

Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2003*

INTRODUCTION

The sample survey on composition and ownership pattern of bank deposits with all scheduled commercial banks, including Regional Rural Banks, is conducted by the Reserve Bank of India on an annual basis and the results are published regularly in the Reserve Bank of India Bulletin. The results of the latest survey as on March 31, 2003 are analysed 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 deposits, viz., current, savings and term, including inter-bank deposits. Out of 65,413 branches of scheduled commercial banks, a sample of 10,000 branches was selected for the purpose as per the following sampling design.

Top 3,500 bank branches, in terms of size of deposits, were selected with certainty. All bank branches of the States/ Union Territories having 10 or less number of branches were also selected with certainty in order to ensure proper representation in the sample. Under this category, all the nine branches in Lakshadweep were selected. Out of the remaining 61,904 bank branches, 6,482 branches were selected using circular systematic sampling after arranging the branches in the descending order of their deposits, according to state, population group and bank. Of the 10,000 bank branches selected, filled-in schedules were received from 9,218 branches resulting in the response rate at 92.2 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.

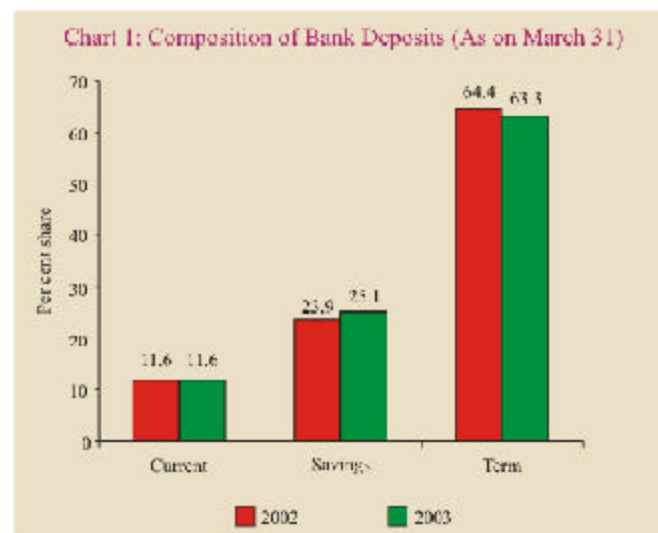
COMPOSITION OF DEPOSITS

The composition of aggregate deposits by type of account, viz., current, savings and term deposits, in 2003

is similar to that recorded in March 2002 (Chart 1). Current deposits accounting for 11.6 per cent of total deposits as on March 31, 2003, same as that on March 31, 2002. The share of savings deposits increased by 1.2 percentage points to 25.1 per cent as on March 31, 2003 from its position on March 31, 2002. On the other hand, the share of term deposits witnessed a fall from 64.4 per cent to 63.3 per cent during the same period. Thus, there was a marginal shift from term deposits to savings deposits during the period.

OWNERSHIP PATTERN OF BANK DEPOSITS

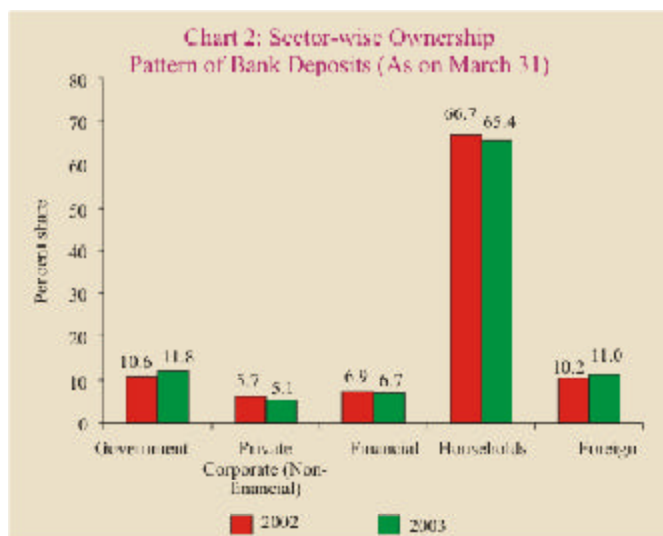
The classification of bank deposits by type and institutional sectors, as on March 31, 2002 and March 31, 2003, is presented in Statement 1. The total outstanding deposits with scheduled commercial banks, as on March 31, 2003, at Rs.13,16,749 crore recorded an increase of 17.1 per cent from Rs.11,24,372 crore as on March 31, 2002¹. Although the share of 'Household Sector' in deposits with scheduled



* Prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

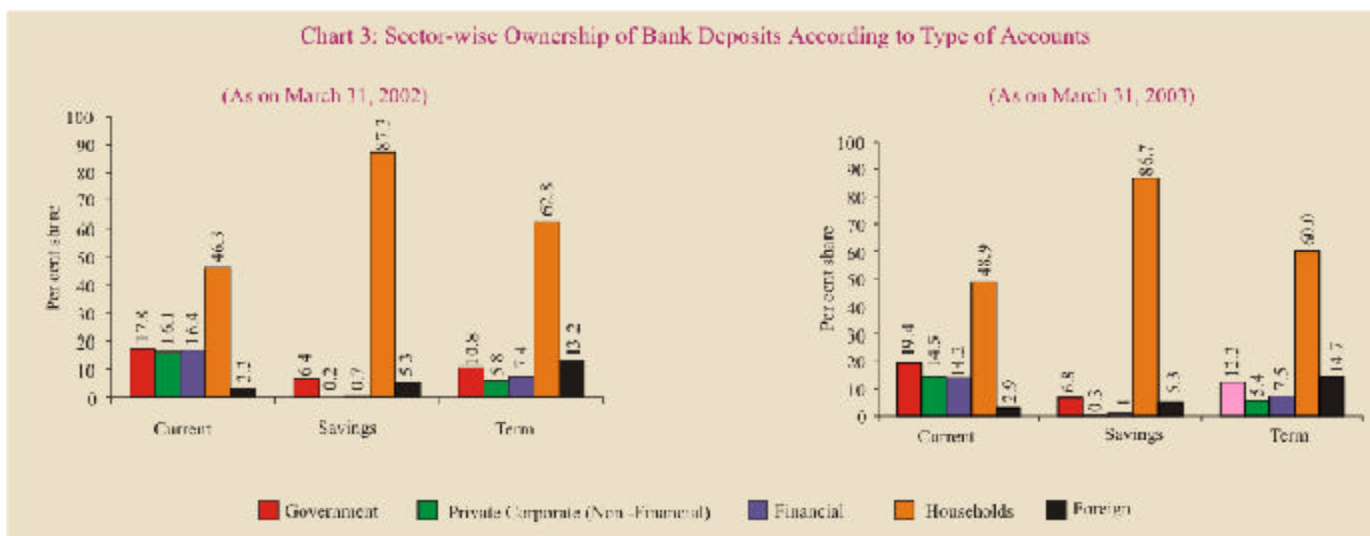
@ The previous article on 'Composition and Ownership Pattern of Scheduled Commercial Bank Deposits: March 2002' was published in May 2003 issue of the Reserve Bank of India Bulletin.

1 Total outstanding deposits presented in the article may differ from those given in other sources as these data relate to March 31 and are estimated based on a sample of 10,000 bank branches.



commercial banks fell from 66.7 per cent as on March 31, 2002 to 65.4 per cent as on March 31, 2003, it remained the largest constituent of the deposits held with commercial banks. Further, the share of the 'Financial Sector' declined marginally from 6.9 per cent as on March 31, 2002 to 6.7 per cent as on March 31, 2003 and that of the 'Private Corporate Sector (Non-financial)' decreased from 5.7 per cent to 5.1 per cent. On the other hand, the shares of 'Government Sector' and 'Foreign Sector' increased from 10.6 per cent and 10.2 per cent in 2002 to 11.8 per cent and 11.0 per cent in 2003, respectively (Chart 2).

In general, it is observed that ownership pattern of deposits in 2003 remained similar to that of 2002 for each type of deposits. In respect of current deposits, 'Household Sector' had the highest share of 48.9 per cent as on March 31, 2003, registering an increase of 2.6 percentage points from 46.3 per cent as on March 31, 2002. While the share of 'Government Sector' in current deposits increased from 17.8 per cent in March 2002 to 19.4 per cent in March 2003, those of 'Private Corporate Sector (Non-financial)' and 'Financial Sector' declined from 16.1 per cent and 16.4 per cent to 14.5 per cent and 14.2 per cent, respectively. 'Household Sector' accounted for the largest share of 86.7 per cent in savings deposits in 2003 *albeit* lower than the share (87.3 per cent) in 2002. The share of 'Government Sector' in savings deposits increased marginally from 6.4 per cent in March 2002 to 6.8 per cent in March 2003. Savings deposits from 'Foreign Sector' remained at 5.3 per cent in 2003, same as that in 2002. 'Private Corporate Sector (Non-financial)' and 'Financial Sector' had negligible shares in savings deposits in 2003 (Chart 3). In respect of term deposits, 'Household Sector' had the highest share, although the share declined from 62.8 per cent in 2002 to 60.0 per cent in 2003. The shares of 'Government Sector' and 'Foreign Sector' in term deposits increased from 10.8 per cent and 13.2 per cent as on March 31, 2002 to 12.3 per cent and 14.7 per cent, respectively, as on March 31, 2003. On the other hand, the share of 'Private Corporate Sector (Non-financial)' declined marginally from 5.8 per cent to 5.4 per cent during the same period.



OWNERSHIP PATTERN OF DEPOSITS ACCORDING TO POPULATION GROUPS

The ownership of deposits classified by population groups is presented in Statement 2. The metropolitan areas accounted for the major share of 43.7 per cent in total deposits, while the deposits of rural, semi-urban and urban areas accounted for 14.0 per cent, 19.3 per cent and 23.0 per cent, respectively, as on March 31, 2003. The shares of metropolitan and semi-urban groups in 2003 increased over those in 2002 (Chart 4).

The 'Household Sector' accounted for the highest share in total deposits in each of the population groups. The share of 'Household Sector' was 87.2 per cent in rural areas, 74.6 per cent in semi-urban areas, 70.1 per cent in urban areas and 51.9 per cent in metropolitan areas as on March 31, 2003. The category 'Individuals' (including Hindu Undivided Families) was the major constituent of the 'Household Sector' in all the population groups. Further, 'Farmers' held a significant portion of 35.8 per cent of bank deposits in the rural areas. Shares of 'Businessmen, Traders, Professionals and Self-employed Persons' in the rural, semi-urban, urban and metropolitan areas were in the narrow range of 11.1 per cent to 13.2 per cent in March 2003. The share of 'Wage and Salary Earners' under the category of 'Individuals' within the 'Household Sector' was the highest for branches in urban area at 16.2 per cent among different population groups. The share of 'Trusts, Associations and Clubs, etc.' in total deposits was found to be the highest in metropolitan areas (2.1 per cent) as compared to the other

areas. Similarly, 'Proprietary and Partnership Concerns, etc.' held a higher share in metropolitan areas (4.6 per cent) as compared to their share in other areas. While the share of 'Educational Institutions' in different population groups was in the range of 1.0 per cent to 2.0 per cent, the share of 'Religious Institutions' was below 1 per cent in all the population groups.

The 'Government Sector' comprises Central and State Governments, local bodies, quasi-government bodies (like state electricity boards) and public sector corporations and companies. Deposits from the 'Government Sector' constituted 5.7 per cent of the total deposits in rural areas as on March 31, 2003. The share of deposits held by the 'Government Sector' in the semi-urban areas was 6.9 per cent, while in urban areas, it stood at 13.0 per cent. In metropolitan areas, the 'Government Sector' held a higher share at 15.2 per cent as compared to its share in other population groups.

The share of 'Private Corporate Sector (Non-financial)' in total deposits of the metropolitan areas was at 10.4 per cent as on March 31, 2003. This sector, however, held very small share in the range of 0.4 per cent to 1.9 per cent in total deposits of other population groups. The share of 'Financial Sector' was 10.1 per cent of total deposits in metropolitan areas. The 'Financial Sector' accounted for lower shares at 5.2 per cent in urban areas, 4.7 per cent in semi-urban areas and 1.1 per cent in rural areas. 'Banks' accounted for major portion in the share of 'Financial Sector' in all the population groups. The 'Insurance Corporations and Companies', another constituent of 'Financial Sector', held a share of 1.5 per cent of the total deposits in metropolitan areas; their shares in other population groups were below 0.4 per cent. The 'Foreign Sector', comprising deposits from non-residents and foreign embassies, etc., accounted for 13.2 per cent, 12.3 per cent, 9.8 per cent and 5.6 per cent of deposits in semi-urban, metropolitan, urban and rural areas, respectively (Statement 2). Deposits from 'Non-Residents' accounted for 12.0 per cent and 10.7 per cent of total deposits in semi-urban and metropolitan areas, respectively.

Considering the deposits by their type, the survey indicated that metropolitan areas accounted for the highest share and rural areas accounted for the lowest share in all three categories of deposits (Chart 5). Metropolitan areas held a share of 31.4 per cent in savings deposits, while semi-urban and urban areas had

Chart 4: Population Group-wise Share of Bank Deposits
(As on March 31)

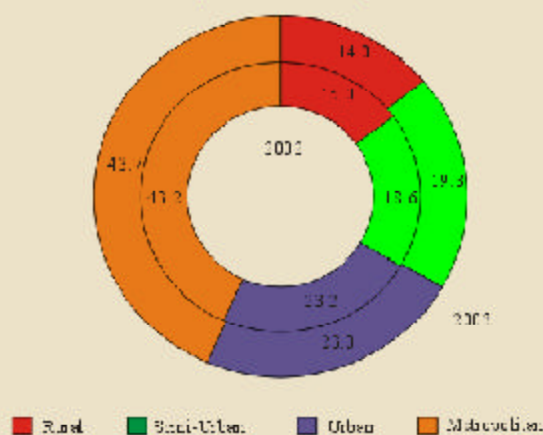
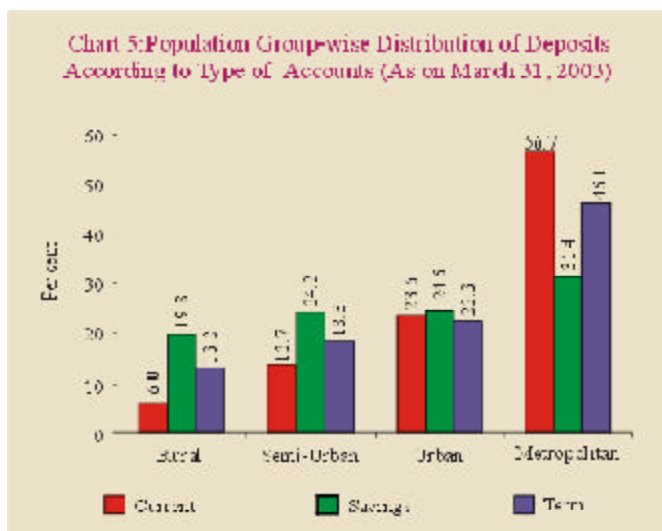


Chart 5: Population Group-wise Distribution of Deposits According to Type of Accounts (As on March 31, 2003)



shares of 24.2 per cent and 24.6 per cent, respectively. Rural areas accounted for only 19.8 per cent of total savings deposits. In respect of current deposits, the metropolitan areas accounted for the largest share at 56.7 per cent followed by urban areas at 23.6 per cent and semi-urban areas at 13.7 per cent. In the case of term deposits, metropolitan areas recorded a share of 46.1 per cent followed by urban, semi-urban and rural areas at 22.3 per cent, 18.3 per cent and 13.2 per cent, respectively.

OWNERSHIP PATTERN OF DEPOSITS IN STATES/UNION TERRITORIES

The ownership pattern of deposits classified according to States/Union Territories is presented in Statement 3. 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 five States, the contribution from this sector was more than 80 per cent of total deposits mobilised as on March 31, 2003 and the contribution was the highest in the state of Bihar (82.9 per cent) followed by Assam (82.8 per cent) and Haryana (82.4 per cent). The 'Household Sector' accounted for 70 to 80 per cent of deposits in fourteen States. The contribution of the 'Household Sector' was less than 50 per cent in Kerala (48.0 per cent) and Maharashtra (49.0 per cent).

In nine major States, the share of the 'Government Sector' in total deposits was less than 10 per cent as on March 31, 2003. This sector had significant contribution

to the total deposits in most of the smaller States/Union Territories. The contribution of 'Foreign Sector' to deposits was below 5 per cent as on March 31, 2003 in majority of the States and Union Territories. 'Foreign Sector' accounted for more than 15 per cent of total deposits in the States/ Union Territories of Kerala (41.9 per cent), Goa (34.6 per cent), Gujarat (20.6 per cent), Punjab (17.2 per cent) and Maharashtra (16.0 per cent). The share of 'Private Corporate Sector (Non-financial)' in total deposits was a little above 10 per cent in Maharashtra, Delhi and the Union Territory of Dadra and Nagar Haveli. Deposits from 'Banks' accounted for more than 10 per cent of total deposits in Chhattisgarh.

OWNERSHIP PATTERN OF DEPOSITS IN MAJOR METROPOLITAN CENTRES

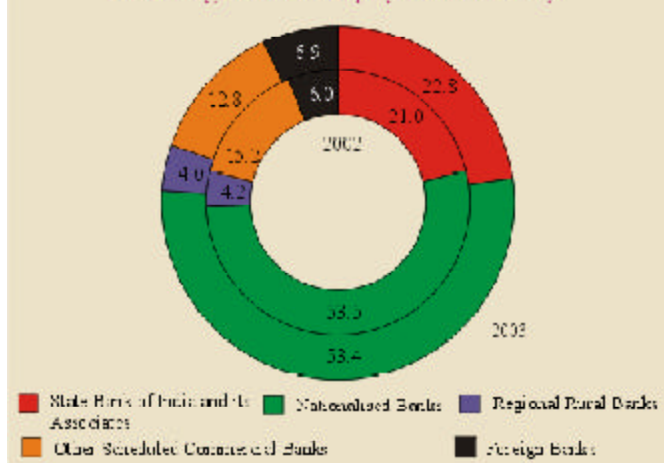
The ownership pattern of deposits of the four major metropolitan centers, viz., Mumbai, Delhi, Kolkata and Chennai is presented in Statement 4. Among these metropolitan centres, the share of 'Household Sector' in total deposits as on March 31, 2003 was the highest in Kolkata (65.8 per cent) and the lowest in Mumbai (40.6 per cent). The highest share of 'Government Sector' was recorded in Delhi (24.2 per cent). The share of 'Government Sector' was in the range of 8.6 per cent to 11.0 per cent in other centres. The share of 'Private Corporate Sector (Non-financial)' was the highest in Mumbai (12.6 per cent). The 'Foreign Sector' accounted for 18.6 per cent and 14.5 per cent of total deposits in Mumbai and Chennai, respectively. Inter-bank deposits constituted 10.0 per cent of total deposits in Mumbai.

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.13,16,749 crore as on March 31, 2003, nationalised banks accounted for the largest share of 53.4 per cent, followed by the State Bank of India and its Associates (22.8 per cent), other scheduled commercial banks (12.8 per cent), foreign banks (6.9 per cent) and regional rural banks (4.0 per cent) (Chart 6).

Current, savings and term deposits accounted for 14.6 per cent, 27.2 per cent and 58.2 per cent, respectively, in the total deposits held by the State Bank

Chart 6: Distribution of Bank Deposits According to Bank Groups (As on March 31)



of India and its Associates. In the case of nationalised banks, current deposits accounted for 10.0 per cent, savings deposits at 27.2 per cent and term deposits at 62.9 per cent of the respective total deposits. Regional rural banks had 43.5 per cent of their deposits in savings deposits category, which was the highest share among the bank groups (Chart 7).

OWNERSHIP PATTERN OF DEPOSITS ACCORDING TO SECTOR AND BANK GROUPS

The ownership pattern of deposits according to sector and bank groups as on March 31, 2003 is presented in Statement 6. The 'Household Sector'

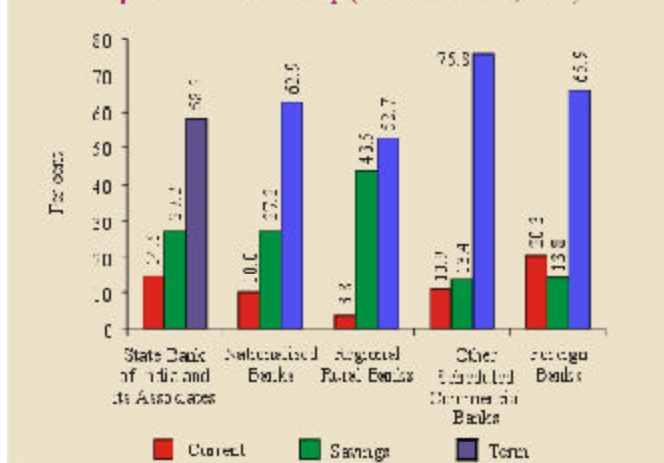
accounted for the highest share in total deposits in all bank groups, although the share in foreign banks was low at 38.4 per cent. The share of the 'Household Sector' in total deposits was 62.4 per cent for the State Bank of India and its Associates, 70.2 per cent for nationalised banks, 87.3 per cent for regional rural banks and 58.7 per cent for other scheduled commercial banks. 'Individuals' category (including Hindu Undivided Families) was the major constituent of the 'Household Sector' in all the bank groups. 'Farmers', included in 'Individuals' category, had a share of 38.1 per cent of the total deposits of regional rural banks, which was the highest among all the bank groups. Further, 'Businessmen, Traders, Professionals and Self-employed Persons' had a share of 16.3 per cent in deposits held with regional rural banks. The share of 'Wage and Salary Earners' in total deposits was found to be the highest at 19.1 per cent in the case of State Bank of India and its Associates.

The share of 'Government Sector' was the highest in respect of deposits held with the State Bank of India and its Associates (17.1 per cent). The sector's share for nationalised banks was at 12.2 per cent, regional rural banks at 10.6 per cent, other scheduled commercial banks at 7.2 per cent and foreign banks at 0.3 per cent. In the case of the State Bank of India and its Associates, within the 'Government Sector', 5.8 per cent of the total deposits were held by 'Central and State Governments' and 3.5 per cent by 'Quasi-Government Bodies'. Such deposits with regional rural banks were largely contributed by 'State Governments' (5.9 per cent). 'Central and State Governments' in the 'Government Sector' accounted for 4.4 per cent of the total deposits held with 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 (23.0 per cent). The corresponding shares in deposits with the State Bank of India and its Associates, nationalised banks and other scheduled commercial banks were relatively low at 3.2 per cent, 2.7 per cent and 10.7 per cent, respectively.

The contribution of 'Financial Sector' in the total deposits of different bank groups was the highest for foreign banks (15.8 per cent). The corresponding shares in other bank groups were 7.0 per cent for the State Bank of India and its Associates, 4.5 per cent for nationalised

Chart 7: Composition of Deposits According to Type of Deposits and Bank Group (As on March 31, 2003)



banks, 1.2 per cent for regional rural banks and 11.7 per cent for other scheduled commercial banks. Foreign banks held about 14.8 per cent of their total deposits from 'Banks', which was significantly high as compared to the share in other bank groups.

The non-residents accounted for the highest share in deposits with foreign banks (20.4 per cent), while their shares in deposits with other scheduled commercial banks, nationalised banks and State Bank of India and its Associates were lower in the range of 8.6 per cent to 10.5 per cent.

SUMMARY OF MAIN FINDINGS

1. It is observed that ownership pattern of deposits in 2003 remained broadly similar to that of 2002, for each type of deposits. The share of 'Household Sector' in the deposits with scheduled commercial banks fell from 66.7 per cent as on March 31, 2002 to 65.4 per cent as on March 31, 2003. However, it remained the largest constituent of the deposits held with commercial banks. The share of the 'financial sector' declined marginally from 6.9 per cent as on March 31, 2002 to 6.7 per cent as on March 31, 2003 and that of the 'private corporate sector (non-financial)' decreased from 5.7 per cent to 5.1 per cent. On the other hand, the shares of 'government sector' and 'foreign sector' increased from 10.6 per cent and 10.2 per cent in 2002 to 11.8 per cent and 11.0 per cent in 2003, respectively.
2. The share of 'Household Sector' was 87.2 per cent in rural areas, 74.6 per cent in semi-urban areas, 70.1 per cent in urban areas and 51.9 per cent in metropolitan areas as on March 31, 2003. 'Individuals' category (including Hindu Undivided Families) was the major constituent of the 'Household Sector' in all the population groups. Further, 'Farmers' held a significant portion of 35.8 per cent of bank deposits in the rural areas. Shares of 'Businessmen, Traders, Professionals and Self-employed Persons' in the rural, semi-urban, urban and metropolitan areas were in the narrow range of 11.1 per cent to 13.2 per cent in March 2003. The share of 'Wage and Salary Earners' under the category of 'Individuals' within the 'Household Sector' was the highest for branches in urban area at 16.2 per cent among different population groups.
3. Deposits from the 'Government Sector' constituted 5.7 per cent of the total deposits in rural areas as on March 31, 2003. The share of deposits held by the 'Government Sector' in the semi-urban areas was 6.9 per cent, while in urban areas it stood at 13.0 per cent. In metropolitan areas, the 'Government Sector' held a higher share at 15.2 per cent as compared to its share in other population groups.
4. The share of 'Private Corporate Sector (Non-Financial)' in total deposits of the metropolitan areas was at 10.4 per cent as on March 31, 2003. The share of 'Financial Sector' was 10.1 per cent of total deposits in metropolitan areas. The 'Financial Sector' accounted for lower shares at 5.2 per cent in urban areas, 4.7 per cent in semi-urban areas and 1.1 per cent in rural areas.
5. The 'Household Sector' accounted for the highest share in total deposits in all bank groups, although the share in foreign banks was low at 38.4 per cent. The share of the 'Household Sector' in total deposits was 62.4 per cent for State Bank of India and its Associates, 70.2 per cent for nationalised banks, 87.3 per cent for regional rural banks and 58.7 per cent for other scheduled commercial banks.

Statement 1 : Ownership of Deposits with Scheduled Commercial Banks by type of Deposits and Sector - March 2002 and 2003

(Rupees crore)

Sector	Current		Savings		Term		Total		Variations		
	2002	2003	2002	2003	2002	2003	2002	2003	Current	Savings	Term
I. Government Sector	2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12
I. Government Sector	23,291	29,662	17,256	22,355	78,169	1,02,856	1,18,716	1,54,873	6,371	5,098	24,687
	(17.8)	(19.4)	(6.4)	(6.8)	(10.8)	(12.3)	(10.6)	(11.8)	(29.3)	(8.2)	(22.7)
1. Central & State Governments	8,328	11,471	9,270	11,217	27,883	33,564	45,480	56,252	3,143	1,948	5,682
	(6.4)	(7.5)	(3.4)	(3.4)	(3.8)	(4.0)	(4.0)	(4.3)	(14.4)	(3.1)	(5.2)
i) Central Government	3,006	4,957	735	1,135	16,706	18,639	20,447	24,731	1,951	400	1,933
	(2.3)	(3.2)	(0.3)	(0.3)	(2.3)	(2.2)	(1.8)	(1.9)	(9.0)	(0.6)	(1.8)
ii) State Governments	5,322	6,514	8,535	10,082	11,177	14,926	25,034	31,522	1,192	1,548	3,749
	(4.1)	(4.3)	(3.2)	(3.0)	(1.5)	(1.8)	(2.2)	(2.4)	(5.5)	(2.5)	(3.4)
2. Local Authorities	1,750	2,044	3,979	5,992	9,644	13,662	15,373	21,697	295	2,012	4,018
	(1.3)	(1.3)	(1.5)	(1.8)	(1.3)	(1.6)	(1.4)	(1.6)	(1.4)	(3.3)	(3.7)
3. Quasi Government Bodies	8,233	7,585	2,271	1,795	20,422	25,739	30,926	35,119	-648	-477	5,317
	(6.3)	(5.0)	(0.8)	(0.5)	(2.8)	(3.1)	(2.8)	(2.7)	(-3.0)	(-0.8)	(4.9)
<i>Of which: State Electricity Boards</i>	2,685	3,490	30	229	2,027	4,382	4,742	8,101	805	199	2,356
	(2.1)	(2.3)	—	(0.1)	(0.3)	(0.5)	(0.4)	(0.6)	(3.7)	(0.3)	(2.2)
4. Public Sector Corporations and Companies	4,981	8,563	1,736	3,351	20,220	29,891	26,938	41,804	3,581	1,615	9,671
	(3.8)	(5.6)	(0.6)	(1.0)	(2.8)	(3.6)	(2.4)	(3.2)	(16.5)	(2.6)	(8.9)
i) Non-Departmental Commercial Undertakings	2,147	5,075	143	523	8,016	13,692	10,306	19,290	2,928	381	5,676
	(1.6)	(3.3)	(0.1)	(0.2)	(1.1)	(1.6)	(0.9)	(1.5)	(13.5)	(0.6)	(5.2)
ii) Others	2,835	3,487	1,594	2,828	12,204	16,199	16,632	22,514	653	1,234	3,995
	(2.2)	(2.3)	(0.6)	(0.9)	(1.7)	(1.9)	(1.5)	(1.7)	(3.0)	(2.0)	(3.7)
II. Private Corporate Sector (Non-Financial)	21,071	22,099	576	993	42,328	44,699	63,975	67,791	1,028	417	2,371
	(16.1)	(14.5)	(0.2)	(0.3)	(5.8)	(5.4)	(5.7)	(5.1)	(4.7)	(0.7)	(2.2)
1. Non-Financial Companies	14,594	15,341	109	158	27,253	29,558	41,956	45,058	748	49	2,305
	(11.1)	(10.0)	—	—	(3.8)	(3.5)	(3.7)	(3.4)	(3.4)	(0.1)	(2.1)
2. Non-Credit Co-operative Institutions	145	798	87	282	804	1,519	1,036	2,599	654	195	715
	(0.1)	(0.5)	—	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(3.0)	(0.3)	(0.7)
3. Others	6,333	5,960	379	552	14,271	13,622	20,982	20,134	-373	173	-649
	(4.8)	(3.9)	(0.1)	(0.2)	(2.0)	(1.6)	(1.9)	(1.5)	(-1.7)	(0.3)	(-0.6)

Statement 1 : Ownership of Bank Deposits with Scheduled Commercial Banks by Type of Deposits and Sector, March 2002 and 2003 (Contd.)

(Rupees crore)

Sector	Current		Savings		Term		Total		Variations		
	2002	2003	2002	2003	2002	2003	2002	2003	Current	Savings	Term
1	2	3	4	5	6	7	8	9	10	11	12
13											
III. Financial Sector											
1. Banks	21,495 (16.4)	21,693 (14.2)	1,979 (0.7)	3,323 (1.0)	53,652 (7.4)	62,876 (7.5)	77,126 (6.9)	87,892 (6.7)	198 (0.9)	1,344 (2.2)	9,225 (8.5)
i) Indian Commercial Banks	10,409 (8.0)	10,508 (6.9)	484 (0.2)	1,548 (0.5)	35,149 (4.9)	41,864 (5.0)	46,043 (4.1)	53,920 (4.1)	99 (0.5)	1,064 (1.7)	6,715 (6.2)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	6,441 (4.9)	6,865 (4.5)	340 (0.1)	1,301 (0.4)	24,343 (3.4)	32,152 (3.9)	31,124 (2.8)	40,318 (3.1)	424 (1.9)	961 (1.6)	7,808 (7.2)
iii) Co-operative Banks & Credit Societies	1,222 (0.9)	653 (0.4)	7 —	2 —	1,536 (0.2)	530 (0.1)	2,765 (0.2)	1,186 (0.1)	-568 (-2.6)	5 —	-1,006 (-0.9)
a. Co-operative Banks	2,580 (2.0)	2,733 (1.8)	22 —	80 —	8424 (1.2)	7,803 (0.9)	11,026 (1.0)	10,615 (0.8)	152 (0.7)	58 (0.1)	-622 (-0.6)
b. Credit Societies	166 (0.1)	257 (0.2)	116 —	165 —	846 (0.1)	1,380 (0.2)	1,127 (0.1)	1,801 (0.1)	91 (0.4)	49 (0.1)	534 (0.5)
2. Other Financial Institutions	7,165 (5.5)	6,634 (4.3)	1,036 (0.4)	1,049 (0.3)	11,146 (1.5)	12,568 (1.5)	19,347 (1.7)	20,251 (1.5)	-532 (-2.4)	13 —	1,422 (1.3)
i) Financial Companies	821 (0.6)	549 (0.4)	43 —	30 —	11,87 (0.2)	1,580 (0.2)	2,050 (0.2)	2,160 (0.2)	-272 (-1.3)	-12 —	393 (0.4)
a. Housing Finance Companies	730 (0.6)	309 (0.2)	35 —	7 —	970 (0.1)	1,311 (0.2)	1,735 (0.2)	1,627 (0.1)	-421 (-1.9)	-28 —	342 (0.3)
b. Auto Finance Companies	91 (0.1)	240 (0.2)	8 —	23 —	217 —	269 —	316 —	532 —	149 (0.7)	15 —	52 —
ii) Mutual Funds (including Private Sector Mutual Funds)	712 (0.5)	99 (0.1)	22 —	2 —	677 (0.1)	642 (0.1)	1,412 (0.1)	743 (0.1)	-613 (-2.8)	-20 —	-36 —
a. Mutual Funds in Private Sector	396 (0.3)	37 —	22 —	1 —	224 —	281 —	641 (0.1)	319 —	-359 (-1.7)	-21 —	58 (0.1)
b. Other Mutual Funds	317 (0.2)	62 —	— —	1 —	454 (0.1)	361 —	771 (0.1)	424 —	-255 (-1.2)	1 —	-93 (-0.1)

Statement 1 : Ownership of Bank Deposits with Scheduled Commercial Banks by Type of Deposits and Sector, March 2002 and 2003 (Contd.)

(Rupees crore)

Sector	Current		Savings		Term		Total		Variations		
	2002	2003	2002	2003	2002	2003	2002	2003	Current	Savings	Term
1	2	3	4	5	6	7	8	9	10	11	12
iii) Unit Trust of India	676 (0.5)	96 (0.1)	18 —	1 —	14 —	14 —	707 (0.1)	111 —	-580 (-2.7)	-16 —	— (-0.3)
iv) Insurance Corporations and Companies (Life and General)	3,220 (2.5)	4,107 (2.7)	43 —	58 —	5,911 (0.8)	6,601 (0.8)	9,173 (0.8)	10,766 (0.8)	887 (4.1)	16 (0.6)	1,593 (0.8)
v) Term Lending Institutions	789 (0.6)	635 (0.4)	20 —	10 —	1,634 (0.2)	2,478 (0.3)	2,443 (0.2)	3,123 (0.2)	-154 (-0.7)	-10 —	844 (0.4)
vi) Provident Fund Institutions	947 (0.7)	1,148 (0.8)	892 (0.3)	947 (0.3)	1,723 (0.2)	1,253 (0.2)	3,562 (0.3)	3,348 (0.3)	201 (0.9)	56 (0.1)	-214 (-0.1)
3. Other Financial Companies @	3,921 (3.0)	4,552 (3.0)	458 (0.2)	726 (0.2)	7,356 (1.0)	8,444 (1.0)	11,736 (1.0)	13,722 (1.0)	631 (2.9)	267 (0.4)	1,986 (1.0)
i) Financial Services Companies	477 (0.4)	444 (0.3)	6 —	9 —	1,191 (0.2)	1,251 (0.2)	1,674 (0.1)	1,704 (0.1)	-33 (-0.2)	3 —	29 —
ii) Other Financial Companies	1,048 (0.8)	1,144 (0.7)	65 —	78 —	2,914 (0.4)	3,035 (0.4)	4,027 (0.4)	4,257 (0.3)	97 (0.4)	13 —	231 (0.1)
iii) Others	2,397 (1.8)	2963 (1.9)	387 (0.1)	639 (0.2)	3,251 (0.4)	4,158 (0.5)	6,035 (0.5)	7,761 (0.6)	567 (2.6)	252 (0.4)	1,726 (0.9)
IV. Household Sector	60,668 (46.3)	74,718 (48.9)	2,34,849 (87.3)	2,86,670 (86.7)	4,54,885 (62.8)	5,00,192 (60.0)	7,50,402 (66.7)	8,61,580 (65.4)	14,050 (64.6)	51,821 (83.7)	45,307 (41.7)
1. Individuals (including Hindu Undivided Families)	32,597 (24.9)	40,465 (26.5)	2,13,368 (79.4)	2,48,512 (75.1)	3,85,861 (53.3)	4,02,317 (48.3)	6,31,826 (56.2)	6,91,294 (52.5)	7,868 (36.2)	35,144 (56.8)	59,467 (30.9)
i) Farmers	1,554 (1.2)	1,927 (1.3)	37,445 (13.9)	44,461 (13.4)	69,234 (9.6)	72,971 (8.8)	1,08,233 (9.6)	1,19,359 (9.1)	373 (1.7)	7,016 (11.3)	11,126 (5.8)
ii) Businessmen, Traders, Professionals and Self-Employed Persons	20,369 (15.6)	25,191 (16.5)	38,065 (14.2)	44,921 (13.6)	79,404 (11.0)	87,635 (10.5)	1,37,838 (12.3)	1,57,747 (12.0)	4,823 (22.2)	6,856 (11.1)	19,909 (10.3)
iii) Wage and Salary Earners	1,938 (1.5)	2,600 (1.7)	60,009 (22.3)	76,014 (23.0)	93,356 (12.9)	98,417 (11.8)	1,55,303 (13.8)	1,77,031 (13.4)	662 (3.0)	16,005 (25.9)	21,728 (11.3)

@ Includes (a) 'Financial Services 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.

Statement 1 : Ownership of Bank Deposits with Scheduled Commercial Banks by Type of Deposits and Sector, March 2002 and 2003 (Concl'd.)
(Rupees crore)

Sector	Current		Savings		Term		Total		Variations		
	2002	2003	2002	2003	2002	2003	2002	2003	Current	Savings	Term
1	2	3	4	5	6	7	8	9	10	11	12
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	840 (0.6)	619 (0.4)	2,038 (0.8)	1,645 (0.5)	4,460 (0.6)	3,788 (0.5)	7,338 (0.7)	6,052 (0.5)	-221 (-1.0)	-393 (-0.6)	-572 (-0.6)
v) Other Individuals	7,896 (6.0)	10,128 (6.6)	75,811 (28.2)	81,471 (24.6)	1,39,407 (19.2)	1,39,505 (16.7)	2,23,114 (19.8)	2,31,104 (17.6)	2,232 (10.3)	5,660 (9.1)	98 (0.1)
2. Trusts, Associations, Clubs etc.	1,646 (1.3)	2,733 (1.8)	3,135 (1.2)	3,918 (1.2)	14,230 (2.0)	13,228 (1.6)	19,011 (1.7)	19,879 (1.5)	1,087 (5.0)	783 (1.3)	-1,002 (-0.9)
3. Proprietary and Partnership Concerns etc.	19,961 (15.2)	23,660 (15.5)	1,457 (0.5)	1,808 (0.5)	15,455 (2.1)	18,452 (2.2)	36,873 (3.3)	43,920 (3.3)	3,700 (17.0)	351 (0.6)	2,997 (2.8)
4. Educational Institutions	1,597 (1.2)	1,697 (1.1)	3,730 (1.4)	4,390 (1.3)	8,864 (1.2)	10,455 (1.3)	14,191 (1.3)	16,542 (1.3)	100 (0.5)	660 (1.1)	1,591 (1.5)
5. Religious Institutions	171 (0.1)	176 (0.1)	1,226 (0.5)	1,284 (0.4)	4,841 (0.7)	4,417 (0.5)	6,238 (0.6)	5,878 (0.4)	5 (—)	59 (0.1)	-424 (-0.4)
6. Others (not classified elsewhere)	4,696 (3.6)	5,987 (3.9)	11,933 (4.4)	26,757 (8.1)	25,634 (3.5)	51,323 (6.2)	42,264 (3.8)	84,068 (6.4)	1,291 (5.9)	14,824 (24.0)	25,689 (23.6)
V. Foreign Sector	4,377 (3.3)	4,486 (2.9)	14,206 (5.3)	17,406 (5.3)	95,572 (13.2)	1,22,720 (14.7)	1,14,154 (10.2)	1,44,613 (11.0)	110 (0.5)	3,200 (5.2)	27,149 (25.0)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	202 (0.2)	194 (0.1)	111 (—)	188 (0.1)	856 (0.1)	743 (0.1)	1,169 (0.1)	1,124 (0.1)	-8 (—)	77 (0.1)	-114 (-0.1)
2. Non-Residents	1,445 (1.1)	1,208 (0.8)	10,948 (4.1)	14,086 (4.3)	84,260 (11.6)	1,10,001 (13.2)	96,653 (8.6)	1,25,295 (9.5)	-237 (-1.1)	3,138 (5.1)	25,741 (23.7)
3. Others	2,730 (2.1)	3,085 (2.0)	3,146 (1.2)	3,131 (0.9)	10,456 (1.4)	11,977 (1.4)	16,332 (1.5)	18,194 (1.4)	355 (1.6)	-15 (—)	1,521 (1.4)
Total	1,30,902 (100.0)	1,52,659 (100.0)	2,68,865 (100.0)	3,30,746 (100.0)	7,24,605 (100.0)	8,33,344 (100.0)	11,24,372 (100.0)	13,16,749 (100.0)	21,757 (100.0)	61,881 (100.0)	1,08,739 (100.0)
											1,92,376 (100.0)

Note : Figures in brackets indicate percentages to total.

‘—’ = Nil or Negligible.

Statement 2 : Population Group-wise Ownership of Deposits of Scheduled Commercial Banks, March 2003

Sector	(Rupees crore)									
	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
I. Government Sector	10,481	5.7	17,500	6.9	39,594	13.0	87,298	15.2	1,54,873	11.8
1. Central & State Governments	4,720	2.6	8,276	3.3	13,085	4.3	30,171	5.2	56,252	4.3
i) Central Government	773	0.4	1,740	0.7	3,461	1.1	18,756	3.3	24,731	1.9
ii) State Governments	3,947	2.1	6,536	2.6	9,624	3.2	11,415	2.0	31,522	2.4
2. Local Authorities	2,032	1.1	3,542	1.4	5,797	1.9	10,327	1.8	21,697	1.6
3. Quasi-Government Bodies	993	0.5	2,908	1.1	11,435	3.8	19,782	3.4	35,119	2.7
Of which: State Electricity Boards	174	0.1	1,057	0.4	4,760	1.6	2,111	0.4	8,101	0.6
4. Public Sector Corporations and Companies	2,736	1.5	2,774	1.1	9,276	3.1	27,018	4.7	41,804	3.2
i) Non-Departmental Commercial Undertakings	602	0.3	1,419	0.6	1,562	0.5	15,709	2.7	19,290	1.5
ii) Others	2,135	1.2	1,355	0.5	7,715	2.5	11,309	2.0	22,514	1.7
II. Private Corporate Sector (Non-Financial)	803	0.4	1,466	0.6	5,671	1.9	59,851	10.4	67,791	5.1
1. Non-Financial Companies	425	0.2	574	0.2	3,342	1.1	40,717	7.1	45,058	3.4
2. Non-Credit Co-operative Institutions	127	0.1	124	—	329	0.1	2,019	0.4	2,599	0.2
3. Others	251	0.1	768	0.3	2,000	0.7	17,115	3.0	20,134	1.5
III. Financial Sector	2,023	1.1	11,919	4.7	15,657	5.2	58,293	10.1	87,892	6.7
1. Banks	1,572	0.9	9,791	3.9	10,881	3.6	31,676	5.5	53,920	4.1
i) Indian Commercial Banks	1,158	0.6	7,675	3.0	6,519	2.1	24,965	4.3	40,318	3.1
ii) Foreign Resident Banks (Offices of - Foreign Banks in India)	—	—	15	—	89	—	1,082	0.2	1,186	0.1
iii) Co-operative Banks & Credit Societies	413	0.2	2,101	0.8	4,273	1.4	5,629	1.0	12,416	0.9
a. Co-operative Banks	253	0.1	1,847	0.7	3,662	1.2	4,853	0.8	10,615	0.8
b. Credit Societies	160	0.1	254	0.1	611	0.2	776	0.1	1,801	0.1
2. Other Financial Institutions	109	0.1	1,415	0.6	2,777	0.9	15,951	2.8	20,251	1.5
i) Financial Companies	3	—	67	—	256	0.1	1,834	0.3	2,160	0.2
a. Housing Finance Companies	3	—	41	—	183	0.1	1,401	0.2	1,627	0.1
b. Auto Finance Companies	—	—	26	—	73	—	433	0.1	532	—
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	4	—	29	—	67	—	642	0.1	743	0.1
a. Mutual Funds in Private Sector	1	—	—	—	34	—	284	—	319	—
b. Other Mutual Funds	3	—	29	—	33	—	358	0.1	424	—

Statement 2 : Population Group-wise Ownership of Deposits of Scheduled Commercial Banks, March 2003 (Concl.d.)

Sector	(Rupees crore)									
	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
iii) Unit Trust of India	—	—	2	—	12	—	97	—	111	—
iv) Insurance Corporations and Companies (Life and General)	88	—	853	0.3	1,125	0.4	8,701	1.5	10,766	0.8
v) Term Lending Institutions	1	—	53	—	357	0.1	2,713	0.5	3,123	0.2
vi) Provident Fund Institutions	12	—	412	0.2	961	0.3	1,963	0.3	3,348	0.3
3. Other Financial Companies @	343	0.2	714	0.3	2,000	0.7	10,666	1.9	13,722	1.0
i) Financial Services Companies	3	—	31	—	203	0.1	1,467	0.3	1,704	0.1
ii) Other Financial Companies	79	—	216	0.1	753	0.2	3,209	0.6	4,257	0.3
iii) Others	260	0.1	467	0.2	1,044	0.3	5,990	1.0	7,761	0.6
IV. Household Sector	1,61,094	87.2	1,89,325	74.6	2,12,706	70.1	2,98,455	51.9	8,61,580	65.4
1. Individuals (including Hindu Undivided Families)	1,44,257	78.1	1,61,694	63.7	1,67,006	55.0	2,18,336	38.0	6,91,294	52.5
i) Farmers	66,089	35.8	37,024	14.6	11,557	3.8	4,689	0.8	1,19,359	9.1
ii) Businessmen, Traders, Professionals and Self-Employed Persons	21,671	11.7	32,291	12.7	40,030	13.2	63,755	11.1	1,57,747	12.0
iii) Wage and Salary Earners	24,765	13.4	38,825	15.3	49,294	16.2	64,147	11.2	1,77,031	13.4
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	712	0.4	1,293	0.5	1,326	0.4	2,721	0.5	6,052	0.5
v) Other Individuals	31,020	16.8	52,261	20.6	64,798	21.4	83,025	14.4	2,31,104	17.6
2. Trusts, Associations, Clubs etc.	1,488	0.8	2,955	1.2	3,603	1.2	11,833	2.1	19,879	1.5
3. Proprietary and Partnership Concerns etc.	1,641	0.9	4,710	1.9	11,281	3.7	26,288	4.6	43,920	3.3
4. Educational Institutions	1,864	1.0	3,040	1.2	5,938	2.0	5,699	1.0	16,542	1.3
5. Religious Institutions	881	0.5	1,794	0.7	1,838	0.6	1,366	0.2	5,878	0.4
6. Others (Not Classified elsewhere)	10,963	5.9	15,132	6.0	23,040	7.6	34,933	6.1	84,068	6.4
V. Foreign Sector	10,394	5.6	33,486	13.2	29,842	9.8	70,889	12.3	1,44,613	11.0
1. Foreign Consulates, Embassies, Trade - Missions, Information Services etc.	8	—	163	0.1	108	—	844	0.1	1,124	0.1
2. Non-Residents	8,509	4.6	30,509	12.0	24,977	8.2	61,300	10.7	1,25,295	9.5
3. Others	1,877	1.0	2,814	1.1	4,758	1.6	8,745	1.5	18,194	1.4
Total	1,84,795	100.0	2,53,697	100.0	3,03,471	100.0	5,74,786	100.0	13,16,749	100.0

Note : “—” = Nil or Negligible.

@ Includes (a) 'Financial Services 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.

Statement 3 : State-wise Ownership Pattern of Deposits of Scheduled Commercial Banks, March 2003

(Rupees 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	4	5	6	7	8	9
NORTHERN REGION	4,8618 (15.3)	28,787 (9.1)	18,393 (5.8)	8,494 (2.7)	3,082 (1.0)	1,743 (0.5)	2,08,242 (65.6)	3,17,358 (100.0)
HARYANA	3,015 (9.6)	948 (3.0)	460 (1.5)	934 (3.0)	155 (0.5)	41 (0.1)	25,998 (82.4)	31,550 (100.0)
HIMACHAL PRADESH	1,499 (14.1)	257 (2.4)	8 (0.1)	607 (5.7)	11 (0.1)	12 (0.1)	8,273 (77.5)	10,668 (100.0)
JAMMU & KASHMIR	1,105 (11.4)	406 (4.2)	32 (0.3)	658 (6.8)	62 (0.6)	39 (0.4)	7,361 (76.2)	9,662 (100.0)
PUNJAB	2,703 (4.1)	11,335 (17.2)	203 (0.3)	372 (0.6)	336 (0.5)	84 (0.1)	51,014 (77.2)	66,047 (100.0)
RAJASTHAN	2,563 (6.3)	2,771 (6.8)	260 (0.6)	3,214 (7.9)	374 (0.9)	53 (0.1)	31,536 (77.3)	40,771 (100.0)
CHANDIGARH	2,274 (21.0)	1,103 (10.2)	287 (2.6)	104 (1.0)	208 (1.9)	424 (3.9)	6,442 (59.4)	10,843 (100.0)
DELHI	35,457 (24.0)	11,969 (8.1)	17,144 (11.6)	2,605 (1.8)	1,935 (1.3)	1090 (0.7)	77,617 (52.5)	1,47,816 (100.0)
NORTH-EASTERN REGION	2,340 (13.5)	96 (0.6)	353 (2.0)	396 (2.3)	247 (1.4)	86 (0.5)	13,793 (79.7)	17,310 (100.0)
ARUNACHAL PRADESH	238 (16.7)	—	2 (0.1)	49 (3.4)	1 (0.1)	1,132 (0.5)	1,132 (79.7)	1,421 (100.0)
ASSAM	1,062 (9.8)	82 (0.8)	328 (3.0)	188 (1.7)	154 (1.4)	53 (0.5)	8,975 (82.8)	10,842 (100.0)
MANIPUR	—	—	—	—	—	—	206 (100.0)	206 (100.0)
MEGHALAYA	774 (34.1)	4 (0.2)	17 (0.7)	115 (5.1)	74 (3.3)	3 (0.1)	1,282 (56.5)	2,268 (100.0)
MIZORAM	83 (13.5)	10 (1.6)	6 (1.0)	39 (6.3)	12 (2.0)	31 (5.0)	435 (70.7)	615 (100.0)

Statement 3 : State-wise Ownership Pattern of Deposits of Scheduled Commercial Banks, March 2003 (Contd.)

(Rupees 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	4	5	6	7	8	9
NAGALAND	13 (2.3)	—	—	—	4 (0.7)	—	536 (96.8)	554 (100.0)
TRIPURA	170 (12.1)	—	—	6 (0.4)	1 (0.1)	—	1,226 (87.3)	1,404 (100.0)
EASTERN REGION	20,329 (11.2)	6,927 (3.8)	5,506 (3.0)	4,784 (2.6)	2,133 (1.2)	2,046 (1.1)	1,39,958 (77.0)	1,81,683 (100.0)
BIHAR	2,998 (10.3)	533 (1.8)	120 (0.4)	835 (2.9)	201 (0.7)	293 (1.0)	24,119 (82.9)	29,098 (100.0)
JHARKHAND	2,640 (14.3)	247 (1.3)	323 (1.7)	679 (3.7)	113 (0.6)	15 (0.1)	14,460 (78.3)	18,476 (100.0)
ORISSA	4,582 (18.3)	901 (3.6)	259 (1.0)	313 (1.3)	166 (0.7)	74 (0.3)	18,709 (74.8)	25,003 (100.0)
SIKKIM	188 (13.0)	7 (0.5)	135 (9.3)	5 (0.3)	2 (0.1)	—	1,110 (76.7)	1,447 (100.0)
WESTBENGAL	9,683 (9.1)	5,238 (4.9)	4,670 (4.4)	2,930 (2.7)	1,651 (1.5)	1,661 (1.6)	80,746 (75.8)	1,06,579 (100.0)
ANDAMAN & NICOBAR ISLANDS	238 (22.1)	2 (0.2)	—	23 (2.1)	1 (0.1)	2 (0.2)	814 (75.4)	1,079 (100.0)
CENTRAL REGION	24,522 (13.2)	4,751 (2.6)	2,607 (1.4)	11,163 (6.0)	827 (0.4)	951 (0.5)	1,41,044 (75.9)	1,85,864 (100.0)
CHHATTISGARH	2,797 (19.1)	266 (1.8)	131 (0.9)	1,663 (11.4)	35 (0.2)	139 (1.0)	9,598 (65.6)	14,629 (100.0)
MADHYA PRADESH	5,039 (13.3)	995 (2.6)	1,126 (3.0)	1,053 (2.8)	393 (1.0)	85 (0.2)	29,232 (77.1)	37,922 (100.0)
UTTAR PRADESH	10,295 (8.9)	3,074 (2.7)	1,229 (1.1)	7,565 (6.6)	377 (0.3)	704 (0.6)	92,030 (79.8)	1,15,274 (100.0)
UTTARANCHAL	6,390 (35.4)	416 (2.3)	120 (0.7)	882 (4.9)	23 (0.1)	23 (0.1)	10,185 (56.5)	18,040 (100.0)

Statement 3 : State-wise Ownership Pattern of Deposits of Scheduled Commercial Banks, March 2003 (Concl'd.)

(Rupees 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	4	5	6	7	8	9
WESTERN REGION	29,420 (9.2)	56,003 (17.6)	27,307 (8.6)	22,388 (7.0)	10,495 (3.3)	4,819 (1.5)	1,68,562 (52.8)	3,18,993 (100.0)
GOA	509 (4.4)	4,033 (34.6)	194 (1.7)	107 (0.9)	32 (0.3)	16 (0.1)	6,765 (58.0)	11,657 (100.0)
GUJARAT	2,989 (4.8)	12,689 (20.6)	2,428 (3.9)	1,087 (1.8)	486 (0.8)	565 (0.9)	41,496 (67.2)	61,740 (100.0)
MAHARASHTRA	25,646 (10.5)	39,281 (16.0)	24,594 (10.0)	21,190 (8.7)	9,977 (4.1)	4,238 (1.7)	1,19,888 (49.0)	2,44,814 (100.0)
DADRA & NAGAR HAVELI	274 (35.0)	—	92 (11.7)	4 (0.5)	—	—	413 (52.7)	783 (100.0)
DAMAN & DIU	—	—	—	—	—	—	—	—
SOUTHERN REGION	29,646 (10.0)	48,049 (16.3)	13,626 (4.6)	6,694 (2.3)	3,467 (1.2)	4,077 (1.4)	1,89,981 (64.3)	2,95,541 (100.0)
ANDHRA PRADESH	13,234 (15.8)	6,957 (8.3)	2,812 (3.3)	2,236 (2.7)	726 (0.9)	1,234 (1.5)	56,742 (67.6)	83,942 (100.0)
KARNATAKA	8,623 (11.8)	6,914 (9.4)	5594 (7.6)	1,460 (2.0)	521 (0.7)	1,433 (2.0)	48,737 (66.5)	73,282 (100.0)
KERALA	2,876 (4.9)	24,796 (41.9)	1,191 (2.0)	1,096 (1.9)	544 (0.9)	281 (0.5)	28,362 (48.0)	59,147 (100.0)
TAMIL NADU	4,631 (6.0)	9,128 (11.8)	4,005 (5.2)	1,900 (2.5)	1,667 (2.2)	1,114 (1.4)	55,013 (71.0)	77,460 (100.0)
LAKSHADWEEP	91 (54.2)	11 (6.5)	6 (3.6)	1 (0.6)	—	—	59 (35.1)	168 (100.0)
PONDICHERRY	190 (12.3)	243 (15.7)	17 (1.1)	—	9 (0.6)	15 (1.0)	1,069 (69.3)	1543 (100.0)
TOTAL	1,54,873 (11.8)	1,44,613 (11.0)	67,791 (5.1)	53,920 (4.1)	20,251 (1.5)	13,722 (1.0)	8,61,580 (65.4)	13,16,749 (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 2003

(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
MUMBAI	19,833 (11.0)	33,650 (18.6)	22,764 (12.6)	18,162 (10.0)	9,213 (5.1)	3,906 (2.2)	73,571 (40.6)	1,81,099 (100.0)
DELHI	35,441 (24.2)	11,961 (8.2)	17,144 (11.7)	2,605 (1.8)	1,935 (1.3)	1,089 (0.7)	76,515 (52.2)	1,46,691 (100.0)
KOLKATA	5,586 (10.4)	4,347 (8.1)	4,429 (8.3)	1,141 (2.1)	1,338 (2.5)	1,519 (2.8)	35,295 (65.8)	53,656 (100.0)
CHENNAI	2,912 (8.6)	4,902 (14.5)	3,350 (9.9)	1,339 (4.0)	1,436 (4.3)	668 (2.0)	19,166 (56.7)	33,774 (100.0)
TOTAL	63,772 (15.4)	54,861 (13.2)	47,687 (11.5)	23,247 (5.6)	13,922 (3.4)	7,183 (1.7)	2,04,547 (49.3)	4,15,219 (100.0)

Note : Figures in brackets indicate percentages to total.

Statement 5 : Composition of Deposits According to Bank Group and Type of Deposits, March 2003

(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 its Associates	43,776	14.6	81,784	27.2	1,75,139	58.2	3,00,699 (22.8)	100.0
Nationalised Banks	70,019	10.0	1,90,927	27.2	4,42,276	62.9	7,03,221 (53.4)	100.0
Regional Rural Banks	2,022	3.8	22,928	43.5	27,763	52.7	52,712 (4.0)	100.0
Foreign Banks	18,479	20.3	12,525	13.8	60,008	65.9	91,012 (6.9)	100.0
Other Scheduled Commercial Banks	18,364	10.9	22,582	13.4	1,28,158	75.8	1,69,104 (12.8)	100.0
All Scheduled Commercial Banks	1,52,659	11.6	3,30,746	25.1	8,33,344	63.3	13,16,749 (100.0)	100.0

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

Statement 6 : Bank Group-wise Pattern of Ownership of Deposits with Scheduled Commercial Banks, March 2003

(Rupees crore)

Sector	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Other Scheduled 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	13
I. Government Sector	51,359	17.1	85,488	12.2	5,581	10.6	12,158	7.2	288	0.3	154,873	11.8
1. Central & State Governments	17,486	5.8	30,603	4.4	3,194	6.1	4,968	2.9	1	—	56,252	4.3
i) Central Government	8,492	2.8	14,504	2.1	96	0.2	1,637	1.0	1	—	24,731	1.9
ii) State Governments	8,994	3.0	16,099	2.3	3,098	5.9	3,331	2.0	—	—	31,522	2.4
2. Local Authorities	4,957	1.6	14,609	2.1	1,587	3.0	544	0.3	—	—	21,697	1.6
3. Quasi Government Bodies	10,407	3.5	21,845	3.1	119	0.2	2,748	1.6	—	—	35,119	2.7
of which: State Electricity Boards	3,706	1.2	4,153	0.6	4	—	238	0.1	—	—	8,101	0.6
4. Public Sector Corporations and Companies	18,509	6.2	18,431	2.6	680	1.3	3,897	2.3	286	0.3	41,804	3.2
i) Non - Departmental Commercial Undertakings	8,148	2.7	8,347	1.2	9	—	2,501	1.5	286	0.3	19,290	1.5
ii) Others	10,362	3.4	10,085	1.4	671	1.3	1,397	0.8	—	—	22,514	1.7
II. Private Corporate Sector (Non-Financial)	9,603	3.2	19,082	2.7	109	0.2	18,106	10.7	20,891	23.0	67,791	5.1
1. Non-Financial Companies	5,140	1.7	11,142	1.6	4	—	8,504	5.0	20,267	22.3	45,058	3.4
2. Non-Credit Co-operative Institutions	1,449	0.5	862	0.1	79	0.1	182	0.1	27	—	2,599	0.2
3. Others	3,014	1.0	7,078	1.0	26	—	9,419	5.6	597	0.7	20,134	1.5
III. Financial Sector	21,111	7.0	31,980	4.5	620	1.2	19,797	11.7	14,384	15.8	87,892	6.7
1. Banks	15,313	5.1	12,872	1.8	524	1.0	11,699	6.9	13,511	14.8	53,920	4.1
i) Indian Commercial Banks	11,771	3.9	8,565	1.2	449	0.9	6,739	4.0	12,794	14.1	40,318	3.1
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	252	0.1	249	—	—	—	86	0.1	598	0.7	1,186	0.1
iii) Co-operative Banks & Credit societies	3,290	1.1	4,058	0.6	75	0.1	4,874	2.9	119	0.1	12,416	0.9
a. Co-operative Banks	2,792	0.9	3,106	0.4	34	0.1	4,579	2.7	105	0.1	10,615	0.8
b. Credit Societies	498	0.2	952	0.1	42	0.1	295	0.2	14	—	1,801	0.1

Statement 6 : Bank Group-wise Pattern of Ownership of Deposits with Scheduled Commercial Banks, March 2002 (Contd.)

Sector	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Other Scheduled 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	13
2. Other Financial Institutions	3,281	1.1	12,389	1.8	11	—	4,443	2.6	126	0.1	20,251	1.5
i) Financial Companies	418	0.1	1,250	0.2	3	—	472	0.3	16	—	2,160	0.2
a. Housing Finance Companies	165	0.1	1,079	0.2	3	—	372	0.2	8	—	1,627	0.1
b. Auto Finance Companies	253	0.1	171	—	—	—	100	0.1	8	—	532	—
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	21	—	320	—	—	—	352	0.2	50	0.1	743	0.1
a. Mutual Funds in Private Sector	8	—	137	—	—	—	133	0.1	41	—	319	—
b. Other Mutual Funds	13	—	183	—	—	—	219	0.1	9	—	424	—
iii) Unit Trust of India	34	—	64	—	—	—	13	—	—	—	111	—
iv) Insurance Corporations and Companies (Life and General)	984	0.3	8,055	1.1	—	—	1,716	1.0	11	—	10,766	0.8
v) Term Lending Institutions	124	—	1,206	0.2	1	—	1,769	1.0	24	—	3,123	0.2
vi) Provident Fund Institutions	1,700	0.6	1,494	0.2	6	—	122	0.1	25	—	3,348	0.3
3. Other Financial Companies @	2,517	0.8	6,719	1.0	85	0.2	3,655	2.2	747	0.8	13,722	1.0
i) Financial Services Companies	56	—	896	0.1	69	0.1	429	0.3	254	0.3	1,704	0.1
ii) Other Financial Companies	932	0.3	1,882	0.3	9	—	1,233	0.7	202	0.2	4,257	0.3
iii) Others	1,529	0.5	3,940	0.6	7	—	1,994	1.2	291	0.3	7,761	0.6
IV. Household Sector	1,87,572	62.4	493,840	70.2	46,016	87.3	99,188	58.7	34,964	38.4	8,61,580	65.4
1. Individuals (including Hindu Undivided Families)	1,47,952	49.2	401,287	57.1	41,949	79.6	72,400	42.8	27,707	30.4	6,91,294	52.5
i) Farmers	17,887	5.9	75,637	10.8	20,067	38.1	5,759	3.4	8	—	1,19,359	9.1
ii) Businessmen Traders Professional and Self - Employed Persons	22,997	7.6	92,626	13.2	8,586	16.3	22,701	13.4	10,837	11.9	1,57,747	12.0
iii) Wage and Salary Earners	57,324	19.1	89,230	12.7	7,144	13.6	14,748	8.7	8,585	9.4	1,77,031	13.4
iv) Shroffs Money Lenders Stock Brokers Dealers in Bullion etc.	832	0.3	3,650	0.5	417	0.8	809	0.5	344	0.4	6,052	0.5
v) Other Individuals	48,911	16.3	140,143	19.9	5,735	10.9	28,383	16.8	7,932	8.7	2,31,104	17.6

@ Includes (a) 'Financial Services 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.

Statement 6 : Bank Group-wise Pattern of Ownership of Deposits with Scheduled Commercial Banks, March 2003 (Concl.d.)

(Rupees crore)

Sector	State Bank Of India and Its Associates		Nationalised Banks		Regional Rural Banks		Other Scheduled 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	13
2. Trusts Associations Clubs etc.	3,814	1.3	9,821	1.4	285	0.5	4,391	2.6	1,568	1.7	19,879	1.5
3. Proprietary and Partnership concerns etc.	6,421	2.1	25,791	3.7	249	0.5	8,834	5.2	2,626	2.9	43,920	3.3
4. Educational Institutions	5,135	1.7	9,204	1.3	515	1.0	1,565	0.9	123	0.1	16,542	1.3
5. Religious Institutions	687	0.2	3,089	0.4	126	0.2	1,940	1.1	37	—	5,878	0.4
6. Others(not elsewhere classified)	23,563	7.8	44,649	6.3	2,893	5.5	10,060	5.9	2,903	3.2	84,068	6.4
V. Foreign Sector	31,055	10.3	72,830	10.4	387	0.7	19,855	11.7	20,486	22.5	1,44,613	11.0
1. Foreign Consulates Embassies Trade Missions Information Services etc.	513	0.2	269	—	1	—	90	0.1	251	0.3	1,124	0.1
2. Non-Residents	25,846	8.6	62,885	8.9	178	0.3	17,779	10.5	18,607	20.4	1,25,295	9.5
3. Others	4,695	1.6	9,677	1.4	208	0.4	1,986	1.2	1,627	1.8	18,194	1.4
Total	3,00,699	100.0	7,03,221	100.0	52,712	100.0	1,69,104	100.0	91,012	100.0	13,16,749	100.0

Note: "—" = Nil or Negligible.