

Statement 2 - Population Group Wise Ownership of Deposits of Scheduled Commercial Banks, March 1998

(Rupees lakh)

SECTOR OF 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
I. Government Sector	4,12,449	5.2	8,18,558	6.6	14,99,258	11.1	32,82,936	12.3	60,13,201	9.9
1. Central & State Governments	1,65,584	2.1	3,55,091	2.9	4,83,747	3.6	8,29,777	3.1	18,34,198	3.0
i) Central Government	12,998	0.2	42,310	0.3	1,16,934	0.9	4,82,734	1.8	6,54,976	1.1
ii) State Governments	1,52,587	1.9	3,12,780	2.5	3,66,813	2.7	3,47,043	1.3	11,79,222	1.9
2. Local Authorities	80,593	1.0	1,49,106	1.2	2,43,735	1.8	5,21,707	2.0	9,95,141	1.6
3. Quasi-Government Bodies	35,169	0.4	2,00,331	1.6	3,57,558	2.6	9,38,636	3.5	15,31,694	2.5
<i>Of which: State Electricity Boards</i>	<i>6,726</i>	<i>0.1</i>	<i>45,711</i>	<i>0.4</i>	<i>80,928</i>	<i>0.6</i>	<i>1,25,165</i>	<i>0.5</i>	<i>2,58,531</i>	<i>0.4</i>
4. Public Sector Corporations and Companies	1,31,104	1.7	1,14,030	0.9	4,14,218	3.1	9,92,817	3.7	16,52,168	2.7
i) Non-Departmental Commercial Undertakings	57,574	0.7	27,436	0.2	2,56,700	1.9	6,78,557	2.5	10,20,268	1.7
ii) Others	73,529	0.9	86,594	0.7	1,57,518	1.2	3,14,259	1.2	6,31,901	1.0
II. Private Corporate Sector (Non Financial)	40,971	0.5	61,544	0.5	2,44,075	1.8	2,124,537	7.9	24,71,128	4.1
1. Non-Financial Companies	35,123	0.4	42,190	0.3	2,28,134	1.7	20,61,266	7.7	23,66,713	3.9
2. Non-Credit Co-operative Institutions	5,848	0.1	19,354	0.2	15,942	0.1	63,271	0.2	1,04,415	0.2
III. Financial Sector	1,03,855	1.3	7,01,377	5.7	11,18,257	8.3	25,51,785	9.5	44,75,274	7.4
1. Banks	73,763	0.9	5,88,810	4.8	8,86,468	6.6	9,51,734	3.6	25,00,775	4.1
i) Indian Commercial Banks	43,052	0.5	4,20,498	3.4	3,42,029	2.5	4,60,632	1.7	12,66,211	2.1
ii) Foreign Resident Banks (Offices of - Foreign Banks in India)	8,473	0.1	116	-	8,391	0.1	55,801	0.2	72,781	0.1
iii) Co-operative Banks & Credit Societies	22,239	0.3	1,68,195	1.4	5,36,048	4.0	4,35,301	1.6	11,61,783	1.9
a. Co-operative Banks	10,529	0.1	1,63,170	1.3	4,98,545	3.7	4,17,345	1.6	10,89,589	1.8
b. Credit Societies	11,710	0.1	5,026	-	37,503	0.3	17,955	0.1	72,194	0.1
2. Other Financial Institutions	3,023	-0.4	46,031	0.4	1,18,269	0.9	8,89,761	3.3	10,57,084	1.7
i) Financial Companies	83	-	5,393	-	11,703	0.1	80,667	0.3	97,846	0.2
a. Housing Finance Companies	42	-	3,279	-	6,790	0.1	69,350	0.3	79,460	0.1
b. Auto Finance Companies	41	-	2,114	-	4,914	-	11,317	-	18,386	-
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	41	-	1,869	-	981	-	50,521	0.2	53,411	0.1
a. Mutual Funds in Private Sector	30	-	1,847	-	238	-	13,082	-	15,197	-
b. Other Mutual Funds	11	-	22	-	743	-	37,439	0.1	38,215	0.1
iii) Unit Trust of India	-	-	283	-	4,025	-	1,27,108	0.5	1,31,416	0.2
iv) Insurance Corporations and Companies (Life and General)	1,450	-	31,220	0.3	36,164	0.3	3,13,031	1.2	3,81,866	0.6
v) Term Lending Institutions	71	-	973	-	13,271	0.1	2,22,708	0.8	2,37,023	0.4
vi) Provident Fund Institutions	1,378	-	6,293	0.1	52,124	0.4	95,726	0.4	1,55,521	0.3
3. Other Financial Companies	27,069	0.3	66,537	0.5	1,13,519	0.8	7,10,290	2.7	9,17,415	1.5
i) Financial Services Companies	489	-	2,452	-	5,269	-	1,08,943	0.4	1,17,153	0.2
ii) Other Financial Companies	2,989	-	18,429	0.1	42,871	0.3	2,92,761	1.1	3,57,049	0.6
iii) Others	23,592	0.3	45,656	0.4	65,379	0.5	3,08,586	1.2	4,43,213	0.7
IV. Household Sector	69,36,804	87.9	89,51,756	72.6	94,69,682	70.0	1,49,17,561	55.8	4,02,75,804	66.6
1. Individuals (including Hindu Undivided Families)	62,39,260	79.0	74,41,955	60.4	74,06,964	54.8	1,03,38,893	38.7	3,14,27,072	52.0
i) Farmers	30,44,960	38.6	20,35,811	16.5	5,17,060	3.8	1,46,378	0.5	57,44,209	9.5
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	8,96,076	11.3	14,79,373	12.0	18,29,803	13.5	28,50,638	10.7	70,55,889	11.7
iii) Wage and Salary Earners	10,80,802	13.7	16,49,658	13.4	22,42,225	16.6	32,50,926	12.2	82,23,610	13.6

iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	23,283	0.3	44,380	0.4	82,246	0.6	1,88,253	0.7	3,38,162	0.6
v) Other Individuals	11,94,139	15.1	22,32,733	18.1	27,35,630	20.2	39,02,699	14.6	1,00,65,201	16.6
2. Trusts, Associations, Clubs etc.	51,878	0.7	93,419	0.8	1,22,987	0.9	4,50,212	1.7	7,18,495	1.2
3. Proprietary and Partnership Concerns etc.	72,739	0.9	2,89,307	2.3	6,44,041	4.8	1,50,2384	5.6	25,08,470	4.1
4. Educational Institutions	57,803	0.7	1,17,744	1.0	2,40,374	1.8	2,51,157	0.9	6,67,077	1.1
5. Religious Institutions	37,873	0.5	1,48,650	1.2	1,12,033	0.8	97,280	0.4	3,95,836	0.7
6. Others (Not elsewhere Classified)	4,77,253	6.0	8,60,683	7.0	9,43,283	7.0	22,77,636	8.5	45,58,854	7.5
V. Foreign Sector	4,01,859	5.1	17,97,078	14.6	11,96,977	8.8	38,49,786	14.4	72,45,700	12.0
1. Foreign Consulates, Embassies, Trade - Missions, Information Services etc.	338	-	444	-	1,235	-	74,605	0.3	76,622	0.1
2. Non-Residents	3,62,789	4.6	16,13,652	13.1	11,06,595	8.2	33,30,033	12.5	64,13,068	10.6
3. Others	38,732	0.5	1,82,982	1.5	89,147	0.7	4,45,148	1.7	7,56,009	1.2
Grand Total	78,95,938	100.0	1,23,30,314	100.0	1,35,28,249	100.0	2,67,26,604	100.0	6,04,81,106	100.0

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