through the annual sample survey conducted by the Reserve Bank of India on composition and ownership pattern of bank deposits with Scheduled Commercial Banks as on March 31, 2001. The results of previous surveys had been published in various issues of the Reserve Bank of India Bulletin.

The survey schedule was designed to capture branch level ownership of deposits, classified according to broad economic sectors and sub-sectors for each type of deposits, including inter-bank deposits. Out of the 65,667 bank branches, 10,000 bank branches were selected for the purpose as per the following sampling design.

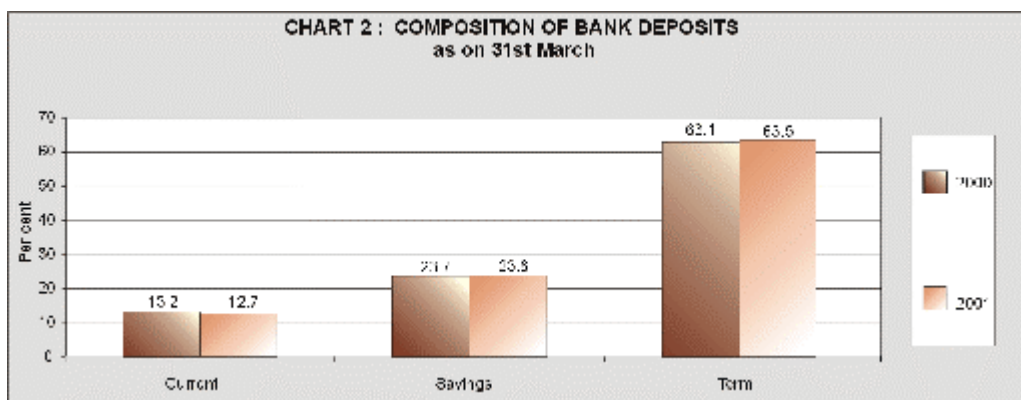
Top 3,500 bank branches, in terms of deposits, were selected with certainty. All the bank branches of the States / Union Territories which were having less than 10 branches each, were also selected with certainty, in order to ensure proper representation in the sample. Under this category, all the 9 bank branches in Lakshadweep were selected. Out of the remaining 62,158 bank branches, 6,491 branches were selected using circular systematic sampling after arranging the branches in the descending order of their deposits. Of the 10,000 bank branches selected, filled-in schedules were received from 9,366 branches resulting in the response rate at 93.66 per cent. Using the estimation procedure associated with the sampling design, the estimates of different classificatory characteristics have been obtained and presented in this article.

### 2. Ownership Pattern of Bank Deposits

An analysis of bank deposits by type and economic sectors as on 31st March of 2000 and 2001 is presented in **Statement 1**. The total outstanding deposits of Scheduled Commercial Banks increased from Rs.8,52,814 crore as on March 31, 2000 to Rs.9,76,460 crore as on March 31, 2001. 'Household Sector' accounted for the largest share of 67.2 per cent while other sectors contributed 11 per cent or less individually as on March 31, 2001. The shares of 'Private Corporate Sector (Non-Financial)' and 'Foreign Sector' increased from 3.8 per cent and 10.8 per cent in 2000 to 4.6 per cent and 11.0 per cent in 2001 respectively. The last two surveys also indicate that the share of the 'Government Sector' in the deposits of Scheduled Commercial Banks declined marginally from 10.1 per cent as on March 31, 2000 to 10.0 per cent as on March 31, 2001; the share of the 'Financial Sector' reduced from 7.7 per cent to 7.3 per cent and the share of the 'Household Sector' decreased slightly from 67.6 per cent to 67.2 per cent (**Chart 1**).

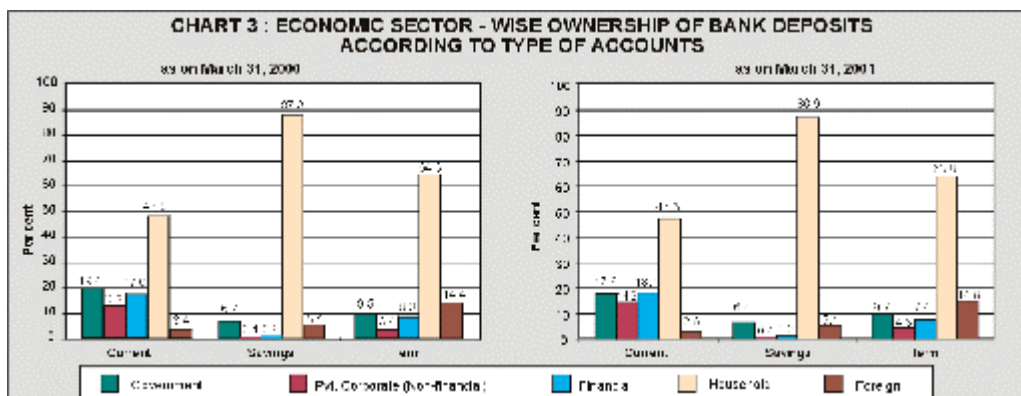


The percentage shares according to different types of accounts *viz.* current, savings and term deposits at the aggregate level are shown in **Chart 2**. The share of current deposits in the total deposits decreased from 13.2 per cent as on March 31, 2000 to 12.7 per cent as on March 31, 2001. The share of savings deposits increased marginally between the two reference dates. The share of term deposits in the total deposits increased from 63.1 per cent as on March 31, 2000 to 63.5 per cent as on March 31, 2001.



The sector-wise shares in current account deposits indicate that the ownership of 'Household Sector' was 47.3 per cent, followed by 18.1 per cent for 'Financial Sector', 17.8 per cent for the 'Government Sector', 14.2 per cent for the 'Private Corporate Sector (Non-Financial)' and 2.6 per cent for the 'Foreign Sector', as on March 31, 2001. The corresponding figures for the March 2000 survey were 'Household Sector' at 47.9 per cent, 'Financial Sector' at 17.0 per cent, 'Government Sector' at 19.4 per cent, 'Private Corporate Sector (Non-Financial)' at 12.3 per cent and 'Foreign Sector' at 3.4 per cent. Similar analysis of ownership of savings deposits indicates that 86.9 per cent of the outstanding savings deposits as on March 31, 2001 was held by the 'Household Sector' as against 87.3 per cent for the year 2000. The shares of savings deposits as on March 31, 2001 for 'Government Sector', 'Foreign Sector', 'Financial Sector' and 'Private Corporate Sector (Non-Financial)' were 6.4 per cent, 5.1 per cent, 1.2 per cent and 0.4 per cent respectively. Analysis of the sector-wise share of term deposits as on March 31, 2001 indicates that 63.8 per cent of the outstanding term deposits was held by the 'Household Sector' as compared to 64.3 per cent for March 2000. The share of 'Financial Sector' in the total outstanding term deposits had come down from 8.3 per cent in 2000 to 7.4 per cent in 2001. The share of 'Foreign Sector' in the total outstanding term deposits had increased from 14.4 per cent

as on March 31, 2000 to 14.8 per cent as on March 31, 2001 (**Chart 3**).



### 3. Ownership Pattern of Deposits according to Population Groups

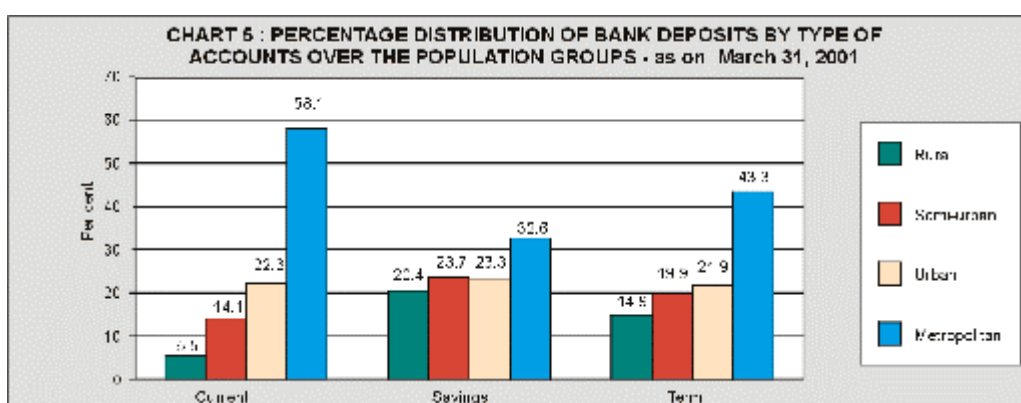
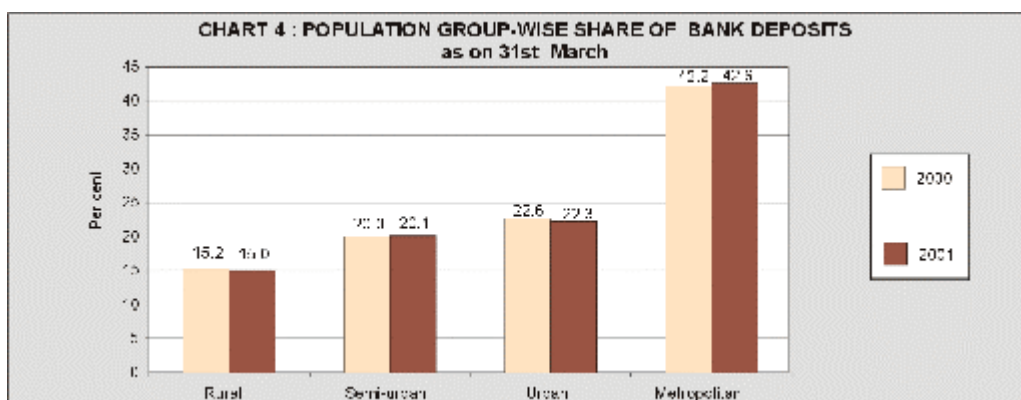
A two-way classification of estimated ownership of bank deposits of the economic sectors for the bank branches located in rural, semi-urban, urban and metropolitan areas is presented in **Statement 2**. The 'Household Sector' had the highest share among all the economic sectors for each of the population groups. The share of 'Household Sector' was 89.0 per cent in rural areas, 73.0 per cent in semi-urban areas, 71.8 per cent in urban areas and 54.3 per cent in metropolitan areas as on March 31, 2001. 'Individuals' (including Hindu Undivided Families) which is a constituent of the '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 38.6 per cent of bank deposits mobilised from the rural areas. Their percentage shares in the semi-urban, urban and metropolitan areas were 15.0, 4.6 and 0.9 respectively. Shares of 'Businessmen, Traders, Professionals and Self-Employed Persons' in the rural, semi-urban, urban and metropolitan areas were 12.5 per cent, 12.6 per cent, 14.2 per cent and 11.5 per cent respectively. The share of 'Wage and Salary Earners' in the category of 'Individuals' of the 'Household Sector' was the highest for the urban branches (18.1 per cent) among different population groups. The share of 'Trusts, Associations and Clubs' in the total deposits was found to be the highest in the metropolitan areas (1.9 per cent) among different population groups. The ownership of 'Proprietary and Partnership Concerns' in bank deposits was the highest in metropolitan centres (4.9 per cent), followed by urban (4.2 per cent), semi-urban (2.2 per cent) and rural (0.8 per cent) centres.

The share of the 'Government Sector' in the deposits of the rural areas was 4.1 per cent as on March 31, 2001; of which the share of 'Central and State Governments' was 1.7 per cent, followed by 'Public Sector Corporations and Companies' (1.0 per cent), 'Local Authorities' (0.8 per cent) and 'Quasi-Government bodies' (0.6 per cent). The share of deposits from the 'Government Sector' in the semi-urban areas was 6.5 per cent; of which the share of 'Central and State Governments' was at 2.9 per cent, 'Local Authorities' at 1.4 per cent and 'Quasi-Government Bodies' at 1.2 per cent. In the deposits of urban areas, the share of deposits of the 'Government Sector' was 10.6 per cent; of which 3.6 per cent was received from 'Central and State Governments', 3.0 per cent from 'Quasi-Government Bodies', 2.1 per cent from 'Public Sector Corporations and Companies' and 1.9 per cent from 'Local Authorities'. In the case of metropolitan areas, the ownership of deposits of the 'Government Sector' was 13.3 per cent; of

which contribution of 'Public Sector Corporations and Companies' was the highest at 4.5 per cent, followed by 'Central and State Governments' (4.3 per cent), 'Quasi-Government Bodies' (2.8 per cent) and 'Local Authorities' (1.6 per cent).

The share of deposits of 'Private Corporate Sector (Non-Financial)' in the metropolitan areas was at 9.6 per cent of the total deposits mobilised in these areas as on March 31, 2001. Similar proportions for the branches of other population groups were 1.5 per cent or less. The share of 'Financial Sector' was 10.7 per cent of the total deposits in metropolitan areas. The shares of 'Financial Sector' in other areas were 6.8 per cent in urban areas, 5.4 per cent in semi-urban areas and 0.9 per cent in rural areas. 'Banks' accounted for major portion in the share of 'Financial Sector' in all population groups. The shares of deposits in respect of 'Foreign Sector' were in the range of 5.4 per cent to 14.3 per cent.

The percentage shares of the bank branches located in the rural, semi-urban, urban and metropolitan areas in the total deposits of Rs.9,76,460 crore were 15.0, 20.1, 22.3 and 42.6 respectively as on March 31, 2001. The corresponding percentage shares for the previous year were 15.2, 20.0, 22.6 and 42.2 respectively (**Chart 4**).



An analysis of the type of deposits (**Chart 5**) reveals that the branches of metropolitan centres contributed 58.1 per cent of the total outstanding current deposits as on March 31, 2001. This was followed by the branches of the urban centres (22.3 per cent), semi-urban centres (14.1 per cent) and rural centres (5.5 per cent). In the case of Savings deposits, the share of metropolitan

centres was the highest at 32.6 per cent. Corresponding shares of the branches of semi-urban, urban and rural centres were 23.7 per cent, 23.3 per cent and 20.4 per cent respectively. The major share of outstanding term deposits was held by the metropolitan centres (43.3 per cent), followed by urban centres (21.9 per cent), semi-urban centres (19.9 per cent) and rural centres (14.9 per cent).

#### **4. Ownership Pattern of Deposits in States and Union Territories**

The ownership pattern of deposits classified according to States/ Union Territories is presented in **Statement 3**. Ownership pattern for the three new states, namely, Chhattisgarh, Uttaranchal and Jharkhand is also presented in this statement. The bank deposits have been primarily mobilised from the 'Household Sector' in all the States and Union Territories. Predominance of 'Household Sector' can be adjudged from the fact that for ten States / Union Territories, the contribution from this sector was above 80 per cent of the total deposits mobilised as on March 31, 2001 and there were another eleven States / Union Territories in which more than 70 per cent of deposits were mobilised from the 'Household Sector'. Among the States and Union Territories the highest contribution of the 'Household Sector' was observed in the state of Haryana (90.2 per cent), followed by Assam (86.6 per cent), Tripura (83.8 per cent), etc. The contribution of the 'Household Sector' was less than 50 per cent in the cases of Dadra & Nagar Haveli (43.1 per cent), Andaman & Nicobar Islands (43.5 per cent) and Kerala (46.8 per cent).

The share of the 'Government Sector' in the total deposits mobilised in a State/ Union Territory was below 10 per cent in fifteen States/ Union Territories as on March 31, 2001. However, this sector had significant contribution in the total deposits mobilised in most of the Union Territories such as Andaman & Nicobar Islands (40.6 per cent), Dadra & Nagar Haveli (31.6 per cent), Lakshadweep (27.8 per cent), Chandigarh (27.4 per cent) and Delhi (23.5 per cent).

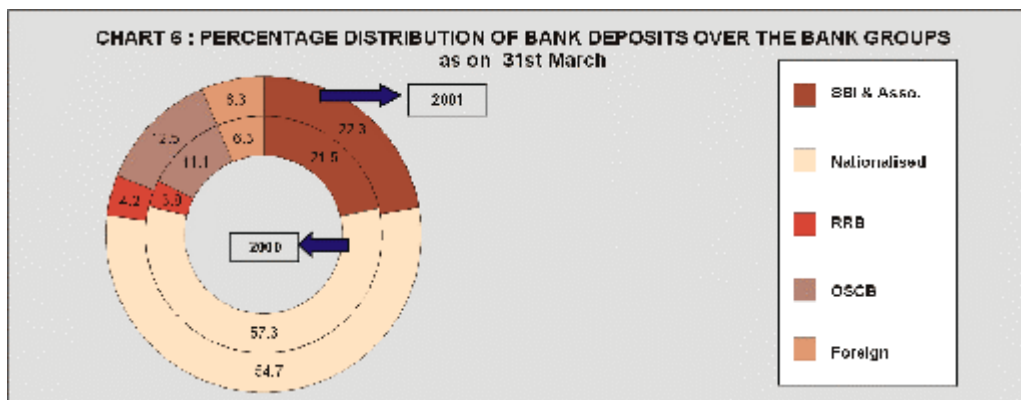
The contribution of 'Foreign Sector' in deposits mobilisation was below 5 per cent as on March 31, 2001 in majority of the States and Union Territories. However, there were a few States / Union Territories in which a significant proportion of the total deposits was mobilised from the 'Foreign Sector'. For example, the contributions of 'Foreign Sector' in Kerala, Goa and Daman & Diu were 46.2 per cent, 32.4 per cent and 20.5 per cent respectively. The shares of 'Financial Sector' and 'Private Corporate Sector (Non-Financial)' were not 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 is presented in **Statement 4**. Among these metropolitan centres, the share of 'Household Sector' in the total deposits as on March 31, 2001 was the highest in Kolkata (62.5 per cent) and the lowest in Mumbai (42.4 per cent). As regards the 'Foreign Sector', Mumbai accounted for the highest share of 17.6 per cent followed by Chennai (13.9 per cent). Among these metropolitan centres, the highest share of 'Government Sector' deposits was recorded in Delhi (23.9 per cent). The share of 'Government Sector' was less than 13 per cent in other centres. The share of 'Private Corporate Sector (Non-Financial)' was the highest in Chennai (12.2 per cent). The subcategory 'Other Financial Institutions' of 'Financial Sector' had the highest share of deposits in Mumbai (6.1 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.9,76,460 crore as on March 31, 2001, Nationalised Banks accounted for the largest share of 54.7 per cent, which was followed by State Bank of India & its Associates (22.3 per cent), Other Scheduled Commercial Banks (12.5 per cent), Foreign Banks (6.3 per cent) and Regional Rural Banks (4.2 per cent). The bank group-wise share of total deposits did not change significantly as compared to the previous year (**Chart 6**).



Composition of deposits according to types of accounts was similar for State Bank of India & its Associates and Nationalised Banks whereas that of Regional Rural Banks was different from other bank groups. The proportion of outstanding deposits in current accounts was the lowest in the case of Regional Rural Banks (4.0 per cent) as on March 31, 2001. In the cases of other bank groups, *viz.* Nationalised Banks, Other Scheduled Commercial Banks, State Bank of India & its Associates and Foreign Banks, current deposits constituted 10.9 per cent, 11.8 per cent, 16.2 per cent and 23.4 per cent of the respective total deposits. The Regional Rural banks mobilised 38.5 per cent of their total deposits from savings accounts. The contribution of savings deposits in the total deposits in the cases of State Bank of India & its Associates and Nationalised Banks were 26.6 per cent and 25.6 per cent respectively. The corresponding figures for Other Scheduled Commercial Banks and Foreign Banks were relatively low at 12.7 per cent and 10.4 per cent respectively. While the proportion of term deposits in the case of Other Scheduled Commercial Banks was 75.5 per cent, it was in the range of 57 per cent to 67 per cent for other bank groups.

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

The ownership pattern of deposits according to economic sectors and bank groups as on March 31, 2001 have been presented in **Statement 6**. Under the 'Household Sector', 'Individuals' accounted for the highest share of the total deposits in all the bank groups. The share of 'Individuals' in the total deposits were 55.4 per cent for State Bank of India & its Associates, 59.9 per cent for Nationalised Banks, 85.7 per cent for Regional Rural Banks, 44.6 per cent for Other Scheduled Commercial Banks and 29.0 per cent for Foreign Banks. 'Farmers' in the category of 'Individuals' of 'Household Sector' had a share of 42.6 per cent of the total deposits mobilised by Regional Rural Banks, which was the highest among all the bank groups. The share of Non-Resident deposits was the highest in the case of Foreign Banks (20.3 per cent), followed by State

Bank of India & its Associates (10.2 per cent), Other Scheduled Commercial Banks (9.4 per cent) and Nationalised Banks (9.0 per cent).

Among all the bank groups percentage share of the 'Government Sector' was the highest in respect of deposits held by State Bank of India & its Associates (13.3 per cent), followed by Nationalised Banks (10.3 per cent), Regional Rural Banks (8.8 per cent), Other Scheduled Commercial Banks (7.6 per cent) and Foreign Banks (0.1 per cent). In the case of State Bank of India & its Associates, 3.5 per cent of the total deposits was mobilised from 'Public Sector Corporations and Companies' and 5.2 per cent from 'Central and State Governments' of Government sector. Such deposits of Regional Rural Banks were largely contributed by 'State Governments' (5.0 per cent). 'Central and State Governments' in the 'Government Sector' accounted for 3.5 per cent of the total deposits mobilised by Nationalised Banks.

The share of 'Private Corporate Sector (Non-Financial)' in the total deposits of various bank groups was the highest in the case of Foreign Banks (27.2 per cent). The corresponding shares of Nationalised Banks, State Bank of India & its Associates and Other Scheduled Commercial Banks were 2.1 per cent, 2.9 per cent and 8.8 per cent respectively.

The contribution of deposits from 'Financial Sector' in the total deposits of different bank groups was the highest in the case of Other Scheduled Commercial banks (15.8 per cent), followed by Foreign Banks (13.4 per cent), State Bank of India & its Associates (8.0 per cent), Nationalised Banks (4.8 per cent) and Regional Rural Banks (0.9 per cent). The share of Other Financial Institutions individually and collectively was not significant for any of the bank groups. However, it is observed that Other Scheduled Commercial Banks had mobilised about 10.3 percent of their total deposits from the 'Banks', which was higher as compared to the other bank 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 Scheduled Commercial Bank Deposits: March 2000' was published in July 2001 issue of the Reserve Bank of India Bulletin.

**Statement 1 : Ownership of bank Deposits by Type and Economic Sector, March 2000 and 2001**

SECTOR OF THE ECONOMY	(Rupees crore)											
	CURRENT		SAVINGS		TERM		TOTAL		VARIATIONS			
	2000	2001	2000	2001	2000	2001	2000	2001	current	savings	term	total
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>I. Government Sector</b>	<b>21,890</b>	<b>22,082</b>	<b>13,519</b>	<b>14,753</b>	<b>51,052</b>	<b>60,357</b>	<b>86,461</b>	<b>97,192</b>	<b>192</b>	<b>1,234</b>	<b>9,305</b>	<b>10,732</b>
	(19.4)	(17.8)	(6.7)	(6.4)	(9.5)	(9.7)	(10.1)	(10.0)	(1.7)	(4.1)	(11.4)	(8.7)
1. Central & State Governments	7,580	8,588	6,072	7,293	15,356	18,382	29,008	34,263	1,008	1,221	3,026	5,255
	(6.7)	(6.9)	(3.0)	(3.1)	(2.9)	(3.0)	(3.4)	(3.5)	(8.7)	(4.0)	(3.7)	(4.3)
i) Central Government	2,883	3,090	583	1,035	7,746	10,851	11,212	14,976	207	453	3,105	3,764
	(2.6)	(2.5)	(0.3)	(0.4)	(1.4)	(1.8)	(1.3)	(1.5)	(1.8)	(1.5)	(3.8)	(3.0)
ii) State Governments	4,697	5,499	5,490	6,258	7,609	7,531	17,796	19,287	802	768	-79	1,491
	(4.2)	(4.4)	(2.7)	(2.7)	(1.4)	(1.2)	(2.1)	(2.0)	(6.9)	(2.5)	(-0.1)	(1.2)
2. Local Authorities	1,596	2,000	3,529	4,048	7,859	8,564	12,984	14,611	404	518	705	1,628
	(1.4)	(1.6)	(1.7)	(1.7)	(1.5)	(1.4)	(1.5)	(1.5)	(3.5)	(1.7)	(0.9)	(1.3)
3. Quasi Government Bodies	6,841	6,408	1,475	1,361	9,153	13,562	17,469	21,331	-433	-114	4,409	3,862
	(6.1)	(5.2)	(0.7)	(0.6)	(1.7)	(2.2)	(2.0)	(2.2)	(-3.7)	(-0.4)	(5.4)	(3.1)
Of which: State Electricity Boards	2,866	2,241	7	26	2,187	1,328	5,060	3,595	-626	19	-859	-1,465
	(2.5)	(1.8)	—	—	(0.4)	(0.2)	(0.6)	(0.4)	(-5.4)	(0.1)	(-1.0)	(-1.2)
4. Public Sector Corporations and Companies	5,873	5,085	2,442	2,052	18,685	19,850	27,000	26,987	-788	-391	1,165	-13
	(5.2)	(4.1)	(1.2)	(0.9)	(3.5)	(3.2)	(3.2)	(2.8)	(-6.8)	(-1.3)	(1.4)	—



i) Non-Departmental Commercial Undertakings	3,566	2,772	179	214	12,721	12,002	16,466	14,988	-794	35	-719	-1,478
	(3.2)	(2.2)	(0.1)	(0.1)	(2.4)	(1.9)	(1.9)	(1.5)	(-6.9)	(0.1)	(-0.9)	(-1.2)
ii) Others	2,307	2,313	2,264	1,838	5,964	7,848	10,535	11,999	6	-426	1,884	1,464
	(2.0)	(1.9)	(1.1)	(0.8)	(1.1)	(1.3)	(1.2)	(1.2)	(0.1)	(-1.4)	(2.3)	(1.2)
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>13,859</b>	<b>17,631</b>	<b>294</b>	<b>897</b>	<b>18,517</b>	<b>26,727</b>	<b>32,670</b>	<b>45,255</b>	<b>3,773</b>	<b>603</b>	<b>8,210</b>	<b>12,586</b>
	<b>(12.3)</b>	<b>(14.2)</b>	<b>(0.1)</b>	<b>(0.4)</b>	<b>(3.4)</b>	<b>(4.3)</b>	<b>(3.8)</b>	<b>(4.6)</b>	<b>(32.6)</b>	<b>(2.0)</b>	<b>(10.0)</b>	<b>(10.2)</b>
1. Non-Financial Companies	13,370	14,369	125	340	17,590	20,492	31,085	35,200	999	214	2,902	4,115
	(11.9)	(11.6)	(0.1)	(0.1)	(3.3)	(3.3)	(3.6)	(3.6)	(8.6)	(0.7)	(3.5)	(3.3)
2. Non-Credit Co-operative Institutions	489	266	169	187	927	1,020	1,584	1,473	-223	19	93	-111
	(0.4)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(-1.9)	(0.1)	(0.1)	(-0.1)
3. Others	—	2,997	—	370	—	5,215	—	8,582	*	*	*	*
		(2.4)		(0.2)		(0.8)		(0.9)				
<b>III. Financial Sector</b>	<b>19,112</b>	<b>22,522</b>	<b>1,654</b>	<b>2,797</b>	<b>44,733</b>	<b>45,791</b>	<b>65,499</b>	<b>71,109</b>	<b>3,409</b>	<b>1,143</b>	<b>1,058</b>	<b>5,610</b>
	<b>(17.0)</b>	<b>(18.1)</b>	<b>(0.8)</b>	<b>(1.2)</b>	<b>(8.3)</b>	<b>(7.4)</b>	<b>(7.7)</b>	<b>(7.3)</b>	<b>(29.4)</b>	<b>(3.8)</b>	<b>(1.3)</b>	<b>(4.5)</b>
1. Banks	7,832	9,763	299	453	30,756	30,925	38,888	41,142	1,931	154	169	2,254
	(7.0)	(7.9)	(0.1)	(0.2)	(5.7)	(5.0)	(4.6)	(4.2)	(16.7)	(0.5)	(0.2)	(1.8)
i) Indian Commercial Banks	5,350	6,064	142	187	19,471	22,309	24,963	28,560	714	45	2,838	3,597
	(4.7)	(4.9)	(0.1)	(0.1)	(3.6)	(3.6)	(2.9)	(2.9)	(6.2)	(0.2)	(3.5)	(2.9)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	466	1,250	1	3	63	568	530	1,821	784	2	505	1,291
	(0.4)	(1.0)	—	—	—	(0.1)	(0.1)	(0.2)	(6.8)	—	(0.6)	(1.0)
iii) Co-operative Banks & Credit societies	2,016	2,449	157	264	11,223	8,048	13,395	10,761	433	107	-3,174	-2,634
	(1.8)	(2.0)	(0.1)	(0.1)	(2.1)	(1.3)	(1.6)	(1.1)	(3.7)	(0.4)	(-3.9)	(-2.1)
a. Co-operative Banks	1,770	2,276	30	106	10,273	7,247	12,072	9,630	507	76	-3,025	-2,442
	(1.6)	(1.8)	—	—	(1.9)	(1.2)	(1.4)	(1.0)	(4.4)	(0.3)	(-3.7)	(-2.0)
b. Credit Societies	247	173	127	157	950	801	1,323	1,131	-74	31	-149	-192
	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(-0.6)	(0.1)	(-0.2)	(-0.2)
2. Other Financial Institutions	6,895	6,280	1,131	1,525	5,860	9,358	13,886	17,162	-616	394	3,497	3,276
	(6.1)	(5.1)	(0.6)	(0.7)	(1.1)	(1.5)	(1.6)	(1.8)	(-5.3)	(1.3)	(4.3)	(2.6)
i) Financial Companies	1,004	435	19	27	778	1,064	1,801	1,526	-569	8	286	-275
	(0.9)	(0.4)	—	—	(0.1)	(0.2)	(0.2)	(0.2)	(-4.9)	—	(0.3)	(-0.2)
a. Housing Finance Companies	749	313	2	8	567	949	1,317	1,270	-436	6	383	-48
	(0.7)	(0.3)	—	—	(0.1)	(0.2)	(0.2)	(0.1)	(-3.8)	—	(0.5)	—
b. Auto Finance Companies	255	123	17	19	211	115	484	257	-133	2	-96	-228
	(0.2)	(0.1)	—	—	—	—	(0.1)	—	(-1.1)	—	(-0.1)	(-0.2)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	608	422	2	16	509	1,006	1,119	1,443	-186	14	496	324
	(0.5)	(0.3)	—	—	(0.1)	(0.2)	(0.1)	(0.1)	(-1.6)	—	(0.6)	(0.3)
a. Mutual Funds in Private Sector	387	186	1	11	197	610	585	806	-201	10	413	222
	(0.3)	(0.1)	—	—	—	(0.1)	(0.1)	(0.1)	(-1.7)	—	(0.5)	(0.2)
b. Other Mutual Funds	221	236	1	5	313	396	534	637	15	4	83	103
	(0.2)	(0.2)	—	—	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	—	(0.1)	(0.1)
iii) Unit Trust of India	560	640	1	11	104	235	666	886	80	11	130	221
	(0.5)	(0.5)	—	—	—	—	(0.1)	(0.1)	(0.7)	—	(0.2)	(0.2)
iv) Insurance Corporations and Companies (Life and General)	2,984	3,258	126	124	2,481	3,891	5,591	7,274	274	—1	1,410	1,682
	(2.6)	(2.6)	(0.1)	(0.1)	(0.5)	(0.6)	(0.7)	(0.7)	(2.4)	—	(1.7)	(1.4)
v) Term Lending Institutions	888	672	15	10	1,033	1,804	1,936	2,486	-216	-6	771	549
	(0.8)	(0.5)	—	—	(0.2)	(0.3)	(0.2)	(0.3)	(-1.9)	—	(0.9)	(0.4)
vi) Provident Fund Institutions	850	851	968	1,337	955	1,358	2,772	3,546	1	369	404	774
	(0.8)	(0.7)	(0.5)	(0.6)	(0.2)	(0.2)	(0.3)	(0.4)	—	(1.2)	(0.5)	(0.6)
3. Other Financial Companies	4,385	6,479	224	818	8,117	5,509	12,725	12,805	2,094	594	-2,608	80
	(3.9)	(5.2)	(0.1)	(0.4)	(1.5)	(0.9)	(1.5)	(1.3)	(18.1)	(2.0)	(-3.2)	(0.1)
i) Financial Services Companies	354	791	1	47	850	928	1,205	1,765	437	46	77	560
	(0.3)	(0.6)	—	—	(0.2)	(0.1)	(0.1)	(0.2)	(3.8)	(0.2)	(0.1)	(0.5)
ii) Other Financial Companies	2,560	1,979	16	171	4,733	1,945	7,309	4,095	-581	155	-2,789	-3,214
	(2.3)	(1.6)	—	(0.1)	(0.9)	(0.3)	(0.9)	(0.4)	(-5.0)	(0.5)	(-3.4)	(-2.6)
iii) Others	1,470	3,709	208	601	2,533	2,636	4,211	6,946	2,239	393	103	2,735
	(1.3)	(3.0)	(0.1)	(0.3)	(0.5)	(0.4)	(0.5)	(0.7)	(19.3)	(1.3)	(0.1)	(2.2)
<b>IV. Household Sector</b>	<b>54,006</b>	<b>58,741</b>	<b>1,76,387</b>	<b>2,01,899</b>	<b>3,46,094</b>	<b>3,95,233</b>	<b>5,76,487</b>	<b>6,55,873</b>	<b>4,735</b>	<b>25,512</b>	<b>49,139</b>	<b>79,386</b>
	<b>(47.9)</b>	<b>(47.3)</b>	<b>(87.3)</b>	<b>(86.9)</b>	<b>(64.3)</b>	<b>(63.8)</b>	<b>(67.6)</b>	<b>(67.2)</b>	<b>(40.9)</b>	<b>(84.6)</b>	<b>(60.0)</b>	<b>(64.2)</b>
1. Individuals (including Hindu Undivided Families)	27,020	31,772	1,60,004	1,79,947	2,99,152	3,35,805	4,86,175	5,47,525	4,752	19,943	36,654	61,349
	(24.0)	(25.6)	(79.2)	(77.5)	(55.6)	(54.2)	(57.0)	(56.1)	(41.0)	(66.1)	(44.8)	(49.6)
i) Farmers	1,219	1,567	29,423	32,466	60,367	65,779	91,009	99,812	349	3,043	5,411	8,802
	(1.1)	(1.3)	(14.6)	(14.0)	(11.2)	(10.6)	(10.7)	(10.2)	(3.0)	(10.1)	(6.6)	(7.1)
ii) Businessmen, Traders, Professionals and	17,028	18,732	29,192	32,046	62,555	70,771	1,08,775	1,21,549	1,704	2,854	8,216	12,773
	(15.1)	(15.1)	(14.4)	(13.8)	(11.6)	(11.4)	(12.8)	(12.4)	(14.7)	(9.5)	(10.0)	(10.3)



	Self - Employed Persons											
iii) Wage and Salary Earners	1,466	2,313	49,448	55,223	76,495	85,572	1,27,409	1,43,107	847	5,775	9,076	15,698
	(1.3)	(1.9)	(24.5)	(23.8)	(14.2)	(13.8)	(14.9)	(14.7)	(7.3)	(19.1)	(11.1)	(12.7)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1,782	1,070	4,298	1,969	8,488	4,532	14,568	7,571	-712	-2,329	-3,956	-6,997
	(1.6)	(0.9)	(2.1)	(0.8)	(1.6)	(0.7)	(1.7)	(0.8)	(-6.1)	(-7.7)	(-4.8)	(-5.7)
v) Other Individuals	5,526	8,090	47,642	58,244	91,245	1,09,152	1,44,413	1,75,486	2,565	10,601	17,907	31,073
	(4.9)	(6.5)	(23.6)	(25.1)	(17.0)	(17.6)	(16.9)	(18.0)	(22.1)	(35.1)	(21.9)	(25.1)
2. Trusts, Associations, Clubs etc.	1,098	1,449	2,435	3,018	8,331	8,672	11,864	13,139	351	583	341	1,276
	(1.0)	(1.2)	(1.2)	(1.3)	(1.5)	(1.4)	(1.4)	(1.3)	(3.0)	(1.9)	(0.4)	(1.0)
3. Proprietary and Partnership concerns etc.	19,760	19,348	1,173	1,570	13,285	14,059	34,219	34,977	-412	397	774	758
	(17.5)	(15.6)	(0.6)	(0.7)	(2.5)	(2.3)	(4.0)	(3.6)	(-3.6)	(1.3)	(0.9)	(0.6)
4. Educational Institutions	1,463	1,565	3,173	3,904	5,527	7,075	10,163	12,544	103	731	1,548	2,381
	(1.3)	(1.3)	(1.6)	(1.7)	(1.0)	(1.1)	(1.2)	(1.3)	(0.9)	(2.4)	(1.9)	(1.9)
5. Religious Institutions	165	185	913	1,315	3,142	4,948	4,220	6,448	20	402	1,806	2,227
	(0.1)	(0.1)	(0.5)	(0.6)	(0.6)	(0.8)	(0.5)	(0.7)	(0.2)	(1.3)	(2.2)	(1.8)
6. Others (not elsewhere classified)	4,501	4,422	8,689	12,145	16,657	24,673	29,847	41,240	-79	3,456	8,016	11,394
	(4.0)	(3.6)	(4.3)	(5.2)	(3.1)	(4.0)	(3.5)	(4.2)	(-0.7)	(11.5)	(9.8)	(9.2)
<b>V. Foreign Sector</b>	<b>3,790</b>	<b>3,262</b>	<b>10,235</b>	<b>11,915</b>	<b>77,671</b>	<b>91,854</b>	<b>91,697</b>	<b>1,07,030</b>	<b>-529</b>	<b>1,679</b>	<b>14,182</b>	<b>15,333</b>
	(3.4)	(2.6)	(5.1)	(5.1)	(14.4)	(14.8)	(10.8)	(11.0)	(-4.6)	(5.6)	(17.3)	(12.4)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	301	129	209	163	792	1,282	1,302	1,574	-172	-46	491	272
	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(-1.5)	(-0.2)	(0.6)	(0.2)
2. Non-Residents	1,547	1,161	9,297	9,989	71,865	82,975	82,709	94,125	-387	693	11,110	11,416
	(1.4)	(0.9)	(4.6)	(4.3)	(13.4)	(13.4)	(9.7)	(9.6)	(-3.3)	(2.3)	(13.6)	(9.2)
3. Others	1,942	1,973	730	1,762	5,015	7,597	7,687	11,331	30	1,033	2,582	3,645
	(1.7)	(1.6)	(0.4)	(0.8)	(0.9)	(1.2)	(0.9)	(1.2)	(0.3)	(3.4)	(3.2)	(2.9)
<b>Total</b>	<b>1,12,657</b>	<b>1,24,238</b>	<b>2,02,089</b>	<b>2,32,260</b>	<b>5,38,068</b>	<b>6,19,962</b>	<b>8,52,814</b>	<b>9,76,460</b>	<b>11,581</b>	<b>30,171</b>	<b>81,894</b>	<b>1,23,646</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percentages to total.

: '-' = Nil or Negligible

: \* = Not comparable as last year's figures are not available.

## Statement 2 : Population Group-Wise Ownership of Deposits of Scheduled Commercial Banks, March 2001

(Rupees crore)

SECTOR OF THE ECONOMY	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	11
<b>I. Government Sector</b>	<b>6,085</b>	<b>4.1</b>	<b>12,761</b>	<b>6.5</b>	<b>23,077</b>	<b>10.6</b>	<b>55,269</b>	<b>13.3</b>	<b>97,192</b>	<b>10.0</b>
1. Central & State Governments	2,548	1.7	5,733	2.9	7,909	3.6	18,073	4.3	34,263	3.5
i) Central Government	435	0.3	1,019	0.5	2,125	1.0	11,397	2.7	14,976	1.5
ii) State Governments	2,113	1.4	4,714	2.4	5,784	2.7	6,675	1.6	19,287	2.0
2. Local Authorities	1,219	0.8	2,690	1.4	4,034	1.9	6,668	1.6	14,611	1.5
3. Quasi-Government Bodies	861	0.6	2,344	1.2	6,498	3.0	11,627	2.8	21,331	2.2
Of which: State Electricity Boards	118	0.1	405	0.2	1,545	0.7	1,527	0.4	3,595	0.4
4. Public Sector Corporations and Companies	1,456	1.0	1,994	1.0	4,637	2.1	18,901	4.5	26,987	2.8
i) Non-Departmental Commercial Undertakings	288	0.2	577	0.3	1,450	0.7	12,674	3.0	14,988	1.5
ii) Others	1,168	0.8	1,417	0.7	3,187	1.5	6,227	1.5	11,999	1.2
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>698</b>	<b>0.5</b>	<b>1,421</b>	<b>0.7</b>	<b>3,287</b>	<b>1.5</b>	<b>39,850</b>	<b>9.6</b>	<b>45,255</b>	<b>4.6</b>
1. Non-Financial Companies	363	0.2	518	0.3	2,258	1.0	32,061	7.7	35,200	3.6
2. Non-Credit Co-operative Institutions	179	0.1	245	0.1	185	0.1	864	0.2	1,473	0.2
3. Others	156	0.1	658	0.3	844	0.4	6,924	1.7	8,582	0.9
<b>III. Financial Sector</b>	<b>1,346</b>	<b>0.9</b>	<b>10,527</b>	<b>5.4</b>	<b>14,825</b>	<b>6.8</b>	<b>44,412</b>	<b>10.7</b>	<b>71,109</b>	<b>7.3</b>
1. Banks	875	0.6	8,890	4.5	10,032	4.6	21,345	5.1	41,142	4.2
i) Indian Commercial Banks	532	0.4	6,088	3.1	6,994	3.2	14,945	3.6	28,560	2.9
ii) Foreign Resident Banks (Offices of -Foreign Banks in India)	8	—	342	0.2	135	0.1	1,336	0.3	1,821	0.2
iii) Co-operative Banks & Credit Societies	335	0.2	2,460	1.3	2,903	1.3	5,064	1.2	10,761	1.1
a. Co-operative Banks	238	0.2	2,187	1.1	2,542	1.2	4,662	1.1	9,630	1.0
b. Credit Societies	97	0.1	272	0.1	360	0.2	402	0.1	1,131	0.1
2. Other Financial Institutions	118	0.1	708	0.4	2,690	1.2	13,645	3.3	17,162	1.8
i) Financial Companies	60	—	37	—	166	0.1	1,264	0.3	1,526	0.2

	a. Housing Finance Companies	21	—	19	—	81	—	1,150	0.3	1,270	0.1
	b. Auto Finance Companies	39	—	18	—	85	—	114	—	257	—
ii)	Total of Mutual Funds (including Private Sector Mutual Funds)	1	—	8	—	52	—	1,383	0.3	1,443	0.1
	a. Mutual Funds in Private Sector	1	—	3	—	40	—	763	0.2	806	0.1
	b. Other Mutual Funds	—	—	5	—	12	—	620	0.1	637	0.1
iii)	Unit Trust of India	2	—	55	—	26	—	804	0.2	886	0.1
iv)	Insurance Corporations and Companies (Life and General)	22	—	506	0.3	937	0.4	5,809	1.4	7,274	0.7
v)	Term Lending Institutions	3	—	17	—	562	0.3	1,903	0.5	2,486	0.3
vi)	Provident Fund Institutions	31	—	86	—	947	0.4	2,483	0.6	3,546	0.4
3.	Other Financial Companies	352	0.2	929	0.5	2,102	1.0	9,422	2.3	12,805	1.3
	i) Financial Services Companies	5	—	4	—	177	0.1	1,579	0.4	1,765	0.2
	ii) Other Financial Companies	17	—	386	0.2	467	0.2	3,225	0.8	4,095	0.4
	iii) Others	330	0.2	540	0.3	1,459	0.7	4,617	1.1	6,946	0.7
<b>IV.</b>	<b>Household Sector</b>	<b>1,30,655</b>	<b>89.0</b>	<b>1,43,039</b>	<b>73.0</b>	<b>1,56,198</b>	<b>71.8</b>	<b>2,25,982</b>	<b>54.3</b>	<b>6,55,873</b>	<b>67.2</b>
1.	Individuals (including Hindu Undivided Families)	1,21,820	83.0	1,24,849	63.8	1,26,581	58.2	1,74,274	41.9	5,47,525	56.1
	i) Farmers	56,618	38.6	29,372	15.0	10,011	4.6	3,810	0.9	99,812	10.2
	ii) Businessmen, Traders, Professionals and Self-Employed Persons	18,279	12.5	24,648	12.6	30,866	14.2	47,757	11.5	1,21,549	12.4
	iii) Wage and Salary Earners	21,799	14.9	29,329	15.0	39,282	18.1	52,697	12.7	1,43,107	14.7
	iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	580	0.4	1,161	0.6	1,524	0.7	4,306	1.0	7,571	0.8
	v) Other Individuals	24,544	16.7	40,340	20.6	44,898	20.6	65,704	15.8	1,75,486	18.0
2.	Trusts, Associations, Clubs etc.	862	0.6	1,752	0.9	2,577	1.2	7,948	1.9	13,139	1.3
3.	Proprietary and Partnership Concerns etc.	1,171	0.8	4,360	2.2	9,094	4.2	20,351	4.9	34,977	3.6
4.	Educational Institutions	1,469	1.0	2,459	1.3	4,463	2.1	4,153	1.0	12,544	1.3
5.	Religious Institutions	970	0.7	1,892	1.0	1,996	0.9	1,590	0.4	6,448	0.7
6.	Others (Not elsewhere Classified)	4,362	3.0	7,727	3.9	11,486	5.3	17,665	4.2	41,240	4.2
<b>V.</b>	<b>Foreign Sector</b>	<b>7,970</b>	<b>5.4</b>	<b>28,088</b>	<b>14.3</b>	<b>20,147</b>	<b>9.3</b>	<b>50,825</b>	<b>12.2</b>	<b>1,07,030</b>	<b>11.0</b>
1.	Foreign Consulates, Embassies, Trade – Missions, Information Services etc.	121	0.1	99	0.1	165	0.1	1,189	0.3	1,574	0.2
2.	Non-Residents	6,693	4.6	24,851	12.7	17,491	8.0	45,090	10.8	94,125	9.6
3.	Others	1,156	0.8	3,138	1.6	2,491	1.1	4,546	1.1	11,331	1.2
<b>Total</b>		<b>1,46,753</b>	<b>100.0</b>	<b>1,95,837</b>	<b>100.0</b>	<b>2,17,534</b>	<b>100.0</b>	<b>4,16,337</b>	<b>100.0</b>	<b>9,76,460</b>	<b>100.0</b>

Note: '—' = Nil or Negligible

### Statement 3 : State-Wise Ownership Pattern of Deposits of Scheduled Commercial Banks, March 2001

(Rupees crore)

REGION / STATE / UNION TERRITORY	Govern-ment Sector	Foreign Sector	Private Corporate Sector (Non-Financial)	Financial Sector			House-Hold Sector	Total
				Banks	Other Financial Institutions	Other Financial Companies		
1	2	3	4	5	6	7	8	9
<b>NORTHERN REGION</b>	<b>32,512</b>	<b>21,611</b>	<b>10,447</b>	<b>4,018</b>	<b>2,665</b>	<b>1,338</b>	<b>1,56,318</b>	<b>2,28,909</b>
	(14.2)	(9.4)	(4.6)	(1.8)	(1.2)	(0.6)	(68.3)	(100.0)
HARYANA	782	332	355	315	39	99	17,632	19,555
	(4.0)	(1.7)	(1.8)	(1.6)	(0.2)	(0.5)	(90.2)	(100.0)
HIMACHAL PRADESH	1,281	518	19	183	32	133	5,667	7,833
	(16.4)	(6.6)	(0.2)	(2.3)	(0.4)	(1.7)	(72.3)	(100.0)
JAMMU & KASHMIR	1,514	585	19	940	309	346	9,225	12,937
	(11.7)	(4.5)	(0.1)	(7.3)	(2.4)	(2.7)	(71.3)	(100.0)
PUNJAB	1,923	9,038	200	947	149	102	38,839	51,198
	(3.8)	(17.7)	(0.4)	(1.9)	(0.3)	(0.2)	(75.9)	(100.0)
RAJASTHAN	1,214	2,089	430	788	249	43	23,977	28,791
	(4.2)	(7.3)	(1.5)	(2.7)	(0.9)	(0.1)	(83.3)	(100.0)
CHANDIGARH	2,294	923	254	342	170	49	4,348	8,380

	(27.4)	(11.0)	(3.0)	(4.1)	(2.0)	(0.6)	(51.9)	(100.0)
DELHI	23,503	8,126	9,170	502	1,716	567	56,630	1,00,215
	(23.5)	(8.1)	(9.2)	(0.5)	(1.7)	(0.6)	(56.5)	(100.0)
<b>NORTH EASTERN REGION</b>	<b>1,637</b>	<b>108</b>	<b>161</b>	<b>404</b>	<b>97</b>	<b>111</b>	<b>11,839</b>	<b>14,357</b>
	<b>(11.4)</b>	<b>(0.8)</b>	<b>(1.1)</b>	<b>(2.8)</b>	<b>(0.7)</b>	<b>(0.8)</b>	<b>(82.5)</b>	<b>(100.0)</b>
ARUNACHAL PRADESH	153	—	—	49	—	13	389	604
	(25.4)			(8.1)		(2.2)	(64.4)	(100.0)
ASSAM	556	93	149	166	81	96	7,387	8,528
	(6.5)	(1.1)	(1.7)	(1.9)	(1.0)	(1.1)	(86.6)	(100.0)
MANIPUR	33	1	—	3	1	1	185	224
	(14.6)	(0.3)		(1.5)	(0.6)	(0.5)	(82.5)	(100.0)
MEGHALAYA	327	7	—	58	10	—	854	1,257
	(26.0)	(0.6)		(4.6)	(0.8)		(67.9)	(100.0)
MIZORAM	59	—	—	8	1	—	327	396
	(14.9)			(2.1)	(0.1)		(82.8)	(100.0)
NAGALAND	205	—	12	59	1	—	759	1,036
	(19.8)		(1.2)	(5.6)	(0.1)		(73.2)	(100.0)
TRIPURA	304	7	—	60	2	1	1,938	2,312
	(13.1)	(0.3)		(2.6)	(0.1)	—	(83.8)	(100.0)
<b>EASTERN REGION</b>	<b>13,985</b>	<b>3,990</b>	<b>4,619</b>	<b>4,559</b>	<b>1,906</b>	<b>1,149</b>	<b>99,322</b>	<b>1,29,530</b>
	<b>(10.8)</b>	<b>(3.1)</b>	<b>(3.6)</b>	<b>(3.5)</b>	<b>(1.5)</b>	<b>(0.9)</b>	<b>(76.7)</b>	<b>(100.0)</b>
BIHAR	2,826	394	90	889	78	267	20,405	24,949
	(11.3)	(1.6)	(0.4)	(3.6)	(0.3)	(1.1)	(81.8)	(100.0)
JHARKHAND	1,502	402	170	485	143	107	12,298	15,108
	(9.9)	(2.7)	(1.1)	(3.2)	(0.9)	(0.7)	(81.4)	(100.0)
ORISSA	2,809	388	137	751	123	47	12,930	17,187
	(16.3)	(2.3)	(0.8)	(4.4)	(0.7)	(0.3)	(75.2)	(100.0)
SIKKIM	168	1	1	53	1	23	486	733
	(22.9)	(0.2)	(0.2)	(7.2)	(0.1)	(3.1)	(66.3)	(100.0)
WEST BENGAL	6,446	2,804	4,220	2,292	1,560	704	52,954	70,980
	(9.1)	(4.0)	(5.9)	(3.2)	(2.2)	(1.0)	(74.6)	(100.0)
ANDAMAN & NICOBAR ISLANDS	233	—	—	89	1	—	249	573
	(40.6)			(15.6)	(0.1)		(43.5)	(100.0)
<b>CENTRAL REGION</b>	<b>11,999</b>	<b>3,516</b>	<b>1,182</b>	<b>7,437</b>	<b>927</b>	<b>1,217</b>	<b>1,13,434</b>	<b>1,39,712</b>
	<b>(8.6)</b>	<b>(2.5)</b>	<b>(0.8)</b>	<b>(5.3)</b>	<b>(0.7)</b>	<b>(0.9)</b>	<b>(81.2)</b>	<b>(100.0)</b>
CHHATTISGARH	538	27	43	321	48	134	4,806	5,917
	(9.1)	(0.5)	(0.7)	(5.4)	(0.8)	(2.3)	(81.2)	(100.0)
MADHYA PRADESH	3,203	1,082	153	2,454	231	293	25,649	33,065
	(9.7)	(3.3)	(0.5)	(7.4)	(0.7)	(0.9)	(77.6)	(100.0)
UTTAR PRADESH	6,851	2,147	920	4,031	577	779	74,833	90,139
	(7.6)	(2.4)	(1.0)	(4.5)	(0.6)	(0.9)	(83.0)	(100.0)
UTTARANCHAL	1,407	258	67	632	71	11	8,147	10,591
	(13.3)	(2.4)	(0.6)	(6.0)	(0.7)	(0.1)	(76.9)	(100.0)
<b>WESTERN REGION</b>	<b>20,911</b>	<b>40,178</b>	<b>19,110</b>	<b>18,345</b>	<b>9,539</b>	<b>6,985</b>	<b>1,38,805</b>	<b>2,53,872</b>
	<b>(8.2)</b>	<b>(15.8)</b>	<b>(7.5)</b>	<b>(7.2)</b>	<b>(3.8)</b>	<b>(2.8)</b>	<b>(54.7)</b>	<b>(100.0)</b>
GOA	604	2,639	236	59	48	34	4,532	8,152
	(7.4)	(32.4)	(2.9)	(0.7)	(0.6)	(0.4)	(55.6)	(100.0)
GUJARAT	3,814	9,821	1,667	2,815	445	662	36,866	56,092
	(6.8)	(17.5)	(3.0)	(5.0)	(0.8)	(1.2)	(65.7)	(100.0)
MAHARASHTRA	16,290	27,558	17,069	15,463	9,046	6,288	96,604	1,88,318
	(8.7)	(14.6)	(9.1)	(8.2)	(4.8)	(3.3)	(51.3)	(100.0)
DADRA & NAGAR HAVELI	170	—	135	—	—	—	231	537

	(31.6)		(25.2)				(43.1)	(100.0)
DAMAN & DIU	33	159	2	9	—	—	570	773
	(4.3)	(20.5)	(0.3)	(1.1)			(73.8)	(100.0)
<b>SOUTHERN REGION</b>	<b>16,149</b>	<b>37,627</b>	<b>9,736</b>	<b>6,379</b>	<b>2,028</b>	<b>2,006</b>	<b>1,36,155</b>	<b>2,10,081</b>
	(7.7)	(17.9)	(4.6)	(3.0)	(1.0)	(1.0)	(64.8)	(100.0)
ANDHRA PRADESH	5,609	3,671	1,548	3,456	853	669	34,058	49,864
	(11.2)	(7.4)	(3.1)	(6.9)	(1.7)	(1.3)	(68.3)	(100.0)
KARNATAKA	5,374	5,660	4,031	962	221	555	35,500	52,303
	(10.3)	(10.8)	(7.7)	(1.8)	(0.4)	(1.1)	(67.9)	(100.0)
KERALA	1,615	21,238	382	826	344	73	21,511	45,989
	(3.5)	(46.2)	(0.8)	(1.8)	(0.7)	(0.2)	(46.8)	(100.0)
TAMIL NADU	3,407	6,904	3,745	1,134	609	705	44,181	60,686
	(5.6)	(11.4)	(6.2)	(1.9)	(1.0)	(1.2)	(72.8)	(100.0)
LAKSHADWEEP	17	7	1	—	—	—	35	61
	(27.8)	(12.1)	(1.8)				(57.7)	(100.0)
PONDICHERRY	128	148	29	—	1	3	869	1,178
	(10.9)	(12.6)	(2.4)		(0.1)	(0.3)	(73.8)	(100.0)
<b>TOTAL</b>	<b>97,192</b>	<b>1,07,030</b>	<b>45,255</b>	<b>41,142</b>	<b>17,162</b>	<b>12,805</b>	<b>6,55,873</b>	<b>9,76,460</b>
	(10.0)	(11.0)	(4.6)	(4.2)	(1.8)	(1.3)	(67.2)	(100.0)

Note : Figures in brackets indicate percentages to total.

“ — ” = Nil or Negligible.

#### Statement 4 : Pattern of Ownership of Deposits in Selected Metropolitan Areas, March 2001

(Rupees 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	4	5	6	7	8	9
<b>CHENNAI</b>	1,905	3,474	3,038	706	399	455	15,013	24,990
	(7.6)	(13.9)	(12.2)	(2.8)	(1.6)	(1.8)	(60.1)	(100.0)
<b>MUMBAI</b>	12,167	24,478	15,494	13,661	8,507	6,005	59,054	1,39,366
	(8.7)	(17.6)	(11.1)	(9.8)	(6.1)	(4.3)	(42.4)	(100.0)
<b>DELHI</b>	23,369	8,122	9,162	502	1,712	567	54,547	97,982
	(23.9)	(8.3)	(9.4)	(0.5)	(1.7)	(0.6)	(55.7)	(100.0)
<b>KOLKATA</b>	4,315	2,337	3,868	1,080	1,243	543	22,320	35,707
	(12.1)	(6.5)	(10.8)	(3.0)	(3.5)	(1.5)	(62.5)	(100.0)
<b>TOTAL</b>	<b>41,757</b>	<b>38,412</b>	<b>31,562</b>	<b>15,950</b>	<b>11,860</b>	<b>7,569</b>	<b>1,50,934</b>	<b>2,98,045</b>
	(14.0)	(12.9)	(10.6)	(5.4)	(4.0)	(2.5)	(50.6)	(100.0)

Note : Figures in brackets indicate percentages to total.

#### Statement 5 : Bank Group-Wise Composition of Type of Bank Deposits, March 2001

(Rupees 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	9
State Bank of India and	35,182	16.2	57,822	26.6	1,24,412	57.2	2,17,415	100.0

its Associates								(22.3)	
Nationalised Banks	58,445	10.9	1,36,718	25.6	3,38,688	63.4	5,33,852	100.0	(54.7)
Regional Rural Banks	1,626	4.0	15,731	38.5	23,477	57.5	40,834	100.0	(4.2)
<b>Other Scheduled Commercial Banks</b>	<b>14,489</b>	<b>11.8</b>	<b>15,544</b>	<b>12.7</b>	<b>92,498</b>	<b>75.5</b>	<b>1,22,531</b>	<b>100.0</b>	<b>(12.5)</b>
Foreign Banks	14,496	23.4	6,445	10.4	40,888	66.1	100.0		(6.3)
<b>All Scheduled Commercial Banks</b>	<b>1,24,238</b>	<b>12.7</b>	<b>2,32,260</b>	<b>23.8</b>	<b>6,19,962</b>	<b>63.5</b>	<b>9,76,460</b>	<b>100.0</b>	<b>(100.0)</b>

**Statement 6 : Bank Group-Wise Pattern Of Ownership Of Deposits With Scheduled Commercial Banks, March 2001**

Sector of Economy	(Rupees crore)											
	State Bank of India And Its Associates	Nationalised Banks		Regional Rural Banks	Other Scheduled Commercial Banks		Foreign Banks	All Scheduled Commercial Banks				
	Amount	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	Per Amount Cent	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>I. Government Sector</b>	<b>29,009</b>	<b>13.3</b>	<b>55,236</b>	<b>10.3</b>	<b>3,591</b>	<b>8.8</b>	<b>9,286</b>	<b>7.6</b>	<b>71</b>	<b>0.1</b>	<b>97,192</b>	<b>10.0</b>
1. Central & State Governments	11,412	5.2	18,730	3.5	2,070	5.1	2,049	1.7	2	—	34,263	3.5
i) Central Government	5,292	2.4	8,792	1.6	22	0.1	870	0.7	—	—	14,976	1.5
ii) State Governments	6,120	2.8	9,938	1.9	2,047	5.0	1,179	1.0	1	—	19,287	2.0
2. Local Authorities	3,638	1.7	9,488	1.8	904	2.2	580	0.5	2	—	14,611	1.5
3. Quasi Government Bodies	6,355	2.9	12,029	2.3	233	0.6	2,692	2.2	22	—	21,331	2.2
of which: State Electricity Boards	1,360	0.6	1,750	0.3	1	—	484	0.4	—	—	3,595	0.4
4. Public Sector Corporations and Companies	7,603	3.5	14,989	2.8	384	0.9	3,965	3.2	46	0.1	26,987	2.8
i) Non-Departmental Commercial Undertakings	3,783	1.7	8,411	1.6	15	—	2,740	2.2	39	0.1	14,988	1.5
ii) Others	3,820	1.8	6,577	1.2	370	0.9	1,225	1.0	7	—	11,999	1.2
<b>II. Private Corporate Sector (Non - Financial)</b>	<b>6,347</b>	<b>2.9</b>	<b>11,313</b>	<b>2.1</b>	<b>82</b>	<b>0.2</b>	<b>10,724</b>	<b>8.8</b>	<b>16,789</b>	<b>27.2</b>	<b>45,255</b>	<b>4.6</b>
1. Non- Financial Companies	3,919	1.8	8,041	1.5	20	—	8,464	6.9	14,756	23.9	35,200	3.6
2. Non-Credit Co-operative Institutions	142	0.1	1,076	0.2	51	0.1	163	0.1	42	0.1	1,473	0.2
3. Others	2,287	1.1	2,196	0.4	12	—	2,096	1.7	1,991	3.2	8,582	0.9
<b>III. Financial Sector</b>	<b>17,335</b>	<b>8.0</b>	<b>25,784</b>	<b>4.8</b>	<b>359</b>	<b>0.9</b>	<b>19,324</b>	<b>15.8</b>	<b>8,307</b>	<b>13.4</b>	<b>71,109</b>	<b>7.3</b>
1. Banks	12,141	5.6	10,814	2.0	275	0.7	12,646	10.3	5,265	8.5	41,142	4.2
i) Indian Commercial Banks	7,647	3.5	7,473	1.4	188	0.5	8,248	6.7	5,004	8.1	28,560	2.9
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1,012	0.5	433	0.1	—	—	196	0.2	180	0.3	1,821	0.2
iii) Co-operative Banks & Credit societies	3,482	1.6	2,908	0.5	87	0.2	4,203	3.4	82	0.1	10,761	1.1
a. Co-operative Banks	3,170	1.5	2,291	0.4	32	0.1	4,087	3.3	49	0.1	9,630	1.0
b. Credit Societies	312	0.1	617	0.1	55	0.1	116	0.1	32	0.1	1,131	0.1
2. Other Financial Institutions	2,992	1.4	9,234	1.7	8	—	3,877	3.2	1,051	1.7	17,162	1.8
i) Financial Companies	161	0.1	853	0.2	3	—	486	0.4	23	—	1,526	0.2
a. Housing Finance Companies	147	0.1	644	0.1	3	—	463	0.4	13	—	1,270	0.1
b. Auto Finance Companies	14	—	209	—	—	—	23	—	10	—	257	—
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	177	0.1	285	0.1	—	—	222	0.2	758	1.2	1,443	0.1
a. Mutual Funds in Private Sector	8	—	54	—	—	—	98	0.1	647	1.0	806	0.1

	b. Other Mutual Funds	170	0.1	232	—	—	—	124	0.1	112	0.2	637	0.1
iii)	Unit Trust of India	516	0.2	157	—	1	—	211	0.2	1	—	886	0.1
iv)	Insurance Corporations and Companies (Life and General)	449	0.2	4,999	0.9	—	—	1,721	1.4	105	0.2	7,274	0.7
v)	Term Lending Institutions	289	0.1	1,232	0.2	—	—	844	0.7	121	0.2	2,486	0.3
vi)	Provident Fund Institutions	1,401	0.6	1,708	0.3	4	—	392	0.3	43	0.1	3,546	0.4
3.	Other Financial Companies	2,202	1.0	5,736	1.1	76	0.2	2,801	2.3	1,991	3.2	12,805	1.3
i)	Financial Services Companies	212	0.1	593	0.1	—	—	390	0.3	570	0.9	1,765	0.2
ii)	Other Financial Companies	426	0.2	1,700	0.3	5	—	982	0.8	982	1.6	4,095	0.4
iii)	Others	1,564	0.7	3,443	0.6	71	0.2	1,429	1.2	439	0.7	6,946	0.7
<b>IV.</b>	<b>Household Sector</b>	<b>1,40,305</b>	<b>64.5</b>	<b>3,86,701</b>	<b>72.4</b>	<b>36,638</b>	<b>89.7</b>	<b>70,015</b>	<b>57.1</b>	<b>22,215</b>	<b>35.9</b>	<b>6,55,873</b>	<b>67.2</b>
1.	Individuals (including Hindu Undivided Families)	1,20,348	55.4	3,19,611	59.9	34,980	85.7	54,664	44.6	17,922	29.0	5,47,525	56.1
i)	Farmers	16,278	7.5	61,374	11.5	17,412	42.6	4,745	3.9	3	—	99,812	10.2
ii)	Businessmen, Traders, Professional and Self - Employed Persons	17,427	8.0	74,032	13.9	7,148	17.5	15,209	12.4	7,733	12.5	1,21,549	12.4
iii)	Wage and Salary Earners	42,665	19.6	75,700	14.2	5,687	13.9	14,028	11.4	5,027	8.1	1,43,107	14.7
iv)	Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	728	0.3	5,127	1.0	198	0.5	758	0.6	759	1.2	7,571	0.8
v)	Other Individuals	43,249	19.9	1,03,378	19.4	4,535	11.1	19,924	16.3	4,401	7.1	1,75,486	18.0
2.	Trusts, Associations, Clubs etc.	2,093	1.0	7,754	1.5	174	0.4	2,426	2.0	693	1.1	13,139	1.3
3.	Proprietary and Partnership concerns etc.	4,290	2.0	22,008	4.1	126	0.3	5,572	4.5	2,981	4.8	34,977	3.6
4.	Educational Institutions	3,622	1.7	7,151	1.3	418	1.0	1,235	1.0	117	0.2	12,544	1.3
5.	Religious Institutions	779	0.4	3,946	0.7	111	0.3	1,540	1.3	72	0.1	6,448	0.7
6.	Others(not elsewhere classified)	9,173	4.2	26,232	4.9	829	2.0	4,577	3.7	430	0.7	41,240	4.2
<b>V.</b>	<b>Foreign Sector</b>	<b>24,420</b>	<b>11.2</b>	<b>54,817</b>	<b>10.3</b>	<b>165</b>	<b>0.4</b>	<b>13,182</b>	<b>10.8</b>	<b>14,446</b>	<b>23.4</b>	<b>1,07,030</b>	<b>11.0</b>
1.	Foreign Consulates, Embassies, Trade Missions, Information Services etc.	61	—	653	0.1	1	—	40	—	820	1.3	1,574	0.2
2.	Non-Residents	22,223	10.2	47,834	9.0	11	—	11,477	9.4	12,580	20.3	94,125	9.6
3.	Others	2,136	1.0	6,330	1.2	153	0.4	1,665	1.4	1,047	1.7	11,331	1.2
<b>Total</b>		<b>2,17,415</b>	<b>100.0</b>	<b>5,33,852</b>	<b>100.0</b>	<b>40,834</b>	<b>100.0</b>	<b>1,22,531</b>	<b>100.0</b>	<b>61,829</b>	<b>100.0</b>	<b>9,76,460</b>	<b>100.0</b>

Note: “—” = Nil or Negligible.