

## *Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2006\**

*This article presents an analysis of composition and ownership pattern of outstanding deposits with Scheduled Commercial Banks (including Regional Rural Banks) as at the end of March 2006. The data on ownership of deposits are collected from a sample of branches of Scheduled Commercial Banks, under the reporting system of the annual Basic Statistical Return (BSR)-4. The BSR-4 return captures data on outstanding deposits as on March 31, according to type of deposits viz., Current, Savings and Term deposits classified by broad institutional sectors, viz., Household, Government, Private Corporate (Non-Financial), Financial and Foreign sectors of the economy, which own the deposits. The ownership pattern of estimated deposits is analysed according to the Population groups, States/Union Territories and Bank groups. The analysis on the patterns of deposits as reflected in the major metropolitan centres is also presented in the article. The article also captures comparative position of composition and ownership pattern of bank deposits in March 2005.*

The major highlights are:

- *The current, savings and term deposits accounted for 13.2 per cent, 26.4 per cent and 60.4 per cent share, respectively, in total deposits in March 2006. The share of term deposits in total outstanding deposits, as on March 31, 2006, registered a 0.7 percentage points decline over the position a year ago, with a corresponding increase in the share of current deposits.*

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

- *During 2005-06, the shares of 'Private Corporate (Non-Financial)' and 'Financial' sectors in total deposits recorded a rise, while those of 'Government', 'Household' and 'Foreign' sectors registered a decline. 'Household' sector with 58.5 per cent share in total deposits was the largest holder of outstanding deposits as on March 31, 2006 (60.7 per cent a year ago).*
- *The share of current deposits in total deposits increased in the case of 'Financial' and 'Foreign' sectors, while it declined for the 'Household' sector. The relative share of term deposits in total deposits increased in case of 'Government', 'Private Corporate (Non-Financial)' and 'Financial' Sectors, and declined in case of 'Household' and 'Foreign' sectors.*
- *Term deposits contributed 57.3 per cent to incremental deposits during 2005-06, and this share ranged between 73.6 per cent and 85.2 per cent for the 'Government', 'Private Corporate (Non-Financial)' and 'Financial' sectors. The corresponding share for the 'Household' sector was 39.9 per cent.*
- *As on March 31, 2006 the share of metropolitan areas in total deposits was 53.8 per cent, while that of rural areas was 10.8 per cent. The share of metropolitan areas in term deposits stood at 60.1 per cent as on March 31, 2006 as against 55.6 per cent a year ago.*

## Introduction

The sample survey on composition and ownership pattern of bank deposits with Scheduled Commercial Banks (SCBs),

including Regional Rural Banks (RRBs), is conducted by the Reserve Bank of India under the system of Basic Statistical Returns (BSR) through the BSR-4 return on an annual basis and the results are published in the Reserve Bank of India Bulletin. The results of the survey as on March 31, 2006 are discussed in this article<sup>@</sup>. 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 deposit, viz., current, savings and term, including inter-bank deposits. Out of 68,681 branches of SCBs, a sample of 10,531 branches was selected as per the sampling design explained below. Of the 10,531 bank branches selected, filled-in schedules were received from 10,003 branches resulting in a response rate of 95 per cent.

Stratified sampling design was used for selection of branches of banks for this survey. The branch-wise data on outstanding aggregate deposits as on March 31, 2006 based on quarterly BSR-7 return, formed the base for construction of the frame. All the branches of the SCBs in the country were first stratified into basic strata based on State/Union Territory, population group of the centre where bank branch was located, and bank group. The population groups are (i) rural, (ii) semi-urban, (iii) urban and (iv) metropolitan. Five bank groups, viz., (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Other Indian Scheduled

<sup>@</sup> The previous article on 'Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2005' was published in July 2006 issue of the Reserve Bank of India Bulletin.

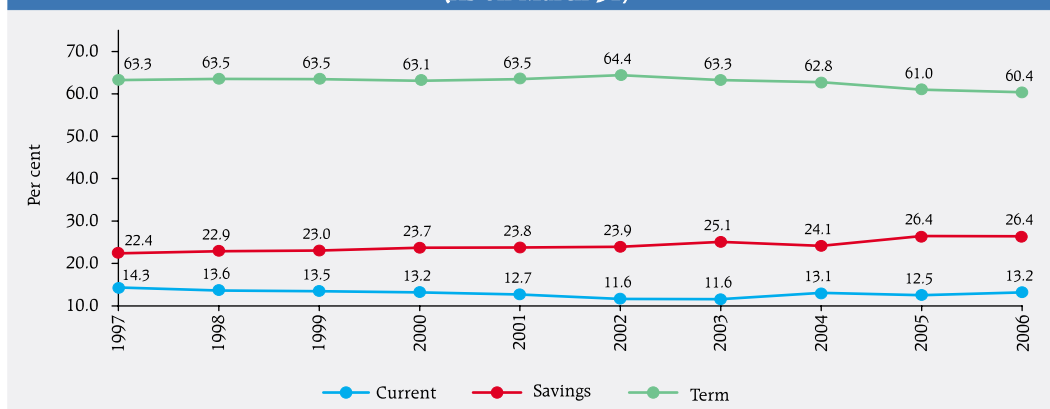
Commercial Banks or Indian Private Sector Banks and (v) Foreign Banks, were considered for the purpose. Thereafter, each stratum was sub-stratified into 3 size classes of deposits (up to Rs. 25 crore, Rs. 25 crore to Rs. 100 crore and Rs. 100 crore and above). Thus, 1101 ultimate strata were formed. All branches having deposits of Rs. 100 crore and above were fully included in the sample. A sample of 15 per cent branches was selected from each of the 'Rs. 25 crore to Rs. 100 crore' strata, using Simple Random Sampling (SRS) technique. Similarly, 10 per cent of the branches were selected from 'up to Rs. 25 crore' strata. The minimum sample size for each strata was fixed as 3 and if a stratum had fewer than 3 branches, then all the branches of such stratum were included in the sample. Accordingly, the selected sample consisted of 10,531 branches of 220 SCBs. The aggregate deposits of the branches selected amounted to Rs. 11,00,913 crore, forming 52.6 per cent of aggregate deposits of Scheduled Commercial Banks as on March 31, 2006.

## Trends in Composition and Ownership Pattern

The trend in the composition of deposits, by type of account, over the decade 1997-2006 indicates a fall in the share of term deposits and a rise in the share of savings deposits (Chart 1). The term deposits, which accounted for 63.1-63.5 per cent of total deposits during 1997-2003, declined thereafter and stood at 60.4 per cent of outstanding deposits in March 2006. In contrast, the savings deposits depicted a secular rise in their share and contributed 26.4 per cent to total deposits in March 2006 as against 22.4 in March 1997. The share of current deposits also came down the decade by over one percentage point and was at 13.2 per cent in 2006.

The trend in ownership pattern, according to major sectors is depicted in Chart 2. The household sector remained the largest holder of bank deposits, though its share showed a steady decline over the years, barring March 2000 and March 2005, and accounted for 58.5 per cent of deposits

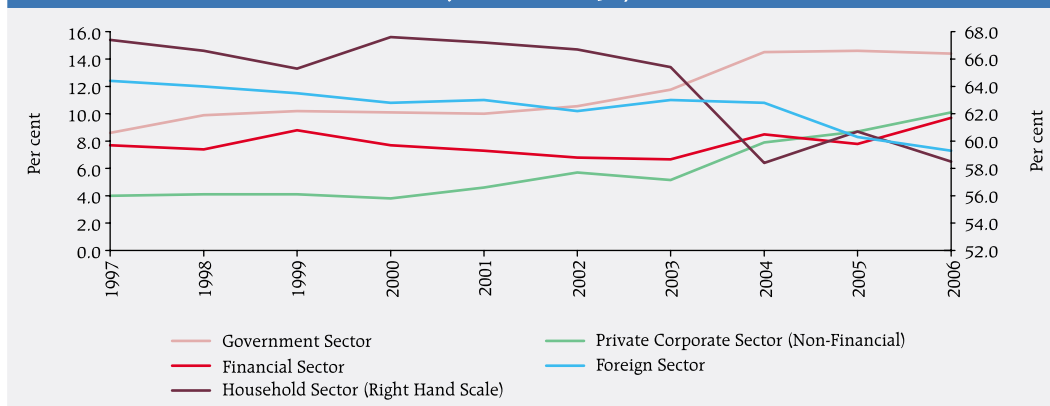
**Chart 1: Trend in Composition of Bank Deposits by Type of Deposits-1997-2006  
(As on March 31)**



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Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2006

Chart 2 : Trend in Ownership Pattern of Bank Deposits- 1997-2006  
(As on March 31)



in March 2006 as against a share of 67.4 per cent in March 1997. On the other hand, the shares of 'Government', 'Private Corporate (Non Financial)' and 'Financial' sectors have depicted an increase in their shares over the decade. The 'Government' sector contributed about 15 per cent of deposits in March 2006 as against 8.6 per cent in March 1997, while 'Private Corporate (Non Financial)' and 'Financial' sectors each accounted for about one-tenth of total deposits in 2006 in contrast to lower shares at 4.0 per cent and 7.7 per cent, respectively, in 1997. The share of 'Foreign' sector deposits also exhibited a secular decline over the years and accounted for 7.3 per cent of total deposits in March 2006 in contrast to 12.4 per cent in March 1997.

### Results

The results are presented in 4 sections. Section I outlines, at the aggregate level, the composition and ownership pattern of deposits with SCBs by the type of deposit account and by broad institutional sectors. Section II analyses ownership pattern of deposits by the type of account and

institutional sectors. Section III discusses ownership pattern of deposits according to population groups and States/Union territories, as also for major metropolitan centres. Section IV covers ownership pattern according to bank-groups, *viz.*, State Bank of India (SBI) and its Associates, Nationalised Banks, Regional Rural Banks (RRBs), Foreign Banks and Other Indian Scheduled Commercial Banks or Indian Private Sector Banks (OSCBs). Three categories of deposit accounts covered in the survey are current, savings and term deposits and are inclusive of inter-bank deposits. The broad sectors covered in the survey are 'Household', 'Government', 'Private Corporate (Non-Financial)', 'Financial' and 'Foreign' sectors.

### I. Ownership Pattern of Deposits: Aggregate Level

#### I.1 Composition of Deposits by Type of Account

The composition of aggregate deposits by type of account, *viz.*, current, savings and term deposits, indicated a marginal increase in the share of current deposits and a

corresponding decrease in the share of term deposits, during 2005-06. The contribution of savings deposits in total deposits (26.4 per cent) as on March 31, 2006, however, remained at the same level as a year ago (Chart 3). The share of current deposits registered an increase of 0.7 percentage point during 2005-06 to 13.2 per cent as on March 31, 2006. The growth rates in current, savings and term deposits during 2005-06 were at 27.5 per cent, 20.9 per cent and 19.7 per cent, respectively.

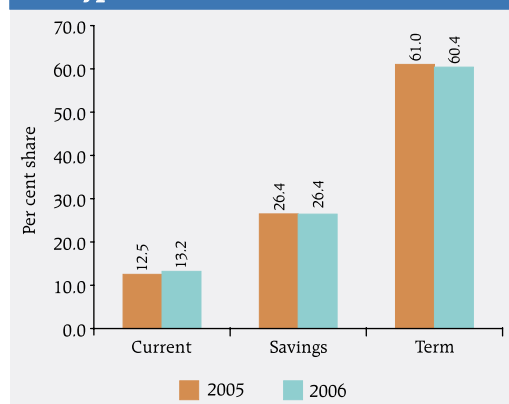
The total outstanding deposits<sup>#</sup> with SCBs, including inter-bank deposits, as on March 31, 2006, at Rs. 21,61,001 crore registered 21.0 per cent increase over the outstanding deposits (Rs. 17,85,452 crore), as on March 31, 2005; the growth rate being 7.6 percentage points higher than that recorded as on March 31, 2005 (Statement 1). The growth of current deposits at 27.5 per cent in 2005-06 was more than 3 times the growth registered

in 2004-05 (8.6 per cent). The growth rate in term deposits at 19.7 per cent was higher than 10.3 per cent during 2004-05 while accruals in savings deposits was at a lower rate of 20.9 per cent in 2005-06 compared to 24.2 per cent growth recorded in the preceding year.

### 1.2 Ownership Pattern by Institutional Sectors

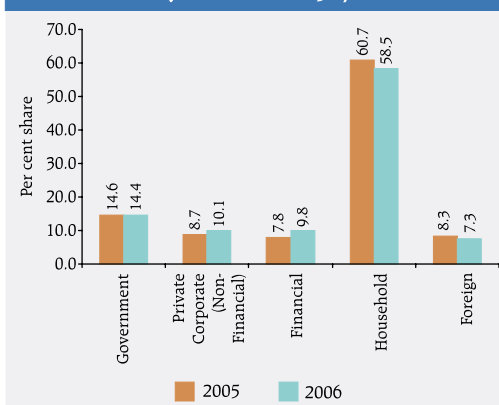
The classification of bank deposits by institutional sectors as on March 31, 2005 and 2006 is presented in Statement 1. During 2005-06, the 'Private Corporate (Non-Financial)' and the 'Financial' sectors improved their shares in total deposits from 8.7 per cent to 10.1 per cent and from 7.8 per cent to 9.8 per cent, respectively (Chart 4). The 'Household' sector, continued to be the largest holder of the deposits with the SCBs, although its share decreased to 58.5 per cent as on March 31, 2006 from 60.7 per cent in 2005; the share was 58.4 per cent in March 2004. The share of deposits of 'Foreign' sector recorded one percentage point decline during 2005-06 and stood at 7.3 per cent as on March 31, 2006.

**Chart 3: Composition of Bank Deposits by Type of Accounts (As on March 31)**



<sup>#</sup> As total outstanding deposits are estimated based on a sample of 10,003 branches, the figures may thus not be strictly comparable with data on deposits from other sources.

**Chart 4: Ownership Pattern of Bank Deposits (As on March 31)**

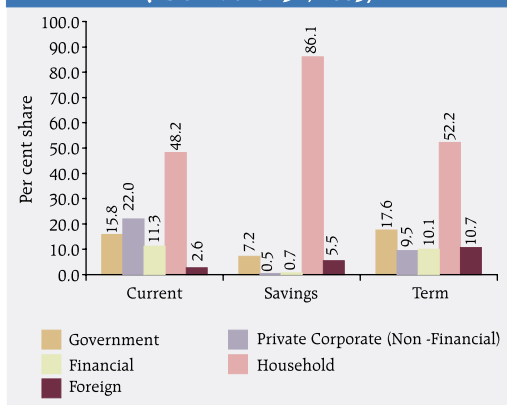


The 'Government' sector deposits constituted 14.4 per cent of total deposits with SCBs in March 2006, marginally lower than 14.6 per cent, a year ago.

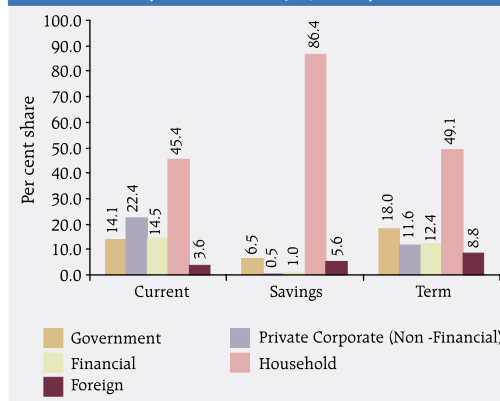
## II. Ownership Pattern by Type of Deposit Accounts and Institutional Sectors

The ownership pattern, according to major sectors, for each type of deposit as on March 31, 2006, did not exhibit any major distributional change from that obtained in March 2005 (Charts 5A and 5B). The current deposits held by 'Household' sector constituted the largest segment of these deposits (45.4 per cent), followed distantly by those of 'Private Corporate (Non-Financial)' sector (22.4 per cent). In respect of current deposits, the shares of 'Private Corporate (Non-Financial)', 'Financial' and 'Foreign' sectors witnessed an increase while those of other sectors recorded decline during 2005-06. The share of current deposits of 'Financial' sector, reversed the declining trend observed during recent years, and moved up to 14.5 per cent as on March 31, 2006 from 11.3 per

**Chart 5A: Ownership Pattern of Bank Deposits According to Type of Accounts (As on March 31, 2005)**



**Chart 5B: Ownership Pattern of Bank Deposits According to Type of Accounts (As on March 31, 2006)**



cent in 2005, while that of 'Foreign' sector stood at 3.6 per cent in March 2006 as against 2.6 per cent a year ago. 'Government' and 'Household' sectors' shares in current deposits declined by 1.7 percentage points and 2.8 percentage points to 14.1 per cent and 45.4 per cent, respectively.

'Household' sector accounted for the bulk of savings deposits in March 2006 with the largest share of 86.4 per cent. The share of 'Government' sector in savings deposits marginally declined by 0.7 percentage points during 2005-06 and stood at 6.5 per cent as on March 31, 2006. The 'Private Corporate (Non-Financial)' and 'Financial' sectors had negligible shares in savings deposits in both 2005 and 2006, while the 'Foreign' sector contributed 5.6 per cent.

As regards term deposits, share of the largest constituent, *viz.*, the 'Household' sector declined by 3.1 percentage points during 2005-06 to 49.1 per cent. The share of 'Foreign' sector also registered decline from 10.7 per cent to 8.8 per cent. On the other hand, shares in term deposits of 'Private Corporate (Non-Financial)' and

'Financial' sectors improved to 11.6 per cent and 12.4 per cent, respectively as on March 31, 2006 from 9.5 per cent and 10.1 per cent, respectively in March 2005.

The comparative growth figures according to type of deposits and sectors are given in Table 1.

The growth in deposits during 2005-06 was significantly high across all sectors compared to 2004-05, except 'Household' sector. The 'Private Corporate (Non-Financial)' and 'Financial' sectors recorded substantially high growth rates of 41.0 per cent and 51.5 per cent, respectively, during 2005-06, which was spread across all types of deposits. The higher growth in 'Government' sector deposits resulted from acceleration of the sector's current and term deposits during 2005-06. Deposits of 'Foreign' sector, which had recorded a decline during 2004-05, recorded 5.8 per cent growth during 2005-06 on account of high growth in savings and current deposits. Deposits of 'Household' sector, however, registered lower growth of 16.7 per cent during 2005-06, compared to 17.9 per cent during 2004-05. The term deposits of this sector recorded lower growth 12.7

per cent during 2005-06 as against 19.7 per cent growth recorded in term deposits at aggregate level (Table 1).

The percentage shares of the deposits in incremental deposits of the major sectors are presented in Table 2. Current deposits nearly doubled their share to 16.4 per cent in incremental deposits during 2005-06. The share of term deposits in incremental deposits also increased to 57.3 per cent from 48.0 per cent in 2004-05. In contrast, the share of savings deposits in incremental deposits declined to 26.3 per cent in 2005-06 from 43.6 per cent during the preceding year. In the case of 'Private Corporate (Non Financial)' and 'Financial' sectors, term deposits accounted for nearly three-fourth of the incremental deposits, while in the case of 'Government' sector such deposits contributed 85.2 per cent of incremental deposits. During 2005-06, in the case of 'Household' sector, 48.9 per cent of the incremental deposits pertained to savings deposits and term deposits accounted for about two-fifths of the incremental deposits. In contrast to other sectors, the term deposits of 'Foreign' registered a decline during 2005-06.

**Table 1: Sector-wise Growth Rates in Deposits According to Type of Deposit**

Sectors	Growth rate in (Per cent)							
	2004-05				2005-06			
	Current	Savings	Term	Total	Current	Savings	Term	Total
1	2	3	4	5	6	7	8	9
Government	6.5	23.4	14.1	14.1	13.9	7.8	22.8	19.6
Private corporate (Non-Financial)	7.2	12.1	36.3	25.1	29.6	22.1	46.9	41.0
Financial	-4.6	-28.5	7.7	4.0	63.2	87.9	47.7	51.5
Household	14.2	27.8	12.3	17.9	20.1	21.5	12.7	16.7
Foreign	2.2	-6.6	-14.7	-12.8	75.5	21.9	-1.3	5.8
<b>Total</b>	<b>8.6</b>	<b>24.2</b>	<b>10.3</b>	<b>13.4</b>	<b>27.5</b>	<b>20.9</b>	<b>19.7</b>	<b>21.0</b>

**Table 2: The Contribution of the Three Types of Deposits in Incremental Deposits of the Selected Sectors**

Sectors	Contribution in incremental deposits							
	2004-05				2005-06			
	Current	Savings	Term	Total	Current	Savings	Term	Total
1	2	3	4	5	6	7	8	9
Government	6.7	20.1	73.2	100.0	9.6	5.2	85.2	100.0
Private corporate (Non-financial)	10.7	0.8	88.5	100.0	23.0	0.8	76.2	100.0
Financial	-22.6	-23.7	146.3	100.0	22.5	3.9	73.6	100.0
Household	8.2	53.8	38.0	100.0	12.0	48.9	39.9	100.0
Foreign	-0.6	8.4	92.1	100.0	51.0	66.6	-17.6	100.0
<b>Total</b>	<b>8.4</b>	<b>43.6</b>	<b>48.0</b>	<b>100.0</b>	<b>16.4</b>	<b>26.3</b>	<b>57.3</b>	<b>100.0</b>

### III. Ownership Pattern of Deposits According to Population Groups/ States and Union Territories/ Metropolitan Centres

#### III.1 Population Groups

The population group classification of banked centres used for this survey is based on 2001 population census, while for the earlier surveys the classification was based on 1991 population census. Considering this fact, data across population groups for the current and earlier surveys are not strictly comparable. The impact of population group updation as per 2001 census on distributional pattern of aggregate deposits in 2005 and 2006, based on BSR-7 is given below in Table 3.

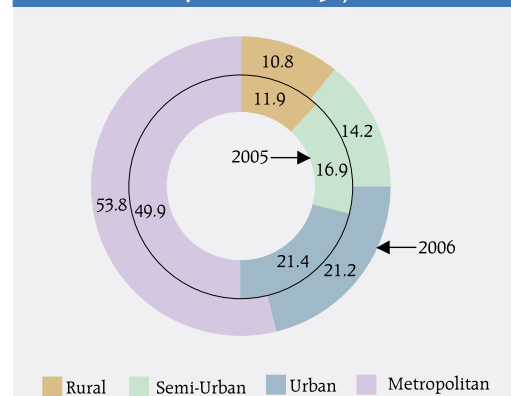
**Table 3 : Distribution of Aggregate Deposits of Scheduled Commercial Banks According to Population Groups**

Population group	(Per cent)		
	March 2005	March 2005	March 2006
	Population Group Classification as per Census		
	1991	2001	2001
1	2	3	4
Rural	12.2	11.5	10.8
Semi-urban	16.9	15.0	14.4
Urban	21.5	20.7	20.6
Metropolitan	49.5	52.8	54.1
<b>All India</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>(1753,178)</b>	<b>(1753,178)</b>	<b>(2093,042)</b>

**Note:** The figures in bracket relate to aggregate deposits (excluding inter deposits) in Rs. crore and are based on quarterly BSR-7 return. These data are not strictly comparable with those estimated in this study based on BSR-4 survey.

The ownership of deposits classified by population groups is presented in Statement 2. The metropolitan areas accounted for the largest share (53.8 per cent) in total deposits as on March 31, 2006. The deposits of rural, semi-urban and urban areas accounted for 10.8 per cent, 14.2 per cent and 21.2 per cent, respectively, as on March 31, 2006. Chart 6 provides distributional pattern of aggregate deposits according to population groups for 2005 and 2006.

The 'Household' sector accounted for the highest share in total deposits in each of the population groups. The share of 'Household' sector was 85.4 per cent in rural

**Chart 6: Composition of Bank Deposits According to Population Groups (per cent) (As on March 31)**



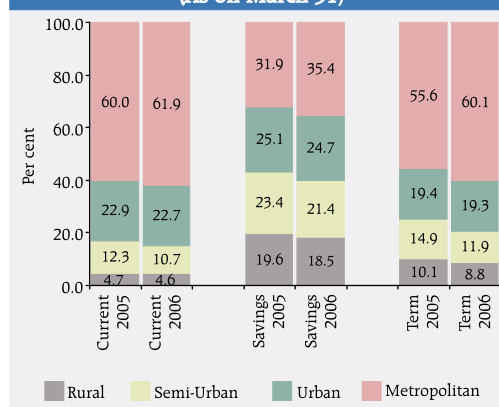
areas, 74.4 per cent in semi-urban areas, 65.9 per cent in urban areas and 46.0 per cent in metropolitan areas as on March 31, 2006 (Statement 2). 'Individuals (including Hindu Undivided Families-HUFs)' were the major constituent of the 'Household' sector in all the population groups and held 78.5 per cent of the deposits in rural areas. Among the 'Individuals (including HUFs)', 'Farmers' held 34.1 per cent of total deposits in the rural areas. Shares of 'Businessmen, Traders, Professionals and Self-employed Persons' group in the rural, semi-urban and urban areas were in the narrow range of 10.4 per cent to 11.6 per cent, while that in the metropolitan areas was 6.3 per cent. The share of 'Wage and Salary Earners' under the category of 'Individuals (including HUFs)' of the 'Household' sector was in the range of 9.0-10.3 per cent in areas other than metropolitan areas, where it was lower at 5.7 per cent.

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 5.6 per cent of the total deposits in rural areas as on March 31, 2006. The share of deposits held by the 'Government' sector in the semi-urban areas was 9.1 per cent, while in urban areas, it stood at 14.6 per cent. In the metropolitan areas, the 'Government' sector held a higher share at 17.6 per cent compared to its share in other population groups reflective of higher level of activities of 'Government' sector in urban and metropolitan areas. Population group-wise share of bank deposits of 'Private Corporate (Non-Financial)' and 'Financial' sectors

exhibited a composition similar to that observed respect of 'Government' sector.

The share of 'Foreign' sector deposits, comprising deposits of non-residents and foreign embassies, *etc.*, in total deposits, across population groups, was the highest in semi-urban areas (11.2 per cent), followed by urban areas (7.7 per cent), metropolitan areas (6.7 per cent) and rural areas (4.0 per cent). Deposits from 'Non Residents' was the major constituent of 'Foreign' sector deposits and maintained same order among population groups as for the total 'Foreign' sector deposits. Distributional pattern of total deposits by their type and population groups, as on March 31, 2006, indicated that metropolitan areas accounted for the highest share and rural areas accounted for the lowest share in all types of deposits (Chart 7). In respect of current deposits, the metropolitan areas accounted for a share at 61.9 per cent, while the shares of urban areas and semi-urban areas were lower at 22.7 per cent and 10.7 per cent, respectively. Metropolitan areas held a share of 35.4 per cent in savings deposits in 2006. The shares in savings deposits of semi-urban, rural and

Chart 7: Population Group-wise Distribution of Deposits According to Type of Accounts (As on March 31)



urban areas were 21.4 per cent, 18.5 per cent and 24.7 per cent, respectively, in March 2006. In the case of term deposits, metropolitan areas held the highest share of 60.1 per cent, followed distantly by urban areas (19.3 per cent), semi-urban areas (11.9 per cent) and rural areas (8.8 per cent).

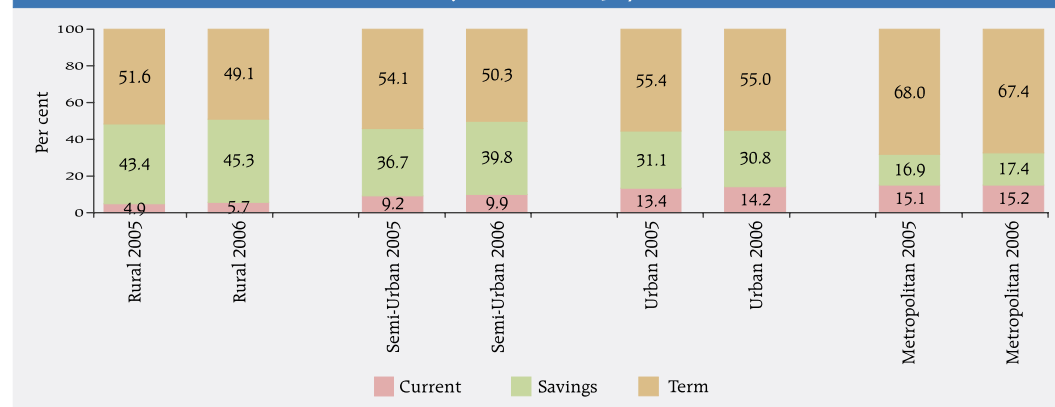
The distribution of deposits according to type and population groups indicated that across all population groups, term deposits accounted for the largest share in total deposits on March 2006 with 67.4 per cent share in metropolitan areas, and between 49.1 per cent and 55.0 per cent in other areas (Chart 8). The share of current deposits was higher in March 2006 than that in the previous year in all population groups. The share of savings deposits in March 2006 was observed to be the highest at 45.3 per cent in rural areas, followed by 39.8 per cent in semi-urban areas, 30.8 per cent in urban areas and the lowest in metropolitan areas at 17.4 per cent.

### III.2 States / Union Territories

The ownership pattern of deposits classified according to States/Union

Territories is presented in Statement 3. In all States and Union Territories, except Maharashtra, Delhi and Kerala, the bank deposits have been primarily mobilised from the 'Household' sector, which accounted for over one-half of the total deposits. This is brought out by the fact that in 27 States/UTs, share of 'Household' sector deposits in total deposits was higher than the all-India share of the sector. Further, in 9 of these States/U.T.s, viz., Jharkhand, Sikkim, Dadra and Nagar Haveli, Uttar Pradesh, Punjab, Rajasthan, Haryana, Bihar and Mizoram, the contribution of 'Household' sector deposits in total deposits was more than 75 per cent. These States contributed one-fifth of total deposits and 26.3 per cent of 'Household' sector deposits. Similarly, 16 States/UTs which had 'Household sector' deposits between 60-75 per cent of their respective total deposits, accounted for 36.4 per cent combined share in 'Household' sector deposits and had a combined share at 31.4 per cent in aggregate deposits. The States/UTs having 'Household' sector deposits between 50.0 per cent and 60.0 per cent had contributed 9.3 per cent of both, 'Household' sector and total

Chart 8: Composition of Deposits by Type of Account - According to Population Groups (As on March 31)



deposits. At the other end of the spectrum, the States/UTs having 'Household' sector deposits less than 50 per cent were Maharashtra, Delhi and Kerala, collectively accounting for 28.1 per cent of 'Household' sector deposits and 39.6 per cent of total deposits in 2006.

In 17 States/UTs, the share of the deposits of 'Government' sector in the total deposits was less than the all-India level share (14.4 per cent) as on March 31, 2006. In the remaining eighteen States/UTs, with combined share of 26.5 per cent of total deposits 'Government' sector's deposits accounted for 49.8 per cent. Deposits of this sector had significant contribution (more than 25 per cent) in the total deposits in 6 States/Union Territories *viz.*, Nagaland, Delhi, Uttaranchal, Chandigarh, Andaman and Nicobar Islands and Chattisgarh.

The share of 'Foreign' sector in total deposits was below 5 per cent in respect of 23 States/UTs. The 'Foreign' sector accounted for 37.8 per cent, 27.7 per cent and 25.4 per cent of deposits in respect of Kerala, Daman & Diu and Goa, reflecting high magnitude of non-resident deposits in these States/UTs. However, the 'Foreign' sector deposits concentrated in the States of Maharashtra, Kerala, Gujarat, Delhi, Tamil Nadu, Karnataka and Punjab, collectively accounted for 83.0 per cent of total 'Foreign' sector deposits.

The share of 'Private Corporate (Non-Financial)' sector in total deposits in Maharashtra, Delhi, Karnataka, Tamil Nadu, Dadra and Nagar Haveli and Gujarat was more than that of the all-India level (10.1 per cent). Over three-fourths (75.8 per cent) of 'Private Corporate (Non-Financial)' sector

deposits were concentrated in Maharashtra, Delhi, Karnataka and Tamil Nadu.

### III.3 Major Metropolitan Centres

Deposits in Mumbai, Delhi, Kolkata and Chennai, the four major metropolitan centres, are analysed in this section. The shares of deposits in these centres in total deposits of SCBs and the combined total deposits of these centres are presented in Table 4. The four major metropolitan centres accounted for 37.1 per cent of the total deposits of the SCBs as on March 31, 2006 as against 36.7 per cent a year ago. The share of Mumbai was at 18.7 per cent of the total deposits while it accounted for 50.4 per cent of the deposits of the four metropolitan centres as at end-March 2006. Chennai accounted for the lowest at 2.9 per cent of the total deposits while its share in total deposits of four major metropolitan centres was at 7.9 per cent.

The ownership pattern of deposits of the four major metropolitan centres, *viz.*, Mumbai, Delhi, Kolkata and Chennai, is presented in Statement 4. The 'Household' sector owned the highest share of deposits in each of the centre. As on March 31, 2006,

**Table 4: Share of the Deposits Owned by the Metropolitan Centres (as on March 31)**

Major Metropolitan Centres	(Per cent)			
	Share to total Deposits of Four Major Metropolitan Centres		Share to Total Deposits of Scheduled Commercial Banks	
	2005	2006	2005	2006
1	2	3	4	5
Mumbai	49.2	50.4	18.1	18.7
Delhi	33.9	32.9	12.4	12.2
Kolkata	9.4	8.9	3.4	3.3
Chennai	7.5	7.9	2.8	2.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>36.7</b>	<b>37.1</b>
	(6,54,614)	(8,01,280)	(17,85,452)	(21,61,001)

**Note:** Figures in brackets indicate total deposits in Rs. crore.

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Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2006

the highest share was observed in Kolkata (56.9 per cent) and the lowest in Mumbai (32.2 per cent). The next highest shares of deposits were owned by 'Government' and 'Private Corporate (Non-Financial)' sectors in the four major metropolitan centres taken together. The highest share of 'Government' sector was recorded in Delhi (34.5 per cent), followed distantly by Kolkata (16.3 per cent), Mumbai (11.6 per cent) and Chennai (7.9 per cent). The share of 'Private Corporate (Non-Financial)' sector was the highest in Chennai (24.2 per cent), followed by Mumbai (19.5 per cent) and in the 14.3-15.1 per cent range in the other two major metropolitan centres. The 'Foreign' sector accounted for 9.4 per cent and 7.4 per cent of total deposits in Mumbai and Chennai, respectively.

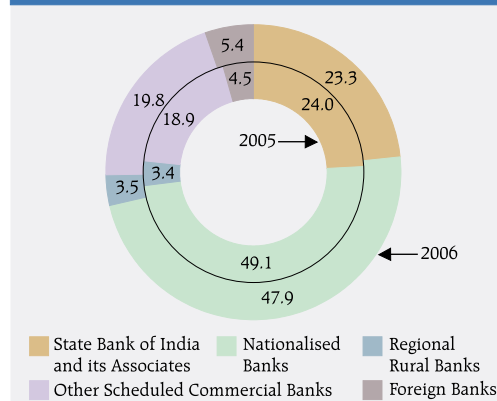
### IV. Ownership Pattern of Deposits According to Bank Groups

#### IV.1 Composition of Deposits by Type of Account

The composition of deposits according to bank-groups is presented in Statement 5. At the aggregate level, the relative shares of SBI and its Associates and Nationalised Banks declined during 2005-06, while those of Foreign Banks and OSCBs improved by about 1.1 percentage points each. The Nationalised Banks accounted for the largest share at 47.9 per cent of total deposits as on March 31, 2006, followed by SBI and its Associates (23.3 per cent), OSCBs (19.8 per cent) and Foreign Banks (5.4 per cent) (Chart 9).

The distribution of deposits according to type for SBI and its Associates and

Chart 9 : Distribution of Bank Deposits According to Bank Groups (As on March 31)

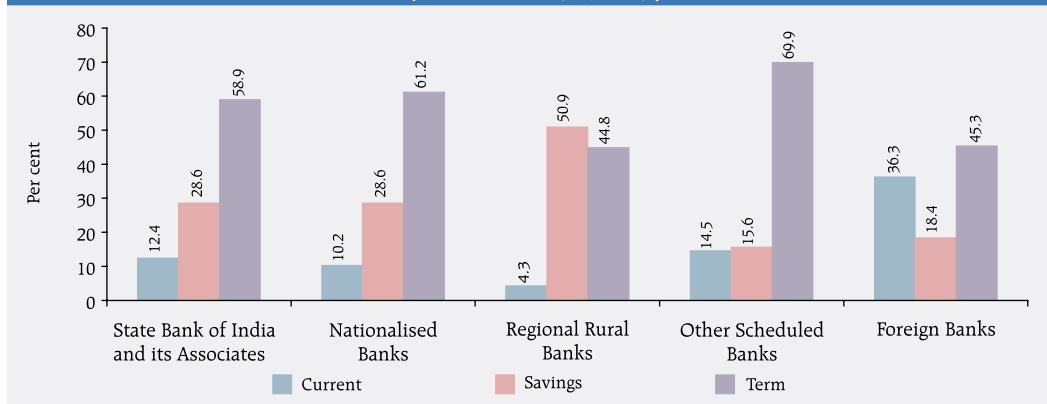


Nationalised Banks revealed more or less similar pattern, *i.e.*, the share of term deposits at about 60 per cent, share of savings deposits at about 28 per cent and current deposits between 11 per cent and 13 per cent. RRBs had 54.6 per cent of their deposits in savings deposits and 40.7 per cent of their deposits in term deposits. In respect of OSCBs, term deposits accounted for the largest share of 69.3 per cent of total deposits (Chart 10A and 10B), while in the case of Foreign Banks, they contributed 50.7 per cent to total deposits. Current deposits formed a substantial share (34.3 per cent) of total deposits with Foreign Banks and on the other hand, such deposits for RRBs constituted only 4.8 per cent of total deposits.

#### IV.2 Ownership of Deposits by Institutional Sectors

The ownership pattern of deposits according to bank group as on March 31, 2006 is presented in Statement 6. The 'Household' sector accounted for the highest share in total deposits in all bank groups, except Foreign banks, in whose case 'Private Corporate (Non-Financial), sector

**Chart 10A: Composition of Deposits According to Type of Deposits and Bank Group  
(As on March 31, 2005)**



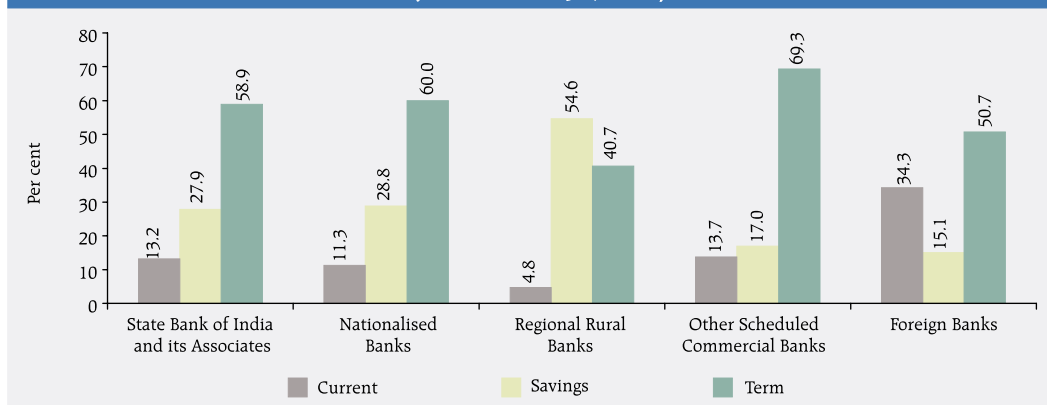
deposits held the largest share (47.2 per cent). The share of the 'Household' sector in total deposits was at 54.0 per cent for SBI and its Associates, 68.1 per cent for Nationalised Banks, and 45.8 per cent for OSCBs while it was the highest at 80.2 per cent for RRBs.

'Individuals (including HUFs)' was the major constituent of the 'Household' sector, in all the bank groups, though its share ranged from 18.1 per cent in the case of Foreign Banks to as high as 75.1 per cent for RRBs.

The share of the 'Government' sector was the highest at 20.7 per cent in respect of deposits with SBI and its Associates, followed by Nationalised Banks with 15.4 per cent. This sector's share for RRBs was at 10.8 per cent and for OSCBs at 9.1 per cent. Central and State Governments and 'Public Sector Corporations and Companies' contributed 14.7 per cent to deposits mobilised by SBI and its Associates, as against 9.6 per cent share at all SCB level.

'Government' sector deposits with RRBs were largely contributed by 'State

**Chart 10B: Composition of Deposits According to Type of Deposits and Bank Group  
(As on March 31, 2006)**



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Governments' (5.2 per cent) and 'Local Authorities' (4.2 per cent). 'Public Sector Corporations and Companies' with a share of 6.3 per cent of the total deposits accounted for the largest part of deposits of 'Government' sector held with OSCBs.

The share of 'Private Corporate (Non-Financial)' sector in the total deposits was the highest for Foreign Banks (47.2 per cent), followed by OSCBs (21.4 per cent). The corresponding shares in total deposits with SBI and its Associates and

Nationalised Banks were relatively low at 6.2 per cent and 3.9 per cent, respectively, as on March 31, 2006.

The share of deposits from 'Foreign' sector was the highest in the case of Foreign Banks (18.4 per cent of total deposits), followed distantly by SBI and its Associates (9.0 per cent), Nationalised Banks and OSCBs (6.1 per cent each). This sector had a negligible share of 0.4 per cent for RRBs. All bank groups derived major part of 'Foreign' sector deposits from 'Non-Residents'.

**Statement 1 : Ownership of Deposits with Scheduled Commercial Banks by  
Type of Deposits and Sector - March 2005 and 2006**

(Rs. crore)

Sector	Current		Savings		Term		Total		Variations			
	2005	2006	2005	2006	2005	2006	2005	2006	Current	Savings	Term	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>I. Government Sector</b>	<b>35,389</b>	<b>40,304</b>	<b>34,190</b>	<b>36,842</b>	<b>1,91,285</b>	<b>2,34,868</b>	<b>2,60,864</b>	<b>3,12,014</b>	<b>4,915</b>	<b>2,652</b>	<b>43,583</b>	<b>51,151</b>
	(15.8)	(14.1)	(7.2)	(6.5)	(17.6)	(18.0)	(14.6)	(14.4)	(8.0)	(2.7)	(20.3)	(13.6)
1. Central & State Governments	13,336	16,878	15,741	18,668	59,735	67,645	88,812	1,03,190	3,542	2,926	7,910	14,378
	(6.0)	(5.9)	(3.3)	(3.3)	(5.5)	(5.2)	(5.0)	(4.8)	(5.8)	(3.0)	(3.7)	(3.8)
i) Central Government	4,500	6,812	1,634	1,776	37,253	45,151	43,387	53,739	2,313	141	7,897	10,351
	(2.0)	(2.4)	(0.3)	(0.3)	(3.4)	(3.5)	(2.4)	(2.5)	(3.8)	(0.1)	(3.7)	(2.8)
ii) State Governments	8,836	10,065	14,107	16,892	22,482	22,494	45,425	49,451	1,229	2,785	13	4,026
	(4.0)	(3.5)	(3.0)	(3.0)	(2.1)	(1.7)	(2.5)	(2.3)	(2.0)	(2.8)	—	(1.1)
2. Local Authorities	3,576	4,542	9,490	11,568	29,466	41,417	42,532	57,527	966	2,078	11,951	14,995
	(1.6)	(1.6)	(2.0)	(2.0)	(2.7)	(3.2)	(2.4)	(2.7)	(1.6)	(2.1)	(5.6)	(4.0)
3. Quasi - Government Bodies	9,650	8,500	3,209	2,247	32,672	37,032	45,531	47,779	-1,150	-962	4,360	2,247
	(4.3)	(3.0)	(0.7)	(0.4)	(3.0)	(2.8)	(2.6)	(2.2)	(-1.9)	(-1.0)	(2.0)	(0.6)
<i>of which:</i>												
State Electricity Boards	2,903	3,332	245	401	3,528	7,484	6,675	11,217	429	156	3,956	4,542
	(1.3)	(1.2)	(0.1)	(0.1)	(0.3)	(0.6)	(0.4)	(0.5)	(0.7)	(0.2)	(1.8)	(1.2)
4. Public Sector Corporations and Companies	8,826	10,384	5,750	4,361	69,412	88,773	83,988	1,03,518	1,558	-1,389	19,362	19,530
	(3.9)	(3.6)	(1.2)	(0.8)	(6.4)	(6.8)	(4.7)	(4.8)	(2.5)	(-1.4)	(9.0)	(5.2)
i) Non - Departmental Commercial Undertakings	5,878	5,546	416	352	45,490	60,834	51,784	66,731	-332	-64	15,344	14,947
	(2.6)	(1.9)	(0.1)	(0.1)	(4.2)	(4.7)	(2.9)	(3.1)	(-0.5)	(-0.1)	(7.1)	(4.0)
ii) Others	2,948	4,838	5,334	4,009	23,922	27,940	32,204	36,787	1,890	-1,325	4,018	4,583
	(1.3)	(1.7)	(1.1)	(0.7)	(2.2)	(2.1)	(1.8)	(1.7)	(3.1)	(-1.3)	(1.9)	(1.2)
<b>II. Private Corporate Sector (Non - Financial)</b>	<b>49,187</b>	<b>63,769</b>	<b>2,407</b>	<b>2,938</b>	<b>1,03,074</b>	<b>1,51,387</b>	<b>1,54,668</b>	<b>2,18,094</b>	<b>14,582</b>	<b>530</b>	<b>48,314</b>	<b>63,426</b>
	(22.0)	(22.4)	(0.5)	(0.5)	(9.5)	(11.6)	(8.7)	(10.1)	(23.7)	(0.5)	(22.5)	(16.9)
1. Non - Financial Companies	37,759	55,356	566	1,131	64,270	1,27,142	1,02,596	1,83,630	17,597	565	62,872	81,034
	(16.9)	(19.4)	(0.1)	(0.2)	(5.9)	(9.7)	(5.7)	(8.5)	(28.6)	(0.6)	(29.2)	(21.6)
2. Non-Credit Co-operative Institutions	410	502	413	369	1,483	1,706	2,306	2,577	91	-43	223	271
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	—	(0.1)	(0.1)
3. Others	11,017	7,911	1,428	1,437	37,320	22,539	49,766	31,887	-3,106	9	-14,781	-17,879
	(4.9)	(2.8)	(0.3)	(0.3)	(3.4)	(1.7)	(2.8)	(1.5)	(-5.0)	—	(-6.9)	(-4.8)
<b>III. Financial Sector</b>	<b>25,358</b>	<b>41,375</b>	<b>3,181</b>	<b>5,977</b>	<b>1,09,987</b>	<b>1,62,454</b>	<b>1,38,526</b>	<b>2,09,805</b>	<b>16,017</b>	<b>2,796</b>	<b>52,467</b>	<b>71,280</b>
	(11.3)	(14.5)	(0.7)	(1.0)	(10.1)	(12.4)	(7.8)	(9.7)	(26.0)	(2.8)	(24.4)	(19.0)
1. Banks	10,543	20,808	435	4,245	32,758	52,543	43,735	77,596	10,265	3,810	19,786	33,861
	(4.7)	(7.3)	(0.1)	(0.7)	(3.0)	(4.0)	(2.4)	(3.6)	(16.7)	(3.9)	(9.2)	(9.0)
i) Indian Commercial Banks	6,065	13,013	162	3,965	18,993	23,522	25,220	40,501	6,949	3,803	4,529	15,281
	(2.7)	(4.6)	—	(0.7)	(1.7)	(1.8)	(1.4)	(1.9)	(11.3)	(3.8)	(2.1)	(4.1)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	618	2,526	1	27	4,634	1,572	5,253	4,125	1,908	26	-3,062	-1,128
	(0.3)	(0.9)	—	—	(0.4)	(0.1)	(0.3)	(0.2)	(3.1)	—	(-1.4)	(-0.3)

## ARTICLE

Composition and  
Ownership Pattern  
of Deposits with  
Scheduled Commercial  
Banks: March 2006

**Statement 1 : Ownership of Deposits with Scheduled Commercial Banks by  
Type of Deposits and Sector - March 2005 and 2006 (Contd.)**

(Rs. crore)												
Sector	Current		Savings		Term		Total		Variations			
	2005	2006	2005	2006	2005	2006	2005	2006	Current	Savings	Term	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
iii) Co-operative Banks & Credit societies	3,860 (1.7)	5,268 (1.8)	271 (0.1)	252 —	9,131 (0.8)	27,450 (2.1)	13,262 (0.7)	32,970 (1.5)	1,408 (2.3)	-19 —	18,319 (8.5)	19,707 (5.2)
a. Co-operative Banks	3,641 (1.6)	5,047 (1.8)	52 —	44 —	8,199 (0.8)	26,213 (2.0)	11,892 (0.7)	31,303 (1.4)	1,406 (2.3)	-9 —	18,014 (8.4)	19,411 (5.2)
b. Credit Societies	219 (0.1)	221 (0.1)	219 —	208 —	932 (0.1)	1,237 (0.1)	1,370 (0.1)	1,666 (0.1)	2 —	-10 —	304 (0.1)	296 (0.1)
2. Other Financial Institutions	8,543 (3.8)	11,867 (4.2)	1,770 (0.4)	1,125 (0.2)	55,974 (5.1)	79,180 (6.1)	66,288 (3.7)	92,171 (4.3)	3,324 (5.4)	-646 (-0.7)	23,206 (10.8)	25,884 (6.9)
i) Financial Companies	934 (0.4)	1,030 (0.4)	28 —	25 —	1,909 (0.2)	2,667 (0.2)	2,871 (0.2)	3,721 (0.2)	96 (0.2)	-3 —	757 (0.4)	850 (0.2)
a. Housing Finance Companies	791 (0.4)	855 (0.3)	23 —	22 —	1,790 (0.2)	2,528 (0.2)	2,604 (0.1)	3,405 (0.2)	65 (0.1)	-1 —	738 (0.3)	802 (0.2)
b. Auto Finance Companies	144 (0.1)	175 (0.1)	4 —	2 —	119 —	139 —	267 —	316 —	31 (0.1)	-2 —	20 —	49 —
ii) Mutual Funds (including Private Sector Mutual Funds)	385 (0.2)	2,577 (0.9)	— —	58 —	18,509 (1.7)	32,616 (2.5)	18,894 (1.1)	35,251 (1.6)	2,193 (3.6)	57 (0.1)	14,107 (6.6)	16,357 (4.4)
a. Mutual Funds in Private Sector	148 (0.1)	1,273 (0.4)	— —	6 —	5,842 (0.5)	15,745 (1.2)	5,990 (0.3)	17,025 (0.8)	1,125 (1.8)	6 —	9,903 (4.6)	11,035 (2.9)
b. Other Mutual Funds	237 (0.1)	1,304 (0.5)	— —	51 —	12,667 (1.2)	16,871 (1.3)	12,904 (0.7)	18,226 (0.8)	1,067 (1.7)	51 (0.1)	4,204 (2.0)	5,323 (1.4)
iii) Unit Trust of India	618 (0.3)	1,723 (0.6)	12 —	42 —	1,416 (0.1)	5,142 (0.4)	2,046 (0.1)	6,906 (0.3)	1,104 (1.8)	30 —	3,725 (1.7)	4,859 (1.3)
iv) Insurance Corporations and Companies (Life and General)	4,336 (1.9)	4,222 (1.5)	89 —	21 —	13,983 (1.3)	17,326 (1.3)	18,408 (1.0)	21,569 (1.0)	-115 (-0.2)	-68 (-0.1)	3,343 (1.6)	3,160 (0.8)
v) Term Lending Institutions	712 (0.3)	413 (0.1)	7 —	6 —	6,308 (0.6)	5,569 (0.4)	7,027 (0.4)	5,988 (0.3)	-299 (-0.5)	— —	-739 (-0.3)	-1,039 (-0.3)
vi) Provident Fund Institutions	1,558 (0.7)	1,902 (0.7)	1,635 (0.3)	973 (0.2)	13,848 (1.3)	15,860 (1.2)	17,042 (1.0)	18,736 (0.9)	345 (0.6)	-662 (-0.7)	2,012 (0.9)	1,695 (0.5)
3. Other Financial Companies*	6,271 (2.8)	8,700 (3.1)	976 (0.2)	607 (0.1)	21,256 (2.0)	30,731 (2.4)	28,503 (1.6)	40,038 (1.9)	2,429 (3.9)	-369 (-0.4)	9,475 (4.4)	11,535 (3.1)
i) Financial Services Companies	1,309 (0.6)	926 (0.3)	10 —	15 —	3,764 (0.3)	8,630 (0.7)	5,083 (0.3)	9,572 (0.4)	-382 (-0.6)	5 —	4,866 (2.3)	4,488 (1.2)
ii) Other Financial Companies	2,711 (1.2)	4,170 (1.5)	93 —	85 —	9,930 (0.9)	10,711 (0.8)	12,734 (0.7)	14,966 (0.7)	1,459 (2.4)	-8 —	781 (0.4)	2,232 (0.6)
iii) Others	2,252 (1.0)	3,604 (1.3)	873 (0.2)	508 (0.1)	7,561 (0.7)	11,389 (0.9)	10,685 (0.6)	15,500 (0.7)	1,352 (2.2)	-365 (-0.4)	3,828 (1.8)	4,815 (1.3)
<b>IV. Household Sector</b>	<b>1,07,836 (48.2)</b>	<b>1,29,505 (45.4)</b>	<b>4,06,335 (86.1)</b>	<b>4,93,538 (86.4)</b>	<b>5,69,053 (52.2)</b>	<b>6,41,329 (49.1)</b>	<b>10,83,224 (60.7)</b>	<b>12,64,373 (58.5)</b>	<b>21,669 (35.2)</b>	<b>87,203 (88.2)</b>	<b>72,277 (33.6)</b>	<b>1,81,149 (48.2)</b>
1. Individuals (including Hindu Undivided Families)	51,333 (23.0)	60,412 (21.2)	3,64,869 (77.3)	4,51,302 (79.0)	4,47,820 (41.1)	5,02,197 (38.5)	8,64,021 (48.4)	10,13,912 (46.9)	9,080 (14.8)	86,434 (87.4)	54,377 (25.3)	1,49,890 (39.9)
i) Farmers	778 (0.3)	2,182 (0.8)	60,144 (12.7)	73,936 (12.9)	69,358 (6.4)	76,177 (5.8)	1,30,280 (7.3)	1,52,295 (7.0)	1,404 (2.3)	13,791 (13.9)	6,820 (3.2)	22,015 (5.9)



**Statement 1 : Ownership of Deposits with Scheduled Commercial Banks by  
Type of Deposits and Sector - March 2005 and 2006 (Concl'd.)**

(Rs. crore)

Sector	Current		Savings		Term		Total		Variations			
	2005	2006	2005	2006	2005	2006	2005	2006	Current	Savings	Term	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
ii) Businessmen, Traders, Professionals and Self-Employed Persons	32,219 (14.4)	31,660 (11.1)	54,027 (11.4)	62,269 (10.9)	85,382 (7.8)	88,981 (6.8)	1,71,627 (9.6)	1,82,910 (8.5)	-559 (-0.9)	8,242 (8.3)	3,599 (1.7)	11,282 (3.0)
iii) Wage and Salary Earners	1,940 (0.9)	2,222 (0.8)	82,051 (17.4)	87,620 (15.3)	79,503 (7.3)	74,324 (5.7)	1,63,495 (9.2)	1,64,166 (7.6)	282 (0.5)	5,569 (5.6)	-5,179 (-2.4)	671 (0.2)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion, etc.	969 (0.4)	737 (0.3)	3,110 (0.7)	2,211 (0.4)	4,725 (0.4)	3,832 (0.3)	8,804 (0.5)	6,780 (0.3)	-232 (-0.4)	-899 (-0.9)	-893 (-0.4)	-2,024 (-0.5)
v) Other Individuals	15,427 (6.9)	23,611 (8.3)	1,65,536 (35.1)	2,25,267 (39.5)	2,08,852 (19.2)	2,58,882 (19.8)	3,89,816 (21.8)	5,07,761 (23.5)	8,184 (13.3)	59,731 (60.4)	50,030 (23.3)	1,17,945 (31.4)
2. Trusts, Associations, Clubs, etc.	5,713 (2.6)	6,661 (2.3)	6,295 (1.3)	7,091 (1.2)	27,249 (2.5)	31,456 (2.4)	39,257 (2.2)	45,208 (2.1)	948 (1.5)	796 (0.8)	4,207 (2.0)	5,951 (1.6)
3. Proprietary and Partnership concerns, etc.	32,540 (14.6)	42,102 (14.8)	2,511 (0.5)	3,865 (0.7)	24,921 (2.3)	34,053 (2.6)	59,972 (3.4)	80,019 (3.7)	9,562 (15.5)	1,353 (1.4)	9,132 (4.2)	20,047 (5.3)
4. Educational Institutions	2,397 (1.1)	2,287 (0.8)	6,699 (1.4)	5,987 (1.0)	12,034 (1.1)	11,310 (0.9)	21,130 (1.2)	19,583 (0.9)	-110 (-0.2)	-712 (-0.7)	-724 (-0.3)	-1,547 (-0.4)
5. Religious Institutions	300 (0.1)	243 (0.1)	1,741 (0.4)	1,915 (0.3)	5,016 (0.5)	4,846 (0.4)	7,057 (0.4)	7,004 (0.3)	-57 (-0.1)	174 (0.2)	-170 (-0.1)	-53 -
6. Others (not elsewhere classified)	15,553 (7.0)	17,800 (6.2)	24,221 (5.1)	23,378 (4.1)	52,013 (4.8)	57,468 (4.4)	91,786 (5.1)	98,646 (4.6)	2,247 (3.7)	-842 (-0.9)	5,455 (2.5)	6,860 (1.8)
<b>V. Foreign Sector</b>	<b>5,772</b> <b>(2.6)</b>	<b>10,128</b> <b>(3.6)</b>	<b>26,033</b> <b>(5.5)</b>	<b>31,725</b> <b>(5.6)</b>	<b>1,16,366</b> <b>(10.7)</b>	<b>1,14,861</b> <b>(8.8)</b>	<b>1,48,171</b> <b>(8.3)</b>	<b>1,56,715</b> <b>(7.3)</b>	<b>4,357</b> <b>(7.1)</b>	<b>5,691</b> <b>(5.8)</b>	<b>-1,504</b> <b>(-0.7)</b>	<b>8,544</b> <b>(2.3)</b>
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	224 (0.1)	389 (0.1)	119 -	277 -	590 (0.1)	1,097 (0.1)	932 (0.1)	1,764 (0.1)	166 (0.3)	158 (0.2)	508 (0.2)	832 (0.2)
2. Non-Residents	2,591 (1.2)	1,577 (0.6)	23,800 (5.0)	29,264 (5.1)	1,08,674 (10.0)	1,08,001 (8.3)	1,35,064 (7.6)	1,38,842 (6.4)	-1,013 (-1.6)	5,464 (5.5)	-673 (-0.3)	3,778 (1.0)
3. Others	2,957 (1.3)	8,162 (2.9)	2,115 (0.4)	2,184 (0.4)	7,102 (0.7)	5,763 (0.4)	12,175 (0.7)	16,109 (0.7)	5,205 (8.5)	69 (0.1)	-1,339 (-0.6)	3,934 (1.0)
<b>Total</b>	<b>2,23,541</b> <b>(100.0)</b>	<b>2,85,082</b> <b>(100.0)</b>	<b>4,72,147</b> <b>(100.0)</b>	<b>5,71,020</b> <b>(100.0)</b>	<b>10,89,764</b> <b>(100.0)</b>	<b>13,04,900</b> <b>(100.0)</b>	<b>17,85,452</b> <b>(100.0)</b>	<b>21,61,001</b> <b>(100.0)</b>	<b>61,541</b> <b>(100.0)</b>	<b>98,873</b> <b>(100.0)</b>	<b>2,15,136</b> <b>(100.0)</b>	<b>3,75,549</b> <b>(100.0)</b>

@ : Includes (a) 'Financial Service 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' including non-profit institutions serving business, like FICCI, CII, ASSOCHAM, etc.

- : Nil or Negligible.

Note : Figures in brackets indicate percentages to column total.

## ARTICLE

Composition and  
Ownership Pattern  
of Deposits with  
Scheduled Commercial  
Banks: March 2006

**Statement 2 : Population Group-wise Ownership of Deposits of  
Scheduled Commercial Banks - March 2006**

(Rs. crore)

Sector	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>13,017</b>	<b>5.6</b>	<b>27,872</b>	<b>9.1</b>	<b>66,952</b>	<b>14.6</b>	<b>2,04,173</b>	<b>17.6</b>	<b>3,12,014</b>	<b>14.4</b>
1. Central & State Governments	5,451	2.3	11,065	3.6	21,774	4.8	64,900	5.6	1,03,190	4.8
i) Central Government	437	0.2	2,786	0.9	4,945	1.1	45,571	3.9	53,739	2.5
ii) State Governments	5,014	2.2	8,279	2.7	16,829	3.7	19,329	1.7	49,451	2.3
2. Local Authorities	3,956	1.7	7,482	2.4	10,802	2.4	35,288	3.0	57,527	2.7
3. <i>Quasi</i> - Government Bodies of which: State Electricity Boards	1,265	0.5	2,965	1.0	16,009	3.5	27,540	2.4	47,779	2.2
Electricity Boards	296	0.1	666	0.2	5,789	1.3	4,466	0.4	11,217	0.5
4. Public Sector Corporations and Companies	2,345	1.0	6,360	2.1	18,368	4.0	76,445	6.6	1,03,518	4.8
i) Non-Departmental Commercial Undertakings	492	0.2	3,586	1.2	11,714	2.6	50,938	4.4	66,731	3.1
ii) Others	1,853	0.8	2,773	0.9	6,653	1.5	25,507	2.2	36,787	1.7
<b>II. Private Corporate Sector (Non-Financial )</b>	<b>2,336</b>	<b>1.0</b>	<b>6,303</b>	<b>2.0</b>	<b>18,814</b>	<b>4.1</b>	<b>1,90,640</b>	<b>16.4</b>	<b>2,18,094</b>	<b>10.1</b>
1. Non-Financial Companies	1,692	0.7	4,509	1.5	15,858	3.5	1,61,570	13.9	1,83,630	8.5
2. Non-Credit Co-operative Institutions	158	0.1	196	0.1	630	0.1	1,593	0.1	2,577	0.1
3. Others	486	0.2	1,598	0.5	2,326	0.5	27,478	2.4	31,887	1.5
<b>III. Financial Sector</b>	<b>9,514</b>	<b>4.1</b>	<b>10,249</b>	<b>3.3</b>	<b>35,029</b>	<b>7.7</b>	<b>1,55,013</b>	<b>13.3</b>	<b>2,09,805</b>	<b>9.7</b>
1. Banks	8,921	3.8	7,422	2.4	27,574	6.0	33,679	2.9	77,596	3.6
i) Indian Commercial Banks	7,823	3.4	4,304	1.4	13,962	3.1	14,412	1.2	40,501	1.9
ii) Foreign Resident Banks (Offices of - Foreign Banks in India)	150	0.1	6	—	28	—	3,941	0.3	4,125	0.2
iii) Co-operative Banks & Credit Societies	947	0.4	3,113	1.0	13,583	3.0	15,326	1.3	32,970	1.5
a. Co-operative Banks	589	0.3	2,590	0.8	13,373	2.9	14,752	1.3	31,303	1.4
b. Credit Societies	359	0.2	523	0.2	211	—	573	—	1,666	0.1
2. Other Financial Institutions	397	0.2	1,172	0.4	5,546	1.2	85,057	7.3	92,171	4.3
i) Financial Companies	42	—	37	—	561	0.1	3,081	0.3	3,721	0.2
a. Housing Finance Companies	23	—	20	—	471	0.1	2,892	0.2	3,405	0.2
b. Auto Finance Companies	19	—	17	—	91	—	189	—	316	—
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	33	—	168	0.1	148	—	34,901	3.0	35,251	1.6
a. Mutual Funds in Private Sector	33	—	54	—	52	—	16,886	1.5	17,025	0.8
b. Other Mutual Funds.	—	—	114	—	96	—	18,016	1.5	18,226	0.8
iii) Unit Trust of India	195	0.1	15	—	172	—	6,524	0.6	6,906	0.3

**Statement 2 : Population Group-wise Ownership of Deposits of  
Scheduled Commercial Banks - March 2006 (Concl'd.)**

(Rs. crore)										
Sector	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
iv) Insurance Corporations and Companies (Life and General)	78	—	831	0.3	1,272	0.3	19,388	1.7	21,569	1.0
v) Term Lending Institutions	1	—	8	—	553	0.1	5,426	0.5	5,988	0.3
vi) Provident Fund Institutions	49	—	113	—	2,839	0.6	15,736	1.4	18,736	0.9
3. Other Financial Companies <sup>@</sup>	197	0.1	1,655	0.5	1,909	0.4	36,278	3.1	40,038	1.9
i) Financial Services Companies	15	—	159	0.1	218	—	9,180	0.8	9,572	0.4
ii) Other Financial Companies	51	—	883	0.3	803	0.2	13,229	1.1	14,966	0.7
iii) Others	131	0.1	613	0.2	888	0.2	13,869	1.2	15,500	0.7
<b>IV. Household Sector</b>	<b>1,99,003</b>	<b>85.4</b>	<b>2,28,828</b>	<b>74.4</b>	<b>3,01,498</b>	<b>65.9</b>	<b>5,35,044</b>	<b>46.0</b>	<b>12,64,373</b>	<b>58.5</b>
1. Individuals (including Hindu Undivided Families)	1,83,019	78.5	2,00,195	65.1	2,42,072	52.9	3,88,625	33.4	10,13,912	46.9
i) Farmers	79,613	34.1	42,667	13.9	18,279	4.0	11,736	1.0	1,52,295	7.0
ii) Businessmen, Traders, Professionals and Self-Employed Persons	27,021	11.6	35,038	11.4	47,407	10.4	73,443	6.3	1,82,910	8.5
iii) Wage and Salary Earners	20,874	9.0	30,487	9.9	46,932	10.3	65,873	5.7	1,64,166	7.6
iv) Shroffs, Money Lenders, Stock Brokers Dealers in Bullion, etc.	576	0.2	1,089	0.4	1,883	0.4	3,232	0.3	6,780	0.3
v) Other Individuals	54,936	23.6	90,914	29.6	1,27,571	27.9	2,34,340	20.2	5,07,761	23.5
2. Trusts, Associations, Clubs, etc.	2,795	1.2	3,684	1.2	10,120	2.2	28,609	2.5	45,208	2.1
3. Proprietary and Partnership Concerns, etc.	2,734	1.2	7,520	2.4	19,469	4.3	50,297	4.3	80,019	3.7
4. Educational Institutions	2,328	1.0	2,685	0.9	6,205	1.4	8,366	0.7	19,583	0.9
5. Religious Institutions	1,050	0.5	1,758	0.6	2,164	0.5	2,032	0.2	7,004	0.3
6. Others (Not elsewhere Classified)	7,077	3.0	12,986	4.2	21,468	4.7	57,115	4.9	98,646	4.6
<b>V. Foreign Sector</b>	<b>9,279</b>	<b>4.0</b>	<b>34,368</b>	<b>11.2</b>	<b>34,987</b>	<b>7.7</b>	<b>78,081</b>	<b>6.7</b>	<b>1,56,715</b>	<b>7.3</b>
1. Foreign Consulates, Embassies, Trade - Missions, Information Services, etc.	64	—	98	—	285	0.1	1,316	0.1	1,764	0.1
2. Non-Residents	7,686	3.3	32,856	10.7	31,391	6.9	66,909	5.8	1,38,842	6.4
3. Others	1,529	0.7	1,413	0.5	3,311	0.7	9,855	0.8	16,109	0.7
<b>Total</b>	<b>2,33,150</b>	<b>100.0</b>	<b>3,07,620</b>	<b>100.0</b>	<b>4,57,280</b>	<b>100.0</b>	<b>11,62,951</b>	<b>100.0</b>	<b>21,61,001</b>	<b>100.0</b>

<sup>@</sup> : Includes (a) 'Financial Service 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.

— : Nil or Negligible.

## ARTICLE

Composition and  
Ownership Pattern  
of Deposits with  
Scheduled Commercial  
Banks: March 2006

**Statement 3 : Ownership Pattern of Deposits of Scheduled Commercial Banks  
Classified by States & Union Territories - March 2006**

								(Rs. 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
<b>Northern Region</b>	<b>1,14,711 (23.1)</b>	<b>26,192 (5.3)</b>	<b>46,260 (9.3)</b>	<b>8,888 (1.8)</b>	<b>5,509 (1.1)</b>	<b>4,946 (1.0)</b>	<b>2,90,074 (58.4)</b>	<b>4,96,580 (100.0)</b>
Haryana	4,979 (10.1)	835 (1.7)	3,367 (6.9)	307 (0.6)	83 (0.2)	99 (0.2)	39,416 (80.3)	49,085 (100.0)
Himachal Pradesh	2,589 (17.5)	151 (1.0)	46 (0.3)	983 (6.6)	88 (0.6)	71 (0.5)	10,887 (73.5)	14,815 (100.0)
Jammu & Kashmir	2,574 (12.5)	447 (2.2)	169 (0.8)	1,567 (7.6)	388 (1.9)	113 (0.5)	15,400 (74.5)	20,658 (100.0)
Punjab	3,745 (5.0)	10,036 (13.5)	840 (1.1)	1,711 (2.3)	230 (0.3)	135 (0.2)	57,733 (77.6)	74,428 (100.0)
Rajasthan	3,384 (6.6)	2,569 (5.0)	1,122 (2.2)	2,783 (5.4)	577 (1.1)	232 (0.5)	40,889 (79.3)	51,557 (100.0)
Chandigarh	6,232 (33.0)	1,582 (8.4)	747 (4.0)	430 (2.3)	161 (0.9)	32 (0.2)	9,677 (51.3)	18,862 (100.0)
Delhi	91,207 (34.1)	10,572 (4.0)	39,969 (15.0)	1,107 (0.4)	3,982 (1.5)	4,264 (1.6)	1,16,073 (43.4)	2,67,174 (100.0)
<b>North-Eastern Region</b>	<b>7,416 (21.8)</b>	<b>198 (0.6)</b>	<b>666 (2.0)</b>	<b>1,028 (3.0)</b>	<b>526 (1.5)</b>	<b>211 (0.6)</b>	<b>24,018 (70.5)</b>	<b>34,063 (100.0)</b>
Arunachal Pradesh	363 (24.3)	—	2 (0.1)	25 (1.7)	1 (0.1)	2 (0.1)	1,101 (73.7)	1,494 (100.0)
Assam	4,192 (19.7)	175 (0.8)	509 (2.4)	414 (2.0)	499 (2.4)	132 (0.6)	15,314 (72.1)	21,235 (100.0)
Manipur	307 (23.8)	1 (0.1)	5 (0.4)	70 (5.4)	—	—	905 (70.3)	1,288 (100.0)
Meghalaya	786 (23.1)	2 (0.1)	15 (0.4)	240 (7.0)	4 (0.1)	49 (1.4)	2,312 (67.9)	3,407 (100.0)
Mizoram	105 (10.3)	3 (0.3)	1 (0.1)	62 (6.1)	7 (0.7)	17 (1.7)	827 (81.0)	1,022 (100.0)
Nagaland	793 (38.7)	—	—	75 (3.7)	1 (0.1)	3 (0.1)	1,175 (57.4)	2,048 (100.0)
Tripura	871 (24.4)	18 (0.5)	134 (3.8)	142 (4.0)	14 (0.4)	8 (0.2)	2,383 (66.8)	3,569 (100.0)
<b>Eastern Region</b>	<b>34,698 (14.2)</b>	<b>4,993 (2.0)</b>	<b>14,110 (5.8)</b>	<b>6,543 (2.7)</b>	<b>3,415 (1.4)</b>	<b>3,630 (1.5)</b>	<b>1,77,023 (72.4)</b>	<b>2,44,412 (100.0)</b>
Bihar	6,077 (12.6)	580 (1.2)	175 (0.4)	2,267 (4.7)	167 (0.3)	191 (0.4)	38,841 (80.4)	48,298 (100.0)
Jharkhand	4,784 (14.7)	262 (0.8)	944 (2.9)	914 (2.8)	804 (2.5)	318 (1.0)	24,536 (75.4)	32,562 (100.0)
Orissa	8,071 (24.5)	436 (1.3)	1,327 (4.0)	722 (2.2)	249 (0.8)	101 (0.3)	21,978 (66.8)	32,884 (100.0)
Sikkim	194 (14.8)	7 (0.5)	27 (2.1)	35 (2.7)	—	43 (3.3)	999 (76.6)	1,305 (100.0)
West Bengal	15,277 (11.9)	3,707 (2.9)	11,587 (9.0)	2,573 (2.0)	2,192 (1.7)	2,951 (2.3)	90,176 (70.2)	1,28,464 (100.0)

**Statement 3 : Ownership Pattern of Deposits of Scheduled Commercial Banks  
Classified by States & Union Territories -March 2006 (Concl'd.)**

(Rs. 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
Andaman & Nicobar	295 (32.8)	–	51 (5.7)	31 (3.5)	1 (0.2)	26 (2.9)	494 (55.0)	899 (100.0)
Central Region	35,165 (13.0)	5,735 (2.1)	6,678 (2.5)	21,736 (8.0)	1,343 (0.5)	474 (0.2)	1,99,975 (73.8)	2,71,107 (100.0)
Chhattisgarh	5,706 (25.4)	88 (0.4)	1,227 (5.5)	2,166 (9.6)	59 (0.3)	18 (0.1)	13,241 (58.8)	22,504 (100.0)
Madhya Pradesh	8,009 (13.7)	1,623 (2.8)	2,232 (3.8)	3,204 (5.5)	90 (0.2)	103 (0.2)	43,299 (73.9)	58,560 (100.0)
Uttar Pradesh	13,591 (8.2)	3,542 (2.1)	3,008 (1.8)	15,781 (9.5)	1,168 (0.7)	326 (0.2)	1,28,973 (77.5)	1,66,389 (100.0)
Uttaranchal	7,860 (33.2)	482 (2.0)	211 (0.9)	585 (2.5)	26 (0.1)	28 (0.1)	14,463 (61.1)	23,654 (100.0)
<b>Western Region</b>	<b>67,929 (10.7)</b>	<b>62,084 (9.8)</b>	<b>99,941 (15.8)</b>	<b>24,935 (3.9)</b>	<b>74,292 (11.7)</b>	<b>26,098 (4.1)</b>	<b>2,78,446 (43.9)</b>	<b>6,33,724 (100.0)</b>
Goa	1,482 (9.0)	4,181 (25.4)	1,248 (7.6)	273 (1.7)	13 (0.1)	42 (0.3)	9,239 (56.1)	16,478 (100.0)
Gujarat	7,129 (6.5)	14,478 (13.1)	12,092 (11.0)	5,733 (5.2)	1,237 (1.1)	901 (0.8)	68,844 (62.4)	1,10,414 (100.0)
Maharashtra	59,213 (11.7)	43,187 (8.5)	86,521 (17.1)	18,902 (3.7)	73,043 (14.4)	25,142 (5.0)	1,99,635 (39.5)	5,05,643 (100.0)
Dadra & Nagar Haveli	18 (5.4)	1 (0.3)	43 (12.9)	4 (1.2)	– (3.6)	12 (76.6)	254 (100.0)	331
Daman & Diu	87 (10.2)	238 (27.7)	36 (4.2)	23 (2.7)	–	–	474 (55.2)	858 (100.0)
<b>Southern Region</b>	<b>52,095 (10.8)</b>	<b>57,513 (12.0)</b>	<b>50,439 (10.5)</b>	<b>14,465 (3.0)</b>	<b>7,086 (1.5)</b>	<b>4,680 (1.0)</b>	<b>2,94,837 (61.3)</b>	<b>4,81,114 (100.0)</b>
Andhra Pradesh	20,724 (17.1)	5,349 (4.4)	8,281 (6.8)	3,765 (3.1)	1,593 (1.3)	1,780 (1.5)	79,541 (65.7)	1,21,033 (100.0)
Karnataka	18,311 (13.2)	10,145 (7.3)	20,334 (14.6)	4,757 (3.4)	1,675 (1.2)	684 (0.5)	83,197 (59.8)	1,39,103 (100.0)
Kerala	4,290 (5.2)	31,395 (37.8)	3,302 (4.0)	3,650 (4.4)	906 (1.1)	495 (0.6)	39,099 (47.0)	83,137 (100.0)
Tamil Nadu	8,314 (6.2)	10,329 (7.7)	18,435 (13.7)	2,276 (1.7)	2,910 (2.2)	1,714 (1.3)	90,862 (67.4)	1,34,840 (100.0)
Lakshadweep	25 (19.1)	17 (12.6)	5 (3.6)	2 (1.4)	–	–	83 (63.3)	132 (100.0)
Pondicherry	431 (15.0)	278 (9.7)	82 (2.9)	16 (0.6)	2 (0.1)	6 (0.2)	2,055 (71.6)	2,869 (100.0)
<b>Total</b>	<b>3,12,014 (14.4)</b>	<b>1,56,715 (7.3)</b>	<b>2,18,094 (10.1)</b>	<b>77,596 (3.6)</b>	<b>92,171 (4.3)</b>	<b>40,038 (1.9)</b>	<b>12,64,373 (58.5)</b>	<b>21,61,001 (100.0)</b>

– : Nil or Negligible.

**Note :** Figures in Brackets Indicate Percentage to Total.

## ARTICLE

Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2006

**Statement 4 : Pattern of Ownership of Deposits in Selected Metropolitan Areas - March 2006**

(Rs. 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	46,715 (11.6)	37,817 (9.4)	78,690 (19.5)	13,633 (3.4)	72,272 (17.9)	24,648 (6.1)	1,29,754 (32.2)	4,03,528 (100.0)
Delhi	91,013 (34.5)	10,556 (4.0)	39,883 (15.1)	1,107 (0.4)	3,982 (1.5)	4,261 (1.6)	1,12,795 (42.8)	2,63,597 (100.0)
Kolkata	11,556 (16.3)	2,861 (4.0)	10,149 (14.3)	1,232 (1.7)	1,890 (2.7)	2,880 (4.1)	40,378 (56.9)	70,945 (100.0)
Chennai	5,000 (7.9)	4,702 (7.4)	15,316 (24.2)	837 (1.3)	2,240 (3.5)	1,475 (2.3)	33,640 (53.2)	63,209 (100.0)
<b>Total</b>	<b>1,54,283</b> <b>(19.3)</b>	<b>55,935</b> <b>(7.0)</b>	<b>1,44,038</b> <b>(18.0)</b>	<b>16,809</b> <b>(2.1)</b>	<b>80,384</b> <b>(10.0)</b>	<b>33,265</b> <b>(4.2)</b>	<b>3,16,566</b> <b>(39.5)</b>	<b>8,01,280</b> <b>(100.0)</b>

**Note :** Figures in brackets indicate percentages to total.

**Statement 5 - Composition of Deposits According to Bank Group and Type of Deposits - March 2006**

(Rs. 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	66.490	13.2	1,40,942	27.9	2,96,980	58.9	5,04,411 (23.3)	100.0
Nationalised Banks	1,16,535	11.3	2,98,093	28.8	6,20,859	60.0	10,35,487 (47.9)	100.0
Regional Rural Banks	3,635	4.8	41,700	54.6	31,088	40.7	76,424 (3.5)	100.0
Foreign Banks	39,822	34.3	17,548	15.1	58,889	50.7	1,16,260 (5.4)	100.0
Other Scheduled Commercial Banks	58,599	13.7	72,736	17.0	2,97,083	69.3	4,28,418 (19.8)	100.0
<b>All Scheduled Commercial Banks</b>	<b>2,85,082</b>	<b>13.2</b>	<b>5,71,020</b>	<b>26.4</b>	<b>13,04,900</b>	<b>60.4</b>	<b>21,61,001</b>	<b>100.0</b>

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

## ARTICLE

Composition and  
Ownership Pattern  
of Deposits with  
Scheduled Commercial  
Banks: March 2006

**Statement 6 : Pattern of Ownership of Deposits with Scheduled Commercial Banks  
Classified by Bank Groups - March 2006**

(Rs. crore)

Sector	State Bank of Indis and its Associates		Nationalised Banks		Regional Rural Banks		Other Sch. 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
<b>I. Government Sector</b>	<b>1,04,333</b>	<b>20.7</b>	<b>1,59,961</b>	<b>15.4</b>	<b>8,275</b>	<b>10.8</b>	<b>39,099</b>	<b>9.1</b>	<b>346</b>	<b>0.3</b>	<b>3,12,014</b>	<b>14.4</b>
1. Central & State Governments	39,184	7.8	55,014	5.3	4,023	5.3	4,969	1.2	—	—	1,03,190	4.8
i) Central Government	22,495	4.5	28,474	2.7	39	0.1	2,731	0.6	—	—	53,739	2.5
ii) State Governments	16,689	3.3	26,540	2.6	3,984	5.2	2,238	0.5	—	—	49,451	2.3
2. Local Authorities	18,294	3.6	31,949	3.1	3,217	4.2	4,068	0.9	—	—	57,527	2.7
3. <i>Quasi</i> - Government Bodies	12,010	2.4	32,371	3.1	232	0.3	3,117	0.7	48	—	47,779	2.2
<i>Of which:</i>												
State Electricity Boards	3,723	0.7	6,996	0.7	2	0	495	0.1	—	—	11,217	0.5
4. Public Sector Corporations and Companies	34,845	6.9	40,628	3.9	804	1.1	26,945	6.3	297	0.3	1,03,518	4.8
i) Non - Departmental Commercial Undertakings	24,150	4.8	19,793	1.9	56	0.1	22,434	5.2	297	0.3	66,731	3.1
ii) Others	10,694	2.1	20,834	2.0	748	1	4,510	1.1	—	—	36,787	1.7
<b>II. Private Corporate Sector (Non - Financial)</b>	<b>31,378</b>	<b>6.2</b>	<b>40,085</b>	<b>3.9</b>	<b>226</b>	<b>0.3</b>	<b>91,490</b>	<b>21.4</b>	<b>54,916</b>	<b>47.2</b>	<b>2,18,094</b>	<b>10.1</b>
1. Non- Financial Companies	18,944	3.8	24,799	2.4	55	0.1	86,674	20.2	53,157	45.7	1,83,630	8.5
2. Non-Credit Co -operative Institutions	340	0.1	1,504	0.1	118	0.2	609	0.1	6	—	2,577	0.1
3. Others	12,094	2.4	13,781	1.3	53	0.1	4,207	1.0	1,752	1.5	31,887	1.5
<b>III. Financial Sector</b>	<b>51,363</b>	<b>10.2</b>	<b>67,093</b>	<b>6.5</b>	<b>6,354</b>	<b>8.3</b>	<b>75,300</b>	<b>17.6</b>	<b>9,696</b>	<b>8.3</b>	<b>2,09,805</b>	<b>9.7</b>
1. Banks	18,785	3.7	24,693	2.4	6,321	8.3	22,446	5.2	5,350	4.6	77,596	3.6
i) Indian Commercial Banks	11,451	2.3	11,428	1.1	5,951	7.8	8,589	2.0	3,082	2.7	40,501	1.9
ii) Foreign Resident Banks (Offices of Foreign Banks in India )	1,211	0.2	421	—	—	—	246	0.1	2,247	1.9	4,125	0.2
iii) Co-operative Banks & Credit societies	6,123	1.2	12,845	1.2	370	0.5	13,610	3.2	22	—	32,970	1.5
a. Co-operative Banks	5,669	1.1	11,854	1.1	276	0.4	13,483	3.1	22	—	31,303	1.4
b. Credit Societies	454	0.1	991	0.1	94	0.1	128	—	—	—	1,666	0.1
2. Other Financial Institutions	23,052	4.6	32,811	3.2	12	—	34,510	8.1	1,786	1.5	92,171	4.3
i) Financial Companies	386	0.1	2,305	0.2	4	—	1,004	0.2	22	—	3,721	0.2
a. Housing Finance Companies	347	0.1	2,115	0.2	3	—	940	0.2	1	—	3,405	0.2
b. Auto Finance Companies	39	—	190	—	—	—	65	—	22	—	316	—
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	5,335	1.1	11,016	1.1	—	—	17,729	4.1	1,171	1.0	35,251	1.6
a. Mutual Funds in Private Sector	1,674	0.3	5,044	0.5	—	—	9,347	2.2	960	0.8	17,025	0.8
b. Other Mutual Funds	3,660	0.7	5,972	0.6	—	—	8,382	2.0	211	0.2	18,226	0.8



**Statement 6 : Pattern of Ownership of Deposits with Scheduled Commercial Banks  
Classified by Bank Groups - March 2006 (Contd.)**

Sector	(Rs. crore)											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Other Sch. 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
iii) Unit Trust of India	4.178	0.8	2,333	0.2	—	—	104	—	291	0.3	6,906	0.3
iv) Insurance Corporations and Companies (Life and General)	3,186	0.6	9,284	0.9	8	—	8,873	2.1	218	0.2	21,569	1.0
v) Term Lending Institutions	760	0.2	3,809	0.4	—	—	1,381	0.3	38	—	5,988	0.3
vi) Provident Fund Institutions	9,207	1.8	4,064	0.4	—	—	5,419	1.3	46	—	18,736	0.9
3. Other Financial Companies <sup>@</sup>	9,525	1.9	9,588	0.9	21	—	18,345	4.3	2,560	2.2	40,038	1.9
i) Financial Services Companies	1,594	0.3	1,571	0.2	1	—	5,470	1.3	936	0.8	9,572	0.4
ii) Other Financial Companies	585	0.1	4,347	0.4	12	—	8,760	2.0	1,262	1.1	14,966	0.7
iii) Others	7,347	1.5	3,670	0.4	8	—	4,115	1.0	361	0.3	15,500	0.7
<b>IV. Household Sector</b>	<b>2,72,158</b>	<b>54.0</b>	<b>7,04,830</b>	<b>68.1</b>	<b>61,284</b>	<b>80.2</b>	<b>1,96,194</b>	<b>45.8</b>	<b>29,908</b>	<b>25.7</b>	<b>12,64,373</b>	<b>58.5</b>
1. Individuals (including Hindu Undivided Families)	2,31,325	45.9	5,63,389	54.4	57,402	75.1	1,40,751	32.9	21,045	18.1	10,13,912	46.9
i) Farmers	32,679	6.5	81,763	7.9	29,670	38.8	8,163	1.9	21	—	1,52,295	7.0
ii) Businessmen Traders Professional and Self - Employed Persons	39,301	7.8	99,965	9.7	13,250	17.3	27,101	6.3	3,294	2.8	1,82,910	8.5
iii) Wage and Salary Earners	44,141	8.8	75,181	7.3	6,636	8.7	34,835	8.1	3,373	2.9	1,64,166	7.6
iv) Shroffs, Money Lenders Stock Brokers, Dealers in Bullion, etc.	1,881	0.4	3,348	0.3	409	0.5	1,102	0.3	40	—	6,780	0.3
v) Other Individuals	1,13,324	22.5	3,03,132	29.3	7,437	9.7	69,550	16.2	14,318	12.3	5,07,761	23.5
2. Trusts Associations Clubs, etc.	5,097	1.0	18,269	1.8	377	0.5	19,622	4.6	1,845	1.6	45,208	2.1
3. Proprietary and Partnership concerns, etc.	12,260	2.4	41,201	4.0	578	0.8	21,713	5.1	4,267	3.7	80,019	3.7
4. Educational Institutions	5,362	1.1	11,949	1.2	783	1.0	1,431	0.3	58	0.1	19,583	0.9
5. Religious Institutions	979	0.2	4,332	0.4	152	0.2	1,457	0.3	83	0.1	7,004	0.3
6. Others (not elsewhere classified)	17,136	3.4	65,689	6.3	1,992	2.6	11,219	2.6	2,610	2.2	98,646	4.6
<b>V. Foreign Sector</b>	<b>45,179</b>	<b>9.0</b>	<b>63,519</b>	<b>6.1</b>	<b>285</b>	<b>0.4</b>	<b>26,336</b>	<b>6.1</b>	<b>21,394</b>	<b>18.4</b>	<b>1,56,715</b>	<b>7.3</b>
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	277	0.1	734	0.1	60	0.1	167	—	525	0.5	1,764	0.1
2. Non-Residents	40,482	8.0	56,282	5.4	158	0.2	25,913	6.0	16,006	13.8	1,38,842	6.4
3. Others	4,420	0.9	6,503	0.6	68	0.1	256	0.1	4,862	4.2	16,109	0.7
<b>Total</b>	<b>5,04,411</b>	<b>100.0</b>	<b>10,35,487</b>	<b>100.0</b>	<b>76,424</b>	<b>100.0</b>	<b>4,28,418</b>	<b>100.0</b>	<b>81,167</b>	<b>100.0</b>	<b>21,61,001</b>	<b>100.0</b>

<sup>@</sup> : Includes (a) 'Financial Service 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.  
— : Nil or Negligible.