

## Statement 1 - Ownership of Bank Deposits by Type and Economic Sector, March 1997 and 1998

(Rupees lakh)

SECTOR OF THE ECONOMY		CURRENT		SAVINGS		TERM		TOTAL		VARIATIONS			
		1997	1998	1997	1998	1997	1998	1997	1998	CURRENT	SAVING	TERM	TOTAL
1		2	3	4	5	6	7	8	9	10	11	12	13
<b>I</b>	<b>Government Sector</b>	<b>13,90,894</b>	<b>14,43,043</b>	<b>8,77,471</b>	<b>11,55,558</b>	<b>21,16,461</b>	<b>34,14,601</b>	<b>43,84,826</b>	<b>60,13,201</b>	<b>52,149</b>	<b>2,78,086</b>	<b>12,98,139</b>	<b>16,28,375</b>
		(19.1)	(17.5)	(7.7)	(8.4)	(6.6)	(8.9)	(8.6)	(9.9)	(5.5)	(11.4)	(20.8)	(16.9)
1.	Central & State Governments	4,59,682	4,79,401	3,57,241	4,88,651	5,04,527	8,66,146	13,21,449	18,34,198	19,719	1,31,411	3,61,619	5,12,749
		(6.3)	(5.8)	(3.1)	(3.5)	(1.6)	(2.3)	(2.6)	(3.0)	(2.1)	(5.4)	(5.8)	(5.3)
	i) Central Government	2,08,061	2,06,687	45,351	31,391	1,73,694	4,16,899	4,27,107	6,54,976	- 1,375	- 13,960	2,43,204	2,27,870
		(2.9)	(2.5)	(0.4)	(0.2)	(0.5)	(1.1)	(0.8)	(1.1)	(- 0.1)	(- 0.6)	(3.9)	(2.4)
	ii) State Governments	2,51,621	2,72,714	3,11,889	4,57,260	3,30,832	4,49,247	8,94,343	11,79,222	21,094	1,45,371	1,18,415	2,84,879
		(3.5)	(3.3)	(2.7)	(3.3)	(1.0)	(1.2)	(1.8)	(1.9)	(2.2)	(6.0)	(1.9)	(3.0)
2.	Local Authorities	1,11,380	1,13,667	2,17,533	2,57,407	4,53,627	6,24,066	7,82,540	9,95,141	2,287	39,875	1,70,440	2,12,601
		(1.5)	(1.4)	(1.9)	(1.9)	(1.4)	(1.6)	(1.5)	(1.6)	(0.2)	(1.6)	(2.7)	(2.2)
3.	Quasi-Government Bodies	3,75,065	3,87,862	1,22,226	1,70,249	5,12,543	9,73,583	10,09,834	15,31,694	12,797	48,024	4,61,039	5,21,859
		(5.1)	(4.7)	(1.1)	(1.2)	(1.6)	(2.5)	(2.0)	(2.5)	(1.4)	(2.0)	(7.4)	(5.4)
	<i>Of which: State Electricity Boards</i>	<i>1,25,920</i>	<i>1,49,694</i>	<i>1,269</i>	<i>2,822</i>	<i>61,503</i>	<i>1,06,015</i>	<i>1,88,692</i>	<i>2,58,531</i>	<i>23,773</i>	<i>1,553</i>	<i>44,512</i>	<i>69,839</i>
		(1.7)	(1.8)	-	-	(0.2)	(0.3)	(0.4)	(0.4)	(2.5)	(0.1)	(0.7)	(0.7)
4.	Public Sector Corporations and Companies	4,44,766	4,62,113	1,80,472	2,39,250	6,45,764	9,50,806	12,71,003	16,52,168	17,346	58,778	3,05,041	3,81,166
		(6.1)	(5.6)	(1.6)	(1.7)	(2.0)	(2.5)	(2.5)	(2.7)	(1.8)	(2.4)	(4.9)	(4.0)
	i) Non-Departmental Commercial Undertakings	2,25,981	2,91,766	36,559	1,24,921	3,33,622	6,03,581	5,96,161	10,20,268	65,785	88,362	2,69,959	4,24,107
		(3.1)	(3.5)	(0.3)	(0.9)	(1.0)	(1.6)	(1.2)	(1.7)	(7.0)	(3.6)	(4.3)	(4.4)
	ii) Others	2,18,786	1,70,347	1,43,913	1,14,329	3,12,143	3,47,225	6,74,842	6,31,901	- 48,439	- 29,584	35,082	- 42,941
		(3.0)	(2.1)	(1.3)	(0.8)	(1.0)	(0.9)	(1.3)	(1.0)	(- 5.1)	(- 1.2)	(0.6)	(- 0.4)
<b>II.</b>	<b>Private Corporate Sector (Non-Financial)</b>	<b>10,54,946</b>	<b>11,26,595</b>	<b>35,450</b>	<b>34,382</b>	<b>9,32,065</b>	<b>13,10,151</b>	<b>20,22,461</b>	<b>24,71,128</b>	<b>71,649</b>	<b>- 1,068</b>	<b>3,78,086</b>	<b>4,48,667</b>
		(14.5)	(13.7)	(0.3)	(0.2)	(2.9)	(3.4)	(4.0)	(4.1)	(7.6)	-	(6.1)	(4.7)
1.	Non-Financial Companies	10,04,176	10,97,121	15,343	15,719	8,44,281	12,53,872	18,63,801	23,66,713	92,945	376	4,09,591	5,02,912
		(13.8)	(13.3)	(0.1)	(0.1)	(2.6)	(3.3)	(3.7)	(3.9)	(9.8)	-	(6.6)	(5.2)
2.	Non-Credit Co-operative Institutions	50,769	29,474	20,107	18,663	87,784	56,279	1,58,660	1,04,415	- 21,296	- 1,444	- 31,505	- 54,245
		(0.7)	(0.4)	(0.2)	(0.1)	(0.3)	(0.1)	(0.3)	(0.2)	(- 2.3)	(- 0.1)	(- 0.5)	(- 0.6)
<b>III.</b>	<b>Financial Sector</b>	<b>12,86,002</b>	<b>15,94,889</b>	<b>1,36,094</b>	<b>1,86,872</b>	<b>24,88,401</b>	<b>26,93,512</b>	<b>39,10,497</b>	<b>44,75,274</b>	<b>3,08,888</b>	<b>50,778</b>	<b>2,05,111</b>	<b>5,64,777</b>

		<b>(17.6)</b>	<b>(19.4)</b>	<b>(1.2)</b>	<b>(1.4)</b>	<b>(7.7)</b>	<b>(7.0)</b>	<b>(7.7)</b>	<b>(7.4)</b>	<b>(32.7)</b>	<b>(2.1)</b>	<b>(3.3)</b>	<b>(5.9)</b>
1.	Banks	5,58,855	7,84,121	29,846	49,902	13,57,272	16,66,752	19,45,973	25,00,775	2,25,267	20,055	3,09,480	5,54,803
		(7.7)	(9.5)	(0.3)	(0.4)	(4.2)	(4.3)	(3.8)	(4.1)	(23.9)	(0.8)	(5.0)	(5.8)
	i) Indian Commercial Banks	3,79,528	4,63,508	14,257	28,628	6,15,406	7,74,076	10,09,191	12,66,211	83,980	14,371	1,58,670	2,57,020
		(5.2)	(5.6)	(0.1)	(0.2)	(1.9)	(2.0)	(2.0)	(2.1)	(8.9)	(0.6)	(2.5)	(2.7)
	ii) Foreign Resident Banks (Offices of Foreign Banks in India)	32,342	44,294	1	696	24,486	27,791	56,828	72,781	11,952	695	3,305	15,952
		(0.4)	(0.5)	-	-	(0.1)	(0.1)	(0.1)	(0.1)	(1.3)	-	(0.1)	(0.2)
	iii) Co-operative Banks & Credit Societies	1,46,985	2,76,319	15,589	20,578	7,17,380	8,64,885	8,79,953	11,61,783	1,29,335	4,989	1,47,506	2,81,830
		(2.0)	(3.4)	(0.1)	(0.1)	(2.2)	(2.3)	(1.7)	(1.9)	(13.7)	(0.2)	(2.4)	(2.9)
a.	Co-operative Banks	1,32,581	2,64,848	4,643	1,976	6,55,384	8,22,765	7,92,607	10,89,589	1,32,268	- 2,667	1,67,381	2,96,982
		(1.8)	(3.2)	-	-	(2.0)	(2.1)	(1.6)	(1.8)	(14.0)	(- 0.1)	(2.7)	(3.1)
b.	Credit Societies	14,404	11,471	10,946	18,603	61,996	42,121	87,346	72,194	- 2,933	7,656	-19,875	- 15,152
		(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(- 0.3)	(0.3)	(- 0.3)	(- 0.2)
2.	Other Financial Institutions	3,99,290	5,11,077	64,719	80,653	6,63,731	4,65,354	11,27,740	10,57,084	1,11,787	15,934	- 1,98,377	- 70,656
		(5.5)	(6.2)	(0.6)	(0.6)	(2.1)	(1.2)	(2.2)	(1.7)	(11.8)	(0.7)	(- 3.2)	(- 0.7)
	i) Financial Companies	40,700	48,850	5,969	11,022	48,765	37,975	95,433	97,846	8,150	5,053	-10,790	2,413
		(0.6)	(0.6)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.9)	(0.2)	(- 0.2)	-
a.	Housing Finance Companies	32,418	34,871	5,927	11,022	43,783	33,568	82,128	79,460	2,453	5,095	-10,216	- 2,668
		(0.4)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)	(- 0.2)	-
b.	Auto Finance Companies	8,281	13,979	42	-	4,982	4,407	13,305	18,386	5,697	- 42	- 574	5,081
		(0.1)	(0.2)	-	-	-	-	-	-	(0.6)	-	-	(0.1)
	ii) Total of Mutual Funds (including Private Mutual Funds)	26,423	21,840	6,839	77	37,388	31,494	70,650	53,411	- 4,583	- 6,761	- 5,894	- 17,238
		(0.4)	(0.3)	(0.1)	-	(0.1)	(0.1)	(0.1)	(0.1)	(- 0.5)	(- 0.3)	(- 0.1)	(- 0.2)
a.	Mutual Funds in Private Sector	7,401	4,628	5	67	10,114	10,502	17,520	15,197	- 2,772	62	387	- 2,323
		(0.1)	(0.1)	-	-	-	-	-	-	(- 0.3)	-	-	-
b.	Other Mutual Funds	19,023	17,212	6,834	11	27,273	20,992	53,130	38,215	- 1,811	- 6,823	- 6,281	- 14,915
		(0.3)	(0.2)	(0.1)	-	(0.1)	(0.1)	(0.1)	(0.1)	(- 0.2)	(- 0.3)	(- 0.1)	(- 0.2)
	iii) Unit Trust of India	32,162	71,959	538	11	76,275	59,446	1,08,976	1,31,416	39,797	- 527	-16,829	22,440
		(0.4)	(0.9)	-	-	(0.2)	(0.2)	(0.2)	(0.2)	(4.2)	-	(- 0.3)	(0.2)
iv)	Insurance Corporations and Companies (Life and General)	1,84,449	1,97,546	11,153	9,848	1,43,302	1,74,472	3,38,904	3,81,866	13,097	- 1,305	31,170	42,962
		(2.5)	(2.4)	(0.1)	(0.1)	(0.4)	(0.5)	(0.7)	(0.6)	(1.4)	(- 0.1)	(0.5)	(0.4)
v)	Term Lending Institutions	79,667	1,12,669	1,331	257	2,95,274	1,24,097	3,76,273	2,37,023	33,002	- 1,075	- 1,71,177	- 1,39,250
		(1.1)	(1.4)	-	-	(0.9)	(0.3)	(0.7)	(0.4)	(3.5)	-	(- 2.7)	(- 1.4)
vi)	Provident Fund Institutions	35,889	58,213	38,889	59,438	62,727	37,870	1,37,504	1,55,521	22,324	20,550	-24,857	18,017
		(0.5)	(0.7)	(0.3)	(0.4)	(0.2)	(0.1)	(0.3)	(- 0.3)	(2.4)	(0.8)	(- 0.4)	(0.2)
3.	Other Financial Companies	3,27,857	2,99,692	41,529	56,317	4,67,399	5,61,406	8,36,785	9,17,415	-28,166	14,789	94,007	80,630
		(4.5)	(3.6)	(0.4)	(0.4)	(1.5)	(1.5)	(1.6)	(1.5)	(- 3.0)	(0.6)	(1.5)	(0.8)
i)	Financial Services Companies	48,065	58,510	145	444	47,322	58,199	95,532	1,17,153	10,445	300	10,877	21,621

		(0.7)	(0.7)	-	-	(0.1)	(0.2)	(0.2)	(0.2)	(1.1)	-	(0.2)	(0.2)
ii)	Other Financial Companies	1,18,242 (1.6)	1,14,065 (1.4)	17,803 (0.2)	4,430 -	2,03,621 (0.6)	2,38,554 (0.6)	3,39,666 (0.7)	3,57,049 (0.6)	- 4,177 (- 0.4)	- 13,374 (- 0.5)	34,934 (0.6)	17,383 (0.2)
iii)	Others	1,61,550 (2.2)	1,27,116 (1.5)	23,581 (0.2)	51,444 (0.4)	2,16,457 (0.7)	2,64,653 (0.7)	4,01,587 (0.8)	4,43,213 (0.7)	- 34,434 (- 3.6)	27,863 (1.1)	48,196 (0.8)	41,625 (- 0.4)
<b>IV.</b>	<b>Household Sector</b>	<b>34,08,087 (46.7)</b>	<b>38,42,553 (46.6)</b>	<b>97,98,482 (86.0)</b>	<b>1,17,25,861 (84.8)</b>	<b>2,10,51,835 (65.4)</b>	<b>2,47,07,390 (64.3)</b>	<b>3,42,58,405 (67.4)</b>	<b>4,02,75,804 (66.6)</b>	<b>4,34,466 (46.0)</b>	<b>19,27,379 (79.1)</b>	<b>36,55,554 (58.6)</b>	<b>60,17,399 (62.6)</b>
	1. Individuals (including Hindu Undivided Families)	15,28,349 (21.0)	17,83,756 (21.7)	86,60,269 (76.0)	1,01,04,328 (73.1)	1,66,68,631 (51.8)	1,95,38,988 (50.9)	26,85,72,49 (52.8)	3,14,27,072 (52.0)	2,55,407 (27.1)	14,44,059 (59.2)	28,70,357 (46.0)	45,69,823 (47.5)
i)	Farmers	66,456 (0.9)	63,424 (0.8)	17,34,308 (15.2)	18,94,150 (13.7)	35,60,399 (11.1)	37,86,636 (9.9)	53,61,163 (10.5)	57,44,209 (9.5)	- 3,033 (- 0.3)	1,59,842 (6.6)	2,26,236 (3.6)	3,83,046 (4.0)
ii)	Bussinessmen, Traders, Professionals and Self-Employed Persons	10,09,205 (13.8)	12,05,760 (14.6)	15,94,531 (14.0)	17,62,176 (12.7)	36,48,216 (11.3)	40,87,953 (10.6)	62,51,953 (12.3)	70,55,889 (11.7)	1,96,554 (20.8)	1,67,645 (6.9)	4,39,737 (7.1)	8,03,936 (8.4)
iii)	Wage and Salary Earners	1,05,060 (1.4)	1,07,684 (1.3)	27,49,542 (24.1)	32,32,387 (23.4)	43,69,604 (13.6)	48,83,539 (12.7)	72,24,206 (14.2)	82,23,610 (13.6)	2,624 (0.3)	4,82,845 (19.8)	5,13,934 (8.2)	9,99,404 (10.4)
iv)	Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	85,708 (1.2)	79,669 (1.0)	49,421 (0.4)	67,190 (0.5)	1,25,449 (0.4)	1,91,304 (0.5)	2,60,578 (0.5)	3,38,162 (- 0.6)	- 6,039 (- 0.6)	17,769 (0.7)	65,854 (1.1)	77,584 (0.8)
v)	Other Individuals	2,61,919 (3.6)	3,27,219 (4.0)	25,32,468 (22.2)	31,48,425 (22.8)	49,64,962 (15.4)	65,89,557 (17.2)	77,59,349 (15.3)	1,00,65,201 (16.6)	65,299 (6.9)	6,15,958 (25.3)	16,24,595 (26.1)	23,05,852 (24.0)
	2. Trusts, Associations, Clubs etc.	93,918 (1.3)	82,850 (1.0)	1,43,646 (1.3)	1,66,808 (1.2)	4,56,216 (1.4)	4,68,837 (1.2)	6,93,779 (1.4)	7,18,495 (1.2)	-11,068 (- 1.2)	23,162 (1.0)	12,622 (0.2)	24,716 (0.3)
	3. Proprietary and Partnership Concerns etc.	13,66,041 (18.7)	15,03,665 (18.3)	36,505 (0.3)	76,915 (0.6)	6,82,803 (2.1)	9,27,890 (2.4)	20,85,348 (4.1)	25,08,470 (4.1)	1,37,624 (14.6)	40,410 (1.7)	2,45,088 (3.9)	4,23,122 (4.4)
	4. Educational Institutions	72,900 (1.0)	75,956 (0.9)	1,84,432 (1.6)	2,16,242 (1.6)	3,47,051 (1.1)	3,74,879 (1.0)	6,04,382 (1.2)	6,67,077 (1.1)	3,056 (0.3)	31,810 (1.3)	27,828 (0.4)	62,695 (0.7)
	5. Religious Institutions	13,128 (0.2)	15,172 (0.2)	80,131 (0.7)	71,343 (0.5)	2,82,597 (0.9)	3,09,321 (0.8)	3,75,856 (0.7)	3,95,836 (0.7)	2,044 (0.2)	- 8,788 (- 0.4)	26,724 (0.4)	19,979 (0.2)
	6. Others (Not elsewhere Classified)	3,33,752 (4.6)	3,81,155 (4.6)	6,93,500 (6.1)	10,90,225 (7.9)	26,14,538 (8.1)	30,87,474 (8.0)	36,41,790 (7.2)	45,58,854 (7.5)	47,403 (5.0)	3,96,726 (16.3)	4,72,936 (7.6)	9,17,064 (9.5)
<b>V.</b>	<b>Foreign Sector</b>	<b>1,53,022 (2.1)</b>	<b>2,29,962 (2.8)</b>	<b>5,44,257 (4.8)</b>	<b>7,26,672 (5.3)</b>	<b>55,91,728 (17.4)</b>	<b>62,89,066 (16.4)</b>	<b>62,89,006 (12.4)</b>	<b>72,45,700 (12.0)</b>	<b>76,940 (8.1)</b>	<b>1,82,,415 (7.5)</b>	<b>6,97,338 (11.2)</b>	<b>9,56,693 (9.9)</b>

1.	Foreign Consulates, Embassies, Trade Missions, Information Services etc.	19,703 (0.3)	16,518 (0.2)	19,132 (0.2)	7,991 (0.1)	84,649 (0.3)	52,113 (0.1)	1,23,485 (0.2)	76,622 (0.1)	- 3,186 (- 0.3)	- 11,141 (- 0.5)	-32,536 (- 0.5)	- 46,863 (- 0.5)
2.	Non-Residents	81,198 (1.1)	68,911 (0.8)	4,78,790 (4.2)	6,00,037 (4.3)	52,14,664 (16.2)	57,44,120 (15.0)	57,74,652 (11.4)	64,13,068 (10.6)	- 12,287 (- 1.3)	1,21,247 (5.0)	5,29,457 (8.5)	6,38,416 (6.6)
3.	Others	52,120 (0.7)	1,44,533 (1.8)	46,334 (0.4)	1,18,643 (0.9)	2,92,415 (0.9)	4,92,833 (1.3)	3,90,869 (0.8)	7,56,009 (1.2)	92,413 (9.8)	72,309 (0.3)	2,00,418 (3.2)	3,65,140 (3.8)
<b>Grand Total</b>		<b>72,92,950</b> <b>(100.0)</b>	<b>82,37,042</b> <b>(100.0)</b>	<b>1,13,91,754</b> <b>(100.0)</b>	<b>1,38,29,345</b> <b>(100.0)</b>	<b>3,21,80,491</b> <b>(100.0)</b>	<b>3,84,14,719</b> <b>(100.0)</b>	<b>5,08,65,196</b> <b>(100.0)</b>	<b>6,04,81,106</b> <b>(100.0)</b>	<b>9,44,092</b> <b>(100.0)</b>	<b>24,37,591</b> <b>(100.0)</b>	<b>62,34,228</b> <b>(100.0)</b>	<b>96,15,910</b> <b>(100.0)</b>

Figures in brackets indicate percentages to total.

"-" = Nil.