

COMPOSITION AND OWNERSHIP PATTERN OF BANK DEPOSITS : MARCH 1997*

1. Introduction

The Reserve Bank of India has been conducting annual sample surveys on the Composition and Ownership Pattern of bank deposits with Scheduled Commercial Banks and results of these surveys are published in the Reserve Bank of India Bulletin. This article analyses the results of the survey, with last Friday of March 1997 as reference period.®

2. Scope and Coverage

The present survey covers deposits of all Scheduled Commercial Banks and all types of deposits including inter-bank deposits. The definitions of the various types of deposits are the same as those adopted in the other surveys under the BSR System.

The following procedure was adopted for selection of bank branches. All the bank branches of Scheduled Commercial Banks (including Regional Rural Banks) other than the administrative offices as on the last Friday of March 1997 numbering 62,730 were arranged in descending order according to size of deposits. The top branches according to size of deposits above Rs 30 crores, together with the branches of some of the Union Territories where the number of branches was small (10 or less), were selected as certainty branches. The total number of such branches selected was 2015.

Out of the remaining branches, 3985 branches were selected using circular systematic sampling technique. Thus, in all, 6000 branches were selected for the survey. The filled-in returns were received from 5546 branches giving a response rate of 92.0 per cent. The population group-wise estimates of the different characteristics for all Scheduled Commercial Banks have been built up based on the above sampling design.

3. Ownership Pattern of Bank Deposits

The total deposits of commercial banks increased by 16.1 per cent from Rs. 4,38,004 crore in March 1996 to Rs. 5,08,652 crore in March 1997. The broad sector-wise ownership pattern of deposits did not exhibit any significant change between 1996 and 1997 (Table 1).

TABLE 1 : OWNERSHIP PATTERN OF BANK DEPOSITS

(Percent)

SECTOR	March 1996	March 1997
1 Government Sector	92	86
2 Private Corporate Sector (Non-Financial)	36	40
3 Financial Sector	6.1	7.7
4 Household Sector	69.2	67.4
5 Foreign Sector	11.9	12.4
TOTAL	100.0	100.0

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

@ The previous article on 'Composition and Ownership Pattern of Bank Deposits - March 1996' was published in December 1997 issue of the Reserve Bank of India Bulletin.

'Household Sector' accounted for the largest share of 67.4 per cent while the other sector contributed below 12.5 as on the last Friday of March 1997. The share of 'Financial Sector' has increased from 6.1 to 7.7 per cent in 1997. The share of 'Private Corporate Sector (Non-Financial)' has also increased from 3.6 to 4.0 per cent. The share of 'Government Sector' has decreased from 9.2 per cent to 8.6 per cent whereas the 'Foreign Sector' has increased from 11.9 to 12.4 per cent. The share of Household sector decreased from 69.2 per cent to 67.4 per cent in the current year. The pattern of ownership of deposits for the years 1996 and 1997 are shown in the pie-chart (figure 1).

Detailed analysis of bank deposits by type and economic sectors as on the reference date is presented in Statement 1 and the summary position is set out in Table 2.

The percentage distribution of deposits according to type viz., Current, Savings and Term deposits did not undergo any perceptible change between the last Friday of March 1996 and 1997. These percentages were 14.5, 23.6 and 61.8 respectively in

1996 as against 14.3, 22.4 and 63.3 respectively in 1997.

The share of 'Financial Sector' in current deposits for the current year was 17.6 per cent corresponding to 18.7 per cent in the last year, whereas the share of the 'Government Sector' in current deposits increased from 17.0 to 19.1 per cent. The share of 'Household Sector' in current deposit, however, decreased from 50.7 to 46.7 per cent respectively. The share of 'Private Corporate Sector (Non-financial)' increased from 11.3 to 14.5 per cent. In the case of savings deposits, increase was registered in the share of 'Government Sector' (from 7.1 to 7.7 per cent) and decrease in 'Household Sector' (from 86.8 to 86.0 per cent). The share of 'Financial Sector' increased from 1.0 to 1.2 per cent, whereas the share of 'Foreign Sector' has registered a fall from 4.9 per cent to 4.8 per cent. The savings deposits held by 'Private Corporate Sector (Non-Financial)' was 0.3 per cent. As regards term deposits, the share of 'Government Sector' decreased from 8.1 to 6.6 per cent. As against this, the shares of 'Private Corporate Sector (Non-Financial)' in such deposits decreased from 3.1 to 2.9

TABLE 2: OWNERSHIP PATTERN ACCORDING TO TYPE OF DEPOSITS - March 1997

(Rs. Crore)

Sector	Percentage share in			Total Deposits
	Current	Savings	Term	
Government Sector	19.1	7.7	6.6	43848
Private Corporate Sector (Non-Financial)	14.5	0.3	2.9	20225
Financial Sector	17.6	1.2	7.7	39105
Household Sector	46.7	86.0	65.4	342584
Foreign Sector	21	4.8	17.4	62890
Total Amount	72929 (14.3)	113918 (22.4)	321805 (63.3)	508652 (100.0)

Figures in brackets indicate percentages to total.

per cent and that of 'Household Sector' from 66.9 to 65.4 per cent. The 'Foreign Sector' has contributed 17.4 per cent of such deposits in the current year registering an increase from 16.8 per cent over the last year.

4. Ownership Pattern of Deposits according to Population Groups

Sector-wise and population group-wise classification of bank deposits is presented in Statement 2. Population Group-wise classification according to the type of deposits is set out in Table 3. Of the total bank deposits of Rs. 5,08,652 crore in March 1997, the population groups viz., rural, semi-urban, urban and metropolitan accounted for 14.2, 19.4, 22.0 and 44.5 per cent respectively. The corresponding figures for the previous year were 14.3, 19.8, 23.2 and 42.7 per cent .

The metropolitan centres accounted for 33.4 per cent of the savings deposits. The shares of other population groups in such deposits were in the range of 19 to 25 per cent. In the case of current deposits also, centres in metropolitan areas accounted for

the major share (60.0 per cent) followed by centres in urban (22.6 per cent), semi-urban (11.8 per cent) and rural areas (5.6 per cent). In respect of term deposits, major share was again contributed by centres in metropolitan areas (44.9 per cent) followed by centres in urban (21.6 per cent), semi-urban (19.3 per cent) and rural areas (14.2 per cent). The population group-wise ownership of deposits of Scheduled Commercial Banks is illustrated in the stacked bar diagram (figure 2).

Among the major economic sectors, 'Household Sector' accounted for the highest share in total deposits in all the population groups. This share was highest in rural areas (88.6 per cent) followed by semi-urban (78.2 per cent), urban (71.7 per cent) and metropolitan areas (53.7 per cent). The shares of deposits of 'Government Sector' in different population groups varied between 5 per cent and 11 per cent. The shares of deposits of the 'Private Corporate Sector (Non-Financial)' were 0.3 per cent in case of centres in rural, 0.6 per cent in Semi-urban, 1.7 per cent in Urban and 7.8 per cent in metropolitan areas. The share of deposits of 'Financial Sector' was 1.1 per

Table 3: Population Group-wise Ownership of deposits - March 1997

(Rs. Crore)

Population-Group	Type of Deposit			Total
	Current	Savings	Term	
Rural	4107 (5.6)	22402 (19.7)	45596 (14.2)	72105 (14.2)
Semi-Urban	8611 (11.8)	27718 (24.3)	62133 (19.3)	98462 (19.4)
Urban	16476 (22.6)	25799 (22.6)	69516 (21.6)	111791 (22.0)
Metropolitan	43735 (60.0)	37998 (33.4)	144560 (44.9)	226293 (44.5)
Total	72930 (100.0)	113918 (100.0)	321805 (100.0)	508652 (100.0)

Figures in brackets indicate percentages to total.

cent in rural areas and it varied between 4 and 12 per cent in centres located in other population groups. The shares of deposits in respect of 'Foreign Sector' were in the range of 5 to 17 per cent in different population groups.

The share of 'Non-Residents' was the highest in metropolitan areas (15.5 per cent), followed by semi-urban (10.2 per cent), urban (8.2 per cent) and rural areas (4.7 per cent). Among 'Residents', farmers accounted for the highest share in rural areas (39.7 per cent). In semi-urban, urban and metropolitan areas, this share was 18.8, 4.5 and 0.7 per cent respectively. In the total deposits of various population groups, the shares of 'Businessmen and Traders' and 'Wage and Salary Earners' were in the range of 11.5 to 16 per cent for rural as well as for semi-urban, 14.5 to 17 per cent for urban and 10 to 12.5 per cent for metropolitan areas.

5. Ownership Pattern of Deposits in States and Union Territories

The ownership pattern of deposits classified according to States/Union Territories is presented in Statement 3. In all the States/Union Territories, 'Household Sector' was the predominant owners of deposits. Among the states, the share of 'Household Sector' was the highest in Haryana (92.4 per cent), followed by Mizoram (88.7 per cent), Assam (87.5 per cent), Bihar and Rajasthan (83.3 per cent), Sikkim (82.2 per cent), Punjab (81.0 per cent). Among the Union Territories, the lowest share was in Chandigarh (57.9 per cent) and the highest in Andaman & Nicobar Island (96.5 per cent).

Foreign Sector accounted for 12.4 per cent of the total deposits at the all-India level. The highest share of such deposits was

in Kerala (40.8 per cent), followed by Goa (28.2 per cent), Daman & Diu (24.7 per cent), Maharashtra (24.5 per cent), Gujarat (16.5 per cent). The share of 'Government Sector' in total deposits was the highest in Manipur (48.3 per cent), followed by Meghalaya (39.4 per cent). In the rest of the States/Union Territories, this share was below 32 per cent.

6. Ownership Pattern of Deposits in Metropolitan Centres.

The ownership pattern of deposits of the four major metropolitan centres is presented in Statement 4. The share of 'Household sector' in total deposits was the highest in Calcutta (67.8 per cent) and the lowest in Mumbai (40.5 per cent). As regards 'Foreign sector', Mumbai accounted for the highest share of 31.0 per cent, followed by Chennai (10.7 per cent).

Among the different metropolitan centres, the highest share of 'Government Sector' deposits was recorded in Delhi (16.6 per cent) followed by Calcutta (11.0 per cent). The share of 'Private Corporate Sector (Non-Financial)' was the highest in Chennai (10.4 per cent). The sub-category 'Other Financial Institutions' of 'Financial Sector' had the highest share of deposits in Mumbai (6.1 per cent).

7. Ownership Pattern of Deposits according to Bank Groups

The bank-group-wise composition of deposits is presented in Statement 5 and summary position in Table 4. Of the total deposits of Rs. 5,08,652 crore as on the last Friday of March 1997, Nationalised Banks accounted for the largest share of 53.1 per cent followed by State Bank of India and its Associates (26.4 per cent).

Table-4 : Bank group-wise share in total deposits
(Percent)

Bank Group	As on the last Friday of March	
	1996	1997
1 State Bank of India and its associates	22.3	26.4
2 Nationalised Banks	61.1	53.1
3 Regional Rural Banks	3.1	3.2
4 Other Indian Scheduled Commercial Banks	8.1	10.0
5 Foreign Banks	5.4	7.3
All Scheduled Commercial Banks	100.0	100.0

The shares of other bank groups viz., Other Indian Scheduled Commercial Banks, Foreign Banks and Regional Rural Banks were 10.0, 7.3 and 3.2 per cent, respectively.

8. Ownership Pattern of Deposits - Economic Sector and Bank Groups

The ownership pattern of deposits according to economic sectors and bank groups is presented in Statement 6. 'Individuals' accounted for the highest share of the total deposits in all the bank groups other than Foreign Banks. This share was 50.8 per cent for State Bank of India and its Associates, 59.1 per cent for Nationalised Banks, 82.2 per cent for Regional Rural Banks, 39.7 per cent for Other Indian Scheduled Commercial Banks and 19.1 per cent for Foreign Banks. The share of Non-Resident deposits was the highest in the case of Foreign Banks (40.5 per cent) followed by Other Indian Scheduled Commercial Banks (11.6 per cent), Nationalised Banks (9.2 per cent) and State Bank and its Associates (9.0 per cent).

The share of 'Government Sector' was the highest in respect of deposits held by

State Bank of India and its Associates (12.8 per cent) followed by Regional Rural Banks (9.7 per cent), Nationalised Banks (8.0 per cent), Other Indian Scheduled Commercial Banks (6.6 per cent) and Foreign Banks (0.2 per cent). In the case of State Bank of India and its Associates, 4.2 per cent of such deposits was contributed by 'Public Sector Corporations and Companies' and 3.8 per cent by 'Central & State Governments'. Such deposits of Regional Rural Banks was largely contributed by 'Central & State Governments' (5.5 out of 9.7 per cent). Out of the total of Rs. 12,710 crore deposited by 'Public Sector Corporations and Companies' with all Scheduled Commercial Banks, major shares were held by Nationalised Banks (43.4 per cent) and State Bank of India and its Associates (44.5 per cent).

The share of 'Private Corporate Sector (Non-Financial)' in the total deposits held by different bank groups was highest in respect of Foreign Banks (15.9 per cent). This share was 6.6 per cent for Other Indian Scheduled Commercial Banks, 3.0 per cent for State Bank of India and its Associates, 2.5 per cent for Nationalised Banks.

The deposits of 'Financial Sector' accounted for 7.7 per cent of the total deposits of all Scheduled Commercial Banks, of which 3.8 per cent represented the inter-bank deposits. The share of other Financial Institutions were as follows - Insurance Corporations and Companies (0.7 per cent), Provident Fund Institutions (0.3 per cent), Term Lending Institutions (0.7 per cent). The share of inter-bank deposits to the total deposits was 7.4 per cent for Other Indian Scheduled Commercial Banks, 7.8 per cent in respect of State Bank of India and its Associates, 1.6 per cent for Nationalised Banks, 1.9 per cent for Foreign Banks and

1.7 per cent for Regional Rural Banks. Out of the total inter-bank deposits of Rs. 19,460 crore, State Bank of India and Associates accounted for 53.9 per cent, followed by

Nationalised Banks (21.7 per cent), Other Indian Scheduled Commercial Banks (19.4 per cent), Foreign Banks (3.6 per cent) and Regional Rural Banks (1.4 per cent).

Fig.1

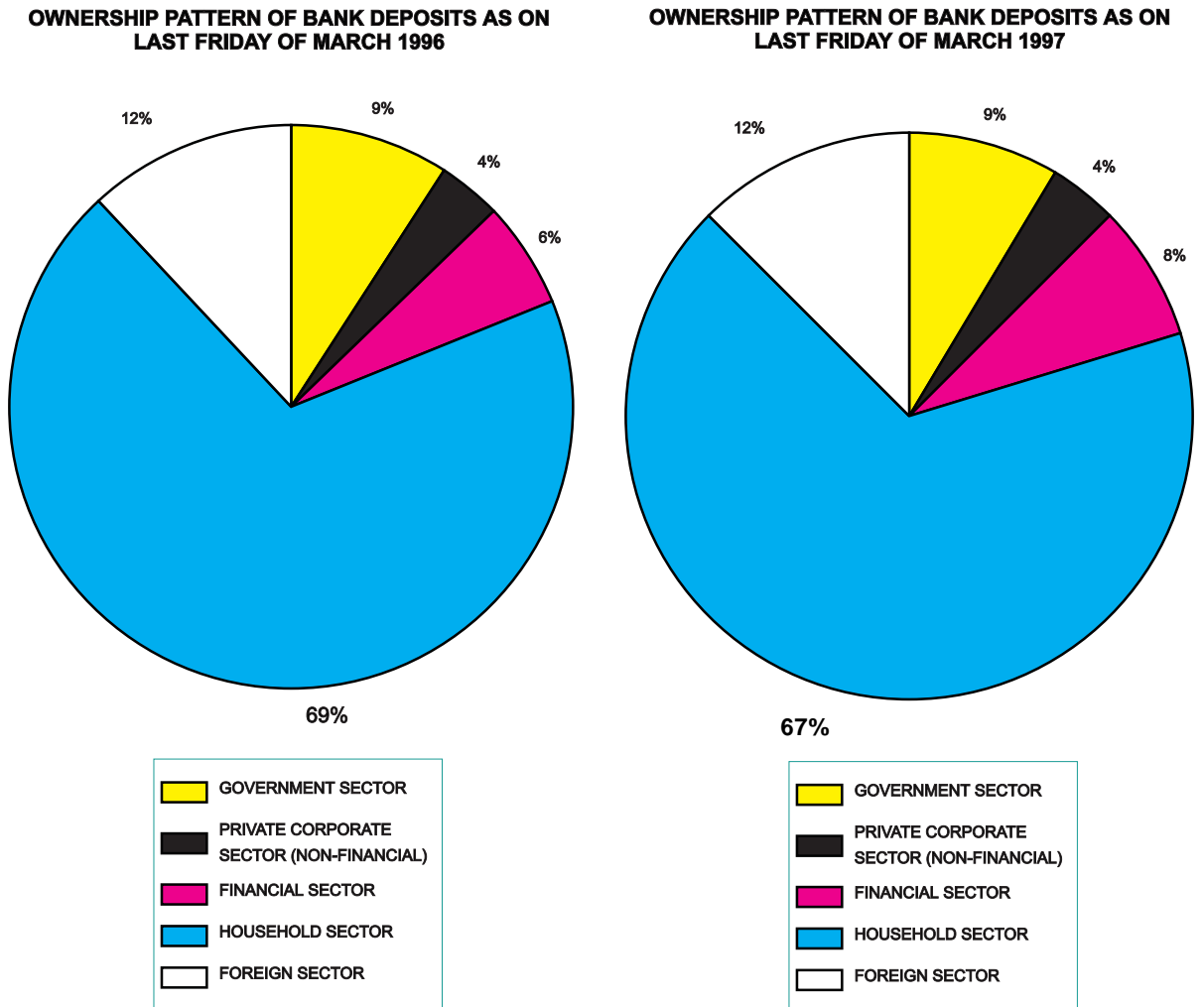
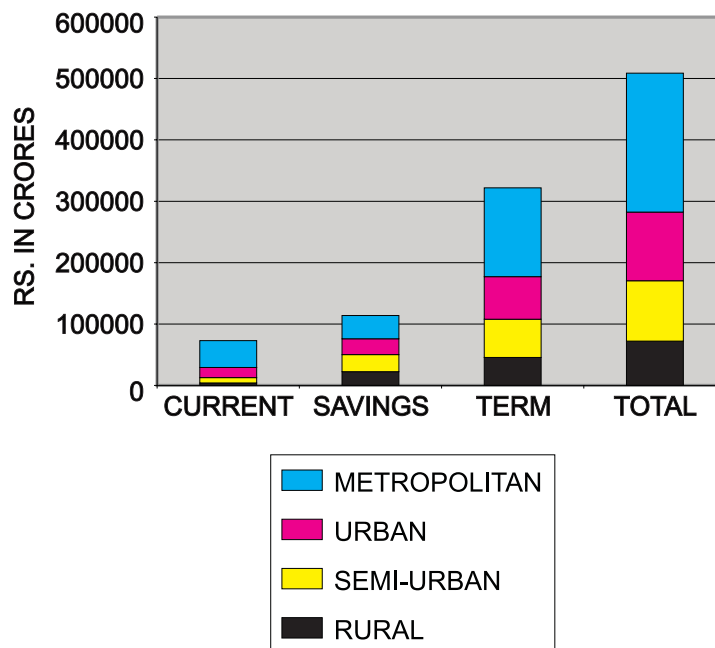


Fig.2

**POPULATION GROUP-WISE OWNERSHIP OF DEPOSITS
MARCH 1997**

STATEMENT 1 - OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1996 AND 1997

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	CURRENT			SAVINGS			TERM			TOTAL			VARIATIONS				
	1996		1997	1996		1997	1996		1997	1996		1997	CURRENT		SAVINGS	TERM	TOTAL
	2	3	4	5	6	7	8	9	10	11	12	13					
I Government Sector	1079569 (17.0)	1390894 (19.1)	734025 (7.1)	877471 (7.7)	2204909 (8.1)	2116461 (6.6)	4018503 (9.2)	4384826 (8.6)	3111325 (33.6)	1434446 (13.7)	-88448 (-1.7)	366323 (5.2)					
1 Central & State Governments	383555 (6.0)	459682 (6.3)	350873 (3.4)	357241 (3.1)	673626 (2.5)	504527 (1.6)	1408054 (3.2)	1321449 (2.6)	76127 (0.2)	6368 (0.6)	-169100 (-3.3)	-86605 (-1.2)					
i Central Government	196322 (3.1)	208061 (2.9)	24919 (0.2)	45351 (0.4)	339837 (1.3)	173694 (0.5)	561078 (1.3)	427107 (0.8)	11740 (0.3)	20432 (2.0)	-166143 (-3.3)	-133971 (-1.9)					
ii State Governments	187234 (2.9)	251621 (3.5)	325953 (3.2)	311889 (2.7)	333789 (1.2)	330832 (1.0)	846976 (1.9)	894343 (1.8)	64387 (0.7)	-14064 (-1.3)	-2957 (-0.1)	47367 (0.7)					
2 Local Authorities	98406 (1.5)	111380 (1.5)	183287 (1.8)	217533 (1.9)	449223 (1.7)	453627 (1.4)	730916 (1.7)	782540 (1.5)	12974 (0.4)	34246 (3.3)	4403 (0.1)	51623 (0.7)					
3 Quasi-Government Bodies	224154 (3.5)	375065 (5.1)	80968 (0.8)	122226 (1.1)	555743 (2.1)	512543 (1.6)	860865 (2.0)	1009834 (2.0)	150911 (16.3)	41258 (3.9)	-43200 (-0.8)	148969 (2.1)					
Of which: State Electricity Boards	104260 (1.6)	125920 (1.7)	3098 (-)	1269 (-)	85909 (0.3)	61503 (0.2)	193267 (0.4)	188692 (0.4)	21661 (2.3)	-1829 (-0.2)	-24407 (-0.5)	-4575 (-0.1)					
4 Public Sector Corporations and Companies	379453 (5.9)	444766 (6.1)	118898 (1.1)	180472 (1.6)	526316 (1.9)	645764 (2.0)	1018668 (2.3)	1271003 (2.5)	71313 (7.7)	61574 (5.9)	119448 (2.3)	252335 (3.6)					
i Non-Departmental Commercial Undertakings	195508 (3.1)	225981 (3.1)	19509 (0.2)	36559 (0.3)	250854 (0.9)	333622 (1.0)	465871 (1.1)	596161 (1.2)	30473 (3.3)	17050 (1.6)	82768 (1.6)	130290 (1.8)					
ii Others	177945 (2.8)	218786 (3.0)	99389 (1.0)	143913 (1.3)	275463 (1.0)	312143 (1.0)	552797 (1.3)	674842 (1.3)	40840 (4.4)	44525 (4.3)	36680 (0.7)	122045 (1.7)					
II Private Corporate Sector (Non-Financial)	718040 (11.3)	1054946 (14.5)	25231 (0.2)	35450 (0.3)	834595 (3.1)	932065 (2.9)	1577866 (3.6)	2022461 (4.0)	336906 (36.3)	10219 (1.0)	97470 (1.9)	444595 (6.3)					
1 Non-Financial Companies	676848 (10.6)	1004176 (13.8)	8519 (0.1)	15343 (0.1)	769885 (2.8)	844281 (2.6)	1455251 (3.3)	1863801 (3.7)	327329 (35.3)	6825 (0.7)	74396 (1.5)	408550 (5.8)					
2 Non-Credit Co-operative Institutions	41192 (0.6)	50769 (0.7)	16712 (0.2)	20107 (0.2)	64710 (0.2)	87784 (0.3)	122614 (0.3)	158660 (0.3)	9577 (1.0)	3394 (0.3)	23074 (0.5)	36046 (0.5)					
III Financial Sector	1189079 (18.7)	1286002 (17.6)	99293 (1.0)	136094 (1.2)	1390411 (5.1)	2488401 (7.7)	2678783 (6.1)	3910497 (7.7)	96923 (10.5)	36801 (3.5)	1097991 (21.6)	1231714 (17.4)					

STATEMENT 1 - OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1996 AND 1997 (Contd.)

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	CURRENT		SAVINGS		TERM		TOTAL			VARIATIONS		
	1996	1997	1996	1997	1996	1997	1996	1997	1997	CURRENT	SAVINGS	TERM
	2	3	4	5	6	7	8	9	10	11	12	13
1												
1 Banks	394759 (6.2)	558855 (7.7)	15979 (0.2)	29846 (0.3)	730603 (2.7)	1357272 (4.2)	1141340 (2.6)	1945973 (3.8)	164096 (17.7)	13868 (1.3)	626669 (11.4)	804632 (11.4)
i Indian Commercial Banks	246339 (3.9)	379528 (5.2)	7482 (0.1)	14257 (0.1)	463092 (1.7)	615406 (1.9)	716912 (1.6)	1009191 (2.0)	133189 (14.4)	6775 (0.6)	152315 (3.0)	292279 (4.1)
j Foreign Resident Banks (Offices of - Foreign Banks in India)	33328 (0.5)	32342 (0.4)	112	1	8448	24486 (0.1)	41888 (0.1)	56828 (0.1)	-986 (-0.1)	-111 (-0.0)	16038 (0.3)	14941 (0.2)
k Co-operative Banks & Credit Societies	115092 (1.8)	146985 (2.0)	8385 (0.1)	15589 (0.1)	259064 (1.0)	717380 (2.2)	382541 (0.9)	879953 (1.7)	31893 (3.4)	7204 (0.7)	458316 (9.0)	497413 (7.0)
a Co-operative Banks	108482 (1.7)	132581 (1.8)	1279	4643	230156 (0.8)	655384 (2.0)	339917 (0.8)	792607 (1.6)	24098 (2.6)	3364 (0.3)	425228 (8.4)	452690 (6.4)
b Credit Societies	6609 (0.1)	14404 (0.2)	7106 (0.1)	10946 (0.1)	28908 (0.1)	61996 (0.2)	42624 (0.1)	87346 (0.2)	7795 (0.8)	3840 (0.4)	33088 (0.7)	44722 (0.6)
2 Other Financial Institutions	431502 (6.8)	399290 (5.5)	55884 (0.5)	64719 (0.6)	240023 (0.9)	663731 (2.1)	727409 (1.7)	1127740 (2.2)	-32212 (-3.5)	8835 (0.8)	423707 (8.3)	400331 (5.7)
i Financial Companies	39124 (0.6)	40700 (0.6)	154	5969 (0.1)	43339 (0.2)	48765 (0.2)	82616 (0.2)	95433 (0.2)	1576 (0.2)	5815 (0.6)	5427 (0.1)	12818 (0.2)
a Housing Finance Companies	35068 (0.6)	32418 (0.4)	154	5927 (0.1)	36548 (0.1)	43783 (0.1)	71770 (0.2)	82128 (0.2)	-2650 (-0.3)	5773 (0.6)	7236 (0.1)	10359 (0.1)
b Auto Finance Companies	4056 (0.1)	8281 (0.1)	-	42	6791	4982	10846	13305	4226 (0.5)	42	-1809 (-0.0)	2459
j Total of Mutual Funds (including Private Sector Mutual Funds)	34454 (0.5)	26423 (0.4)	185	6839 (0.1)	12103	37388 (0.1)	46742 (0.1)	70650 (0.1)	-8030 (-0.9)	6653 (0.6)	25285 (0.5)	23908 (0.3)
a Mutual Funds in Private Sector	3664 (0.1)	7401 (0.1)	185	5	5605	10114	9454	17520	3737 (0.4)	-180 (-0.0)	4509 (0.1)	8065 (0.1)
b Other Mutual Funds	30790 (0.5)	19023 (0.3)	-	6834 (0.1)	6497	27273 (0.1)	37287 (0.1)	53130 (0.1)	-11767 (-1.3)	6834 (0.7)	20776 (0.4)	15843 (0.2)
k Unit Trust of India	14102 (0.2)	32162 (0.4)	21	538	1637	76275 (0.2)	15760	108976 (0.2)	18060 (1.9)	517	74638 (1.5)	93215 (1.3)

STATEMENT 1 - OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1996 AND 1997 (Contd.)

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	CURRENT			SAVINGS			TERM			TOTAL			VARIATIONS				
	1996		1997	1996		1997	1996		1997	1996		1997	CURRENT		SAVINGS	TERM	TOTAL
	2	3	4	5	6	7	8	9	10	11	12	13					
1																	
i) Insurance Corporations and Companies (Life and General)	191518 (3.0)	184449 (2.5)	6865 (0.1)	11153 (0.1)	65388 (0.2)	143302 (0.4)	263771 (0.6)	338904 (0.7)	-7069 (-0.8)	4289 (0.4)	77914 (1.5)	75134 (1.1)					
v) Lending Institutions	120863 (1.9)	79667 (1.1)	47	1331	53345 (0.2)	295274 (0.9)	174255 (0.4)	376273 (0.7)	-41195 (-4.4)	1284 (0.1)	241929 (4.8)	202018 (2.9)					
vi) Provident Fund Institutions	31442 (0.5)	35889 (0.5)	48612 (0.5)	38889 (0.3)	64212 (0.2)	62727 (0.2)	144266 (0.3)	137504 (0.3)	4447 (0.5)	-9723 (-0.9)	-1485 (-0.0)	-6761 (-0.1)					
3 Other Financial Companies	362818 (5.7)	327857 (4.5)	27431 (0.3)	41529 (0.4)	419784 (1.5)	467399 (1.5)	810033 (1.8)	836785 (1.6)	-34961 (-3.8)	14098 (1.3)	47615 (0.9)	26751 (0.4)					
i) Financial Services Companies	103352 (1.6)	48065 (0.7)	516	145	25083 (0.1)	47322 (0.1)	128951 (0.3)	95532 (0.2)	-55287 (-6.0)	-371 (-0.0)	22239 (0.4)	-33419 (-0.5)					
ii) Other Financial Companies	116741 (1.8)	118242 (1.6)	1543	17803 (0.2)	200426 (0.7)	203621 (0.6)	318710 (0.7)	339666 (0.7)	1501 (0.2)	16260 (1.6)	3194 (0.1)	20956 (0.3)					
iii) Others	142726 (2.2)	161550 (2.2)	25372 (0.2)	23581 (0.2)	194275 (0.7)	216457 (0.7)	362372 (0.8)	401587 (0.8)	18824 (2.0)	-1791 (-0.2)	22182 (0.4)	39215 (0.6)					
IV Household Sector	3226341 (50.7)	3408087 (46.7)	8981376 (86.8)	9798482 (86.0)	18112570 (66.9)	21051835 (65.4)	30320287 (69.2)	34258405 (67.4)	181747 (19.6)	817106 (78.0)	2939265 (57.7)	3938117 (55.7)					
1 Individuals (including Hindu Undivided Families)	1498503 (23.5)	1528349 (21.0)	7731621 (74.7)	8660269 (76.0)	14275420 (52.7)	16668631 (51.8)	23505544 (53.7)	26887249 (52.8)	29845 (3.2)	928648 (88.7)	2393212 (47.0)	3351705 (47.4)					
i) Earners	50354 (0.8)	66456 (0.9)	1577243 (15.2)	1734308 (15.2)	3116718 (11.5)	3560399 (11.1)	4744314 (10.8)	5361163 (10.5)	16103 (1.7)	157065 (15.0)	443682 (8.7)	616849 (8.7)					
ii) Businessmen, Traders, Professionals and Self-Employed Persons	995851 (15.6)	1009205 (13.8)	1280241 (12.4)	1594531 (14.0)	2909688 (10.7)	3648216 (11.3)	5185780 (11.8)	6251953 (12.3)	13354 (1.4)	314290 (30.0)	738528 (14.5)	1066173 (15.1)					
iii) Wage and Salary Earners	85542 (1.3)	105060 (1.4)	2307633 (22.3)	2749542 (24.1)	3429789 (12.7)	4369604 (13.6)	5822965 (13.3)	724206 (14.2)	19518 (2.1)	441908 (42.2)	939816 (18.5)	1401242 (19.8)					
iv) Stockiffs, Money Lenders, Stock Brokers Dealers in Billions etc.	70747 (1.1)	85708 (1.2)	59959 (0.6)	49421 (0.4)	140473 (0.5)	125449 (0.4)	271179 (0.6)	260578 (0.5)	14961 (1.6)	-10538 (-1.0)	-15023 (-0.3)	-10601 (-0.2)					

STATEMENT 1 - OWNERSHIP OF BANK DEPOSITS BY TYPE AND ECONOMIC SECTOR, MARCH 1996 AND 1997 (Contd.)

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	CURRENT		SAVINGS		TERM		TOTAL			VARIATIONS			
	1996	1997	1996	1997	1996	1997	1996	1997	1997	CURRENT	SAVINGS	TERM	TOTAL
	2	3	4	5	6	7	8	9	10	11	12	13	
1													
v Other Individuals	296009 (4.7)	261919 (3.6)	2506545 (24.2)	2532468 (22.2)	4678753 (17.3)	4964962 (15.4)	7481307 (17.1)	7759349 (15.3)	-34090 (-3.7)	25923 (2.5)	286209 (5.6)	278042 (3.9)	
2	57180 (0.9)	93918 (1.3)	152591 (1.5)	143646 (1.3)	428742 (1.6)	456216 (1.4)	638512 (1.5)	693779 (1.4)	36738 (4.0)	-8945 (-0.9)	27474 (0.5)	55266 (0.8)	
3	1247067 (19.6)	1366041 (18.7)	42857 (0.4)	36505 (0.3)	652679 (2.4)	682803 (2.1)	1942603 (4.4)	2085348 (4.1)	118974 (12.8)	-6353 (-0.6)	30124 (0.6)	142745 (2.0)	
4	71893 (1.1)	72900 (1.0)	196903 (1.9)	184432 (1.6)	271294 (1.0)	347051 (1.1)	540090 (1.2)	604382 (1.2)	1006 (0.1)	-12471 (-1.2)	75757 (1.5)	64292 (0.9)	
5	7025 (0.1)	13128 (0.2)	57482 (0.6)	80131 (0.7)	216808 (0.8)	282597 (0.9)	281315 (0.6)	375886 (0.7)	6103 (0.7)	22649 (2.2)	65789 (1.3)	94541 (1.3)	
6	344672 (5.4)	333752 (4.6)	799922 (7.7)	693500 (6.1)	2267629 (8.4)	2614538 (8.1)	3412223 (7.8)	3641790 (7.2)	-10920 (-1.2)	-106422 (-10.2)	346909 (6.8)	229567 (3.2)	
V Foreign Sector	152590 (2.4)	153022 (2.1)	504405 (4.9)	544257 (4.8)	4547962 (16.8)	5591728 (17.4)	5204957 (11.9)	6289006 (12.4)	432	39852 (3.8)	1043765 (20.5)	1084049 (15.3)	
1	21310 (0.3)	19703 (0.3)	2060	19132 (0.2)	6177	84649 (0.3)	29547 (0.1)	123485 (0.2)	-1606 (-0.2)	17072 (1.6)	78472 (1.5)	93938 (1.3)	
2	41164 (0.6)	81198 (1.1)	474966 (4.6)	478790 (4.2)	4053654 (15.0)	5214664 (16.2)	4569785 (10.4)	5774652 (11.4)	40034 (4.3)	3824 (0.4)	1161010 (22.8)	1204868 (17.1)	
3	90116 (1.4)	52120 (0.7)	27378 (0.3)	46334 (0.4)	488131 (1.8)	292415 (0.9)	605625 (1.4)	390869 (0.8)	-37996 (-4.1)	18956 (1.8)	-195717 (-3.8)	-214756 (-3.0)	
Grand Total	6365617 (100.0)	7292950 (100.0)	10344331 (100.0)	11391754 (100.0)	27090448 (100.0)	32180491 (100.0)	43800396 (100.0)	50865196 (100.0)	927333 (100.0)	1047423 (100.0)	5090043 (100.0)	7064799 (100.0)	

FIGURES IN BRACKETS INDICATE PERCENTAGES TO TOTAL

- = Nil

.. = Negligible

STATEMENT 2 - POPULATION GROUP WISE OWNERSHIP OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
1	2	3	4	5	6	7	8	9	10	11
I Government Sector	357560	5.0	567213	5.8	1197745	10.7	2262308	1.1	4384826	8.6
1 Central & State Governments	140752	2.0	249432	2.5	394510	3.5	536756	2.4	1321449	2.6
i Central Government	13206	0.2	22795	0.2	99542	0.9	291563	1.3	427107	0.8
ii State Governments	127546	1.8	226637	2.3	294967	2.6	245193	1.1	894343	1.8
2 Local Authorities	65626	0.9	116089	1.2	189867	1.7	410958	1.8	782540	1.5
3 Quasi-Government Bodies	87822	1.2	80759	0.8	260251	2.3	581003	2.6	1009834	2.0
Of which: State Electricity Boards	6251	0.1	35205	0.4	52287	0.5	94949	0.4	188692	0.4
4 Public Sector Corporations and Companies	63360	0.9	120932	1.2	353118	3.2	733592	3.2	1271003	2.5
i Non-Departmental Commercial Undertakings	24922	0.3	31694	0.3	191831	1.7	347714	1.5	596161	1.2
ii Others	38439	0.5	89238	0.9	161286	1.4	385878	1.7	674842	1.3
II Private Corporate Sector (Non-Financial)	20342	0.3	59499	0.6	186482	1.7	1756137	7.8	2022461	4.0
1 Non-Financial Companies	18060	0.3	38002	0.4	160505	1.4	1647235	7.3	1863801	3.7
2 Non-Credit Co-operative Institutions	2283	-	21498	0.2	25977	0.2	108902	0.5	158660	0.3
III Financial Sector	79174	1.1	395828	4.0	785651	7.0	2649844	11.7	3910497	7.7
1 Banks	70468	1.0	308925	3.1	547355	4.9	1019225	4.5	1945973	3.8
i Indian Commercial Banks	32278	0.4	171728	1.7	376349	3.4	428836	1.9	1009191	2.0
ii Foreign Resident Banks (Offices of -										
Foreign Banks in India)	10311	0.1	712	-	1099	-	44707	0.2	56828	0.1
iii Co-operative Banks & Credit Societies	27879	0.4	136485	1.4	169907	1.5	545683	2.4	879953	1.7
2 Other Financial Institutions	21798	0.3	101944	1.0	150642	1.3	518224	2.3	792607	1.6
a Co-operative Banks	6081	0.1	34541	0.4	19265	0.2	27459	0.1	87346	0.2
b Credit Societies	3328	-	37669	0.4	145552	1.3	941191	4.2	1127740	2.2
i Financial Companies	221	-	2165	-	11009	0.1	82039	0.4	95433	0.2
a Housing Finance Companies	141	-	1798	-	9767	0.1	70423	0.3	82128	0.2
b Auto Finance Companies	80	-	367	-	1242	-	11616	0.1	13305	-
ii Total of Mutual Funds (including Private Sector Mutual Funds)	6	-	502	-	2899	-	67243	0.3	70650	0.1

STATEMENT 2 - POPULATION GROUP WISE OWNERSHIP OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997 (Concl'd.) (Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
1	2	3	4	5	6	7	8	9	10	11
a Mutual Funds in Private Sector	6	-	413	-	2875	-	14225	0.1	17520	-
b Other Mutual Funds	-	-	88	-	25	-	53017	0.2	53130	0.1
Unit Trust of India	13	-	282	-	5436	-	103234	0.5	108976	0.2
i) Insurance Corporations and Companies - (Life and General)	2025	-	26303	0.3	47246	0.4	263330	1.2	338904	0.7
v) Mutual Lending Institutions	6	-	2904	-	18831	0.2	354532	1.6	376273	0.7
v) Provident Fund Institutions	1058	-	5503	0.1	60130	0.5	70814	0.3	137504	0.3
Other Financial Companies	5378	0.1	49234	0.5	92744	0.8	689428	3.0	836785	1.6
i) Financial Services Companies	497	-	270	-	5766	0.1	88998	0.4	95532	0.2
i) Other Financial Companies	2598	-	16663	0.2	43301	0.4	277104	1.2	339666	0.7
Others	2282	-	32301	0.3	43677	0.4	323326	1.4	401587	0.8
IV Household sector	6387150	88.6	7698500	78.2	8014614	71.7	12158141	53.7	34258405	67.4
1 Individuals (including Hindu Undivided Families)	5727181	79.4	6473156	65.7	6168586	55.2	8488326	37.5	26857249	52.8
i) Farmers	2863201	39.7	1847741	18.8	500190	4.5	150032	0.7	5361163	10.5
i) Businessmen, Traders, Professionals and Self-Employed Persons	861576	11.9	1376300	14.0	1662826	14.9	2351250	10.4	6251953	12.3
ii) Wage and Salary Earners	1001894	13.9	1531873	15.6	1885468	16.9	2804971	12.4	7224206	14.2
ii) Stockbrokers, Money Lenders, Stock Brokers, Dealers in Bullion etc.	25701	0.4	43123	0.4	50395	0.5	141359	0.6	260578	0.5
v) Other Individuals	974809	13.5	1674118	17.0	2069708	18.5	3040714	13.4	7759349	15.3
2 Trusts, Associations, Clubs etc.	42250	0.6	87392	0.9	181427	1.6	382710	1.7	693779	1.4
3 Proprietary and Partnership Concerns etc.	59369	0.8	242876	2.5	540693	4.8	1242409	5.5	2085348	4.1
4 Religious Institutions	65816	0.9	90990	0.9	270042	2.4	177535	0.8	604382	1.2
5 Religious Institutions	62471	0.9	154186	1.6	95534	0.9	63665	0.3	375856	0.7
6 Others (Not elsewhere Classified)	430063	6.0	649900	6.6	758332	6.8	1803495	8.0	3641790	7.2
V Foreign Sector	366300	5.1	1125202	11.4	994621	8.9	3802884	16.8	6289006	12.4
1 Foreign Consulates, Embassies, Trade - Missions, Information Services etc.	7171	0.1	31760	0.3	1832	-	82722	0.4	123485	0.2
2 Non-Residents	337085	4.7	1008420	10.2	922175	8.2	3506972	15.5	5774652	11.4
3 Others	22044	0.3	85022	0.9	70614	0.6	213190	0.9	390869	0.8
Grand Total	7210526	100.0	9846241	100.0	11179113	100.0	22629315	100.0	50865196	100.0

- = Nil

.. = Negligible

STATEMENT 3 : STATE WISE OWNERSHIP PATTERN OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997
(AMOUNT IN RS. LAKHS)

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	1165169 (10.9)	951516 (8.9)	437371 (4.1)	172903 (1.6)	129819 (1.2)	120440 (1.1)	7647264 (71.9)	10624482 (100.0)
HARYANA	21097 (2.5)	8852 (1.0)	8260 (0.9)	12688 (1.5)	2394 (0.2)	9448 (1.1)	767069 (92.4)	829806 (100.0)
HIMACHAL PRADESH	41637 (13.7)	8857 (2.9)	361 (0.1)	5925 (1.9)	818 (0.2)	801 (0.2)	244859 (80.7)	303259 (100.0)
JAMMU & KASHMIR	35059 (10.1)	5749 (1.6)	244 (.)	19814 (5.7)	6679 (1.9)	612 (0.1)	277456 (80.2)	345612 (100.0)
PUNJAB	55867 (2.4)	314863 (13.9)	9985 (0.4)	35049 (1.5)	4825 (0.2)	7677 (0.3)	1827495 (81.0)	2255762 (100.0)
RAJASTHAN	94173 (6.4)	83364 (5.6)	17098 (1.1)	33271 (2.2)	9249 (0.6)	6308 (0.4)	1220894 (83.3)	1464357 (100.0)
CHANDIGARH	96804 (23.1)	47960 (11.4)	8105 (1.9)	9541 (2.2)	8842 (2.1)	4450 (1.0)	241981 (57.9)	417684 (100.0)
DELHI	820532 (16.3)	481871 (9.6)	393318 (7.8)	56616 (1.1)	97011 (1.9)	91144 (1.8)	3067510 (61.2)	5008002 (100.0)
NORTH- EASTERN REGION	128611 (18.0)	791 (0.1)	2289 (0.3)	21171 (2.9)	5061 (0.7)	1166 (0.1)	555350 (77.7)	714439 (100.0)
ARUNACHAL PRADESH	2329 (5.6)	-	-	10330 (25.1)	-	-	28473 (8.2)	41132 (100.0)
ASSAM	39307 (9.2)	435 (0.1)	2128 (0.5)	6930 (1.6)	2948 (0.6)	728 (0.1)	370193 (87.5)	422668 (100.0)
MANIPUR	23060 (48.3)	40 (.)	1 (.)	458 (0.9)	42 (.)	-	24053 (50.4)	47654 (100.0)
MEGHALAYA	50160 (39.4)	271 (0.2)	147 (0.1)	1183 (0.9)	1934 (1.5)	430 (0.3)	73133 (57.4)	127259 (100.0)

STATEMENT 3 : STATE WISE OWNERSHIP PATTERN OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997 (Contd.)
(AMOUNT IN RS. LAKHS)

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
MIZORAM	473 (2.6)	-	5 (..)	1519 (8.5)	5 (..)	-	15863 (88.7)	17865 (100.0)
NAGALAND	4023 (20.5)	-	-	125 (0.6)	82 (0.4)	8 (..)	15341 (78.3)	19578 (100.0)
TRIPURA	9259 (41.1)	45 (0.1)	9 (..)	626 (1.6)	50 (0.1)	-	28293 (73.9)	38283 (100.0)
EASTERN REGION	701438 (10.2)	185112 (2.7)	186049 (2.7)	126358 (1.8)	120471 (1.7)	106233 (1.5)	5385636 (79.0)	6811297 (100.0)
BIHAR	211725 (9.8)	40944 (1.9)	9840 (0.4)	61391 (2.8)	23347 (1.0)	9528 (0.4)	1785784 (83.3)	2142559 (100.0)
ORISSA	166443 (18.7)	5187 (0.5)	19447 (2.1)	12437 (1.3)	9629 (1.0)	1745 (0.1)	675017 (75.8)	889905 (100.0)
SIKKIM	3654 (14.6)	51 (0.2)	370 (1.4)	126 (0.5)	-	244 (0.9)	20528 (82.2)	24973 (100.0)
WEST BENGAL	318495 (8.5)	138886 (3.7)	156392 (4.2)	52403 (1.4)	87494 (2.3)	94706 (2.5)	2871471 (77.1)	3719847 (100.0)
ANDAMAN & NICOBAR	1122 (3.2)	45 (0.1)	-	2 (..)	-	9 (..)	32836 (96.5)	34013 (100.0)
CENTRAL REGION	633353 (9.3)	178445 (2.6)	59734 (0.8)	361003 (5.3)	55233 (0.8)	56797 (0.8)	5456725 (80.2)	6801290 (100.0)
MADHYA PRADESH	174306 (8.9)	58946 (3.0)	25296 (1.3)	205725 (10.5)	18383 (0.9)	4578 (0.2)	1458497 (74.9)	1945732 (100.0)
UTTAR PRADESH	459047 (9.4)	119499 (2.4)	34438 (0.7)	155278 (3.1)	36850 (0.7)	52219 (1.0)	3998228 (82.3)	4855558 (100.0)
WESTERN REGION	832430 (5.8)	3227715 (22.7)	892836 (6.3)	842542 (5.9)	635643 (4.4)	326643 (2.3)	7410901 (52.3)	14168710 (100.0)

STATEMENT 3 : STATE WISE OWNERSHIP PATTERN OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997 (Concl.d.)
(AMOUNT IN RS. LAKHS)

REGION/ STATE/ UNION TERRITORY	GOVERNMENT SECTOR	FOREIGN SECTOR	PRIVATE CORPORATE SECTOR (NON- FINANCIAL)	FINANCIAL SECTOR			HOUSEHOLD SECTOR BANKS	TOTAL
				BANKS	OTHER FINANCIAL INSTITUTIONS	OTHER FINANCIAL COMPANIES		
1	2	3	4	5	6	7	8	9
GOA	22004 (4.1)	147796 (28.2)	6716 (1.2)	13167 (2.5)	2224 (0.4)	1115 (0.2)	331074 (63.1)	524096 (100.0)
GUJARAT	149139 (4.4)	557125 (16.5)	89745 (2.6)	514489 (15.2)	41645 (1.2)	24105 (0.7)	1998349 (39.2)	3374597 (100.0)
MAHARASHTRA	660955 (6.4)	2514694 (24.5)	796368 (7.7)	314708 (3.0)	591774 (5.7)	301423 (2.9)	5053871 (49.3)	10233795 (100.0)
DADRA&NAGAR HAVELI	331 (9.4)	4 (0.1)	6 (0.1)	-	-	-	3161 (9.2)	3502 (100.0)
DAMAN & DIU	-	8096 (24.7)	-	179 (0.5)	-	-	24446 (74.7)	32721 (100.0)
SOUTHERN REGION	923826 (7.8)	1745427 (14.8)	444182 (3.7)	421995 (3.5)	181513 (1.5)	225506 (1.9)	7802528 (66.4)	11744977 (100.0)
ANDHRA PRADESH	380183 (13.7)	138938 (5.0)	88717 (3.2)	100971 (3.6)	34442 (1.2)	79201 (2.8)	1945512 (70.2)	2767966 (100.0)
KARNATAKA	214744 (7.2)	296212 (10.0)	97328 (3.2)	198137 (6.6)	25315 (0.8)	47777 (1.6)	2082250 (70.3)	2961763 (100.0)
KERALA	71092 (3.3)	880579 (40.8)	21063 (0.9)	58809 (2.7)	14278 (0.6)	4670 (0.2)	1103472 (51.2)	2153964 (100.0)
TAMIL NADU	242604 (6.4)	411173 (10.9)	233486 (6.2)	63424 (1.6)	104052 (2.7)	93502 (2.4)	2597858 (69.3)	3746099 (100.0)
LAKSHADWEEP	1086 (31.0)	156 (4.4)	36 (1.0)	190 (5.4)	-	-	2029 (58.0)	3497 (100.0)
PONDICHERY	14116 (12.6)	18369 (16.4)	3551 (3.1)	463 (0.4)	3426 (3.0)	357 (0.3)	71406 (63.9)	111689 (100.0)
TOTAL	4384826 (8.6)	6289006 (12.3)	2022461 (3.9)	1945973 (3.8)	1127740 (2.2)	836785 (1.6)	34258405 (67.3)	50865196 (100.0)

FIGURES IN BRACKETS INDICATE PERCENTAGES TO TOTAL

-- = Nil

.. = Negligible

STATEMENT 4 : PATTERN OF OWNERSHIP OF DEPOSITS IN SELECTED METROPOLITAN AREAS, MARCH 1997
(AMOUNT IN RS. LAKHS)

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
CHENNAI	146663 (8.9)	176760 (10.7)	172313 (10.4)	52461 (3.1)	87457 (5.3)	65236 (3.9)	943729 (57.3)	1644618 (100.0)
MUMBAI	404489 (5.2)	2367816 (31.0)	756217 (9.9)	253775 (3.3)	471563 (6.1)	287052 (3.7)	3092366 (40.5)	7633278 (100.0)
DELHI	819800 (16.6)	481475 (9.7)	393131 (7.9)	56616 (1.1)	97011 (1.9)	91144 (1.8)	2986173 (60.6)	4925349 (100.0)
CALCUTTA	235712 (11.0)	127795 (6.0)	153048 (7.1)	23136 (1.0)	65686 (3.0)	78553 (3.6)	1444855 (67.8)	2128785 (100.0)
TOTAL	1606663 (9.8)	3153845 (19.3)	1474709 (9.0)	385987 (2.3)	721718 (4.4)	521985 (3.1)	8467123 (51.8)	16332031 (100.0)

Figures in brackets indicate percentages to total.

STATEMENT 5 - BANK GROUP-WISE COMPOSITION OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS, MARCH 1997
(Amount in Rs. Lakhs)

Bank Group	CURRENT		SAVINGS		TERM		TOTAL	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
A State Bank of India and its Associates	2372627	17.6	3290837	24.5	7780963	57.9	13444426	100.0
B Nationalised Banks	3594182	13.3	6602800	24.4	16830629	62.3	27027611	100.0
C Regional Rural Banks	61841	3.8	646111	40.2	900644	56.0	1608595	100.0
D Other Indian Scheduled Commercial Banks	563567	11.1	542939	10.7	3983954	78.3	5090459	100.0
E Foreign Banks	700733	19.0	309068	8.4	2684302	72.7	3694104	100.0
All Scheduled Commercial Banks	7292950	14.3	11391754	22.4	32180491	63.3	50865196	100.0

STATEMENT 6 - BANK GROUP WISE PATTERN OF OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS, MARCH 1997 (Contd.)

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS		FOREIGN BANKS		ALL SCHEDULED COMMERCIAL BANKS	
	Amount	Receipt	Amount	Receipt	Amount	Receipt	Amount	Receipt	Amount	Receipt	Amount	Receipt
1	2	3	4	5	6	7	8	9	10	11	12	13
i) Total of Mutual Funds (including Private Sector Mutual Funds)	11190	0.1	28508	0.1	-	-	15272	0.3	15679	0.4	70650	0.1
a) Mutual Funds in Private Sector	1228	-	6787	-	-	-	8835	0.2	669	-	17520	-
b) Other Mutual Funds	9962	0.1	21721	0.1	-	-	6438	0.1	15009	0.4	53130	0.1
ii) Unit Trust of India	16647	0.1	39344	0.1	-	-	47760	0.9	5224	0.1	108976	0.2
iii) Insurance Corporations and Companies (Life and General)	63856	0.5	226574	0.8	221	-	47491	0.9	763	-	338904	0.7
iv) Team Lending Institutions	40415	0.3	142773	0.5	-	-	188472	3.7	4613	0.1	376273	0.7
v) Provident Fund Institutions	85293	0.6	40719	0.2	26	-	5551	0.1	5914	0.2	137504	0.3
3 Other Financial Companies	306875	2.3	266690	1.0	1142	0.1	126429	2.5	135649	3.7	836785	1.6
i) Financial Services Companies	24771	0.2	47129	0.2	-	-	16911	0.3	6720	0.2	95532	0.2
ii) Other Financial Companies	133691	1.0	121547	0.4	349	-	52561	1.0	31518	0.9	339666	0.7
iii) Others	149413	1.1	98014	0.4	792	-	56957	1.1	97411	2.6	401587	0.8
IV Household Sector	8452438	62.9	20207336	74.8	1418224	88.2	2951361	58.0	1229046	33.3	34258405	67.4
1 Individuals (including Individuals and Families)	6828977	50.8	15977258	59.1	1322902	82.2	2021357	39.7	706756	19.1	26857249	52.8
i) Farmers	1096848	8.2	3273797	12.1	735247	45.7	254640	5.0	631	-	5361163	10.5
ii) Businessmen, Traders, Professionals and Self-Employed Persons	1181335	8.8	4021316	14.9	256305	15.9	552781	10.9	240216	6.5	6251953	12.3
iii) Wage and Salary Earners	2482502	18.5	3937125	14.6	189062	11.8	369578	7.3	245938	6.7	7224206	14.2
iv) Staffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	26497	0.2	188686	0.7	11540	0.7	24306	0.5	9550	0.3	260578	0.5
v) Other Individuals	2041795	15.2	4556333	16.9	130749	8.1	820052	16.1	210421	5.7	7759349	15.3
2 Trusts, Associations, Clubs etc.	169511	1.3	383368	1.4	6353	0.4	86212	1.7	48335	1.3	693779	1.4
3 Proprietary and Partnership Concerns - etc.	304556	2.3	1405603	5.2	5848	0.4	236009	4.6	133332	3.6	2085348	4.1
4 Educational Institutions	206592	1.5	328366	1.2	16554	1.0	44663	0.9	8208	0.2	604382	1.2
5 Religious Institutions	56993	0.4	226070	0.8	3149	0.2	83905	1.6	5740	0.2	375856	0.7
6 Others (Not elsewhere Classified)	885809	6.6	1886672	7.0	63416	3.9	479216	9.4	326676	8.8	3641790	7.2

STATEMENT 6 - BANK GROUP WISE PATTERN OF OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS, MARCH 1997 (Concl'd.)

(Amount in Rs. Lakhs)

SECTOR OF THE ECONOMY	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS		FOREIGN BANKS		ALL SCHEDULED COMMERCIAL BANKS	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7	8	9	10	11	12	13
V Foreign Sector	1285324	9.6	2726896	10.1	1738	0.1	646594	12.7	1628454	44.1	6289006	12.4
1 Foreign Consulates, Embassies, Trade - Missions, Information Services etc.	8971	0.1	44817	0.2			9900	0.2	59796	1.6	123485	0.2
2 Non-Residents	1209581	9.0	2475038	9.2			592896	11.6	1497138	40.5	5774652	11.4
3 Others	66772	0.5	207040	0.8	1738	0.1	43799	0.9	71520	1.9	390869	0.8
Grand Total	13444426	100.0	27027611	100.0	1608595	100.0	5090459	100.0	3694104	100.0	50865196	100.0

- = Nil

.. = Negligible